

DECEMBER 2013

Volume 21, Number 4

QUARTERLY UPDATE

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- Marble Masons
- Terrazzo Blocklayers
- Finishers Shopmen
- Cement Masons
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 Caulkers Concrete
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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

Government Changes HRA Rules (Again)!

Mike Cook, President/Secretary-Treasurer



Since 2005, the Board of Trustees of our health plan has operated a Health Reimbursement Arrangement (HRA) as part of health plan operations. This unique feature allowed money to be contributed to the health plan without taxes (Federal, State, FICA, FUTA, and SUTA, both for employer and employee shares). Additionally, it was not part of "payroll" for purposes of employer workers' compensation premium calculations.

Members, on a Chapter by Chapter basis, made allocations to their accounts. The dollars in these accounts were used to reimburse members, on a tax free basis, for expenses that were "medical" within the meaning of the Internal Revenue Code (section 213(d)). Nearly everything "medical" in nature was originally reimbursable, including over-the-counter medicines and supplies. The government, in 2012, cut back on the ability for plans to make reimbursements for over-the-counter medicines and supplies, and now require prescriptions for these to be eligible for reimbursement.

The Patient Protection and Affordable Care Act (ACA) challenged the existence of HRA accounts. The ACA requires, effective Jan. 1, 2014, that group health plans

may not have an annual dollar limit on essential health benefits. Also, for non-grandfathered health plans, preventive services must be covered without cost-sharing requirements. On Jan. 24, 2013 regulations were issued that indicated that an HRA that was not "integrated", or part of, group health coverage that met the essential benefit and preventive care requirements would violate the ACA. This ended "HRA only" options for some Chapters.

Contributions received in 2013 were always intended by the government to remain eligible for reimbursements that would have been allowed under earlier law. Money contributed in 2014 would have to be used exclusively by individuals enrolled in all of our coverage. This caused problems with both cost and timing, as multiple account systems, complex rules, spousal and dependent eligibility and documentation issues were now all in play.

However, the complaints of many regarding these regulations moved the government to

Continued on Page 3



Save the Date

April 24, 2014

Minneapolis Convention Center

Hosted by the Labor/Management Health Care Coalition Healthandbenefitsfair.com

Please Join Us

Join us for our annual meeting for the metro area at the Prom Center on Monday, December 9 at 7 p.m. Please RSVP by December 2. Give us a call at 612-379-2966 or respond at our Web site bac1mn-nd.org. Hors d'oeuvres will be served after a short meeting.

Construct Tomorrow – Preparing Today's Youth for Tomorrow's Construction Trades

By Patricia Johnson

On October 16 about 120 senior high school students gathered together with construction trades at Humboldt High School in St. Paul, MN., for the first-ever Construct Tomorrow workshop sponsored by the Apprenticeship Coordinators Association of Minnesota, Minnesota Department of Labor and Industry (DLI), and the Associated General Contractors of America.

The strategic plan of Construct Tomorrow is to empower today's youth via hands-on construction trades experiences. "The high schools look a lot different than they did 10 or 20 years ago," says Mary Desjarlais, diversity outreach coordinator for the DLI. "The usual pathways to the trades have been broken. If the students don't have a family member in the trades they don't have someone coming home telling the stories." Many high schools have eliminated shop class and instead are encouraging students to pursue a four-year college degree. While this career path may work for some, others are more geared for hands-on careers. They prefer more physically challenging job opportunities; skills that can be developed in a training environment as well as on the job. Desjarlais says construction trades are viable options for the kids. While they may not be for everyone, everyone needs to hear about them.

Desjarlais and Rick Martagon, president of Apprenticeship Coordinators Association of Minnesota, are both passionate about bringing to these high school youth exposure to the trades. "Rick has been a really good mentor and ambassador to the program," says Desjarlais. The St. Paul School District and Wells Fargo were also instrumental in presenting the event. Thomas Gilbert, the area's Union Plus mortgage specialist for Wells Fargo, agrees there is a shortage of skilled labor. He saw the event as the perfect avenue to promote the trades on the front end to today's graduating classes. Several trades unions - BAC Local 1 MN/ND, the sheet metal workers, the ironworkers, painters and allied trades, electricians and the operating engineers - provided the students opportunities to experience the tools of each of the trades. The high school's principal Mike Sodomka was more than eager to send his students to the event. He "gets it," says



The Core Team for Construct Tomorrow: From the left, Elizabeth Campbell, Ryan Companies; Ethan Laubach, St Paul Public Schools educator and director of Under Construction Summer Youth Program; Larry Gilbertson, director of training for the ironworkers; Mike Sodomka, principal of Humboldt High School; front, Mary DesJarlais, MN of DLI, apprenticeship coordinator; back, Ben Aeilts, Humboldt HS alum and Wells Fargo representative; Ashley Curly, Ryan Companies Intern; Christa Seaberg, JE DUNN; Steve Aeilts, assistant principal of Humboldt High School; Tom Gilbert, Wells Fargo Union Plus mortgage specialist; PJ Hubbard, Tri-Construction and Rick Martagon, president of Apprenticeship Coordinators Association of Minnesota and BAC Local 1 MN/ND apprenticeship coordinator.

Desjarlais. Contact information from each student was entered into a Ramsey County database and will be used for follow up.

The event was also well received by the students. For many, it was the first time learning about a variety of construction careers they never knew existed. And for others, it may just be the start to a satisfying career path following high school graduation.

In January 2014, Construct Tomorrow will hold another hands-on workshop at a Twin Cities area learning center. One month later, a third is scheduled for Central High School in Minneapolis.

Check out Construct Tomorrow on Facebook for more information and upcoming programs. To watch a three minute video on the October 16 event, log on to www.workdayminnesota.org/Construct Tomorrow



A Construction Industry Driven Program Dedicated to Empowering Minnesota's Youth.

Wage Allocation Meetings

Jan. 4, 2014, 9 a.m.

The meeting will be held at 312 Central Avenue, 2nd Floor, Minneapolis, MN. All chapters are invited to attend. We will be having two chapters attending via video conference, Minot, ND, and Duluth, MN. The Minot meeting will be held at the Minot IBEW Hall. The Duluth meeting will be held in the basement of the Labor Temple, Hall B, 2002 London Road. These two areas and other areas will have follow up wage allocation meetings. See the calendar in this newsletter for details.



Mike Cook, President/ Secretary-Treasurer

HRA Changes

Continued from Page 1

reevaluate their position. New guidance was issued on Sept. 13, 2013; the government reversed its position on "integration", and stated that it would now be allowable to allow reimbursement as long as the individual has other group plan coverage. Therefore, the prior plan design can again be used, with some modifications.

An example would be as follows: A "HRA" only Chapter member is insured through their spouse's group policy; the insurance policy complies with the ACA. Our HRA can then reimburse all available medical claims for all family members that are covered by the policy.

At the time of the next allocation meetings, the Chapters will have the option to again allocate money to the HRA. The claim form and process will be modified. When a member submits an HRA claim, they will need to declare (and provide documentation) that they have health insurance that complies with the essential benefit and preventive care features of the ACA. If they have ACA compliant insurance, the HRA can reimburse for all the claims that were allowed earlier. If not, the reimbursements will be severely limited (non-essential health benefits and certain premiums), but a forfeiture will not occur.

Remember that our policy complies with the ACA. If you, or your dependents are insured through the Minnesota/North Dakota Bricklayers Health plan at the time that you receive a service or product, those costs will be eligible, to the extent of your out-of-pocket costs, for HRA reimbursement.

There are still more unanswered questions under the ACA than ones that have been answered. It seems that every time an answer is given, it has implications for all of the related parts. The Board is doing all it can to stay on top of this ever changing landscape, hopefully with the goals of health and cost control clearly in mind.



Congrats to Sotelo, First in MN to Receive ACT Certification

Congratulations to Pete Sotelo, 7-year member of BAC Local 1, on earning his Advanced Certification for Tile Setters (ACT Certification) through the International Masonry Institute (IMI) in Maryland

this past September. ACT is not a training program. Instead, it evaluates the skills and knowledge of tile installers. The five-day skills evaluation is the first certification class ever offered. Sotelo was one of 14 who completed the certification evaluation. He is the first and only ACT certified instructor in Minnesota. He is also a first-year finisher instructor and OSHA instructor at the BAC Apprenticeship Training Center. "For my personal life, the union did a lot for me," Sotelo says. "It made a big difference in the livelihood for my family." He is currently going through the IMI Instructor Certification Program to become certified.

Scholarships

The scholarship season has begun and many are available to Union members and their family members.



Check out the scholarships below:

National AFL-CIO: Log on to www.unionplus.org. Under "Legal & Education" click on "College Planning Center" or "Scholarships". The postmarked deadline for the Union Plus Scholarship is Jan. 31, 2014. You'll also find the Union Plus National Labor College Scholarship and College Savings Grants. There is also a discount for college test prep courses and many other benefits.

The Minnesota AFL-CIO:

For information log on to www. mnaflcio.org, and click on About Us>Scholarships & Awards to learn more about the Union Plus Scholarship and Labor Leadership Grants.

The North Dakota AFL-CIO: Log on to www.ndaflcio.org and click on "Scholarship Information."

International BAC: Log on to www.bacweb.org. Click on Training, Education, & Safety>Education>Scholarships. Here you'll find information on the: U.S. Bates Scholarship: The online application deadline is Feb. 28, 2014. Three students, whose parents or stepparents are U.S. BAC members, are selected annually to receive a stipend of \$2,500 per year for up to four years. Email your questions or comments to askbac@bacweb.org or call 1-888-880-8BAC (8222), ext. 3887.

The Building Trades Credit Union: Log on to www.mbtfcu.com, and click on Forms & Information>Forms>2014 Scholarship Application.

If you or a family member has received a scholarship we would like to hear from you. Contact Mike Cook at 612-379-2966 or 1-800-257-8636.

TRAINING

2013-2014 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

Date	Time	Branch Of Trade	Class
12/4/13	4 - 8 p.m.	Tile/Metro	Laticrete - Self leveling
Hands-on presentat	tion of new and existing t	hin-set mortars, grouts (cement and epox	y) and crack isolation products.
1/8/14	4 - 8 p.m.	Tile/Metro	Crack Isolation
Hands-on and demo	onstration and review of r	multiple crack isolation products and insta	allation methods.
1/10/14	8 - 3 p.m.	Bricklayers-PCC/Metro	Marble Patch & Polish
Instruction and han	ds-on practice with marb	le patching and polishing materials.	
1/13 - 1/17/14	7:30 - 3:30 p.m.	All Trades/Metro	OSHA 30
principles. Topics ir		tion of the OSHA construction standards.	rds, as well as construction safety and health Special emphasis is placed on those areas that
1/13/14	12:30 - 2:30 p.m.	All Trades/Metro	Globally Harmonized System (GHS)
approach to defining data on chemicals	g health, physical, and er	nvironmental hazards of chemicals, creati lefined hazard criteria, and communicatin	of chemicals. It is a logical and comprehensive ng classification processes that use available g hazard information as well as protective
1/17/14	8 - 3:30 - p.m.	All Trades/Rochester	1st Aid/CPR/AED
Safety Certifications	s through Minnesota Safe	ty Council that includes 1st Aid, CPR, and	AED (use of automated external defibrillator).
1/23/14	4 - 8 p.m.	All Trades/St. Cloud	Core 4/Pro -10
The Labor-Users-Co improve and further	ontractors (LUC) committe r the union construction in	ee includes top construction industry men	nbers in Minnesota. LUC's only goal is to sional training course, to go beyond technical
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Journeyman Upgrade Schedules, continued

Date	Time	Branch Of Trade	Class
3/28/14	8 - 3 p.m.	Bricklayers/PCC Metro	Arches
Basic knowledge	e and hands-on practice in	identifying and laying out arches and buildin	g centering forms.
4/9/14	4 - 8 p.m.	Tile/Metro	Self-Leveling Mortars
Hands-on demo	enstration of self-leveling mo	ortars and installation methods.	
4/11/14	8 - 3 p.m.	Bricklayers/PCC Metro	Ashler Stone
Basic knowledg	e and hands-on practice in	identifying and laying out ashler stone pads.	
4/16/14	4 - 8 p.m.	Bricklayers-PCC/Cotton	Flashing and Moisture Control
		ry introduces new materials and techniques ation, course participants learn best practice	for completing these portions of trowel e and the installation characteristics of these
4/23/14	2 - 8 p.m.	Bricklayers-PCC/Cotton	Grout Certification
New materials a is required on s		ng these portions of trowel trades work. Thr	ough lecture and demonstration. Certification
5/7/14	4 - 8 p.m.	Bricklayers-PCC/Rochester	Flashing and Moisture Control
	, op	Briomayoro i corridonoso.	riddining and Moldaic Control
	oring and Reinforcing Mason	ry introduces new materials and techniques	· ·

BAC Member Gilbert Assists in Saving Life of Long Time Friend

By Patricia Johnson

On Sept. 19, 2013, Scott Rodriguez began life again. Consider it his second birthday. While playing hockey with his team at the Richfield Ice Arena in Richfield, MN., he suffered a cardiac arrest. Several of his team mates rushed to his side and performed CPR by using an automated external defibrillator (AED). One of them was Roger Gilbert, BAC Local 1 member since 1975.

"He fell down and we rolled him over," says Gilbert. "He wasn't breathing really well. We checked for a pulse, the goalie began CPR, another gentleman cleared his airway, I yelled to get the defib, we shocked him once, and continued CPR until the paramedics arrived." Two ice rink attendants also assisted.

Gilbert completed the CPR/AED training course at the BAC Apprenticeship Training Center last spring. This was the first time he has used the AED in an emergency situation. "It was pretty cool to save the life of someone you've known for 35 years," he says. "I've never been more proud of a group of guys. Everyone pulled together, had a task, they did it and it worked out."

"I lost two days of my life," said Scott Rodriguez, a post office employee, "but I'm feeling stronger every day." The 57-year-old rink rat considers himself an all-around jock having played softball and hockey for most of his life, still the incident caught him by surprise. "I thank these guys

so I can talk to them again. I'm happy I had the right people and the right place at the right time."

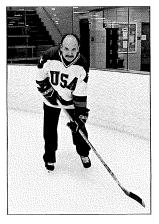
Gilbert says the training made him confident in using the AED. Even without training, the AED walks you through so no one should be afraid to use it.

"How do you thank someone who has done that for you?" says Rodriguez. His family is talking about taking the class themselves so "I can pass on the gift that someone gave me."

Every day he's going to rehab, Rodrigues considers it a good thing. His doctors say he'll be back on the ice in the spring.

The City of Richfield will hold a thank you ceremony

on November 26 for the three men and two ice rink attendants.



Scott Rodriguez suits up (only for this picture) two weeks after his near fatal cardiac arrest. Thanks to the lifesaving efforts of Roger Gilbert, BAC member, and others he'll be back on the ice next spring.

MEMBER RECOGNITION



Iron Range, MN
Gold Card Lunch at the Valentini's in Chisholm on Oct. 12, 2013

Front row, left to right: Business Representative Stan Paczynski, 25-year member Dan Briski and President Mike Cook. Dan Briski and Paul Saumer of Chapter 3 Duluth and Iron Range are 25-year members in 2013 and were inadvertently left off the list in the March Newsletter. We apologize for this error.

that show up broad row left to notify entest weeker Armin France in the Line is a large of the



Duluth, MNGold Card Dinner at the Holiday Inn on Oct. 11, 2013

Front row, left to right: President Mike Cook, 50-year member Francis Schaaf and Business Representative Stan Paczynski.



Rochester, MN Retiree Lunch at the Plumbers & Fitters Local 6 Union Hall on Sept. 24, 2013

The Southeast Building Trades puts on an annual retiree luncheon in September for all the retired building trades construction workers. Once a year, the retirees in Southeastern Minnesota get together to talk about old times and have lunch. Each year, group pictures are taken of all the trades that show up. Front row, left to right: Ernest Meyer, Arthur Eggers jr., Gary Zick and Albert Liverseed. Back row, left to right: Business Representative Mark Caron, Carl McLauglin, Lonnie Rohrer, Greg Amundson and Bob Gustafson.

Jeff "Wild Turkey Hunter" Ehlen Bags Biggest Turkey in Record Time



Last April Jeff Ehlen shot his biggest turkey yet in his 15 years of hunting - a 23 pounder - during his solo hunting trip near Lake Traverse in Western Minnesota. The biggest tip he has to offer is get out there way before the sun comes up. By 3:30 a.m., armed with bow and arrow he is sitting up against a tree. "Find out where the turkeys are roosting and get in there and sneak underneath them," he says. "Then when they wake up, they fly straight down and the hunt is over." He caught this turkey the first day, within the first half hour. One turkey per permit so his season ended in about 15 minutes.

The Cloquet, MN., native is a 24-year BAC Local 1, chapter 3 member.

By the way. He didn't name the turkey. Instead he deep fried it. "It was really good," he says. "It turned out nice."

Duluth Building Trades Team Wins Golf Tourney



The Duluth Building Trades team took first place at the Duluth Golf Tournament held on September 7 at Grand View Golf Links in Duluth, MN. Craig Olson, president, (left) and Dan Olson, vice president, won out of a field of 46 golfers. "It was 80 degrees, a very warm day for that time of year," says Stan Paczynski, BAC business representative. A luncheon and awards ceremony was held afterward at the Buffalo House restaurant. Next year's tourney is scheduled for Saturday, Sept. 6, 2014. Save the date!

BAC Holds First-Ever Ice Fishing Tournament

BAC Local 1 MN/ND is proud to announce its first annual Ice Fishing Tournament to be held on Feb. 22, 2014, from 9 a.m. to noon. The tournament will take place on Nichols Lake near Cotton, MN., and is open to all BAC members active or retired. A grilled lunch will be served afterward including a small awards ceremony (provided someone catches a fish). You will need a current Minnesota fishing license, your own gear and your secret bait. Houses will be allowed. This will be a fun get together and since the grand prize IS NOT a new pickup or a four-wheeler, we don't expect a lot of cheating. A \$20 entry fee will help pay for expenses (permit, lunch and prizes). Pre-register by calling Stan Paczynski, at 218-393-9406 by Feb. 19, 2014.

An 11-Step Plan to Long Term Investment Success

What to Learn Before You Invest

By Tom Ottman, Financial Advisor, Advanced Advisor Group

These are the steps that you should learn before investing a single dollar. Take them to heart and ignore everything else. Becoming a successful investor is a long journey.

Step 1: Realize that the surest road to wealth is not through your investments.

You're very unlikely to achieve tremendous wealth through investing alone. The best way to achieve wealth is by building a successful business or by becoming a highly paid employee then saving a large portion of your earnings rather than spending them.

Once you've mastered the "earn then save instead of spend" mentality, then move on to investing. It can maintain and grow your wealth.

Step 2: Learn the language of investing by learning the basics.

Just like any subject or activity, investment has its own glossary and basic principles. In order to invest successfully, you need to know the definition of a stock, bond, dividend, etc. If you don't learn the fundamentals, you'll lose the game before you even start.

Fortunately, learning the basics of investing is easy. The Wall Street

Journal has a short, easy-to-read primer called The Wall Street Journal Guide to Understanding Money and Investing. You can buy it used on Amazon for less than \$10. You can also learn the basics from one of the "Dummies" or "Complete Idiot's" guide books.

For Steps 3 – 11 log onto www. bac1mn-nd.org.

Give Tom Ottman a call at 612-876-0534. He can assist you with all your investment needs including IRA rollovers, 401(k) rollovers, education planning, annuities and a wide array of other insurance products.



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:

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 - Legacy planning
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 - 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

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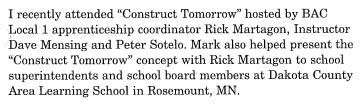
IMI CORNER

IMI MN Partners with Local Companies and School System to Promote Trades

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 MN has been promoting masonry and the importance of using skilled union BAC Local 1 members who can do the job right. Creating skilled union labor begins at the apprentice level. The first-ever "Construct Tomorrow" program sponsored by the Apprenticeship Coordinators Association, the Associated General Contractors and the Minnesota Department of Labor and Industry showcased construction careers to students at Humboldt High School in St. Paul in October.



Many schools have removed shop classes; therefore, exposing students to a career in the building trades is essential to maintain our future skilled work force. The MN coalition visited the offices of BWBR architects in St. Paul with Sam Rubenzer, P.E., of FORSE consulting. Sam and Mark gave a presentation to help them understand the opportunities that existed with structural masonry and to challenge their





structural engineers to use the higher compressive strength found in CMU block manufactured in Minnesota and North Dakota.

IMI MN has been following up with BWBR on several masonry technical questions since the seminar. The coalition has been working with Cunningham Group Architects during the last few months to assist them with designing with CMU backup walls. Sam and Pat Conway (IMI Director for Wisconsin) and I provided several options by way of a CMU design matrix that would accommodate the design parameters of the project.

Recent seminar presentations by IMI MN include presenting Flashing and

Moisture Control to Architect Rego & Youngquist and High Performing Masonry Enclosures to Welsh Companies. IMI MN has also been working with BAC agents in North Dakota and Minnesota to target school districts and design firms that are working on school designs for upcoming school district referendums in the outstate areas.

Dave and I presented at the University of Minnesota Course Fair in November. The workshop is a great hands-on experience for future architects and designers to be exposed to the technical and material properties of designing with masonry. The half semester masonry workshop held at the IMI/BAC Local 1 Apprenticeship Training Center starts in January 2014 and runs through March.

Mark Swanson can be reached at 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.

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NEW MEMBERS

We welcome our new members...

Kyle Andreasen Scott Andreason Gilberto Barrera Dale Beach Michael Belt William Bisek Seth Black Justin Blaylock Caleb Boltz Steven Breingan Keith Curtis George Custer Matthew David Bernard Davis Jonathon Davis Josh Degray Rahman Dragonjic Michael Emmers, Jr. Kevin Engan Dale Frost, Jr.

Jorden Gallagher Larry Goetsch Michael Hall Augustine Herrera Russell Ivory Christopher Jerabek Gregory Johnson Patricia Kelly Abraham Kolu Dale Lundberg Jared Massie Andre McHenry Lon McLagan Shane Minnick Will Mover Sean Mulvaney Ruben Munoz Robert Nelson Cope Noles Daniel Pesola

Edward Pesola Anthony Peterson Stanford Pladson Anthony Quilty Christopher Randazzo Jonathan Rose Jeffrey Rumley Donald Schindler Troy Seefeld Dean Shinler Bradlev Sundvall Timothy Terrill Troy Thesing Gustavo Vega Alvarado Timothy Voss DeShawn Williams Brandon Wissler Francis Wydra

DECEASED MEMBERS

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

#1 MN—St. Paul Patrick Gilbert

Milan Krohn Raymond Wellck Kevin Wenzel

#2 MN— Minneapolis

Earl Andersen Floyd Hanson Dale Hauble Jerry Larkin Ronald Peterson

#3 MN—Duluth Marvin Suliin

#11 MN—Mankato Daniel Wagner

#15 MN—BrainerdGordon Berggren

#21 MN—Albert LeaLloyd Bottelson

#3 ND—Grand Forks

Richard Ebertowski

#3 ND—Bismarck Harrison Sherman

IN MEMORY OF MARVIN WALNO SULLIN

Marvin Waino Suliin, 77, of Duluth, MN., passed away on Wednesday, Sept. 11, 2013, after a short battle with cancer. Suliin was a well-known bricklayer of Local 3 BAC for more than 40 years where he served as president of the bricklayers union in Duluth for 10 years. He retired in 1998. He had a great love for the outdoors working on many conservation efforts. He introduced many young people to the enjoyment of the outdoors and to the importance of our environment. He loved to fish, hunt, coach boy's hockey, trap shoot and play a mean accordion. He was an avid Vikings and NASCAR fan. Suliin enjoyed spending time with his family and his quick wit personality and his laughter will be missed by many. "Marv was one of those guys that everybody knew," says Stan Paczynski, BAC business representative. "He was involved in what we did and believed in what we stood for." Suliin was Paczynski's coach in youth hockey.



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 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. Dec. 11

Chapter 4-St. Cloud-Brainerd St. Cloud Labor Home, 1903 4th St. N.: 7 p.m. Dec. 4

Chapter 8-Rochester-Faribault Rochester, Rochester Labor Hall: 7 p.m. Dec. 2 Chapter 11-Mankato-New Ulm Mankato, Mankato Eagles Club: 7 p.m. Dec. 5

Chapter 15-Bemidji and ND Bemidji, Elks Club: 7 p.m. Dec. 12 Dickinson, St. Anthony Club: 7 p.m. Dec. 19 Minot, VFW: 6. p.m. Dec. 18

OTHER EVENTS

Retirees Club Breakfast meetings Jax Cafe, Minneapolis 9 a.m., 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



2014 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: 9 a.m. Jan. 4 (Wage Allocation meeting) 4:30 p.m. Jan. 13, Feb. 10, Mar. 10, May 12, June 9, Aug. 11, Sept. 8, Nov. 10 Prom Center, 484 Inwood Ave., Oakdale: All Metro members 7 p.m. Dec. 8

Chapter 3-Duluth-Hibbing-Iron Range

Duluth, Duluth Labor Center: 5 p.m. Jan. 8 (Wage Allocation meeting), Mar. 12, June 11, Sept. 10, Dec. 10 Hibbing, Electricians Hall: 7 p.m. Feb. 12 (Wage Allocation meeting), May 14, Aug. 13, Nov. 12

Chapter 4-St. Cloud-Brainerd

St. Cloud Labor Home, 1903 4th St. N.: 7 p.m. Jan. 8 (Wage Allocation meeting), Feb.5, Mar. 5, May 7, June 4, Aug. 6, Sept. 3, Nov. 5, Dec. 3

Chapter 8-Rochester-Faribault

Rochester, Rochester Labor Hall: 7 p.m. Jan. 6, Mar. 3, Sept. 8, Dec. 1
Faribault, Eagles Club: 7 p.m. Feb. 3, May 5, Aug. 4, Nov. 3

Chapter 11-Mankato-New Ulm

Mankato, Mankato Eagles Club: 7 p.m. Jan. 2, Mar. 6 (Wage Allocation meeting), June 5, Sept. 4, Dec. 4 New Ulm, American Legion: 7 p.m. Feb. 6 (Wage Allocation meeting)

Chapter 15-Bemidji and ND

Bemidji, Elks Club: 7 p.m. Jan. 9 (Wage Allocation meeting), Mar. 13, May 8, June 12, Aug. 14, Sept. 11, Nov. 13, Dec. 11
Bismarck, AmVets: 6 p.m. Mar. 21, 7 p.m. Dec. 18
Fargo, F.M. Labor Home: 7 p.m. Jan. 21, Mar. 25, June 24, Sept. 23, Nov. 19



Fergus Falls, American Legion: 7 p.m. Feb. 6 Grand Forks, E. Grand Forks American Legion: 7 p.m., Jan. 22, Mar. 26, June 25, Sept. 24, Nov. 20 Minot, VFW: 7 p.m. Feb. 20, 6. p.m. Mar. 20, May 22, Aug. 28, Sept. 18, Dec. 17

GOLD CARD DINNERS

Letters will be mailed.

Metro Area Gold Card Luncheon Prom Center, 484 Inwood Ave.,

Prom Center, 484 Inwood Ave., Oakdale: 11 a.m. July 10

Chapter 3-Duluth-Hibbing- Iron Range

Duluth area: Radisson Hotel, 6 p.m. Oct. 10 Iron Range: Valentini's, 6 p.m. Oct. 11

Chapter 4-St. Cloud-Brainerd

St. Cloud Eagles Club: 6 p.m. Apr. 5

Chapter 8-Rochester-FaribaultRochester, Rochester's Eagle Club:

6 p.m. June 6

Chapter 11-Mankato-New Ulm

Mankato, Mankato Eagles Club: 6 p.m. Apr. 25

Chapter 15-Bemidji and ND

Bismarck, AmVets: 6 p.m. Mar. 21 Chapter 15 TBA: 6 p.m. Fargo, F.M. Labor Home: 6 p.m. Nov 19 Grand Forks, Speedway: 6 p.m. Nov. 20 Minot, Minot KC: 6 p.m. Mar. 20

OTHER EVENTS

Retirees Club Breakfast meetings

Jax Cafe, Minneapolis 9 a.m., Mar. 27, Sept. 25, Dec. 4

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

Brigittes Café, 9:30 a.m., Third Thursday of each month

Executive Committee meeting

312 Central Ave., Minneapolis 9 a.m. Apr. 4, Oct. 3

Semiannual Meeting-All of MN and ND

312 Central Ave., Minneapolis 9 a.m. Apr. 5, Oct. 4

Chapter 1 Apprenticeship Banquet:

6 p.m. Mancini's Char House, May 1

BAC Golf Tournament

Pheasant Acres: 7 a.m. July 26

Chapter 3 Golf Tournament

Grandview Golf Links, Duluth 8 a.m. Sept. 6



QUARTERLY UPDATE

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

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QUARTERLY UPDATE

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GOVERNMENT



POLITICS – Our Issues

By Shar Knutson, President of the Minnesota AFL-CIO

The Latest on the Affordable Care Act

There has been a lot of talk in recent months about the Affordable Care Act or "ObamaCare." Unfortunately, there is a lot of partisan noise out there and we continue to hear conflicting reports. So, it's time for some straight talk about what the Affordable Care Act actually means for union members.

First, let's all agree that the law's goal is one that union members have always shared, making high-quality affordable health care, available to every American. There are, however, issues with the law that union members, especially in the Building Trades, need to be aware of.

The Affordable Care Act's language, as it pertains to the multi-employer health care plans that many union members rely on, is vague. Unfortunately, the federal agencies tasked with interpreting the law, have proposed making it easier for employers to not contribute to these plans while denying tax credits to plan participants and their families.

While this looks bad, now is not the time to panic. There are many National Labor leaders, including AFL-CIO President

Richard Trumka, are having high-level discussions with the administration about how we can ensure union members can maintain the high-quality, affordable health care we've bargained for.

Additionally, we are fortunate that Minnesota Lawmakers included language in state law that will immediately include multi-employer plans in the health exchange once we get a go-ahead from Washington. We also have word from Senator Al Franken, who confirmed with the Department of Labor, that employers must honor collective bargaining agreements and continue contributing to multi-employer plans.



While the Affordable Care Act still has major issues that need to be resolved, America's Labor Movement is committed to ensuring those issues are resolved with an end result being more people with high-quality, affordable health care.

The Minnesota AFL-CIO is a labor federation made up of more than 1,000 affiliate unions, representing more than 300,000 working people throughout the state.

