

U A Local No. 7

Benefit Funds Newsletter

Volume 13 Issue 1

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ECONOMY CONTINUES TO GROW AS TRUMP TWEETS

The Welfare Fund was up 0.7% in the third quarter and is up 6.1% for Plan Year 2018. Large cap stocks were up approximately 2.1% through the quarter trailing the S & P 500, which was up 3.0%. Small cap stocks were down -3.1% ahead of the Russell 2000 Value Index which was down -4.7%. International stocks were up approximately 0.8% through the quarter trailing the MSCI EAFE index which was up 1.9%. Bonds were down approximately -0.35% through the quarter trailing the Barclays 1-3 year Treasury Index, which was up -0.3%. The Meridian ERISA Fund was up 1.2% through the quarter, the Westwood Income Opportunity Fund was up 0.4% through the quarter, and the PIMCO All Asset All Authority Fund is up 1.2% through the quarter.

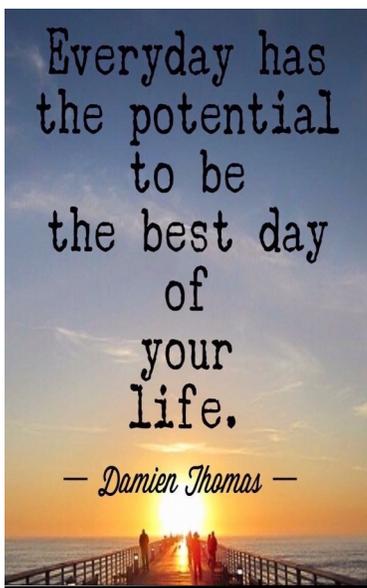
The Pension Fund was up 0.6% in the second quarter and is up 6.7% for Plan Year 2018. Large cap Stocks were up approximately 1.9% through the quarter, trailing the S & P 500 which was up 3.0%. Small cap stocks were down -3.1% ahead of the Russell 2000 Value Index which was down 4.7%. International Stocks were up approximately 1.7% through the quarter, tracking the EAFE Index which was up 1.9% through the quarter. Bonds were down approximately -0.2% through the quarter ahead of the Barclays 1-3 year Treasury Index, which was down -0.3% through the quarter. The Meridian Fund ERISA was up 1.2% through the quarter and the PIMCO All Asset All Authority Fund is up 1.2% through the quarter.

On June 1, 2018 the Plumbers & Steamfitters Local No. 7 Annuity Plan transitioned to T. Rowe Price Trust Retirement Funds. This will result in lower fees for investment in these funds.

Transamerica website: www.trsretire.com

First time users click "Get Started" and follow the prompts.

Telephone: 888-976-8171



Be Cautious With Cleansers!!!



Warning

Harmful chemicals



Being clean and sanitary is important, but at what price? Recent research suggests that chemicals in cleaning products produce may increase the risk of developing chronic obstructive pulmonary disease (COPD), a serious and often deadly lung condition. The study identified glutaraldehyde, bleach, hydrogen peroxide, alcohol and quaternary ammonium compounds (known also as “quats”) as the main chemicals linked to the COPD risk.

Here are a few alternatives for maintaining clean home without the use of harsh chemicals.

Citrus Soak – whiten your yellowed whites with a citrus soak. Martha Stewart recommends boiling your whites with lemons, turning up the heat until the water bubbles and then let them soak for about an hour. When the whites are freshly washed and wet, hang them in the sun to dry. The sun has natural whitening power.

White Vinegar - Get your whites white by adding a dose of white vinegar during the wash cycle. White vinegar softens fabric and brings brightness back to your clothes.

Clean your windows and mirrors with vinegar and water. Mix equal parts of white vinegar and water in a spray bottle and spritz the glass or mirror surface. Polish with a soft cloth.

Kool-Aid – Dishwashers can get rusty due to mineral build-up. Pour a packet of lemonade Kool-Aid in the soap dispenser and then run a hot cycle. Your dishwasher will sparkle!

Lemon Juice – Clean your microwave by combining 2 cups of water with a ¼ cup of lemon juice. Pour the water and lemon juice into a microwave-safe glass dish and cook it on high for eight minutes. The steam from the solution will loosen and crusty food particles and allowing you to just wipe it away.

Mayonnaise – Use mayonnaise to remove sap of your autos. Rub a dab of mayo onto each spot and let it sit for 10 minutes. Then remove the mayo and sap with a soft rag and wash your car as usual.

Lemon Lavender Multipurpose Cleaner—Lemon is a degreaser, so it helps remove grease from surfaces and vinegar is a multipurpose cleaner, degreaser, polisher, and makes your surfaces shiny. The lemon masks the vinegar smell so you get the fresh citrus scent of lemons and the lavender is uplifting, so it makes house work seem not so bad after-all. Here’s what you will need: white vinegar; organic lemon peels, (enough to fill a large mason jar 3/4 full); lavender essential oil; 1 glass mason jar; and 1 glass spray bottle (which are reusable and earth friendly!).

Add your lemon peels to the glass jar until it is about 3/4 full. Pour vinegar over peels until the jar is almost full. Screw lid on jar and place in a cupboard or dark room for a few weeks. Strain peels through a mesh strainer. Add lemon vinegar back to jar and add 30 drops of lavender essential oil. In glass spray bottle, add 1 cup lemon lavender vinegar and 2 cups filtered water. Screw spray nozzle onto jar and use your homemade multipurpose cleaner to clean away!

Did You Know????

- 1.) Under Optum Rx, many prescriptions will require a Prior Authorization before the prescription is filled. The pharmacist may call the doctor as a courtesy to the patient. Otherwise, your doctor will have to call the pharmacy to confirm the prescription order.
- 2.) Please make sure to register online at cdphp.com and deltadentalins.com so as to track your claims and print Explanation of Benefits documents.
- 3.) Make sure to include the dental EOBs with all dental reimbursement requests.



Discounts Seniors Get Only If They Know.

There are many special discounts that are available to seniors. Retirees are offered discounts at most retailers, restaurants, parks, on public transport and at hotels. But you won't get these discounts unless YOU ASK for them. Here's a few:

CVS, Walgreens, Target, Walmart and Rite Aid - You can get a discount at the pharmacy section of lots of retail stores including CVS, Walgreens, Target, Walmart, Rite Aid and also on websites like Narcup.com.

Banana Republic, Kohl's, Marshall's and Stein Mart - A lot of trendy shops give a senior citizens discount! At Banana Republic, if you over 50-years old you can get a 10% discount at stores, simply by asking for it.

At Kohl's on Wednesdays, over 60s can get 15% off. And on Tuesdays, outlet stores Marshall's, Ross will offer up a 10% discount for seniors – though the exact age is determined by each store.

Walgreens hold a "Seniors Day" once a month too – which varies by location. Discounts of 20% are available for Rewards card members that are over 55 years old in store, and if you're shopping online you can get a 10% price reduction. If you are 62 or older, you can get a 10% discount every Tuesday and Wednesday at Dress Barn. And that's not all, Stein Mart are treating over 55s with their clearance offer. On the first Monday of each month, you can get an extra 20% discount on clearance items. Goodwill gives 10%-20% discounts varying by store.

Eating Out - If you don't feel like cooking be sure to turn to these places for good senior dining deals.

McDonald's: discounts on coffee and beverages (55+)

Wendy's: give free coffee or other discounts depending on location

Piccadilly Cafeteria – 10% discount with "Prime Time for Seniors" card

IHOP – 10% discount (55+) and a menu for people aged 55 and over at participating locations

Golden Corral: Senior discount varies by location

Krispy Kreme Senior Discount: 10% off (50+) (age and discount varies depending on location)

Perkins Restaurants: Fifty-Five Plus menu Offers special deals (55+)

Subway: 10% off (60+) varies by location

Uno Pizzeria & Grill: "Double Nickel Club" 25% off on Wednesday (55+)

Papa John's Senior Discount: check with your local stores (no standard senior discount policy)

Old Country Buffet: Daily discounts for seniors (55+)

Friendly's Restaurants: 10% off meal w/ free coffee at breakfast or free small sundae during non-breakfast hours

KFC: free small drink with any meal depending on location (55+)

New Retirees

<u>Name</u>	<u>Years</u>	<u>Retirement Date</u>
Matthew Buckley	40.567 years	February 1, 2018
Michael Carras	69.775 years	March 1, 2018



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**Visit us on the Web
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