

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 2010

BTCU: All union. All the time. (Is your bank?)

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
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 20 21 22 23 24 25 26 27 28 29 30 31	FEBRUARY 2010 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			1 New Year's Day	2 3
4 Chapter #8 Southeast MN Rochester Labor Hall 7:00 PM	5	6 Chapter #4 Central Minnesota St. Cloud Labor Home 7:00 PM	7 Chapter #15 Northwest MN Wage Allocation Bemidji Elks Club 7:00 PM Chapter #11 Southwest MN Mankato Eagle's Club 7:00 PM	8	9 Wage Allocation All Chapters invited to vote 312 Central Avenue 10:00 AM 10
11 Chapter #1 Minneapolis 312 Central Avenue 4:30 PM	12	13 Chapter #3 Northeast MN Duluth Labor Center 7:00 PM	14	15	16 17
18	19	20	21	22	23 24
25	26	27 Chapter #15 Dickinson St. Anthony Club 7:00 PM	28 Chapter #15 Minot Minot VFW 7:00 PM	29	30 31

February 2010

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
1	2	3	4 Chapter #11 Southwest Minnesota New Ulm American Legion 7:00 PM	5	6
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		7
8	9	10	11	12	13
Chapter #1 Minneapolis 312 Central Avenue 4:30 PM		Chapter #3 Northeast MN Hibbing Electricians Hall 7:00 PM			14
15	16	17	18	19	20
					21
22	23	24	25	26	27
	Chapter #15 Fargo – Wage Allocation FM Labor Home 7:00 PM	Chapter #15 Grand Forks – Wage Allocation E. Grand Forks American Legion 7:00 PM			28
			JANUARY 2010 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 2010 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 2010

Open doors with a BTCU Home Loan.

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
1	2	3	4 Chapter #15 Northwest Minnesota Bemidji Elks Club 7:00 PM	5	6
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		7
8	9	10	11	12	13
Chapter #1 Minneapolis 312 Central Avenue 4:30 PM		Chapter #3 Northeast Minnesota Duluth Labor Center 7:00 PM			14 Daylight Saving Time Begins
15	16	17	18	19	20
					21
22	23	24	25 Retiree's Breakfast JAX Café 9:00 AM Chapter #15 Minot – Meeting and Gold Card Minot VFW 7:00 PM	26 Chapter #15 Bismarck – Meeting and Gold Card AmVets 7:00 PM	27 Chapter #15 Bismarck – Minot Wage Allocation, Beulah Americinn 10:00 AM
					28
29	30	31	FEBRUARY 2010 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 2010 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	

May 2010

Go Hog Wild with a BTCU Motorcycle Loan.

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
APRIL 2010 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 2010 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 #15 Bemidji Gold Card Eagles Club 6:00 PM
					2
3 Chapter #8 Southeast Minnesota Faribault VFW 7:00 PM	4	5	6 Chapter #15 Northwest Minnesota Bemidji Elks Club 7:00 PM	7	8
		Chapter #4 Central Minnesota St. Cloud Labor Home 7:00 PM	Chapter #11 Southwest Minnesota New Ulm American Legion 7:00 PM		9
10 Chapter #1 Minneapolis 312 Central Avenue 4:30 PM	11	12	13	14	15
		Chapter #3 Northeast Minnesota Hibbing Electricians Hall 7:00 PM			16
17	18	19	20	21	22
					23
24	25	26	27	28	29
	Chapter #15 Fargo FM Labor Home 7:00 PM	Chapter #15 Grand Forks E. Grand Forks American Legion 7:00 PM			
31 Memorial Day					30

June 2010

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
<p>MAY 2010</p> <p>S M T W T F S</p> <p>1</p> <p>2 3 4 5 6 7 8</p> <p>9 10 11 12 13 14 15</p> <p>16 17 18 19 20 21 22</p> <p>23 24 25 26 27 28 29</p> <p>30 31</p>	1	2	3 Chapter #15 Northwest Minnesota Bemidji Elks Club 7:00 PM	4	5
		Chapter #4 Central Minnesota St. Cloud Labor Home 7:00 PM	Chapter #11 Southwest Minnesota Mankato Eagle's Club 7:00 PM	Gold Card Dinner Southeast Minnesota Rochester Eagle's Club 6:00 PM	6
7	8	9	10	11	12
Chapter #1 Minneapolis 312 Central Avenue 4:30 PM		Chapter #3 Northeast Minnesota Duluth Labor Center 7:00 PM			13
14	15	16	17	18	19
	Chapter #15 Minot Minot VFW 7:00 PM				20
21	22	23	24	25	26
					27
28	29	30		<p>JULY 2010</p> <p>S M T W T F S</p> <p>1 2 3</p> <p>4 5 6 7 8 9 10</p> <p>11 12 13 14 15 16 17</p> <p>18 19 20 21 22 23 24</p> <p>25 26 27 28 29 30 31</p>	

July 2010

Bank Less. Enjoy Life More. Join BTCU Today!

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
<p>JUNE 2010</p> <p>S M T W T F S</p> <p>1 2 3 4 5</p> <p>6 7 8 9 10 11 12</p> <p>13 14 15 16 17 18 19</p> <p>20 21 22 23 24 25 26</p> <p>27 28 29 30</p>	<p>AUGUST 2010</p> <p>S M T W T F S</p> <p>1 2 3 4 5 6 7</p> <p>8 9 10 11 12 13 14</p> <p>15 16 17 18 19 20 21</p> <p>22 23 24 25 26 27 28</p> <p>29 30 31</p>		1	2	3
					4 Independence Day
5	6	7	8	9	10
					11
12	13	14	15	16	17
			Metro Area Gold Card Luncheon - Prom Center 484 Inwood Ave. - Oakdale 11:00 AM		18
19	20	21	22	23	24
					25
26	27	28	29	30	31 BAC Golf Tournament Pheasant Acres 7:00 AM

August 2010

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
JULY 2010 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 2010 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				
2	3	4	5 Chapter #15 Northwest Minnesota Bemidji Elks Club 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 #11 Southwest Minnesota New Ulm American Legion 7:00 PM		8
9	10	11 Chapter #3 Northeast Minnesota Hibbing Electricians Hall 7:00 PM Chapter #15 Grand Forks Meeting & Gold Card American Legion 7:00 PM	12	13	14
Chapter #1 Minneapolis 312 Central Avenue 4:30 PM					15
16	17	18	19	20	21
					22
23	24	25	26	27	28
30	31				29

September 2010

Begin your search for great rates with BTCU.

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
AUGUST 2010 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 2010 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 Chapter #4 Central Minnesota St. Cloud Labor Home 7:00 PM	2 Chapter #15 Northwest Minnesota Bemidji Elks Club 7:00 PM Chapter #11 Southwest Minnesota Mankato Eagle's Club 7:00 PM	3	4 5
6 Labor Day	7	8 Chapter #3 Northeast Minnesota Duluth Labor Center 7:00 PM	9	10	11 BAC Golf Tournament Duluth Area - Chapter #3 Grandview Golf Links 8:00AM 12
13 Chapter #1 Minneapolis 312 Central Avenue 4:30 PM Chapter #8 Southeast Minnesota Rochester Labor Hall 7:00 PM	14	15	16	17	18 19
20	21	22	23 Retiree's Breakfast Minneapolis - JAX Café 9:00 AM Chapter #15 Minot - Minot VFW 7:00 PM	24	25 26
27	28	29	30		

October 2010

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
SEPTEMBER 2010 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 2010 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 Executive Committee Meeting Minneapolis 9:00 AM	2 Semi Annual Meeting Minneapolis 312 Central Avenue 10:00 AM
4	5	6	7	8 Gold Card Dinner Duluth Area · Chapter #3 Downtown Radisson 6:00 PM	3 9 Gold Card Dinner Iron Range Area · Chapter #3 Hibbing Elks Club 6:00 PM
11	12	13	14	15	10
IU Convention San Francisco, CA 11th - 15th 					16
18	19	20	21	22	17
25	26	27	28	29	23
					24
					30
					31

November 2010

Visit BTCU online at www.buildingtradesCU.com.

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
1 Chapter #8 Southeast Minnesota Bean Feed Faribault VFW 7:00 PM	2 Election Day	3 Chapter #4 Central Minnesota St. Cloud Labor Home 7:00 PM	4 Chapter #15 Northwest Minnesota Bemidji Elks Club 7:00 PM Chapter #11 Southwest Minnesota New Ulm American Legion 7:00 PM	5	6
8 Chapter #1 Minneapolis 312 Central Avenue 4:30 PM	9	10 Chapter #3 Northeast Minnesota Hibbing Electricians Hall 7:00 PM	11	12	7 Daylight Savings Time Ends
15	16 Chapter #15 Fargo Meeting & Gold Card FM Labor Home 7:00 PM	17 Chapter #15 Grand Forks & Gold Card E. Grand Forks American Legion 6:00 PM	18	19	13
22	23	24	25 Thanksgiving	26	14
29	30		OCTOBER 2010 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 2010 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	20
					21
					27
					28

December 2010

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
<p>NOVEMBER 2010</p> <p>S M T W T F S</p> <p>1 2 3 4 5 6</p> <p>7 8 9 10 11 12 13</p> <p>14 15 16 17 18 19 20</p> <p>21 22 23 24 25 26 27</p> <p>28 29 30</p>	<p>JANUARY 2011</p> <p>S M T W T F S</p> <p>1</p> <p>2 3 4 5 6 7 8</p> <p>9 10 11 12 13 14 15</p> <p>16 17 18 19 20 21 22</p> <p>23 24 25 26 27 28 29</p> <p>30 31</p>	<p>1</p> <p>Chapter #4 Central Minnesota St. Cloud Labor Home 7:00 PM</p>	<p>2 Chapter #15 Northwest Minnesota Bemidji Elks Club 7:00 PM</p> <p>Chapter #11 Southwest MN - Mankato Eagle's Club 7:00 PM</p> <p>Retiree's Breakfast Minneapolis - JAX Café 9:00 AM</p>	<p>3</p>	<p>4</p>
<p>6</p> <p>Chapter #8 Southeast Minnesota Rochester Labor Hall 7:00 PM</p>	<p>7</p>	<p>8</p> <p>Chapter #3 Northeast Minnesota Duluth Labor Center 7:00 PM</p>	<p>9</p>	<p>10</p>	<p>5</p>
<p>13</p> <p>All Metro Members Oakdale Prom Center 484 Inwood Ave. 7:00 PM</p>	<p>14</p>	<p>15</p>	<p>16</p> <p>Chapter #15 Minot Minot VFW 7:00 PM</p>	<p>17</p> <p>Chapter #15 Dickinson St. Anthony Club 7:00 PM</p>	<p>12</p>
<p>20</p>	<p>21</p>	<p>22</p>	<p>23</p>	<p>24</p>	<p>18</p>
<p>27</p>	<p>28</p>	<p>29</p>	<p>30</p>	<p>31</p>	<p>19</p>
					<p>25</p> <p>Christmas</p>
					<p>26</p>
					<p>New Year's Day</p>

• 2011 •

January							February							March							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
						1			1	2	3	4	5			1	2	3	4	5	
2	3	4	5	6	7	8	6	7	8	9	10	11	12	6	7	8	9	10	11	12	
9	10	11	12	13	14	15	13	14	15	16	17	18	19	13	14	15	16	17	18	19	
16	17	18	19	20	21	22	20	21	22	23	24	25	26	20	21	22	23	24	25	26	
23	24	25	26	27	28	29	27	28						27	28	29	30	31			
30	31																				
April							May							June							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
					1	2	1	2	3	4	5	6	7					1	2	3	4
3	4	5	6	7	8	9	8	9	10	11	12	13	14	5	6	7	8	9	10	11	
10	11	12	13	14	15	16	15	16	17	18	19	20	21	12	13	14	15	16	17	18	
17	18	19	20	21	22	23	22	23	24	25	26	27	28	19	20	21	22	23	24	25	
24	25	26	27	28	29	30	29	30	31					26	27	28	29	30			
July							August							September							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
						1	2	1	2	3	4	5	6						1	2	3
3	4	5	6	7	8	9	7	8	9	10	11	12	13	4	5	6	7	8	9	10	
10	11	12	13	14	15	16	14	15	16	17	18	19	20	11	12	13	14	15	16	17	
17	18	19	20	21	22	23	21	22	23	24	25	26	27	18	19	20	21	22	23	24	
24	25	26	27	28	29	30	28	29	30	31				25	26	27	28	29	30		
31																					
October							November							December							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
						1			1	2	3	4	5						1	2	3
2	3	4	5	6	7	8	6	7	8	9	10	11	12	4	5	6	7	8	9	10	
9	10	11	12	13	14	15	13	14	15	16	17	18	19	11	12	13	14	15	16	17	
16	17	18	19	20	21	22	20	21	22	23	24	25	26	18	19	20	21	22	23	24	
23	24	25	26	27	28	29	27	28	29	30				25	26	27	28	29	30	31	
30	31																				

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

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.

· Minnesota Meeting Addresses ·

Bemidji Elks Club	116 4 th Street	Bemidji, MN
Duluth Labor Temple	2002 London Road - Basement	Duluth, MN
Faribault VFW	422 1 st Avenue NW	Faribault, MN
Hibbing Electricians Hall	503 East 16 th Street	Hibbing, MN
Mankato Eagles Club	708 North Riverfront Street	Mankato, MN
Minneapolis	312 Central Ave - 2 nd Floor	Minneapolis, MN
New Ulm American Legion	13 South Minnesota Street	New Ulm, MN
Rochester Labor Temple	11 4 th Street SE	Rochester, MN
St. Cloud Labor Home	1903 4 th Street North	St. Cloud, MN

· NOTES ·

· North Dakota Meeting Addresses ·

Bismarck AmVets	2402 Railroad Avenue	Bismarck, ND
Dickinson-St. Anthony Club	105 1 st Street SE	Dickinson, ND
East Grand Forks American Legion	1009 Central Avenue	East Grand Forks, MN
FM Labor Home	3002 1 st Avenue North	Fargo, ND
Minot VFW	1100 31 st Street SE	Minot, ND

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