

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 2012

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

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
DECEMBER 2011 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 2012 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				
2	3	4	5	6	1 New Year's Day
Chapter #8 Southeast MN Rochester Labor Hall 7:00 PM		Chapter #4 Central Minnesota St. Cloud Labor Home 7:00 PM	Chapter #11 Southwest MN Mankato Eagle's Club 7:00 PM		7 Wage Allocation All Chapters invited to vote 312 Central Avenue 9:00 AM
9	10	11	12	13	8
Chapter #1 Minneapolis 312 Central Avenue 4:30 PM		Chapter #3 Northeast MN Duluth Labor Center 7:00 PM	Chapter #15 Northwest MN Bemidji Elks Club 5:00 PM		14
16	17	18	19	20	15
		Chapter #15 Dickinson St. Anthony Club 7:00 PM	Chapter #15 Minot Minot VFW 7:00 PM		16
23	24	25	26	27	17
					18
30	31				19
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					22
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					26
					27
					28
					29
					30
					31

February 2012

Monday

Tuesday

Wednesday

Thursday

Friday

Sat/Sun

JANUARY 2012

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 2012

S M T W T F S
 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 #11
 Southwest Minnesota
 New Ulm American Legion
 7:00 PM

Chapter #15
 Northwest MN
 Fergus Falls Amer. Legion
 7:00 PM

3

4

5

6

Chapter #8
 Southeast Minnesota
 Faribault VFW
 7:00 PM

7

8

Chapter #3
 Northeast MN
 Hibbing Electricians Hall
 7:00 PM

9

10

11

12

13

Chapter #1
 Minneapolis
 312 Central Avenue
 4:30 PM

14

15

16

17

18

19

20

21

Chapter #15
 Fargo
 Moorhead VFW
 7:00 PM

22

Chapter #15
 Grand Forks
 E. Grand Forks American Legion
 7:00 PM

23

24

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April 2012

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
MARCH 2012 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 2012 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	6	1
				Executive Board Meeting Minneapolis 312 Central Avenue 9:00 AM	7 Semi Annual Meeting Mpls 312 Central 9 AM
9	10	11	12	13	8 Easter
					14 Gold Card Dinner Central MN—Chapter #4 St.Cloud Eagle's Club 6:00PM
16	17	18	19	20	15
					21
23	24	25	26	27	22
30				Gold Card Dinner Southwest Minnesota Chapter #11 Mankato Eagle's Club 6:00 PM	28
					29

June 2012

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
MAY 2012 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 2012 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 Gold Card Dinner Southeast Minnesota Rochester Eagle's Club 6:00 PM	2
4 Chapter #1 Minneapolis 312 Central Avenue 4:30 PM	5	6 Chapter #4 Central Minnesota St. Cloud Labor Home 7:00 PM	7 Chapter #11 Southwest Minnesota Mankato Eagle's Club 7:00 PM	8	3
11	12	13 Chapter #3 Northeast Minnesota Duluth Labor Center 7:00 PM	14 Chapter #15 Northwest Minnesota Bemidji Elks Club 5:00 PM	15	10
18	19	20	21 Chapter #15 Minot Minot VFW 7:00 PM	22	17
25	26	27	28	29	24
					30

July 2012

Bank Less. Enjoy Life More. Join BTCU Today!

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
JUNE 2012 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 2012 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	6	1
		Independence Day			8
9	10	11	12	13	14
			Metro Area Gold Card Luncheon · Prom Center 484 Inwood Ave. - Oakdale 11:00 AM		15
16	17	18	19	20	21
					22
23	24	25	26	27	28 BAC Golf Tournament Pheasant Acres 7:00 AM
30	31				29

August 2012

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
JULY 2012 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 2012 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 #4 Central Minnesota St. Cloud Labor Home 7:00 PM	2 Chapter #11 Southwest Minnesota New Ulm American Legion 7:00 PM	3	4
6 Chapter #8 Southeast Minnesota Faribault VFW 7:00 PM	7	8 Chapter #3 Northeast Minnesota Hibbing Electricians Hall 7:00 PM Chapter #15 Grand Forks American Legion 7:00 PM	9 Chapter #15 Northwest Minnesota Bemidji Elks Club 5:00 PM	10	5
13 Chapter #1 Minneapolis 312 Central Avenue 4:30 PM	14	15	16	17	11
20	21	22	23	24	12
27	28	29	30	31	18
					19
					25
					26

September 2012

Begin your search for great rates with BTCU.

Monday

Tuesday

Wednesday

Thursday

Friday

Sat/Sun

AUGUST 2012
 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 2012
 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

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7

8

BAC
 Golf Tournament
 Duluth Area - Chapter #3
 Grandview Golf Links 8:00AM

9

Labor Day

Chapter #4
 Central Minnesota
 St. Cloud Labor Home
 7:00 PM

Chapter #11
 Southwest Minnesota
 Mankato Eagle's Club
 7:00 PM

10

Chapter #1
 Minneapolis
 312 Central Avenue
 4:30 PM
 Chapter #8
 Southeast Minnesota
 Rochester Labor Hall
 7:00 PM

11

12

Chapter #3
 Northeast Minnesota
 Duluth Labor Center
 7:00 PM

13

Chapter #15
 Northwest Minnesota
 Bemidji Elks Club
 5:00 PM

14

15

16

17

18

19

20

Chapter #15
 Minot - Minot VFW
 7:00 PM

21

22

23

24

25

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27

Retiree's Breakfast
 Minneapolis - JAX Café
 9:00 AM

28

29

30

October 2012

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
1	2	3	4	5 Executive Board Minneapolis 312 Central Avenue 9:00 AM	6 Semi Annual Meeting Minneapolis 312 Central Avenue 9:00 AM
					7
8	9	10	11	12 Gold Card Dinner Duluth Area · Chapter #3 Radisson Hotel 6:00 PM	13 Gold Card Dinner Iron Range Area · Chapter #3 Place TBD · 6:00 PM
					14
15	16	17	18	19	20
					21
22	23	24	25	26	27
					28
29	30	31	SEPTEMBER 2012 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 2012 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 2012

Visit BTCU online at www.buildingtradesCU.com.

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
OCTOBER 2012 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 2012 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 #11 Southwest Minnesota New Ulm American Legion 7:00 PM	2	3
5 Chapter #8 Southeast Minnesota Bean Feed Faribault VFW 7:00 PM	6 Election Day	7 Chapter #4 Central Minnesota St. Cloud Labor Home 7:00 PM	8 Chapter #15 Northwest Minnesota Bemidji Elks Club 5:00 PM	9	4 Daylight Savings Time Ends
12 Chapter #1 Minneapolis 312 Central Avenue 4:30 PM	13	14 Chapter #3 Northeast Minnesota Hibbing Electricians Hall 7:00 PM Chapter #15 Fargo Meeting & Gold Card F.M. Labor Home 7:00 PM	15 Chapter #15 Grand Forks & Gold Card E. Grand Forks American Legion 7:00 PM	16	11
19	20	21	22 Thanksgiving	23	17
26	27	28	29	30	18
					25

December 2012

Monday	Tuesday	Wednesday	Thursday	Friday	Sat/Sun
NOVEMBER 2012 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	JANUARY 2013 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
Chapter #8 Southeast Minnesota Rochester Labor Hall 7:00 PM		Chapter #4 Central Minnesota St. Cloud Labor Home 7:00 PM	Chapter #11 Southwest MN - Mankato Eagle's Club 7:00 PM Retiree's Breakfast Minneapolis - JAX Café 9:00 AM		9
10	11	12	13	14	15
All Metro Members Oakdale Prom Center 484 Inwood Ave. 7:00 PM		Chapter #3 Northeast Minnesota Duluth Labor Center 7:00 PM	Chapter #15 Northwest Minnesota Bemidji Elks Club 5:00 PM		16
17	18	19	20	21	22
	Chapter #15 Minot Minot VFW 7:00 PM	Chapter #15 Dickinson St. Anthony Club 7:00 PM			23
24	25	26	27	28	29
	Christmas				
31	January 1 New Year's Day				30

• 2013 •

**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 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**

Part 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.

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

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 to 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
Fargo Labor Home	3002 1 st Avenue North	Fargo, ND
Minot VFW	1100 31 st Street SE	Minot, ND

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