

THE PENSION DIMENSION

Retirees Discuss Pensions and Roofing Careers with President Kinsey Robinson

Recently International President Kinsey Robinson had an opportunity to catch up with Roofers & Waterproofers Local 54, Seattle, WA, members Terry and Myron Berg to talk about their roofing careers and the National Roofing Industry Pension Plan (NRIPP). Terry and Myron, now retired, spent the majority of their working lives employed by various union contractors in and around Seattle. President Robinson took the opportunity to ask the two brothers about their careers and what part the union and the NRIPP has played in their lives.

President Robinson: When did you begin roofing and what attracted you to the trade?

Myron: I began working in the roofing trade after a four-year stint in the U.S. Navy. When I was released from active duty I wanted to find a job where I could support my family and provide for their healthcare. The unionized roofing industry seemed like a good place to start.

Terry: I started roofing in 1978 because of the money. I looked around and found that wages for roofers were approximately \$13.00 an hour for journeymen, plus health benefits and a pension plan. I knew that if I worked hard and learned the trade well, I would have a good-paying career and not just a job. With training available and a promise of wage increases through collective bargaining, I knew I could get ahead. As an example, the journeyman total wage package today in Local 54 is \$43.63 per hour.

What roofing companies did you work for?

Myron: I worked for a couple of different outfits, but then Terry and

I began working for Stanley Roofing in Woodinville, Washington. In the early 1980s the owner of the company went non-union. Terry and I drug-up and went to work for Pacific Rainier Roofing, where we stayed until retirement. Neither one of us was about to jeopardize our hard-earned healthcare and pension benefits or the security of a union contract to stay with Stanley.

What type of roofing work did you do during your careers?

Myron: I started out shingling and then graduated in hot built-up roof and then one-ply roofing when monolithic applications became popular.

Terry: When I began roofing, hot asphalt was the roof of choice. I learned everything I could about built-up and specialized in hot work my entire roofing career. Naturally I worked with other roofing materials, but hot work was my favorite. Hot is extremely labor intensive and I enjoyed the fact that my expertise helped make these types of applications water-tight and last the owner for many years.

What was your most interesting project?

Myron: My most challenging job was the Microsoft office complex at Eastgate Advanta. It was a BUR job on three separate buildings in the middle of winter. The project was a full tapered system and it took a lot of hard work and skill to correctly complete in the adverse weather conditions.

Terry: Over my 30-plus-year roofing career, I worked on many interesting jobs. But, the project that stands out was the Target Distribution Center in Lacey, Washington. The roofing

system was JM PVC and the roof size was enormous—37 acres. This job also was done in the middle of winter, and we had to fight bad weather, including snow, to get it done.

When did you retire?

Myron: I retired in 2010, but I returned to work for a short stint last year in the summer and I plan to do so again this summer. One of the great things about the NRIPP is that it allows a qualifying member to draw his or her pension and then return to work in a limited capacity if the participant chooses to do so. I really enjoy getting back out with the guys, keeping busy and using my knowledge of our craft to help the younger journeymen and apprentices.

Terry: As I said, I worked for 30 years on the roof. I gave it my all and in 2008 I hung up my tools for the last time. I thoroughly enjoyed my time in the trade, but for me retirement is planning and living a new lifestyle.

What are your main activities in retirement?

Myron: My wife Barbara and I love to travel. We pack up the trailer and head out to whatever destination sounds appealing. I like to fish, and I now have a chance to do it with my grandkids.

Terry: I enjoy the outdoors. My wife Gayle—who is a retired member of the International Association of Machinists—and I have a summer home in Montana where we relax, entertain the grandchildren, go fishing and get out and see nature. In the fall I go deer hunting in Eastern Washington.

What part did the NRIPP play in your retirement planning?



International President Kinsey Robinson, Terry Berg, Myron Berg and Local 54 Business Manager Steve Hurley discuss what makes a career, as well as retirement, meaningful. The Roofers Union covers both.

Myron Berg poses with grandchildren Per, Carstin, Erah and Anika.

Terry Berg now has a lot more time to spend with his grandkids Aidan and Rowan.

Myron: Because of the high benefit the NRIPP pays, it allowed me to retire early at 58, even though I took a small reduction because of retiring before the normal age of 60.

Terry: I retired at 59. I could have worked longer, but I did not need to with the generous monthly benefit I was able to receive from the pension plan. Gayle and I were able to afford our retirement home and begin the life we always dreamed of. I'd still be working if it was not for the pension plan.

With the economy doing poorly, are you confident that the pension plan is solvent and your monthly benefits are safe?

Terry: Let me answer for both of us. We are very comfortable that the benefits are safe. We have faith that the changes the Trustees have made over time have the fund on the right track. The Trustees have taken steps to make sure that our plan will be fully funded and at the same time continue to provide good benefits to the retirees and current and future roofers.

What part did the union play in your career and retirement?

Terry: When Stanley went non-union, Local 54 found Myron and me another job where we could provide for our families and continue our benefits. The union protects wages and working conditions for all roofers on the job, not just the foreman and key personnel.

What are the major differences of working in the unionized sector of the roofing industry vs. the non-union sector?

Myron: In my opinion it really comes down to five things: better training, better wages, better healthcare, better pension and brotherhood.

As members of Local 54, would you recommend a career in roofing to young men and women? What advice would you give new apprentices coming into the trade?

Myron: Of course I would recommend a career in roofing. Apprentices need to educate themselves on the importance of pension and the need to keep saving for the future. There also is a responsibility

for older members to spend time with new apprentices and offer them guidance and counsel.

Terry: The answer is yes! Apprentices need to focus and keep their noses clean. They need to show up on the job every day and work hard. They need to put in the hours to make a good living and, most importantly, build their pension.

BE PREPARED BEFORE YOU RETIRE

It is a good idea to familiarize yourself with the application process and begin gathering your documents before you decide to apply for your pension. Applying is simple, but you will need to provide a copy of your birth certificate with your application, as well as additional documentation if you have been married or are applying for disability benefits. *Remember to include all documents required to process your application, or your application and benefits will be delayed.* The application will explain exactly which documents you need to submit.

You can request your application at any time by calling Zenith American Solutions or by going online and printing out the application. This contact information is also useful if you are not ready to retire but would like to see what your estimated benefit amount is.

Call: Call toll-free 800-595-7209. A representative will assist you with your request.

Go Online: Login to your account at www.nrpf.com (or create a username and password if you have not already set up your account).

- Click on **Forms** in the left-hand column, then select **National Roofing Industry Pension Plan**.
- Select **Application for Benefit Form**.

-Once you download and open the file, there will be instructions on how to fill out the form using the Adobe Acrobat program on your computer. You can also print it out and fill it in manually.

Following is a copy of the application package you will receive. (Please note that this is not an official application form and will not be accepted as an application for pension benefits.)