



N



MEMBER

LEFT

BEHIND

RESOURCE GUIDE

DEAR BROTHERS AND SISTERS,

Just as the U.S. Marines have a tradition that no member of that fighting force will be left behind in a military mission, we also have a solemn obligation to make sure every Sheet Metal Worker in the United States, Canada and Puerto Rico will not be left behind in providing for themselves and their families. This union would not exist without its skilled craftspersons, nor could all of us enjoy the wages and benefits from our labors.

General Secretary-Treasurer Joe Nigro and I know the value of your contributions. We also know that while times are tough, the world's economy will rebound. When it does, we must have a workforce ready to take on the work that will be open for our existing and new employers.

Until the tide turns, steps need to be taken by your International, our local unions and each member of this union to make sure every Sheet Metal Worker survives this downturn. For those of you who are unemployed or under-employed, we know the pride you have in being able to take care of your personal and family needs. However, we all need help just as much as those we help when they are affected by hurricanes, earthquakes or other disasters. Pride has its place in many situations, but it must not be a barrier to one's self preservation.

Fortunately, many of our Locals are already doing what they can to help through food banks, expanded training hours, increased organizing, dues reductions, job sharing, subsidized health coverage, or other means. We are also sure the "hat has been passed" many times to help out a brother or sister in trouble. That's what unions are all about.

We have prepared this handy booklet to help members and their families contact many of those organizations offering help in a variety of programs. We are also publishing a newsletter devoted to improving communications with our members. *Members' Voices* will be distributed bi-monthly beginning on May 15th. An online version will also be available on a new section of our website for members' comments to help us respond to their concerns and issues.

We have also developed new agreements to assist our industry's employers in bidding on work in such fields as testing and air balancing, signs, roofing, lagging, green, and service work. In turn, our JATCs will be concentrating their efforts on expanding training to meet the demand for workers skilled and certified in new and existing technologies.

Our Locals have also been directed to step up their organizing efforts. They must give particular attention to those actions that increase job opportunities for our unemployed and under-employed members. But, at times, they will need your help. When called upon by your Local to play an active role in top-down or traditional organizing, be ready to get involved to help bring us back to full employment.

Please stay in touch with us. We want to hear your concerns, issues or suggestions. Just send an e-mail to MembersVoices@smwia.org. Your views will help us maintain better communications with the full membership.

Fraternally yours in solidarity,

Michael J. Sullivan

MICHAEL J. SULLIVAN

SOME OBSERVATIONS ON THE CURRENT SITUATION FACING OUR MEMBERS

The most important thing you must do may also be the most difficult: keep a strong, positive attitude about yourself and your future. That's sound advice from leading counseling experts. Unemployment is bad enough for single workers and can be particularly frightening and stressful for those with families depending on them. A spouse and children may feel as helpless as you do. Talking out your problems and planning together is another important thing to do.

Your job is important to you—not only for the money it provides, but also for the satisfaction it gives you. That's why losing your job is traumatic—whether it means temporarily losing the entire family income or only part of it.

You may feel helpless and betrayed. A first, big step in keeping a positive attitude is to recognize the natural feelings of depression, fear, anger and helplessness. If you recognize feelings, you can overcome them. Taking stock of the good things in your life—family, friends, co-workers, skills—is important in improving your outlook.

The feeling of helplessness may lead to anger which is probably the most powerful source of stress. Too much stress is dangerous for your physical and mental health, and it can add to the difficulties in finding work. It also makes it harder to take the actions needed to make it through these tough times.

If you sense that the stress may become too much for you to handle, or if you find it difficult to get out of bed and take action, see a professional counselor. There is nothing shameful or weak in needing someone to help sort out your feelings. Counseling is available at little or no cost through your community's local mental health agency or through a family services agency.

Working America, AFL-CIO, has an information lifeline of local resources at: www.unemploymentlifeline.com, enter zip code, state, category, and a radius of miles to include in your search.

YOUR TAX DOLLARS PAID FOR OTHERS; NOW MAKE IT WORK FOR YOU

Don't hesitate to apply for assistance for which you may qualify. Personal pride sometimes makes it hard to ask for help, particularly for the first time.

Remember, **YOU paid for these public assistance programs** through your taxes while you were working.

So **you're making your money work for you now when you need it most.** And we all need a little help at some time in our lives. Even the largest corporations all get subsidies and tax breaks from the government during hard times. There is simply **no reason you shouldn't get help as well.** Don't forget, **you already paid for it.**

LABOR RESOURCES

The following programs and services, available through community groups, the government, and to union members and their families through the SMWIA and labor movement, were created specifically to help working people during times like the ones we are now facing.

International Training Institute for the Sheet Metal and Air Conditioning Industry (ITI)

The International Training Institute (ITI) is jointly sponsored by the Sheet Metal Worker's International Association (SMWIA) and the Sheet Metal and Air Conditioning Contractors' National Association (SMACNA). It

offers apprenticeship and advanced career training through over a 180 Training Centers for union workers in the sheet metal industry throughout the United States, Canada and Puerto Rico. ITI, located in Alexandria, Virginia, produces a standardized sheet metal curriculum supported by a wide variety of training materials.

All members are encouraged to contact their nearest Training Center about available training to upgrade or acquire new skills to improve opportunities for advancement and employment. Contact information on the Training Centers is available at www.sheetmetal-iti.org.

SMWIA Job Bank

The SMWIA Job Bank is a members only resource for those looking for employment throughout North America. The Job Bank, located in the members' section at www.SMWIA.org, posts information on jobs available at local unions when positions are needed to be filled. Even though listings may be low at this time, it's important to check the job listing regularly.

NATIONAL STABILIZATION AGREEMENT OF THE SHEET METAL INDUSTRY TRUST FUND (SASMI)

SASMI stabilizes employment and earnings in the sheet metal industry to protect you against any loss or break in your earnings. SASMI is a living insurance providing certain benefits to participating sheet metal workers. Any sheet metal worker that is covered by a collective bargaining agreement or a participation agreement with contributions to SASMI automatically becomes a participant. Eligibility begins when a member has accrued 1,200 hours within 12 consecutive months, or 2000 hours within 24 con-

secutive months, or 2,800 hours within any period of time for which contributions have been made for your work by your employer.

For more information or to find out if your Local participates, call 703-739-7250.

Union Plus Benefits – www.unionplus.org

The SMWIA participates in many of the benefit programs offered through the AFL-CIO's Union Privilege program. These national programs help union members and their families save money in their daily lives. Designed especially for union members, many of the Union Plus programs provide the extra help you might need in case you become unemployed. Here are some of the relevant programs offered:

- ▶ **Union Plus Mortgage and Real Estate**— If you have had your mortgage through this program for at least one year, you can apply for benefits through the program's Mortgage Assistance Fund. For more information, call **1-800-848-6466**.
- ▶ **Union Plus Life Insurance**—Provides a skip-payment provision. For more information, call **1-800-899-2782**.
- ▶ **Union Plus Loan Program**—Offers a convenient skip-payment option. For more information, call **1-888-235-2759**.

AFL-CIO Community Services Liaisons

There are 180 AFL-CIO Community Services Liaisons across the country. They are union members who work for the AFL-CIO central labor council or state federation, a local United Way or a labor agency. These liaisons work full-time helping people. They are trained to assist union families with problems, including unemployment. **Call them at 202-637-5309.**

Paying for College

Unions are among the many organizations offering financial support and resources to make college possible. Checkout the members' section at www.smwia.org to learn about the Sheet Metal Workers' International Scholarship Program and the application process which must be completed by March 1st.

Canada's Jobs' Crisis – www.canadianlabour.ca

Unemployment in Canada is far worse today than it was 16 months ago. Statistics Canada's labour force figures for February 2010 show an unemployment rate at 8.2% with 1.52 million Canadian men and women out of work. Over 250,000 full-time jobs have been lost since October 2008 and it's going to take a long time to replace them. Canada's federal government missed an opportunity in its recent budget to provide more help for unemployed workers as they search for new jobs. The Employment Insurance (EI) program is broken with only about half of those who are unemployed actually receiving benefits and many of them are running out of EI because they can't find new jobs. The Canadian Labour Congress is especially worried about the plight of young workers, whose unemployment rate remain unacceptably high.

Canada's Benefits – www.CanadaBenefits.gc.ca

On the Canada Benefits Web site, you can find information about federal, provincial, and territorial benefit programs and services for individuals. More specifically, you can find out about:

- Government student loans;
- Public pension plans;
- Employment insurance;
- Health services;

- Social assistance; and
- Assistance for parents, immigrants, refugees, persons with disabilities, veterans, and others.

For information about programs for businesses, visit the [Business Gateway](#) section on the [Canada Site](#).

Partners

The following government departments and agencies have collaborated to develop the Canada Benefits Web site:

- Canada Revenue Agency;
- Canada Mortgage Housing Corporation;
- Canadian Heritage;
- Human Resources and Skills Development Canada;
- Department of Justice Canada;
- Service Canada;
- Veterans Affairs Canada.

CCAA Protection and Bankruptcy Wage Earner Protection Program (WEPP) - Canada

When a company cannot pay its bills, it can declare itself (or be declared) bankrupt. The assets of a bankrupt company are sold off and the proceeds used to pay creditors. This process (including the process within which the various creditors fight over who gets what share of the corporate remains) is governed by the federal Bankruptcy and Insolvency Act.

The impact of a bankruptcy on employees of the bankrupt company can go beyond the loss of their jobs. There may be unpaid wages or benefits. Workers may get help using the Wage Earner Protection Program (WEPP). Won with strong advocacy from the labour movement, the WEPP provides eligible workers their unpaid wages and vacation

pay that they are owed when their employer declares bankruptcy or is in receivership. Workers need to apply through Service Canada. The maximum pay is around \$3000 (four times the Employment Insurance average weekly wage). WEPP does not cover severance, termination pay or employee benefits.

Labour Community Services

Over 15 Ontario labour councils have partnerships with their local United Way that link our two movements. In most cases, labour staff and community services are funded by the United Way. Most of the Labour Community Services programs train union activists to be union counselors, a valuable workplace resource for workers facing layoff. LCS programs are useful information sources for services in your community.

Inventory of Programs and Services – http://www.211toronto.ca/ips/about_ips_e.jsp

The Inventory of Programs and Services (IPS) is a bilingual web site for job seekers, employment service providers, community agencies and the public with a comprehensive searchable database of local, provincial and federal employment programs and services.

IPS responds to the need of job seekers for reliable, timely information on programs and services in their community that can help them enter or re-enter the job market.

Service Canada

The Service Canada website http://www.jobbank.gc.ca/Intro_eng.aspx provides a job bank and links to resources for unemployed workers.

Government Assistance – Puerto Rico

Information on Federal assistance programs

in Puerto Rico is available at http://www.govbenefits.gov/govbenefits_en.portal by using Puerto Rico in the Search box.

U.S. GOVERNMENT AND COMMUNITY PROGRAMS AND RESOURCES

Community 211 Information and Referral Services

2-1-1 is an easy to remember telephone number that connects callers to information about critical health and human services available in their community. Visit www.211.org for more information.

United Way

The United Way is located in 2,300 communities around the country. Many of them fund “Information and Referral” services. Your local United Way may be listed under FIRST CALL FOR HELP, Information and Referral, or Helpline.

Catholic Social Services, or Catholic Charities

Catholic Charities agencies serve people of all faiths. They provide a wide range of services — housing, emergency services, health care, child care and other critical services. For information on how you can get the help you need or to learn about local programs and services visit them at [Catholic CharitiesUSA.org](http://CatholicCharitiesUSA.org). There is a local agency directory under the “About Section” on the homepage of the website.

Avoiding Foreclosure

Whether you’re in foreclosure now or worried about the possibility of it happening in the future, there are resources that provide information and assistance.

You should contact your mortgage company as soon as you know you will have difficulty meeting your mortgage payments. You do not have to wait until your interest rate resets, nor do you have to wait until you are already behind in your payments. In fact, the sooner you call, the more options will be available to you.

You may be eligible for a special Making Home Affordable loan modification or reduction of your monthly payments through refinancing or help you keep your home through programs offered by the Department of Housing and Urban Development. If you need help understanding the Making Home Affordable programs, you can find a counseling agency in your area that will provide you with free foreclosure prevention services. If you are eligible for the loan modification or refinance program, the counselor will work with you and help you through the process.

IMPORTANT: Foreclosure prevention counseling services are provided free of charge by nonprofit housing counseling agencies working in partnership with the Federal Government. These agencies are funded, in part, by HUD and NeighborWorks America. There is no need to pay a private company for these services. To find out if you are eligible for these programs, visit www.hud.gov/offices/hsg/sfh/hcc/fc/. Another important resource is available through hopenow.com which works with the Department of Housing and Urban Development (HUD) to assist with its mortgage prevention program.

Unemployment Compensation

Unemployment compensation is the most important program for the laid-off worker who has been actively employed, in most instances, for 20 weeks or more before job loss. To find local unemployment resources,

visit America's Service Locator, a one-stop resource provided by the US Department of Labor and available online at www.servicelocator.org

- ▶ Remember, unemployment benefits are available as a right to jobless workers who have a demonstrated attachment to the labor force. **This requirement varies from state to state**, but usually means a worker must have earned a specified amount of wages in more than one calendar quarter.
- ▶ Workers displaced by plant shutdown, reduction in force, temporary or seasonal layoff or termination without cause usually qualify. In some states, unemployment compensation can be received by locked-out workers. For example, in New York, a worker on strike may receive unemployment compensation after a seven-week disqualification period.
- ▶ If the "cause" of your termination is in dispute through the grievance procedure or a National Labor Relations Board (NLRB) charge, you still may qualify for unemployment compensation.
- ▶ **NOTE:** *Eligibility, benefit levels and procedures for maintaining certification are very different from state to state. Contact your union or the local unemployment compensation office.*
- ▶ **FILE IMMEDIATELY:** File an application at the state unemployment compensation office nearest you immediately upon notification of layoff. Bring your layoff or termination slip from the company or union showing you are out of work. Have identification (driver's license, Social Security card and/or company ID) with you when you apply.
- ▶ **IF YOU ARE DENIED BENEFITS... APPEAL!** While unemployment compensation programs vary widely

from state to state, all states have an appeal process if you are turned down for benefits. If you are denied benefits (notification usually arrives within 10 days of application), file an appeal to the determination immediately. In most states, you have only a short time in which to file an appeal.

- ▶ An appeal is important because some companies routinely report that laid-off employees are ineligible for benefits, but they will not fight an appeal. The companies that do this count on the fact that many laid-off employees will not appeal, thereby saving the company money because the company's tax rate is based on the amount of unemployment compensation benefits paid to former employees.
- ▶ Many times, mistakes are made in reviewing applications for benefits. You may have been disqualified in error.
- ▶ **GETTING HELP WITH YOUR APPEAL**
It helps to have a knowledgeable person or professional help with your unemployment appeal. Some locals can provide assistance or can direct you to the Legal Services Corporation, Legal Aid Society or other legal aid programs to represent you through the appeal process. Contact your local union to see who can help.

NAFTA Trade Adjustment Assistance (TAA)

Under federal law, you are eligible for financial assistance if your unemployment is directly attributable to foreign competition. Make sure you contact your local Workforce Investment Act (WIA) One-Stop Center. Additionally, a **Health Coverage Tax Credit (HCTC)** provides an 80-percent tax credit on monthly health insurance premiums for

individuals receiving Trade Adjustment Assistance (TAA) benefits.

Visit the IRS Health care tax Credit website to learn more about the program, including how to register at <http://www.irs.gov/individuals/article/0,,id=187948,00.html>.

Early Retirement (Social Security)

If you are 62 or older, you may choose to take Social Security early-retirement benefits. If you do, you may still return to work if you are rehired. This is a good option for temporary unemployment. The Social Security Administration has an excellent online website at www.ssa.gov.

Temporary Assistance to Needy Families (TANF)

TANF is the primary assistance program for low-income families with children. TANF is funded by federal and state governments and commonly is referred to as "welfare." TANF usually is administered through the state Department of Human Resources or Public Assistance. Contact information on the state programs is available on the website for the Administration for Children and Families at www.acf.hhs.gov. Benefit levels, eligibility and support services will differ from state to state. In most states, low-income, single-parent families with children under age 18 can qualify. In some states, a family with both parents present is eligible. In other states, a two-parent family where one is disabled can qualify. Check eligibility requirements in your state. You may need proof of income, Social Security number, birth certificates for children or other documentation. Call ahead to find out what you need to bring. **IMPORTANT NOTE:** Families receiving TANF are eligible for Medicaid coverage for health problems.

Supplemental Security Income (SSI) – www.ssa.gov

Supplemental Security Income (SSI) is an income program of the federal Social Security Administration. SSI has very narrow eligibility requirements, which means the program is difficult to qualify for. In general, only those with virtually no income and who don't qualify for other assistance programs may be eligible for SSI. To apply, you must do so at your local Social Security office.

Senior Citizens Services

Senior Citizens Services (some may go by different names) are voluntary, nonprofit agencies usually funded by the local United Way and the federal government through the local Area Agency on Aging. Unemployed or underemployed elderly workers may find help through Senior Citizens Services. These organizations provide a wide range of health, recreation and transportation programs for the elderly. Many offer in-home visits or hot meal programs for the homebound.

Area Agency on Aging

Area Agencies on Aging often administer grant programs for meals, counseling, health services and transportation for the elderly. Other programs may be available in your area.

Health Care

One of the most significant effects of job reductions or dislocations is the loss of your health insurance. A federal law, known as COBRA, provides for continuation of health coverage up to 18 months after a job loss, under certain circumstances. To be eligible for COBRA insurance, you must have been enrolled in your company's health plan while employed.

Furthermore, the plan must continue to operate after you are no longer employed. You have a limited time to decide to take COBRA coverage once you have been notified that you are eligible. You must select coverage by the 60th day after the written notice is sent to you or the day your health coverage ceases—whichever is later.

If you fail to respond, you and your family will lose your right to COBRA benefits.

You must pay the premium that you were already paying plus the amount that was paid by the company. There may be additional administrative fees—possibly up to 2 percent of your premium. Even if this seems high, you are still paying group premiums instead of individual premiums, which are usually higher.

You must pay the full premium on time. Failure to make your full payment on time will result in termination of health insurance. Generally, you will not be able to recover coverage by making the payment after your coverage was terminated.

For more information, visit the website for the Department of Labor’s Employee Benefits Security Administration (EBSA) at www.dol.gov/ebsa. The EBSA is charged with protecting the integrity of pensions, health plans and other employee benefits.

CHIP

If you cannot afford to pay the premiums for COBRA benefits, you may qualify for low-cost health insurance for children and their families under the Children’s Health Insurance Program. CHIP is a federal program jointly run by the federal and state governments. Eligibility, benefit packages, and payment levels vary by state. Find out more from the U.S. Health and Human Services Department through their fact sheet at www.cms.hhs.gov/LowCostHealthInsFamChild.

Supplemental Nutrition Assistance Program (SNAP)

SNAP is the U.S. Department of Agriculture's well-known food stamp program. SNAP helps low-income people and families buy the food they need for good health. You *apply* for benefits by completing a State application form. Benefits are provided on an electronic card that is used like an ATM card and accepted at most grocery stores.

Funding of food stamps is provided through the taxes all of us have paid. They are just another form of emergency public assistance, like the fire department. The stamps can help feed your family through tough times. Try not to let pride keep you from eating decently. It's only for a while—most of the folks who draw out their stamps never draw them again. SNAP has helped put healthy food on more than 35 million tables each month.

For more information, go to www.usda.gov and enter SNAP in the Search box for the link to this helpful program.

Women, Infants and Children Assistance (WIC)

WIC provides Federal grants to States for supplemental foods, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children up to age five who are found to be at nutritional risk.

If qualified, you will receive WIC vouchers. WIC vouchers are forms that can be used at food stores like money for specific foods such as juices, milk, and formula. WIC usually is administered by the county board of health, public clinics or hospitals. For more information, go to <http://www.fns.usda.gov/wic/>.

National Suicide Prevention Lifeline: 1-800-273- TALK (8255)

The severe economic conditions members are facing today have caused individuals to feel an inordinate amount of stress and feelings of hopelessness, leading some to thoughts of suicide. It is important to know the signs exhibited by a person displaying suicidal behavior, and to assist them in any way possible to see that they get help.

Watch for these key suicide warning signs, and provide the Prevention Lifeline number to anyone exhibiting them.

- ▶ Talking about wanting to hurt or kill one's self
- ▶ Trying to get pills, guns, or other ways to harm one's self
- ▶ Talking or writing about death, dying or suicide
- ▶ Hopelessness
- ▶ Rage, uncontrolled anger, seeking revenge
- ▶ Acting in a reckless or risky way
- ▶ Feeling trapped, like there is no way out
- ▶ Saying or feeling there's no reason for living

If you witness any of these symptoms, do not hesitate to seek help!

One-Stop Career Centers

One-Stop Career Centers can help you find training and development classes like resume writing. Many states offer business services to help employers hire, retain and train workers through these centers as well. You can visit the website for a comprehensive list of over 1,800 centers across the US at careeronestop.org. Choose a search type and enter a zip code to find local services near you. Or just pick up the phone and dial **1-877-US2-JOBS (1-877-872-5627)** for direct assistance!

Taxes – www.irs.gov

In a wide range of situations, IRS employees have been ordered to be flexible with struggling taxpayers in order to assist them with their financial situations. Depending on the circumstances, taxpayers in hardship situations may be able to adjust payments for back taxes, avoid defaulting on payment agreements or possibly defer collection action.

It is important to call the phone numbers listed on any IRS correspondence you receive. There could be additional help available for these taxpayers facing unusual hardship situations.

Among the areas where the IRS can provide assistance:

- ▶ **Postponement of Collection Actions:** IRS employees can suspend collection actions in certain hardship cases where taxpayers are unable to pay. This includes instances when the taxpayer has recently lost a job, is relying solely on Social Security or welfare income or is facing devastating illness or significant medical bills. If an individual has recently encountered this type of financial problem, IRS assistors may be able to suspend collection without documentation to minimize the burden on the taxpayer.
- ▶ **Added Flexibility for Missed Payments:** The IRS is allowing more flexibility for previously compliant individuals in existing Installment Agreements who have difficulty making payments because of a job loss or other financial hardship. The IRS may allow a skipped payment or a reduced monthly payment amount without automatically suspending the Installment Agreement. If you are in this situation, you must contact the IRS immediately to let them know about your situation.

- ▶ **Additional Review for Offers in Compromise on Home Values:** An Offer in Compromise (OIC) is an agreement between a taxpayer and the IRS that settles the taxpayer's tax debt for less than the full amount owed. The equity you have in real property can be a barrier to an OIC being accepted. With the uncertainty in the housing market, the IRS recognizes that the real-estate valuations used to assess ability to pay may not be accurate. In instances where unusual hardships exist, the IRS is creating a new second review of the information to determine if accepting an offer is appropriate.
- ▶ **Prevention of Offer in Compromise Defaults:** Taxpayers who are unable to meet the periodic payment terms of an accepted OIC will be able to contact the IRS office handling the offer for available options to help them avoid default.

Taxpayers with financial problems who discover they can't pay when they file their tax returns also have options available. IRS.gov has a list of **What If?** scenarios that deal with payment and other financial problems. These scenarios, in question-and-answer format, provide information on specific actions taxpayers can take. Taxpayers unable to pay in full can likewise contact the IRS to discuss additional options to pay. Visit their website at www.IRS.gov.

**LET US KNOW IF YOU FIND
OTHER RESOURCES THAT
SHOULD BE SHARED.**

**Email Us:
MembersVoices@smwia.org**

OTHER USEFUL WEBSITES:

Unemployment Lifeline

(www.unemploymentlifeline.org): One-stop guide provided by the AFL-CIO that links workers to the resources in their area: from unemployment offices to veterans' services to child care.

SMWIA Job Bank

(www.smwia.org): Located in the Members' Section of the SMWIA homepage. From time to time, job opportunities across the US, Canada and Puerto Rico will be posted here. To log in to the members' section of the website, you will need to provide your IA number from your dues receipt for the username and your last name with the first letter in capital letters as your password).

Budget Worksheet

(<http://www.unemploymentlifeline.com/sites/files/budgetworksheet.pdf>): Budget spreadsheet for unemployed workers.

Families USA

(www.familiesusa.org): Families USA provides a guide for finding health insurance when one is laid off.

Finding Health Insurance

(<http://www.familiesusa.org/assets/pdfs/getting-covered.pdf>): Adobe Reader document which details the steps to take to find health insurance if or when you lose your job.

WebMed

(www.webmd.com): Provides quality healthcare information from medical experts.

Washington State Financial Education Clearinghouse

(<http://dfi.wa.gov/financial-education/job-loss-resources.htm>): Financial topics for unemployed workers with advice on managing debt, avoiding foreclosure and cutting expenses.

Retail Me Not

(www.retailmenot.com): Catalog of online coupons posted and reviewed by users. The coupons vary from sites like Amazon.com to Papa Johns.

Denied

(www.unemploymentlifeline.com/sites/files/NCLdeniedhealthclaims2.pdf): National Consumers League document on 5 steps for appealing a health care claim when it is denied.

Hope Now

(www.hopenow.com): Assistance to homeowners facing foreclosure.

Helpguide.org

(www.helpguide.org): Non-profit resource to understand, prevent and resolve life's challenges.

Consumer Literacy Consortium

(www.66ways.org): Good advice on how to save money when purchasing a number of major products.

SMWIA CREDIT CARDS: U.S. AND CANADA

Amalgamated Bank of Chicago

www.aboc.com/smwia

Bank of Montreal

www.bmo.com/smwia





**THE SHEET METAL WORKERS'
INTERNATIONAL ASSOCIATION**

1750 New York Avenue, N.W.,
Washington, D.C. 20006-5386

www.smwia.org