

Bricklayers and Allied Craftworkers Local 1 MD, VA and DC



Long Live the Trades

Creating new measures and planning ahead to secure the future of our members. Pg. 5

Arches Part 2 Further your masonry knowledge with the second installment of Brother Matt Redabaugh's "Arches" series. Pg. 9



Versión en Español

President's 2022 Dues Stone/PCC Membership Arches How Do **Annuities Work? Annuity Results** Spotlight Promotion Part 2 Message PAGE 1 PAGE 3 PAGE 4 PAGE 5 PAGE 7 PAGE 9 CareFirst Info/ Giveaway/ FeedBAC/ **Giving BAC** Stav **BAC On** Connected **New Number** Welcome BAC Bulletin Voting Info Camera PAGE 15 PAGE 16 PAGE 11 **PAGE 13** PAGE 17 PAGE 18

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#### President's Message

Welcome to the New Year, Sisters and Brothers.

January has started off well, and we are looking forward to a productive year. We have a new fund administrator for the Brick and MTT plans, a new JATC Director, an opening for a Local Organizer, and the BAC Soccer league is back in action.

The Brick and MTT members have received their new health plan cards from CareFirst, who will be handling the processing of health claims. In March, Beacon Administrators and Health Consultants will be taking over the day to day operations for the Brick and MTT Health, Pension and Annuity plans. We will have representatives in our Local offices after March 1 to assist you with your issues.

For our Stone and PCC members, BeneSys (Carday) is your Health and Pension administrator, and their Columbia office is the best place to contact for any issues with the plans. If you continue to have difficulties after contacting BeneSys, contact Cesar Rodriguez.

Paul Ferenc, the prior JATC Director, has moved on and we are looking for a replacement. We wish him well. If you are interested, send your resume to my attention at sgarvin@baclocal1.org. In the meantime, classes are scheduled regularly for our apprentices, and your attendance and On the Job Training reports are due at the end of the following month. If you cannot attend, the foreman or other company rep must send an email to the JATC Director at

mredabaugh@baclocal1.org or pferenc@baclocal1.org. The phone number is the same, 240.383.8643, so there are no excuses for lack of communication.

If you are interested in becoming more involved and helping us organize contractors and members to grow our Union, that is exactly what I am looking for in an Organizer. This person must be willing to work long hours outside the typical craftworker schedule, eager to learn, computer savvy and be self-driven. Come to the meetings and contact me at 443.564.0500, and we can talk about it.

Negotiations for the Stone/PCC and MTT agreements are coming up quick. The Negotiation Committees will be meeting in the Spring and I am looking for your feedback on topics of interest. It's always a balance between what we want in wages, the amounts necessary to maintain healthy funding of the health, pension and annuity plans, and what the market can bear. Every adjustment in the wage and benefits, and even agreement language has an economic impact on an hourly basis. Take time to consider your ideas, put them in writing, and email them to sgarvin@baclocal1.org.

Lastly, we are getting back to having some fun, via our soccer league. The game is set for February 19th, at Sofive - 7125 Columbia Gateway Dr Suite #105, Columbia, MD. If you want to play or cheer them on, contact Cesar Rodriguez to coordinate the team placement and help us get a count for the food and drink. I'll see you there!

In Solidarity,

Scott Garvin 443.564.0500 sgarvin@baclocal1.org

#### Bienvenidos al Ano Nuevo, Hermanas y Hermanos.

Enero ha comenzado bien y esperamos que sea un ano productivo. Tenemos un nuevo administrador de fondos para los planes Brick y MTT, un nuevo director de JATC, una posicion vacante para un organizador y la liga BAC Soccer vuelve a estar en accion.

Los miembros de Brick y MTT recibieron sus nuevas tarjetas del plan de salud de Carefirst, quien se encargara del procesamiento de los reclamos de salud. En marzo, Beacon Administrators and Health Consultants se haran cargo de las operaciones diarias de los planes Brick y MTT Health, Pension and Annuity. Tendremos representantes en nuestras oficinas locales despues del 1 de marzo para ayudarlo con sus problemas.

Para nuestros miembros de Stone y PCC, Benesys (Carday) es su administrador de Salud y Pensiones, y su oficina de Columbia es el mejor lugar para comunicarse por cualquier problema con los planes. Si continua teniendo dificultades despues de comunicarse con BeneSys, comuníquese con Cesar Rodríguez.

Paul Ferenc, el director anterior de JATC, Tomo un camino diferente y estamos buscando un reemplazo. Le deseamos lo mejor. Si esta interesado, envíe su resume a mi atencion a sgarvin@baclocal1.org. Mientras tanto, las clases estan programadas regularmente para nuestros aprendices, y su asistencia y los informes de capacitación en el trabajo vencen al final del mes siguiente. Si no puede asistir, el capataz o otro representante de la empresa debe enviar un correo electrónico al director de JATC a mredabaugh@baclocal1.org o pferenc@baclocal1.org. El numero de telefono es el mismo, 240.383.8643, por lo que no hay excusas para la falta de comunicacion.

Si esta interesado en involucrarse mas y ayudarnos a organizar a los contratistas y miembros para hacer crecer nuestra Union, eso es exactamente lo que estoy buscando en un Organizador. Esta persona debe estar dispuesta a trabajar muchas horas fuera del horario típico de un artesano, con ganas de aprender, con conocimientos de informatica y con iniciativa propia. Ven a las reuniones y contactame al 443.564.0500, y lo podemos hablar.

Las negociaciones para los acuerdos Stone/PCC y MTT se acercan rapidamente. Los comites de negociacion se reuniran en la primavera y espero sus comentarios sobre temas de interes. Siempre es un equilibrio entre lo que queremos en salarios, las cantidades necesarias para mantener un financiamiento saludable de los planes de salud, pensiones y rentas vitalicias, y lo que el mercado puede soportar. Cada ajuste en el salario y los beneficios, e incluso el lenguaje del acuerdo tiene un impacto economico por hora. Tomese el tiempo para considerar sus ideas, pongalas por escrito y envíelas por correo electronico a sgarvin@baclocal1.org.

Por ultimo, estamos volviendo a divertirnos a traves de nuestra liga de futbol. El juego esta programado para el 19 de febrero en Sofive - 7125 Columbia Gateway Dr Suite #105, Columbia, MD. Si quieres jugar o animarlos, comunícate con Cesar Rodríguez para coordinar la ubicacion del equipo y ayudarnos a contar la comida y la bebida. Te vere alla!

En solidaridad,

Scott Garvin 443.564.0500 sgarvin@baclocal1.org

### **2022 DUES PROMOTION**

#### We are excited to announce our 2022 dues promotion!

Until the end of March, if you pay 6-9 months of dues, you will get 1 FREE month on us and if you pay 10+ month's you will receive 2 months FREE!



#### **Rules of Eligibility**

- Members must be paid up through the end of 2021.
- If a member is not paid up through the end of 2021, they can pay the extra 2021 months plus either the 6-9 months or 10 or more months to receive the credit.
- Dropped members are not eligible.
- Retirees are eligible for the credit except for forty-year members that only pay the life insurance cost.

#### We look forward to getting 2022 started with a membership eligible to take full advantage of all the Local has to offer!

#### **ATTENTION STONE/MARBLE MASON AND PCC MEMBERS**

The new Stone/PCC Annuity Measure has passed!

On September 7th, the ballots for the Stone and PCC Annuity Measure were collected and counted.

After a diligent tally, witnessed by the Election Committee along with President Garvin and Secretary Treasurer Clavijo, the result counted in favor of the new Annuity Measure!

As we craft the plan design, we will keep our members informed of new developments. Thank you for your participation and further support of this valuable enhancement to an already ample retirement.

#### **NEW JATC DIRECTOR WANTED**

We are looking for a new JATC Director!

There is no greater honor than educating the next generation of craftspeople. If you have a knack for teaching and loves the trades, we want to hear from you!

If you are interested, send your resume to sgarvin@baclocal1.org.



# **How Do Annuities Work?**

#### BY Lance Cothern, CPA - Credit Karma

If you're considering an annuity to provide a steady stream of income in retirement, here are some key things to know about how annuities work.

An annuity can be a very confusing thing. While the basic concept of an annuity is simple, the details of how they work are often complicated. Thankfully, we're here to share the basics of how annuities work so that you can understand them better.

In general, annuities are an insurance product that can provide you a future lump-sum payment or income stream. Basically, you buy an annuity with a single upfront payment, or by making a series of payments to the insurance company. Then, the insurance company sends you either one lump sum or multiple payments during retirement.

The amount of the future payments is largely based on the type of annuity you choose, the amount you pay for the annuity and other factors. So how do annuities work? Here are some key things you should know.

While each type of annuity can have variations, there are generally three main types of annuities to choose from: fixed annuities, variable annuities and indexed annuities.

If you're considering an annuity, make sure you understand the different types, their associated fees and how annuities work before choosing. Sometimes riders are available that can be attached to your annuity contract to give you extra options. Keep in mind that you'll probably have to pay more for a rider.

A fixed annuity is fairly straightforward. With it, the insurance company promises you a set rate of interest that is locked in rather than being tied to market rates.

Here are two types of fixed annuities.

- Immediate fixed-income annuities usually require you to pay a lump sum to receive a guaranteed stream of income for a set period of time, which could extend for life, depending on what your contract states. Payments typically start immediately.

-Deferred income annuities are similar to immediate fixed-income annuities. The major difference is that the income stream is deferred. Instead of beginning immediately, your income stream can start anywhere from months to years from when you buy your annuity — this is commonly known as the accumulation period, because your annuity is accumulating interest. You may be able to make extra payments during the deferral period to increase your future income.

Variable annuities aren't as straightforward as fixed annuities. They're more of an investment product. And you'll have to decide which investment options you want to direct your annuity payments to.

The amount of your future income stream will be based on the amount of your payments and the return of the investments you choose within your annuity, as well as any fees or other expenses the annuity charges. While a variable annuity may give you a chance for better returns and a higher payout, it could just as well result in a lower-than-anticipated income in retirement.

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Indexed annuities are somewhat of a mix between a fixed and variable annuity. Essentially, indexed annuities can offer protection from drops in the market, but you also won't benefit as much if the market does well.

With an indexed annuity, you can get a base amount of guaranteed income. But another part of your income stream will depend on the performance of an index, like the S&P 500, which gives you the chance for investment growth.

Buying an annuity can provide a bit of peace of mind when it comes to your income in retirement. An annuity can provide you with a stream of income in retirement that you can rely on in addition to any pensions or Social Security benefits you might receive.

If you choose an annuity that provides payments for the remainder of your life, you might not have to worry about running out of money in retirement, as long as the annuity can cover your expenses. These guarantees can add some certainty to how much money you need to save to retire comfortably.

Annuities can be complicated though, and they may not be for everyone or for every situation, so it's best to consider reasons you may not want to get an annuity.

An annuity isn't the answer for everyone. First, your annuity payments depend on the insurance company's ability to make your annuity payments. If the insurance company you bought your annuity through goes under, you may no longer receive the income you'd counted on, which might leave you in an awful financial position come retirement time. But individual states have a life and health insurance guaranty association that could help you get some relief if the insure goes under.

And while annuities may sound like an easy solution to providing income in retirement, that income can cost. Annuities come with a variety of fees that can add up quickly, which can include surrender charges, insurance charges, investment-management fees, rider fees and contract fees just to name a few.

On top of the fee issue, an annuity may not provide the same returns you might be able to achieve investing elsewhere. You're giving up some of the potential upside you might otherwise earn for the security of having that future income.

This could leave you with a smaller income in retirement than you could have generated by investing elsewhere, like in a retirement account.

Now that you can better answer the question "How do annuities work?" With this knowledge, the decision about whether to get an annuity is up to you, and potentially a financial adviser. You'll need to factor in your specific situation, preferences, and risk tolerance to decide if an annuity (and what kind of annuity) could be worth it for you.

If you do decide to get an annuity, make sure you understand the annuity you buy beforehand. This includes understanding the fine print and asking for help from a qualified professional if you need it. Finally, don't forget to shop around to find an annuity that fits your situation, as contracts can vary greatly from company to company.

https://www.linkedin.com/in/lancecothern/

For more information and resources on annuities: https://www.creditkarma.com/advice/i/how-do-annuities-work

#### **TROWEL BLAZERS**

Our community of brothers and sisters take pride in the work they do on-site and the service they provide to the Union as a whole. These are a just a few of the dedicated men and women who make BAC Local 1 Maryland, Virginia and DC so great.

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	<u>25 Years</u>	111 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
January	Frank W. Bowman	Bricklayer	
	Jeffery A. Hastings	Bricklayer	
	Giovanni <mark>Rom</mark> an	Tile Layer	
February	Timothy S. Kaloz	Bricklayer	
March	Luis E. Estrada	PCC	
	Kenneth E. Harner	Bricklayer	
	Jacinto A. Torres	Finisher	
	40 Years		
January	David B. Kirby	Stonemason	
	50 Years		
March	Gaetano Lamberti	Bricklayer	
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### **CONGRATULATIONS TO OUR APPRENTICES!**

We are pleased to announce the recent achievements of members who have successfully completed their apprenticeship program.

Luis Banos Menijar	Bricklayer
Alvaro Hernandez / BA	Finisher
Belkis Ruiz Ayala	Finisher
Ana Hernandez Escobar	Finisher
William Figuerosa 🔰 🦳 🔺	Einisher
Jonathan Torres Beltran	5 Finisher
Amineen Manraj	Finisher
Cristian Gutierrez	Stonemason & Finisher
Gustavo Barahano	Stonemason
Atilio Ardaiz	Stonemason
Daniel Rivera	Stonemason
Inmer Contreras	Stonemason
Aaron Lopez Ornelas	Stonemason
	2/



## Arches Domes and Vaults BY MATTHEW REDABAUGH

To those of you who fact read my contribution to the last Newsletter, "An introduction to the History of Arched Forms", this is the next offering in my discourse on Arched or Domical forms. I do hope that you found the article to be informative and perhaps inspiring enough that perhaps would like to continue with me down this path. This particular topic could perhaps warrant quite a number of successive articles/lessons before reaching a conclusion, so let me continue. (*note; I will be including, references, both books and related web-sites for those interested in looking further*)

Recently there has been a renewed interest in the masonry arch and dome, which for me personally is both encouraging and exciting. This resurgence is occurring from 2 specific fronts, one from MIT (Massachusetts Institute of Technology) and the other from Florence, Italy, this may or may constitute a rebirth in the use of structural masonry arched forms, but we shall see, certainly we can hope. When such issues are brought in to the light, presented to the public and basically exploited, they can generate interest as well as pose challenges to those ready to take the next step.

In the case of MIT's professor and MacArthur genius award recipient, John Oschendorf, who has invested many spent years studying the works of Rafael Guastavino. Guastavino along with his son, were the Spanish/American architect who brought us the Catalan tile vaults and domes as found in thousands of great American structures. As a culmination of Prof. Oschendorf's studies he wrote what is considered the definitive book on Guastavino and created an extensive exhibition and celebration of the genius of Guastavino and his work. (see; *The Art of Structural Tile*, by John Oschendorf) (http://www.nbm.org/exhibitions-collections/exhibitions/palaces-for-the-people.html)

The 6 month exhibit was held in Boston, Washington DC and then New York City with each exhibit being visited by tens of thousands of visitors, a large percentage of them being architects and architect students. Certainly such visitors represent the intended or targeted audience, who will hopefully be inspired to build with structural masonry, and perhaps even to build masonry arches and domes.

Amidst the showing of these exhibits was the creation of the NOVA, Public Broadcasting, film about the great Italian Renaissance gold-smith turned architect Brunelleschi and his famous dome in Florence. IMI was invited to participate in adding the "bricklayers" touch to an on going project by the Italian architect and curator of the dome, Massimo Ricci. (http://video.pbs.org/video/2365175110/, "Great Cathedral Mystery")

Senior Ricci has been constructing a 1/5 scale model of the Duomo utilizing his theories of how the dome was constructed since 1999. Brunelleschi did not leave us any documents behind, he was quite secretive and as a result we have neither blueprint nor specifications to follow in trying to understand this important construction. The Brunelleschi dome with its 150' span and over 200' rise was built without centering or wooden templates in the 1500's, with over 14 million bricks stands as a testament to the durability and validity of structural masonry.

CONTINUE >

Projects and research such as these, putting us back in touch with the ancient masters of masonry, will hopefully bring to light the possibilities of structural masonry and perhaps even the reintroduction of the masonry arched or domical forms.

The arch is the balance of weights and shapes in compression to create a span over a given span or opening. The weight of the arch itself coupled with the weight imposed on it creates a vertical thrust which must be understood in designing and building the arch or dome. The shape of the arch will determine its inherent strengths and weaknesses, the more vertical an arch shape is the stronger it is, but on the other side of that equation; the taller the piers or columns on which the arch is set the more prone it is to failure.

Look at the following drawings which show the directional thrusts as created by each arched shape; note that in some cases the thrust can be outside of the arch form, this denotes potential failures which are addressed by incorporating buttresses, flying buttresses and or finials to counter the thrusts existing in a given arch form. Such elements as the flying buttress were used extensively on Gothic structures where pointed arches and extreme wall heights were incorporated.

•A *Dome* is an arch which is turned on its axis, or turned 360 degrees.

• Duomo is Italian for dome or church.

•A *Vault* is an extended arch creating a tunnel like shape.

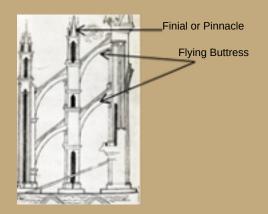
• Domical, dome like or shaped like a dome

• *Gothic,* Renaissance term meaning "barbaric", middle ages architecture, associated with pointed arches, flying buttresses, stained glass and very tall thin cathedrals.

•The *Flying buttress* is a partially arched form, structural element, ramped up to a column to assist in controlling the trust of an arch. For a long time it was wrongfully assumed that the flying buttress was nothing more than ornamental clutter.

•A *Buttress*, is a ramped column attached to another column to assist in countering the thrust of an arch, it is a structural element.

•The *Finial,* is a pointed extension on top of a column, many times carved with ornamentation, which serves as both an ornament as well as an additional weight to counter balance the thrust of the arch.

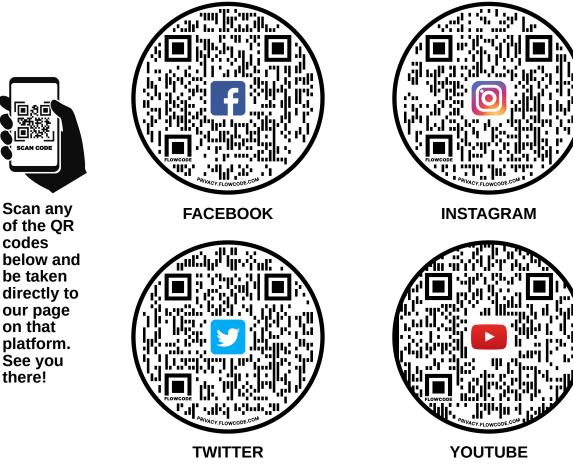


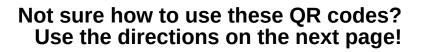


Brunelleschi Dome

### JOIN US AT THE VIRTUAL WALL

The best way to stay up to date with BAC 1 MVD, these days, is by connecting with us on social media. Along with our website, social media is where we regularly keep our membership updated with a wide range of topics. News of changes to the Local, updates on current projects, throwbacks to older memories of the Local, and more!





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### HOW TO USE A QR CODE

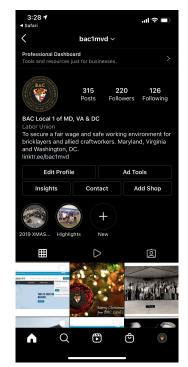
Sometimes new forms of technology can be tricky, like these darn QR codes we put all over the place. No worries! Here is a guide on how to use these handy little interactive logos.



<u>STEP 1:</u> Using the camera on your phone, point the camera at the code, but do no take a picture. Simply hover over the code.



<u>STEP 2:</u> Your phone will then automatically read the code, and a link will be displayed on your screen.



STEP 3: Click on the link and it will take you directly to the site associated with the code.



We welcome Matthew Redabaugh back to service as he takes over the role of interim Apprenticeship Director. Brother Redabaugh has many years of experience in training the next generation of masons in the past. We look forward to him returning with that expertise and eventually training our new Apprenticeship Director to live up to the same standards!

### **CAREFIRST ANNOUNCEMENT**

#### **Attention Bricklayer and TMT Members!**

You should have recently received your CareFirst Health Card in the mail. On top of this physical copy, our health care representatives have made it possible for you to access your Virtual Health Card online, through your CareFirst MyAccount.

Through your membership with #BAC1MVD, you already have a MyAccount. All you have to do is register it and all your information will be at your fingertips.

You can access the registration page on www.carefirst.com. In the top right corner, click Log In or Register and then Not Yet Registered. On the next page select Employer Sponsored and use your SSN to register by entering it in the member ID box.

#### WE GOT A NEW NUMBER

As of January 20th, we will be using a new phone number for our texting program.



Members who have already signed up for the texting program do not need to worry about any changes or renewing registration. For new users, the new number to text if you would like to join the program is 50607.

If you would like to join the texting program, simply text "bac1mvd" to 50607, and you will automatically be signed up!



Our members hard at work around the DC area.

Projects from left: Korean War Vet Memorial, 1001 Penn, Washington National Bank



The first 2022 Semester of our JATC Apprenticeship Program started up on January 8th with the Stonemason, Bricklayer, and PCC Apprentices.

The TMT and Finisher Apprentices began their semester the following weekend.



Beautiful marble work finished up in the lobby located at 2440 M St NW.



Do you want to be featured in the next newsletter and our social media?

Send us your project location and we will come visit!

## **CARHARTT JACKET GIVEAWAY**

Fall is upon us, which means Winter is right around the corner. As temperatures fall, we want to promote the rise in Union Pride. That is why Local 1 is giving away a custom, Carhartt jacket to one lucky member, per month! This heavy-duty jacket is sure to keep you warm while you show off your BAC spirit.



#### WELCOME BAC

We are happy to announce that in person events are finally making a return! The Retirees Luncheon is just one of the events that has recently started back up. It was great getting to spend time with those that have left their mark on the trades and look forward to more events making their return for all our membership.

Below: President Scott Garvin enjoys some crabs and catching up with a few of the retirees during the Baltimore Luncheon.





Above: Some of our retirees enjoying crabs at the DC Luncheon on a beautiful, sunny day.

#### **ANNOUNCEMENTS & EVENTS**

#### **Giving BAC**

It is our solemn duty to help improve the communities around us. The holiday season can be extra difficult for families facing hardships like serious illness. Luckily there are organizations like The Ronald McDonald House who works to ease these burdens however they can. With the proximity that BAC 1 MVD has had with the Baltimore Ronald McDonald House, we couldn't think of a better organization to get involved with and are proud to help families in need during this time.



#### TRAINING \* = Bi-weekly

MTh - English as a Second Language @ 4:30pm - 7:30pm Feb. 5th - Brick & Stone Masons and PCC @ 6:30am - 2:30pm\* Feb. 12th - TMT & Finishers @ 6:30am - 2:30pm\* Mar. 5th - Brick & Stone Masons and PCC @ 6:30am - 2:30pm\* Mar. 12th - TMT & Finishers @ 6:30am - 2:30pm\*

#### **MEETINGS & EVENTS**

- Feb. 2nd DC Chapter Meeting @ 5:30pm 6:30pm
- Feb. 17th Baltimore Chapter Meeting @ 5:30pm 6:30pm
- Mar. 2nd DC Chapter Meeting @ 5:30pm 6:30pm
- Mar. 10th Baltimore Chapter Meeting @ 5:30pm 6:30pm
- Mar. 12th Bull Roast @ 12:00pm 5:00pm





### **BAC ON CAMERA!**

As we continue our efforts to educate both our members and the community, Local 1 is amplifying the production of educational, training videos! For use in class and at home, these videos give viewers a taste of what our apprenticeship training has to offer.



In this blast from the past (2018 to be exact), you will be instructed on what it takes to properly use a gas, cut-off saw.

Viewers are put right alongside the apprentices as they cover written information in the classroom before heading outside to get some hands-on practice.

We're going to "level" with you, this lesson is right on the mark!

This tutorial gives you instruction on how to set up and operate the three kinds of levels used on the job site.

Covering the water level, builder's level, transit level, AND laser level, viewers will be left with more than enough knowledge on how to keep their next build nice and plumb.





In one of the few training videos with a specific trade focus, this lesson shows viewers the proper way to extract mortar joints when restoring a build.

Even if they aren't in the PCC trade, viewers can learn a thing or two about properly maintaining their structures.

CHECK US OUT ON YOUTUBE USING THIS QR CODE



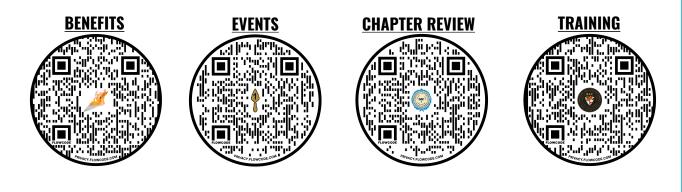
#### WE WANT YOUR FEEDBAC!

Without you, the members, there is no Union. That is why we need your feedback. Through your active involvement, we are able to build Local 1 around the ideals and expectations held closest to you.

Participating in surveys and reaching out to us, you have the power to guide the Local in the right direction.

Please take a moment to fill out the surveys below, and let us know what you think about these specific Local 1 operations. Also, be on the look out for more surveys to come further down the road.

Do you have other comments that do not pertain to the surveys? Feel free to reach out to us by phone, email, or social media, and we will be more than happy to talk to you!



### MD, VA, AND DC UPCOMING ELECTIONS

- Maryland
  - **Primary Election:** June 28, 2022
  - General Election: November 8, 2022
- <u>DC</u>
  - **Primary Election:** June 21, 2022
  - General Election: November 8, 2022

Scan your State's QR code for more information!







FOR MORE INFORMATION, VISIT THE VIRGINIA DEPARTMENT OF ELECTIONS SITE: https://www.elections.virginia.gov/casting-a-ballot/calendars-schedules/upcoming-elections.html Bricklayers and Allied Craftworkers Local 1 of MD, VA & DC 5879 Allentown Road Camp Springs, Maryland 20746

