



Health and Welfare Fund

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Dear Participant:

The following information is a quarterly income and expense summary to inform you the member of the Fund's financial position and additional information that will help you in understanding your benefits that are available.

The Fund experienced a \$3,790,702 increase in Fund assets for the quarter ended 4/30/2008. Plan expenses were \$20,548,477 in benefits paid to participants and administrative costs. Total income was \$24,339,179 that includes employer contributions, employee self pays and investments.

Please remember that this is an un-audited summary and is subject to change. The reserves for estimated liabilities are determined annually by the Fund's Consultant. No adjustments of these liabilities have been made since the prior year-end. Appropriate adjustments will be made to the audited year-end financial statements to be issued subsequent to these summaries. You will be receiving a quarterly summary in the future; any questions please address them to the Fund Office.

HEALTH TIPS

Top notch fruits and vegetables. Looking to get the most out of fruits and vegetables in your diet? Here are some that you don't want to miss:

- **Potassium leaders:** If you need to increase your potassium intake, good fruit sources are bananas, kiwi, cantaloupe, apricots, pomegranate and tomatoes, including tomato products. Good vegetable sources include dried beans that have been cooked, potatoes with their peel and cooked spinach.
- **Fiber leaders:** Fruits such as berries, apples, bananas, oranges, pears and prunes can help keep things moving through your digestive tract. Peas, potatoes in their peel, dried beans that have been cooked, lentils, cooked spinach and winter squash also boost fiber intake.
- **Antioxidant leaders:** Some of your best bets are berries, particularly blueberries, cranberries, blackberries, raspberries and strawberries. Many apple varieties with their peels – choose organic if you're concerned about pesticides – as well as cherries and black plums are good sources. On the vegetable front, choose artichokes, spinach, red cabbage, red and white potatoes with their peels, sweet potatoes and broccoli. Beans are also a good bet, especially small red beans, red kidney beans, pinto beans and black beans.

– March 2008 www.HealthLetter.MayoClinic.com

NEWS AND OUR VIEWS

New topical anti-inflammatory drugs may curb arthritis pain. Considering the gastrointestinal side effects associated with regularly taking oral nonsteroidal anti-inflammatory drugs (NSAIDs), wouldn't it be better if you could rub a topical NSAID directly onto a painful joint, such as knees and hands, rather than taking a pill?

It may be, and one brand of topical NSAID – diclofenac sodium (Voltaren Gel) – has recently been approved for use by the Food and Drug Administration. Others are likely to follow. Pharmacy-mixed preparations have long been available in the U.S., but never approved.

Topical NSAIDs contain an agent that allows an NSAID drug – such as diclofenac or ibuprofen – to penetrate the skin, theoretically allowing it to soothe a painful joint. This spares the rest of your body up to 95 percent of the drug exposure that would occur if the same drug had been taken orally.

An article in the August 2006 issue of *The Journal of Rheumatology* reported that a brand of topical diclofenac used in Europe and Canada worked just as well as did the oral diclofenac for relieving knee pain due to osteoarthritis – while causing significantly fewer gastrointestinal problems. The main risk with topical NSAIDs was skin rash.

Even with this limited but encouraging research, Mayo Clinic experts say the verdict isn't fully in on whether topical NSAIDs are as effective as oral NSAIDs – or any more effective than are common, non-prescription arthritis creams or gels. It is also not clear whether they pose the same risk of kidney or heart problems as do oral NSAIDs, although it would be expected to be lower.

– April 2008 www.HealthLetter.MayoClinic.com

Alcohol and breast cancer: Understanding the risks. You've heard that drinking alcoholic beverages increases your risk of breast cancer, but does that include the daily glass of red wine you have with dinner to keep your heart healthy?

Unfortunately, it does. At least according to a recent study presented at the European Cancer Conference in Barcelona, Spain. The study – one of the largest of its kind – tracked the drinking habits of about 70,000 American women for more than two decades.

The study found that women who drank one or two alcoholic beverages a day increased their lifetime risk of developing breast cancer by 10 percent over women who drank less than one drink a day or nothing. Women who had three or more drinks a day increased their lifetime risk by 30 percent.

Mayo Clinic experts say that the evidence supporting alcoholic use as a risk factor for breast cancer is much stronger than the evidence supporting its potential cardiovascular benefits. They also note that adequate folic acid intake appears to at least partially offset the increased breast cancer risk. For women who are concerned about breast cancer risk, avoiding alcohol may be best. But if you do drink, Mayo experts recommend limited yourself to less than one drink a day and considering taking 400 micrograms of folic acid, in either a supplement or a daily multivitamin.

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Sincerely,

Board of Trustees of the Ohio
Carpenters Health and Welfare Fund