

RETIREMENT PLAN OF BRICKLAYERS LOCAL NO. 1 OF RICHMOND, VIRGINIA

Fund Office: GEMGroup, Administrator, The Constellation Centre One, 6009 Oxon Hill Road, Suite 416, Oxon Hill, MD 20745
Phone: (301) 839-8800 / 1-800-424-2707 / Fax: (301) 839-8812

October 13, 2009

U.S. Department of Labor
Frances Perkins Building
200 Constitution Ave., NW
Washington, DC 20210

RE: Notice of Critical Status

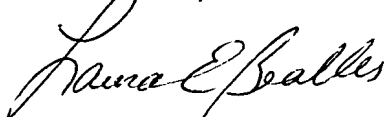
Dear Department of Labor Coordinator:

As required, we are enclosing a copy of the Notice of Critical Status for the plan year beginning July 1, 2009.

If you should have any questions, please feel free to contact this office at the address or phone number listed above.

Sincerely,

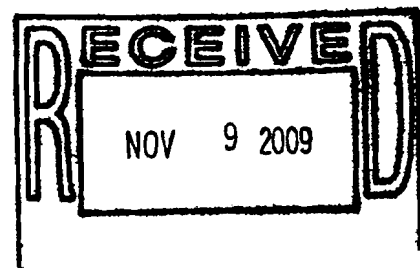
GEMGroup



Laura E. Bealles
Administrator

LEB/lmd

Enclosure



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Notice of Critical Status

For

Bricklayers Union Local 1 Pension Fund of Virginia

This is to inform you that on September 25, 2009 the plan actuary certified to the U.S. Department of the Treasury, and also to the plan sponsor, that the plan is in critical status for the plan year beginning July 1, 2009. Federal law requires that you receive this notice.

Critical Status

The plan is considered to be in critical status because it has funding or liquidity problems, or both. More specifically, the plan's actuary determined that the plan was in critical status last year and continues to be in critical status.

Rehabilitation Plan

Federal law requires pension plans in critical status to adopt a rehabilitation plan aimed at restoring the financial health of the plan. This is the 2nd year the plan has been in critical status. The Trustees of the Fund adopted a rehabilitation plan on October 30, 2008. The rehabilitation period is the thirteen year period that begins July 1, 2010. The law permits pension plans to reduce, or even eliminate, benefits called "adjustable benefits" as part of a rehabilitation plan. You have been notified that the plan reduced or eliminated adjustable benefits. Future benefit accruals have been reduced to \$20 per month per year of service effective July 1, 2009. You were also notified separately that you may not receive any payment in excess of the monthly amount paid under a single life annuity while it is in critical status. If the trustees of the plan determine that further benefit reductions are necessary, you will receive a separate notice in the future identifying and explaining the effect of those reductions. Any reduction of adjustable benefits (other than a repeal of a recent benefit increase, as described below) will not reduce the level of a participant's basic benefit payable at normal retirement. In addition, the reductions may only apply to participants and beneficiaries whose benefit commencement date is on or after July 15, 2009.

Adjustable Benefits

The plan offers the following adjustable benefits which may be reduced or eliminated as part of any rehabilitation plan the pension plan may adopt:

- Post-retirement death benefits;
- Sixty-month payment guarantees;
- Disability benefits (if not yet in pay status);
- Early retirement benefit or retirement-type subsidy;
- Benefit payment options other than a qualified joint-and survivor annuity (QJSA);
- Recent benefit increases (i.e, occurring in past 5 years);
- Other similar benefits, rights, or features under the plan {provide identification}

Where to Get More Information

For more information about this Notice, you may contact the Board of Trustees Bricklayers Union Local 1 Pension Fund of Virginia c/o GemGroup Administrators at (301) 839-8800, 6009 Oxon Hill Road – Suite 416, Oxon Hill, MD 20745. You have a right to receive a copy of the rehabilitation plan from the plan.

Notice of Endangered Status For 2009 DEC 23 AM 7: 12

Asbestos Workers Local Union No. 26 Pension Fund (the "Plan")

This is to inform you that the Plan is in Endangered status as defined under Section 305 of ERISA for the plan year beginning September 1, 2009. Federal law requires that you receive this notice.

Endangered Status

The plan is considered to be in Endangered status because it has funding or liquidity problems, or both. More specifically, the Trustees elected to remain at the same Endangered status as the prior year as permitted under Section 204 of (Worker, Retiree and Employee Recovery Act of 2008).

Funding Improvement Plan

Federal law requires pension plans in Endangered status to adopt a Funding Improvement Plan aimed at restoring the financial health of the plan. A Funding Improvement Plan may include options changing the amount and timing of contributions paid to the plan or future benefits to be earned under the Plan, or both.

If the trustees determine that reductions in future benefit accruals are necessary, you will receive a separate notice in the future identifying and explaining the effect of those reductions.

The Funding Improvement Plan was adopted June 4, 2009 and would be effective September 1, 2011.

Where To Get More Information

For more information about this Notice, you may contact Brian Urquhart, the Fund Administrator at 323-2110 or by mail at 4515 Culver Road Suite 104, Rochester, NY 14622. You have a right to receive a copy of the Funding Improvement Plan from the Pension Fund.