



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 \$6,750,006 increase in Fund assets for the quarter ended 12/31/2006. Plan expenses were \$11,559,622 in benefits paid to participants and administrative costs. Total income was \$18,309,628 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

Getting your fluoride. Fluoride can make your teeth stronger and reduce your risk of developing cavities. In fact, the preventive potential of fluoride has been identified as one of the major advances of dentistry in the last century. But what's the right amount?

If you are at low risk of developing cavities - meaning that you haven't had any cavities in the past few years and generally have good oral health - the combination of brushing with fluoride toothpaste twice daily and drinking optimally fluoridated water should give you sufficient exposure to fluoride. And, too much fluoride can cause spots on the teeth (fluorosis).

But if you're at higher risk - having had cavities recently, a water supply with low fluoride or a problem such as dry mouth that can lead to tooth decay - your dentist may additionally recommend using fluoride treatments at home, or a professional application of fluoride gel two to four times a year.

Talk to your dentist about using fluoride:

- Toothpaste
- Prescribed mouth rinses or gels
- Gels, foams or varnishes that are briefly applied to your teeth at your dentist's office or prescribed formulations for home use.

Fluoride tablets may be helpful for young children, but they're not of help for adults once enamel has formed.

Losing weight, keeping it off - successful strategies. Have you ever known someone who lost weight and kept it off? Have you wondered how they did it? Have you ever thought to ask?

That's exactly what a team of researchers decided to do when they created the National Weight Control Registry in 1994. Using newspaper and magazine advertisements, researchers generally recruited a pool of American adults that had lost at least 30 pounds and had maintained the loss for at least a year.

Then, using an initial battery of questions and annual follow-up surveys, participants were asked how they lost the weight - and how they maintained the weight loss.

Four strategies that worked. A consistent theme of the habits of registry participants is that there was no single strategy that worked - and was used - 100 percent of the time. About half reported receiving some kind of help through a weight-loss program, or from a doctor or nutritionist. The other half lost the weight on their own.

However, four key strategies emerged that were, in one way or another, employed by the vast majority of people. These include:

- *Eating a low-fat, low-calorie diet.* There were a variety of ways that people achieved this, although few people used extreme strategies. Strategies included restricting certain foods, limiting quantities, counting calories, counting fat grams, using a liquid formula or using an exchange diet.
- *Getting high levels of physical activity.* Over 90 percent of participants incorporated physical activity into their weight-loss plan. The average exercise expenditure was equivalent to about one hour of brisk walking everyday. Walking was the most common activity.
- *Eating breakfast.* Nearly 80 percent of the participants reported eating breakfast everyday. Cereal and fruit were two of the more common breakfast foods consumed.
- *Frequent weighing.* Seventy-five percent of participants weighed themselves at least once a week.

Maintaining the gains. So how did, registry participants keep weight off? Basically, by maintaining the behavior or changes that allowed them to lose weight in the first place. Two primary factors that emerged as predictors of successful weight-loss maintenance were:

- *Day-to-day consistency.* Those who had a fairly consistent diet on weekdays, weekends and on holidays were most likely to keep from regaining weight.
- *Catching "slips".* Among people who regained weight those who recognized small weight regain early got back on track were most likely to be able to stop or reverse the weight gains.

Regardless of difficulty, when people maintained weight loss for at least two years, they reduced the risk of regaining weight by 50 percent.

Drawing conclusions. Indeed, any set of weight-loss techniques is only as good as your motivation to use it - in both the short and long term. Registry researchers have found that most participants began to change their lifestyles after some sort of motivational trigger, such as a health concern or reaching an all-time high weight. But motivation may be difficult to foster in people who aren't yet ready to change or in those who have met with repeated weight-loss failure in the past.

At the core of almost any plan are both commitment and motivation to adopt a lifestyle that consistently includes eating a healthy, low calorie diet and getting plenty of physical activity.

- Mayo Clinic Health Information

Sincerely,

Board of Trustees of the Ohio
Carpenters Health and Welfare Fund