

June 2009

THE PIPELINE



To All Team Members,

Thank you all for the wonderful response to the "Cost Busters" contest, totaling over 500 money saving suggestions. With that many cost reducing ideas, it took some extra time to evaluate and dollarize each suggestion for the impact on Nella. The ideas varied widely ranging from changing the currency Nella issued payroll to what copies should be made for filing purposes. Here is a small sampling of the ideas that were received:

- Changing the currency we use for payroll.
- Furlough days for all team members.
- Controlling medical supplies.
- What should be copied for files.
- Not supplying coffee and lunchroom paper supplies.
- Adjusting thermostats to save money.
- Vendor supplied signage instead of printing our own.
- Turning off lights and computers that are not being used.
- Closing offices and have team members work from home.

There were many great ideas that will or could save us money moving forward. One of the key factors used in our evaluation was saving money without creating a hardship on our dedicated team members. Many of the ideas will be implemented throughout the company as we move forward. With your help Nella will save tens of thousands of dollars throughout the year.

After careful and extensive calculations the single winning "Cost Buster" idea will save Nella \$7,560 annually. The winning suggestion stated, **we could reduce the number of days per month the administrative offices are cleaned with the team members picking up behind themselves to maintain our current level of cleanliness.**

THE WINNER IS... a TIE! Terry Ginther from Auburn, and Jennifer Castro from Sparks. They will split the prize money, each receiving \$250 for their "cost buster" idea.

Thanks again for your participation,
Rick Teske, General Manager



Jennifer Castro



Terry Ginther

June 2009

Special Olympics Update

Congratulations to Store #51 in Newcastle for winning the icon fund-raising contest in early May. **Sunny Khan** and his team raised nearly \$2400 besting the current champ **Chere Ewings** and Store #89 by less than \$200. Other Area winners include Store #50 in Chico (**KC Crook**, Manager), Store #280 in St. Helena (**Sheila Hudson**, Manager) and Site #216 in So. San Francisco (**Rafael Granados**, Manager). Together our retail sites raised over \$15,000 in a two week period.

Wholesale Coordinator **Shelly Thomas** coordinated a group of NELLA team members that participated in the annual Polar Bear Plunge at Lake Tahoe recently. This group raised nearly \$1200 for their efforts. THANKS!



Kristi Hayes (from Pepsi), Megan Schuller, Shelly Thomas, Jennifer Neils, Kim Murphy and Sean Murphy at the Polar Bear Plunge!

NELLA passes the \$1,000,000 mark in donations to Special Olympics.

In 1998, NELLA began a partnership with Special Olympics of Northern California to help raise funds to allow hundreds of special athletes compete in events held in a variety of venues year round. Since the year 2000, this effort has resulted in over 1 million dollars being contributed. The Company thanks everyone who has had a hand in this "Special" effort over the years.

FUELING SUCCESS AWARD

May 2009



David M Dwelle, A/P Dept Auburn, CA

By: Tom Di Mercurio, Director of Accounting and Technology

Please join me in congratulating this month's Fueling Success award winner, David M. Dwelle. Does that name sound familiar? Yes, David is the son of David W. Dwelle, one of NELLA's founding partners. While David has worn many hats (working in retail stations as well as special projects), his latest assignment has been working in our Accounts Payable group in Auburn.

David has been instrumental in the A/P area's successful transition from the legacy RMS software to PDI Enterprise. He has worked long hours implementing and streamlining processes and procedures as well as building relationships with the Vendors he maintains. Recently, David researched and implemented "AP EFT" processing in PDI Enterprise. This process makes it possible for us to initiate vendor payments electronically, saving paper, postage and other costs associated with traditional check printing.

David's commitment to NELLA's initiatives to "do business electronically" and embrace change while continually looking for techniques to lower our cost of delivery clearly demonstrates what it takes to "Fuel Success".

June 2009

Open Enrollment for Medical Benefits

June is open enrollment month for NELLA's benefit plans. This is the period where Team Members may enroll or make changes in certain medical benefits based on eligibility. These benefits include: Medical Insurance; Health Reimbursement Arrangement; Dental Insurance; Long Term Disability; Life Insurance. Meetings were held the first week of June at selected sites regarding the plans. If you were unable to attend and are interested, please call the HR Department for information. (530) 885-0401 ext. 2130 or 2126.

A message from Wells Fargo about investing for your retirement

Your retirement questions answered.

Everyone has questions about saving and investing for retirement, especially in times like these. Following are answers to some of the common questions investors are asking us.

1. Should I panic? No. One of the worst things you could do is to act upon your emotions. It's natural to want to get out of stocks after seeing losses, but now may be a bad time to do that. Doing so might make it difficult to achieve the type of growth needed to fund all of your retirement years. When the market goes up, it won't give you a warning beforehand that tells you it's time to move your money back to stocks. If you stay on the sidelines, you may miss an excellent opportunity to make up lost ground.

2. Do I keep contributing? Absolutely. You may be tempted to avoid potential market losses by stopping or reducing your contributions, but that's not a smart strategy for improving your retirement years. In fact, you may want to consider increasing your contributions to put yourself in a better position to rebuild your account and to buy more investment shares when prices are lower.

3. Should I invest more conservatively? First, be sure you have a strategy for allocating your investments among stocks, bonds and principal preservation funds. There isn't one right asset allocation for everybody; you need to determine what is right for you. For help, take a look at the *Risk Tolerance Quiz* on the Wells Fargo Retirement Plan Web Site, at www.wellsfargo.com/retirementplan (*Retirement Planning/Getting Started*). The quiz can help you determine what type of investment strategy may be right for you.

4. Can I tap my retirement plan account to cover some current expenses? While some retirement plans offer the option to take a loan or withdrawal from your account, take an honest look at your financial situation before rushing to take money out of your account. Are you at risk of losing your home because you haven't paid the mortgage or rent? Are you struggling to put food on the table or pay health care bills? Or are you finding it difficult to maintain your current lifestyle? Try to make tapping your future retirement income an act of last resort.

5. Are there safeguards for my account? The money in your employer's retirement plan is held in a trust that is separate from the business assets of your employer and Wells Fargo. It can only be used to provide benefits to you and your beneficiaries and pay reasonable expenses of the plan.

6. How can I learn more about saving and investing for retirement?

The Wells Fargo Retirement Plan Web Site also offers a variety of online tools and educational articles to help you make the most of your retirement plan.

Visit the *Financial Matters* section of the site at www.wellsfargo.com/retirementplan.

Want more answers to your retirement questions?

Each month a new question is answered on the Wells Fargo Retirement Plan Web Site at www.wellsfargo.com/retirementplan. Plus, previously answered questions are archived. Check it out today!

