# HOW TO JOIN ANY UNION

BOOTS ON THE GROUND | UNIONBOOMER.COM

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INTRODUCTION

# The Platform That Found You First

You did not find this book by accident. You found it because UnionBoomer exists — a platform built by union workers, for union workers, to close the information gap that has cost working people billions of dollars in lost wages, missed pensions, and opportunities nobody told them about.

The brothers and sisters who built this platform spent decades on the tools across multiple unions and multiple states. They learned what's in this book the hard way — in job site trailers, at dispatch windows, on the wrong end of per diem disputes. Nobody handed them a guide. Nobody explained the system.

This book is what we wish someone had handed us at 18.

It is for the person who wants to join a union but does not know how. For the apprentice who does not know what questions to ask. For the journeyman who is about to take a travel job and does not know what they are walking into. And for every working person who deserves to know the rules of the game they are already playing.

— UnionBoomer.com

CHAPTER 1

# The First Card

There's a generation of union boomers — the kind who'd disappear for five, six months at a time, working the long jobs in places where the temperature could kill a man not paying attention. Welders. Boilermakers. Pipefitters. They came home with big money every time, and they passed the trade to their sons and daughters.

That's where most union cards start — not in a classroom, not on a website. In a kitchen. At a bar. In the bed of a pickup truck where an uncle says: "You want to make real money? Go see the hall."

## HOW A CARD ACTUALLY STARTS

A union card is not a job. It is membership in a labor organization that has signed contracts with employers in your craft and region. The card says: this person is qualified, dues-paying, and dispatched through our hall.

Most people get their first card one of three ways: a family connection walks them in, they apply directly to a local and start at the bottom of the out-of-work list, or they enter a registered apprenticeship program and earn the card through hours and schooling.

## WHAT AN OLD-TIMER WOULD TELL YOU

An old-timer in the brotherhood would tell a kid the same things every time. Show up on time. Keep your hand tools clean. Do not run your mouth in the trailer. When the dispatcher calls, answer the phone. When the foreman gives you a task, do it without arguing. The card does not pay you — the work does.

The first card is a door. What you do after walking through it is what builds the career. A generation of brothers learned that working at a major rail manufacturer, in shipyards, in refineries — the hardest school any of them ever attended.

— UnionBoomer.com

CHAPTER 2

# How to Actually Get In

There's a generation of journeymen who came up in shipyards and refineries during the boom years — kids in their late teens and early twenties making real money before they understood what a pension was. The work was there. The unions were there. Nobody walked them through how to actually join.

## THREE REAL PATHS IN

1) Direct application to the local hall. Walk in, ask for an application, fill it out, and get on the out-of-work list. You may sit. You may dispatch in a week. It depends on the local and the work.

2) Registered apprenticeship. A formal program — usually three to five years — that combines paid on-the-job hours with classroom training. The hardest path to get into, and the path with the strongest finish.

3) Salt-in or organize-in. When a non-union shop is being organized, workers there can come into the union as part of the contract. Less common, but real.

## THE BROTHER NAMED GARY

There was a brother in the trade named Gary who walked into a hall at twenty-two with no connections, no family in the union, and no clue what he was doing. He filled out the application, sat for six weeks on the bench, took the first call that came in, showed up early every day on that first job, and never had to wait on the bench again.

That is the lesson. The hall does not owe you anything when you walk in. You earn the second call by how you handle the first one.

## WHAT TO BRING

Driver's license. Social Security card. Any certifications you already have (OSHA 10, welding tickets, CDL, forklift). A clean drug test. A pen. Patience.

— UnionBoomer.com

CHAPTER 3

# How to Talk to the Dispatcher on the Phone

Here's exactly what brothers in the trade have learned to say — and not say — when calling a dispatcher. The dispatcher decides who works. Treat that phone call like a job interview every single time.

## THE OPENING

"Good morning. This is [first and last name], book [number], calling to check the out-of-work list and see what's dispatching this week." That's it. No life story. No complaints about your last job.

## WHAT DISPATCHERS RESPECT

Brevity. Showing up to the hall in person when they ask you to. Knowing your book number without looking it up. Saying "yes" when work is offered, even if the call is to a job you don't love. Saying "no" with a real reason if you have to — never with a complaint.

## WHAT DISPATCHERS REMEMBER

The brother who turned down three calls in a row because the per diem wasn't right. The brother who showed up drunk to a job and got the local a bad name. The brother who called every Monday for a year and never once whined about how slow it was.

Two of those brothers stop getting calls. The third one gets the next good job. — UnionBoomer.com

CHAPTER 4

# The Major Unions and What They Do

Journeyman pay rates below reflect typical ranges as of 2025-2026. Actual rates vary by local, region, and contract. Call your local for current figures.

### UNITED ASSOCIATION (UA) — PLUMBERS, PIPEFITTERS, WELDERS, HVAC

Pipe trades. Heavy industrial, commercial, residential. Strong apprenticeship. Journeyman scale typically $45–$75/hr plus full benefits, depending on local and region.

### INTERNATIONAL BROTHERHOOD OF BOILERMAKERS

Power plants, refineries, shipyards, field construction. Travel-heavy. Big per diem culture. Journeyman scale typically $42–$70/hr plus benefits.

### INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS (IBEW)

Inside wiremen, outside linemen, low-voltage. The largest construction union. Journeyman scale typically $40–$75/hr plus benefits depending on local.

### UNITED BROTHERHOOD OF CARPENTERS (UBC)

Carpenters, pile drivers, millwrights, floor coverers, scaffold erectors. Broad jurisdiction. Journeyman scale typically $38–$65/hr plus benefits.

### IRON WORKERS INTERNATIONAL

Structural, ornamental, reinforcing, riggers. Hard, dangerous, high-paying. Journeyman scale typically $38–$65/hr plus benefits.

### OPERATING ENGINEERS (IUOE)

Cranes, dozers, excavators, stationary engineers. Journeyman scale varies widely by equipment and local — typically $40–$70/hr plus benefits.

### LABORERS (LIUNA)

General construction labor, hazmat, tunnel work, pipeline. Often the entry point. Journeyman scale typically $30–$50/hr plus benefits.

CHAPTER 5

# Trade School vs Apprenticeship

Brothers who came up through trade school remember it as a fast path — six months, a year, paid out of pocket, ticket in hand at the end. Brothers who came up through apprenticeship remember it as a longer climb — three to five years, paid to learn, no debt at the end.

## TRADE SCHOOL

Pros: fast, flexible schedule, you walk in with credentials. Cons: you pay for it. Pros also include picking up basic welding, blueprint reading, or HVAC fundamentals before you ever apply to a hall — that head start can move you up the bench.

## APPRENTICESHIP

Pros: paid from day one, debt-free, full health and pension contributions, journeyman card at the end that is recognized in every local in the country. Cons: hard to get into, multi-year commitment, you go where the program sends you.

## WHAT MOST OLD-TIMERS SAY

If you can get into a registered apprenticeship — take it. Every time. The trade school path is real and works for plenty of brothers, but the apprenticeship is the gold standard. (For more on what dues actually buy you across both paths, see Chapter 10.) — UnionBoomer.com

CHAPTER 6

# Picking the Right Union

Brothers who picked welding at 18 and never looked back will tell you the same thing: pick the trade you can stand doing for forty years, not the one with the highest hourly rate this quarter. Money follows skill. Skill follows reps. Reps follow whether you can stomach the work.

## QUESTIONS TO ASK YOURSELF

Do you want to be inside or outside? Do you want to travel or stay local? Do you want to work with your hands on detailed work or operate heavy equipment? Are you comfortable at heights? In tight spaces? In extreme heat or cold?

## QUESTIONS TO ASK THE LOCAL

How long is the apprenticeship? What's the scale and benefits? How busy is the local — what's the average wait on the out-of-work list? What's the travel expectation? How healthy is the pension fund?

## THE HONEST ANSWER

There is no "best" union. There is the union that matches the work you want to do, in the region where you want to live, with a pension fund you can count on. The brothers who built long careers picked one craft early and got very good at it. That is the play. — UnionBoomer.com

CHAPTER 7

# The Dispatch System Explained

The dispatch system is how union work gets handed out. It is not random and it is not based on who knows who — at least not in the locals run right. It is based on a list.

## THE OUT-OF-WORK LIST

When you sign the book at your local hall, you are placed on the out-of-work list. Calls come in from contractors. The dispatcher offers work to brothers in book order — Book 1 (home local members) first, then Book 2 (travelers from sister locals), and so on.

## BOOKS

Book 1: home local members. Book 2: travelers from another local in the same international who have signed your hall's book. Some halls have a Book 3 or Book 4 for permit workers and other classifications. Read the local's bylaws — every hall is a little different.

## ROLL CALL

Many halls hold a weekly or daily roll call. You show up in person, your name gets called, you confirm you are still looking. Miss two roll calls in a row in some halls and you go to the bottom of the list. Know the rules of the local you are dispatching out of.

## TRAVEL

When your home local is slow, you can travel. Sign a sister local's book, get on their list, take whatever dispatches. Traveling brothers built this country. It is also where the interstate hours trap lives — see Chapter 9.

CHAPTER 8

# Per Diem — How to Make Sure You Get Paid

Per diem is the daily allowance paid to a worker who is traveling for the job and is not at home. It is meant to cover lodging, meals, and incidental expenses. Done right, per diem is one of the most powerful wealth-building tools in the building trades — a tax-free supplement that can add $20,000-$40,000 a year to a traveling brother's pocket without the IRS taking a cut. Done wrong, it costs you thousands. This chapter walks you through both. THE TWO BUCKETS — LODGING AND M&IE; Per diem is split into two categories that work very differently:

Lodging (hotel, rental, RV park) — paid as actuals up to a cap. If your hotel costs $98 and the federal cap for that city is $110, you get reimbursed $98. If the room is $115, you eat the $5 over. Save every hotel receipt.

Meals & Incidental Expenses (M&IE) — paid as a flat daily allowance, no receipts required. Whether you eat at a steakhouse or pack a sandwich from the cooler, you get the same dollar amount. What you don't spend is yours to keep.

## THE 2026 FEDERAL NUMBERS

The General Services Administration (GSA) sets per diem rates for the federal fiscal year. FY 2026 (October 1, 2025 through September 30, 2026) rates are unchanged from FY 2025: Standard CONUS rate: $178 per day ($110 lodging + $68 M&IE) Non-Standard Areas (NSAs): 296 cities with higher rates High-cost cities (NYC, San Francisco, certain Alaska sites): can reach $375-$391/day Travel day rule: First and last day = 75% of M&IE only ($51 standard) Incidentals-only rate: $5/day if you're not staying overnight Look up the rate for your job location at gsa.gov/travel/plan-book/per-diem-rates. The rate is determined by the location of the work activity, not where you sleep.

## THE IRS HIGH-LOW METHOD

Some contractors use the IRS "high-low" substantiation method instead of city-by-city rates. For 2026:

High-cost areas: $319/day ($86 M&IE) All other localities: $225/day ($74 M&IE) If your contract says "high-low," that's what they're referring to.

## TAX-FREE — UP TO FEDERAL LIMITS

This is the magic. Per diem at or below the federal rate is tax-free. It doesn't appear on your W-2. The IRS doesn't consider it income. You don't pay federal tax, state tax, FICA, or Medicare on it. Anything paid above the federal rate is taxable. If GSA says $178 and your contractor pays $250, the extra $72 gets taxed like wages.

This is why a brother on a refinery turnaround at $52/hour with $200/day per diem can take home more than a brother at $65/hour on a local job. The hourly wage gets taxed at 25-30% federal plus state plus FICA. The per diem comes home whole.

Do the math before you turn down travel work.

## WHO QUALIFIES — THE TAX HOME RULE

Per diem is tax-free only when you have a permanent tax home that you're traveling away from. A tax home is where you regularly conduct business and incur ongoing living expenses — typically the place where you maintain your primary residence, pay rent or a mortgage, and where your driver's license is registered.

If you don't have a permanent tax home, the IRS classifies you as an "itinerant worker" — and your entire per diem becomes taxable wages. Boilermakers, traveling pipefitters, and ironworkers who jump from job site to job site without a real home base are the most common victims. To establish and protect your tax home: Maintain a permanent residence you return to between jobs Pay rent or a mortgage on that residence Have utilities, mail, and a driver's license at that address Keep voter registration there Spend time there between jobs If you live in a hotel year-round chasing work, the IRS may decide you don't have a tax home — and tax your per diem retroactively.

## THE 1-YEAR RULE — THE BIGGEST TRAP

An assignment expected to last more than one year is no longer "temporary" in the eyes of the IRS. Per diem for that job becomes fully taxable.

This catches brothers on long shutdowns, nuclear refueling, big LNG builds, and semiconductor fab construction. The trap:

Month 1-11: per diem is tax-free Month 12 forward: per diem becomes taxable If you KNOW from day one the job will last 14 months, the entire per diem from day one is taxable retroactively What to do: Know the expected duration of your assignment before you accept. Read your dispatch slip. Ask the steward. If the job is planned for over a year, factor that into your hourly negotiations.

## HOW BROTHERS GET BURNED — REAL SCENARIOS

Scenario 1: No tax home, no per diem. A young boilermaker travels for three years straight, sleeps in hotels and RV parks, has his mom's address on his license. IRS audits him. He owes back taxes on three years of per diem because he never had a real tax home.

Scenario 2: Contractor pays below GSA rate. You get $90/day total when GSA says $178 for that city. Legally allowed — but you're leaving $88/day on the table for no reason. Ask the steward if the contract specifies GSA rates or a flat rate.

Scenario 3: Per diem clawback when you quit early. You take the job, get per diem advanced as a lump sum, then walk after 4 weeks. The contractor claws back the unused per diem from your final check. Read the dispatch slip for clawback language before you accept.

Scenario 4: Job extends past a year, taxes hit retroactively. You signed up for an 11-month turnaround. It extends to 14 months. The IRS reclassifies your per diem as taxable from day one. You owe thousands in back taxes.

Scenario 5: No documentation, no proof. You worked 90 days in Texas on a turnaround. IRS audits. You can't produce dispatch slips, hotel receipts, mileage logs, or a work calendar. They tax the whole per diem as income.

## WHAT TO DO — EVERY TRAVEL JOB

Before you accept: Look up the GSA rate for the job location at gsa.gov Ask the dispatcher: "Is per diem at GSA rate or flat?" Ask: "What's the expected duration?" (Watch the 1-year line) Read the dispatch slip for clawback or early-quit language Confirm your tax home is documented (utility bills, lease, mortgage statements) On the job: Save every hotel receipt Keep a written daily log: dates worked, location, employer Save dispatch slips and project agreements Photograph or scan all paperwork to cloud storage Note any per diem on your paystub — taxable vs. non-taxable At tax time: Bring all per diem documentation to a CPA who knows the trades Don't use TurboTax for a complicated traveling year Ask the CPA about Schedule C deductions if you're a 1099 contractor Verify all per diem amounts match GSA limits for that city/date

## WHEN TO FIGHT FOR IT — AND WHEN TO WALK AWAY

Some contractors lowball per diem hoping workers won't notice. You notice. If the contract is silent on rates and the contractor is paying half of GSA, call your business agent. Per diem is often negotiated into the Project Labor Agreement (PLA) or Collective Bargaining Agreement — and the contractor may be in violation.

If the per diem is set by the PLA and it's just a low PLA, you have a different fight — that's a contract renegotiation issue.

When to walk: A job paying $42/hour at GSA per diem is often better than $52/hour at half GSA. Do the math. The tax-free portion matters.

## ONE LAST THING

Per diem is one of the most powerful wealth-building tools the trades offer. A brother who travels six months a year, takes the per diem clean, banks the difference between his daily allowance and his actual spending, can build a six-figure cushion in a decade that a local journeyman will never match.

The brothers who built generational wealth in the boilermaker locals, the pipefitter halls, the boomer trades — they did it on per diem more than they did it on hourly scale. Read the dispatch slip. Save the receipts. Document your tax home. Talk to the steward when something looks wrong. And find a CPA who actually understands traveler taxes. Your future self will thank you.

Per diem rates and tax treatment vary by employer, contract, year, and IRS rules. Verify current GSA rates at gsa.gov and consult a CPA familiar with union and traveler taxes for your specific situation.

CHAPTER 9

# The Interstate Hours Trap

A generation of brothers in this trade have lost pension contributions to interstate hour reciprocity gaps. Real money — thousands of dollars per traveler per year — sits orphaned in pension funds across the country, never reaching the brother whose name it was paid in. The brotherhood is writing this so you do not learn the same lesson the same way.

This chapter is about reciprocity — the agreements between pension funds that determine whether your traveling hours come home with you or stay buried in another local's account.

## HOW THE TRAP WORKS

When you travel and work in another local's jurisdiction, the contractor pays pension contributions on your behalf — but those contributions go into the local pension fund where the work was performed, not your home fund. They do not automatically follow you home. To pull those hours and dollars back to your home pension, three things have to be true: Your home fund must have a reciprocity agreement with the visited fund You must file the paperwork to move the money or recognize the hours You must file on time — most agreements have deadlines If any one of those three breaks, the money stays in the visited fund. After 30 years on the road, brothers have woken up at age 62 to find $40,000 to $60,000 in stranded contributions sitting in three or four pension funds across the country, none of which is enough to vest in any one of them.

## TWO TYPES OF RECIPROCITY — KNOW THE DIFFERENCE

Most members never hear these terms. Every traveling brother and sister should know them cold.

### MONEY-FOLLOWS-THE-MAN

This is the better deal for the worker. Under a money-follows-the-man (MFTM) agreement, the cash contribution the contractor paid into the visited fund is physically transferred to your home pension fund. Your home fund gets the dollars. Your hours count toward your home fund's vesting and accrual.

You still have to file the paperwork to trigger the transfer. The money doesn't move automatically.

### PRO-RATA / PARTIAL PENSION

Under a pro-rata or partial pension agreement, the contributions stay in their original funds. The hours stay in their original funds. But for the purpose of vesting and eligibility, all the hours from all the funds get combined.

At retirement, you collect a separate small pension from each fund — calculated on that fund's contribution rate and benefit formula. The UA National Pension Fund, for example, requires a minimum of 1,500 hours of UA credit to qualify for a pro-rata pension. Cross-border UA travelers (US/Canada) need at least 150 hours in each country's home fund.

Pro-rata is the backup. If money-follows-the-man doesn't apply — usually because the funds have different structures (defined benefit vs. defined contribution) or because there's no MFTM agreement between them — pro-rata can still get you a pension you would otherwise lose.

## WHAT GOES WRONG — REAL SCENARIOS

Scenario 1: No reciprocity agreement exists. You worked 800 hours in Local X's jurisdiction. Local X's pension fund has no agreement with your home fund. Those 800 hours stay in Local X forever, and you will never have enough hours there to vest.

Scenario 2: Agreement exists but you never filed. You worked 1,200 hours under a sister local. Your funds have a money-follows-the-man agreement. But the transfer doesn't happen automatically — you have to file the request. You never did. The money sits in the visited fund.

Scenario 3: You filed late. Most reciprocity agreements have a deadline — often 60 to 90 days from the end of the job, sometimes up to 12 months. You filed at month 14. The deadline passed. The funds reject the transfer.

Scenario 4: Defined benefit vs. defined contribution mismatch. Some defined contribution funds (annuity-style) won't sign money-follows-the-man agreements with defined benefit funds (traditional pension). You worked in a DC fund local; your home is a DB fund. The dollars are stranded in your name in the DC fund, where you don't have enough hours to do anything with them.

Scenario 5: The 30-year stranded hours problem. A boilermaker travels for 30 years. He worked in 12 different local jurisdictions over his career. He never filed reciprocity paperwork. He retires at 62 and discovers: $52,000 in stranded pension dollars across 9 funds, in amounts of $3,000 to $12,000 per fund, none of them enough to qualify for a meaningful pension on their own.

## WHAT TO DO — EVERY SINGLE TRAVEL JOB

Before you accept the job: Call your home pension fund administrator. Ask: "Do you have a reciprocity agreement with the [destination Local/fund] pension fund?" Ask: "Is it money-follows-the-man, pro-rata, or both?" Ask: "What's the filing deadline after the job ends?" Get the answer in writing if you can — email is fine.

While you're working: Keep a daily log: dates worked, contractor name, local jurisdiction, hours worked Save every paystub showing pension contributions Save the dispatch slip Note which pension fund is receiving contributions in your name (it should be on your paystub)

When the job ends: Immediately file the reciprocity transfer request with your home fund in writing Include: dates worked, employer, visited local, total hours, pension contribution amount Keep a copy of everything you sent Confirm with your home fund in 60 days that the hours have moved If you don't hear back, call. Then call again.

Every year for the rest of your career: Maintain a permanent log of every job, every employer, every local you worked under, and every pension fund that received contributions in your name Pull pension statements from every fund where you have hours — once a year minimum When a fund sends a Summary Annual Report, READ IT and verify your hours are listed

## THE BUSINESS AGENT IS YOUR FRIEND HERE

If you traveled five years ago and never filed reciprocity, it's not too late on every fund. Some funds will accept late filings for older work, especially if you can document the hours and the contractor.

Call your business agent. Bring your old paystubs. They've seen this dozens of times. The Local has dealt with reciprocity transfers for decades and the BA knows which funds are easy to work with and which ones aren't.

This is one of those areas where the brotherhood writes letters that hit harder than a single member's letter.

## RESOURCES — WHERE TO LEARN MORE

NCCMP (National Coordinating Committee for Multiemployer Plans) — nccmp.org — sets industry-wide reciprocity standards NABTU (North America's Building Trades Unions) — nabtu.org — coordinates across the building trades internationals Your home local pension fund administrator — the single most important contact in your career Your business agent — your in-person ally on every reciprocity question Each international (UA, IBEW, IUOE, Boilermakers, Carpenters, Ironworkers, etc.) publishes its own reciprocity agreement list. The UA National Pension Fund's list, for example, names every fund that's signed the multi-party agreement since 2003.

## ONE LAST THING

Reciprocity is not glamorous. There's no story about it in the bar. No old-timer talks about reciprocity paperwork over coffee in the trailer.

But this is where real money goes missing. A brother who travels for 25 years and properly files reciprocity on every job retires with a fully vested pension worth $4,000 to $8,000 a month. The brother next to him who traveled the same 25 years and never filed retires with the same hours scattered across nine funds and a combined benefit of $1,800 a month.

Same work. Same wage. Same talent. Different paperwork.

Don't be the brother who lost $2,000 a month for 30 years to a piece of paper he never filed. Call your fund. File the request. Save the copies. Your future self is counting on you.

CHAPTER 10

# Dues, Initiation Fees & What They Actually

Buy You The first question every new candidate asks is the wrong question.

"How much are dues?" The right question is: "What do dues BUY me?" Because if you only know the price, you'll feel robbed. If you know what you're getting, you'll feel protected.

This chapter walks you through both — the numbers and the value — so you can answer the question for yourself.

## THE NUMBERS — WHAT YOU TYPICALLY PAY

Numbers vary by craft, local, and year. The ranges below are typical for the building trades as of 2025-2026. Always confirm with the local you are joining.

Initiation fee. A one-time fee to join. Typically $300 to $1,500 for most building trades locals. Some locals run higher — pipefitter and electrical locals in expensive markets can hit $2,000 to $4,000. Many locals let you pay it down out of your first paychecks.

Monthly dues. A flat monthly amount that keeps your card in good standing. Typically $30 to $80 per month. Some locals run quarterly. Pay them on time. A suspended card is a non-working card.

Working dues (dues check-off). A percentage of your gross wages, deducted by the contractor and sent to the local. Typically 2% to 4% of gross. This is the largest piece for working brothers — and it is also where most of the value comes back.

Reinstatement fee. If you let your card lapse, getting back in costs money — sometimes more than the original initiation fee. Do not let your card lapse over a $40 monthly bill.

## THE BROTHERS WHO LEARNED THE HARD WAY

Every local has stories. The brother who skipped three months of dues to save $150, got suspended, and paid a $600 reinstatement fee to get back in. The brother who quit the union over working dues, took a non-union job at the same hourly rate, and three years later realized his pension contributions, health insurance, and overtime had all gone to zero. The brother who never read his contract and never knew the working dues percentage went up — and complained about a paycheck deduction he had agreed to without reading. Don't be those brothers. Read the bylaws. Know the numbers.

## DO THE MATH BEFORE YOU COMPLAIN

If your scale is $50/hour and working dues are 3%, you pay $1.50/hour in working dues. Over a 40-hour week that is $60. Over a year of full-time work that is roughly $3,000. Now look at what comes back: pension contributions of $5 to $10/hour paid by the contractor on your behalf. Health insurance worth $1,500 to $2,500/month at retail. Annuity contributions of $2 to

$5/hour. Apprenticeship and training fund contributions that paid for the journeyman card you are now using to earn that scale in the first place.

The math is not even close. You pay roughly $3,000 in working dues to access $50,000+ per year in benefits and protected wage rates that simply do not exist on the non-union side.

## WHAT DUES ACTUALLY FUND

1) Contract negotiation and enforcement. Business agents, attorneys, and grievance procedures that exist because someone is paid to fight for the contract.

2) Apprenticeship and training programs. The school where the next generation of journeymen is built — usually free to apprentices, paid for by the dues of working journeymen.

3) Dispatch and hiring hall operations. The phone, the dispatcher, the office, the system that connects you to work.

4) Strike fund. Money set aside so brothers can withhold labor without losing their houses.

5) Political and legislative action. Lobbying for prevailing wage, project labor agreements, and the laws that keep union work union.

6) Per capita to the international. A portion of every local's dues goes to the international union for legal, organizing, and coordination across locals.

7) Local hall building, insurance, and staff. The physical infrastructure that makes the local exist.

8) Death benefits and member assistance. Many locals carry small death benefits and hardship funds for members and families.

## DUES ARE TAX DEDUCTIBLE — SOMETIMES

Union dues, working dues, and initiation fees were broadly deductible as unreimbursed employee expenses on federal returns until the 2017 tax law eliminated that deduction for most W-2 employees. Some state returns still allow it. Self-employed contractors and certain other categories still deduct dues on Schedule C or similar.

Tax law changes. Deductibility depends on your filing status, state, and employment classification. Always verify current rules with a CPA familiar with union taxes before claiming the deduction.

## RIGHT-TO-WORK STATES

In a "right-to-work" state, an employee cannot be required to join a union or pay union dues as a condition of employment, even if they work under a union contract. The union still has to represent them — without the dues that pay for that representation.

As of this writing, 26 states have right-to-work laws on the books, 22 do not, and a couple sit in legal flux. The right-to-work states currently include: Alabama, Arizona, Arkansas, Florida, Georgia, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Mississippi, Nebraska, Nevada, North Carolina, North Dakota, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, and Wyoming.

If you work in a right-to-work state and you ride on a union contract without paying dues, every brother and sister around you is paying for your wages, your safety committee, and your grievance representation. The brotherhood notices.

State law changes. Verify the current right-to-work status of your state before making decisions based on this list.

## THE BROTHER WHO QUITS OVER DUES

Every few years a brother does the math wrong. He sees the working dues line on his paystub, multiplies it out, decides the union is robbing him, and quits. He takes a non-union job at the same hourly rate. He feels good about it for about six months.

Then his health insurance premium triples. Then his employer stops contributing to a pension because there is no contract requiring it. Then overtime gets shaved. Then safety standards slip. Then he gets hurt and discovers there is no steward, no grievance, no business agent — just an HR rep whose job is to protect the company from him.

Three years later, he is calling the hall asking what reinstatement costs.

## WHAT TO DO ABOUT DUES

1) Read the bylaws of your local. Know the exact initiation fee, monthly amount, and working dues percentage. In writing.

2) Pay on time. Set up auto-pay where the local supports it. A lapsed card is the most expensive mistake in this trade.

3) Read your contract. When working dues percentages change at contract negotiation, know about it before it shows up on your check.

4) Save your stubs. Every paystub showing dues deducted is a record of your contribution to the brotherhood. It is also a record for tax purposes if your situation allows the deduction.

5) Vote in your local elections. The dues you pay fund the people who run the local. If you don't like how the money is spent, the bylaws give you a vote on the people spending it.

## THE TRUTH

Dues are the price of admission to a system that has built more middle-class wealth in this country than any other institution outside of homeownership. The brothers who built that system paid for it with their dues for a hundred years.

If you can't afford the dues, you can't afford to lose what they buy you. Pay them. Read the bylaws. Vote in the elections. Show up to the meetings. The card is yours — keep it that way. This chapter is provided for educational purposes only. Dues structures, tax laws, and state right-to-work statutes change. Always verify current rates with your local and consult a CPA familiar with union taxes before claiming deductions.

— UnionBoomer.com

CHAPTER 11

# Your Portable Identity

Your reputation is the most valuable thing you carry. The card gets you on the list. The reputation gets you the second call, the third call, the foreman job, the steward job, the call from the contractor that says "We need you back." Everything else in this book — the dispatch system, the dues you pay, the pension you're building, the per diem you're chasing — exists because the brotherhood built institutions. Your reputation is the only thing that's yours alone. It's not in the bylaws. It's not in a contract. It can't be transferred at retirement. And it follows you to every job site for the rest of your career. This chapter is about how that reputation is built, how it travels, how it breaks, and why it matters more now than it has in 50 years.

## WHAT REPUTATION ACTUALLY MEANS IN THE TRADES

A reputation in the trades isn't what people say to your face. It's what the foreman says when the contractor asks who he wants on the next job. It's what the dispatcher says when two brothers are tied for the same dispatch. It's what the steward says when a contractor calls looking for "somebody good for a hard job." Reputation in the trades has four pieces:

1. Reliability. Do you show up? On time? Sober? Ready to work? The brothers who built 30-year careers built them on this one trait first. Skill matters. Reliability matters more.

2. Work quality. Are your welds clean? Are your hangers level? Is your conduit run square? Do you measure twice? Do you fix mistakes without being told? Quality follows reps, and reps follow effort.

3. Crew behavior. Do you carry your weight? Do you help when you're done with your task? Do you keep your mouth shut in the trailer? Do you stay out of crew drama? Do you have your brothers' backs when something goes wrong?

4. Honor. Do you tell the truth? Do you back the steward? Do you stand with the brotherhood when management pushes? Do you do the right thing when nobody's looking? A brother with all four pieces is the brother who gets the call. A brother missing one piece can compensate. A brother missing two won't last.

## THE SECOND-CALL TEST

The first call from a contractor is luck of the draw. Your name was on top of the list. The dispatch went out. You showed up.

The second call is reputation.

The contractor finished the first job. He calls the hall and asks for specific brothers by name. Some brothers get named every time. Some brothers got the first call and never get named again.

This is the test every working brother is taking, on every job, every day. Nobody tells you it's happening. Nobody hands you a grade at the end. You just notice — over years — that some brothers stay busy and some brothers sit on the bench through every boom. The second-call test is the most honest performance review in any industry. The contractor has money on the line. He hires the brother who finished the last job well. End of conversation.

### HOW REPUTATION BUILDS — DAY BY DAY

A brother who finishes a 6-month shutdown with no incidents, no missed days, no quality flags, and a foreman who likes him has built a stack of reputation. Not in writing. In word of mouth. The foreman calls his next contractor and says: "Get [name] back. He was solid." The steward sees that brother get called back twice. He starts giving him better dispatches. Eventually, the steward recommends him for the next foreman opening.

That's how it works. Quietly. Over years. Through reputation that lives only in the heads of the people who saw the work.

The brother on the next stool over had the same card, the same hours, the same training. But he showed up late one Monday. Got cussed out twice. Skated on cleanup. Argued with a journeyman. Took an unannounced day to go fishing. He'll never be told he's been blacklisted. The calls just stop coming.

Reputation doesn't fire you. It just stops calling.

### CROSS-LOCAL REPUTATION — THE TRAVELER'S DILEMMA

Here's where it gets harder.

A brother who built a 20-year reputation in his home Local arrives at a sister Local's hall as a traveler. He signs Book 2. He sits on the bench. And he starts from zero. The new dispatcher doesn't know him. The new foreman has never worked with him. The new steward has no history with him. Twenty years of reputation in his home Local means nothing here. The first dispatch will come on the same terms as any other Book 2 traveler — luck of the draw, no advantage, no preference.

He has to prove himself again. From scratch.

A brother who travels a lot lives this reality every time he signs a sister Local's book. The brothers who succeed on the road learn to rebuild reputation fast — show up early, work hard, don't complain, stay quiet, and let the work speak for itself. Within two weeks, the new foreman knows whether to keep him or send him back.

The brothers who don't travel well learn the opposite lesson: their reputation only worked in their home Local. They go on the road, struggle to get second calls, and eventually retreat to the home bench where their old reputation still carries weight.

This is the way it has worked for 100 years. A brother carries his card in his wallet but his reputation only in the heads of the brothers who worked alongside him. That worked when the trade was small. It doesn't work anymore.

## WHY THIS HAS TO CHANGE

The next decade is going to demand the largest skilled trades mobilization since World War II. LNG terminals on the Gulf Coast. Semiconductor fabs in Arizona, Ohio, and Texas. Data centers across the country. New nuclear builds. Grid hardening. Bridge replacements. EV plants. Battery plants. The Inflation Reduction Act and CHIPS Act are pouring real money into projects that need real workers.

The brothers who built America in the 1950s and 60s did it on word-of-mouth reputation. The brothers building America in the 2030s deserve better.

The trades reputation system is the most under-documented professional credential in the country. A doctor has a license. A lawyer has a bar number. A pilot has a logbook. A trades brother has — what? His word, his memory, and the hope that someone he worked for is still picking up the phone.

That's not good enough for the workforce about to do the heaviest building generation in modern American history.

## WHAT PORTABLE REPUTATION COULD LOOK LIKE

Imagine a digital record, owned by the worker, that travels with him to every Local, every contractor, every job site. Hours documented. Certifications verified. Steward references logged. Foreman feedback collected. A profile that says: here is what this brother has actually done, in his own trade, in his own hand.

Not run by a contractor. Not owned by a staffing agency. Not controlled by an HR department. Owned by the brother. Verified by the brotherhood. Honored across every Local in America. That's the gap the trades have lived with for a century. It's the gap that costs brothers second calls when they travel. It's the gap that lets bad contractors recycle the same complaints across job sites without consequence. It's the gap that leaves a 30-year career documented only in the memories of brothers who are now retiring.

## WHAT TO DO TODAY — WITH OR WITHOUT INFRASTRUCTURE

The brotherhood is working on the long-term solution. Until then:

1. Keep your own record. Every job, every contractor, every foreman, every steward. Date in. Date out. Hours worked. What you did. Save dispatch slips. Save paystubs. Build the file the trade has never built for you.

2. Stay in touch with foremen who liked your work. A text every few months. A call when you hear they got a big job. The foreman who hired you twice is the foreman who'll hire you a third time when work gets tight.

3. Don't burn bridges. Even the contractor you can't stand — finish the job, walk off clean, don't take the bait if they're trying to make you blow up at quitting time. Word travels in this trade faster than any other industry. One bad walk-off on a small job will follow you to bigger ones.

4. Document your certs. OSHA 10, OSHA 30, welding tickets (which processes, which positions, which year), confined space, MEWP, NCCER, manlift, forklift, fall protection, first aid/CPR, hazmat. Take photos of every card. Keep them in the cloud. Update them as they expire.

5. Be the brother who shows up. That's the foundation. Everything else builds on top.

## ONE LAST THING

Brotherhood is built on trust. Trust is built on reputation. Reputation is built one shift at a time, on every job, in every Local you ever set foot in.

The card in your wallet says you're qualified. The hall on the corner says you're dispatched. The pension fund says you're vested.

Your reputation is the only thing that says you're worth calling back. Build it carefully. Defend it fiercely. Carry it everywhere.

That's the trade. That's the brotherhood. That's what UnionBoomer is built to honor.

CHAPTER 12

# Drug Testing in the Trades

Every union apprentice in America hits this wall. The call comes — pre-employment drug test, 48 hours to a collection site, urine in a cup under semi-supervised conditions. Pass it and you start work. Fail it and you're out a year minimum.

This chapter is what the union hall won't tell you directly but every brother and sister learns the hard way.

## THE THREE TIMES THEY TEST YOU

1. Pre-Employment. First one. After you pass the aptitude test and interview, before placement with a contractor. JATC typically pays this one. You get a window — 48 to 72 hours — to show up at the collection site with photo ID. No-show or refusal equals the same as failing. Application voided. 12-month wait before you can reapply, and you must submit a clean test even to be considered.

2. Random. Once you're on the books, your name goes into a computer-generated pool. ScreenSafe, CISAP, Mobile Medical Corporation — whichever administrator your local uses pulls names randomly. IBEW Local 701 runs 33% per year. DOT-regulated jobs run 50%. You're notified through your contractor's Designated Representative and you have until end of next business day to test, or you're flagged as a refusal.

3. Reasonable Suspicion or Post-Accident. Something happens — fall, near-miss, equipment damage over a defined dollar threshold — you test. Slurred speech, smell of alcohol, unsteady on your feet, two supervisors document the observation — you test. No CBA in America protects a worker who refuses post-accident testing.

## YOUR WEINGARTEN RIGHT — THE PROTECTION NOBODY TELLS YOU ABOUT

This is the most important thing in this chapter. Read it twice.

In 1975, the Supreme Court ruled in NLRB v. J. Weingarten, Inc. that union members have the right to demand a union representative present at any investigatory meeting that could result in discipline. In 2015, the NLRB extended that right in Manhattan Beer Distributors — you have the right to a union steward physically present at the drug test itself when the test is part of an investigation (reasonable suspicion, post-accident).

The exact words to say when your supervisor pulls you aside:

"If this discussion could in any way lead to my being disciplined or discharged, I request that my Union representative be present at the meeting. Without representation, I choose not to answer any questions." Memorize that sentence. Write it down. Put it in your phone.

Three things to know:

The employer is NOT required to tell you about this right. Your supervisor won't volunteer it. You must request it yourself.

Pre-employment and random testing don't trigger Weingarten — those aren't investigations. But post-accident and reasonable-suspicion testing absolutely do.

The employer has three legal options once you request representation: delay the test until your rep arrives, cancel the interview, or let you choose to proceed without representation. They cannot punish you for asking.

If you're hauled in after an incident and they're pushing you toward a test without your steward present, invoke Weingarten. That right was won by brothers and sisters who fought for it in court. Use it.

## WHAT THEY TEST FOR

Standard union 10-panel screen: Marijuana (THC), Cocaine, Opiates (heroin, codeine, morphine), Amphetamines and Methamphetamines, PCP, Benzodiazepines (Xanax, Valium), Barbiturates, Methadone, Propoxyphene, Quaaludes.

DOT-regulated panel is adding fentanyl per the Department of Transportation's October 2025 proposal. Some refineries and chemical plants add synthetic cannabinoids and Kratom to the screen.

## CUT-OFF LEVELS — THE NUMBERS THAT MATTER

The lab doesn't fail you for trace amounts. There's a screening level and a confirmation level. For

## THC:

Screening cut-off: 50 ng/mL Confirmation cut-off (GC/MS): 15 ng/mL Below those numbers, you pass. CVS and Walgreens home tests use the same 50 ng/mL screening level — passing one is a good signal but not a guarantee, because lab tests confirm down to 15 ng/mL. Hair follicle tests detect 90 days back. Urine catches occasional users 7-10 days out and daily heavy users 30+ days.

## MARIJUANA — THE BIGGEST TRAP

Here's what nobody is saying out loud: your state legalizing weed does not protect you in construction.

California (AB 2188): Construction trades carved out by name. Employers can test, can fire. New York: Most workers protected for off-duty cannabis use. Construction excluded. New Jersey: Off-duty use protected, but post-accident and reasonable suspicion still allowed. Federal job sites: Federal law trumps state. Schedule I. No medical card defense.

DOT-regulated work (CDL, pipeline, certain operators): Zero tolerance. No exceptions. A medical marijuana card will not save your job in the trades. State law gives construction employers a specific carve-out. We've seen brothers walk in waving cards from legal states and walk out unemployed the same day.

If you work construction, you don't smoke. End of conversation.

## IF YOU FAIL — WHAT ACTUALLY HAPPENS

It doesn't go straight to your contractor. The lab reports to a Medical Review Officer (MRO). The MRO calls you first. This is your one chance to explain a legitimate prescription — Adderall, painkillers from surgery, anything documented by a doctor with a current prescription. Have your pill bottles ready.

If you have no legitimate explanation, the MRO confirms the positive and notifies the testing administrator. They notify your contractor. You're pulled from the job that day. Then one of three things happens depending on your local:

Path 1 — First strike, with rehab. Most union programs route you to the Member Assistance Program (MAP) or Employee Assistance Program (EAP). Substance abuse evaluation. Follow the Substance Abuse Professional's (SAP) treatment plan. Clean return-to-work test. Back on the books. Many locals limit this to once in a career.

Path 2 — One strike, you're out. Some apprenticeship programs treat any positive as immediate termination from the program. 12-month minimum before reapplying. Some Locals require you to start the application process from scratch.

Path 3 — DOT-regulated jobs. Federally regulated process. SAP evaluation mandatory. Return-to-work test mandatory. Follow-up testing for 5 years — minimum 6 unannounced tests in the first 12 months back. Some employers don't take you back at all.

Know your local's specific policy before you have to find out the hard way.

## WHEN THE UNION ACTUALLY HAS YOUR BACK

The union doesn't write the drug policy in a vacuum. It's negotiated in the Collective Bargaining Agreement. Both the contractor and the union sign off on the testing rules, cut-off levels, and consequences. The National Labor Relations Act requires that drug testing programs for union workers be negotiated through collective bargaining — not imposed unilaterally. Here's what your union representative can do for you:

Challenge a wrong procedure. Broken chain of custody, no MRO review, observed test that violated policy — call your business agent immediately.

Confirm a positive. Most CBAs require positive results to be confirmed by an outside source before termination. If they fired you on a single unconfirmed test, that's a grievance. Walk you through MAP/EAP. The union connects you to substance abuse professionals when you need help. That's a benefit you pay dues for.

Defend you in arbitration. If you believe the test was administered unfairly, you have a right to grieve. The union represents you.

Drug testing is one area where the union can't get you out of the rule — but they can absolutely make sure the rule was applied fairly. Your dues pay for that protection.

## STRAIGHT TALK FOR APPRENTICES

If you smoke — even casually — and you're applying to a union apprenticeship: stop right now. Not next week. Today.

THC stores in fat cells. Daily heavy users still test positive 45-60 days out. Even occasional users can flunk a hair follicle test 90 days back. There is no "system cleanse" product at the gas station that works against a real lab test. Save your money.

The math is simple. You want a 30-year career making $50 to $75 an hour depending on craft and region, with a pension, healthcare, and a retirement you can actually retire on? You don't smoke. Every brother and sister on a union job site made that trade-off. That's the price of the trade.

## ONE LAST THING

Your safety is your brother's and sister's safety. Theirs is yours. That's why the rule exists. A pipefitter cutting tack welds 80 feet up doesn't get a second chance if someone on the deck below isn't paying attention. The electrician pulling 480-volt service doesn't get to be the one with slow reaction times. The boilermaker climbing inside a vessel for a turnaround doesn't get to be the one whose judgment is one beer off.

This isn't about the union being the morality police. It's about the brother working next to you going home to his kids at the end of the shift.

Stay clean. Work hard. Make your money. Take care of the brother on your left and the sister on your right.

That's the trade.

CHAPTER 13

# Your First Day on the Job Site

You passed the aptitude test. You passed the drug screen. You got the call. Monday morning, report to the gate.

Now what?

Here's the secret nobody puts in a YouTube video or a blog: you don't have to guess. You have a hall. You have a steward. You have a business agent. You have brothers and sisters who already walked through that gate.

This chapter isn't a what-to-pack checklist. It's a how-to-use your-union guide.

## RULE 1 — BEFORE DAY ONE: CALL THE HALL

Before you set an alarm, before you pack a lunch, before you buy a pair of boots — pick up the phone and call your Local.

Ask the dispatcher or apprentice coordinator:

What time is reporting? Some jobs start 6, some 7, some shift-work.

Where do I report? Gate, trailer, site office, address.

Who do I ask for? Foreman name, steward name.

What tools do I need to bring? Trade-specific, Local-specific.

What does the contractor provide? PPE, water, lunch facilities.

What's the dress code? Boots type, FR required, long sleeves.

Any site-specific orientation? Hospital, refinery, military base means badge required. Who's the job steward? Get the name BEFORE you arrive.

The hall has answered this question 10,000 times. They will tell you. That's what dues pay for. If you can't reach the dispatcher, call your business agent. If you can't reach the BA, call another member of your Local — every brother and sister remembers their first day. You are not alone in this trade. Use that.

## RULE 2 — WHAT THE LAW SAYS THE CONTRACTOR PROVIDES

You will not need to walk into a job site like a hiker carrying everything you own. Federal law requires the contractor to provide most of what keeps you safe.

OSHA 29 CFR 1910.132(h) — the employer must provide PPE at no cost to workers. Effective since 2008.

OSHA 29 CFR 1926.51(a) — the employer must provide adequate potable water at every construction site.

What the contractor provides (required by law): Hard hat. Safety glasses. High-visibility vest. Gloves (cut-resistant, welding leather, rubber, chemical). Hearing protection. Fall arrest harness and lanyard. Respiratory protection. Welding hood and leathers for welders. FR clothing for hot work and electrical. Drinking water at the worksite. Sanitary toilet facilities. Hand washing facilities. Lunch and break area.

The two things you bring yourself, per OSHA:

Steel-toe or composite-toe boots — meet ASTM F2413 standard. The law lets the employer skip paying for these because you wear them off the job too. Your boots, your size, your money. Get them broken in before day one.

Prescription safety eyewear — if you wear them off-site too. If they stay at work, contractor pays. If a contractor tells you to buy your own hard hat, vest, or gloves — that's a federal violation. Call your steward.

## RULE 3 — TOOLS — ASK YOUR LOCAL, NOT THE INTERNET

Every Local handles tools differently. Some require the contractor to provide every tool a first-year apprentice needs. Some have a Local-specific apprentice tool list. Some leave it to the trade tradition.

This is the single most expensive mistake a new apprentice can make: buying $600 of tools you don't need.

A pipefitter brother on Reddit put it plain: "See what your Local's handbook says about hand tools. Mine requires the contractor to purchase certain tools for a first year. Don't go crazy buying hand tools." Before you spend a dollar:

Read your Local's apprentice handbook — you get one when you sign in.

Ask the apprentice coordinator: "What hand tools am I responsible for?" Ask the dispatcher: "What does this contractor provide on this job?" Ask a journeyman in your Local — they remember being first-year.

The trades vary widely. IBEW electricians: most Locals require apprentices to bring basic Klein hand tools, and the Local handbook has the exact list. Pipefitters and Plumbers (UA): some Locals ask for tape, level, pen, sharpie, soapstone, notepad; some require nothing day one. Carpenters: varies — some Locals require basic kit, many provide. Boilermakers, Ironworkers, Laborers, Operators: often nothing required day one, contractor provides all specialty equipment. Your hall is the only source of truth for YOUR Local. Not Reddit. Not YouTube. Not this ebook. Call them.

## RULE 4 — EARLY IS ON TIME

Whatever time the dispatcher gave you, arrive 15-30 minutes early.

If reporting is 7:00 AM, you're walking to the gate at 6:30. You're at the muster point at 6:45. You're at the foreman's morning meeting at 6:55, ready to work.

A brother on r/pipefitter: "Show up on time, do what you're told, learn as much as you can, and carry a notebook/pen." Show up at 7:00 sharp on day one and you've already lost. Show up at 6:45 and you're the apprentice who takes it seriously.

Map the route the night before. Drive it once if it's new. Account for the gate line. "I couldn't find the place" is not an excuse on day one.

## RULE 5 — MEET THE STEWARD FIRST

The shop steward is your union's eyes and ears on the site. The hall should have given you the steward's name when you called. If they didn't, ask the foreman who the steward is and introduce yourself.

Say this: "Hey, I'm [name], new apprentice with Local [number]. Wanted to make sure you knew I was here. Anything I should know?" That's it. Three sentences. Done.

Three reasons this matters:

The steward logs your time — your hours on this job count toward your apprenticeship. He's your first call if anything goes sideways — wage issue, safety issue, contractor violation, hazing that crosses the line.

Your reputation in the Local starts with the steward.

You don't have to be friends. You just have to make him aware you exist and respect the position.

## RULE 6 — SIGN-IN, SAFETY MEETING, FOREMAN

Once you're past the gate, the typical sequence:

Sign in at the trailer, badge office, or muster point.

JHA / Safety briefing — Job Hazard Analysis or Pre-Task Plan. Read it. Sign it. Ask if anything's unclear.

Toolbox talk — daily 5-15 minute safety meeting. Stand still. Listen. Don't talk. Find your foreman — he assigns you to a crew.

You may stand and wait for 20 minutes while the foreman figures out where to put you. Don't take it personally. It's day one.

## RULE 7 — WATCH, LISTEN, DON'T TALK

Day one your only job is to absorb. Every site has its own rhythm.

A brother on r/pipefitter: "Listen and learn. Try to anticipate the next step. Learn something from everyone, even if it's what not to do. Attend union meetings and become engaged in your local union." When you don't understand something, ask. Don't pretend.

What NOT to do day one: Don't offer opinions. Don't second-guess the foreman. Don't talk politics or religion. Don't brag about your high school welding class. Don't tell stories about your old non-union job. Don't touch tools that aren't yours without asking. Don't discuss your pay rate with anyone.

When you don't know, you say: "I haven't done this before. Walk me through it." That answer is respected across every trade in America.

### RULE 8 — HAZING IS REAL. KNOW THE LINE.

Hazing in the trades is a tradition. Most of it is harmless — sending the new apprentice for a "left-handed pipe wrench" or "bucket of steam." Embrace the nicknames. A brother on r/Construction: "Don't get offended/upset over a little pranking/hazing. Expect it. And if you get a nickname, embrace it, no matter what. It means you're liked." But there's a line.

Hazing crosses the line when you're given physically dangerous tasks designed to humiliate; when you're called slurs based on race, gender, sexuality, or religion; when you're sexually harassed; when you're physically threatened; or when you're isolated from training other apprentices get.

If any of those happen: call your steward first. Steward doesn't act, call the business agent. They don't act, escalate to the JATC.

Hazing for fun is trade tradition. Hazing that sabotages or harms is a grievance. Know the difference. Don't run to HR over a nickname. Don't tolerate real abuse to prove you're tough.

### RULE 9 — LUNCH, BREAKS, THE UNWRITTEN STUFF

Ask the hall in advance:

What lunch facilities are on site? Some refineries have cafeterias, some sites have nothing. Is there a fridge or microwave?

Where's the water station?

Where do guys eat? Trailer, tailgate, lunch tent.

Bring your own lunch on day one. The contractor provides water on every site under federal law — bring a personal water bottle or thermos to fill from the site water station. OSHA prohibits the common drinking cup, so single-use cups are provided.

Sit with the crew, not in your truck. Listen more than talk.

Break protocols vary by contractor — usually two breaks plus lunch. Watch what others do.

## RULE 10 — IF YOU SCREW UP — OWN IT FAST

You will screw up. Everyone does.

A brother on r/HVAC, anonymous, about his first month: "I hit a fire sprinkler line barely when drilling down and it set it off idk what I'm looking for on here but just sharing I feel like shit." The response from a journeyman: "As a first year apprentice I cost the company about 20k by installing the wrong voltage pump in about 3 hours. Never got fired, my boss said it cost him 20k to train me so why would he fire me?" That's the trade. Mistakes happen.

The difference between an apprentice who survives and one who washes out is how you handle the mistake.

Tell the foreman immediately.

Don't hide it.

Don't blame anyone else.

Ask what to do to fix it.

Don't do it twice.

The journeyman who taught you doesn't expect perfection. He expects honesty and willingness to learn.

## RULE 11 — END OF DAY

When the whistle blows:

Tools cleaned and put away.

Trash picked up around your work area.

Sign out if required.

Confirm tomorrow's start time and location with the foreman.

Drive home safe.

Don't be the apprentice who's already in his truck before the journeyman finishes wrapping cords.

## ONE LAST THING

The single most important sentence in this chapter: When in doubt, call the hall. You are walking into a brotherhood that's been built one workboot at a time over 150 years. The brothers and sisters who came before you fought, bled, and died for the wage you're about to earn. They built the institution that has the answer to every question you have right now. Day one, you don't owe anyone perfection. You owe them respect, attention, and effort. Call your hall. Ask your steward. Show up early. Wear your boots. Bring your tape if your Local says so.

Watch the journeyman. Eat with the crew. Own your mistakes. Clean up at the end. Do that for 30 days and you'll be one of them.

Do it for 30 years and your name goes on the building.

That's the trade.

CHAPTER 14

# What You'll Actually Earn as an Apprentice

Every union apprentice asks the same question on their first day: "How much am I going to make?"

The honest answer is: not journeyman scale. Not yet. But the path from first-year apprentice to topped-out journeyman is the most predictable wage progression in any industry. Every raise is scheduled. Every increase is in writing. Every step is tied to hours worked, class hours completed, and grades maintained.

This chapter is the brotherhood answer to that first-day question. The math, the trade-offs, and the reason apprentices walk into a hall at 19 and walk out at 60 with a paid-off house and a real retirement.

THE BASIC MATH — A PERCENTAGE OF JOURNEYMAN

Union apprentice pay is calculated as a percentage of the journeyman scale in your Local. The percentage starts low and steps up at scheduled intervals — usually every six months or every 1,000 to 2,000 hours of on-the-job training, whichever your Local uses.

Most building trades apprentices start at 40 to 50 percent of journeyman scale. That means if your Local's journeyman scale is $50/hour, you're starting around $20-25/hour as a first-year apprentice.

That hourly rate is the minimum the contractor can pay you under the contract. If you're sharper, faster, or more experienced than other first-years, nothing stops you from asking for a bump above scale. Some contractors will pay it. Most won't. But the floor is the floor — set by the apprenticeship agreement, not negotiable downward.

TYPICAL PROGRESSION — IBEW INSIDE WIREMAN EXAMPLE

The IBEW Inside Wireman apprenticeship is a 5-year program and a useful example because the percentages are clearly documented across Locals:

1st Period (0-1,000 hours OJT): 40-45% of journeyman scale

2nd Period (1,000-2,000 hours): 45-50%

3rd Period: 55-60%

4th Period: 65-70%

5th Period: 70-75%

6th Period: 75-80%

7th Period: 80-85%

8th Period: 85-90%

Final Period: 90-95%

Journeyman (top out): 100%

Some Locals run shorter progressions (6 steps over 5 years). Some run longer (10 steps). The numbers above are typical — your Local's exact schedule is in your apprentice handbook.

OTHER TRADES — SIMILAR STRUCTURE, DIFFERENT NUMBERS

The percentage-of-journeyman framework is consistent across most building trades, but the starting scale and the length of progression vary:

UA Pipefitter / Plumber: 4-5 year program. First-year typically 40-45% of journeyman. Annual raises tied to hours and school progress.

Boilermaker: 4-year program. First-year typically 55-65% of journeyman (boilermakers historically start higher than other trades). Steps up annually.

Carpenter (UBC): 4-year program. First-year typically 50-60% of journeyman depending on the Regional Council.

Ironworker: 3-4 year program. First-year typically 50-60% of journeyman.

Operating Engineer (IUOE): 3-4 year program. First-year varies widely by equipment type and Local.

Laborer (LIUNA): Typically 2-3 year program. First-year often 60-70% of journeyman.

The percentages are your floor. Add the fringes (pension, health, annuity, training) and the total package value is much higher than the hourly number suggests.

WHAT IT TAKES TO STEP UP — THREE REQUIREMENTS

Apprentice raises are not automatic. Every Local's Joint Apprenticeship and Training Committee (JATC) sets three requirements you have to hit to advance to the next pay period:

1. On-the-Job Training (OJT) Hours. Usually 1,000 to 2,000 hours per period. Hours are logged through your contractor and reported to the JATC monthly. Time on the bench (out-of-work) does not count.

2. Classroom Hours. Usually 144 to 200 hours per year of related technical instruction. Night school, day school, or block training depending on the Local. Miss too many classes and you don't advance — even if your OJT hours are perfect.

3. Academic Grade. Most programs require 75% or better to advance. Some require 80%. Fall below the threshold and you may be required to retake the period before advancement — costing you 6-12 months of pay progression.

You can be the hardest worker on the site and still get held back if your test scores fall. The classroom is part of the job.

THE FRINGE BENEFITS — WHAT MAKES UNION APPRENTICESHIP WORTH IT

Hourly scale is only part of the story. Union apprentices typically receive full benefits from day one — the same benefits package as journeymen, scaled to the apprentice rate. Compare that to a non-union trades job where you might wait 90 days for partial benefits or never get benefits at all.

Standard union apprentice package usually includes:

Health insurance: Typically 100% employer-paid from day one. Family coverage often included. Worth $1,500-$2,500/month at retail.

Pension contributions: Employer pays into your defined-benefit pension every hour you work. Hours count toward vesting from day one (though full vesting usually takes 5 years).

Annuity contributions: Some Locals run a separate defined-contribution annuity (401k-style) in addition to the pension. Employer contributes per hour worked.

Apprenticeship training fund: Pays for your classroom education, instructor salaries, training equipment, and certifications. You don't pay for your own training. A non-union trade school costs $10,000-$30,000 out of pocket. Yours is paid for.

Vacation fund: Some Locals have a vacation savings account contractors pay into per hour.

Working dues: A small percentage of gross is deducted to fund the Local (see Chapter 10).

The total benefits package can add $15-$30/hour in employer-paid value on top of your hourly wage. A second-year apprentice making $25/hour cash is often costing the contractor $45-50/hour all-in once benefits are loaded.

REAL NUMBERS — A FIVE-YEAR PROJECTION

A first-year apprentice in a $50/hr journeyman Local, working 1,800 hours per year, will earn roughly:

Year 1 (45%): $22.50/hr × 1,800 hrs = $40,500 gross

Year 2 (55%): $27.50/hr × 1,800 hrs = $49,500

Year 3 (65%): $32.50/hr × 1,800 hrs = $58,500

Year 4 (80%): $40.00/hr × 1,800 hrs = $72,000

Year 5 (90%): $45.00/hr × 1,800 hrs = $81,000

Journeyman: $50.00/hr × 1,800 hrs = $90,000+

That's $300,000+ in total earnings across the apprenticeship, plus full health insurance the entire time, plus pension contributions building from day one, plus annuity savings, plus zero training debt.

Compare to a brother who goes to a private trade school: $20,000-$30,000 in debt, 6-12 months earning nothing, then enters the workforce at non-union rates ($18-$25/hour) with no benefits and no pension.

The math on union apprenticeship isn't close.

OVERTIME — WHERE THE MONEY GETS REAL

Apprentices get overtime at 1.5× the apprentice rate for hours over 40 per week. Some contracts pay 2× (double time) for Sundays, holidays, or hours past 12 in a single day.

A second-year apprentice at $27.50/hour pulling a 60-hour week with the overtime over 40:

40 hours × $27.50 = $1,100 straight time

20 hours × $41.25 = $825 overtime

Weekly total: $1,925

That's $100,000+ per year at apprentice scale if you can find consistent overtime. Big shutdowns, refinery turnarounds, semiconductor fabs, LNG projects — these are where apprentices build savings fast.

TRAVEL & PER DIEM AS AN APPRENTICE

Many Locals allow apprentices to travel for work after first year. Travel can multiply apprentice earnings significantly — see Chapter 8 on per diem.

A third-year apprentice on a 6-month boilermaker turnaround in another state might pull:

$32.50/hr base

$50/hr after-OT premium

$150-$200/day per diem (tax-free)

Free or subsidized housing through the project

That same apprentice can bank $60,000-$80,000 in six months when local apprentices are making half that.

But there's a tradeoff: traveling apprentices have to keep up with their classroom hours remotely or in block training. Some JATCs make this easy. Some make it hard. Talk to your apprentice coordinator before you take a long-distance dispatch.

WHAT BROTHERS WISH THEY'D KNOWN

Three pieces of wage advice every brother eventually learns:

1. Don't compare paychecks in the trailer. Apprentices in the same Local at the same year level make the same scale. Comparing W-2s creates resentment over nothing. Compare hours worked. Compare overtime. Compare per diem.

2. Save during the bad years. First and second year, the money is tight. Live cheap. Drive an old truck. Don't buy a house. Build a savings cushion now so when you travel later for big money, you can bank most of it.

3. The benefits are the wealth. A 22-year-old apprentice making $25/hour cash but accumulating $8/hour in pension contributions is building a retirement that a non-union brother making $30/hour will never see. Run the 30-year math. The pension is the win.

ONE LAST THING

Union apprentice pay starts low for a reason. The brothers who built the trade decided long ago that journeyman scale should be earned, not given. Your hourly rate is tied to your hours of work and hours of study because that's what produces real skill — not titles, not degrees, not internet certifications.

The 4-5 years of progression isn't a hazing ritual. It's the trade's promise to the contractor that the brother holding a journeyman card has actually done the work and learned the trade. That's why a union journeyman card is recognized in every Local in America. The card means something.

You will be tight on money the first two years. You will eat lunch out of a cooler. You will drive a beater. You will wonder if it's worth it.

Then you'll top out, get your first journeyman paycheck, look at the pension statement showing $40,000 already in your name, and realize the brothers who came before you were right.

That's the trade.

CHAPTER 15

# Your Paycheck Explained

The first union paycheck is confusing. The hourly scale was supposed to be $50. The check comes back showing $1,400 net for the week and a stub with twelve lines of deductions, contributions, taxes, and fund codes you've never heard of.

Most brothers stuff the stub in the truck console and forget about it. That's a mistake. The numbers on that stub are the most important paperwork in your career. They prove your hours toward your apprenticeship. They prove your pension contributions. They prove your dues paid. They prove your wages for unemployment claims, divorce proceedings, and Social Security calculations.

This chapter walks the stub line by line. Read it once. Then read your own check.

TWO BUCKETS — WAGES AND FRINGES

Every union construction paycheck has two distinct pieces of money flowing on your behalf:

1. Hourly wages — the dollars that show up in the "gross" line at the top of your stub. This is the money that hits your bank account after taxes and deductions.

2. Fringe benefit contributions — the dollars the contractor pays into your benefit funds (health, pension, annuity, training) on top of your hourly wage. Most fringes don't appear on your stub at all. They flow directly from the contractor to the trust funds.

A brother on the IBEW forum put it plain: "$61 is what you see in the envelope. Health and welfare (medical), annuity and pension are on top of the $61. They don't even show up on my paystub. The hall has to keep an eye on that money to be sure it's getting paid in."

This is why your hourly scale and your total compensation are not the same number. A $50/hr journeyman is often costing the contractor $75-$95/hr all-in once fringes are added.

TYPICAL STUB LAYOUT

Most union construction stubs have these sections, in this order:

TOP — IDENTITY & PERIOD

Employer name and address

Your name, last 4 of SSN

Pay period dates

Pay date

Local number / craft / classification (e.g., "IBEW 134 / JW")

HOURS SECTION

Regular hours worked (RT)

Overtime hours (OT)

Double time hours (DT) if applicable

Total hours

GROSS WAGES

RT rate × RT hours

OT rate × OT hours (typically 1.5×)

DT rate × DT hours (typically 2×)

Total gross

PRE-TAX DEDUCTIONS

Some Locals route a portion of health/welfare or 401k contributions here

Reduces your taxable income

TAXES WITHHELD

Federal income tax

State income tax

Social Security (FICA) — 6.2%

Medicare — 1.45%

Local/city tax (some jurisdictions)

State Disability Insurance (some states, e.g. CA SDI)

POST-TAX DEDUCTIONS

Working dues (1-4% of gross typical)

Local assessments

Political action fund (PAC) contributions (voluntary)

Other voluntary deductions (charity, etc.)

NET PAY — what hits your bank account

FRINGES PAID BY CONTRACTOR (informational, not deducted from your wage)

Health & Welfare contribution

Pension contribution

Annuity contribution

Training fund contribution

Vacation fund contribution

Other industry funds

LINE BY LINE — WHAT EACH ITEM MEANS

Hourly Wage (Scale): Your hourly rate per the current Collective Bargaining Agreement. Apprentices show their period and the percentage of journeyman. Journeymen show full scale.

Overtime — 1.5× Scale: Anything over 40 hours per week typically. Some contracts trigger OT after 8 hours per day. Read the CBA.

Double Time — 2× Scale: Sundays, holidays, hours over 12 in a single day, sometimes Saturdays. Varies by contract.

Federal Income Tax (FIT): Based on your W-4 elections. Withheld weekly or bi-weekly. Reconciled when you file taxes in April.

State Income Tax: Withheld for the state where the work is performed, not where you live. Travelers can owe state tax in multiple states in one year.

FICA (Social Security): 6.2% of gross up to the annual wage base. Contributing toward your future Social Security check.

Medicare: 1.45% of all gross (no cap). Plus an additional 0.9% above $200,000 for high earners.

Working Dues (Dues Check-Off): Typically 1-4% of gross wages. Negotiated in your contract. Pays the Local — see Chapter 10.

Local Assessments: Some Locals add a small flat or percentage assessment for specific projects (organizing fund, hall improvements, etc.). Negotiated in the contract.

Health & Welfare Contribution (FRINGE): The contractor pays a per-hour dollar amount to the health fund. Typical: $8-$15/hour. This is the contractor's money, paid on your behalf — not deducted from your gross.

Pension Contribution (FRINGE): Contractor pays a per-hour amount to the defined-benefit pension fund. Typical: $5-$12/hour. Hours and dollars track toward your pension benefit at retirement.

Annuity Contribution (FRINGE): Contractor pays a per-hour amount to a defined-contribution plan (401k-style). Typical: $2-$8/hour. You are typically 100% vested in your annuity immediately — that money is yours from day one.

Training Fund / Apprenticeship Fund (FRINGE): Contractor pays a small per-hour amount to fund the apprenticeship school. Typical: $0.50-$1.50/hour. This is what pays for free apprenticeship training.

Vacation Fund (FRINGE): Some Locals have a vacation savings fund. The contractor pays in per hour, the fund pays out to you quarterly or annually. Typical: $1-$3/hour.

Industry Fund / LMCC: Labor-Management Cooperation Committee or industry advancement fund. Funds joint research, marketing, and industry promotion. Typical: $0.10-$0.50/hour.

SAMPLE STUB MATH — REAL EXAMPLE

A 5th-year IBEW apprentice in a $50/hr journeyman Local, at 90% scale, working 40 hours regular + 8 hours OT:

GROSS WAGES

Apprentice rate: $50 × 0.90 = $45.00/hr

RT: 40 × $45.00 = $1,800.00

OT: 8 × $67.50 = $540.00

Total Gross: $2,340.00

DEDUCTIONS

Federal income tax (~12%): -$281

State income tax (~5%): -$117

FICA (6.2%): -$145

Medicare (1.45%): -$34

Working dues (3%): -$70

Local assessment (0.5%): -$12

Total Deductions: -$659

NET PAY (to bank): $1,681

FRINGES PAID BY CONTRACTOR (not on stub or shown separately):

Health & Welfare: 48 hrs × $12 = $576

Pension: 48 hrs × $10 = $480

Annuity: 48 hrs × $6 = $288

Training: 48 hrs × $1 = $48

Vacation: 48 hrs × $2 = $96

Total Fringes: $1,488

TOTAL COMPENSATION PACKAGE for that week: $2,340 + $1,488 = $3,828

The brother sees $1,681 in his bank account. The contractor paid out $3,828 in total compensation. That's the math.

WHAT TO CHECK ON EVERY STUB

Five things every brother should verify on every paycheck:

1. Hours match the timecard. RT, OT, DT all line up with what you actually worked.

2. Rate is correct. Apprentices: verify your current period % is being applied. Journeymen: verify scale matches the current CBA.

3. Fringe contributions are being made. Most stubs show fringes as informational lines. If they're missing, call your steward immediately. Contractors going under sometimes stop paying fringes weeks before they go bankrupt — and stranded contributions can be lost.

4. Working dues are at the right percentage. Check against your CBA.

5. Taxes withheld look reasonable. Big discrepancies mean an error or a stale W-4.

SAVE EVERY STUB

This is non-negotiable.

Every paystub is legal documentation of:

Hours worked toward your apprenticeship

Pension contributions earned in your name

Dues paid to your Local (tax records)

Wages earned (unemployment, divorce, Social Security)

Employer history for reciprocity transfers

Save every stub digitally. Take a phone photo of every paper stub. Save digital stubs to cloud storage. The IRS recommends keeping pay records for at least 4 years. The smart brother keeps them forever.

If your fund administrator ever loses track of your hours, your stub is the proof. Brothers who've lost pension hours to clerical errors and recovered them did it by walking into the fund office with a folder of stubs going back 20 years.

THE STEWARD KNOWS

If anything on your stub looks wrong — missing fringes, wrong rate, weird deduction — call the steward first. That's what the position exists for.

Stewards see hundreds of stubs and know what looks normal for your Local and your contractor. Many fringe-contribution problems are caught at the job site before they become grievances. Many never have to be filed because the steward catches the contractor and resolves it inside a pay period.

If the steward can't resolve it, your business agent files a grievance with the contractor. The union recovers unpaid fringes for members regularly. That recovery exists because someone saved the stub and brought it to the hall.

ONE LAST THING

Your paycheck is more than money. It's the receipt for a system the brotherhood built over 100 years — wages, benefits, training, retirement, and protection — that doesn't exist for most American workers anymore.

Read your stub. Save your stub. Question your stub when something looks wrong.

The brothers who built generational wealth in the trades did it not just by working hard, but by paying attention to the paper. The check is the proof. The fringes are the wealth. The stub is the record.

Don't throw it in the console.

CHAPTER 16

# Layoff, Bench Time, and SUB Pay

Every brother and sister in the trades will be laid off. It's not a question of if. It's a question of when, how often, and how prepared you are when it happens. Construction is cyclical. Jobs end. Contracts wrap up. Shutdowns finish. Winter slows the work. The next dispatch hasn't been booked yet.

A 30-year career in this trade includes 15-40 layoffs, depending on the craft and the region. The brothers who build wealth in this industry are the ones who learned early how to handle bench time without burning through savings or making bad decisions out of panic.

This chapter is the playbook for the day the foreman walks up and says: "Tomorrow's your last day."

LAYOFF vs. FIRED — KNOW THE DIFFERENCE

These two words look similar to civilians. In the trades they are completely different events with completely different consequences.

LAYOFF means the work ran out, the project ended, or the contractor scaled down. You're released for lack of work — not for performance, not for misconduct. The contractor signs a layoff slip stating the reason. You qualify for state unemployment. You sign back on the out-of-work list at your Local. Your reputation is unaffected. You wait for the next dispatch.

FIRED means the contractor terminated you for cause — performance issues, attendance, safety violations, conduct, drug test failure. This goes on your record with the contractor. You may not qualify for state unemployment depending on the reason. You can be removed from the out-of-work list if the cause is serious enough. Your reputation in the Local takes a hit.

Read the layoff slip before you sign it. It must state the reason clearly — usually "Reduction in Force" or "Lack of Work" or "Job Completion." If it says anything other than that, call your steward before you sign. Some contractors will try to write "Performance" or "Voluntary Quit" on a layoff slip to avoid paying unemployment. That's a grievance.

STATE UNEMPLOYMENT — YES, UNION WORKERS QUALIFY

A common confusion every new union member runs into: yes, you absolutely qualify for state unemployment insurance.

Union membership does not disqualify you from state UI. The dues you pay are not unemployment insurance. They are separate systems. You paid into your state's UI fund through your wages just like every other W-2 worker.

A NY union carpenter on Reddit asking this same question got the answer plain: "Yes, union workers are absolutely eligible for unemployment benefits through your state's department of labor. Being in a union doesn't disqualify you from regular UI benefits."

File the day after your last day of work. Don't wait. Most states have a 1-week waiting period before benefits start — every week you delay filing is a week of benefits you don't recover.

What you need to file:

Last few paystubs (wage verification)

Layoff slip from the contractor

Driver's license / state ID

Social Security number

Direct deposit information

Most recent employer name, address, dates of employment

Most states pay about 50 percent of your prior weekly wage, up to a state-specific weekly cap. For a $50/hour journeyman, that often works out to $450-$650/week depending on the state. Texas, Mississippi, Tennessee cap lower. Massachusetts, Washington, New Jersey cap higher.

SUB PAY — THE UNION ADVANTAGE

Here's the part most non-union workers will never have access to.

SUB stands for Supplemental Unemployment Benefits. It's a separate fund that many union Locals have negotiated into their Collective Bargaining Agreement. Contractors pay into the SUB fund per hour you work (it shows up as a fringe contribution, often $0.50-$2.00/hour). When you're laid off, the fund pays you a weekly check on top of your state unemployment.

The combined goal: state UI + SUB pay together replace something close to 100% of your prior wages while you sit on the bench.

How it works mechanically:

1. You file for state UI immediately after layoff

2. You sign the out-of-work list at your Local hall

3. You file a separate SUB pay application with the Local's Fund Office (or trust)

4. You provide proof of state UI receipt

5. The SUB fund pays you weekly to bridge the gap

Real-world example from the IBEW Local 11 (Los Angeles) SUB plan:

State UI cap (CA): ~$450/week

SUB pay: bridges the gap toward your prior wage

Maximum 26 weeks of benefits per rolling 52-week period

Eligibility: 1,040 hours of covered employment in the prior 4 quarters

Plus: must be registered at the Referral Hall and available for work

A laid-off journeyman who earned $2,000/week before layoff in California might receive $450 state UI + $700-$1,100 SUB pay weekly — totaling $1,150-$1,550/week without working.

This is one of the most powerful benefits the brotherhood ever negotiated. Non-union construction workers have nothing like it.

SUB PAY — TAX TREATMENT

SUB pay is not classified as wages under IRC Section 501(c)(17). That has two big consequences:

No FICA tax is withheld (no Social Security or Medicare withholding on the SUB portion)

It does count as taxable income for federal and state income tax

So your SUB check arrives without the 7.65% FICA bite that hits regular wages. You still owe income tax on it, but you keep more in your pocket than you would from an equivalent wage payment.

ELIGIBILITY — WHAT TO ASK YOUR LOCAL

Not every Local has a SUB plan. Some do. Some don't. Some have one for journeymen but not apprentices. You won't know unless you ask.

Day-one questions to ask the apprentice coordinator or business agent:

Do we have a SUB plan?

What's the minimum hours requirement?

What's the weekly benefit amount?

How many weeks of benefits per layoff?

What's the rolling lookback period?

Where do I apply when I get laid off?

Does it cover apprentices?

If your Local has a SUB plan and you didn't know about it, call the Fund Office today. You may have benefits available from past layoffs that you never claimed.

SIGNING BACK ON THE BOOK

The day you sign back onto the out-of-work list is the day your future dispatches start counting.

Most Locals require you to physically sign the book or report by phone/online. Some have specific roll-call days. Miss the sign-in window and you go to the bottom of the list.

Standard steps the day after layoff:

1. File state UI

2. Sign the out-of-work book at your Local

3. File SUB pay application (if available)

4. Update your contact info with the dispatcher (phone, email)

5. Update your certifications log if anything is expiring soon

6. Hit the gym, do projects, sleep — bench time is recovery time

Be reachable. The dispatcher who calls Tuesday at 9 AM and gets voicemail moves to the next name on the list. Brothers have lost dispatches because they were out fishing without cell service. Your phone is your job during a layoff.

TRAVELING DURING A LAYOFF

When the home Local is dead and bench time is stretching past four weeks, traveling is often the answer.

To travel:

1. Confirm your home Local is in "slow" or "promising" status (sign permitted by international rules)

2. Call sister Locals to find which ones have work

3. Sign their out-of-work book (Book 2)

4. Take the first dispatch they call

The home Local won't drop you from Book 1 while you're traveling. You're still on the home book — just earning hours under a sister Local while you wait.

Critical: if you travel, you trigger Chapter 9's interstate hours reciprocity issue. File the paperwork when the traveling job ends. Don't lose those hours.

DON'T MAKE BAD DECISIONS DURING A LAYOFF

The single biggest financial trap of a long layoff is making short-term decisions that wreck long-term wealth.

Don't cash out your annuity early. A 10% IRS penalty plus federal income tax plus state income tax can take 30-40% off the top, plus you lose decades of compound growth. The annuity is meant to retire on.

Don't withdraw from your pension. Most defined-benefit pensions don't allow withdrawal anyway, but if yours offers a hardship option, think 100 times before you trigger it. You can't put pension hours back.

Don't drop your union membership to "save the dues." Reinstatement costs more than dues. You also lose your seniority on the book in most Locals. Read Chapter 10.

Don't take a non-union scab job. Word travels. Brothers know. The Local knows. You can be fined or expelled depending on your Local's bylaws. The short-term money is not worth the long-term reputation.

Don't burn bridges. The contractor who laid you off this time may be the one calling you back in three months. Walk off clean.

What to do instead:

File state UI and SUB pay immediately

Live cheap during the bench

Pick up certifications (OSHA 30, welding renewals, etc.) — many Locals offer free or subsidized classes during slow periods

Help around the hall — chip in on apprentice events, retiree functions

Stay healthy, sleep, fix things at home

Sign every roll call on time

A REAL TIMELINE

Common pattern across a 30-year career for a traveling brother:

60-70% of time: working full-rate

15-25% of time: on the bench / between jobs / weather days

5-10% of time: traveling (working but away from home)

0-5% of time: training, certifications, or recovery from injury

A brother who manages the cycle wisely — UI + SUB during layoffs, savings during good years, fringe benefits building the entire time — retires with more wealth than most office workers who never had a single layoff in their careers.

The cycle is the trade. Don't fear bench time. Learn it.

## ONE LAST THING

Layoffs in the trades are not failures. They are not personal. They are not a reflection of your work. They are the structure of the industry — projects start and end, weather happens, contracts close.

The brothers who thrive in this trade learned long ago that a 30-year career is built across cycles, not in straight lines. Bench time is not lost time. It's the time you file UI, claim your SUB pay, sign the book, sharpen your certifications, and prepare for the next dispatch.

The next call is coming. The hall has not forgotten you. Your reputation from the last job is what gets you the next one.

Stay ready. Stay clean. Stay reachable.

The work always comes back.

CHAPTER 17

# Health & Pension Vesting — The Long Game

A 21-year-old apprentice walks into his first JATC orientation. The instructor talks about pension contributions. The apprentice nods, signs the paperwork, and forgets about it for the next 35 years. He finishes his career, sits down with the Fund Office at 62, and discovers the pension he was building from day one is now worth $7,000 a month for the rest of his life.

That's the system working as designed.

A different 21-year-old apprentice walks into the same orientation. He doesn't pay attention to vesting rules. He quits the trade at year 4, comes back at year 11 after a divorce, can't figure out why his pension shows half the hours he thought he had, and discovers he had a "break in service" that wiped out earlier credit.

That's the system not paying attention to him because he wasn't paying attention to it.

This chapter is about the long game. The brothers who retire well in this trade are the ones who treat their pension and health benefits like they're as important as the paycheck — because over a 35-year career, they're worth more.

TWO BENEFITS, TWO SYSTEMS — KNOW THE DIFFERENCE

Most union construction Locals run two parallel benefit systems funded by employer contributions:

HEALTH & WELFARE FUND (medical, dental, vision, prescription, sometimes life and disability) — usually an "hours-bank" system. Work enough hours, your coverage stays active. Fall below the hours threshold, your coverage drops.

PENSION FUND (retirement income) — usually a multiemployer defined-benefit pension under federal law. Work enough hours over enough years, you accumulate vested pension credit toward a monthly check for the rest of your life.

Some Locals also run a third system:

ANNUITY / 401(k) FUND — defined-contribution plan. Each contribution goes into an individual account in your name. You are typically 100% vested immediately — the money is yours from the first deposit. This is in addition to the defined-benefit pension, not instead of it.

The mechanics, rules, and consequences for each system are different. Brothers who understand all three retire wealthy. Brothers who confuse them lose money.

HEALTH & WELFARE — THE HOURS BANK

Most Local Health & Welfare funds work like this:

The contractor pays a per-hour contribution into the H&W fund every hour you work (typically $8-$15/hour)

The fund pools all contributions and pays for member health coverage

To maintain your individual coverage, you must work a minimum number of hours per measurement period (usually 250-400 hours per calendar quarter, or 1,000-1,400 hours per year)

Hours above the minimum bank as "reserve hours" for slow periods

Run out of banked hours = coverage drops at the end of the eligibility month

Real-world example from a typical building trades H&W plan:

Minimum: 350 hours in a quarter to maintain coverage

Cap on reserve bank: 2,800 hours (8 quarters of coverage banked)

If you work 600 hours in a quarter, 350 keeps you covered, 250 goes to reserve

If you work 0 hours one quarter, the reserve covers you for that quarter

This is why bench time hits different in the trades. Three months without work isn't just lost wages — it's a hit to your H&W bank. Get below the reserve floor and your family loses health insurance until you get back to work and rebuild the bank.

What to ask your Local on day one:

What's the minimum hours requirement per quarter to keep coverage?

What's the cap on reserve hours?

What happens when I'm laid off — does the SUB plan or any fund cover my H&W gap?

Are there COBRA options if I fall off coverage?

How do retired members maintain coverage?

PENSION — THE 5-YEAR VESTING CLIFF

Federal law sets the floor on pension vesting. Under ERISA (29 USC 1053) and IRS Code (26 USC 411), multiemployer pension plans must allow workers to vest within a defined timeline.

Most building trades multiemployer pensions use 5-year cliff vesting. That means:

Years 1-4: You're earning pension credit but not vested. If you leave the trade, those hours could be forfeited after a break-in-service.

Year 5: You hit the cliff. 100% of your accumulated pension credit becomes nonforfeitable for the rest of your life.

Once you're vested, that pension exists in your name forever, even if you never work another union hour. You'll collect at retirement age based on the credit accumulated.

Some Locals use older or different schedules:

3-7 year graded vesting: 20% per year from year 3 through year 7

10-year cliff vesting: Only available for plans that haven't updated since the late 1990s (federal law generally requires updates now)

Know your plan's vesting rule. It's in the Summary Plan Description (SPD) every fund is required to give you.

WHAT COUNTS AS A "YEAR OF SERVICE"

This is where brothers lose money without realizing it.

A "year of vesting service" is not 365 days. It's a specified number of hours worked under the plan during a 12-month period (the "plan year"). Most building trades plans require:

500 hours minimum for a partial year of vesting credit, OR

750 to 1,000 hours minimum for a full year of vesting credit

Work fewer hours than the minimum in a plan year and you may earn zero vesting credit for that year — even if you were technically "in the trade."

A brother who works 600 hours one year and 1,800 the next has a different pension result than a brother who works 1,200 each year. Same total hours. Different vesting credit. Depends entirely on how each plan handles partial years.

Read your SPD. Or call the Fund Office and ask: "How many hours do I need per plan year to count toward vesting?"

BREAK IN SERVICE — THE TRAP THAT KILLS PENSIONS

This is the single most expensive mistake in the trades — and almost nobody talks about it until it's too late.

A break in service occurs when you work fewer than a defined minimum (often 500 hours) in a plan year. Some plans count consecutive break years. Get too many breaks before you're vested and all your earlier pension credit can be forfeited.

Real scenario:

Year 1-3: Brother works 1,500 hours/year apprentice — earning credit

Year 4: Brother quits the trade, takes a non-union job — 0 hours

Year 5: Still non-union — 0 hours

Year 6: Still non-union — 0 hours

Under many plan rules, the brother now has 3 consecutive 1-year breaks in service. If he hadn't yet vested, his original 3 years of pension credit may be wiped from the record. He comes back at year 7 to find his pension shows zero accumulated credit.

Once you're vested (5 years), break-in-service rules generally can't take vested credit away. Before vesting, they can.

What to do:

Talk to the Fund Office BEFORE leaving the trade for any extended period

Understand your plan's specific break-in-service rules

Know whether you're vested before you make any extended exit decision

If you must leave temporarily, ask if you can "preserve" credit through any reserve mechanism

RECIPROCITY AGAIN — IT MATTERS FOR VESTING TOO

Chapter 9 covered the financial side of reciprocity. There's a vesting side too.

Hours worked in a sister Local's fund are sitting in that fund — not your home fund. For vesting purposes, those hours might not count under your home plan unless reciprocity is filed.

Two reciprocity systems again:

Money-follows-the-man: The dollar contributions transfer to your home fund. Hours count toward your home vesting.

Pro-rata: The hours stay in the visited fund but get recognized for vesting and eligibility purposes under your home plan.

If you travel and never file reciprocity, you can find yourself at year 6 thinking you're vested — only to discover your home plan shows 3.5 years because half your hours are still stranded in sister Local funds.

File reciprocity every travel job. Always.

RETIREMENT TYPES — WHAT YOU CAN COLLECT

Most multiemployer pensions offer several retirement options. Common types:

Normal Retirement — Usually age 62 or 65. Full pension benefit calculated by the plan formula.

Early Retirement — Usually age 55 with at least 10-15 years of vesting service. Reduced benefit (typically 6% per year before normal retirement age).

Service Retirement / 30-and-Out — Many trades pensions offer a no-age-requirement retirement after 30 years of vesting service. Full benefit at any age.

Disability Retirement — If you become totally and permanently disabled. Typically requires Social Security Disability award PLUS plan-specific medical review.

Survivor Benefits — If you die before retirement (or after, depending on options elected), benefits pass to spouse or designated beneficiary.

13th Check — Some Locals issue a one-time extra payment in years when the pension fund's investment performance is strong. Not guaranteed. Real money when it happens.

Know which retirement types your Local offers. The 30-and-out rule alone has built thousands of trades pensions for brothers who started young.

DEFINED BENEFIT vs. DEFINED CONTRIBUTION — KNOW THE DIFFERENCE

Defined Benefit (DB) Pension — The plan promises a specific monthly check at retirement, calculated by a formula tied to your hours, years, and a fixed dollar amount per year of service.

Example: $145/month × 25 years of service = $3,625/month for life

Defined Contribution (DC) Annuity — Money goes into an individual account in your name. Account grows with investment returns. At retirement, you have a lump sum or rollover option.

Example: $6/hour × 50,000 lifetime hours = $300,000 in contributions + investment growth

A brother in a Local that runs both DB and DC plans has belt and suspenders — guaranteed monthly income plus an individual nest egg. That's the gold standard.

A brother in a DB-only Local has a known monthly check at retirement, but no individual account to draw from in emergencies.

A brother in a DC-only Local has account control but bears all the investment risk himself.

Know which your Local runs. Most building trades multiemployer Locals run DB pension + DC annuity together.

THE PBGC BACKSTOP

Multiemployer pension funds are insured by the Pension Benefit Guaranty Corporation (PBGC) — a federal agency that protects pension benefits when funds run into trouble.

If your pension fund becomes insolvent, the PBGC guarantees a portion of your benefit, capped by law. The current PBGC multiemployer maximum guarantee is roughly $12,870 per year for a participant with 30 years of service (lower for less service).

Note: this is a backstop, not a full replacement. A pension you would have received at $4,000/month might be reduced to a PBGC-guaranteed level significantly lower if the fund fails outright.

The 2021 American Rescue Plan's Special Financial Assistance (SFA) program provided emergency funding to financially troubled multiemployer plans — preserving full benefits for millions of building trades retirees who would otherwise have faced cuts. The fund situation is much healthier today than it was a decade ago, but funding health varies by plan.

Ask your Fund Office:

What's our plan's zone status (Green, Yellow, Red, Critical, or Critical & Declining)?

What's the current funded percentage?

When was the last actuarial certification filed?

These questions are your right under federal law. Brothers who care about their retirement ask them every year.

WHAT TO DO — EVERY YEAR

Five things every brother should do annually to stay on top of their pension and health benefits:

1. Pull your Pension Annual Statement. Most funds mail this once a year. Read it. Verify hours, employer names, and credit. If anything looks wrong, call the Fund Office immediately.

2. Pull your H&W Statement. Verify hours in your bank match what you actually worked. Verify reserve hours.

3. Verify your beneficiary designation. Marriages, divorces, births, deaths — life changes are reasons to update who gets your pension if you die. Spouses have specific rights under federal law (Joint and Survivor Annuity rules).

4. Update your address. Funds lose track of members who move and never update contact info. Brothers have lost benefits because the Fund Office mailed paperwork to an address from 1998.

5. Read the Summary Plan Description. Once a year. It's boring. It's also the rulebook for the most valuable asset you're building in this trade.

ONE LAST THING

A brother who works 35 years in the trades with proper attention to vesting, reciprocity, and benefit maintenance retires with a typical defined-benefit pension of $4,000 to $8,000/month — for life. Add an annuity worth $300,000 to $600,000 in personal savings. Add Social Security on top.

That's a $90,000 to $130,000-per-year retirement income, guaranteed, before you've touched any personal savings.

Compare to a non-union construction worker in the same trade: minimum-wage Social Security, no pension, maybe a 401(k) worth $80,000 if he was disciplined, no employer-paid health coverage in retirement.

The difference between the two retirements is paperwork. Vesting rules followed. Reciprocity filed. Hours verified. Beneficiaries designated. Annual statements read.

The pension is built one paycheck at a time over a career. It is also lost one ignored statement at a time.

Read the SPD. Talk to the Fund Office. Save your statements. The 70-year-old version of you is counting on the 25-year-old version of you to pay attention.

That's the trade. That's the brotherhood. That's the wealth-building system the trades built that no other industry has matched.

CHAPTER 18

# Stop Work Authority — The Right to Refuse Unsafe Work

There's a moment that every brother and sister in the trades hits at least once in their career. The foreman points to a task. The brother looks at it and the alarm goes off in his head — this isn't right. The scaffold isn't tied off. The trench isn't shored. The lift isn't grounded. The atmosphere in the vessel hasn't been tested. Something's missing. Something's wrong.

What do you do?

For most workers in America, the answer is: shut up, do the job, hope nothing happens. They don't have a union behind them. They don't know their rights. They need the paycheck. They go in.

Union brothers and sisters have a different playbook. This chapter is that playbook — the federal law, the contract rights, the brotherhood backing, and the exact words to say when you draw the line.

THE FEDERAL FLOOR — OSHA SECTION 11(c) AND 29 CFR 1977.12(b)(2)

Two pieces of federal law protect every worker in America who refuses unsafe work — union or non-union:

OSHA Section 11(c) — Makes it illegal for an employer to retaliate against any worker who:

Files a safety complaint with OSHA

Reports unsafe conditions to a supervisor

Participates in an OSHA inspection or investigation

Exercises any right under the OSH Act

Retaliation includes firing, demotion, transfer to a worse position, layoff, reduced hours, denial of overtime, blacklisting, or any other adverse action. Federal law protects the act of speaking up.

29 CFR 1977.12(b)(2) — Establishes a narrow right to actually refuse unsafe work. The federal standard requires all four of these conditions:

1. You have a reasonable apprehension of death or serious physical injury

2. There is no reasonable alternative (i.e., you've asked the employer to fix it)

3. There is insufficient time to correct the hazard through normal OSHA procedures

4. You acted in good faith (you genuinely believed the hazard was real)

Meet all four conditions and federal law protects your refusal. Miss any one — particularly the "no reasonable alternative" piece — and an employer can lawfully discipline you for walking off the job.

The federal threshold is high. It exists because Congress did not want every minor complaint to trigger a work stoppage. The OSH Act puts the burden on the worker to first raise the issue, give the employer a chance to fix it, and only refuse if all other options are exhausted.

THE UNION ADVANTAGE — YOUR CONTRACT OFTEN GOES FURTHER

Federal law is the floor. Your Collective Bargaining Agreement is often the ceiling.

Many union construction contracts include explicit "Stop Work Authority" or "Right to Refuse Unsafe Work" language that goes well beyond OSHA's narrow standard:

Lower threshold than "reasonable apprehension of death" (sometimes simply "unsafe condition")

No requirement to exhaust other options first

Explicit protection against retaliation in any form

Process for raising the issue through the steward

Right to pay during the investigation period

Right to a grievance if discipline is imposed

Read your contract. The Stop Work Authority section is sometimes its own article, sometimes buried in safety provisions. Your business agent can point you to the exact pages.

Many CBAs also reference the OSHA standard explicitly — meaning if OSHA protects the refusal, the contract protects you twice: once under federal law, once under contract law. Two doors to walk through to defend yourself.

THE PRACTICAL SCRIPT — WHAT TO SAY ON SITE

When you spot unsafe work and need to invoke your right to refuse, follow this sequence:

Step 1 — Tell the foreman directly.

"This work isn't safe right now. I see [specific hazard]. Can we correct it before we proceed?"

Specific. Calm. Non-confrontational. You're giving the foreman the chance to fix it. Most of the time, that's exactly what happens — the issue gets corrected, work resumes, nobody's job is on the line.

Step 2 — If the foreman refuses or dismisses the concern, escalate immediately.

"I need to call my steward before I continue this work. Federal law and my contract give me the right to refuse work I believe presents a serious safety hazard."

Take out your phone. Call the steward. Document the time and the conversation. If the steward isn't on site, call your business agent. If neither answers, leave a voicemail stating the date, time, location, and the hazard.

Step 3 — Stand your ground. Don't walk off.

This is critical. Do not walk off the job. Stay in place at the work area. Refuse the specific unsafe task, but make clear you're available for other work that's safe. Walking off the job creates an "abandonment" claim that the contractor can use against you in arbitration.

The language to use:

"I'm not refusing to work. I'm refusing this specific task because of [hazard]. I'm available for any safe assignment."

Step 4 — Document everything in writing.

The moment you have a free hand:

Write down what was unsafe, in plain language

Take photos of the hazard if it's safe to do so

Get names of witnesses (other brothers who saw the same thing)

Note time, date, location, foreman's name

Save the documentation to cloud storage immediately

Step 5 — File the formal report.

After the immediate situation is handled, file your formal safety complaint:

Within the company: Through whatever incident reporting system the contractor uses

With OSHA: osha.gov/workers or 1-800-321-OSHA. You have 30 days from any retaliation to file a whistleblower complaint.

With your union: Your steward will help you file an internal grievance if the contractor retaliates

WHAT COUNTS AS A REAL HAZARD

Not every concern rises to the level of refusing work. The federal standard is "reasonable apprehension of death or serious physical injury" — and brothers who invoke Stop Work over minor issues lose credibility for the real ones.

Examples of conditions that meet the threshold:

Fall hazard: Working above 6 feet without proper fall protection

Confined space: Entering a vessel or tank without proper atmospheric testing

Electrical: Working live on energized circuits without proper PPE and lockout/tagout

Trench: Working in an unshored trench 5 feet or deeper

Lift/equipment: Operating equipment with documented defects

Hot work: Welding or cutting near flammables without a fire watch and clearance

Lockout/tagout: Equipment energy sources not properly isolated

Atmospheric: Toxic exposure without proper ventilation or respirators

Structural: Working under loads not properly secured

PPE missing: Tasks requiring specialty PPE the contractor refuses to provide

Less likely to meet the threshold (though still worth raising):

General housekeeping issues

Minor PPE complaints (slightly worn gloves, etc.)

Personality conflicts with supervisors

Pay disputes (those go through grievance, not Stop Work)

Use Stop Work Authority for real hazards. Don't burn it on small stuff.

WHAT IF THEY DISCIPLINE YOU ANYWAY?

If the contractor sends you home, lays you off, transfers you, or terminates you after you've refused unsafe work, you have multiple paths to defend yourself:

1. OSHA Whistleblower Complaint — File within 30 days of the retaliation. Free. Confidential. OSHA investigates. If they find merit, the Department of Labor can pursue reinstatement, back pay with interest, compensation for emotional distress, punitive damages, and other relief.

2. Union Grievance — Your steward files. Goes to the contractor for response. If not resolved, escalates through grievance steps, ultimately to arbitration. Arbitrators consistently overturn discipline imposed in retaliation for good-faith safety refusals.

3. State OSHA / State Labor Board — If you're in one of the 23 states with an OSHA-approved State Plan, you have parallel state-level whistleblower protections.

4. Civil Lawsuit — In some cases, retaliation can support a wrongful termination claim in state court, separate from the OSHA process. Consult a labor attorney.

You have multiple shots. Use them all if you need to.

THE BROTHER WHO TRIED TO LOOK TOUGH

Every Local has stories about the brother who saw the hazard, said nothing, did the job to "be a team player," and got hurt.

The fall from the unsecured scaffold. The trench cave-in. The arc flash. The unsecured load.

The brotherhood didn't pay him a bonus for his silence. The contractor didn't promote him. He went home in an ambulance, or worse. And every brother on that crew lived with the same question: "Why didn't any of us say something?"

Safety culture in the trades is not weakness. It is the highest form of brotherhood. A brother who calls Stop Work over a real hazard is protecting himself, his crew, his foreman, and the contractor's project. A brother who stays silent is gambling with all of those.

The retired brothers in your Local — the ones with all their fingers, the ones who can still hear, the ones who walked off the last job under their own power — those brothers learned somewhere along the line to say something when something was wrong.

Be that brother.

YOUR STEWARD IS THE FORCE MULTIPLIER

You are not alone in this.

Every union member has the right to involve the steward in a safety dispute. That involvement turns a single worker complaint into a collective bargaining matter — which carries vastly more legal weight than an individual refusal.

When the steward is involved:

The conversation shifts from "this employee is refusing work" to "the union is raising a safety concern"

Contract language activates, not just OSHA law

The contractor risks a formal grievance, not just an OSHA inspection

Documentation is professional and witness-backed

Other crew members are protected from intimidation

The steward is the difference between an individual standoff and a union response. That's why federal law gives union workers Weingarten Rights (Chapter 12) — the right to a representative present in any meeting that could lead to discipline.

If the foreman pulls you aside after your refusal and starts asking questions about "your attitude" or "your commitment to the team" — that meeting can lead to discipline. Invoke Weingarten. Get the steward in the room.

ONE LAST THING

The right to refuse unsafe work was not handed to American workers by employers. It was fought for, in workplaces and courtrooms and statehouses, for over a century.

Brothers and sisters died building the protections you now have on your job site. They were killed by trench cave-ins, fall hazards, electrocutions, toxic exposures, equipment failures, and the simple absence of the safety rules we now take for granted. The Occupational Safety and Health Act of 1970, the regulations that followed, and the labor agreements that go beyond them — they all exist because workers refused to die quietly anymore.

When you invoke Stop Work Authority, you are exercising the rights that those brothers and sisters bought with their lives. You are honoring them by going home tonight in one piece. You are protecting the brother next to you from the same fate they suffered.

This is not the weakest moment of your career. It is the strongest. A union worker who refuses unsafe work is the truest expression of what the brotherhood was built for.

Your safety is your brother's and sister's safety. Your willingness to speak up is what keeps the trade alive.

Use the authority. Document the hazard. Call the steward. Go home in one piece.

Every shift. Every job. Every site.

That's the trade. That's the brotherhood. That's the wage the workers before you paid so you don't have to.

CLOSING

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Before making any decision based on the material in this guide, consult: your Business Agent, your local pension administrator, a licensed labor attorney, a CPA familiar with union taxes, and any other professional whose expertise applies to your situation.

The stories in this guide are drawn from decades of collective experience in the building trades. They are presented as illustrative of common patterns. Specific names, places, employers, and identifying details have been omitted or changed to protect the privacy of brothers, sisters, and the union halls they came from.

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