

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

February 2009

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
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	MARCH 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				
2	3	4	5 Chapter #11 Southwest Minnesota Wage Allocation New Ulm American Legion 7:00 PM	6	1
Chapter #8 Southeast Minnesota Faribault VFW 7:00 PM		Chapter #4 Central Minnesota St. Cloud Labor Home 7:00 PM	Chapter #15 Northwest MN Fergus Falls Amer. Legion 7:00 PM		8
9	10	11	12	13	14 Chapter #15 Bismarck - Minot Wage Allocation Beulah Americn 10:00 AM
Chapter #1 Minneapolis 312 Central Avenue 4:30 PM		Chapter #3 Northeast MN - Wage Allocation Hibbing Electricians Hall 7:00 PM	Chapter #15 Dickinson - Meeting and Gold Card St. Anthony Club 7:00 PM	Chapter #15 Minot - Meeting and Gold Card Minot VFW 7:00 PM	15
16	17	18	19	20	21
					22
23	24	25	26	27	28

March 2009

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
FEBRUARY 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	APRIL 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				
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Chapter #8 Southeast Minnesota Rochester Labor Hall 7:00 PM		Chapter #4 Central Minnesota St. Cloud Labor Home 7:00 PM	Chapter #11 Southwest Minnesota Mankato Eagle's Club 7:00 PM		8 Daylight Saving Time Begins
9	10	11	12	13	14
Chapter #1 Minneapolis 312 Central Avenue 4:30 PM	Chapter #15 Fargo-Wage Allocation Moorhead VFW 7:00 PM	Chapter #3 Northeast Minnesota Duluth Labor Center 7:00 PM Chapter #15 Grand Forks-Wage Allocation E. Grand Forks American Legion 7:00 PM	Chapter #15 Northwest Minnesota Gold Card Dinner Bemidji Elks Club 7:00 PM		15
16	17	18	19	20	21
					22
23	24	25	26	27	28
30	31		Retiree's Breakfast Minneapolis · JAX Café 9:00 AM		29

May 2009

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
APRIL 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	JUNE 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 28i 29 30			1	2
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Chapter #8 Southeast Minnesota Faribault VFW 7:00 PM		Chapter #4 Central Minnesota Brainerd American Legion 7:00 PM	Chapter #11 Southwest Minnesota New Ulm American Legion 7:00 PM Chapter #15 Northwest Minnesota Bemidji Elks Club 7:00 PM		10
11	12	13	14	15	16
Chapter #1 Minneapolis 312 Central Avenue 4:30 PM		Chapter #3 Northeast Minnesota Hibbing Electricians Hall 7:00 PM Chapter #15 Minot Minot VFW 7:00 PM	Chapter #15 Bismarck AmVets 7:00 PM		17
18	19	20	21	22	23
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25	26	27	28	29	30
Memorial Day					31

June 2009

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Chapter #1 Minneapolis 312 Central Avenue 4:30 PM	Chapter #15 Fargo Moorhead VFW 7:00 PM	Chapter #3 Northeast Minnesota Duluth Labor Center 7:00 PM Chapter #15 Grand Forks E. Grand Forks American Legion 7:00 PM	Chapter #15 Northwest Minnesota Bemidji Elks Club 7:00 PM		14																																																																																					
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29	30	<p style="text-align: center;">MAY 2009</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr> <tr><td></td><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td></tr> <tr><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td></tr> <tr><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td></tr> <tr><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td></tr> </table>		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 style="text-align: center;">JULY 2009</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr> <tr><td></td><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td></tr> <tr><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td></tr> <tr><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td></tr> <tr><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td></tr> <tr><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td><td></td></tr> </table>		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	
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July 2009

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JUNE 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	AUGUST 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	1	2	3	4 Independence Day
6	7	8	9 Metro Area Gold Card Luncheon - Prom Center 484 Inwood Ave. - Oakdale 11:00 AM	10	11
13	14	15	16	17	12
20	21	22	23	24	18 19
27	28	29	30	31	25 BAC Golf Tournament Pheasant Acres 7:00 AM
					26

August 2009

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
JULY 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	SEPTEMBER 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				1
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3 Chapter #8 Southeast Minnesota Faribault VFW 7:00 PM	4	5 Chapter #4 Central Minnesota Brainerd American Legion 7:00 PM	6 Chapter #15 Northwest Minnesota Bemidji Elks Club 7:00 PM Chapter #11 Southwest Minnesota New Ulm American Legion 7:00 PM	7	8
					9
10 Chapter #1 Minneapolis 312 Central Avenue 4:30 PM	11	12 Chapter #3 Northeast Minnesota Hibbing Electricians Hall 7:00 PM Chapter #15 Bismarck AmVets 7:00 PM	13 Chapter #15 Minot Minot VFW 7:00 PM	14	15
					16
17	18	19	20	21	22
					23
24	25	26	27	28	29
31					30

September 2009

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
AUGUST 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	1	2	3	4	5
		Chapter #4 Central Minnesota St. Cloud Labor Home 7:00 PM	Chapter #11 Southwest Minnesota Mankato Eagle's Club 7:00 PM		6
7	8	9	10	11	12
Labor Day	Chapter #15 Fargo Meeting & Gold Card Moorhead VFW 7:00 PM	Chapter #3 Northeast Minnesota Duluth Labor Center 7:00 PM Chapter #15 Grand Forks Meeting & Gold Card American Legion 7:00 PM	Chapter #15 Northwest Minnesota Bemidji Elks Club 7:00 PM		BAC Golf Tournament Duluth Area - Chapter #3 Grandview Golf Links 8:00AM
14	15	16	17	18	19
Chapter #1 Minneapolis 312 Central Avenue 4:30 PM Chapter #8 Southeast Minnesota Rochester Labor Hall 7:00 PM					20
21	22	23	24	25	26
			Retiree's Breakfast Minneapolis · JAX Café 9:00 AM		27
28	29	30		OCTOBER 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	

October 2009

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

November 2009

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
OCTOBER 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	DECEMBER 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 20s21 22 23 24 25 26 27 28 29 30 31				
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Chapter #8 Southeast Minnesota Bean Feed Faribault VFW 7:00 PM	Election Day	Chapter #4 Central Minnesota St. Cloud Labor Home 7:00 PM	Chapter #15 Northwest Minnesota Bemidji Elks Club 7:00 PM Chapter #11 Southwest Minnesota New Ulm American Legion 7:00 PM		Daylight Savings Time Ends
9	10	11	12	13	7
Chapter #1 Minneapolis 312 Central Avenue 4:30 PM		Chapter #15 Minot Minot VFW 7:00 PM Chapter #3 Northeast Minnesota Hibbing Electricians Hall 7:00 PM	Chapter #15 Dickinson St. Anthony Club 7:00 PM		8
16	17	18	19	20	14
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23	24	25	26	27	21
30			Thanksgiving		22
					28
					29

• 2010 •

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

<p>January</p> <table border="0" style="width: 100%; border-collapse: collapse;"> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td>1</td><td>2</td></tr> <tr><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td></tr> <tr><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td></tr> <tr><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td></tr> <tr><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td></tr> <tr><td>31</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>	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>February</p> <table border="0" style="width: 100%; border-collapse: collapse;"> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr> <tr><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr> <tr><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td></tr> <tr><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td></tr> <tr><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td></tr> <tr><td>28</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>	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							<p>March</p> <table border="0" style="width: 100%; border-collapse: collapse;"> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr> <tr><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr> <tr><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td></tr> <tr><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td></tr> <tr><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td></tr> <tr><td>28</td><td>29</td><td>30</td><td>31</td><td></td><td></td><td></td></tr> </table>	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										
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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.

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