

FREQUENTLY CALLED NUMBERS

BAC Local #1 MN/ND

612-379-2966

800-257-8636

website: bac1mn-nd.org



Zenith Administrators

800-879-4412 · 651-256-1801



BAC International Union

Membership Services

888-880-8222

website: bacweb.org



Apprenticeship School

651-487-5500

website: bactraining.org



OSHA Compliance

651-284-5050



• OFFICE HOURS •

6:30 a.m. to 4:00 p.m.

Monday thru Friday

January 2008

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
<p>DECEMBER 2007 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31</p>	<p>1</p> <p>New Year's Day</p>	<p>2</p> <p>Chapter #4 St. Cloud-Brainerd St. Cloud Labor Home 7:00 PM</p>	<p>3</p> <p>Chapter #15 Bemidji Bemidji Elks Club 7:00 PM</p> <p>Chapter #11 Mankato-New Ulm Mankato Eagle's Club 7:00 PM</p>	<p>4</p>	<p>5 Wage Allocation All Chapters invited to vote 312 Central Avenue 10:00 AM</p> <p>6</p>
<p>7</p> <p>Chapter #8 Rochester Wage Allocation Rochester Labor Hall 7:00 PM</p>	<p>8</p>	<p>9</p> <p>Chapter #3 Duluth - Wage Allocation Duluth Labor Center 7:00 PM</p> <p>Chapter #15 Minot - Minot VFW 7:00 PM</p>	<p>10</p> <p>Chapter #15 Dickinson St. Anthony Club 8:00 PM</p>	<p>11</p>	<p>12</p> <p>13</p>
<p>14</p> <p>Chapter #1 Minneapolis 312 Central Avenue 4:30 PM</p>	<p>15</p>	<p>16</p>	<p>17</p>	<p>18</p>	<p>19</p> <p>20</p>
<p>21</p>	<p>22</p>	<p>23</p>	<p>24</p> <p>OSHA - 10 Detroit Lakes 7:30 AM</p>	<p>25</p> <p>OSHA - 10 Detroit Lakes 7:30 AM</p>	<p>26</p> <p>27</p>
<p>28</p>	<p>29</p>	<p>30</p>	<p>31</p>	<p>FEBRUARY 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29</p>	

February 2008

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
JANUARY 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	MARCH 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31			1	2
					3
4	5	6	7	8	9
Chapter #8 Faribault Faribault VFW 7:00 PM		Chapter #4 St. Cloud-Brainerd St. Cloud Labor Home 7:00 PM	Chapter #11 New Ulm-Wage Allocation American Legion 7:00 PM Chapter #15 Fergus Falls Fergus Falls Eagle's Club 7:00 PM	OSHA - 10 EE St. Paul Training Center 7:30 AM	10
11	12	13	14	15	16
Chapter #1 Minneapolis 312 Central Avenue 4:30 PM OSHA - 10EE St. Paul Training Center 7:30 AM	Chapter #15 Fargo Moorhead VFW 7:00 PM	Chapter #3 Hibbing - Wage Allocation Electricians Hall 7:00 PM Chapter #15 Grand Forks E. Grand Forks American Legion 7:00 PM			17
18	19	20	21	22	23
					24
25	26	27	28	29	

March 2008

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
FEBRUARY 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	APRIL 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30				1
					2
3	4	5	6	7	8
Chapter #8 Rochester Rochester Labor Hall 7:00 PM		Chapter #4 St. Cloud-Brainerd St. Cloud Labor Home 7:00 PM	Chapter #11 Mankato-New Ulm Mankato Eagle's Club 7:00 PM Chapter #15 Bemidji Bemidji Elks Club 7:00 PM		9 Daylight Saving Time Begins
10	11	12	13	14	15
Chapter #1 Minneapolis 312 Central Avenue 4:30 PM		Chapter #3 Duluth Duluth Labor Center 7:00 PM	Chapter #15 Minot - Meeting & Gold Card - Minot VFW 7:00 PM	Chapter #15 Bismarck - Meeting & Gold Card - AmVets 8:00 PM	16
17	18	19	20	21	22
			Retiree's Breakfast Minneapolis - JAX Café 9:00 AM OSHA - 10 St. Cloud 7:30 AM	OSHA - 10 St. Cloud 7:30 AM	23 Easter
24	25	26	27	28	29
30	31				

April 2008

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
	1	2	3	4 Executive Committee Meeting Minneapolis 9AM	5 Semi Annual Meeting Mpls 312 Central 10AM Gold Card Dinner St. Cloud - Chapter #4 Eagle's Club 6 PM 6
7	8	9	10	11	12 13
14	15	16	17	18	19 20
21	22	23	24 Chapter #1 JAX Café Apprenticeship Banquet 6:00 PM	25 Gold Card Dinner Mankato-New Ulm Chapter #11 Best Western Hotel 6:00 PM	26 27
28	29	30	MARCH 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	MAY 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	

May 2008

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
APRIL 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	JUNE 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30		1 Chapter #11 New Ulm American Legion 7:00 PM Chapter #15 Bemidji Bemidji Elks Club 7:00 PM	2	3
5 Chapter #8 Faribault Faribault VFW 7:00 PM	6	7	8	9	4
12 Chapter #1 Minneapolis 312 Central Avenue 4:30 PM	13	14 Chapter #3 Hibbing Electricians Hall 7:00 PM Chapter #15 Grand Forks E. Grand Forks American Legion 7:00 PM	15 Chapter #15 Fargo Moorhead VFW 7PM	16	10
19	20	21	22	23	11
26 Memorial Day	27	28	29	30	17
					18
					24
					25
					31

June 2008

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
MAY 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	JULY 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31				
2	3	4	5 Chapter #11 Mankato-New Ulm Mankato Eagle's Club 7:00 PM	6	1
		Chapter #4 St. Cloud-Brainerd St. Cloud Labor Home 7:00 PM	Chapter #15 Bemidji Bemidji Elks Club 7:00 PM	Gold Card Dinner Chapter #8 - Rochester Area Rochester Marriott Hotel 6:00 PM	8
9	10	11 Chapter #3 Duluth - Duluth Labor Center 7:00 PM	12	13	14
Chapter #1 Minneapolis 312 Central Avenue 4:30 PM		Chapter #15 Minot Minot VFW 7:00 PM	Chapter #15 Dickinson St. Anthony Club 8:00 PM		15
16	17	18	19	20	21
					22
23	24	25	26	27	28
29	30				

July 2008

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
JUNE 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	1	2	3	4	5
				Independence Day	6
7	8	9	10	11	12
			Metro Area Gold Card Luncheon - Prom Center 484 Inwood Ave. - Oakdale 11:00 AM		13
14	15	16	17	18	19
					20
21	22	23	24	25	26
					BAC Golf Tournament Pheasant Acres 7:00 AM
					27
28	29	30	31	AUGUST 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	

August 2008

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
JULY 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	SEPTEMBER 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30			1	2
					3
4	5	6	7 Chapter #15 Bemidji - Elks Club 7:00 PM	8	9
Chapter #8 Faribault Faribault VFW 7:00 PM		Chapter #4 St. Cloud-Brainerd St. Cloud Labor Home 7:00 PM	Chapter #11 Mankato-New Ulm New Ulm American Legion 7:00 PM		10
11	12	13 Chapter #3 Hibbing - Electricians Hall 7:00 PM	14	15	16
Chapter #1 Minneapolis 312 Central Avenue 4:30 PM		Chapter #15 Grand Forks Meeting & Gold Card American Legion 7:00 PM	Chapter #15 Fargo Meeting & Gold Card Moorhead VFW 7:00 PM		17
18	19	20	21	22	23
					24
25	26	27	28	29	30
					31

September 2008

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
1 Labor Day	2	3 Chapter #4 Nominations St. Cloud-Brainerd St. Cloud Labor Home 7:00 PM	4 Chapter #11 Mankato Mankato Eagle's Club 7:00 PM Chapter #15 Brainerd - American Legion 7:00 PM	5	6 BAC Golf Tournament Duluth Area - Chapter #3 Grandview Golf Links 8:00 AM 7
8 Chapter #1 Nominations Minneapolis 312 Central Avenue 4:30 PM Chapter #8 Nominations Rochester Rochester Labor Hall 7:00 PM	9	10 Chapter #3 Nominations Duluth Duluth Labor Center 7:00 PM Chapter #15 Minot - Minot VFW 7:00 PM	11 Chapter #15 Bismarck AmVets 8:00 PM	12	13 BAC Golf Tournament Duluth Area - Chapter #3 Grandview Golf Links 8:00AM 14
15	16	17	18 Chapter #15 Nominations Bemidji Bemidji Elks Club 7:00 PM	19	20 21
22	23	24	25 Retiree's Breakfast Minneapolis · JAX Café 9:00 AM	26	27 28
29	30	AUGUST 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31		OCTOBER 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	

October 2008

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
<p>SEPTEMBER 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30</p>	<p>NOVEMBER 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30</p>	<p>1</p>	<p>2</p>	<p>3</p> <p>Executive Committee Meeting Minneapolis 9:00 AM</p>	<p>4 Semi Annual Meeting Nominations Minneapolis 312 Central Avenue 10:00 AM</p>
<p>6</p>	<p>7</p>	<p>8</p>	<p>9</p>	<p>10</p> <p>Gold Card Dinner Duluth Area · Chapter #3 Downtown Radisson 6:00 PM</p>	<p>5</p> <p>11 Gold Card Dinner Iron Range Area · Chapter #3 Elks Club · 6:00 PM</p>
<p>13</p>	<p>14</p>	<p>15</p>	<p>16</p>	<p>17</p>	<p>12</p> <p>18</p>
<p>20</p>	<p>21</p>	<p>22</p>	<p>23</p>	<p>24</p>	<p>19</p> <p>25</p>
<p>27</p>	<p>28</p>	<p>29</p>	<p>30</p>	<p>31</p>	<p>26</p>

November 2008

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
OCTOBER 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	DECEMBER 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31				1
					2
					Daylight Savings Time Ends
3 Chapter #8 Faribault Bean Feed Faribault VFW 7:00 PM	4 Election Day	5 Chapter #4 St. Cloud-Brainerd St. Cloud Labor Home 7:00 PM	6 Chapter #15 Bemidji Bemidji Elks Club 7:00 PM Chapter #11 Mankato-New Ulm American Legion 7:00 PM	7	8
					9
10 Chapter #1 Minneapolis 312 Central Avenue 4:30 PM	11	12 Chapter #15 Fargo Moorhead VFW 7:00 PM Chapter #3 Hibbing - Electricians Hall 7:00 PM	13 Chapter #15 Grand Forks E. Grand Forks American Legion 7:00 PM	14	15
					16
17	18	19	20	21	22
					23
24	25	26	27 Thanksgiving	28	29
					30

December 2008

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
<p>1</p> <p>Chapter #8 Rochester Rochester Labor Hall 7:00 PM</p>	<p>2</p>	<p>3</p> <p>Chapter #4 St. Cloud-Brainerd St. Cloud Labor Home 7:00 PM</p>	<p>4 Retiree's Breakfast Minneapolis · JAX Café 9:00 AM Chapter #4 Brainerd American Legion 7:00 PM Chapter #11 Mankato-New Ulm Eagle's Club 7:00 PM</p>	<p>5</p>	<p>6</p> <p>7</p>
<p>8</p> <p>All Metro Members Oakdale Prom Center 484 Inwood Ave. 7:00 PM</p>	<p>9</p>	<p>10</p> <p>Chapter #3 Duluth Duluth Labor Center 7:00 PM Chapter #15 Minot - Minot VFW 7:00 PM</p>	<p>11</p> <p>Chapter #15 Dickinson St. Anthony Club 8:00 PM</p>	<p>12</p>	<p>13</p> <p>14</p>
<p>15</p>	<p>16</p>	<p>17</p>	<p>18</p> <p>Chapter #15 Bemidji Bemidji Elks Club 7:00 PM</p>	<p>19</p>	<p>20</p> <p>21</p>
<p>22</p>	<p>23</p>	<p>24</p>	<p>25</p> <p>Christmas</p>	<p>26</p>	<p>27</p> <p>28</p>
<p>29</p>	<p>30</p>	<p>31</p>	<p>NOVEMBER 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30</p>	<p>JANUARY 2009 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31</p>	

• 2009 •

**SUMMARY OF BENEFITS
BRICKLAYERS AND ALLIED CRAFTWORKERS
LOCAL UNION 1 MINNESOTA / NORTH DAKOTA
MUTUAL RELIEF FUND**

January

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

February

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

March

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

April

S	M	T	W	T	F	S
				1	2	3
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

May

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

June

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

July

S	M	T	W	T	F	S
				1	2	3
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

August

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

September

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

October

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

November

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

December

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

The Bricklayers Mutual Relief Association of Minneapolis, Minnesota was created on December 12, 1885 to provide disability and death benefits for Bricklayers and their families. Continuously, over the last 120 years, benefits have been paid to members and their families in times of great need. Now known as The Bricklayers and Allied Craftworkers Local No. 1, Minnesota/North Dakota Mutual Relief Association, the Mutual Relief Association has extended benefits to local union members throughout Minnesota and North Dakota.

*** LOCAL DISABILITY BENEFITS**

Parts of the dues for all active Bricklayers and Allied Craftworkers are paid to the Mutual Relief Association to provide a benefit for you and your family. Fifty cents (\$.50) per month is paid to provide a disability benefit; after six months of contributions (\$3.00 paid on your behalf), you will qualify for a \$50.00 per week disability benefit that pays a maximum benefit of \$1000.00 per event (injury or illness). When you are disabled from working as a qualified Bricklayer and Allied Craftworker Local Union 1 MN/ND member, have your doctor certify your disability to the Local Union within 90 days of your injury to qualify for your benefits. The Mutual Relief Association only pays once for any single injury.

One dollar and fifty cents (\$1.50) per month is paid to create a death benefit for you and your family. The death benefit schedule is as follows:

*** LOCAL DEATH BENEFITS**

Upon your death the benefit amount will depend on the number of years of your membership in the Union:

	Benefit
1 year	\$100.00
2 year	\$200.00
3 year	\$300.00
4 year	\$400.00
5 year	\$500.00

This shall be paid your designated beneficiary.

Upon the death of your spouse, a benefit will be paid, but only if the member is a surviving spouse. The amount will depend on your having been a member in good standing continuously for:

	Benefit
1 year	\$100.00
2 year	\$200.00
3 year	\$300.00
4 year	\$400.00
5 year	\$500.00

This shall be paid to you.

RULES FOR ALL BENEFITS

However, benefits from the Mutual Relief Association are conditioned on your good standing with the Union.

If you are past two months in arrears on payment of your dues, then you stand suspended from all rights, benefits, or privileges of this Fund.

All benefit decisions are subject to the Articles of Incorporation of the Mutual Relief Association and the By-Laws that have been adopted and implemented by the Management Committee.

We believe this to be a tremendous benefit of Union membership and feel privileged to extend this coverage to you and your family.

*Eligibility for these benefits requires actual payment of dues on your behalf to the Mutual Relief Fund. Therefore, forty-year members who have not been past participants will not qualify for a benefit; retired and disabled members will not qualify for the disability portion of the benefit.

· NOTES ·

· NOTES ·

**SIEBEN, GROSE,
VON HOLTUM & CAREY, LTD.**
"KNOW YOUR RIGHTS"

Helping injured people since 1952.

Car, Truck & Motorcycle Accidents
Medical Mistakes
Workers' Compensation
All Personal Injuries

FREE Accident Investigation Services
after hours, call...

Harry Sieben (612) 865-9258
Andy Miklesh (612) 867-9146
Ed Kranz (612) 867-0023
Jim Carey (612) 860-4929

900 Midwest Plaza East • 800 Marquette Ave.
Minneapolis, Minnesota 55402

(612) 333-4500 • 1-800 4-RIGHTS

www.knowyourrights.com