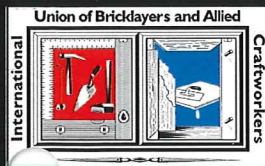


# QUARTERLY UPDATE

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



SEPTEMBER 2013

VOLUME 21, NUMBER 3

## INSIDE THIS ISSUE

**NEGOTIATIONS/2**

**FROM THE PRESIDENT:**  
Health Care/3

**MEMBER RECOGNITION:/6**

**GOLF WINNERS: /7**

**IMI:** Promoting Masonry/9

**EVENTS:**  
Calendar/11

**GOVERNMENT:**  
Minimum Wage/12

### 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

## Miller Enjoys Retirement at 126 MPH

By Patricia Johnson



Photo Credits: Dick Miller

*Above left: Dick Miller stands alongside his 1967 SS 427 Impala with his greatest supporter, his wife Coreen.*



*Above right: Drag racing enthusiast and BAC Local 1 MN/ND retiree Dick Miller has customized his 1967 SS 427 Impala to race a quarter mile at 126 MPH in 10.79 seconds.*

Dick Miller likes to drive fast. And he has the right car to do it in. A 1967 SS 427 Impala with a 950 CFM four barrel aftermarket carburetor and a 505 cubic inch engine loaded with 637 horsepower, so that helps, "Get'er down the road," he says. "I also have slicks for tires, real soft rubber so they stick on the track. My best time on the quarter mile is 10.79 seconds at 126 mph."

Miller followed in his father-in-law's footsteps and became a bricklayer in 1963. His brother-in-laws and their uncles all followed the same path. He later retired in 2003 and a few weeks ago he received his 50-year pin from BAC Local 1 MN/ND.

Born and raised in St. Paul, Miller had an interest in cars and started drag racing in 1968 with a 1966 Ford Fairlane GT. That was his first new car. He later bought his second new car, the 1967 Impala, for \$2,900. At the time its list price was \$4,300 and only 2,124 were built. "It originally was bought as a family car, but didn't stay that way for long," he says. The car

was customized for speed with a roll cage and a five-point safety harness built in. If fully restored, the car would be worth \$45,000 to \$55,000 today. He has put only 44,000 miles on it, "A quarter mile at a time. The length of a drag strip."

*Continued on Page 8*

## New Job Brings Greater Challenges for Hawthorne



Mike Hawthorne's office is in his Minnesota home, but his work is on the road. He was recently named the new Tile, Marble and Terrazzo (T/M/T) Craft Director for the United States and Canada and the North Central Regional Representative for the International Union of Bricklayers & Allied Craftworkers. As a representative he will travel within a fourteen state area stretching from the Dakotas to Ohio, Minnesota to Missouri.

Hawthorne, a Journeyman tilesetter, has 33 years of experience in the ceramic tile industry. As an active member on the T/M/T Craft Committee for the International, he worked with the International and alongside Director John Mason and others attending craft, coverings and surfaces industry shows. He also took the lead on several other projects

when approached by the International. So when Mason retired from the position on August 1, Hawthorne was asked if he would be interested in the job and he accepted.

"What surprises me the most is when you are recognized for what you are doing when you didn't realize people were even paying attention," he says of

*Continued on Page 8*

# Negotiations

Since our June newsletter was printed, we have completed many more of the Minnesota contracts for BAC Local 1 MN/ND that expired on April 30, 2013.

The following are the settlements that we have reached:

**Terrazzo Workers:** We agreed to a three-year contract with wage increases of \$.90 on July 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.

**Metro Tile Layers:** We agreed to a three-year contract with wage increases of \$.90 on June 17, 2013, \$1.15 on May 1, 2014 and \$1.30 on May 1, 2015.

**Metro Tile and Marble Finishers:** We agreed to a three-year contract with wage increases of \$.90 on June 17, 2013, \$1.15 on May 1, 2014 and \$.99 on May 1, 2015.

**Duluth Area Tile Layers:** We agreed to a three-year contract with wage increases of \$1.06 on June 3, 2013, \$1.06 on May 1, 2014 and \$1.06 on May 1, 2015.

**Duluth Area Tile and Marble Finishers:** We agreed to a three-year contract with wages of \$32.95 and increases of \$.80 on May 1, 2013, \$.80 on May 1, 2014 and \$1.10 on May 1, 2015. This is the first year that we broke apart the finishers and layers in the Duluth area. We did this so that our employers could register their apprentices and be in compliance with the Department of Labor. We now have all of our tile layers and tile finishers working under one set of Apprenticeship Standards throughout the State of Minnesota.

**Rochester Area Tile Layers:** We agreed to a three-year contract with wage increases of \$.90 on July 1, 2013, \$1.00 on May 1, 2014 and \$1.10 on May 1, 2015.

**Rochester Area Tile and Marble Finishers:** We agreed to a three-year contract with wage increases of \$.59 on July 1, 2013, \$.65 on May 1, 2014 and \$.72 on May 1, 2015.

**Southwest, West and Northwest Minnesota Area Tile Layers:** We agreed to a three-year contract with wage increases of \$.86 on June 17, 2013, \$1.09 on May 1, 2014 and \$1.24 on May 1, 2015.

**Southwest, West and Northwest Minnesota Area Tile and Marble Finishers:** We agreed to a three-year contract with wage increases of \$.86 on June 17, 2013, \$1.09 on May 1, 2014 and \$.94 on May 1, 2015.

**North Dakota Area Tile Layers:** We agreed to a three-year contract with wages of \$21.86 on June 17, 2013 and wage increases of \$1.09 on May 1, 2014 and \$1.24 on May 1, 2015. This is the first year where we have established a separate wage rate for the tile layers and finishers throughout the State of North Dakota.

**North Dakota Area Tile and Marble Finishers:** We agreed to a three-year contract with wages of \$16.61 on June 17, 2013 and wage increases of \$1.09 on May 1, 2014 and \$.94 on May 1, 2015.

**All of the ceramic tile layers and tile and marble finishers in all of the above areas are under one contract which expires on April 30, 2016.**

**Precast Masons:** We agreed to a three-year contract with wage increases of \$.86 retroactive to 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. This contract is not yet complete, but the employers have agreed to the wages listed above.

**Material Handlers:** We agreed to a three-year contract with wage increases of \$.90 on August 1, 2013, \$1.15 on May 1, 2014 and \$.99 on May 1, 2015. The new three-year contract will expire on April 30, 2016.

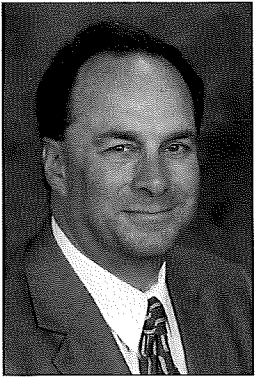
**Marble Shop:** We agreed to a three-year contract with wage increases of \$.50 on August 1, 2013, \$.50 on May 1, 2014 and \$.50 on May 1, 2015. The new three-year contract will expire on April 30, 2016.

## ATV Member Ride Stompin' Grounds Lodge & Camping, Akeley, MN

The second annual BAC ATV ride was held on July 13 with 10 machines along for the ride which covered 30 miles of well maintained trails through the Paul Bunyan State Forest. We had optimum weather conditions with a half inch of rain the night before settling the dust and somewhat breaking the heat wave. This year we had an on-trail lunch which included delicious wild game polish sausage made by BAC member Jeff Beaulieu. Thanks, Jeff. We started and returned to base camp which was the Stompin' Grounds Lodge & Camping. Owners Steve and Connie provided us with great accommodations and wonderful hospitality. Watch for dates of the third annual BAC ATV Ride in 2014.

Photo Credits: Mike Ganz





# From the President

Mike Cook, President/Secretary-Treasurer

## Health Plan Gets Major Redesign

Our health plan will undergo a major redesign that will result in new methods of obtaining eligibility and new coverage choices for members as of Jan. 1, 2014.

These changes are coming as a direct response to the requirements of the Patient Protection and Affordable Care Act (ACA). Not all of the changes are welcome. The Board of Trustees of the Health Plan is faced with a very uncertain regulatory environment, along with a multitude of very specific requirements that have dramatically increased the cost of the health plan. Our actuary, who calculates the contribution rates necessary to balance our budget, indicated that we would need \$3.78 per hour increase in the contribution rate for the budget to balance with our current plan design.

Historically, there has not been much substantive regulation regarding the content of health plans. We were free to design programs that were about and for our members without concern regarding violating federal mandates. A dramatic shift occurred with the passage of the Patient Protection and Affordable Care Act, passed in 2010. Since then the U.S. Department of Labor, the Internal Revenue Service and the Department of Health and Human Services have issued regulations, guidance and rules, amounting to some 10,000 pages. Some clarification has occurred but many questions remain. Many of the most significant provisions become effective Jan. 1, 2014.

So, here it is. A new way to become eligible, a new way to pick coverage for family members and a new way to account for contributions coming into the plan based on your work in covered employment:

1. As of Jan. 1, 2014 eligibility will change from a quarterly hour bank system to a monthly dollar bank system. Hours left in your hour bank, after calculating October through December coverage will be converted to a dollar bank amount.
2. Contributions for hours of work performed in July 2013 and after will be credited to the dollar bank.
3. Your premium amount, determined by your plan and coverage option, will be taken from the dollar bank at November month end.
4. If there is not enough in the dollar bank, a self-payment and COBRA notice will be mailed to you. The remaining amount may be taken from any available HRA dollars (after you pay and submit for reimbursement or you can use your HRA Visa Card).
5. You will have the month of December to make the self-pay. COBRA payments are due as set forth in the notice.

6. Each year, you will be able to make new coverage elections (single, member and spouse, member and children or family).
7. We will offer open enrollment from each year between October 1 through November 15.
8. If you make no new election, your prior election will stay in place for future years.
9. You will receive written materials from the Fund office; which must be returned to enroll in insurance for 2014.
10. The initial eligibility rule is that a member is eligible to enroll with the first hour of contributions received from the employer.

Example: If you work in March, your hours will be reported by April 15; by the end of the month, you will be able to make your coverage elections, enrolling in the plan for coverage that would begin June 1, 2014.

### You elect one from the following:

1. Single coverage;
2. Member and spouse;
3. Member and children;
4. Family

You will then be able to pick the deductible amount that will apply to your situation. As your deductible goes up, your premium goes down.

1. "Current Plan" will have a \$200 individual deductible and a \$300 family deductible
2. Plan 1 will have a \$1,000 individual deductible and a \$1,500 family deductible
3. Plan 2 will have a \$2,000 individual deductible and a \$3,000 family deductible
4. Plan 3 will have a \$3,000 individual deductible and a \$4,500 family deductible
5. Plan 4 will have a \$4,350 individual deductible and a \$6,525 family deductible. Plan 4 is the "default plan". The Plan will always attempt to establish minimum coverage at this level, absent self-payment or sufficient dollar bank balances.

There will no longer be limits on the number of partial self-payments. Full self-payments are limited to six consecutive monthly payments (*after that, go to the exchange*).

The Plan Out of Pocket Maximums, by both individual and family amounts are as follows:

### Learn More

Informational meetings about health fund changes coming in 2014

**Sept. 5** Duluth Labor Center

**Sept. 9** Rochester Labor Temple

**Sept. 12** Mankato Eagles Club

**Sept. 17** Fargo Labor Home

**Sept. 18** East Grand Forks Amer. Legion

*Continued on Page 5*

# 2013 Journeyman Upgrade Schedules

All journeyman are welcome to attend any upgrade with RSVP

Call 651-487-5500 or visit us online at [www.bactraining.org](http://www.bactraining.org)

Date	Time	Branch Of Trade	Class
9/9 - 12/13/13	4 - 8 p.m.	Bricklayers, Refractory	Welding I - Intro/Lake Superior
<i>16-week intro to welding held at Lake Superior College.</i>			
9/9 - 12/13/13	4:30 - 8:30 p.m.	Bricklayers, PCC, Stone & Marble Masons	Welding II - Metro
<i>16-week focused training toward certification. Must have completed Welding I.</i>			
9/11/13	4 - 8:30 p.m.	Tile	MAPEI Products
<i>Hands-on presentation of new and existing thin-set mortars, grouts (cement and epoxy) and crack isolation products.</i>			
9/12/13 - 1/9/14	4:30 - 8:30 p.m.	Bricklayers, PCC, Stone & Marble Masons	Welding I - Intro/Metro
<i>16-week intro to welding held at St. Paul College.</i>			
9/12 - 11/7/13	4 - 8 p.m.	All Trades	OSHA 30
<i>This course for private sector personnel covers OSHA policies, procedures and standards, as well as construction safety and health principles. Topics include scope and application of the OSHA construction standards. Special emphasis is placed on those areas that are the most hazardous, using OSHA standards as a guide.</i>			
9/18/13	8 - 3 p.m.	All Trades	1st Aid/CPR/AED
<i>Safety Certifications through Minnesota Safety Council that include 1st Aid, CPR, and AED (Use of automated external defibrillator).</i>			
10/2/13	8 - 3 p.m.	Bricklayers/PCC	Flashing and Moisture Control Certification/Grout Certification
<i>Flashing, Anchoring and Reinforcing Masonry introduces new materials and techniques for completing these portions of trowel trades work. Through lecture and demonstration, course participants learn best practice and the installation characteristics of these materials.</i>			
10/2/13	4 - 8 p.m.	Tile	Custom Building Products
<i>Hands-on presentation of new and existing thin-set mortars, grouts (cement and epoxy) and crack isolation products.</i>			
11/14/13	4 - 8 p.m.	All Trades	Core4/PRO-10
<i>The Labor-Users-Contractors (LUC) committee includes top construction industry members in Minnesota. LUC's only goal is to improve and further the union construction industry. LUC developed PRO-10, a professional training course, to go beyond technical skills and develop cooperation and an understanding of each person's role in an effort to maintain and grow market share.</i>			
11/26 - 11/27/13	8 - 3 p.m.	All Trades	SCP 1
<i>Supervisor Certification Program I</i>			
12/4/13	4 - 8 p.m.	Tile	Laticrete - Self leveling
<i>Hands-on presentation of new and existing thin-set mortars, grouts (cement and epoxy) and crack isolation products</i>			

## Welcome Our New Instructors

On behalf of the Apprenticeship Committee and BAC Local 1 MN/ND we would like to welcome Jerry Lund as our new bricklayer instructor and Bob Lund as the new tile finisher/layer instructor at the Cotton Training Center. The Cotton Training Center is located midway between Duluth and the Iron Range. Jerry is taking over for John Talarico who is retiring. John did a great job and we wish him well in his retirement!

If anyone is interested in helping out with instruction at the Training Center, please contact Rick Martagon at 651-487-5500 or Mike Cook at 612-379-2966.

# Health Plan Gets Major Redesign, *Continued from Page 3*

- 1. Current Plan: \$2,200 Individual / \$5,300 Family
- 2. Plan Option #1: \$3,000 Individual / \$6,500 Family
- 3. Plan Option #2: \$4,000 Individual / \$8,000 Family
- 4. Plan Option #3: \$5,000 Individual / \$9,500 Family
- 5. Plan Option #4: \$6,350 Individual / \$11,525 Family

The health insurance premiums will be charged, as follows:

		Single	Member	Member	Family
			& Children	& Spouse	
Current Plan	\$200 Individual / \$300 Family	\$437	\$873	\$895	\$1,179
Plan Option #1	\$1,000 Individual / \$1,500 Family	\$405	\$810	\$830	\$1,094
Plan Option #2	\$2,000 Individual / \$3,000 Family	\$373	\$746	\$765	\$1,007
Plan Option #3	\$3,000 Individual / \$4,500 Family	\$351	\$701	\$719	\$947
Plan Option #4	\$4,350 Individual / \$6,525 Family	\$333	\$665	\$682	\$898

These rates represent a 31 percent discount off of the rates projected for a break even budget. That is, the Board of Trustees of the Health Plan has consented to using some of the unallocated reserve of the Fund to buffer, for 2014, the cost of insurance. Future rates will depend on our claims experience. The better job we do of intelligently using health care, the better chance we have of stabilizing this increasing burden.

## Health Reimbursement Account Issues

There have been significant problems created by the ACA with respect to running an HRA. "Old Money" that has been deposited into an HRA account during 2013 and before retains its same characterization. The money can be used just as it was before, without change.

As a result of these new rules, we will have to suspend contributions to the HRA after Jan. 1, 2014. Keeping the HRA in effect for future contributions will require additional federal guidance, research and programming that will not be available as of Jan. 1, 2014. The money

that formerly would go to your HRA will now go to your dollar bank. **With the exception of those areas that have working agreements that call for HRA contributions only. These areas will have that contribution go back on the check until such time as the regulations permit these contributions.**

Your retiree medical insurance premium prefunded plan will continue. Your monthly prefunded credit that has been deposited into a "retiree" HRA for your use will now be used to offset your premiums until you and your spouse are both Medicare Eligible. We are developing special rules regarding return to work situations, caused by the restrictions of the ACA. Your prefunded credits are calculated using the following formula:

1600 hours = 1 credit

Rate per credit for a single individual is = \$18.13

Rate per credit for married couples is = \$36.26

One on Medicare, one Premedicare situations will use this rate = \$23.88

If retiring early (prior to age 60) there is a reduction of .25 percent per month of full retirement supplement credit. Zenith American Solutions is able to provide you with an estimate of your credit.

It is sad that the ACA, with many great goals, is being implemented in ways that are needlessly harmful to construction union based multiemployer health plans. We are hopeful that some in Washington, D.C. are starting to understand the implications of this situation, and we are hopeful for some future relief. Until then, we will strive to do what is necessary to provide the best for the membership and their families.



Left: Bricklayer Instructor Dave Mensing working with pre-apprentice Fran Wydra during the BAC Local 1 six-week Pre-Apprentice program.



Custom Building Product's Representative Ryan Christianson presented grouts and thin-set mortars to tile finisher pre-job apprentices during week two of the first Tile Finisher Pre-Apprenticeship program held by BAC Local 1 MN/ND.



**Oakdale, MN**

**Gold Card Lunch at the Prom Center on July 11, 2013**

Front row, left to right: 50-year Gold Card members Darrel Olson, Bruce Johnson, Harry May, Jr, Harold Puppe, Monte Young and Paul Blanchette. Back row, left to right: Vice President Mike Ganz, Vice President Dick Kentzelman, Secretary-Treasurer of the International Union Henry Kramer, 50-year Gold Card members Lloyd Fredrickson and Richard Miller, Vice President Terry Wong, Executive Vice President Mike Hawthorne and President Mike Cook.



**Rochester, MN**

**Gold Card Dinner at the Rochester's Eagle Club on June 7, 2013**

Front row, left to right: 50-year Gold Card members Raymond Vik and Fred Smith. Back row, left to right: Business Representative Mark Caron, 25-year members Richard Reise and Gerald Benike and President Mike Cook.



**Oakdale, MN**

**Gold Card Lunch at the Prom Center on July 11, 2013**

Front row, left to right: 40-year Gold Card members Michael Renslow, David Benkowski and Neal Barrette. Back row, left to right: Vice Presidents Terry Wong and Mike Ganz, Secretary-Treasurer of the International Union Henry Kramer, Executive Vice President Mike Hawthorne, Vice President Dick Kentzelman, and President Mike Cook.



**Oakdale, MN**

**Gold Card Lunch at the Prom Center on July 11, 2013**

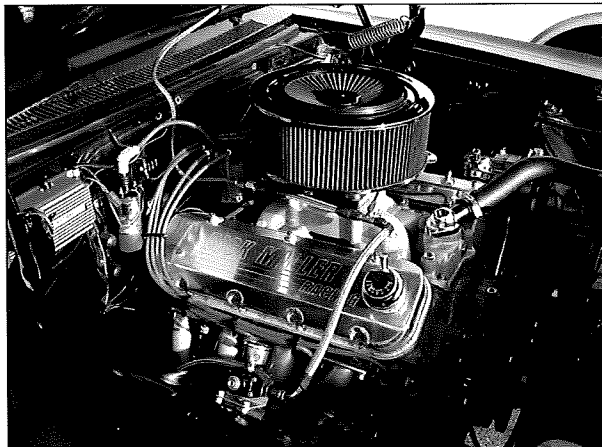
Front row, left to right: 25-year Gold Card members Danial Steman and Steven Fedder. Back row, left to right: Vice Presidents Terry Wong and Mike Ganz, Secretary-Treasurer of the International Union Henry Kramer, Executive Vice President Mike Hawthorne, President Mike Cook and Vice President Dick Kentzelman.



**Golf Winners**

**Pheasant Acres  
July 27, 2013**

Winners of the 2013 BAC Golf Tournament at Pheasant Acres: Pictured left to right Elliott Hunt, Bryan Kraft, Dallas Smith and Tom Kraft.



Miller personalized the 505 cubic inch engine of his 1967 SS 427 Impala. The beauty of speed under the hood and on the race track.



Miller has won so many trophies and plaques during his 26 years of drag racing, that he's run out of room to store them. Some are shown above.

## Dick Miller *Continued from Page 1*

Miller drag raced for six years getting his father and a good friend involved before taking time off to raise a family with his wife Coreen. He missed it some, but filled his time with family and working as a bricklayer. He worked on the restoration of the St. Paul Cathedral, The Point – a residential apartment complex, Galtier Plaza, and the St. Paul History Center which was his favorite project, one he describes as nice and beautiful. Miller also played a lot of softball during those years.

Now their son and daughter are adults and outfitted with a helmet and fireproof jacket, Miller has been back on the drag strip for the past 20 years racing at Brainerd International Raceway in Brainerd, Minn., Rock Falls Raceway in Wisconsin and also in South Dakota and Iowa. Both Coreen and his 94-year-old father join him to cheer from the stands as he speeds toward the finish line to add to his numerous trophies and plaques.

Miller says retirement has been very good to him. He and his wife spend three months in Florida during the Minnesota winter. "I spend about a month of it at a drag

strip down there because they have a lot of events going on," he says. His son, Jeffrey, is alongside him in the fast paced sport as a manager at Bradenton Motorsports Park in Florida. Miller also golfs and has bragging rights to two hole-in-ones in one summer.

He encourages the young Union members to have a strong work ethic. "Go to work every day even if you don't feel like it," Miller says. "Enjoy it while you're young."

Perhaps you're wondering by now if Miller has ever received a speeding ticket. He says he knows his car goes fast, so he doesn't have to prove it. If he raced his wife's car, a 2005 Impala SS, he'd get there five seconds sooner. "Which is a lot," he says. Although, ironically once while on his way to Don Garlit's Museum of Drag Racing he was pulled over for driving 10 miles over the posted speed limit. Neither he nor the ticketing officer appeared in court, so the violation was dropped.

Clearly, this is one guy who knows how to "speed" through retirement with confidence.

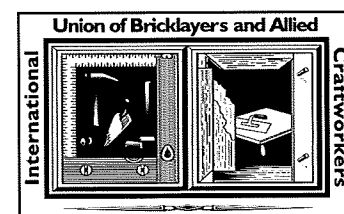
## Mike Hawthorne *Continued from Page 1*

his expanded set of responsibilities. Yet he's excited about the travel and the work and best describes his new job as doing what he did with the Local, but now on a national level.

Barely a few weeks into it, Hawthorne found his greatest challenge is understanding how every part of the country has a unique work situation. "In Minnesota we can't find enough workers for the jobs," he says. "Whereas the Michigan building trades is still struggling to find work." And any single state can have numerous work environments within it, citing the differences between Duluth and Minneapolis. Mix into this the challenges of Right to Work, political influences and competing for laborers in the oil fields of the Dakotas, issues quickly become more complex on a national level.

*On behalf of our Local 1's Management and Executive Committees, we want to thank Mike for his many contributions representing the members of Local 1 over the years. We wish him the best in his new position with the International Union.*

*In addition to previously serving on a number of Local trust funds, Hawthorne was Financial Secretary-Treasurer for the Minnesota State Building and Construction Trades Council and a member of the OSHA Advisory Council for the State of Minnesota. He will continue to represent the members of this Local as the Executive Vice President of Local 1 MN/ND.*







# IMI CORNER

## IMI Promotes Masonry and Skilled Union Labor

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.

IMI has been delivering seminars to several local architectural firms promoting masonry and the use of skilled union BAC Local 1 members who can do the job right along with spec language for IMI certifications. These seminars were given to Pope Architects and Wold Architects in St. Paul. Both of the firms are involved with projects located all over Minnesota from Edina to Duluth.

IMI took to the road in early August to deliver a seminar to the architectural firm JLG based in Grand Forks, ND. JLG is a prominent architectural design firm in North Dakota providing design services for schools and health care services. The seminar was broadcast live via video conference to all seven offices of JLG Architects. Their offices in North Dakota are located in Fargo, Grand Forks, Bismarck, Minot, and Williston. The Minnesota offices are located in Alexandria and Minneapolis. Technology helped make this presentation on Masonry Rain Screen Walls accessible to the entire firm.



IMI teamed up with Pat Conway, the IMI director from Wisconsin and have been coordinating with a Minneapolis architectural firm to assist them in using Concrete Masonry Units (CMU) as a standard backup wall as opposed to metal studs. These architects are fans of masonry as a veneer, but they had been using metal stud back walls as a design standard for this specific client for years. Showing them the benefits of durability, structural and thermal mass energy performance capabilities of CMU, the designers and detailers are incorporating CMU back up walls into the designs of these buildings.

The Minnesota coalition visited the structural engineering department of Target with Sam Rubenzer, P.E., of FORSE consulting. Sam and I gave a presentation to help them understand the opportunities that existed with structural masonry. Currently, IMI is reviewing Target's Division 4 specification language and will be suggesting incorporation of language in many of the sections. We will propose installer qualification language that all masonry flashing assemblies shall be installed by masonry craftworkers who have completed the IMI upgrade training course for Masonry Flashing as well as grout certification and reinforcement. This will help promote the selection of trained union masons on future projects.

To learn more about the International Masonry Institute, visit [www.imiweb.org](http://www.imiweb.org) or contact Mark Swanson at [mwsanson@imiweb.org](mailto:mwsanson@imiweb.org).

## Minnesota Ceramic Tile and Allied Trades Retirement Fund

In December 2012, the Board of Trustees for the Minnesota Ceramic Tile and Allied Trades Retirement Fund hired Wells Fargo Advisors to assist participants with the Retirement Accounts. Wells Fargo Advisors can help you:

- Learn about investing basics and fundamentals
- Make decisions on where to invest (or rollover) your money
- Gain insight into current economy (or current economic conditions)

### Contact Wells Fargo Advisors:

Russ Lewis  
612-340-4574  
[russell.f.lewis@wellsfargoadvisors.com](mailto:russell.f.lewis@wellsfargoadvisors.com)

Sue Franklin  
312-340-4583  
[Susan.franklin@wellsfargoadvisors.com](mailto:Susan.franklin@wellsfargoadvisors.com)



# MEMBERS

## NEW MEMBERS

We welcome our new members...

Brandon Arentz	David Luoma	James Scheinost
Michael Barthel	Freddie Luster	Andrew Schlenker
Brady Bye	Scott Luther	Paul Schmitt
Keith Curtis	Monte Maher	Steven Schultz
Sean Eckman	Lincoln Majerle	Brady Schumacher
Vince Erickson	Steven Meyer	Robert Scott
Keith Gibson	Joshua Mullins	Ryan Siverhus
Robert Griffin	Nemecio Navarette	Todd Thomas
Robert Johnson	Timothy Norberg	Nathan Veesenmeyer
Justin Kerber	Reginald Pryor	Andrew Wuorenma
Yeugeniy Kopylov	Joel Richardson	
Matthew Kuehl	Curran Saenger	

## DECEASED MEMBERS

We are sorry to report the deaths of these members...

<b>#1 MN—St. Paul</b>	Jerome Sarvela
David Kurth	
John Maciejewski	<b>#10 MN—Faribault</b>
	Robert Greene
<b>#1 ND—Fargo</b>	
Gail Gabel	<b>#15 MN—Brainerd</b>
	David Formo
<b>#2 MN—Minneapolis</b>	Thomas Hardwig
Richard Freeberg	Daniel Nauer
Roger Hamann	
Richard Kolosky	<b>#16 MN—Hibbing</b>
Edward Quam	Michael King

*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.*



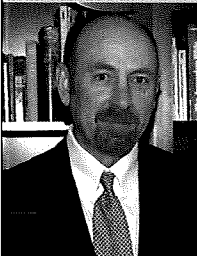
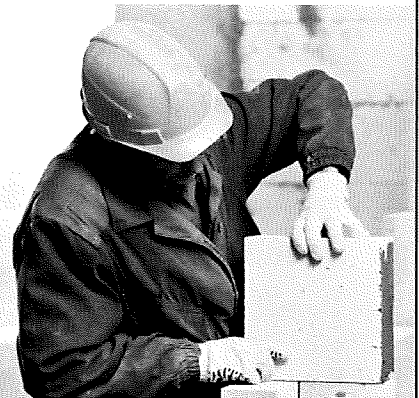
**Thomas Ottman, Financial Advisor**

Cell: 612-867-0534

thomaso@efsadvisors.com

A new service available to you through Local 1 offers members and their families necessary investment guidance. As a member you may:

- Consult with an advisor
- Coordinate defined benefit plans with supplemental retirement savings
- Receive additional personal retirement planning services
  - Comprehensive financial planning
  - Family protection
    - Life Insurance
    - Long Term Care Insurance
  - Legacy planning
    - Wills, Trusts, & Estate Planning
  - Advisory services
    - Money Management



**If you would like a no obligation consultation, please contact:  
Thomas Ottman at 612-867-0534 or via email at thomaso@efsadvisors.com**

*Securities and Investment Advisory Services offered through Advanced Advisor Group LLC. Member FINRA & SIPC.  
440 Emerson St N Ste 4, Cambridge MN 55008 (877) 403-2374*



**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. Sept. 9, Nov. 11  
Prom Center, 484 Inwood Ave.,  
Oakdale: All Metro members  
7 p.m. Dec. 9

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

**Range** Duluth, Duluth Labor Center:  
5 p.m. Sept. 11, Dec. 11  
Hibbing, Electricians Hall:  
7 p.m. Nov. 13

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

St. Cloud Labor Home,  
1903 4th St. N.: 7 p.m. 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. Nov. 4

**Chapter 11-Mankato-New Ulm**

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

**Chapter 15-Bemidji and ND**

Bemidji, Elks Club: 7 p.m. Sept. 12,  
Nov. 14, Dec. 12  
Dickinson, St. Anthony Club:  
7 p.m. Dec. 19

Fargo, F.M. Labor Home:  
7 p.m. Sept. 24, Nov. 20  
Grand Forks, E. Grand Forks  
American Legion: 7 p.m., Sept. 25,  
Nov. 21  
Minot, VFW: 6 p.m. Sept. 19, Dec. 18

**GOLD CARD DINNERS**

Letters will be mailed.

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

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

**OTHER EVENTS**

**Retirees Club Breakfast meetings**

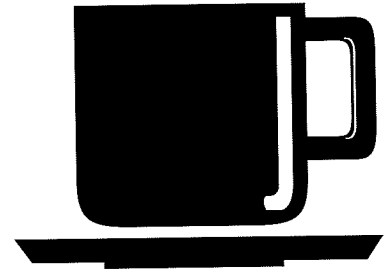
Jax Cafe, Minneapolis  
9 a.m., Sept. 26, Dec. 5

**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



**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  
**Chapter 3 Golf Tournament**  
Grandview Golf Links, Duluth  
8 a.m. Sept. 7

**Helping injured people for over 60 years.**

Auto Accidents

Medical  
Malpractice

Workers'  
Compensation

Wrongful Death

Construction  
Accidents

**Sieben Grose  
Von Holtum & Carey**

PERSONAL INJURY ATTORNEYS

[knowyourrights.com](http://knowyourrights.com)

612-333-4500 • 1-800-4-RIGHTS

Minneapolis • Lakeville • Duluth • Fairfax  
901 Marquette Avenue, Suite 500, Minneapolis, MN 55402



**Building Trades  
Credit Union**

**Banking made simple. 4U.**

- > Checking & Savings
- > Visa Debit Card
- > Online Banking & Bill Pay
- > NEW! Mobile Banking

*Plus Great Rates on  
New & Used Car Loans,  
Boat Loans, Personal  
Loans, & Home Loans!*

Visit us online at [www.buildingtradesCU.com](http://www.buildingtradesCU.com)  
or call us today at 1.800.496.2460.

# QUARTERLY UPDATE

Quarterly Update is published four times a year by Bricklayers & Allied Craftworkers Local 1 Minnesota/North Dakota to communicate with its members.

Postmaster: Send address corrections to Bricklayers & Allied Craftworkers Local 1 Minnesota/North Dakota, 312 Central Avenue, Suite 328, Minneapolis, MN. 55414.

President . . . . . Mike Cook

Editor . . . . . Patricia Johnson

Design & Production . . . . . Peggy Zetah

## QUARTERLY UPDATE

Bricklayers & Allied Craftworkers  
Local 1 Minnesota/North Dakota  
312 Central Avenue, Suite 328  
Minneapolis, MN 55414



Presorted  
First Class Mail  
US Postage  
PAID  
Twin Cities, MN  
Permit # 8314

## GOVERNMENT



### POLITICS – Our Issues

By Shar Knutson,  
President of the  
Minnesota AFL-CIO

### Making Work Pay, For Everyone

As union workers, we know that because of our contracts, we will be paid fairly for the hard work we do. Unfortunately, hundreds of thousands of hard working Minnesotans can't say the same. Hard working Minnesotans earning at or near the \$7.25 per hour minimum wage, do not make enough to support themselves or their families.

In fact, when you factor in housing, food, transportation, and other necessities; a single adult would need to earn \$11.82 per hour to meet their basic needs. That rate goes up to \$14.03 per hour for a family of four with two working parents.

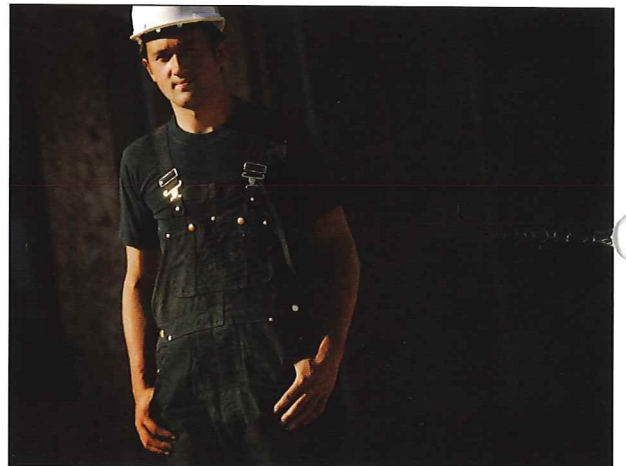
Even worse, Congressional and Legislative inaction has caused the minimum wage to lose value year after year. In 1968, the federal

minimum wage had its highest buying power. We would need to raise the minimum wage to \$10.55/hour to match that level today. Living on minimum wage is hard enough; having it lose value each year because of politicians' failure to act just adds insult to injury.

When people work hard and still don't earn enough to meet their basic needs, they are usually forced to rely on public assistance. This means that taxpayers are actually subsidizing employers who aren't paying their workforce a fair wage.

There is a better way. This year, the Minnesota House passed legislation that would increase Minnesota's minimum wage to \$9.50 per hour by 2015 and ensure it keeps value by tying future increases to inflation. If State Senators decide to take up this bill it can be on Governor Dayton's desk early next year.

Critics have been making doomsday predictions about what it would do to business. However, they couldn't be further from reality.



When wages go up, business profits go up. For every \$1 dollar increase in the minimum wage there is a boost in consumer spending by a low-wage workers' household by \$2,800 over the following year. That's good for business and our overall economy.

A fair day's work deserves a fair day's pay. Legislators haven't addressed this issue in eight long years. An increase is long overdue. Now is the time to make work pay and to ensure it keeps paying for working Minnesotans. Let's increase the minimum wage and do it right.

**MINNESOTA**  
**afl-cio**  
A STRONG, UNITED VOICE FOR  
MINNESOTA'S WORKING PEOPLE