



The Informed Worker



Spring 2005

London, ON

Vol. 13

Bakery, Confectionery, Tobacco and Grain Millers Local 154G

Our goal is to have the information contained in this newsletter driven by the members of BCTGM Local 154G.

We welcome your questions, concerns and letters from readers. We will do our best to find the answer to your question. We can't publish everything, but we will try to provide a wide range of opinions. We may edit your submission.

What's?
YOUR
Beef?

How You Can Contact Us????

We welcome and read all submissions. Include your name and telephone number. We will not publish your name unless you request it.

Questions and letters, which cannot be verified by telephone, will not be published.

Please e-mail us at bctgm154@exculink.com, Fax @ 432-2153, or give your question to your Union Executive or Newsletter Committee

(Lee Munn, Phil Hames, Jody Jones).

That in itself is an Executive Decision. Now when someone, makes E.D.'s that you don't agree with, that also directly affects your life or livelihood, human nature dictates that we automatically go on the defensive and rightfully so. But it's our own upbringing, life experience and common sense that now put us in the driver seat. How we choose to deal with those decisions is the answer to the question... "do WE ourselves know how to make the right decisions?" If, in our eyes, a bad choice is made that directly affects us, how will we handle it? How will we go about correcting it? How will we come up with the proper solution? Will we take matters in our own hands or will we work it out together with the people involved?

At Kellogg's London over the last year or so there have been many changes. Over the past 5-10 years big corporations have been making a lot of changes all over North America and the world for that matter. Most of those changes have had to do with downsizing. Doing more with less! Are all of these changes for the benefit of the employee? Not at all, but most of them are to keep the business more profitable or from going under, so in some cases necessary. Here at Kellogg's London I would like to think that the Executive Decisions being made on our behalf are for the most part the same in nature. The problem with that is without our input or the ACCEPTANCE of our input, most bean counters have no

Executive Decisions

Submitted by a Member

By definition an Executive Decision is:

...a decision made and implemented by a person in power or of authority, especially one without the agreement of others

Now, I'm not sure if that applies to all of us on the same level but I am positive it does apply to all of us. All around us there are executive decisions made each and every day, by you and the people around you. Some are more important than others, some people have more to make than others, and some even make E.D.'s that effect themselves as well as others.

As we are raised, in most cases, we are taught the difference between right and wrong. When we see these rights and wrongs happen throughout life they affect us in different ways. I personally was always raised to mind my own business if I wasn't directly involved.

idea how to save dollars except cut people. It's the easiest, fastest and least time consuming way they know how to save the all mighty dollar. Well Geniuses someday CEO's may very well have a way to "talk" into a computer and have it crunch numbers for them then where would you all be??? Without people machines don't run, don't get fixed, so therefore products don't get produced.

Now I for one have made an Executive Decision for my future and that is to retire here at Kellogg's London. Does that mean I will agree with every E.D. the powers that be make? Absolutely not, but as an employee and not a Manager, Supervisor, or Superintendent, I have to trust that as long as I come in and actually DO my job that any wrong or costly Executive Decisions made by those in charge come with consequences that see those types of decisions not being made again!!!

Remember blue shirt or green shirt we're all employed by the same company so making a little less of a bonus, getting maintenance scheduled and done, making sure your job is done each day, or collectively working together to get something fixed or running sooner, etc... is a hell of a lot better than the alternative!!!

President's Message

By Leonard Firmani

We have been dealing with product scheduling, plant scheduling, employee services, outside contracting, privacy act, layoff issues, membership morale, training issues in processing, job discontinuances, bumping due to job discontinuances, job content reviews, pension reviews and issues, drop in meeting setup by the executives, contract negotiations proposals, arbitrations, benefits issues, modified work issues, maintenance issues and scheduling issues.

Plant Scheduling: Art Davis and I have been working with the Company to smooth out the production schedule. We have been trying to have longer production runs and less packing change overs. The problem trying to remedy the plant scheduling is due to Battle Creek budget schedules, we do not have total control of our production schedules. We are still trying to work out the short runs. What we would like to accomplish is smoothing out weekly product changes. This should allow more members to be on the weekly schedule. We also grieved the Company is not paying the one hour pay for a double back. The grievance is at fourth step and we are awaiting their decision.

Employees Services: We have one third of the plant on night shift. Employee services are mostly on days. We have asked the Company to have these services made available to the night shift on a regular basis.

Outside Contracting: We have ongoing issues with outside contracting, which we are attempting to remedy. There are a number of outside contracting grievances at fourth step of our grievance procedure which may go to arbitration. At present we are setting up dates to take a few of those grievances to arbitration. There are numerous outside contractors doing work that we could or should be doing, such as: plant cleaning engineering offices, replacing filters in air handling units throughout the plant, maintaining air conditioning and heating units, drinking fountain, plant doors, windows and screens, etc. Outside contracting is one of our main focal points.

Layoff Issues: We are working with the Company to alleviate call in time frames, as well as training for the shift clerks. At the beginning the clerks were not well informed with the Collective Agreement language governing recall from layoff. The Company has followed through with training and has agreed to follow the Collective Agreement on time lines.

Training Issues in Processing: Training in processing is in a quagmire. The Union Executive have been working with the Company to correct the problem. Processing training program is almost non existent. Bob Martin is working with the Training Committee to rectify the qualification issues, as well as when and where training will take place. Correcting the training issue is an enormous job. We feel it will take a good part of a year before we have a handle on it.



Job Discontinuances: No job discontinuances have been discussed so far this year. After last years turmoil we hope there are no job discontinuances. Alas, at the present time the Company is evaluating jobs which were left vacant due to retirements and resignations. We are not sure as to their plans at present, but rest assured we will let you know of any changes.

Job Content Review: We have been looking at Article 7 to see if we can increase wages in certain classification. Some classifications have been changed over the past contract. Certain extra duties and responsibilities have been added, which may equate to a wage increase.

Contract Negotiations Proposals: We have received and posted the contract negotiations proposals gathered through the drop in meetings during February. The Executive is in the process of formatting the information into a survey. This will allow us to determine which proposal to process further and to indicate which proposals are most important. After the survey is completed (hopefully this month) we will evaluate the information to see if another survey is needed, or post the final version later in the year.

Arbitrations: We have filed for arbitration regarding outside contracting, benefits for common-law spouse, required deduction on Long Term Disability claims. These arbitrations will take place this year and will be a factor in future negotiations.

Employee Scheduling Issues: The Executive Board is trying to alleviate members constantly called in on a daily basis. We believe the Company can schedule more members in weekly than are currently being scheduled. Currently the problem is being caused by the Plant Scheduling issues discussed above. The Company is working with us to minimize this issue and hopefully we will come to a solution in the near future.

I would like to acknowledge all the dedication and the behind the scene hard work performed by Local 154-G's Executive Board.

Chief Stewards Update

Submitted by Art Davis

Well 2004 was nothing but job cuts at the beginning of the year. As the year went on was mass confusion, where is everyone going to wind up. The year went along and we managed to get some jobs back in the warehouse and packing.

Now that we are into 2005 the bidding has died off and the bumping is finished. Everyone knows where they belong. The next hurdle is to get everyone trained on their new jobs, which is a challenge.

While we go through the process of getting the training done some patience and understanding would be appreciated. We have a lot of hurdles to get over getting this process up and running correctly has been a long drawn out process which our Training Committee is working hard on.

United Way Bulletin

Submitted by Peter Polischuk

This is my first news bulletin as your Labour Co-ordinator at the United Way of London and Middlesex. Some of you are probably not aware of the position or what it contributes to the United Way and the labour community. The position was created through negotiations between the Canadian Labour Congress and United Way Canada in 1976. Labour was such an integral part of the United Way branches across Canada, that it was felt that there needed to be a full time liaison person at the larger United Ways to work with labour. The most important part of my job entails making contacts within the labour movement that enable me to keep members of labour involved in every facet of the United Way. I also make every effort to keep the Locals aware, and part of, what is happening in individual unionized workplaces during the annual campaign. Most everybody knows about our annual campaign which this year exceeded goal, raising over \$6.1 million. Labour, which included Waltraud Knott OPSEU Local 112 as Labour Vice-Chair, was part of the team from the Campaign Cabinet on down to the individual donors. Great job everyone.

After the money is raised the important job of allocating the funds begins. I help make our allocations group aware of emerging needs of union members and the issues that could affect labour and its members. I also garner volunteers from your membership to take part on the allocation committees. In my next article I will be expanding on this process, and let you know the results, and how that impacts your community.

Labour needs to be a part of every committee of the United Way of London and Middlesex, including the Board of Directors. We currently are well represented on the Board and I look to volunteers from labour that can fill that spot when a vacancy occurs. I also look for volunteers for the agencies and programs of the United Way.

I will be offering a Referral Agent training program for Employee and Family Assistance Programs in the workplace this spring. The Referral Agent is trained to help their fellow employees, and their families find the help they need in the community before a crisis develops.

One of the ways to achieve all of this is to keep you posted on what is happening at the United Way and, how what you are doing, makes a difference in our community. Your donations and volunteerism are greatly appreciated. I want to thank all of you for all you have done to make our community a better place to work and live. If you have any questions please do not hesitate to call or email me.

Peter Polischuk - 438-1721 Ext 232
ppolischuk@uwlondon.on.ca

Mediation Committee

Submitted by Jennifer Bannon

Our newest Mediation Committee members Kelly Campbell and Simon Blastock, along with myself have received training in-house from Vicki Gardner to provide the basics of mediating in the workplace. We attended the CLC Winter School and took the Human Rights, Harassment and Racism Course.

It was a fantastic course and we came away with a better understanding of diversity and maintaining solidarity as well as being more aware of affective areas in our workplace.

We also participated in a one day seminar, Dealing with Difficult People. Although this seminar was more management-oriented, a lot of the information was well worth taking in.

We will be taking part in a 10 week training course through the United Way of London and Middlesex. It's called the Joint Employee Assistance Training Program and will be Monday evenings and will be covering various issues such as Alcohol and Substance Abuse, Domestic Violence and Personal and Family Stress. The experience and training received will better enable us to fulfill our role as mediators.

There are areas that we are looking at to see if we can make improvements. We are hoping to bring in-house Harassment Training as well as updates to all members on Human Rights and Responsibilities. We are looking into trying to change some language in the contract to ensure everyone has equal opportunity to spousal benefits. Another area of concern would be the negative connotations that tend to be attached to people on modified work.

We must all keep in mind that one day it might be one of us, and that people's lives outside work are affected. These cases are confidential and it's not up to individuals to judge. The Mediation Committee would like to create an awareness of upcoming events, special days and interesting articles by posting on the Mediation board in the main hallway beside the Modified Work board.

The Joint Mediation Committee is available if you have any questions or concerns. Please don't hesitate to approach us in confidence.

Regular monthly meetings are on the
4th Tuesday of the month,
(except July & December)
@ **7:15 p.m.** at the Tollpuddle Cooperative,
380 Adelaide St. N. (King and Adelaide)



without you, there would be no way

UNITED WAY OF LONDON & MIDDLESEX • 409 King Street, London Ontario N6B 1S5 ph: 519.438.1721

What is the Day of Mourning?



April 28th is observed across Canada as the Day of Mourning, a day to honour those who have died, suffered injury or experienced illness due to work-related causes. We invite you to join us in remembering these losses by committing to prevention.

Why April 28th?

On that day in 1914, the *Workmen's Compensation Act* was given third reading in the Ontario Legislation. So the Day of Mourning has a specific connection to the history of the WSIB.

The Day of Mourning is officially recognized in many municipalities throughout Ontario and in many provinces across the country.

Workplace injuries and deaths continue to plague the Canadian workforce in communities all across Canada. Again in 2002, (the most current figures available), we saw an increase in the number of workers killed on the job in this country. In 2002, 934 workers lost their lives and approximately one million workplace injuries occurred. Those figures still do not include the many workers who died or continue to suffer from industrial diseases and cancers not yet recognized as having their roots in the workplace.

The Day of Mourning serves the prime purpose for which it was instituted. It is a reminder to all of us that we need to continue our fight to create safer workplaces so workers can end their working lives in dignity and health – not premature death, disease and disfigurement. We fight for those rights under the slogan:

“Fight for the living, mourn for the dead.”

On April 28, pause to remember your lost and injured co-workers, friends and family.

CHOSE TO LOOK THE OTHER WAY

I could have saved a life that day,
But I chose to look the other way.
It wasn't that I didn't care,
I had the time, and I was there.

But I didn't want to seem a fool,
Or argue over a safety rule.
I knew he'd done the job before,
If I called it wrong, he might get sore.

The chances didn't seem that bad,
I've done the same, he knew I had.
So I shook my head and walked on by,
He knew the risks as well as I.

He took the chance, I closed an eye,
And with that act, I let him die.
I could have saved a life that day,
But I chose to look the other way.

Now every time I see his wife,
I'll know I should have saved his life.
That guilt is something I must bear,
But it isn't something you need share.

If you see a risk that others take,
That put their health or life at stake
The question asked, or thing you say,
Could help them live another day.

If you see a risk and walk away,
Then hope you never have to say,
I could have saved a life that day,
But I chose to look the other way.

Author Unknown

Around
The
World
One
Worker
Is Killed
On The
Job
Every 30
Seconds



You are invited . . .

DAY OF MOURNING

In memory of workers who died of
work related injury or disease.

Thursday, April 28th, 10:00 a.m. to noon
Common Room, Tolpudde Co-op
380 Adelaide St. N.

Guest Speaker

Jim Brophy, Director Sarnia OHCOW Clinic
A light lunch will follow.



In
Canada
One
Worker
is Injured
on the
Job
Every 9
Seconds

stop SWEATSHOP abuses



Sweatshop is a word that brings to mind slave labour conditions from centuries ago. But as more and more people learn of the miserable conditions endured by the workers in the clothing industry, outrage has grown and, increasingly, consumers are asking questions about where and how their clothes are made.

Big companies in the garment industry are looking all over the world for the cheapest labour. Canadian companies are also benefiting from abusing the rights of people in developing countries. But we believe that we have to take a stand against sweatshop abuses and exploitation and ensure better jobs and working conditions for everyone. No Sweat campaigns' main objective is to hold retailers and manufacturers accountable for the conditions under which their clothes are produced.



Food Safety

Submitted by Bruce Monteith

At this time we are trying to reorganize the Food Safety Committee to be similar to the Health and Safety Committee. We would like to have a representative on every shift and in each department.

By doing this, when a problem with the food or equipment comes along, there is a representative of the Committee for our people to go to.

You have probably noticed on the boards a notice for anyone interested to fill out an application form. Hopefully, we will recruit some new people with some fresh ideas to cover some of these positions.

Call to Action

We want your help. Are the lockout devices of equipment you work on located in a convenient place? For example are pneumatic lockouts, electrical lockouts, and the hydraulic lockouts in close proximity to each other and are they outside the safety guarded area in a convenient area for the operator to access and use quickly. If the answer is NO let your Safety reps. and G/Ls know. We need to locate our lockout systems so they are convenient for our members. We want our members to use them at all times.

HATS OFF TO THE MEMBERS THAT ASSISTED IN REACHING A RESOLVE IN THE MHS CONTROLLER ISSUE AND THE DISPLAY READY UPGRADES



Jeep Shock Alarms

The Plant has a corporate directive to increase scrutiny of the Shock Alarm System that is on most of the plant jeeps. This system generates lots of data. Departments have been directed to give increased scrutiny to jeep circle checks being completed. Hits and resets are also being documented. Investigations of jeep damage and property damage are also ongoing. The goal is to increase jeep safety awareness within the facility. Work Safely! Do your checks! Report equipment defects! Report unsafe conditions!

"It is your life, don't leave work without it"

Heads Up: Forktrucks

The Ministry of Labour has expressed its intent to focus on lifting devices. This has been made clear by the new fines/penalty structure put in place for the industrial sector. Likewise, this has also become a company corporate focus due partly to a recent workplace accident in the Memphis plant, involving a fork truck. It is important that all our members understand that once trained and qualified to operate this equipment there is an onus on them to work safely.

In Memoriam

Dale Schoffer – a shift processing employee passed away on March 14, 2005. He was a member of Local 154-G for 26 years.

Kellogg/AFGM Retirement Assoc.

Submitted by Arnie Steinman

Congratulations to the new Executive on their election last Fall. It was good to see that there was a large choice of candidates for you to choose from, and congratulations should also go to the members who put their name forward to run for office. WELL DONE!

As I keep repeating in these newsletters it is a privilege to be asked to forward a few lines to add to the very good information that your Executive puts together for your enlightenment. The Members that work hard to assemble all this should be congratulated for doing such a fine job! Keep up the good work!

We make an effort to distribute as many copies as we can at our general meetings and they are eagerly grabbed up by the people in attendance who still like to keep in touch with what is going on in the Plant.

Just for the information of present workers, the Association welcomes all retired employees and partners, salaried and hourly of Kellogg's regardless of where they retired from!

Our meetings are kept as short as possible starting at approximately 10:30 a.m. with about 1/2 hour for general business. From approximately 11 a.m. till luncheon we have been fortunate to obtain some excellent speakers that relate to our status as retirees. We have had speakers for example anywhere from the Police Dept. to funeral home directors, to Canada Customs and various other agencies that have covered a wide range of most interesting topics.

At the conclusion of the speaker's presentation we then enjoy a fine luncheon prepared by the Women's Auxiliary of the Canadian Corp. During and after the luncheon time can be taken for just visiting with former work mates, friends, etc.

We are also honoured to represent Local 154-G in the presentation of bibles to the deceased former members, a presentation I might add is received with many thanks, and always with the assurance that we pass along their gratitude to the members of Local 154-G.

For those possibly contemplating retirement our meetings are open to any member wishing perhaps to understand and/or learn from those fellow employees who have gone ahead of you.

We have been requested that we incorporate an obituary section in this newsletter, as a lot of retirees cannot attend our meetings and they would like to be informed of the passing of former employees and friends. I will include this starting with this letter, please understand that Peoples Services or Kellogg's do not inform us when a retiree dies. We rely upon personal information and the newspapers, etc. and therefore will perhaps regretfully miss someone!

There have been a number of new retirees since our last letter and meeting and I will include them in this letter, again hopefully I haven't missed any, they are!

Greta Graham, Richard Burridge, Judy Delaney, Frank Sebecic, David Aitken, Fred Nantau, Fred Velocci, Don Kaikonen, Anne Waymouth, Jim Collins, Ron Clipperton

In Memoriam

Dominick Giliberti, Dorothy Moore, Sally Gilroy
Gordon Chafe, Gerry Franche, Robert Groom

Attendance Issues

As some of our members can attest to, the Attendance Policy is being vigorously administered. It is very important you understand the Attendance Policy. There are 10 Emergency Leave days legislated on our behalf with specific guidelines for their use. These days are rejuvenated in January of each year and do not count towards your attendance record. Any day taken after the Emergency Leave days are used up will be counted. The Company only allows 4 days after the use of Emergency Days before they counsel you. These days take one year to come off your attendance record, so as you do not add to them. Any questions or concerns should be directed to the Chief Steward, Art Davis, or EFAP Representative, Rick Donkervoort. We want people to understand everyone's attendance is different, it is difficult to compare one person's with another person's attendance.

Life Consists of Opposites in Balance

Submitted by Rick Donkervoort, EFAP Co-chair

Working with the EFAP I see many people on all of our committees give countless hours of their own time to help others. I'm now asking, as a membership, we need to be supportive of each other whether it be a worker who is laid off, someone who is having difficulty with changes in their job, an injured or ill worker that may be returning to work, or brothers and sisters that are being mistreated. The list goes on and on. We all at some time had our seesaw of life become unbalanced. But only as a strong united membership can we balance our seesaw of work.

DEFENSE FUND UPDATE
558 members \$623,882.8

You will soon be receiving a statement with your personal balance in the Defense Fund.

Call it Perspective

Submitted by Myrna Allen

Greetings Sisters and Brothers. It has been almost four months since the membership placed the new Executive members into office....and a busy four months at that. I can honestly say that there is a heavy weight of responsibility for those on the Executive, who worry about, take care and try to always act in the best interests of over 500 people on a daily basis (and I'm just the Recording Secretary!).

I am sure you have all noticed the presence of Executive members in the plant in recent weeks... his will be a constant effort by the Executive. We are still accepting amendments throughout the year for 2006 negotiations, and always willing to listen to and address any concerns from any co-worker.

We have been telling you, the members that although the plant is not in the best standings in a North American perspective, although we have had so many contamination issues arise in the past months, although things are not in the best mechanical or electrical condition and although things do not look wonderful and rosy **we can 'turn things around' and that it's too early to start throwing towels.**

We all know why the plant is in the situation it is in....and what factors have contributed to in the past, and are still contributing to the issues, operational and other that continue to arise here on a daily basis. We are frustrated that we are not consulted before decisions affecting how we do our jobs are made and we are tired of talking about issues instead of seeing them addressed. We have watched our junior Sisters and Brothers suffer through lay offs (oh, I'm sorry I meant: *"Being on Call!"*) like we have never before seen in Kellogg history, we have seen the plant -- once so clean and efficient, become neglected by the urge to produce and the desire for profit over people. Regardless of these factors we need to realize that we have been mired in negativity and bad morale for far too long. This environment -- created by job cuts, and other issues here recently in London, has affected us for long enough!

Regardless of all these factors we need to realize that we have been mired in negativity and bad morale for far too long. This environment has affected us for long enough. We need, as a membership to show once again that Kellogg London can and will rise to any challenge, any gauntlet thrown down by Battle Creek.

Yes, we can stand around and point fingers at management, at equipment issues, raw materials and each other until the proverbial cows come home, it's what we've been doing, (and I mean everyone here -- management too)... but that hasn't worked so well has it? Look at the place.

We take pride in our work, enjoy our lifestyles and have enjoyed the luxury (in the past) of stable, steady employment. Regardless of how frustrated we are, are we going to keep letting it go?

I'm not saying there are not things which are out of the control of hourly people, but there are some areas we can control....and we need to start controlling those factors again.

Allow us to do our jobs and give us what we need to do them....including proper training, support, leadership, equipment maintenance, stock, decent raw materials, reliable parts, guidance and perhaps maybe every once in a while, a 'hey you did a good job', or 'thank you'. That's all. Let's be the positive factor in this effort, because it's the higher road to take, and it will ultimately benefit us in the process. And if we bring a few of 'them' along for the ride? Then we'll all know who really drives this bus.

Remember that for at least the past three contracts we have settled have been negotiated on the firm ground that the London Plant was at "NUMBER ONE" standing in North America. To return to that standing, to return our workplace to it's former status will, give us the bargaining leverage for you in 2006.

Please join your Executive in these efforts, let's show 'them' what a union -- what an effort born of solidarity can produce.

The Snake and the Bunny

Guardian/CEP 1119/CALM

Once upon a time in a forest, there lived an orphan bunny and an orphan snake, both of them blind from birth.

One day, the bunny was hopping through the forest when he tripped over the snake.

"Oh my", said the bunny, "I hope I didn't hurt you. I've been blind since birth, so, I can't see where I'm going."

"It's quite okay," replied the snake.

The bunny continued, "I'm also an orphan and because I'm blind I don't even know what kind of animal I am."

"My story's the same. I too have been blind since birth and an orphan. Tell you what, maybe I could slither all over you and tell you what kind of animal you are."

"Oh, that would be wonderful," replied the bunny.

So the snake slithered all over the bunny and said, "Well, you're covered with soft fur, you have really long ears, your nose twitches and you have a soft cottony tail. I'd say that you must be a bunny rabbit."

"Oh, thank you, thank you," cried the bunny.

Then the bunny said, "Maybe I could feel you all over with my paws, and help you the same way that you've helped me."

So the bunny felt the snake all over and said, "Well, your smooth and slippery and you have a forked tongue, no backbone and no balls. I'd say you must be either a team leader or possibly someone in senior management."



Weekly Indemnity Fact Sheet

Your Weekly Income Benefit Amount is determined as follows: Your pay rate times forty (40) times sixty-six (66) percent.

For Weekend Workers: Saturday would be equal to Monday and Tuesday of the following week; Sunday would be equal to Wednesday, Thursday and Friday of the following week.

Definition of Total Disability or Totally Disabled: Restriction or lack of ability due to an illness or injury which prevents an employee from performing the essential duties of his/her own occupation.



Qualifying Period:

1. Benefits are paid from the first scheduled working day of disability due to accidental bodily injury (must seek medical attention within 24 hours of the accident in order to qualify for accident disability), provided you have had qualified medical attention, or from the third scheduled working day of disability due to sickness.
2. Payment of benefits is conditional upon your being under the care of a qualified physician. If you have not consulted a qualified physician by the day you would ordinarily receive benefits due to sickness or accident, benefits will not begin until the first day of medical attention.
3. If you are confined to hospital prior to the date benefits would normally commence, benefits will be paid from the first day of hospitalization provided you are a registered bed patient who has been formally admitted and assigned to a bed in a hospital on a physician's order.
4. However, if an employee is not confined to a hospital, but had surgery or invasive medical procedure on an out-patient basis, in any medical facility, benefits will be paid from the first day.

W.I. Process:

1. Pick up W.I. Forms from the Health Centre. Please fill out the Member Statement (must be correctly completed, dated and signed).
2. **Return completed Member Statement, completed Physician Statement and attach a void cheque (will only accept voided cheques) for direct deposit to the Health Centre.** At that time the Plan Sponsor Statement will be completed by the PSC and all 3 copies will be couriered to Manulife by the Health Centre. W.I. Payments will be directly deposited into your bank account, and a statement and any correspondence mailed to your home address. Kellogg's will receive a copy, which will be kept on file.
3. Have all W.I. claims completed in full if you saw a physician at a walk-in clinic or hospital before you went to your own family physician; please obtain a letter/note confirming date seen and the reason for the visit. Please include name of treatment facility or the other physician name, with their address and telephone/fax number.
4. For Return to Work please contact the Health Centre. For cold and flu conditions, the Health Nurse can clear you. For any other condition you must have clearance by the Kellogg physician. The Kellogg physician is available on site:

*Tuesday 6:30 a.m. to 10:00 a.m.
Wednesday 2:00 p.m. to 4:00 p.m.*

W.I. Time Lines:

1. W.I. applications cannot be completed prior to last day of work or date of disability.
2. W.I. claims which have all the necessary information take 7 to 10 business days from the date it was received by Manulife to be processed.
3. W.I. claims which need follow up information from physicians can take 21 business days to obtain information from the physician.
4. An Attending Physician Statement for extension of a W.I. claim can take 7 to 10 business days to be processed.
5. W.I. claims in the appeal process are reviewed within 60 business days.

If your claim is denied see your Benefit Representative, Brian Clerc.

After all the budget cuts to operations, job discontinuances, low production and resulting plant morale issues in London, now might be a good time to reflect on Kellogg executive compensation for 2004.

The following table provides information for the last three years concerning the compensation of the Company's Chief Executive Officer and its four other most highly compensated executive officers.

2004 Name and Principal	Annual Compensation			Long-Term Compensation		
	Salary	Bonus	Other Annual Compensation	Securities Underlying Options (#)	Long-Term Incentive Plan Payouts	All Other Compensation
Carlos M. Gutierrez	\$1,048,969	\$2,433,000	\$80,000	1,359,100	\$500,000	\$113,579
A.D. David Mackay	769,219	1,397,400	-	433,884	500,000	64,690
Alan F. Harris	573,581	741,800	-	271,682	500,000	68,879
Jeffrey W. Montie	504,616	706,300	-	162,479	469,600	64,141



Kellogg Employees Credit Union

What makes your Credit Union
the superior banking solution?

If you would like more information about becoming a member or the benefits available to you as an existing member please contact Karen at X6414 or visit our website at www.kelloggcu.com

Owned by the members

Being an owner means you vote on decisions and elect fellow members to the Board of Directors.

Membership is open to all Kellogg employees and we have been serving you and your family since 1953.

With the purchase of membership shares, you become a member and may benefit from all services available. Membership costs are \$100 and are eligible for dividends.

When Kellogg Employees Credit Union profits; you profit.

Like any business, the Credit Union must make a profit but unlike the banks, that profit directly benefits our members. 2004 profits enabled us to give back to our members a 16% dividend and loan interest rebate which includes mortgages.

Offer everything you need to intelligently manage your finances.

From chequing, savings, and mortgages to retirement and financial planning, Kellogg Employees CU has everything you need for every stage of your life and we are on-site and available to talk to you which makes banking with us convenient to you with minimal charges.

Exceptional service is your right as a member.

Our staff's goal is to continually exceed member expectation and our members recognize them for that.

Offer technology that allows access anytime from anywhere.

Member cards, exchange network and internet banking provide convenience to our members.