

YOUR UNION DUES AT WORK

Here's a breakdown of what's on your monthly SMART TD dues receipt

The premium shown on your receipt covers the cost of your insurance coverage with UTUIA. The affordable protection offered by UTUIA is an excellent value and is geared to meet the needs of members and their families. UTUIA is owned by SMART TD members and provides many different kinds of insurance and investment products. Take advantage of your union association by providing for your loved ones, and your own future.

The dreaded disease **tuberculosis** once was a serious threat to life. This fund was established years ago to provide assistance to insured members. Now the fund is used to cover polio and tuberculosis for those who continue those policies. New policies are no longer issued.

The SMART TD Discipline/Income Protection Program was created by the union and paid for by members for their own protection in the event of discharge, suspension and certain other disciplinary actions by their employers. It is a voluntary program for SMART TD members who desire this protection.

This lists your **voluntary** contribution to the **SMART TD Political Action Committee**, which helps elect labor-friendly candidates to Congress and our state legislatures. Half of all contributions from your state remain in your state. It is the most important contribution you can make and an investment in your future.

SMART TRANSPORTATION DIVISION				
RECEIVED FROM MERRITT, CLIFF				
MONTH OF	PREMIUM	T.B.	D/IPP	TD PAC
LEGIS.	G.C.A.		L.C.A.	LOCAL DUES
LOCAL 1776	TD DUES		TOTAL	

The **local dues** are set by the members to support the activities of the Local. Salaries of Local officers, hall rent and supplies purchased by the Local are paid from this fund.

This amount is voted by members working under the jurisdiction of the **Local Committee of Adjustment** to pay the cost of representation by this committee.

This amount goes to operate your **state legislative board**. The amount is set by the local legislative representatives and disbursed by the state director. This is your legislative fund for protecting you on the state level with regard to safety, sanitation and other on-the-job problems. It also helps protect you and your family in many other ways.

Transportation Division dues are the only part of your dues payment that supports the entire SMART TD. Of this amount, 75¢ goes into the Strike Fund, 25¢ to the Public Relations Fund, \$2 for the Convention Fund, \$1 for the Maintenance of Membership Fund, and \$1 for education and training programs as established by the SMART TD Constitution. The remaining \$19.50 pays for offices in Cleveland and Washington; the services of a full-time General Counsel at the International; salaries of all officers and employees, and all legal and operating expenses of SMART TD, including dues to the AFL-CIO and CLC.

This amount is established by the **General Committee of Adjustment** to operate the General Committee on the property. This committee protects your contract, wages, rules and working conditions. The rate is set by a vote of all local chairpersons on the property.