



Health and Welfare Fund

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December 21, 2007

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 \$5,719,207 increase in Fund assets for the quarter ended 9/30/2007. Plan expenses were \$13,881,522 in benefits paid to participants and administrative costs. Total income was \$19,600,729 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

Practicing relaxation. The ability to deeply relax and release tension from your body and mind doesn't always come naturally. For many people, it's a skill that needs to be developed and practiced several times a week or when you find yourself in a stressful situation.

To do so, find a comfortable position and focus your mind for about 10 minutes on one or more of the following:

- Put the tip of your tongue on the roof of your mouth and spend a few minutes relaxing different groups of muscles in your jaw and face.
- Place one hand over your heart and one hand on your abdomen. Close your eyes. Inhale gently and deeply through your nose to the count of six while pushing your abdomen out. Pause for a moment, then slowly exhale and repeat.
- Starting at your feet, flex small groups of muscles for a moment and then release the tension. Gradually move up your body, letting each area along the way fully relax.
- Close your eyes and picture yourself in a place of relaxation – a high mountain meadow, perhaps, or by a lake. Imagine sights, sounds, smells and feel of this place.

Done regularly, relaxation techniques may reduce stress and lower your blood pressure and heart rate.

Many people find they are more productive and calmer if they use relaxation techniques on a regular basis.

April 2007 – <http://HealthLetter.MayoClinic.com>

Tricks for eating less. Finding a way to eat fewer calories throughout the day is one of the basic objectives of weight loss or maintaining a healthy weight. While food choice is important, research has also shown that the ways in which food is served and stored – and the environment in which it's eaten – can be significant factors that can lead you to unknowingly consume unwanted calories. These simple tips can help you avoid eating more than you want:

- *Select smaller bowls, plates, and spoons for serving and eating* – Research has shown that people unconsciously eat more food when it's served in or eaten from larger dishes.
- *Get rid of high-calorie foods or leftovers; store them in an inconvenient location or in opaque containers* – Seeing a food item can trigger you to eat it. Plus, easy-to-reach food in a kitchen cabinet is more readily eaten than is food in a basement pantry. Exploit these phenomena by placing healthy, low-calorie foods within sight and easy reach.
- *Buy small packages and serve or order smaller quantities* – Larger packages or larger portions often lead people to eat more than they would have if the serving or package were smaller.

After serving appropriate portions, put leftovers away immediately or, at a minimum, keep the serving dishes away from the dining table.

April 2007 – <http://HealthLetter.MayoClinic.com>

PLEASE LET US KNOW YOUR ADDRESS CHANGES

If you have moved, either fax or mail a letter with your address change, or call the Fund Office and we will mail you an address change form.

We cannot accept address changes over the telephone.

USE THE WEBSITE

- Basic fringe benefit information;
- Summary Plan Descriptions, Notices and Newsletters;
- Links to Health Fund's Preferred Provider Organization (PPO) and to the Ohio State Carpenters Pension Plan Websites.

Visit us at www.ohiocarpenters.com

Sincerely,

Board of Trustees of the Ohio
Carpenters Health and Welfare Fund