

Vol. 7, No. 4, Winter 2017

Through the

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

WIRED

We Can Do It!



*Here's to the Women
of IBEW Local 26 and All of
the Female Participants
of Our Benefit Plans*

INSIDE:

**The Diet and
Alzheimer's Connection**

On the Cover

A huge thank you goes out to our own Michelle Morris who works in the accounting department of the Trust Funds office for letting us feature her on the cover of this issue of *Through the Wire*. Michelle perfectly recreated Rosie the Riveter for our office Halloween costume contest and unanimously won!

Michelle has worked with us for one year, after spending eight years working for Teamsters Local 118 in her hometown of Rochester, NY. Michelle says that the best part of her job is being able to help the members.

Michelle's costume choice was simply perfect timing as this month we are dedicating this issue of *Through the Wire* to all of the female members of Local 26 and all of the female participants in our benefits plans.

Dear Participant,

On behalf of the staff here at the Joint Trust Funds Office, I want to wish all of our participants the very best for the coming year. I hope you enjoyed the warmth of family and friends during the holiday season and are looking ahead to 2018 with great optimism and excitement.

The holiday season is always an occasion for us to reflect on our role in enhancing the lives of our participants. We hope that your benefits needs have been met, or even exceeded, over these past 12 months and we look forward to continuing to serve you in the years ahead. It gives us great pleasure helping our participants live their best life possible and establish a well-deserved, secure retirement.

As always, should you have any concerns or questions about your benefits plans, we are here to help. The benefits before you are yours, negotiated and protected by your union, IBEW Local 26, and by your employer association, NECA. Over the years, I have learned a lot about other benefits plans as they compare to ours here at the Joint Trust Funds, and I can assure you that there is a lot to be thankful for in the benefits available to you.

Here's to a happy and, most especially, healthy, 2018!

Yours in good health,



Peter Klein
Fund Manager

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THE KEY TO ALZHEIMER'S PREVENTION



MAY LIE ON YOUR DINNER PLATE...

AND IN YOUR GUT

Ancient Chinese medicine, often referred to as Eastern medicine, has long believed that the stomach is actually the body's second brain. This could be why you get "butterflies" in your stomach when you are feeling nervous or even why the saying "go with your gut instinct" started in reference to making a decision. Clearly nervousness and decision making are actions that take place in the brain, yet they are commonly related to actions in the stomach.

Now researchers are taking a closer look at this stomach/brain connection as it relates to treating and preventing Alzheimer's Disease. We reported on Alzheimer's in *Through the Wire* exactly two years ago and today it still remains one of the leading causes of death in the United States—number six to be exact. It is the single most common form of dementia and there is virtually no way of knowing who will get the disease. The good news, however, is that a tremendous amount of research is taking place in regards to

Alzheimer's and each study is putting us that much closer to a better understanding and, ultimately, an end to this horrible disease.

Interestingly, researchers are actively looking into the relationship between Type 2 diabetes and Alzheimer's and have found that people who have type 2 diabetes are at least twice as likely to develop Alzheimer's as those who don't. Once again, the stomach/brain connection presents itself. Most Alzheimer's research today is based on the idea that Alzheimer's

symptoms are triggered by deposits of protein, specifically amyloid plaques, in the brain, but with such a strong coexistence of diabetes and Alzheimer's, researchers are starting to take their studies even further.

Insulin in the hippocampus can't record memories. Additionally, insulin acts as a neurotransmitter that enables brain cells to communicate with each other. However, it's the amount of insulin that is released and the surge of that release that

and the memory component of the brain requires insulin to function at full capacity. These findings are giving credence to the idea that dietary changes could help stave off Alzheimer's symptoms.

People who have type 2 diabetes are at least twice as likely to develop Alzheimer's as those who don't.

A study conducted by Suzanne Craft, professor of gerontology and geriatric medicine at Wake Forest School of Medicine, put one group of participants on a diet high in saturated fat and easily digested carbohydrates (breads, sweets, white rice, etc), mimicking a typical American diet, and another group on a more Mediterranean diet of less saturated fat and more complex carbohydrates such as whole grains and legumes that don't take as long to absorb and as a result don't cause a spike in insulin. After 30 days, the group on the more American-style diet performed worse on memory tests than they had at the beginning of the study and also showed Alzheimer's-related amyloid proteins in their spinal fluid.

While the two diets were chosen for their vastly different effect on insulin release—the American diet triggering rapid releases that cause spikes and the Mediterranean one providing a more controlled and steady release—you may be surprised to learn that insulin is actually necessary to brain function. Insulin is critical to the hippocampus, which is where memories are stored in the brain, and without in-

causes the brain to either welcome or resist that insulin. When insulin levels are abnormally high, the brain goes into protection mode and puts up a shield to limit the amount of insulin it can absorb.

Because of the way in which the brain reacts to insulin, the connection between Alzheimer's, diet, and type 2 diabetes makes perfect sense. Diets high in processed carbohydrates promote insulin resistance in the brain, type 2 diabetes is the result of insulin resistance,

Another study in Sweden examined the bacteria in the gut of mice with Alzheimer's versus those without. They found that the mice with Alzheimer's had a different bacterial profile in their gut based on the diet they consumed. The mice with healthy gut bacteria, as a result of a whole-grain, fruit and vegetable diet, had significantly fewer brain plaques which are the marker of Alzheimer's.

Because of these findings, many researchers believe that Alzheimer's can be a preventable disease and that prevention can be achieved through diet. The good news is that adopting a more plant-based, whole foods, Mediterranean-style diet can be achieved by anyone.



So what is a Mediterranean-style diet? The Mediterranean diet mimics the foods of countries like Italy and Greece, with a big emphasis on fruits, vegetables, fish and whole grains, and limited intake of unhealthy fats and sugars. In essence, the diet focuses on whole, single ingredient foods.

The diet encourages consumption of:

Vegetables: tomatoes, broccoli, kale, spinach, onions, cauliflower, carrots, Brussels sprouts, cucumbers

Fruits: Apples, bananas, oranges, pears, strawberries, grapes, dates, figs, melons, peaches

Nuts and Seeds: almonds, walnuts, macadamia nuts, hazelnuts, cashews, sunflower seeds, pumpkin seeds

Legumes: beans, peas, lentils, peanuts, chickpeas

Tubers: potatoes, sweet potatoes, turnips, yams

Whole grains: whole oats, brown rice, rye, barley, corn, buckwheat, whole wheat, whole grain bread, whole grain pasta

Fish and seafood: salmon, sardines, trout, tuna, mackerel, shrimp, oysters, clams, crab, mussels

Poultry: chicken, quail, duck eggs

Dairy: cheese, yogurt, Greek yogurt

Herbs and spices: garlic, basil, mint, rosemary, sage, nutmeg, cinnamon, pepper



Healthy fats: extra virgin olive oil, olives, avocados, avocado oils

The diet discourages consumption of:

Added sugar: soda, candy, ice cream, table sugar

Highly processed foods: everything labeled “low-fat” or “diet” or looks like it was made in a factory

The findings about Alzheimer’s and diet are certainly encouraging among the medical community and among the community of pa-

Dietary changes could help stave off
Alzheimer’s symptoms.

Refined grains: white bread, pasta made with refined wheat

Trans fat: found in margarine and processed foods

Refined oils: soybean oil, canola oil, cottonseed oil

Processed meat: processed sausage, hot dogs

tients and families who are currently suffering with the disease. Alzheimer’s is a cruel and prolonged deterioration of a person’s life. If simply making dietary changes can defer the disease altogether or reverse the effects of the disease, these findings seem like something to which everyone should sit up and take notice. ●

A Strong Heart Needs Perfect Balance

Keep your blood pressure in check.

When you think of medical complications from blood pressure, chances are you think of high blood pressure, also called hypertension. After all, about 75 million American adults or 1 in 3 have high blood pressure. Those numbers can't be ignored. However, did you know that even low blood pressure can be dangerous to your health?

Blood pressure is a tricky thing—too low could indicate dangerous health concerns and can cause serious symptoms and too high is often symptom-less and could lead to stroke, heart disease, and kidney

tery walls while the heart is beating while the diastolic number—the bottom number—refers to how much pressure your blood is exerting on your artery walls while the heart is resting between beats.

A normal blood pressure reading is less than 120 for the systolic reading and less than 80 on the diastolic reading. But, of course, you don't want either number too low, lower

than 90/60. Extremely low blood pressure could indicate:

- ♥ Pregnancy
- ♥ A decrease in blood volume, typically from a major trauma, dehydration or severe internal bleeding
- ♥ A side effect from a medication
- ♥ Heart problems
- ♥ Endocrine problems
- ♥ A severe infection such as septic shock

- ♥ A severe allergic reaction

- ♥ Nutritional deficiencies

Low blood pressure, unlike high blood pressure, comes with very recognizable symptoms, which include:

- ♥ Dizziness or lightheadedness
- ♥ Nausea
- ♥ Fainting
- ♥ Dehydration or unusual thirst
- ♥ Lack of concentration
- ♥ Blurred vision
- ♥ Cold, clammy, pale skin
- ♥ Fatigue
- ♥ Depression

Sometimes low blood pressure is not indicative of any distinct medical condition and it simply just presents itself. However, its *symptoms* are almost always quite distinct and those symptoms can cause bodily harm from such things as falling or banging into things while trying to function with the symptoms of impaired balance and stability. Thankfully treating low blood pressure typically only

A normal blood pressure reading is less than 120 for the systolic reading and less than 80 on the diastolic reading.

disease and failure to name just a few. When it comes to blood pressure the goal is to strike the perfect balance and stay in the middle of the road.

Blood pressure refers to the amount of pressure your blood is placing on your large arteries. A blood pressure reading is made up of two numbers—the systolic reading and the diastolic reading. The systolic reading is the number on top and it measures the amount of pressure your blood is exerting on your ar-

requires simple lifestyle changes such as:

- ♥ Eating a diet higher in salt
- ♥ Limiting alcoholic beverages and drinking more non-alcoholic fluids
- ♥ Drinking more fluids during hot weather and while sick
- ♥ Getting more exercise to promote blood flow
- ♥ Elevating the head of your bed at night
- ♥ Avoiding heavy lifting
- ♥ Avoiding standing still in place for long periods of time
- ♥ Avoiding prolonged exposure to hot water and ensuring you have a place to sit in the shower if you should feel dizzy
- ♥ Eating more frequent smaller meals to reduce the risk for dizziness after meals
- ♥ Using compression stockings to restrict blood flow to the legs and keep more blood to the upper body

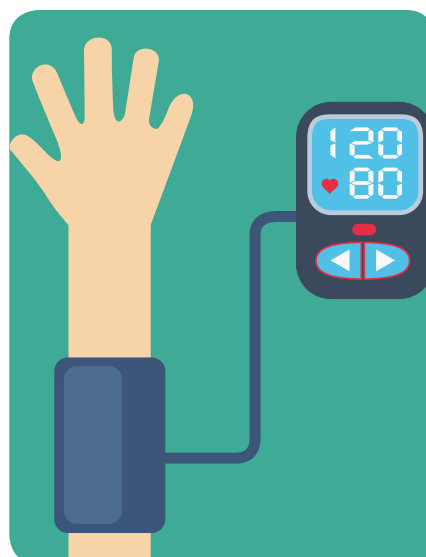
The other side to low blood pressure is high blood pressure (hypertension), which is measured in different stages. An elevated blood pressure reading is a systolic reading between 120-129 and a diastolic reading of less than 80. Stage 1 high blood pressure is a systolic reading between 130-139 or a diastolic reading between 80-89. Stage 2 high blood pressure is a systolic reading of 140 or higher or a diastolic reading of 90 or higher and hypertensive crisis is a systolic reading of higher than 180 and/or a diastolic reading of higher than 120.

The damage from high blood pressure begins in the arteries and heart as the force of high blood pressure damages the tissues of the arteries allowing for cholesterol (plaque) to form over time in the tiny tears and ultimately build up. The plaque narrows the pathways of the arteries which also harms your heart and the rest of your body. In addition to heart attack, heart failure, stroke and kidney disease/failure, high blood pressure can also cause vision loss and sexual dysfunction.

One of the scariest facts about high blood pressure is its nickname—the silent killer. Those with elevated or high blood pressure often have no idea anything is wrong, all the while their arteries are being dangerously compromised. High blood pressure is commonly only diagnosed when a doctor takes a blood pressure reading as part of a regular doctor visit. There are, however, risk factors for high blood pressure that include:

Family history

Age: Blood vessels gradually lose some elasticity as we age which can contribute to high blood pressure.



Gender: The American Heart Association says until age 45, men are more likely to get high blood pressure than women. From age 45 to 64, men and women get high blood pressure at similar rates. And, at 65 and older, women are more likely to get high blood pressure.

Race: African-Americans have a higher incidence of high blood pressure than any other racial background in the U.S. and African Americans tend to get high blood pressure at a younger rate and more severely.

Lack of physical activity

An unhealthy diet: particularly one that is high in sodium

Being overweight or obese

Drinking too much alcohol

Smoking and tobacco use

Stress

Although there is no cure for high blood pressure, medication combined with adoption of a healthy lifestyle that includes, among other things, a well balance, low salt diet and plenty of physical activity, can help you manage the disease, continue to live a quality life and lower your risk for some of the other serious complications from high blood pressure. With virtually no symptoms, high blood pressure is yet another reason it is critical to see your doctor at least annually for a check up and, if need be, continue to monitor your blood pressure in between visits.

Low can be too low and high can be deadly; when it comes to blood pressure the heart thrives on perfect balance. ●

Savor and Toast the New Year



When it comes to food and healthy behavior there seems to be a saying, some might say a “pass,” for everyone. Food is everywhere, even the main attraction, at most gatherings. “Food is love.” “You have all year to watch what you eat.” “It’s a special occasion.” “I’ll make dieting and exercise my New Year’s resolution.”

Most likely, we have all used one of these excuses to give ourselves a pass for poor diet choices or skipping an exercise routine and we likely used these excuses during the holiday season. But, the holidays have passed and now we have to face the music. No more excuses for overindulging in food and

drink, even if a Super Bowl party is on your calendar in just a few short weeks. In fact, you will likely be enjoying many parties and celebrations this coming year, so no time like the present to make diet and exercise excuses simply inexcusable.

Surprisingly, what you wear can have an affect on your diet choices. Loose fitting or stretchy clothing may encourage you to eat more because of their comfortable or expanding nature. When attending a party or heading out to dinner, opt for regular fitting clothes, pants in particular, and pay attention to how your belt buckle, buttons or snaps are feeling on those pants as the night goes on. A tight belt will send you a message loud and clear to slow down on the food and drink.

When selecting your plate of food at a party think of vegetables as your first and longest stop on your food tour. Fill half of your plate with non-starchy vegetables, leaving only a little bit of room for the

rich meats, cheeses and dips, just enough for you to have a taste but not overindulge. And, if you are still hungry after one plate of food, make your return visit to the buffet table for vegetables only. If you are unsure whether there will be vegetables at the parties and gatherings you attend, be the one who offers to bring a healthy vegetable dish. Also, be selective when choosing your foods. Don’t bother eating foods you aren’t excited about just because they are there or feel that you “have” to eat all of the traditional foods just because it’s that



time of year. Even if it’s a Super Bowl party, you do not need to eat the nachos and potato skins!

Once you have your food, don’t forget to savor every bite. Enjoying a night out or attending a party is supposed to be about relaxing; why race to the finish line when eating a meal? Not only will you make the meal an experience, you



With Good Health in Mind

will also give your brain the 20+ minutes it needs to send a signal to the rest of your body that you may actually be full.

Be very careful with your drinking. Alcoholic drinks, in general, can add a lot of calories to any meal or event; however, choosing your cocktail carefully, and in moderation, can let you participate in any social gathering in a festive yet healthy manner. Wine and seltzer-based drinks are less caloric than sugary, fruit-based drinks or drinks with heavy mixers such as cream.



If you are a beer drinker, choose a light beer to cut down on the calories as well. Don't forget that alcohol also lowers your inhibitions which might lead to mindless eating or another trip around the dessert buffet. Alternate cocktails with water or seltzer to drink in moderation, control your calorie intake, and stay hydrated all at the same time.

If being around all of the delicious food and drink at a party is too tempting, move yourself to a food-free zone so you won't be tempted to go back for seconds or snack away. Make the focus of your reveling more about spending time with family and friends and less about the food. Don't think of food as the main attraction but rather the company in your presence.

In the event, that you do throw caution to the wind and over-indulge in food and drink, don't let an isolated slip become a crippling fall. Don't be fooled into thinking



that all of your good efforts are pointless. You can pick yourself up and make healthy choices going forward.

The good thing about diet and exercise is that you can always pick up where you left off! ●

When the Season May Have Been More Stress and Worry than Merry and Bright

In addition to making healthy diet and exercise choices, be sure to also pay attention to your mental health and the mental health of those around you this coming year. The holidays can be a time of significant stress to many people and that stress doesn't go away just because the calendar has rolled over to a new year. Some of your friends and family, and maybe even you, may still be feeling the stress left over from a frenzied holiday season, stress that can be driven by finances, time management, or difficult family relations. And, anyone who may be struggling with the loss of a loved one certainly felt an extraordinary amount of stress at the holidays.

Sadly, depression and suicide spike this time of year so please be aware of signs of overwhelming stress or depression in yourself and your loved ones. Business Health Services, our employee assistance service, is a benefit available free of charge to all EWTF participants and anyone residing with an EWTF participant. Mental health professionals are available via phone 24 hours a day, 7 days a week to help navigate stress, depression or other mental health concerns. Just call 800-765-3277 for confidential help.

In Their Own Words

In honor of the corps of talented women who call Local 26 home, we are proud to share **Sister Erica Velasquez's** thoughts on her experience as a woman in the unionized electrical trade. Sister Velasquez, a fifth-year apprentice, has been a member since March of 2013 and will be graduating this spring.

Q: Why did you decide to pursue a career as a union electrician?

A: I've always loved working with my hands, and moving around. There was an "Electrical Bootcamp" class being offered by Local 26 to residents in Southern MD. I tested for it, was accepted and went from there! I decided that it was something I wanted to keep pursuing.

Q: Did you know anything about the union before joining?

A: Before getting into the "Electrical Bootcamp" training, I definitely didn't know everything there was to know about the union. While in that training though (before being accepted into the apprenticeship), I was able to get a better understanding of it.

Q: Did you ever consider any other career?

A: Yes! I was considering going into the military. I had gone to see a Navy recruiter, and was sure that was the route I wanted to take. Life events happened and kept me from following through.

Q: Did the Local 26 benefit package have any impact on your decision to become a union electrician?

A: Absolutely. Here at Local 26, we have a pretty good benefits package. When looking into career options, this should be something you always look at. Last year, I had to have a few things done at the dentist. I was really impressed with our dental coverage. It helped relieve some of the stress! We also have great vision care, where if you need new lenses the plan pays 100% of the allowance every two years. The benefits we receive here have also helped a lot with my prescriptions throughout the years. I

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only had to pay a "whopping" \$10 for all of my (generic) prescriptions, and \$25 for branded prescriptions. Also, whenever I've contacted the EWTF office, I've always had someone there willing to help me with whatever questions I have had. All of this and your company pays the cost of the coverage without it affecting your pay.

Q: How is being a woman in the trade different from being a man in the trade?

A: There honestly doesn't seem to be much of a difference. You're expected to pull your weight, but that's expected from everybody there.

Q: Are there any unique challenges women face in the trade?

A: Sometimes being a woman in this trade, people will doubt your ability. It happens. It's a part of life. It's our job to prove them wrong, and we can.

Q: Are there any distinct advantages to being a woman in the trade?

A: Someone is always will to help you lift the heavy stuff! I have

pulled a back muscle a few times trying to lift certain things on my own. It's not fun! There's always someone around willing to help if you ask.

Q: What would you tell those women who might be considering a career with Local 26 about your experiences or the challenges you may have faced over the years?

A: If you're thinking of a career with Local 26, don't hesitate. Just go into it knowing that it is hard work. You are very capable though! You'll run into the occasional person who wants to give you a hard time, or try to make things harder for you to do your job. Don't let this deter you. You will work with so many other great people, and make some really meaningful friendships along the way. Also, I would like to say that Local 26 (and the IBEW) is very diverse, we have people from all walks of life here, including myself. As a gay, (Hispanic) woman, I would have to say that I have been accepted more often than not.

Q: Is there any one moment in your career that sticks out in your mind as being an especially proud moment, where you may have felt like a trailblazer for future female electricians to come?

A: There are many women in this trade who I would consider trailblazers, but wouldn't think to consider myself one of them! Haha! I have definitely had a few proud moments in my career though, one of them being when I was asked to go to the 39th IBEW Convention

last year, as a RENEW representative for Local 26. RENEW stands for Reach out and Engage Next-gen Electrical Workers. Since then (with the help of other young electricians), I have been able to form a RENEW group here at Local 26. This has allowed young electricians/the next generation to become more involved in our local, and more educated on what's happening in it. Although our group is still pretty small, we do our best to stay involved and help where we can!



If you're thinking of a career with Local 26, don't hesitate. Just go into it knowing that it is hard work.

Q: Was there any moment in your career where you had to face a difficult situation/make a difficult decision knowing that you would be setting an example/changing the course for the future female electricians of Local 26?

A: There have been times in this trade where I've had to stand up for myself, though not many. I feel, or at least hope, I was setting an example. There have also been times where I've made mistakes,

and sometimes owning up to those mistakes isn't the easiest. In doing so though, I feel that you're showing integrity.

Q: Can you suggest any changes/improvements that would attract even more women into the trade?

A: I honestly think as women, we shouldn't limit ourselves on what we can do. I think it's up to us to realize our strength, and make more women aware of theirs. We need to continue talking to our younger female generations about being capable of all things, no matter what others may think.

Q: What is your favorite part/ the very best part of being a union electrician?

A: For me personally, it's the brother and sisterhood. It's the people you meet, and form friendships with. We're all in it together. I've made some really great friends working in this trade.

Be Prepared for 'Ole Man Winter Biting at Your Nose and Your Toes

Last year the Washington, DC, area enjoyed a much milder winter than normal with some days even reaching near 70 in the heart of the winter months. If early predictions are correct, it appears that our luck has run out and this winter we could be feeling the full wrath of 'Ole Man Winter once again. While there is always the chance that the forecasters could be wrong, it never hurts to be aware of the dangers on the job from exposure to extreme cold.

Electricians know that projects don't stop because temperatures dip or the wind picks up. And, not all electrical work takes place inside a cozy enclosed structure. Our members typically see a project from the first shovel into the ground to the last decorative switch plate attached to the wall. They see projects through all conditions.

Cold stress is a general term for the conditions that could result from prolonged exposure to cold temperatures and

wind. It is critical that anyone working in cold and/or wet conditions take those conditions seriously and dress properly for the elements. The same holds true for performing work around your house in freezing/wet conditions or even enjoying recreational activities in these conditions. The proper way to dress is in layers of loose-fitting insulating clothes with an insulated jacket, gloves and hat (those outer layers should be waterproof if possible) and insulated and waterproof boots.

Cold stress could result in hypothermia, frostbite or trench foot, as heat leaves the body. Hypothermia is when body temperature drops to 95 degrees or less, frostbite is when body tissues begin to freeze, and trench foot occurs from lengthy exposure to a wet and cold environment.

Symptoms to look for include:

Hypothermia:

- * Alert but shivering
- * Confusion
- * Slurred speech

- * Slow heart rate/breathing slow

- * Loss of consciousness

Frostbite:

- * Numbness

- * Reddened skin

- * Skin developing gray/white patches

- * Skin firm/hard

- * Blisters

Trench foot:

- * Redness

- * Swelling

- * Numbness

- * Blisters

If you suspect a co-worker or someone you know may be suffering from a form of cold stress, call 911 immediately and get help. While waiting for help to arrive:

- * Move the person to a warm place, however, if you suspect frostbitten feet or trench foot, avoid having the person walk

- * Remove wet shoes/socks

- * Change the person into dry clothes

- * Cover the body, including head and neck (not

face), with blankets or something to block the wind and cold

- * Let cold/wet feet air dry in a warm place

- * Do not rub suspected frostbite areas

- * Do not try to specifically warm a frostbite area, rather cover loosely to protect area from contact

- * Give warm, sweetened drinks if person is alert

- * Only if hypothermia, apply heat packs to armpits, sides of chest, neck, and groin

Be aware of working and playing in cold, wet conditions. Although snow and wet weather are things construction workers in our area are all too familiar with, it doesn't take much time for "normal" conditions to turn into dangerous conditions. Considering how Washington, DC, weather can fluctuate from day to day—mild one day to biting cold the next—it might be a good idea to keep an extra set of clothes in your car to be prepared for all conditions that come your way. ●

HEALTHY

SWAPS

For the New Year!

Food

BY ALEXIS KORNBUM · LEXISCLEANKITCHEN.COM

Pasta

Spaghetti Squash, Spiralized Zucchini

Skip the heavy high carb meal and sub in spaghetti squash or zucchini linguine for a guilt-free pasta dish!



Mayo

Avocado

Sub out mayo for avocado in chicken salads and egg salads to add some healthy fats into your diet!



French Fries

Baked Sweet Potato Fries

Sweet Potatoes are a great and healthy option for a side dish.



Mashed Potatoes

Cauliflower Mash

Ditch the heavy cream and potatoes, and sub it for a cauliflower mash! You won't miss those potatoes. Make it creamy with almond milk, grass-fed butter, and season it with Himalayan sea salt!



Cow's Milk

Almond Milk

Dairy is often a trigger for an upset stomach. Sub your cow's milk for a nut milk like almond milk or coconut milk.



Cocoa Powder

Cacao Powder

Cocoa powder is processed, stripped of nutrients, and contains low levels of cacao. Cacao is high in antioxidants, promotes healthy skin and a healthy heart.



Fruit Juice

Coconut Water

Many fruit juices have electrolytes, but they are also packed with sugar. Try a natural coconut water loaded with potassium and electrolytes!



Canola/Vegetable Oil

Avocado oil, coconut oil, extra-virgin olive oil, ghee, grass-fed butter

It's no secret that we should stay way from vegetable oils. Avocado, coconut, and olive oil are great oil swaps- ghee (clarified butter), and grass-fed butter are also great alternatives!



White Sugar

Raw honey, pure maple syrup, coconut sugar

Stay away from refined white sugar! Go for a natural sweetener.



Table Salt

Himalayan Sea Salt

Table salt is depleted of its natural minerals. Himalayan sea salt contains over 80 essential minerals needed for our body, and is a good source of magnesium!





Hardship Withdrawal Available Under Limited Circumstances

As a reminder, the Local 26 Individual Account Plan allows participants, under very strict terms and conditions, to take a hardship withdrawal to remedy financial burdens that fall under one of two categories—a heavy financial burden due to medical expenses or to prevent foreclosure on a primary residence. A hardship withdrawal, however, should be considered **an option of last resort** and certain requirements must be met and documentation provided to the Funds Office before a withdrawal can be taken.

Prior to taking a withdrawal, you must provide documentation that you sought financial counseling through Business Health Services, our employee assistance plan. Additionally, documentation of medical bills and/or documentation from a bank or mortgage company to prove insurmountable medical expenses and/or pending foreclosure on a primary residence must be presented to the Funds Office in order to seek approval for a hardship withdrawal. There are also very strict guidelines that pertain to the amount you may withdraw. For more information, contact the Funds Office at **301-751-1050**.

Carefully Review a QDRO Before It Is Signed

Sometimes during divorce proceedings, a Qualified Domestic Relations Order (QDRO), which determines the division of benefits

between spouses, will be established. It is always a good idea to have the Funds Office review a domestic relations order before it goes to court for signature in order to ensure that it complies with the terms of the Plan and any applicable regulatory guidelines, after which it can be signed by the court and will become binding on the Plan. Remember that if an order is signed *before* the Plan makes a determination, and the Plan subsequently discovers problems with the order, it will have to be reopened by the court which could lead to delays and more court and legal fees.



Automated Phone System Serves Providers Well

At the end of the summer the Trust Funds office installed a new Interactive Voice

Response system, an automated answering system that helps direct callers to the right department and helps improve efficiency within our office. The office receives a tremendous amount of calls from providers regarding things like claims status or eligibility and the office determined that many of the questions providers have could be answered through an automated system.

When a provider calls, they are now directed into an automated system while members are directed to a “menu” with a number of choices, including connection to a live staff member, for solutions to a variety of issues. The system has proven to be extremely effective at serving our provider community while freeing up more time for our staff to better serve our members. The office has always aimed to provide truly personal service to our members and the implementation of the IVR system has allowed us even more time to do just that.

Remember to listen to all of the prompts when calling the Trust Funds office so you can hear all of the options available and be directed to the right person to serve you!



Fidelity Launches New Initiative Geared Toward Female Investors

One of Fidelity's latest initiatives is focusing on women and investing. The initiative, called Front Seat, is reaching out specifically to female investors as research has started to show that when it comes to investing, gender seems to play an important role.

According to the U.S. Bureau of Labor Statistics, 90% of women will be solely responsible for their finances at some point in their lives—perhaps due to staying single, getting divorced or living longer. Despite what may be common belief, about half of U.S. households are led by women as the breadwinners. Furthermore, women influence about 80% of all consumer spending according to research by Boston Consulting Group. So, it certainly seems that times are changing when it comes to women's role in money management and investing. The Funds Office and Fidelity strongly encourage more women to take an active role and interest in our Individual Account Plan.

Fidelity conducted a study called Single Women & Money and found that three factors were preventing women from being more engaged in investing: underestimating their knowledge and experience, neglecting to plan for their financial future, and saving too heavily in cash. Add all of this to decades, even centuries, old stereotypes and it's understandable why women have long taken a *back seat* when it comes to investing.



While old stereotypes and outdated gender roles can be hard to overcome, Fidelity is making it easier for women to get involved in investing through the Front Seat Initiative. In fact, Fidelity has even launched a website dedicated solely to female investors—<https://communications.fidelity.com/pi/frontseat/>.

This site offers information on planning for and in the event of different life events, such as marriage, divorce, loss of a partner, growing a family, starting or leaving a job, or saving for college. There is also information to guide female investors on getting the right help with their investments, staying on track, and planning for goals.

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Fidelity has also partnered with *Today Show* Financial Editor Jean Chatsky on her blog and website series called HerMoney to empower women to be stronger consumers and investors. And, in 2018, the Front Seat initiative will include webcasts hosted by Chatsky and Fidelity's President of Personal Investing Kathy Murphy on how women can make informed financial decisions for themselves now and for their future.

The Trust Funds Office has long supported the idea that everyone who has a stake in the IA plan, in fact all of our benefits plans, should be active and educated when it comes to these investments which stand to have a profound effect on your financial well-being. Through the Front Seat initiative, Fidelity has opened the door even wider to welcome in all plan participants. ●



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**Wishing you a happy
and healthy new year.**

2018