



Health 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 \$334,923 increase in Fund assets for the quarter ended 7/31/2010. Plan expenses were \$13,694,669 in benefits paid to participants and administrative costs. Total income was \$14,029,592 that includes employer contributions, employee self pays and investments.

Please remember that this is an unaudited 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

Walker Safety

According to the Centers for Disease Control and Prevention, 47,000 older Americans are treated at hospital emergency departments each year for injuries from falls that involve walking aids - with the vast majority involving people using walkers. If you need a walker, follow these safety tips:

- **Remove clutter** - Clear the floor of throw rugs, electrical cords or any other tripping hazards. Be aware that pets also can pose a tripping hazard. So can uneven surfaces and transitions, such as walking from a tiled floor to a carpeted area.
- **Size it right** - When your arms are relaxed at your sides, the handles of a properly sized walker should line up with the bend in your wrist.
- **Don't get ahead of yourself** - If you're using a non-wheeled walker, lift the walker and move it a comfortable arm's-length ahead, then step into the middle of the walker. Placing the walker too far ahead, walking too far into the walker or leaning over the front increases the risk of falling. If using a wheeled walker, walk in the walker, not behind it.
- **Check contact points** - Wear stable walking shoes with nonskid soles or socks with rubber grips on the bottom. To prevent falls on ice, consider wearing shoes with ice grippers on the bottom. Keep the rubber leg tips of your walker clean and replace them if they show wear.

Safety First

The option to pick and choose among alternative, complementary and conventional treatments provides great opportunities to maintain health and well-being. It can also make health care more complicated. Consider your options carefully. Be sure the therapy you're considering will do more good than harm.

When contemplating any practice or product, follow these steps:

- **Gather information** - Educate yourself about the therapy you're considering. Talk to people who you know have used it. Ask your doctor. The Internet can be a great source of information, but it can also be a source of misinformation.
- **Check credentials** - When considering a practitioner, check credentials - make sure the person is from a reputable organization and has adequate training and experience. Check with your state medical board, your local health department or the additional resources in this Special Report. Talk with your doctor or another trusted health professional to get advice.
- **Consider the cost** - Find out exactly how much the therapy will cost you. Many complementary and alternative therapies aren't covered by health insurance.
- **Be an open-minded skeptic** - Stay open to various treatments but evaluate them carefully.

8 Ways To Fit In Fiber

Fiber is the part of plant-based foods that your body doesn't absorb. A high-fiber diet can help lower cholesterol and prevent constipation, and it may protect you from colon problems such as diverticulosis and irritable bowel syndrome. It may also help reduce your risk of diabetes and certain types of cancer.

To get enough fiber every day:

- 1. Start your day with high-fiber cereal - 5 or more grams of fiber a serving.** Or sprinkle a few tablespoons of unprocessed wheat bran or a small amount of ground flaxseed over other cereals, yogurt or fruit.
- 2. Switch to whole-grain breads.** Don't be fooled by the words *wheat bread* or *wheat flour*. Look for the word *whole* (*whole wheat* or *whole grain*) listed as one of the first ingredients on the label, or look for at least 3 grams of fiber per serving.
- 3. Eat more whole grains and whole-grain products.** Switch to brown rice, barley and whole-wheat pasta.
- 4. Try ready-to-use vegetables.** Mix chopped frozen broccoli into prepared spaghetti sauce. Snack on baby carrots.
- 5. Eat more legumes.** Add kidney beans to canned soup or chickpeas to salad. Make nachos with black bean dip, baked tortilla chips and salsa.
- 6. Make snacks count.** Fresh fruit, raw vegetables, low-fat popcorn and whole-grain crackers are good sources of fiber.
- 7. Eat fruit at every meal.** Berries, apples, bananas, oranges and pears can be good sources of fiber.
- 8. Substitute high-fiber ingredients for low-fiber ones.** Use brown rice instead of white, whole-wheat flour instead of white, and add extra vegetables and legumes to casseroles, soups and salads.

To avoid bloating and gas problems, increase your fiber intake gradually. And drink plenty of water to promote regularity.

News and Our Views

Resistance training may make for a sharper mind

Keeping a sharp mind as you age may be helped along by regularly lifting weights - resistance training - once or twice a week. That's what researchers found in a yearlong study of older women.

The study, in the Jan. 25, 2010, issue of *Archives of Internal Medicine*, involved 155 women ages 65 to 75. They were divided into three groups. One group participated in once weekly resistance training. The second group did the same training twice a week. The third group did balance and toning exercises, but not resistance training. Classes for each group were 60 minutes long.

Women who lifted weights once a week netted the greatest improvement in conflict resolution, decision making and concentration skills. Their scores improved by 12.6 percent compared with a 10.9 percent increase by women who lifted weights twice a week. However, the group who lifted weights once a week had more injuries than did those doing the exercises twice weekly. Those in the balance and toning group had a slight decline in test scores.

Mayo Clinic doctors say the findings on resistance training may offer older women a straightforward, non-drug choice for maintaining and even improving cognitive skills.

- July 2010, www.HealthLetter.MayoClinic.com

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

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Board of Trustees of the Ohio Carpenters Health Fund

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