

QUARTERLY UPDATE

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

DECEMBER 2021



The AFL-CIO Housing Investment Trust (HIT) announced it reached the milestone of investing \$1.6 billion in 100 construction projects in Minnesota. This achievement has contributed to the HIT’s track record of producing competitive returns for its investors since its inception in 1984, while generating important social impacts. In Minnesota, these have included about 22.8 million hours of well-paying union construction work; 13,142 new units of sorely needed housing that is 47 percent affordable; and transformative growth with total economic impacts of \$4.8 billion.

“There was a big stretch, especially during the Great Recession, where it was difficult to find financing for construction projects,” said Kevin Filter, who has financed affordable housing in Minnesota for more than 40 years and is now a member of the HIT Board of Trustees. “But because the HIT partnered with us, we were able to spur revitalization and significant growth in the Twin Cities and statewide.”

AFL-CIO Housing Investment Trust Marks 100 Minnesota Projects

HIT’s Socially Responsible Investing Creates Competitive Returns and Collateral Benefits

“The HIT committed to six investments in Minnesota during the pandemic, when employment and specifically well-paying jobs were vitally important,” the HIT’s CEO Chang Suh said. “We are financing 100 percent union-built projects that sustain and generate jobs that support families and create economic impacts beyond the construction industry.”

Ten of the 100 Minnesota projects the HIT has financed are now in construction. These account for more than a quarter of the projects that are now underway with HIT financing in 21 cities and 12 states throughout the U.S.

“The HIT’s investments are great for our members and their families,” St. Paul Building and Construction Trades Council Executive Secretary Don Mullin said. “These projects create careers that put people in the middle class. Everybody working on these jobs is putting money into their pensions.”

The HIT is a fixed-income investment grade mutual fund with \$7 billion in net assets that has been a leader in putting union and public pension capital to work to produce competitive returns. Its portfolio focuses on superior credit

quality, high yield multifamily securities that diversify away from treasuries and corporate bonds. ESG has always been central to the HIT’s work to achieve mission-related collateral objectives that create union construction jobs, housing and economic impact in communities.

HIT’s Socially Responsible Investments Improve Communities

In addition to creating union construction jobs and housing, the HIT’s targeted investments in Minnesota have brought many other positive social impacts. The Penfield Project, a mixed-use 254-unit housing development in St. Paul that the HIT financed in 2012, “is an example of a project that stimulated transformational change,” said Chris Coleman, former St. Paul mayor and now Chair of the HIT’s Board of

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Holiday Meeting

The metro holiday meeting will be on Dec. 13, 2021, at 7 pm, at the Marriot Delta Hotel, 1330 Industrial Blvd NE, Minneapolis MN, 55413. We will be raffling off a 40” Vizio smart TV. Tickets are one for \$5 or three for \$10. All proceeds will go to purchase gift cards for members in need during the holiday season.

Trustees.

“It resulted in construction of a sorely needed, full-service grocery store in downtown St. Paul. It created not only 300 union construction jobs at the time but also 75 permanent union jobs in the store, which occupies 27,500 square feet of commercial space on the building’s first floor. The project catalyzed broader social impact in the city,” Coleman added.

HIT’s Socially Responsible Investments Build Housing as Infrastructure

The HIT’s investments help meet the dire need for more affordable and senior housing. According to National Low

Income Housing Coalition data, the U.S. has a shortage of 6.8 million affordable rental homes that are available to extremely low-income renters with household incomes at or below the poverty guideline. Concurrently, National Center for Assisted Living data shows that there are one million Americans living in some type of senior living community today and that number will double by 2030.

“Our investments in Minnesota have created more than 6,100 affordable units and many senior living projects that will help address these housing shortages,” Suh said.

“What I love about the HIT’s strategy,”

said Filter, “is that it creates a cycle of sustainable, responsible investment. The pension dollars that workers earn on these projects get invested in the HIT, which reinvests them in other projects in other communities, creating more jobs, more resources and more lasting social impact.”

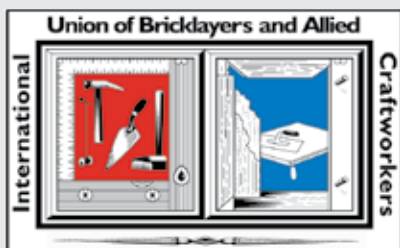
The HIT’s impact extends well beyond Minnesota. “The HIT has invested more than \$9.7 billion for housing in markets including the Bay Area, Boston, Chicago, New York City, and many others nationwide. We will continue to pursue the projects in our pipeline and look forward to more investments, more jobs and more impact,” Suh said.



Minnesota State Fair

The organizing committee had another great year at the Minnesota State Fair. They highlighted the MULE with many participating in testing out this innovative material lifting machine.

We would like to thank the volunteers who donated their time and resources to this event. Joe Vanek, Matthew Hopkins, John Slama, Mitch Reins, Kyle Reins, Terry Wong, Jeremy Olson, Emilio Garcia, Jesse Stonehouse, Rodrick Schmidt, Michael Churilla, and Kenny Becklin.



BAC LOCAL 1: 612-379-2966 **Fax** 612-379-8754

BAC INTERNATIONAL UNION: 1-888-880-8222

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APPRENTICESHIP AND TRAINING: BACtraining.org or phone 763-404-8345

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Call 651-256-1801 or 1-800-879-4412 **Email:** ZA-MN-CA@zenithamerican.com



Doug Schroeder,
President/
Secretary-Treasurer

Welcome Our Newest Contractor

We would like to welcome our newest contractor Twin Cities Specialties, Inc. They are currently looking for union caulkers/tuck pointers and stone/brick masons. You can download the application by using this link to their website page. <https://www.cy-con.com/wp-content/uploads/2021/09/1-Cy-Con-Application-9-20-2021-website-1.pdf>. Please submit applications to home@cy-con.com.

Duluth Golf Tournament

We had another great outing at Duluth Golf Tournament held at the Grandview Golf Links on September 11. The weather was great, and all had fun. We want to extend a heartfelt thanks to all the sponsors of this event.

The winners of the event were:

1. Anthony Hakala / Earl Jones
2. Chris Bijold / Adam Larson
3. Nick Dekart / Mike Charboneau

Thank you to all who participated. Next year's event will be held on Sept. 10, 2022, so mark your calendar.

Proceeds from the two golf tournaments were donated to the BAC Disaster Relief Fund and the Injured Apprentice Fund.

Negotiating Committee Members and Chapter 1 Recording Secretary Needed

As we enter the new year, many of the contracts around the local will be expiring in the spring. The negotiating committees will be meeting in early 2022 to discuss contract conditions. There are still some vacancies for the negotiating committees around the local. If you are interested in becoming a negotiating committee member, please send an email to Doug Schroeder at dschroeder@bac1mn-nd.org.

Interested in becoming more involved with the local? We are in need of a recording secretary for Chapter 1 metro. Interested individuals should email Doug Schroeder at dschroeder@bac1mn-nd.org. You will be paid a stipend for your time and mileage if traveling more than 20 miles to and from the meeting.

Vaccine Mandates

The hot button issue of today is the vaccine mandates that have been coming down from property owners, construction managers, general contractors and government entities. The membership needs to know that the current contract does not address this type of policy or mandate. The local, along with many other trade affiliates, have been working with the contractor groups, property owners and government agencies to discuss terms and conditions of these mandates.

The local feels that a member should not lose time or pay if told to test or receive the vaccine to work. We have put forth proposals to address this issue. We request that a member receives full pay and benefits when told to comply with these policies.

Vaccine timelines. A reasonable timeline to become compliant with a site or company mandate is needed. In most cases this means six weeks for the 2-dose inoculation. Implementation of the policy needs to take this into consideration when proposing or implementing a vaccine policy or mandate. A reasonable compliance timeline should be 6 weeks to 2 months after the policy or mandate goes into effect.

Privacy protections need to be in place before requesting information from an employee. A secure collection policy should be in place before collecting this information. This should include a single source collection procedure, limited access to the information on a need-to-know basis, secured storage of the information, and a written statement on how and if it will be shared.

Right to Reinstate. Employees who are not compliant with the policy should be allowed to come back to their original job status once they have complied with said policies or mandates.

Vaccine mandate exceptions should be considered and a written procedure for these exceptions should be distributed to the employees. Employers should know that there is established criteria and methods for disability or medical conditions as well as religious objections.

There is a lot of misinformation out there when it comes to the vaccines and the side effects. Make sure that you consult with your primary care physician to get the answers. Looking on Facebook, Instagram, or websites may not be the best way to get your answers.

We all want to get past this and get back to our normal lives without the worry of how our decisions affect our friends and loved ones or whether we will be able to provide for your families.



HIGHLIGHTS

The 2021-22 metro training year is in full swing! One of the most important classes we have started the year with is six skills to being an apprentice. This is part of our mentorship series which also includes a journey level class on how to mentor an apprentice. It is extremely important for an apprentice to understand they have a key role in learning their trade skill not only at the training center but on the job as well. Their success depends on how invested they are in their apprenticeship and being proactive in their learning.

Some current highlights for our third-year brick apprentice has been ashlar stone patterns.

Although we do not see as much full bed depth stone in our local, there is much to learn regarding bonds, math, and the correct rules for different patterns. This group is learning how to set with stainless anchors and using the boncombie (strap master). This will complete this portion of related training.

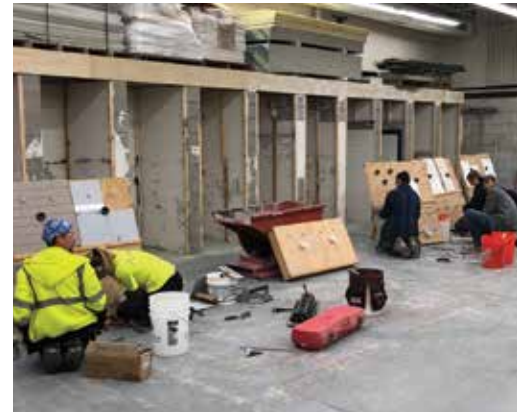
Our second-year brick apprentices participated in a volunteer project with the Blaine veterans memorial project in November. In addition to our regular classes, first-year brick are working on basic leads.

Highlights for our tile program include upcoming clinics for ACT orientation and gauged porcelain tile/panel training.



Western Regional Training Director Lupe Ortiz will be putting on both clinics. The nine areas of the ACT certifications are being specified in many areas and according to IMI North Central Regional Director Mark Swanson, we are seeing these requirements show up in many local projects.

We want to prepare our apprentices and journeymen to succeed in these certifications and to be prepared to hold the tile market as these requirements start to be reinforced. Those that pass the ACT certifications will get the OJT hours while others may be laid off.



UPGRADES

There are several upgrade trainings being offered this year including:

- Flashing certification
- ACT gauged porcelain tile/panel training
- OSHA 10 and 30 in-person

- Foreman SCP
- Basic Blueprint
- Aerial Lift Certification
- Swing Certification
- JAHN/Conproco/Edison/Lithomex certification

Please check out our website calendar for the current schedule and to register BAC Apprentice Training Center Local #1 MN/ND (bactraining.org).

RECRUITMENT AND VOLUNTEER OPPORTUNITIES

We continue to attend events through career events and workshops with building trades, high schools, and community job fairs throughout the state. In addition to those events, we are excited to continue our partnership through ACAM with

Training Center News



Construct Tomorrow. These events were all postponed last year with the COVID shut down. They are currently planned for this year to be in person.

- St. Paul boy scout base camp on December 2 and 3.

COMPETITION

The IMI and IMTEF are hosting regional and international contests in 2022. We are excited to have the opportunity for our apprentices to represent our local on the regional and national stage. We will post these dates as they become available to us.



Staying Socially Connected Leads to Longer, Healthier Lives

The Harvard Study of Adult Development reports that 75 years of research shows that “social connections are really good for us, and that loneliness kills.” Further, “It turns out that people who are more socially connected to family, to friends, to community, are happier, they’re physically healthier, and they live longer than people who are less well connected.”

The National Institutes of Health (NIH) offers tips for connecting with others:

- **Identify a person you trust, such as a neighbor**, who can visit regularly in-person or via a video call and be an emergency contact.
- **Learn about home- and community- based support and services** from social service agencies, local nonprofits, and area agencies on aging.
- **Stay connected with family and friends** through video chats, email, and social media. If you’re not tech savvy, ask for help to learn.
- **Talk with others who share common interests.** Try a support group online or in person. Maybe your community has a memory café you can visit — a safe place to enjoy activities and socialize for people living with memory loss and their families and caregivers.
- Schedule time each day to stay in touch with family, friends, and neighbors in person, by email, social media, voice call, or text.
- **Use communication technologies** such as video chat. If you’re not tech-savvy, sign up for an online or in-person class at your local public library or community center.
- **Consider adopting a pet** if you are able to care for them. Animals can be a source of comfort and may also lower stress and blood pressure.



- **Stay physically active** and include group exercise, such as joining a walking club or working out with a friend.
- **Introduce yourself to your neighbors.**
- Find a faith-based organization where you can **deepen your spirituality** and engage with others in activities and events.
- **Check out resources and programs** at your local social service agencies, community and senior centers, and public libraries.

If you need help combating loneliness and connecting to community supports, call the BAC Member Assistance Program (MAP) to speak with a licensed mental health counselor. MAP is a free union benefit available to union members and their families. All calls are strictly confidential. MAP is generally available from 8 a.m. to 7 p.m. EST Monday-Friday by calling toll-free: 1-822-MAP-TALK.

Improved BAC Member Portal and BACMobile Apps

Critical BAC member information is ready when you need it, and now where you need it with the new and improved BACMobile app—Download Your New Member Portal App for Smartphones and Tablets. Go online now member.bacweb.org.

Since the introduction of the BAC Member Portal in May 2014, a secure, web-based system where BAC craftworkers can review their records, the International Union and its affiliated benefit funds are continuing the Union's tradition of member service into the digital age. The Portal, which works in concert with parallel systems for local unions/ADCs and contractors, provides an additional level of service that lets members rest assured that their information is secure, up-to-date and that their service has been properly accounted for. Portal users have access to their International Pension Fund (IPF) and International Health Fund (IHF) data including hours, contribution rates, reciprocity designations and activity. They also have access to membership data including beneficiary designations and contact information, are able to upload forms, use the BAC Job Network and check-in with the local when traveling to a new local for work. The Portal enhances communication between the IU, Locals/ADCs, and BAC members by providing secure and easy access to a wealth of information. Members of locals/ADCs who have established electronic dues payment programs will be able to pay Local/ADC dues through the Portal. One of the latest enhancements allows members to estimate future IPF pension benefits beyond the current estimate displayed in the portal.

Currently in the US, there are 19,007 users registered and 9,243 of them are mobile users. In Canada, there are 461 registrations and 181 mobile users. In addition, 10,649 US users and 258 Canadian users have elected to receive IPF and IHF publications electronically.

The Member Portal is accessed through the Member Portal banner on BAC's homepage at www.bacweb.org. First time visitors should "Create an Account", then follow the instructions to register. Before starting, have your IU membership number available for reference and make sure you have an active email account. Once registered, securely note your username and password for future use. The "Registration FAQ" section offers guidance on everything from creating an account, to logging in, to recovering a password, and more. In addition, handy "tip" icons, strategically located throughout the site, dispense helpful information with the click of a mouse.

BACMOBILE

Smartphone and tablet users can now access all of the Member Portal features on the go with the new BACMobile App. Applications can be downloaded from Google Play (Android devices) or App Store (iOS devices) as follows:

ANDROID DEVICES

Visit Google Playstore and search for "bacmobile". Look for the BACMobile app that displays a trowel. Tap on the icon to download to your device. After downloading launch to begin use.

IOS DEVICES

Visit the App Store and search for "bacmobile". Look for the BACMobile app that displays a trowel. Tap on the "Get" button and then click on "Install". You will be prompted to enter your iTunes login, and then download. Find the BACMobile icon and then launch to begin use.



PRIVATE, SECURE, RESPONSIVE

To protect the privacy of your information, the BAC adheres to policies that prevent unauthorized use of your personal information. It is important for you to protect against unauthorized access to your computer and personal information. Be sure to always sign off when using a shared computer. If your personal information changes (such as your ZIP code), or if you wish to have your information removed from our database, contact your local union or the International Union and we will correct, update, or remove that personal data. Questions regarding the use of the BAC Member Portal and BACMobile.

Apps should be directed to askbac@bacweb.org.

CREATING YOUR BAC WEB PORTAL ACCOUNT IS FAST AND EASY

- Log onto BAC WEB at www.bacweb.org
- Have your IU number ready (located on the upper left of your union card)
- Have the address of your active e-mail account ready
- Click on the "Member Portal" banner
- Click on "Create an Account"
- Follow the instructions on the screen
- Sign up for the receipt of IPF/IHF materials electronically
- Record your username and password for future use

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THE ADVANTAGE

With most IRA products you have the burden of researching service providers, evaluating fees, and managing your IRA investments.

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- Easy online account set up
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- Automatic and systematic contribution options available
- 24/7 account access via smart phone, tablet, or computer

Investment Support

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GETTING STARTED

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George Leistikow

Financial Advisor

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763-273-5187 | georgel@efsadvisors.com



IMI Masonry Minute







IMI EDUCATION AND PROGRAMS

To keep masonry in projects, IMI educates and assists in developing better software tools for the Architecture, Engineering, and Construction community. IMI North Central Regional Director Mark Swanson uses the webinar platforms to educate about best practices for using structural masonry and software. Most out of the box software does not have built-in tools to assist designers and contractors working with masonry, which can lead to other materials being selected during design or unintended masonry material waste during construction.

Autodesk University – Sustainability Panel Discussion

Swanson spoke at Autodesk University about how the masonry industry is addressing energy and carbon footprint issues in construction. Swanson highlighted masonry’s long service life that minimizes environmental impacts and how many producers are using supplementary cementitious materials to reduce cement comments.

Meet the Panelists

Moderator	Panelist	Panelist	Panelist	Panelist	Panelist
					
EMILY BISAGA DUNNE M. ARCH, ASSOC. AIA, LEED GREEN ASSOCIATE	CARLOS CEREZO DAVIS ARCHITECT, IBPSA USA, ASHRAE	ERIC COREY FREED ARCHITECT, LEED FELLOW	LOUISE HAMOT M. ARCH, MISC ENG, HMONP	NICHOLAS A. MCDANIEL ARCHITECT, LEED AP	MARK SWANSON ARCHITECT, AIA, CSI, LEED AP BD+C
Industry Customer Lead, Building Design at Autodesk	Director for Sustainability Design at KPF	Senior Vice President, Sustainability at CannonDesign	Global Lead of Lifecycle Research, Integral Group	Senior Associate at HSBU	North Central Regional Director at International Masonry Institute

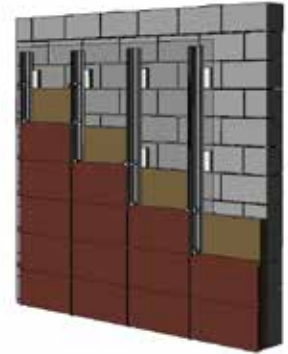
IMI National Structural Coalition Webinar Series

Swanson hosts a monthly program with Sam Rubenzer, PE, of Forse Consulting to hundreds of architects, engineers, and contractors throughout the region. It is always the second Wednesday of the month.

IMI MN/ND/SD Masonry Wednesday Webinar Series

–Recently, Chris Bercher of CTC Software presented *BIM Workflows for Masonry*. The workflows highlighted masonry content provided through BIM-M and IMI. Swanson remains focused on bringing the latest technology information to the design and construction community to keep masonry in projects. HIVE is the most recent masonry content platform Swanson is spearheading.

The HIVE is live! The IMI Masonry Content Library is live on the HIVE platform. HIVE is a cloud-based content management platform used by key firms in the AEC community. Architects, engineers and contractors can place masonry units and mockups directly into their building models.



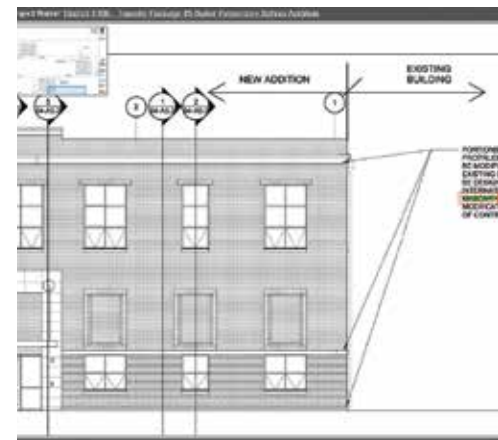
IMI National Vendor Webinar Series –Swanson hosted Mike Riva of 3DiQ and CadBlox to give a webinar called *Modeling Masonry for Design and Construction*.

Mike went over several built projects where using software avoided conflicts in the field, gave accurate counts, and provided the signatory mason contractor with information to participate in the coordination conversation.

IMI EDUCATES ENGINEERS ON EMBODIED CARBON OF STRUCTURAL MASONRY

Structural materials are responsible for more than 10 percent of global carbon dioxide (CO2) emissions. It’s no wonder architects and engineers are increasingly concerned with reducing embodied carbon. IMI recently published strategies for reducing the embodied carbon of masonry on the SE 2050 website, the hub of a campaign led by structural engineers to reach net zero by 2050.

Designing partially grouted walls instead of fully grouted walls is one such strategy recommended by IMI to reduce materials and make masonry more cost-effective. IMI’s efforts on these fronts help safeguard masonry design and construction, making it a desirable option over competing materials.



IMI PARTICIPATES IN RAINSCREEN BUILDING CODE DEVELOPMENT

The Rainscreen Association of North America (RAINA), of which IMI is a founding

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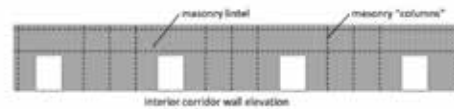
member, is working to get rainscreens acknowledged in building codes. Doing so can help eliminate competing systems that claim to be rainscreens, but aren't. The code committee accepted a definition for rainscreens, which is the first step to having building codes address this type of wall system. Our participation ensures that masonry is recognized as a rainscreen system, positioning us to gain more work opportunities. Swanson hosted Jen Marchesani from Shildan Group on Terra Cotta rainscreen systems on the October IMI Vendor Webinar Series.

Building codes and their requirements are an important part of the construction industry and we must stay vigilant to make sure our proposals are accepted, and that competing organizations' changes are held in check.

SPECIALIZED PROJECT TRAINING HELPS SECURE WORK FOR BAC CONTRACTORS AND MEMBERS

IMI and IMTEF can provide specialized project training to BAC signatory contractors and craftworkers to help meet requests and requirements from designers, giving your contractors a leg up in winning bids. Recent project-specific training included programs

flexible corridor walls - a better solution



- **better solution: design masonry for all potential openings**
- add vertical and horizontal reinforcement to masonry
- design lintel for all potential future opening scenarios
- add more vertical reinforcement than needed to provide flexibility

on historic lime mortars, terra cotta, and Guastavino tile arches for projects in Minnesota, Puerto Rico, and Michigan, respectively. Read more about the hot lime training in the forthcoming issue of BAC Journal, including how it helped our contractor secure the job and satisfy their clients.

IMI and IMTEF certificate and upgrade training language lands in specifications and drawings. If a project in your area requires or would benefit from specialized training, please get in touch with Doug Schroeder and Swanson so we can strategize how to meet these needs.



Swanson can be reached at mswanson@imiweb.org, cell 612-840-8695. To learn more about the

International Masonry Institute, visit www.imiweb.org and www.imtef.org for training opportunities. Members are welcome to register for IMI webinars at IMIWEB.org.



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*Education Minnesota with over 25,000 members served and over \$1.1 billion in assets under management through affiliate firm EFS Advisors. EFS Advisors & AAG are not affiliated with Education Minnesota. Securities and Investment Advisory Services offered through EFS Advisors. Member FINRA & SIPC. 1995 E Rum River Dr S, Cambridge MN 55008 - 763-689-9023

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Retired Members

Some BAC Local 1 members have retired in 2021. We are grateful for your dedication of work and we wish you a great future in your retirement years!

#1 MN - St. Paul

John Foley
John McAllister
Mark McKenzie
Jeffrey McTague
Robert Young

#2 MN - Minneapolis

Rick Beyer
John Herman
Michael Neuville
Paul Sickmann
Jeffrey Swenson
Glenn VanHeel

#3 MN - Duluth

Joseph Vaida
Daniel Weimer

#8 MN - Rochester

Michael Russell

#15 MN - Brainerd

Warren Hendrickson
Richard Steinle

#16 MN - Hibbing/ Virginia

John E. Smith

#18 MN - Tile

Daniel Loar



Welcome

OUR NEW MEMBERS

Andrea Ibarra
Jacob Jablonski
Ky Jacobs
John Keep, Jr.
Darian Koch
Hector Leanos-Sanchez
Devon Letourneau
Zakory Lindgren
Mickey Mcelligot
Madeline Mcfarland
Brody Newton

Bryce Phillippi
Clayton Reiger
Riley Strate
Jeffrey Swenson
Andrew Wagner
Darnell Williams
Eddie Williams
Bryan Winslade
Tong Yang
Jason Zaffke



Deceased Members

#1 MN - St. Paul

Arthur Onasch
Franklin Summerland
Robert Young

#2 MN - Minneapolis

Frederick Fors
Lonnie Matye
Wynn Ostlie
David Royce
Walter Sonderup
Donald Welch

#2 SD - Yankton

Dale Carlson

#4 ND - Bismarck

Eugene Haakenson

#10 MN - Terrazzo

Charles Watts

#15 MN - Brainerd

John Rund

#18 MN - Tile

Vincent Calabrese
Matthew Lindeberg

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2021 CALENDAR OF EVENTS

Chapter 1-Minneapolis-St. Paul, MN
Delta Hotels-Mpls. NE, 1330 Industrial Blvd NE, Minneapolis: All Metro members 7 p.m. Dec. 13

Chapter 1-Fargo, ND Dilworth Hi Ho Tavern: 5:30 p.m. Dec. 6

Chapter 1-Sioux Falls, SD
101 S. Fairfax Ave., Sioux Falls Labor Temple: 6 p.m. Dec. 14

Chapter 2-Yankton, SD
Butch's Tavern: 7 p.m. Dec. 10

Chapter 3-Duluth-Hibbing-Iron Range, MN
Duluth Labor Center: 5 p.m. Dec. 8

Chapter 3-Grand Forks, ND
E. Grand Forks American Legion: 7 p.m. Dec. 7

Chapter 4-Rapid City, SD
922 E. St. Patrick St., Rapid City Labor Temple: 6 p.m. Dec. 3

Chapter 4-St. Cloud-Brainerd, MN
Brainerd American Legion: 7 p.m. Dec. 2

Chapter 8-Rochester-Faribault, MN
Rochester, Eagles Club: 7 p.m. Dec. 6

Chapter 11-Mankato, MN
Mankato, Mankato Eagles Club: 7 p.m. Dec. 2

Chapter 15-Bemidji and ND
Bemidji, Elks Club: 5 p.m. Dec. 9

OTHER EVENTS

Retirees' Club Breakfast meetings
Jax Cafe: Dec. 2

Duluth area Retirees' coffee meetings
Miller Hill Mall Perkins: Duluth 9:30 a.m., First Wednesday of each month

Iron Range Retirees' coffee meetings
Sportsman's Cafe: 9 a.m. Hibbing
Third Monday of each month

St. Cloud Retirees' coffee meetings
Brigitte's Café: 9:30 a.m.,
Third Tuesday of each month

2022 CALENDAR OF EVENTS

Chapter 1-Minneapolis-St. Paul, MN
312 Central Avenue SE, Mpls - Room #217: 9 a.m. Jan. 8 (Wage Allocation meeting) 4:30 p.m. Jan. 10, Feb. 14, Mar. 14

Chapter 1-Fargo, ND Dilworth Hi Ho Tavern: 5:30 p.m. Jan. 25
Speedway Bar & Grill: 6 p.m. Mar. 18

Chapter 1-Sioux Falls, SD
101 S. Fairfax Ave., Sioux Falls Labor Temple: 6 p.m. Jan. 11, Feb. 8 (Wage Allocation meeting), Mar. 8

Chapter 2-Minot, ND
Minot VFW: 7 p.m. Mar. 4 (Wage Allocation meeting),

Chapter 2-Yankton, SD
Yanktown VFW: 7 p.m. Jan. 14, Mar. 11
Alexandria RJ's Sports Bar: 6 p.m. Feb. 11

Chapter 3-Duluth-Hibbing-Iron Range, MN
Duluth Labor Center: 5 p.m. Mar. 9

Chapter 3-Grand Forks, ND
E. Grand Forks American Legion: 7 p.m. Jan. 24 (Wage Allocation meeting)
Chisholm Velentini's: 6 p.m. Feb. 9 (Wage Allocation meeting)
Speedway Restaurant: 6 p.m. Mar. 17

Chapter 3-Aberdeen, SD
Aberdeen Central Labor Union: 7 p.m. Jan. 17, Mar. 21

Chapter 4-Bismarck, ND
Bismarck, AmVets: 5 p.m. Feb. 19
(Wage Allocation meeting)

Chapter 4-Rapid City, SD
Rapid City Labor Temple: 6 p.m. Jan. 7, Feb. 4 (Wage Allocation meeting), Mar. 4

Chapter 4-St. Cloud-Brainerd, MN
St. Cloud Labor Home : 7 p.m. Jan. 5
Brainerd American Legion: 7 p.m. Feb. 3
(Wage Allocation meeting), Mar. 2

Chapter 8-Rochester-Faribault, MN
Rochester, Eagles Club: 7 p.m. Jan, 10
(Wage Allocation meeting), Mar. 7

Chapter 11-Mankato, MN
Mankato, Mankato Eagles Club:
7 p.m. Jan. 6, Feb. 3 (Wage Allocation meeting)

Chapter 15-Bemidji and ND
Bemidji, Elks Club: 5 p.m. Jan. 13
Fergus Falls Amer. Legion: 7 p.m. Feb 10 (Wage Allocation meeting), Mar. 10

GOLD CARD DINNERS

Letters will be mailed.

Chapter 1-Fargo, ND West Fargo Speedway Bar & Grill: 6:00 p.m. Mar. 18

Chapter 2-Minot, ND
Badlands Restaurant, 6 p.m. Feb. 18

Chapter 3-Grand Forks, ND
Speedway Restaurant: 6 p.m. Mar. 17

Chapter 4-Bismarck, ND
Bismarck, AmVets: 5 p.m. Feb. 19

OTHER EVENTS

Retirees' Club Breakfast meetings
Jax Cafe: Mar. 24

Duluth area Retirees' coffee meetings
Miller Hill Mall Perkins: Duluth 9:30 a.m.,
First Wednesday of each month

Iron Range Retirees' coffee meetings
Sportsman's Cafe: 9 a.m., Hibbing
Third Monday of each month

St. Cloud Retirees' coffee meetings
Brigitte's Café: 9:30 a.m.,
Third Tuesday of each month

Save the Date

1st Annual BAC Membership Picnic, Saturday, June 25, 2022.

QUARTERLY UPDATE

QUARTERLY UPDATE

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

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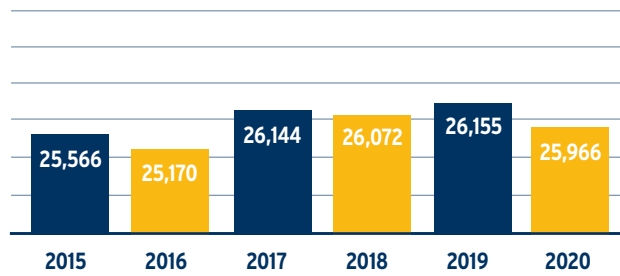
International Pension Fund on Track for Full Funding

The International Pension Fund (IPF) is on trajectory toward full funding. As shown in the chart below, the IPF continues its drive to attain safe status under the Pension Protection Act (PPA) in 2028 and be fully funded in 2034. This assumes industry activity remaining stable, as well as an annual investment return of 7.25% over these periods. Increased hours closer to historic trends or greater returns would hasten these results; lower trends or returns would delay them. The IPF Board of Trustees continues to monitor this progress closely to ensure that the Fund's status continues to move in the right direction.

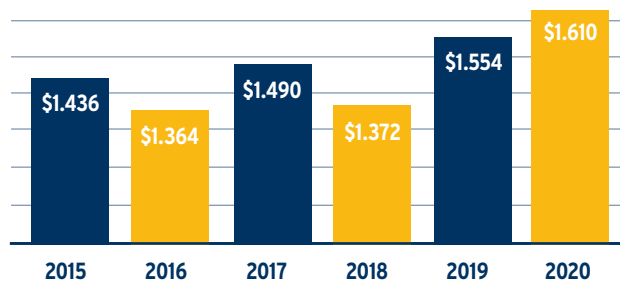
As shown in the 2nd chart below, hours reported to the IPF decreased by 12% during 2020 as compared to 2019, totaling 51 million hours.

The Trustees continue their commitment to those in Qualified Military Service by granting those participants all rights under the Uniformed Services Employment and Reemployment Rights Act of 1994. Members who recently engaged in military service should provide documentation of their service dates to the fund office. ■

NUMBER OF RETIREES (US PLAN)



PLAN ASSETS (US PLAN, IN BILLIONS)



PROJECTED FUNDING RATIO & PPA STATUS

