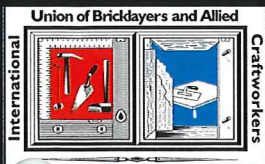


# QUARTERLY UPDATE

- Bricklayers • Stone Masons • Tile Layers
- Marble Masons
- Terrazzo • Blocklayers
- Finishers • Shopmen
- Cement Masons
- Pointers - Cleaners
- Caulkers • Concrete Products Specialists



**JUNE 2013**

VOLUME 21, NUMBER 2

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### LOCAL TELEPHONE

612-379-2966

### OUTSTATE AND ND

1-800-257-8636

### BAC INTERNATIONAL UNION

1-888-880-8222

### FAX

612-379-8754

### INTERNET RESOURCES

General Information:

BAC1MN-ND.org

Apprenticeship and  
Training:

BACtraining.org  
or phone

651-487-5500

### BENEFITS

Check the Zenith  
American Solutions  
Web site,  
zenith-american.com

Call 651-256-1801 or  
1-800-879-4412

## 5th Annual LaborCare Health and Benefits Fair Draws in "Healthy" Sized Crowd

*Family Focused Event Provides Tools and Resources for a Healthier Lifestyle*

By Patricia Johnson



Photo Credit: Patricia Johnson

*Josh and Amanda Knight attended the health fair with their two daughters, Ruby 1½, and Adeline, 9.*

The unseasonable weather conditions didn't hinder the success of the 5th annual LaborCare Health + Benefits Fair 2013 held on April 20 at Target Field. "Our nearly 6,000 participants brought us to capacity," says Ted Loftness, VP and medical director of Health Management at Medica. The event, sponsored by the BAC Local 1 MN/ND Health Fund along with seven other health funds, also had a major increase in youth attendance. "The sponsors felt it was the best fair ever."

Attendees consulted with health care providers and took a proactive health care approach through numerous free screenings and tests such as skin cancer, lung function and hearing screenings; sleep apnea assessments; blood sugar testing; shoulder and spine evaluations and blood pressure readings.

Sharon Geiger, wife of retired bricklayer Jim Geiger, says the unions did a wonderful job.

Retiree Gary Bradley, a 40-year BAC Local 1 member, attended the health fair with his granddaughter Missy and her mother. He enjoyed seeing old friends and meeting new.

People toured behind the scenes of the ballpark, and the indoor children's area gave children and their parents a safe and warm environment to play together as a family.

Congratulations to the many BAC Local 1 winners who took home a share of the \$10,000 worth of gift cards. A huge thanks to all who donated toward the 1,200 pounds of food for the food shelf.



## Pinnacle Award Winners

Rick Dahl, on left, and Stefano Follega traveled to Las Vegas, Nev., in January for the 2012 MIA (Marble Institute of America) Pinnacle Awards. Dahl accepted the Award of Excellence for his employer, M.A. Mortenson Construction, for its craftsmanship on the exterior granite work on the Lakewood Cemetery Garden Mausoleum. He also recently accepted the Masonry Institute Award for M.A. Mortenson. Follega accepted the Grande Pinnacle Award for the interior marble work completed on the mausoleum by Grazzini Brothers & Company, his employer.

The MIA Pinnacle Awards is an international awards competition honoring excellence in the natural stone industry. Some of the other entrants included the National September 11

*Continued on Page 10*

## Zenith After Hours Assistance

We are pleased to announce that the Funds partner, Zenith American Solutions, has invested in technology to assist you with your eligibility and claims status inquiries – after hours!

“IVR” or Interactive Voice Response technology allows you to access certain information by following the prompts and entering the required information.

### ELIGIBILITY

You can use IVR to check the eligibility status on any member of your family. You will need your social security number or alternate identification number (from your ID card) as well as the family members date of birth. The IVR will then provide feedback on the eligibility status of that particular family member.

### CLAIMS STATUS

You can use IVR to check on the payment status of claims. You will need your social security number or alternate identification number (from your ID card) as well as the patient's date of birth and the date of service for the claim you are interested in. The IVR will provide feedback on the status of all claims with that date of service for that patient.

# Negotiations

Many of the BAC Local 1 MN/ND contracts that expired on April 30, 2013, have been settled as of the writing of this article. Some are not yet complete. At the conclusion of this article you will find a list with the new contract terms for each area and craft.

We have been slowly working our way out of this recession. The work hours for Local 1 members declined rapidly after the stock market crash of 2008. Our total work hours in 2010 was the worst in more than 15 years. The total hours was about half of what it was just four years prior. We saw a slight increase of hours in 2011 of 5.5%. We had a slightly better increase in hours in 2012 of just more than 8%. During the bad times not only did our members suffer with loss of work time but our union suffered with loss of membership. As we see the work increasing, our membership has been increasing also. It will probably be a long time before the work hours and membership rebound to what they were just six years ago.

We kept the state of the economy in mind when we negotiated contracts this year. Getting an increase in our wage package is great, but I would rather have more members working more hours. We run a risk when we negotiate raises into our contracts. There is a nonunion workforce that is threatening us every day. I believe that the raises that we negotiated are fair and equitable and will allow our employers to compete with this ever present nonunion workforce.

It is important for us to work as partners with the employers. The metro area Bricklayers, Blocklayers, Pointers, Caulkers, Cleaners and Marble Masons negotiated into the contract this year language to allow four 10-hour days, to be scheduled Monday through Friday. Now I understand that 10-hour days can take a toll on the worker. And I also understand that productivity is not nearly the same when working 10-hour days. But sometimes, it might just be the right thing to do. Furthermore, the 4-10 language was already in force in many areas of the State of Minnesota, and it was put into the metro area masonry contract three years ago with some limited provisions. It hasn't been used much over the last three years and I don't expect it to be used much going forward. With that said, if this increases the chances for some of our members to get more hours, then

it's a good thing.

I have been told that our union forefathers fought for the 8-hour day and the 40-hour work week. I completely understand that. But that doesn't mean that we can't change again. If we don't make changes then we risk the chance of dying on the vine. We have to change and adapt to the circumstances and our surroundings.

The following are the settlements that we have reached:

**Metro Area Bricklayers, Blocklayers, PCC's and Marble Masons:** We agreed to a three-year contract with wage increases of \$.86 on May 1, 2013, \$1.15 on May 1, 2014, and \$1.30 on May 1, 2015. The new three-year contract will expire on April 30, 2016.

**Duluth and Iron Range Area Bricklayers, Blocklayers, PCC's:** We agreed to a three-year contract with wage increases of \$.71 on May 1, 2013, \$.75 on May 1, 2014, and \$1.00 on May 1, 2015.

**Mankato Area Bricklayers, Blocklayers, PCC's:** We agreed to a three-year contract with wage increases of \$.85 on May 1, 2013, \$.90 on May 1, 2014, and \$.95 on May 1, 2015.

**Central Minnesota Area Bricklayers, Blocklayers, PCC's and Cement Masons:** We agreed to a three-year contract with wage increases of \$.85 on May 1, 2013, \$1.10 on May 1, 2014, and \$1.20 on May 1, 2015.

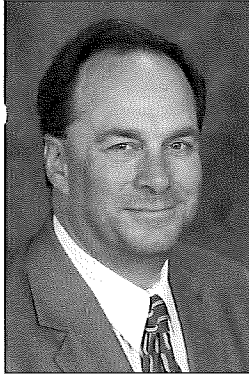
**SE Minnesota Area Bricklayers, Blocklayers, PCC's and Cement Masons:** We agreed to a three-year contract with wage increases of \$.90 on May 1, 2013, \$1.00 on May 1, 2014, and \$1.10 on May 1, 2015.

**New Ulm and Springfield Area Bricklayers, Blocklayers, PCC's and Cement Masons:** We agreed to a one-year contract with a wage increase of \$.86 on May 1, 2013, for both the Bricklayers and Cement Masons.

**Northwest Minnesota Area Bricklayers, Blocklayers, PCC's and Cement Masons:** We agreed to a one-year contract with a wage increase of \$.85 on May 1, 2013, for both the Bricklayers and Cement Masons.

As other areas and crafts settle contracts, we will post the results on our website and include them in our next newsletter.





# From the President

Mike Cook, President/Secretary-Treasurer

## Health Plan Changes for Active Members and Premedicare Retirees

On a daily basis, the Affordable Care Act (ACA) is changing the

ways our Health Plan has to operate. The old days of health care are gone forever. The trustees of our Health Plan continue to explore potential solutions to providing both affordable and high quality health care for our members and their families into the future.

The trustees have looked at the health care exchange. As of now we don't see how the exchange can offer our members enhanced value. We have looked at changing our plan from being self-funded (we are currently our own insurance company) to being a fully insured health care plan. This means that we looked at plans that would underwrite our group and take on the risk of our future claims, for a price. At this time we did not see this as being a good option. The premiums would be dramatically higher than they are now, using this format.

As we near 2014, when many of the mandatory changes come into effect, the health care world will change dramatically. It is quite possible that somewhere down the road an insured model will look more favorable and will be better suited to our needs.

The trustees have agreed to a new plan design that will offer several different options. Each member, on a yearly basis will be able to choose a level of coverage best suited for them and their family (open enrollment). We are looking at four new different deductible levels. The top level will be approximately the same as our Current Plan. And the bottom level, new level 4, will be the maximum deductible allowed.

Current Plan	\$200 Individual / \$300 Family
Plan Option #1	\$1,000 Individual / \$1,500 Family
Plan Option #2	\$2,000 Individual / \$3,000 Family
Plan Option #3	\$3,000 Individual / \$4,500 Family
Plan Option #4	\$4,350 Individual / \$6,525 Family

We will also offer members the opportunity to have coverage elections for their family. This will allow members, depending on their own unique circumstances, to elect coverage that fits best for their situation. Coverage categories will be:

Single	Employee+Children	Employee+Spouse	Family
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We will no longer have the composite rate, which is every member pays the same regardless of family status. Keep in mind that spouses do not have to be covered under the

new plan. This opens the door for members with a working spouse to obtain coverage through their employer. Many larger employers will be offering that coverage which gives our members the ability to avoid doubling up on spousal health care coverage.

The rate structure will look different than it has in the past. Costs for the Plan will be dramatically higher as we enter 2014. As I said in the March newsletter, there are many new expenses for the fund. Examples are unlimited lifetime/annual maximums on broad categories of services; no cost sharing on preventative services; covering children to age 26, and fees and taxes imposed on the fund to supplement the mandatory health care exchanges. The trustees have decided to allow for the use of some of the fund reserves to subsidize the premiums members pay for a short transition period. Even with some subsidy, members will find that the costs of health care are increasing rapidly.

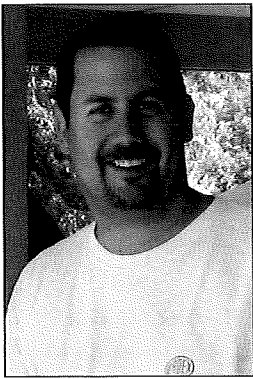
As of 2014 we will move to monthly eligibility for health care. We will move all excess monthly contributions into your individual HRA. We will no longer have an hour banking system that limits the number of hours that an individual can have in their bank. You will no longer forfeit hours. If you do not have enough money in your HRA to cover your monthly premium you will be billed a self-pay. If you choose not to make that self-pay and go uninsured, the credit will remain in your HRA for future use, if you again become eligible for insurance. Remember that there are taxes for not having health insurance. Each person will have to disclose this information when filing taxes each year.

### New Rules for HRA's

The ACA has also imposed new rules for the use of HRA's. A member will have to be covered with insurance in the month that a claim is paid, and will have to have insurance for HRA dollars to be deposited in their account. The claim will also have to arise during an "insured" period. This is subject to future clarification by the government. The new rules also will not allow an HRA unless it accompanies a health plan that offers the minimum essential value requirements. This means that we cannot allow any member to have a standalone HRA account. We have many members in North Dakota and our Tile Layer members in Rochester that have standalone HRA's. These members will be able to use up balances of contributions for work before 2014, but will no longer be able to contribute to that fund. This is a very discouraging new development.

### Looking Forward

Please stay tuned for further developments and changes. We will be updating everyone in future newsletters. Plan changes from Zenith American Solutions will also be mailed as we approach 2014 and we finalize all of the moving parts of the new program.



# BAC Apprenticeship Training Center Update

By Rick Martagon, Apprenticeship Coordinator

Nine people recently completed apprenticeship training. One of the exciting things this year is that we had second and third generation graduates. We also had young men from past community outreach programs complete their apprenticeship.

The BAC Apprenticeship Training Center and IMI delivered a grout certification and flashing class to 26 members in North Dakota. Thank you to Structural Materials, Inc., for sponsoring the location and supplies for the training. They have really supported this event and have offered to hold training at their other sites.

Since January 1 we had about 8,600 hours of training at our metro training center. This includes apprenticeship training, journey level upgrades, and college, high school and community outreach programs.

On June 12 we will have training at the Cotton Training Center in Northern Minnesota on a new product, EnduraMax high performance wall system. We will serve food. Members, contractors and vendors are invited to attend.

## Outreach Efforts

In April we had 83 students from Eagan High School in Eagan, Minn., participate in a two-day, hands-on tile installation and bricklaying class at our training center. From this group, Rheanna Ezell will be attending the tile finisher pre-job program this summer. The training was initiated from a career day visit last year and was funded by a Perkins Grant. A special thanks to the bus driver who transported the students, Andy Cook, a retired bricklayer who jumped in and helped with the training. Thanks also to Paul Sober, first-year tile layer apprentice, and Willie Falck, pointer-cleaner-caulker journeyman, who volunteered both days to assist. They made it very enjoyable for the kids.

## Pre-Job Training Programs

June 17-July 26, 2013

Mon-Fri 7:30 a.m. to 3:30 p.m.

Session is six continuous weeks

Call 651-487-5500 to reserve your spot

Applications are available for download at [www.bactraining.org](http://www.bactraining.org)



*These members completed a grout certification and flashing class recently in Grand Forks, ND. The class was instructed by BAC Apprenticeship Training Center and IMI, and was sponsored by Structural Materials, Inc. Shown in no particular order: Casey Halvorson, Edwin Skavlem, Gary Halvorson, Mathew Wytaske, Travis Glimsdahl, Rod Wass, Keith Stebleton, Kevin Schlotfeldt, Mike Kimball, Mike Giles, Sam Nelson, Craig Wilhelmi, Chris Simpkins, Jeff Lutz, Dan Staver, Mathew St. Claire, Jason Bakke, Timothy Riley, Aaron Bina, David Reuther, Troy Snobeck, Jim Steen, Andrew Springer, Gordon Overbo, Randy Carlson, Kyle Christianson.*

## WorkSHIFTS Launch Tobacco Cessation Activities

This past winter, the WorkSHIFTS project mailed a survey about health and tobacco to randomly chosen members of 11 Taft-Hartley Health and Welfare Funds.

WorkSHIFTS is using this information collected from the survey to design activities this summer to promote the funds' tobacco cessation benefits.

Research has shown that using tobacco cessation programs greatly increases smokers' chances of quitting successfully.

By encouraging members to make use of their tobacco cessation benefits, Taft-Hartley Funds can help members who want to quit, succeed in achieving this critically important health goal.

More information on these activities will be out soon. To learn more about the tobacco cessation program, contact Zenith American Solutions at 651-256-1801 or 1-800-879-4412.

## **For MN & ND Bricklayers & Allied Craftworkers Local 1 Mutual Relief Association**

This is a summary of the annual report for the MN & ND Bricklayers & Allied Craftworkers Local 1 Mutual Relief Association, (Employer Identification No. 41-0164670, Plan No. 501) for the period January 1, 2012, to December 31, 2012. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

International Union of Bricklayers and Allied  
Craftworkers Local 1 MN/ND  
United Labor Center, 312 Central Ave., Room 328  
Minneapolis, MN, 55414  
41-0164670 (Employer Identification Number)  
612-379-2966

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. These portions of the report are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

International Union of Bricklayers and Allied  
Craftworkers Local 1,  
United Labor Center, 312 Central Ave., Room 328  
Minneapolis, MN, 55414  
612-379-2966

and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Ave., NW, Suite N-1513, Washington, D.C. 20210.

Sincerely,  
**Board of Trustees**  
Michael Cook  
Michael Hawthorne  
Michael Ganz  
Terry Wong  
Richard Kentzelman

### **Basic Financial Statement**

The value of plan assets, after subtracting liabilities of the plan, was \$344,393 as of Dec. 31, 2012, compared to \$383,481 as of Jan. 1, 2012. During the plan year the plan experienced a decrease in its net assets of \$39,088. This decrease includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. The plan had a total income of \$2,976 including income from investments of \$2,976. Plan expenses were \$42,064. These expenses included \$27,700 in benefits paid and \$14,364 in other expenses.

### **Your Rights To Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment;
4. Transactions in excess of 5 percent of the plan assets.

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Plan Sponsor:

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### **Web Chat available at [www.millimanbenefits.com](http://www.millimanbenefits.com)**

For those of you participating in the Minnesota Ceramic Tile and Allied Trades Retirement Plan, you are now able to "connect" with a live person if you need additional help while online at MillimanBenefits.com. You may chat with Milliman representatives Monday through Friday during Benefits Service Center hours (7 a.m. – 7 p.m. Central).

You will be "chatting" with the same knowledgeable people that you reach when you call Milliman's Benefit Service Center. To start your conversation, click on the Web Chat icon in the light blue bar across the top of your screen and complete the form as directed. A Web Chat window will open and alert you of the status of chat representatives. At the end of

your chat session, you will be offered a brief exit survey. Additionally, you may reach Milliman by email using the Contact Us icon, also in the light blue bar across the top of your screen.

Milliman's Web Chat is powered by LIVEPERSON and is McAfeeSECURE. All chats will be confidential.





**Nevis, MN**

**Gold Card Dinner at Bullwinkles on April 20, 2013**

From the left: Executive Vice President Mike Hawthorne, 50-year member Tom Pinkerton, 50-year member Gordon Pierce and Vice President Mike Ganz.



**Mankato, MN**

**Gold Card Dinner at the Eagles Club on April 26, 2013**

From the left: Business Representative Mark Caron, Recording Secretary for Chapter #11 and 25-year member Mike Magges, and President Mike Cook.



**St. Cloud, MN**

**Gold Card Dinner at the Eagles Club on April 6, 2013**

From the left: Vice President Mike Ganz, 50-year member Vernon Koshiol, and President Mike Cook.



# CLASS OF 2013

## BAC Local 1 MN/ND Apprentice Completions

Completion banquet was held May 2 at Mancini's Char House in St. Paul

**Congratulations to all for a job well done! We wish you all the best!**

— BAC Local 1 MN/ND



### Painter, Cleaner, Caulker

From the left: Instructor Dave Mensing, Corey Brandvold, and Apprenticeship Coordinator Rick Martagon.

### Tile Layer

From the left: Instructor Sam Greenwood, Alexander Sticha, Nicholas Bann, Nate Wagner, Apprenticeship Coordinator Rick Martagon, and Instructor Rod Schmidt.



### Tile Finisher

From the left: Instructor Rod Schmidt, Daryl Johnson, James Ralston, Alexander Rancour, Sir Knox, and Apprenticeship Coordinator Rick Martagon.



### Save the Date!

**July 13, 2013**  
ATV Member Ride  
Stompin' Grounds Lodge  
& Camping  
Akeley, MN

Camping available.  
Call Mike Ganz  
at 612-865-0343  
with questions.

Attention Golfers – Don't Miss the  
Bricklayers and Allied Craftworkers

# Golf Tournament

Saturday, July 27, 2013, at Pheasant Acres Golf Club, Rogers, MN

Sponsored by the Bricklayers and Allied Craftworkers Local Union 1 Minnesota/North Dakota

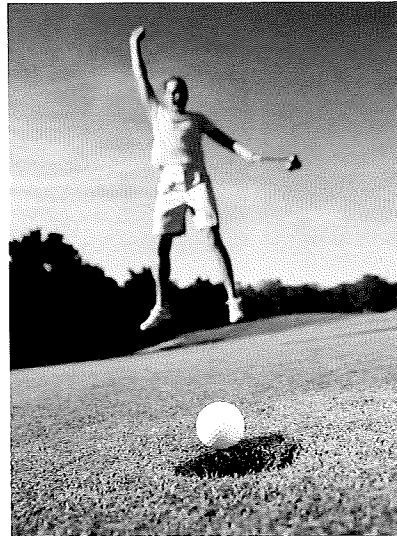
*Tee Off Time: 7 a.m.; Shotgun Start – Be There to Sign In by 6:30 a.m.*

**COURSE REQUIREMENT: ALL GOLFERS MUST WEAR SOFT SPIKES!**

**SCRAMBLE TOURNAMENT – A**

“Scramble” is a competition among foursomes, not individuals. Everyone in the foursome tees off. The best drive is selected, and everyone hits his/her second shot from this location. This procedure is repeated on every shot, including putting, until you putt out. The foursome will have only one score on each hole.

**COST IS \$85 PER PERSON** – This includes green fees, golf cart, dinner, drink tickets and prizes. Deadline for reservations is July 19. Entrants will be limited to the first 144 golfers. You may make up your own foursome, or we will place you in one.



Retired members will pay \$70 for golf.

Any questions concerning the tournament can be directed to Mike Cook or Mike Hawthorne at 612-379-2966; or Dick Kentzelman at 612-889-1435.

Because each person must be on a cart, the deadline for golf reservations is July 20. No exceptions! The golf tournament is open to all members of BAC Local 1 MN/ND.

**PAYMENT MUST BE MADE WITH RESERVATION** – Make your check payable to BAC Golf Day. Send to BAC Local 1 MN/ND, 312 Central Ave., Room 328, Minneapolis, MN 55414.

## 2013 RESERVATION BAC GOLF TOURNAMENT



NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE (H) \_\_\_\_\_ (W) \_\_\_\_\_

NAMES OF OTHERS IN YOUR FOURSOME

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



## IMI Brings Masonry Training and Awareness into the Community

By Mark Swanson, Director of Industry Development and Technical Services in Minnesota

IMI has several roles, but the bottom line is creating more BAC Local 1 MN/ND job opportunities by educating skilled craftworkers, design professionals and project decision makers.

The University of Minnesota architecture workshop at the BAC Apprenticeship Training Center wrapped up in March with the final design competition. The class divided into three teams, Masonati, Sidney and the Bricks, and Mudslingers. The project assignment was to design a new masonry building for the U of M campus. The mock ups were judged on required content, craftsmanship as well as concept. The jury included members of BAC, IMI, the U of M, the MC&MCA, and suppliers: Doug Schroeder, Olene Bigelow, Craig Hinrichs, Steve Weeks, Dave Mensing, Kim Bartz, Peter Golter and myself.

Masonati earned the greatest amount of points in the final design competition and won the Undergraduate Architecture Team award for Student Design and Scholarship Excellence. The award was announced Friday, May 5, 2013 at the University of Minnesota College awards breakfast. BAC instructor Dave Mensing was instrumental in assisting all of the students to push their designs and recently acquired skill sets to achieve their final designs.

"Thank you for your great efforts in bringing our students into a world of masonry. This is clearly an opportunity that has far reaching consequences," says Sharon Roe, director of the Bachelor of Design in Architecture (BDA Degree) at the U of M. IMI also thanks the suppliers who provided the building materials to the students: ACME - Ochs Brick & Stone, Anchor Block, Amcon Block, 3M, and MTL.

IMI and BAC took to the road in early May. Rick Martagon, Dave Mensing, and I headed to Grand Forks, ND, for a flashing upgrade and a grout certification class. 26 craftworkers were present along with BAC business agent Randy Carlson. The training was a big success and IMI and BAC plan to continue this outreach to the outstate areas to bring additional training to its members. (pictured on page 4)

IMI and the Minnesota Masonry Coalition have been busy. Working with a local developer, architect and structural engineer, the coalition was able to change elevator shaft



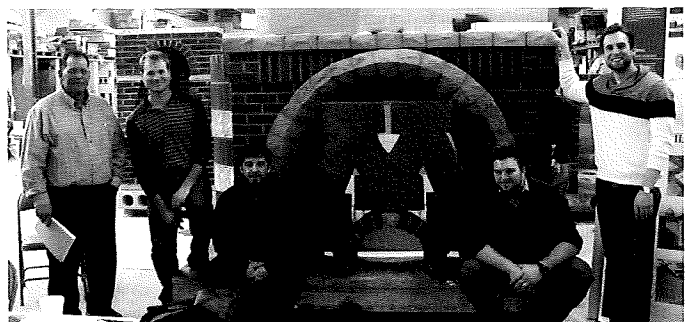
From the left: Team Mudslingers, Chris Kenow, Dan Zieslmeier, Alice Yanke (top), Derek Dietrich, Callum Vierthaler, Ian Schoenke.



Top row, from the left: Team Sidney & The Bricks: Jonghyeok Lee, Sidney Wilson, Jin Park. Bottom row: Amber Norberg, Jaqui Zamora, Nakia Edmunds.

and stair wells to CMU block walls from metal stud and gypsum board on a two-story medical office building design. The exterior wall CMU size was reduced providing the developer with additional rentable square footage. The fact that we got in the door during the schematic design phase and worked together with the architect, developer and the structural engineer early on before the design was set helped enormously.

The coalition also visited the structural engineering firm of BKBM with Sam Rubenzer, P.E., of FORSE consulting. BKBM had hired several new staff members during the last year, and wanted them to understand the opportunities that existed with structural masonry. Sam and I gave a presentation on structural masonry to the engineers which was well received. The group was very interactive and had a lot of great questions.



From the left: Instructor Dave Mensing, Team Masonati members Daniel Scott, Rhythm Unnown, Theodore Wright, and Aaron Richard.

Mark Swanson can be reached at [mswanson@imiweb.org](mailto:mswanson@imiweb.org), 612-332-2214 or on his cell at 612-840-8695.

To learn more about the International Masonry Institute, visit [www.imiweb.org](http://www.imiweb.org).

## Durbin Amendment/ Lighthouse1 OneCard

Effective April 1, 2013, a new regulation goes into effect as part of the Dodd-Frank Wall-Street Reform and Consumer Protection Act that requires consumers to be provided with the ability to pay using a PIN (Personal Identification Number) at the point of sale, in addition to the current signature process.

Based on this new regulation, you now have the option to create a PIN for use with your Lighthouse1 OneCard debit card.

Keep in mind, that the use of a PIN is not required to access your funds via the Lighthouse1 OneCard. You can continue to use your Lighthouse1 OneCard as you always have – no change required, simply by swiping your card and providing a signature.

### TO REQUEST A PIN FOR YOUR BRICKLAYERS Lighthouse1 OneCard:

- To create a PIN, please call 1-888-999-0121
- The automated system will walk you through the prompt to create your own self-selected PIN for your Lighthouse1 OneCard.
- Remember to keep your PIN private.

We recommend creating a unique PIN that cannot be easily guessed by others.

### Am I required to use a PIN to access funds in my account?

No, you can continue to use your Lighthouse1 OneCard as you always have – no change required, simply by swiping the card and providing a signature.

### If I don't know my PIN or have not yet selected one can I still use my card?

Yes, simply let the merchant know that you wish to pay using the signature process and they will direct you accordingly.

### How do I use my PIN when using my Lighthouse1 OneCard?

Once you swipe your card at the point of purchase, choose "Credit" or "Debit" on the keypad.

Choosing "Credit" will require only your signature. Choosing "Debit" will require you to enter your PIN.

### Will I be able to receive cash-back or access my accounts via ATM with this new PIN option?

No. PINs will only allow you to pay for eligible goods and services as they do today. Cash-back and ATM transactions will not be allowed.

## NEW MEMBERS

We welcome our new members...

Glenn Amstutz  
Michael Churilla  
James Freeman  
John Jones  
Steve Keiser  
Henry Knoblauch

Gerald Liston  
Bradley Miller  
Robert Staudenmayer  
Dustin Suedel  
Chad Taylor

## DECEASED MEMBERS

We are sorry to report the deaths of these members who are listed under their pre-merger locals.

### #1 MN—St. Paul

Roger Benick  
Richard Caron  
James Lence  
Nick Miklya  
Charles Schirmer

### #8 MN—Rochester

Robert Nagel

### #15 MN—Brainerd

George Keeping

### #18 MN—Tile

Edward Gehling

### #2 MN—Minneapolis

Kenneth Haroldson  
Rubin Johnson  
Eldon Kvam

### #23 MN—Duluth Tile

Gerald Ronkainen



*Please notify us if you know of any member that has passed away. It is always our intention to send flowers or a memorial to the funerals of BAC Local 1 MN/ND members. However, we are not always informed until after the funeral. The Local also has to send out applications for death benefits to the family. Once the local union is notified we pass the information to Zenith American Solutions and to the International Union. They in turn will process any other pension, health or death benefits that the member might have. Your help is appreciated. Please keep your beneficiary information up-to-date. Incomplete or missing information makes the process harder during an already tough time for the family.*

## Pinnacle Awards

*Continued from Page 1*

Memorial, the Ocean Financial Centre in Singapore, the Krungthep Kreetha residence in Bangkok, Thailand, and the 1910 Harris County Courthouse Restoration in Houston, Texas.

Congratulations to both companies and their BAC Local 1 members for being recognized for their outstanding craftsmanship in the natural stone industry.

Follega, a 12-year BAC member, is a stone mason foreman. Dahl is a masonry superintendent and has been a BAC Local 1 member for about 34 years.





**2013 CHECK YOUR CALENDAR FOR IMPORTANT DATES**

Please clip the calendar and post it in a convenient spot so it's handy when you want to check meetings and events.

**Chapter 1-Minneapolis-St. Paul**

312 Central Ave., Minneapolis:  
4:30 p.m. June 3, Aug. 12, Sept. 9,  
Nov. 11  
Prom Center, 484 Inwood Ave.,  
Oakdale: All Metro members  
7 p.m. Dec. 9

**Chapter 3-Duluth-Hibbing-Iron**

**Range** Cotton Training Center:  
5 p.m. June 12  
Duluth, Duluth Labor Center:  
5 p.m. Sept. 11, Dec. 11  
Hibbing, Electricians Hall: 7 p.m. Aug.  
14, Nov. 13

**Chapter 4-St. Cloud-Brainerd**

St. Cloud Labor Home,  
1903 4th St. N.: 7 p.m. June 5, Aug. 7,  
Sept. 4, Nov. 6, Dec. 4

**Chapter 8-Rochester-Faribault**

Rochester, Rochester Labor Hall:  
7 p.m. Sept. 9, Dec. 2  
Faribault, VFW: 7 p.m. Aug. 5,  
Nov. 4

**Chapter 11-Mankato-New Ulm**

Mankato, Mankato Eagles Club:  
7 p.m. June 6, Sept. 5,  
Dec. 5  
New Ulm, American Legion:  
7 p.m. Aug. 1, Nov. 7

**Chapter 15-Bemidji and ND**

Bemidji, Elks Club: 7 p.m. June 13,  
Aug. 8, Sept. 12, Nov. 14, Dec. 12  
Dickinson, St. Anthony Club:  
7 p.m. Dec. 19  
Fargo, F.M. Labor Home:

7 p.m. June 25, Sept. 24, Nov. 20  
Grand Forks, E. Grand Forks  
American Legion: 7 p.m., June 26,  
Sept. 25, Nov. 21  
Minot, VFW: 6. p.m. Aug. 29,  
Sept. 19, Dec. 18

**GOLD CARD DINNERS**

Letters will be mailed.

**Metro Area Gold Card Luncheon**

Prom Center, 484 Inwood Ave.,  
Oakdale: 11 a.m. July 11

**Chapter 3-Duluth-Hibbing- Iron Range**

Duluth area: Radisson Hotel,  
6 p.m. Oct. 11  
Iron Range: Valentini's, 6 p.m. Oct. 12

**Chapter 8-Rochester-Faribault**

Rochester, Rochester's Eagle Club:  
6 p.m. June 7

**OTHER EVENTS**

**Retirees Club Breakfast meetings**

Jax Cafe, Minneapolis  
9 a.m., Sept. 26, Dec. 5

**Duluth area Retirees meetings**

Miller Hill Mall Perkins, Duluth  
9:30 a.m., First Wednesday of  
each month

**Iron Range Retirees Breakfast meetings**

Iron Kettle, 9 a.m., Chisholm  
Third Monday of each month

**Chapter 3 - Duluth Meeting Change**

The June 12, 2013, Duluth area Chapter 3 meeting will be held at the Cotton Training Center. The meeting begins at 5 p.m. with an open house starting at 2 p.m. for contractors and vendors who have provided material for the school. Come tour the facility and to see where our area journeyman upgrades and apprenticeship classes will be held. We will be grilling and providing refreshments. For more info, see page 4.

**St. Cloud Retirees Breakfast meetings**

Brigitte's Café, 9:30 a.m.,  
Third Thursday of each month

**Executive Committee meeting**

312 Central Ave., Minneapolis  
9 a.m. Oct. 4

**Semiannual Meeting-All of MN and ND**

312 Central Ave.,  
Minneapolis, 9 a.m. Oct. 5

**BAC Golf Tournament**

Pheasant Acres: 7 a.m. July 27

**Chapter 3 Golf Tournament**

Grandview Golf Links, Duluth  
8 a.m. Sept. 7

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# QUARTERLY UPDATE

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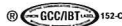
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## QUARTERLY UPDATE

Bricklayers & Allied Craftworkers  
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## GOVERNMENT



### POLITICS – Our Issues

## MN Legislature Adjourns With Much Accomplished and Much Remaining

### *Senate fails to agree to significant minimum wage increase*

St. Paul – The 2013 Minnesota Legislature adjourned at midnight on Monday, bringing to a close one of the most productive legislative sessions for working Minnesotans in a generation.

“After a decade of devastating cuts, budget gimmicks, and giveaways to corporate special interests, Governor Dayton and the DFL majority in the Legislature passed a budget that restores cuts, invests in jobs and education, and makes taxes fairer for middle class Minnesotans,” said Minnesota AFL-CIO President Shar Knutson. “Minnesota won’t turn around overnight, but the 2013 session was an enormous step forward.”

The DFL Legislature passed bills that will help countless numbers of working people in Minnesota, including:

- A 26-week extension of unemployment benefits for any worker whose employer locks them out
- Agreement between Labor and business on workers compensation reform that increases benefits to injured workers and finally recognizes psychological trauma as a workplace injury
- The right for childcare providers and personal care attendants to vote on whether they want to form a union
- Investments in job creation tools, an infrastructure bonding bill, and key construction projects like the Mall of America expansion
- Closing corporate tax loopholes, reducing property taxes, and ensuring the richest pay their fair share in taxes
- A monumental investment in E-12 education, including the guarantee of all-day kindergarten in every public elementary school
- Significant funding increases for MnSCU and the U of M, which will enable a tuition freeze for students, significant increases in the state grant and aid program, and passage of the Dream Act



- Ensuring highly trained professionals run passenger rail service
- Guaranteeing the freedom to marry to all loving and committed couples

While this was a productive session, one major disappointment was the Minnesota Senate’s failure to work with Governor Dayton and the House on a meaningful minimum wage increase.

“Hundreds of thousands of low-wage working Minnesotans and their families who deserve a pay raise are extremely disappointed in the Senate’s failure to agree to a meaningful minimum wage increase,” Knutson said. “Between now and the 2014 session, our coalition will be having conversations with lawmakers and their constituents about why a significant minimum wage increase is good for workers, small businesses, and our entire state.”