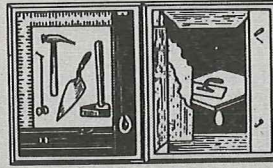


QUARTERLY UPDATE



REPRESENTING:
• BRICKLAYERS
• STONE MASONS
• TILELAYERS
• MARBLE MASONS
• BLOCKLAYERS
• POINTERS-CLEANERS-CAULKERS
• FINISHERS
• SHOPMEN
• CEMENT MASONS
• CONCRETE PRODUCTS SPECIALIST

VOLUME 2, NUMBER 1



MARCH, 1994

BAC UNION PRIVILEGE

Know Your Union Priviledge Benefits

by Gary Goblirsch

How to make your buck go farther? That's a question all union members ask themselves as they try to pay all the bills at the end of the month and hope there are a few dollars left for those unexpected expenses.

Fortunately, the BAC International union offers many financial services that can help our members stretch that hard earned dollar a little farther.

The BAC MasterCard is a special union-negotiated credit card with a low 11 percent variable rate, one of the lowest in the country. There are no annual fees and no fees for Automatic Teller Machine use, cash advances or checks.

The Health Needs Service offers a discount mail-service pharmacy program for savings on prescription drugs for you, your family or relatives.

If you are buying a home, selling a home or refinancing your mortgage, check into the Mortgage and Real Estate service. They offer strike protection for mortgage payments, special savings on real estate services and help for first time home buyers.

There are free and discounted legal services with a free 30 minute consultation and free document review.

GroupLife insurance offers supplemental insurance with guaranteed coverage for any union member that are up to 25 percent less than comparable programs.

The Union Driver and Travel Club has free towing, car repair discounts at 30,000 shops nationally, and a travel cash-back service.

The BAC Tool Sales program offers a discount on quality tools and clothing. Mail order or phone

order service by credit card is accepted with ten day delivery.

The Loan Program provides low interest loans with lower monthly payments and longer terms to make them more affordable.

There is a Union Shopper program that offers price comparisons on union made cars and 275,000 brand-name items.

Supplemental life insurance and hospitalization insurance is available through UnionCARE and UnionSHIELD programs that offer low group rates to members. It is designed to supplement your present insurance programs.

These services are provided to union members exclusively through the BAC Union Privilege Benefits program. For information on any of these services call toll free 1-800-331-1077. The BAC stands behind their quality and value.

In addition to the Union Privileges program the BAC provides educational seminars, industry promotion through the IMI, an active lobby in Washington, D.C. to protect your interests, and the BAC Journal and Chalkline publications to educate and inform our membership.



MEETING NOTICES

Monthly Union Meeting Dates

Starting in May, the Minneapolis and St. Paul Chapter Meetings will be combined. Please note the following dates:

Saturday, April 2nd — Semi Annual Meeting, 10 a.m., Minneapolis.

Monday, May 9th — Chapter Meeting, 7:00 p.m., Minneapolis.

Thursday, June 9th — Chapter Meeting, 7:30 p.m., St. Paul.

Monday, July 11th — Chapter Meeting, 7:00 p.m., Minneapolis.

Thursday, August 11th — Chapter Meeting, 7:30 p.m., St. Paul.

Monday, September 12th — Chapter Meeting, 7:00 p.m., Minneapolis.

Saturday, October 1st — Semi Annual Meeting, 10:00 a.m., Minneapolis.

Thursday, November 10th — Chapter Meeting, 7:30 p.m., St. Paul.

Monday, December 12th — Chapter Meeting, 7:00 p.m., Minneapolis.

The Minneapolis Chapter Meetings will be held at 312 Central Avenue in Minneapolis. The St. Paul Chapter Meetings will be held at 411 Main in St. Paul.

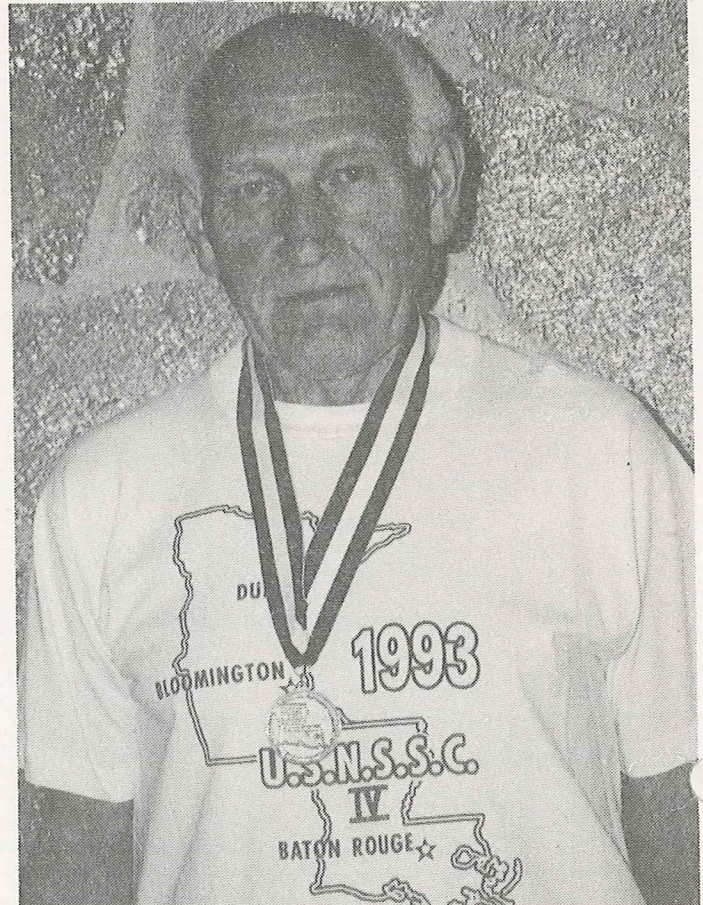
SEMI ANNUAL MEETING DATES

A meeting of **ALL** Local 1 members will be held on Saturday, April 2, 1994, at 10:00 a.m. at 312 Central Avenue in Minneapolis. The October meeting will be held on Saturday, October 1, 1994, at 10:00 a.m. at 312 Central Avenue in Minneapolis.

State Fair Volunteers Needed

Mark your calendars for the Minnesota State Fair. Volunteers are needed, both Active and Retired, to man our booth. The Fair runs from August 25, 1994 through September 5, 1994. Please call 379-2966 for more information.

Local 1 Member Wins Gold Medal

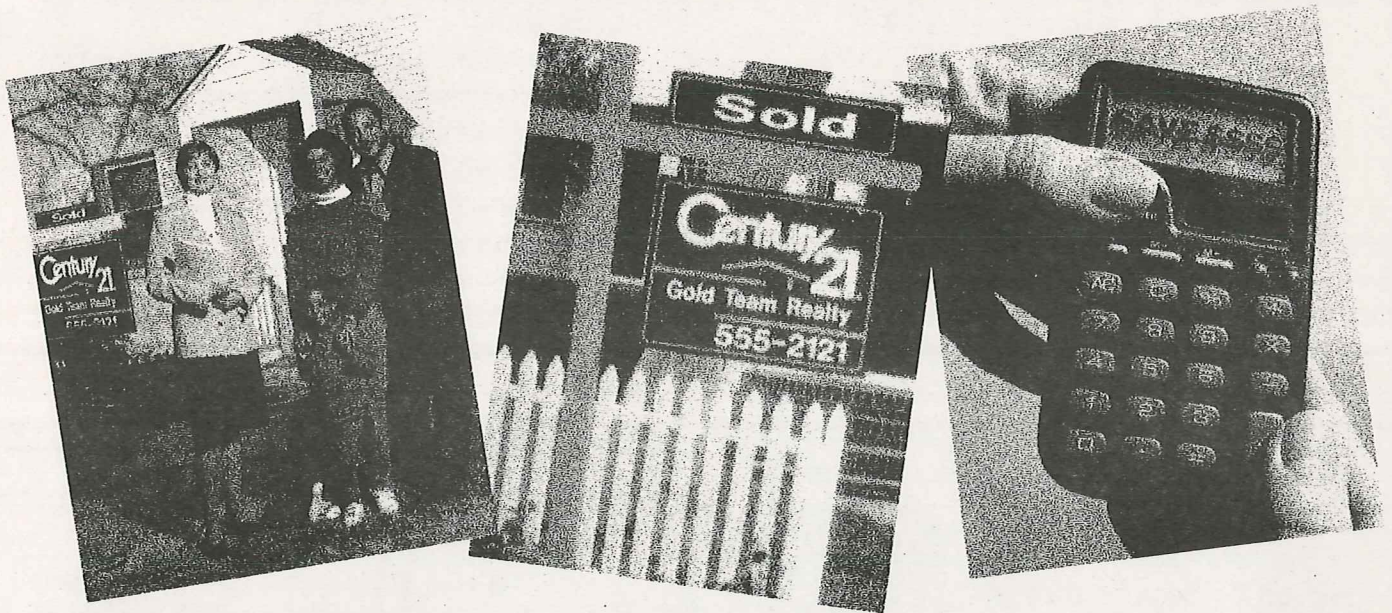


Henry Klaas of Stillwater, member of Local 1 of Minnesota, recently won the gold medal in table tennis competition at the 1993 Senior Olympics in Baton Rouge, Louisiana. Klaas, a former Minnesota state champion from 1960 through 1965, was one of 7,400 athletes age 55 and over competing in 18 different sports in the biennial event.

RETIREE'S CLUB

Join our Retiree's Club. The Retiree's will be meeting quarterly. The next meeting will be held on March 24, 1994 at 10:00 a.m. The meetings are held at JAX. For further information, call 379-2966 or 379-4230. A speaker from Social Security will be attending.

Buying? Selling? Refinancing?



Your Union's Mortgage Program Offers Special Advantages!

It saves you money!

One-half percent discount off participating real estate agent's commission. Savings for buyers, too.

It's easy!

Mortgage counselors can take your application over the phone. Extended hours allow you to call before or after work.

The people are great to work with!

Expert mortgage counselors guide you through every step of the process, right up to closing.

Strike, layoff and disability protection!

You're eligible for an assistance program in the event you are out of work due to a prolonged strike, lockout, layoff or disability.

First-time buyers get special help!

A special program allows down payments as low as 3% for qualified union members, plus reduced closing costs.

It's union backed!

Your union stands behind you ready to help as you go through the buying or selling process. There's no other program like it anywhere in the country.

Call Today.

1-800-848-6466

Call before or after work! Mon.-Thurs. 8a.m.-10p.m.; Fri. 8a.m.-8p.m. (ET)
New Saturday hours: 8:30a.m.-5p.m. (ET)

Se habla español

UNION MEMBER MORTGAGE AND REAL ESTATE



To be eligible for any real estate or mortgage benefits, you must first call the program's toll-free number to register.

Program currently available only to union members in the U.S. and certain territories. Financing provided through PHH US Mortgage. Licensed Mortgage Bankers: NYS Banking Department. Illinois Residential Mortgage Licensure. Licensed Mortgage Banker: NJ Department of Banking. Arizona Residential Mortgage Licensee: ML0060. Massachusetts Residential Mortgage Licensee: BK10039. Each CENTURY 21 office is independently owned and operated. © Marks owned by CENTURY 21 Real Estate Corporation. Union Member Mortgage and Real Estate Benefits not available through walk-ins to your local CENTURY 21 offices.



DECEASED MEMBERS

We are sorry to report the following deaths since our last newsletter:

Russel E. Nygard — 11-27-93
Ted C. Christianson — 11-27-93
Earl R. Nelson — 12-13-93
Raymond Wells — 01-02-94
Floyd Blakeborough — 01-21-94
Bernard Lindmeier — 01-24-94
August Kruger — 02-11-94
Eddie Clyde — 02-13-94
Carl Christianson — 2-94
James Vener — 2-25-94

Dolores Howes, wife of LeRoy Howes, passed away on 11-17-93. Sam Jones, father of Craig Jones, passed away in January 1994.

Bernard John Shanley, retired Bricklayer, died accidentally on June 4, 1993.

Bernard (Bud) was proud of his trade and received his 40 year pin in 1991.



He encouraged and supported several relatives and friends in joining the brick-laying trade and union.

Bud worked on many major construction jobs during his years and made many long-standing friends.

He will be greatly missed by his wife, Dorothy and his six daughters, their families and friends.

We would like to express our deepest sympathy to the families and friends of the members.

Get Well Soon

We wish a speedy recovery to Marie Jaseniuk, wife of Walter Jaseniuk. Marie had open heart surgery in November.

Ronald Christensen had a heart attack while on vacation in Texas.

**Bricklayers & Allied Craftsmen
Local #1 of Minnesota
312 Central Ave., Suite 328
Minneapolis, Minnesota 55414**

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612-379-4230**

OUTSTATE: 1-800-257-8636

GARY GOBLIRSCH, PRESIDENT

