

Community Resources for Union Members

In times of financial hardships many options that seem impossible are possible. Unionized workers have many more resources than they realize. This packet contains resources MNA members can access at any time, whether the challenges are due to a strike, lock-out or a non-union related reason.

Some of these might be very helpful for you and your family; some might be completely unnecessary! Scan the documents, and check to see what might be appropriate for you!

General Tips for Union Members During a Strike or Lock-Out

- Open your mail! If you are someone who lets bills pill up, now is the time to break that habit. Any time when you are not drawing a paycheck, the temptation to ignore a bill is strong, but will only cause you more headaches. Open your mail, pay the minimum balances on accounts whenever you can!
- <u>Be proactive</u>: if you can't pay bills in the full amount contact the creditor and ask to set up a modified repayment plan. Creditors are more willing to work with clients who offer solutions and work to avoid missed payments.
- Ask for help: union members often are the do-it-yourself types. In times of financial hardship, it's important to call upon your community for support.

General Resources

These links will connect you to tools and resources on a broad range of topics.

When the Paycheck Stops - AFL -CIO's handbook for surviving unemployment

<u>Information on Unemployment Benefits in Minnesota</u> -*Note* MNA nurses on strike do not qualify for unemployment. If there is a lockout union members can collect unemployment after 7 days of a lockout.

United Way 2-1-1

This phone line, available statewide, connects callers to agencies and other resources in their community. It has good records of who still has funding available and who is taking more clients. You can also access their website: https://www.211unitedway.org/

- In the metro, call 211
- In greater Minnesota, call 800-543-7709

Greater Twin Cites United Way https://www.gtcuw.org/

Bridge to Benefits

This service can determine if you or your children qualify for public services, ranging from tax credits, to medical or energy assistance, to school meals. You can take an anonymous survey online, which matches you with what's available where you live. http://bridgetobenefits.org/

American Red Cross Twin Cities Chapter http://www.redcross.org/local/minnesota/chapters/twin-cities

AFL-CIO Community Services liaisons

The AFL-CIO Community Services Program represents a 75-year partnership between organized labor and Greater Twin Cities United Way.

- Provide information and referral services for a variety of resources, including healthcare, food and financial assistance and foreclosure prevention.
- Coordinate strike and layoff training for unions.
- Advocate for working family issues, including affordable healthcare, improved transit and an economy that works for all.

East Metro	West Metro
ST. PAUL REGIONAL LABOR FEDERATION	
Labor Studies and Resource Center	Working Partnerships
353 West 7 th Street, Suite 201	312 Central Avenue, Suite 524
Saint Paul, MN 55102	Minneapolis, MN55414-1097
	http://workingpartnerships.org/assistance/
Lynne Larkin-Wright	Douglas L. Flateau
AFL-CIOCommunityServicesLiaison	612-379-8130, X111
651-222-3787, X116	doug@workingpartnerships.org
llwright@stpaulunions.org	
	Ashley Novak
Vicki Beebe	612-379-8130, X112
AFL-CIO Community Services Liaison 651-222-3787, X120	ashley@workingpartnerships.org
vbeebe@stpaulunions.org	

Financial, Homeowner, and Legal Resources

The first recommendation for workers who are not receiving a paycheck is to be proactive about working out payment arrangements with banks, utilities and other creditors. If you call them ahead of time and explain the situation, many creditors are willing to work with you. That's especially true if you make an offer for reasonable and sustainable arrangements and take the initiative before you fall behind.

When contacting your bank regarding a mortgage, you should ask for the Loss Mitigation Department. It is in your bank's interest to keep you in your home, and to keep you paying your mortgage. There are options for homeowners who find themselves in a financial bind.

Wells Fargo Loss Mitigation

https://www.wellsfargo.com/mortgage/manage-account/payment-help/

US Bank

https://www.usbank.com/home-loans/refinance/home-affordable-modification-program.aspx

Tips: When speaking with any creditor begin the conversation with ...

- "I am going to be without a paycheck for ..."
- "I have reduced hours."
- "I am temporarily out of work."

Union members may have a more positive reaction to the term "strike" than non-union employees. If you speak to someone on the phone who does not connect you to a helpful resource, call the bank at a different time of day.

Minnesota Home Ownership Center

This nonprofit offers information to help avoid foreclosure if you're struggling to keep up with mortgage payments. http://www.hocmn.org/

Union Plus

Union members who have a mortgage or credit card through Union Privilege can get a break on payments and other help when they lose their job or see their income cut.

Lutheran Social Services

Foreclosure prevention, financial counseling: 1-888-577-2227 http://www.lssmn.org/

Family Means

Low cost financial and credit counseling: (651) 439-4840 https://www.familymeans.org/

Minnesota State Bar Association Attorney Referral Service

A directory of lawyers in MN to fit your legal needs: 1-800-292-4125 http://www.mnbar.org/member-directory/find-a-lawyer

Additional Mortgage Support

If you are struggling to make payments, contact a mortgage counselor that can advocate on your behalf. If your county is not listed, call any number below and ask for their counterpart in your zip code.

RAMSEY COUNTY St. Paul – City of St. Paul Foreclosure Prevention Program	651-266-6626
St. Paul – Neighborhood Works (formerly known as Community Neighborhood Housing Services)	651-292-8710
Suburban Ramsey County – Lutheran Social Services	1-800-777-7419
Neighborhood Development Alliance (NeDA) (Spanish Speaking Clients Only)	651-292-0131
WASHINGTON COUNTY	
Washington County HRA Foreclosure Prevention Dept.	651-202-2822
Neighborhood Development Alliance (NeDA) (Spanish Speaking Clients Only)	651-292-0131
DAKOTA COUNTY	
Dakota County Community Development Agency	651-675-4555
Neighborhood Development Alliance (NeDA) (Spanish Speaking Clients Only)	651-292-0131
CHISAGO COUNTY	
Lutheran Social Services	1-800-582-5260
ANOKA COUNTY	
Anoka County Community Action Program	763-783-4880
Neighborhood Development Alliance (NeDA) (Spanish Speaking Clients Only)	651-292-0131

CARVER COUNTY Carver County Community Development Agency	952-448-7715 x3
Neighborhood Development Alliance (NeDA) (Spanish Speaking Clients Only)	651-292-0131
HENNEPIN COUNTY City of Minneapolis – Twin Cities Habitat for Humanity	651-207-1700
City of Minneapolis – PRG, Incorporated prginc.org/homeowners	612-721-7556
City of Minneapolis – Neighborhood Housing Services of Mpls	612-521-3581
Suburban Hennepin County – Community Action Partnership	952-933-9639
Neighborhood Development Alliance (NeDA) (Spanish Speaking Clients Only)	651-292-0131
ISANTI COUNTY Lutheran Social Services	1-800-582-5260
MEEKER & MCLEOD COUNTIES Lutheran Social Services	1-800-582-5260
Scott County Community Development Agency	952-402-9022
Neighborhood Development Alliance (NeDA) (Spanish Speaking Clients Only)	651-292-0131

Loans from Retirement Accounts

Retirement Accounts: 403b and 401k

If you are 59 and a half, you can make withdrawals from your 401k or your 403b at no penalty. You have to pay taxes as these accounts are tax-deferred accounts.

If you have a 403b account, these investment plans are sometimes easier for clients to access without a penalty, under age 59 & 1/2. You may be able to give yourself a loan from this account. This is different from early withdrawal, and you will have to pay yourself back, with interest (but luckily the interest goes to you!). In order to set up a personal loan from your own 403b, contact the financial institution who manages the 403b account.

If you already have a loan out right now, you are likely not going to be able to take out a second loan from the same retirement account. If you are paying a monthly payment to your 403b or your 401k retirement account, contact Fidelity to be sure that you do not miss any payments!

You can withdraw money early from a 401k, but you will have to pay a fee, and you will have to pay taxes on the withdrawal, as these funds have not yet been subject to income tax. In order to withdraw money from a 401k, contact the financial institution who manages the account.

Fidelity is the financial investment firm for the Allina 403b and 401k plans. Contact them at **1-800-343-0860**.

Energy Assistance Resources

Most energy companies offer plans to customers that allow for budgeting energy bills. Contact your energy company to inquire about your options.

At the end of this handout, you will find another page of <u>"County Resource Numbers for Nurses."</u> This includes both energy assistance information and legal assistance.

Xcel Energy Customers in Need

https://www.xcelenergy.com/staticfiles/xe/Corporate/CRR2014/customers/customers-in-need.html

MN Department of Commerce Energy Assistance Program

https://mn.gov/commerce/consumers/consumer-assistance/energy-assistance/

Heat Share Program

A way to allow other to help pay energy bills for those in need. http://www.needhelppayingbills.com/html/minnesota heatshare assistance.html

Food Resources

Many union members might not qualify for food shelf services. You can check your local churches and community centers, as many of them do not require documentation prior to using their services. Here are a few other excellence resources:

Fare for All

This program, part of the Emergency Food Network, distributes fresh food at steep discounts in 28 Minnesota counties. Participants pay for food packages that work best for them, but pay 30-50 percent less than retail. For more details, there is a flyer at the back of this packet.

https://fareforall.org/

Hunger Solutions

Hunger Solutions is a comprehensive hunger relief organization that works to end hunger in Minnesota. We take action to assure "food security" for all Minnesotans by supporting agencies that provide food to those in need, advancing sound public policy, and guiding grassroots advocacy.

http://www.hungersolutions.org/

Restaurant Depot

Wholesale groceries for restaurants, open to the public at their location in Brooklyn Center at 5925 Earle Brown Drive, Brooklyn Center, MN 55430, Phone (763) 561-0303 **Store Hours:** Mon., Tues., Wed. and Fri.- 7:00 AM - 6:00 PM, Thurs.- 7:00 AM - 7:00 PM, Sat. 7:00 AM - 4:00 PM, & Sun. 9:00 AM - 3:00 PM

http://www.restaurantdepot.com/

SNAP (Supplemental Nutrition Assistance Program)

Helps Minnesotans with low incomes get the food the need for nutrition and well-balanced meals. This program has income qualifications.

https://mn.gov/dhs/people-we-serve/adults/economic-assistance/food-nutrition/programs-and-services/supplemental-nutrition-assistance-program.jsp

Student Loans

Some MNA members pay more in students loans every month than they do for rent. This is an outrage, and we need to reform the student debt problem. Until then, any nurses with student loan debt can reduce payments when experiencing a loss of income. We recommend contacting the agency holding the loan and setting up an income-contingent repayment plan. You can switch it back later. You may reduce the payment significantly, but often you may have to pay on the interest.

The Consumer Financial Protection Bureau

Started by Senator Elizabeth Warren, MA, this is the U.S. Government Agency dedicated to ensuring that banks, lenders and other financial companies treat you fairly.

Since its inception in 2011, this agency has returned 11.4 billion dollars to consumers through their enforcement actions.

(855) 411-2372 – 8 a.m.- 8 p.m. Eastern Standard time http://www.consumerfinance.gov/

Income-based student loan repayment

https://studentaid.ed.gov/sa/repay-loans/understand/plans/income-driven

Healthcare: Low Cost Healthcare & Dental

In terms of health benefits, most employer healthcare plan premiums are paid on the 1st of the month. If a strike begins in early September, your health benefits will be paid through the end of the month. This means you will be able to use your health insurance in September.

If you are out on strike as of October 1, you will receive a letter from your employer detailing your options to purchase COBRA coverage. <u>Pay attention to the dates</u>, because you have typically 45 days (*sometimes more*) to submit the paperwork for retroactive Cobra coverage. This is the one bill you do not need to rush to pay!

If you or a family member (covered under your employer's healthcare plan) is undergoing costly medical treatment such as dialysis or chemotherapy infusions, you might choose to pay Cobra as soon as your regular insurance is no longer active. You have the same window of time to pay retroactively.

For less expensive medical needs, seeking low-cost treatment for issues such as ear infections, strep throat, UTIs, etc. paying directly will likely be less costly than Cobra.

Tips

- Make appointments while health insurance is active for school-aged children's check-ups, including required physicals for athletic programs.
- Refill all needed prescriptions for 3 months.
- Ask your nurse practitioner or primary care physicians for samples. Many
 offices receive free supplies from drug reps and are happy to give out a few
 months to patients who may be uninsured for a short duration of time.
- Make dental appointments while still covered.
- Use the app called Good RX for low-cost prescriptions!

Portico

Our Mission is to reduce the number of people without coverage for healthcare services. Information on sliding scales health clinics.

http://www.porticohealthnet.org/

Saint Mary's Health Clinics

Providing healthcare services to low income and uninsured individuals and families in

the Saint Paul and Minneapolis Metropolitan communities. http://stmaryshealthclinics.org/

MN Dental Association, Low Cost Dental Options

Ignoring a toothache is ill advised. If you are out of work and don't want to pay the high cost of seeing a dentist, there are affordable options. https://www.mndental.org/public/dental-care/

University of MN Dental School Clinic

Offers cost-effective dental care including general dentistry, specialty and advanced dental services for children and adults from all walks of life. https://www.dentalclinics.umn.edu/

Sample Letter to Creditors

Dear
I am temporarily out of work and my income has been cut severely. I'm asking for your cooperation during this difficult period. Until I return to work, I need to cut back on all my regular payments.
I am proposing to pay \$to you for a temporary period, instead of the regular payment of \$ This is the fairest thing I can do under thecircumstances. When I return to work, I will work with you on a plan to catch up on my payments.
Thank you for your understanding.
Signature
Account Number
Address
Phone

Date
Name Street Address City, State, Zip
RE: Account
Number
Dear Creditor,
Due to a (layoff, disability, financial crisis), my income has been reduced and, as a result, I am experiencing financial difficulty. I have analyzed my current financial situation to determine how to best allocate my drastically reduced resources and have made a strict budget for my expenses.
In order to meet my necessary living expenses and make creditor payments, I am asking each creditor to accept a reduced payment for the next (three, six) months. I would appreciate your cooperation in making the payment plan work. In place of the regular payment of \$
You can be sure that I will increase payments as soon as possible to bring my account current. If there are any changes in my situation, I will notify you immediately.
Sincerely,
Phone Number

Resume Tips, Recommendations and Examples

Some nurses have asked about tips for resumes. Not everyone is interested in looking for parttime or other types of work. But if you are, we've shared a few ideas!

Professional Experience

Your professional background is the most important information on a resume. Highlight your certifications and write out acronyms. ECMO makes sense to the nursing community, but it might not to an H.R. department. You can use the acronym, but then spell it out, e.g. ECMO (Extracorporeal Membrane Oxygenation).

Unrelated or Outdated Jobs: it might be time to delete your college waitressing jobs! Review any "older" work and delete jobs if they are not related to what you are looking for at this point in time. Keep the waitressing/ bar-tending or retail jobs only if you are applying for similar work.

Education

Generally speaking the closer you are to your graduation the more likely you are to place it at the top of your resume. For more recent graduates it's fine to place education first. Nurses who have worked longer (approximately ten years or more) it's a good idea to put education after professional experience.

Volunteer Experience

Include volunteer work when it shows a new skill or supports the overall job search. Volunteering to translate for recent immigrants, teaching English as a second language, door-knocking for political candidates or organizing community blood drives -these are all examples that reveal additional skills. Delete volunteering you have done years ago.

Personal Interests

There are two schools of thought: One side recommends to skip the "loves hiking, biking and sewing" type of information. Who cares about your hobbies? Delete them as they are not pertinent to a job search. The second argument is to include hobbies if they are relevant for the company or position. If you want a job working at REI during the holiday shopping season, your experience rock climbing is certainly appropriate. Your interest in knitting or volleyball is clutter if it's irrelevant.

Consistency and Formatting

Find a format you like and stick to it. Be careful about over-use of words that are bold, underlined and in a *fancy font*. It can get distracting!

Dates

If you are concerned about potential age discrimination (which is illegal, but still a problem), you can remove the dates from when you graduated college. In the sample provided here, we can see that Margaret Houlihan graduated college in 1947, so she's in her 70s and someone might not hire her.

Florence Nightingale

1978 Viking Way NE Minneapolis, MN 55555 GoFlo!@nursesrock.com

Education

The College of Saint Scholastica - Duluth, MN

Bachelor of Science in Nursing (BSN) - June 2012

Metropolitan State College- Saint Paul, MN

Associate of Science Degree in Nursing - May 2009

Experience

Allina Health- ANW West Health - Plymouth, MN

RN (Feb 2013 – Present)

Emergency Room Nurse, Charge Nurse, Triage, Preceptor and MNA Negotiation Chair

St. Johns Hospital - Maplewood, MN

RN (September 2009 – 2012)

Emergency Room Nurse and Admit Care Team

United Health Group - Optum Health

RN Disease Case Management (2008 - 2009)

Disease Management for Heart Failure, COPD, Asthma, Diabetes, CAD

Abbott Northwestern Hospital - Minneapolis, MN

RN (2002 - 2007)

Cardiovascular Intensive Care Unit

Charge Nurse, Code Team, Preceptor, MNA Steward H4200

RN (2000 - 2002)

Interventional Cardiology

Telemetry, EKG Interpretation, Cardiac drips

Licensures/Certifications:

Registered Nurse (RN)

(2000 - Present)

Certified Emergency Nurse (CEN) (2012 - Present)

Pediatric Advanced Life Support (PALS) (2004 - Present)
Basic Life Support (BLS) (1997 - Present)
Critical Care Registered Nurse (CCRN) (2005 - 2011)

Captain Margaret Houlihan, RN

325 Commandant's Way, Duluth, MN 55155 cpt.margaret@gmail.com

EXPERIENCE

1950-1952

Chief Nurse of the 8055th Division, Korean War

- Operated as Platoon Leader in charge of accreditation, medical training and compliance for combat meds
- Deployed as Officer in charge of trauma stabilization medical clinic
- Awarded twenty formal commendations

EDUCATION

1949

University of Minnesota

Minneapolis, MN

Master's Degree in Public Health

- Concentration: Health Policy & Bioethics
- Relevant Courses: Health Care Reform, Medical Ethics, Violence as Public Health crisis

1947 University of Minnesota

Bachelor of Science in Nursing

- Graduated with highest honors top 10%
- Densford Center for Leadership Leadership Chair
- Recipient of \$5,000 academic scholarship for demonstrated history of nursing leadership
- Founded *ANY: Army Nurse United!* a leadership experience for undergraduate students and ROTC members

CREDITIONALS AND PROFESSIONAL ORGANIZATIONS

Registered Nurse, MN
 Trauma Nurse Care Course
 Extracorporeal Membrane Oxygenation (ECMO)
 2008 – Present
 2012-Present

Basic Life Support (BLS)

• Advanced Cardiac Life Support (ACLS)

Minnesota Nurses Association
 American Nurses Association
 2008 – Present
 2008 – Present

Clara Barton, R.N.

Clara.Barton@redcross.com

Experience and Skills

Registered Nurse

August 2000 to August 2009

Abbott Northwestern Hospital

- Monitor, assess, treat, educate and advance the plan of care for adults in the cardiovascular intensive care unit.
- Cardiac telemetry/ Cardiovascular ICU
- Precept new graduates and orient new employees

Minnesota Nurses Association Chairperson September 2007- August 2009

- Facilitate unit-based and organizational Labor Management monthly meetings to address concerns related to conditions of employment.
- 2001-2003 Vice Chair of Metropolitan Council of Representative.
- 2000-2003 Conduct elections among a nurse group
- Member of 2001, 2004, and 2007 Negotiating Committee.

Minnesota Nurses Association Union Steward January 2001 to August 2007

- Represent nurses at investigatory and disciplinary meetings.
- Negotiate resolution between the employer and the RN regarding workplace disputes.

Staff Nurse

November 1993- October 1996

City of Lakes Transitional Care Center Minneapolis, MN

• Monitor, assess, treat and educate adults in long-term care setting.

Education

College of St. Catherine

St. Paul, MN

- Master's Degree in Public Administration with Healthcare Policy Focus, Spring 2006
- Bachelor's Degree in Nursing, Spring 2004
- Associate's Degree in Nursing, 1993–1995

References

Union Army General, Benjamin Butler U.S. President, Abraham Lincoln

Personal Interests

- Founding the American Red Cross
- Managing field hospitals throughout American Civil War
- Earning the moniker, "Angel of the Battlefield"
- Ran the Office of Missing Soldiers, Post American Civil War



Minnesota Nurses Association Strike Hardship Fund: FAQs

What is the strike fund?

- The MNA Board of Directors created the strike fund in 1979. The MNA Board of Directors Finance Committee administers this restricted asset fund in a separate interest-bearing account.
- All direct strike expenditures incurred by MNA associated are paid from the strike fund, including food, supplies, signs, space and equipment rentals, etc. MNA staff wages and expenses are never paid from the strike fund.
- The strike fund also provides financial assistance to union members facing a unique hardship directly due to a strike.

What amount of my dues goes into the strike fund?

- Each MNA member has the option to select a dues option fund to support.
- \$20 per year/ per member goes into one of the following funds: Strike hardship fund, MNA Foundation, or the MNA Political Committee Fund.
- As of the end of 2018, there are just about half of the MNA members who have selected their \$20 a year to support the strike fund.
 - 11.382 members selected the strike fund
 - 9.079 members selected the MNAF
 - 1, 178 members selected the MNA PC

Who controls the fund and makes decisions?

- The MNA Board of Directors and MNA nurse members who are elected to leadership positions in their bargaining units make *all decisions* on strike hardship fund applications.
- Those elected MNA leaders review individual member applications and recommend accepting or denying those requests.
- The MNA Board Subcommittee makes a final review of all applications and make final decisions to ensure consistency across the bargaining units.

How has the money been used in the past?

- To cover the materials and logistical costs of a strike
- To provide individual support for union members who have significant financial burdens due to the strike. This could be many different issues, but it is not a direct replacement of missed shifts. The policy created by the MNA Board of Directors states: "The MNA board of Directors recognizes that all union members experience hardship during a strike. However, this fund was not developed to replace lost income due to a strike."

 Money from the MNA Strike Fund may be given to other labor organizations for the purpose of assisting their members who are on strike, the amount of money to be determined and approved by Board of Directors, with or without a request on the part of the labor organization.

Is the strike fund available to all MNA members or just some bargaining units? Thousands of MNA nurses have contributed to the fund, and the fund is available to members of all Bargaining Units. Therefore, the MNA members on Strike Hardship Fund Committees must be stewards of these resources and factor in the impact on all other members.

When has money from the strike fund been given money to nurses?

- 2001: Fairview nurses out on strike for over twenty days. One example of financial support that came from the strike fund was that MNA used the strike fund for \$120,000 in gift cards from Cub foods distributed to nurses from Fairview Riverside and Fairview Southdale.
- 2010: some of the nurses did not have a smooth return to work after the one-day strike. The strike fund was used to support nurses who faced a lock-out.
- 2016: the fund provided \$2 million in direct support to striking Allina nurses during their six-week strike. 950 MNA members received financial hardship funds.

What are factors that impact decisions to use the strike fund?

- When a strike begins the MNA Board of Directors must consider:
 - Assessment of the strike plan;
 - Allocation of general funds by the Board of Directors;
 - The amount of money available in the strike fund;
 - The number of strikes in process and number of potential strikes;
 - The number of units involved in each strike;
 - The number of potential requests for financial hardship;
 - The availability of alternative employment in the area;
 - Alternative forms of financial assistance available in the area.

What should a nurse do who would like to apply?

- First: be prepared. The individual bargaining unit has control over the
 decision to strike consistent with bargaining unit rules and program policies
 and, therefore, bears the burden of preparing for and maintaining the
 strike. Every individual with the right to strike has a personal obligation to
 be financially prepared for the strike.
- Before applying for strike funds, it is expected that each bargaining unit member would have explored all avenues open to them, such as:

- Advance conferring with creditors;
- Shared help within the bargaining unit (member-to-member support);
- Financial assistance available in the area such as loans, alternate employment, and personal resources;
- Utilization of savings and assets.

I heard that you have to be on food stamps before applying to the strike fund.

• False, but MNA members must show that they are facing a unique financial hardship and that they have exhausted all other avenues of relief. The spirit of the fund is to support members in need and avoid giving financial support to members with spouses who earn high salaries or have significant financial resources in savings or stocks.

Will nurses that I work with find out if I apply or receive money from the strike fund?

- The only MNA members who will see your application are the bargaining unit committee, and the MNA Board Subcommittee.
- No other members will know, unless you tell them.
- Applications will be kept strictly confidential throughout the process.

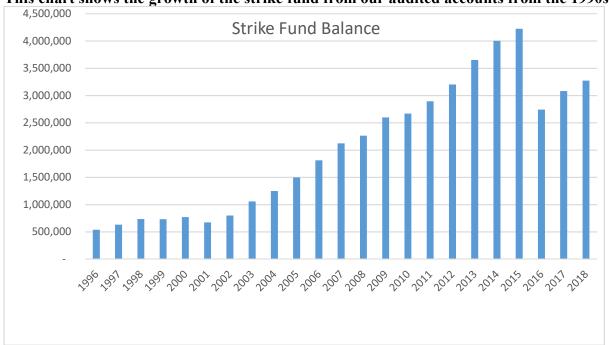
What if someone applies to the strike fund and they cross the picket line?

• The purpose of providing nurses financial support during a strike is to further the Minnesota Nurses Association's goals of improving the workplace through organizing and effective collective bargaining. All payments will be withheld should an MNA member participate in any action that is not consistent with these goals.

Financial FAQs

- When the strike fund was established in 1979 the allocation was set at \$5 annually.
- The strike fund allocation was increased to \$15 in 1987.
- By the year 1996 the amount had increased to \$20.
- In the fund's first two decades it grew from \$0 in 1979 to \$730,000 in 1999.
- From 1999 to 2018 it grew from \$730,000 to \$3,274,183
- Market growth has not always been linear, there have been typical ups and downs in the market that have impacted the growth of the fund.

This chart shows the growth of the strike fund from our audited accounts from the 1990s.



This chart shows the growth of the MNA membership across the same years to reflect the increasing membership as it relates to member fund from our audited accounts.

