

MARCH 2012
VOLUME 20, NUMBER 1

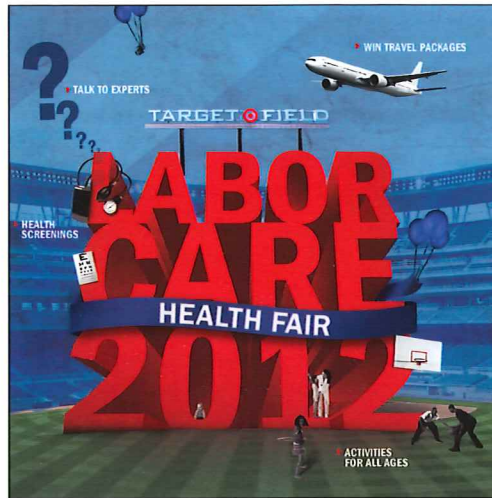
QUARTERLY UPDATE

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

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Join Us as We Hit it Out of the Ballpark



SAVE THE DATE
MAY 5TH
AT TARGET FIELD
7 AM - 2 PM
WWW.LCHEALTHFAIR.COM

f FIND "LABORCARE HEALTH FAIR" ON FACEBOOK

TOOLS FOR BETTER LIVING
LABOR CARE
HEALTH + BENEFITS FAIR 2012

- **LaborCare Health + Benefits Fair 2012**
- **Win Free Target Field Tours**
- **U of M Gopher Men's Baseball Game**

Register now for a chance to win two free tickets for a tour of Target Field during the LaborCare Health + Benefits Fair 2012. One-hour tours will begin on the hour between 8 a.m. and 1 p.m. Because space is limited, a drawing will be held and winners will be notified. To register, call the union office at

612-379-2966 or 1-800-257-8636 no later than April 30.

The third annual health and benefits fair is a family focused day filled with activities for all. Health screenings, healthy living presentations, and children's activities. Meet your plan administrator and discuss health tips with medical professionals and health coaches. And when you arrive, don't forget to register for a chance to win electronics, golf giveaways, sports memorabilia, and many other fabulous giveaways – more than \$50,000 in prizes.

Following the fair, you're invited to join us at 2:05 for the U of M Gopher Men's baseball game against Penn State, at no charge.

Let's hit it out of the ballpark together on May 5!



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 Administrators Web site, www.zenithadmin.com

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

PlanAhead for Retirement®

View Exciting New Online Features at LaborCare Health + Benefits Fair 2012

The trustees of the Minnesota Ceramic Tile and Allied Trades Retirement Fund announce a new financial planning tool, PlanAhead for Retirement® along with new mobile applications for smart phone users. This new technology will be demonstrated at the LaborCare Health + Benefits Fair 2012 on May 5, 2012.

ABC COMPANY LOGO ABC Company 401(k) Savings Plan
John Doe, Tuesday, June 28, 2011

Account Overview as of 09/30/09

Description	Amount	Vested Percent	Vested Balance
Employee Preter 1	\$16,968.97	100%	\$16,968.97
Matching 1	\$16,967.79	100%	\$16,967.79
Supplemental 1	\$130,584.02	100%	\$130,584.02
Employee Preter 2	\$200.55	100%	\$200.55
Total	\$781,880.97	100%	\$781,880.97

Your Projected Retirement Income as of 09/30/2011

Scenario	Monthly Income
Best performance (100%)	\$6,050/mo
Real performance (75%)	\$4,537/mo
Worst performance (50%)	\$3,403/mo

On Track To Have \$6,050/mo (80% of performance needed)
Additional Monthly Savings Needed To Reach Goal \$328/mo (5% of performance needed)

Account Allocation by Fund

Fund Name	Future Contributions	Balance	Existing Balance
Subsidiary Retirement Advantedge Money	0%	\$10,927.75	7%
Dodge & Cox Balanced	10%	\$14,545.14	9%
Wellpoint Equity AAA	10%	\$14,484.84	9%
MSCI Massachusetts Int'l St	0%	\$20,822.99	13%
MSCI Massachusetts Int'l St	20%	\$12,528.29	8%
Janus Mid Cap Value Investor	0%	\$17,010.33	11%
Wellpoint Large Company Growth Invest	20%	\$21,437.37	13%
Wellpoint Small Equity Mega	20%	\$23,219.55	14%
Wellpoint Large Company Growth Invest	20%	\$11,437.37	13%
Amor Funds Capital World Oil St	20%	\$28,221.43	17%
Calamos Growth	0%	\$28,221.43	17%
Total	100%	\$184,218.79	100%

Personal Rate of Return (Annualized)

Term	3 Months	1 Year	3 Years	5 Years
Rate	2.54%	4.57%	-2.75%	4.75%

Auto Rebalance
Frequency: Quarterly | Next Transfer Date: December 30, 2009

Go Green.

Continued on Page 2

Do Not Be Denied Unemployment Benefits

Out of Work List

If you are out of work, call the local union office at 612-379-2966 or 1-800-257-8636 to get your name on the Out of Work List. The Department of Employment and Economic Development (unemployment) continues to call our office to monitor the list. Benefits may be denied if your name is not on the list. Please call and keep your name on the list if you are unemployed and want to receive benefits.

MEPT Invests in Uptown Minneapolis

The Multi-Employer Property Trust (MEPT) has closed on a commitment to finance a 2-phase apartment development project in Uptown Minneapolis. The first phase is scheduled to begin construction in April and will consist of 203 units. The second phase, pending final approval, is planned to begin construction in October and will add 408 units. The total investment for the project is approximately \$140 million.

This project marks the largest single investment by MEPT in the Minneapolis area.

The BAC Local Union Pension fund is invested with MEPT. This will be an all union project.

Dues Increase for International Union

Over-the-counter dues for the International Union will be increasing for all members \$1 per month Jan. 1, 2013, and an additional \$1 per month on Jan. 1, 2014. This increase is in compliance to the resolution passed at the 2010 International Union Convention. Those members that pay their dues through their vacation fund will see an increased deduction this year with their annual payment.

PlanAhead for Retirement®

Continued from Page 1

The trustees of the Minnesota Ceramic Tile and Allied Trades Retirement Fund announce new technology developments for plan members. These significant enhancements include a dynamic new tool on the Web site, www.millimanbenefits.com, called PlanAhead for Retirement® as well as new mobile applications for smart phone users. All are set for release in April.

Members can see a demonstration of the new enhancements at the upcoming LaborCare Health + Benefits Fair 2012 at Target Field on May 5, 2012. To learn more about this, look for an announcement for the Annual Membership Meeting.

Here's a quick overview of the new features.

PlanAhead for Retirement®

This dynamic new tool will allow participants to more accurately analyze their personal retirement goals, evaluate income and expenses and provide insight on how to attain the appropriate outcome for your personal retirement needs.

As you walk through the planning tool honestly assessing your personal situation, PAR will illustrate an estimated monthly income stream predicated upon various assumptions entered into the model. Each day, PAR will automatically calculate hundreds of scenarios to estimate the likely outcome of your personal retirement situation and display the probability of attaining a certain monthly income on the landing page of the Web site. Some specific inputs that PAR will use to calculate your personal income at retirement include:

- Spousal information
- Current income
- Current account balance
- Asset allocation
- Other assets (IRAs, 401(k), etc.)
- Expenses
- Pension plan(s)
- Social security
- Life expectancy
- Intended retirement date

PAR does not guarantee future returns or future monthly income. This is a planning tool intended to help participants implement retirement strategies based on their personal needs. Outcomes will vary based on several factors including asset allocation, contributions, investment returns and retirement date.

Mobile Applications

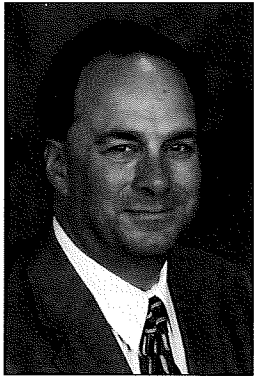
Milliman will be releasing apps that support Android phones or iPhones with additional technology for iPad users. This includes app-specific functionality such as "pinch/stretch" use. Now smart-phone users will have access to retirement information more easily while "on the go". Though you won't be able to make transactions on the app, you will be able to view your account balance, review asset allocation and monitor investment return information.

If you have any questions about the plan, please contact Zenith American Solutions (Fund Administrator) at 651-256-1801. If you have specific questions about your account or want to facilitate transactions, contact Milliman at 1-866-663-3073 or go online at www.millimanbenefits.com. For investment consultation, please contact Tom Ottman at Feltl and Company at 651-766-1286 or 1-800-826-6025.

We hope you can join us at the LaborCare Health + Benefits Fair 2012 and at the Annual Membership Meeting to learn more about these exciting new changes!

From the President

Mike Cook, President/Secretary-Treasurer



Health Trustees Announce New Extend Retiree Plus Program for Retiree Coverage

As health care reform continues to take shape, the trustees of the BAC Health Fund have been examining ways that they can better serve the membership in this ever changing environment.

One area that has received attention is retiree health. For individuals that are entitled to coverage under Medicare, there exists a dynamic marketplace that offers a huge variety of Medicare supplement programs. Simultaneously, the Medicare supplement program offered by the BAC Health Fund has lost some of its potential purchasing power because of shifts and subsidies in this marketplace, as well as the fact that there is little negotiating power for the plan with the number of retirees that we enroll in our own self-insured program. Thus, the trustees searched for a better way to serve the membership with respect to this extremely important coverage.

As a result, the Trustees of the Health Fund have engaged Extend Health, Inc., to provide communications, outreach and enrollment assistance to the membership on behalf of the Fund. It will also facilitate individuals' enrollment in Medicare Supplemental Insurance products through Extend Health's program. Extend Health, Inc., will make available, through their system, all licensed Medicare supplement programs available in Minnesota, many of which provide extensive out of area coverage for those that spend substantial time outside of Minnesota.

These programs include: (a) Individual Medigap plans, (b) individual Medicare Advantage Plans, (c) Individual Medicare Part D plans, (d) individual dental plans, (e) individual vision plans, and (f) long-term care products. These changes are effective Jan. 1, 2013, (Date that individual coverage shall become effective).

The retiree pre-funded premium plan will continue to exist. Your dollar amounts will end up being deposited in to your Health Reimbursement Account, and will be available as in the past, to subsidize the costs of retiree health care.

Watch for important announcements regarding these changes. We will be holding membership meetings focused on this important topic to help everyone understand how to achieve the "best bang for the buck" with respect to retiree health care.

Update on Asbestos Litigation

By Michael B, Serling, Esq.

We wanted the members of BAC Local 1 MN/ND to be aware of current developments in asbestos litigation. Sad to say, there are still a great number of mesothelioma and lung cancer cases caused by asbestos exposure throughout the United States. Mesothelioma, a cancer of the lining of the lung or lining of the abdomen, is only caused by asbestos exposure. There are approximately 3,000 cases nationwide each year. The number of asbestos related lung cancers is much higher. The risks of developing lung cancer are significantly greater if one is exposed to asbestos and also smokes.

Unfortunately, refractory bricklayers and tile setters are trades where asbestos contamination was commonplace. Refractory bricks, insulating blocks and cements, and heat treat ovens had very high concentrations of asbestos up until the early 1980s. Also, tile setters' products such as thin-set cements contained high amounts of asbestos until the late 1970s.

Even though it has been 25 to 30 years since products were delivered to the marketplace with asbestos content, there are still a tremendous amount of products in place that contain asbestos. Furthermore, asbestos related cancers do not manifest until 20 to 30 years after first exposure. The bottom line is, asbestos related cancers will be around for many years to come.

Asbestos cases are currently being litigated on two fronts: state courts and the second, bankruptcy courts (federal jurisdiction) throughout the nation. Compensation is available to victims or their families where there is evidence to prove the case. Essentially, sufficient product identification and medical evidence must be demonstrated in proving an asbestos cancer claim.

The bankruptcy courts handle cases for companies that have filed for Chapter 11 but still maintain large trust funds for asbestos victims. State courts often have specialized judges that handle large numbers of asbestos related disease cases.

It is important for bricklayers and tile setters to assist one another in the prosecution of cases. Many of the cases filed are death cases where the only ones that can help develop evidence are co-workers of the deceased. Many cases have been won or settled because co-workers were willing to assist families in the development of evidence.

If you have questions concerning asbestos litigation, please feel free to contact Mike Hawthorne at 612-379-2966.



Fargo, ND

Apprentices and Gold Card Dinner November 16, 2011 at the FM Labor Home

From the left: Apprentices Jordan Wear and Jason Allurad, and Business Agent Randy Carlson.



Fargo, ND

Apprentices and Gold Card Dinner November 16, 2011 at the FM Labor Home

From the left: Executive Vice President Mike Hawthorne, 50-year member David Haug and Business Agent Randy Carlson.



Grand Forks, ND

Apprentice and Gold Card Dinner at the Speedway Restaurant on November 17, 2011

From the left: 25-year member Larry Jallo, 25-year member Dave Reuther, 25-year member Tom Anderson, Business Agent Randy Carlson, 40-year member Larry Schornak, and Executive Vice President Mike Hawthorne.



Grand Forks, ND

Apprentice and Gold Card Dinner at the Speedway Restaurant on November 17, 2011

From the left: Business Agent Randy Carlson, completed apprentice Jason Bakke and Executive Vice President Mike Hawthorne.

Oakdale, MN

Metro Area Holiday Chapter Meeting at the Prom Center on Dec. 12, 2011

From the left: Executive Vice President Mike Hawthorne, 47-year member Robert Holmstrom Jr. receives his 40-year membership pin, 25-year member Gary Houston, President/Secretary – Treasurer Mike Cook.



Oakdale, MN

Apprentices Swearing In at the Prom Center on December 12, 2011

Bottom, from the left: Vincent Abrego, Teevan Paye, Brett Wallace. Top, from the left: Instructor Dave Mensing, Cody Werner, Michael Penner, Daryl Johnson, Apprenticeship Coordinator Rick Martagon.

MILESTONES

During 2012, many BAC Local 1 members will be celebrating significant anniversaries of having joined the union. Valued longtime members who are marking these milestones are listed below under their original locals.



#1 MN-St. Paul

25 Years

Robert Arentz
James Baker, III
Douglas Bergstrom
Gerald Carpenter
Dale Enberg
Daniel Erpelding
John Foley
Benjamin Ibarra
Marvin Karnick, Jr
David Lombardo
Michael Naber
Donald Nelson, Jr

40 Years

James Lence

50 Years

Roger Benick
Tom Denisson
Richard Gilbert
Bernard Ostertag
Darrell Smith
Donald Swanson
Leo Tutewohl
Gerald Vonruden

#2 MN-Minneapolis

25 Years

Dean Anderson
Jeffrey Anderson
Brian Bauer
Paul Carraher
David Chadwick
Stephen Falck
Douglas Harrington
Stephen Hines

Wayne Johnson
Larry Jumer
Diane Linder
Monte Linder
Richard Livingston
John Mangelsen
Robert Nuorala
Mitchell Reins
Dale Reisdorph
Vaughn Scheunemann
Dallas Smith

40 Years

Julian Sauser
Arthur Young Jr

50 Years

William Cooley
George Dapper
Kenneth Knoop
James Linder
Udo Walter

#3 MN-Duluth

25 Years

James Mikrot
Bill Perryman

50 Years

Peter Isaacson

#4 MN-St. Cloud

25 Years

David Curtis
Donald Eveslage
Roger Sweet

40 Years

Keith Burfeind
Gene Eggen

#6 MN-Springfield/ New Ulm

25 Years

John Clyne

#8 MN-Rochester

25 Years

Michael Korbel

40 Years

John Beth

#15 MN-Brainerd

25 Years

Timothy Collins
Mark Roubal

50 Years

John Ferguson
Ronald Jacobson
Charles Nelson

#16 MN-Hibbing/Virginia

50 Years

Eldon Etter

#17 MN-Red Wing

40 Years

Clarence Karnick

#18 MN-Tile Layers-Metro

25 Years

Greg Hagen
Jeffrey Harren
Dennis Johnson
Ronnie Jolly
Gregory Loya
Shawn Quinn
James Sautter
Steven Sundquist
Jim Wagner
Christopher Whiteside
John Williams
Allen Zabel

50 Years

Richard Brambrink

#23 MN-Tile Layers-Duluth

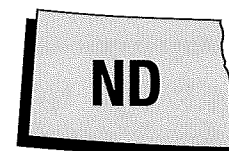
25 Years

Dennis Maruska

#107T-Terrazzo Workers

50 Years

Lowell Newgard
Ronald Winter



#1 ND-Fargo

25 Years

Kent Stockburger

40 Years

Venal Kraemer

50 Years

Gail Gabel

#2 ND-Minot

40 Years

John Lynnes

#3 ND-Bismarck

50 Years

Terry Litchy

#4 ND-Bismarck

25 Years

Donald Ell

50 Years

Dean Carlson

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Minnesota Masonry Coalition

By Mark Wickstrom, Minnesota Director

The Minnesota Masonry Coalition led by BAC Local 1 MN/ND and the International Masonry Institute (IMI) launched the first round of visits in January to promote more use of structural masonry and thereby increase job opportunities for BAC members and contractors. The effort was very successful resulting in Target Corporation adopting the masonry structural design software for all of its projects, as well as job leads from two engineering firms.

During the two day blitz, IMI brought in masonry experts to conduct customized visits to select engineering firms as well as Target Corporation regarding structural masonry design software systems. The expert team consisted of IMI Director of Engineering Diane Throop, current chair of the Masonry Standards Joint Committee, as well as engineers Scott Walkowicz and Sam Rubenzer. Throop was also the featured speaker for the Minnesota Structural Engineers Association. The unique feature of the initiative is the opportunity it gives engineering firms to pick the brains of the coalition's team of engineers on a wide variety of masonry questions.

University of Minnesota Masonry Workshop 2012

Once again the University of Minnesota masonry workshop has resumed. After a two year break from the program, it was reinstated as an offering to U of M undergrad architecture students in 2012. This year's program started on January 18 and will run through March 9. This program is a joint effort between the BAC Local 1 MN/ND Apprenticeship Training Program, the International Masonry Institute, the Minnesota Concrete & Mason Concrete Contractors Association, Midwest Masonry Promotion Council and the University of Minnesota School of Architectural Design.

The program had been mothballed for a few years due to budget constraints. Leading up to that decision, the program that exposed 20 to 25 undergrad architectural students to a series of masonry lectures and hands on experience with masonry materials, had been highly successful. In 2011, this program received national recognition at the 11th Annual North American

Conference, where I was permitted with the assistance of former IMI Director Olene Bigelow to present a technical paper describing the program.

From the inception, the workshop regularly ranked in the top three requested workshops offered at the U of M School of Architectural Design. It was precisely for that reason that the program was brought back this year.

This program exposes the undergrad students to basic information on masonry materials, codes and standards, moisture mitigation, designing proper movement joints, and the advantages of designing with masonry. The students will also be introduced to basic techniques of building with masonry.

At the approximate midpoint of this half semester program, the students will submit a detail, developed from a design build assignment. They will then work together in teams of five to construct the selected detail using a variety of masonry materials and masonry bonds. There are currently 20 students enrolled.

This year's design/build assignment is slated for student housing in the vicinity of the main U of M campus or along the Central Corridor Light Rail. They have been directed to design their buildings to be respectful of the neighboring structures and are encouraged to incorporate architectural details from those buildings into their own sample projects.

As the Central Corridor Light Rail Project nears completion, there may well be an increase in the development of housing options for students along that route.

There has been a noticeable advance in new housing in that area incorporating wood, metal and other wall systems in recent years. This is an attempt to refocus the attention of the designers of tomorrow back on the multiple qualities of building with masonry, in particular the ability to build with respect to the aesthetics of masonry structures existing on campus already.

The program will be meeting every Monday, Wednesday, and Friday from 9 a.m. to 11 a.m. at the BAC Local 1 MN/ND Training Center in St. Paul until March 9, 2012.

To learn more about the International Masonry Institute, visit www.imiweb.org.

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

2012 Legislative Session: Fighting Attacks on Working People

As the 2012 Legislative session began, we hoped legislators would focus on a bipartisan agenda to create jobs. Instead, we find that some ultra-conservative legislators are pushing unfair constitutional amendments backed by corporate special interests that compromise safety, take away rights, and make taxes unfair. Unlike normal bills, legislators can bypass Gov. Dayton and send these attacks directly to the voters.

The most serious threat to working people is the so-called "Right to Work" amendment. It isn't what it seems. In reality, it's a corporate power grab that hurts all working people, our economy, and the middle class. It would allow some people to gain the benefits of a



union without paying their fair share. It's unfair to force union members to pay for their non-union co-workers to be represented. Hopefully, the bipartisan opposition to this amendment will hold and Minnesota won't be subject to a costly ballot fight like Ohio and Wisconsin were.

Another amendment would require a supermajority vote in both the House and Senate to raise taxes. This proposal has many serious unintended consequences. If gridlock at the Legislature wasn't bad enough already, this would make standoffs like the 2011 government shutdown commonplace. If it's harder for the state to raise revenue fairly, it will force cities, counties, and school

districts to continue increasing your property taxes to make up for less state money.

Additionally, every state that has done something like this has had its credit rating lowered. That makes it harder for the state to invest in construction projects that put so many Minnesotans to work.

Finally, there is an attack on the right to vote. This amendment would turn people away at the polls if they couldn't produce a

photo ID with their current address. Minnesota doesn't have a problem with voter fraud. This would simply make it harder for senior citizens, college students, returning veterans, and people of color to vote. The amendment's supporters aren't telling us how much it will cost to enforce this law.

The Legislature needs to stop taking orders from corporate special interests and work with Gov. Dayton for a change. Minnesota's economy is beginning to recover. Let's not waste an opportunity to complete that recovery by putting people back to work.