Wellbeing, by definition, is the state of being comfortable, healthy or happy. According to Gallup, there are five essential elements of wellbeing. Your success or happiness in these five areas is what determines your overall wellbeing. The five areas of wellbeing include:

✓ **Career Wellbeing** is defined by how you occupy your time or how much you like what you do every day.
✓ **Social Wellbeing** is about having strong relationships and love in your life.
✓ **Financial Wellbeing** is the effective management of your economic life.
✓ **Physical Wellbeing** is about having good health and enough energy to get things done on a daily basis.
✓ **Community Wellbeing** considers your sense of engagement in the area in which you live.

While 66% of people are doing well in at least one of these areas, only 7% are thriving in all five. There are different motivators for everyone on their personal journeys to wellness and wellbeing. These motivators may be faith, culture, nationality, or even a desire to protect the environment. Despite the motivation, the outcome does not differ when success in all areas of wellbeing is attained.

Why don't we succeed in personal wellbeing? Gallup's article about the *Five Essential Elements of Wellbeing* suggests that, as individuals, we work against our own best interests. We offer excuses about food or exercise. We are not mentally engaged in social events. We spend our money instead of saving. All of these unsuccesses point to one answer: Since we are after immediate gratification (the cheeseburger), the right long-term decision (resulting obesity or diabetes) is difficult. When we are able to lay out a plan and find the immediate gratification within that plan, skipping the cheeseburger becomes easier.

Source: Gallup.com/businessjournal/126884/five-essential-elements-wellbeing.aspx
Participants with Vacation Benefits in the 2016 Plan Year
Vacation Benefits earned May 1, 2015 - April 30, 2016
Electronic Vacation Benefit statements will be available on www.carpdc.org
beginning Wednesday, May 25, 2016 at 12:01 am.
Online Vacation Benefit Redemption requires you to have a carpdc.org account. Accounts are available to participants only.

⇒ Members with a carpdc account, be prepared for redemption time with your username and password. There are tools in place on carpdc.org to remind yourself of your log in information. See left side of this page.

⇒ Members with NO carpdc account, refer to the instructions on the bottom left of this page, or refer to the FAQ on www.carpdc.org/BenefitServices for directions on setting up your personal carpdc account.

Instructions to authorize your benefits
Once you have a carpdc account, visit www.carpdc.org. From the MEMBERS drop down menu, select MY CARPDC, then VACATION BENEFIT REDEMPTION. You will be prompted to sign in using your personal log in. Once logged in, you will be taken through the steps to authorize your Vacation Benefits for payment.

Payment of your benefits
Once you have a personal account and have authorized your Vacation Benefits, your Vacation Benefits will be paid directly to a checking or savings account you designate. A paper check option, mailed to your home address on file with our office is available for a $2 fee.

Manual Redemption option in person or by phone
If you do not have access to a computer, smart phone, tablet or similar device that allows Internet connection, manual Benefit processing will be available beginning May 25 at 7 am for a $10 fee. Manual Benefit processing allows a Benefits’ Office staff member to authorize your Vacation Benefits on your behalf and is available only on a case-by-case basis.

For questions regarding the Vacation Benefit Redemption process, setting up a personal email account or personal carpdc account, please call Member Services.
The objective of the Regional Council's Drug and Alcohol Testing Program is to improve safety, productivity and morale on all construction sites and to eliminate duplicate and redundant testing for its members (employees). Employees will be subject to an 11-panel quick test is used as follows:

- Pre-Program/Pre-Employment testing
- Reasonable suspicion testing - employees will be subject to a urinalysis and/or alcohol breathalyzer based on observed behavior by a trained owner
- Post Accident/Incident testing - employees involved in contributing to an onsite incident will be subject to substance abuse testing
- Random testing
- Renewal testing (all employees must be tested every two years)

The drug testing program is administered by the Benefit Plans Office.

The drug testing program is administered by the Benefit Plans Office.

Have you...

- gotten married?
- been divorced?
- had a new baby?
- experienced a death in your immediate family?
- moved?

If you said “Yes”

You need to update your...

- Enrollment Form
- Beneficiary Form
- HIPAA Form
- Address

Then you must...

- Call Member Services and review your information
  STL 314.644.4802 | KC 816.841.7136
  Toll-Free 877.232.3863
- Request new forms to be mailed to you, or
- Download the necessary form(s) from:
  www.carpdc.org/BenefitServices
- Mail the form(s) to:
  Carpenters’ Benefit Plans
  Attn: OPS
  1419 Hampton Ave
  St. Louis, MO 63139

After becoming a member, the Regional Council requires new members to complete a 10-hour OSHA Safety Training Course within one year of the new member’s initiation date. For example, if John Smith is initiated on December 12, 2015, he has until December 12, 2016 to complete his OSHA-10 Safety Training.

Beyond the OSHA-10 certification, there is an annual safety training requirement. Each Plan Year beginning May 1, all active members are required to complete a mandatory 8 hours of approved safety training per year. This 8-hour safety training must be completed before May 1 the following year. In some instances, a new member will be completing both the OSHA-10 and the required 8-hour Safety Training during the same year.

Need more information on approved Safety Courses? From the carpdc website, go to MEMBERS → TRAINING → APPROVED SAFETY COURSES. A record of member CERTIFICATIONS is also available under TRAINING on the website.
Colorectal cancer is the third most common cancer in the United States. As obesity rates have increased, the number of cases have increased as well.

**RISK FACTORS**

- African-American race
- Radiation therapy for cancer
- Inflammatory intestinal conditions
- A personal history of colorectal cancer or polyps
- Family history of colon cancer and colon polyps
- Diabetes
- Obesity
- Older Age
- Alcohol
- A sedentary lifestyle
- Smoking
- Low-fiber, high-fat diet
- Inherited syndromes that increase colon cancer risk

**SYMPTOMS**

- A change in your bowel habits, including diarrhea or constipation or a change in the consistency of your stool.
- Rectal bleeding or blood in your stool
- Persistent abdominal discomfort, such as cramps, gas or pain
- A feeling that your bowel doesn’t empty completely
- Weakness or fatigue
- Unexplained weight loss

Many people with colon rectal cancer experience no symptoms in the early stages of the disease.

**WHEN TO SEE A DOCTOR**

If you notice any symptoms of colon cancer, such as blood in your stool or a persistent change in bowel habits, make an appointment with your doctor. Talk to your doctor about when you should begin screening for colon cancer. Guidelines generally recommend colon cancer screenings begin at age 50. Your doctor may recommend more frequent or earlier screening if you have other risk factors, such as family history of the disease.

**PRECANCEROUS GROWTHS IN THE COLON**

Colon cancer most often begins as clumps of precancerous cells (polyps) on the inside lining of the colon. Removing polyps before they become cancerous can prevent colon cancer.

**TESTS USED TO SCREEN FOR COLORECTAL CANCER**

- Guaiac-based fecal occult blood test (gFPBT) and fecal immunochemical test (FIT); annually*
- Stool DNA test; interval uncertain
- Sigmoidoscopy; every five years
- Colonoscopy; every 10 years
- Double-contrast barium enema; every five years
- CT colonography (virtual colonoscopy); every 5 years

*Colonoscopy should be performed if test results are positive.

Source: National Institutes of Health (NIH), Cancer Society, Mayo Clinic
getting out of debt

When you were a kid rolling a snowball in the backyard, the best way to do it was to pack some snow into a tight ball, then start rolling it through the yard. Your snowball would become a snow boulder much quicker than it would if you just built it up by hand.

That’s exactly how the debt snowball method works. You start by paying off your smallest debts first, then you gain serious momentum along the way. Before you know it, what once seemed impossible turns into a giant accomplishment!

Here’s how it works:

First, you must first save a $1,000 starter emergency fund. Then, you target your consumer debt. List your debts smallest to largest by amount owed. Don’t worry about interest rates. Right now you’re not concerned if one debt has a 2% rate and another one has a 22% rate. Just list them in order, smallest to largest.

After listing your debts in order from smallest to largest, begin by making the minimum payments on everything except for the smallest. Using the example to the right, this is the medical bill (1). You’re going to attack this one with all you’ve got. That means you won’t be eating out or hitting up the latest movie—you’ll be throwing every spare dime toward your debt.

Once the medical bill is gone, keep moving forward. Now you’ve freed up extra money to apply to your credit card bill (2). Once you’re finished with that, focus on the car loan (3), and once it’s wiped out, go crazy on Sallie Mae (4 - student loan).

Before you know it, this seemingly insurmountable debt of $30,000 will be gone! And you’ll be free!

Here’s why it works:

The point of the debt snowball is behavior modification. In our example, if you start paying on the student loan first because it’s the largest debt, you won’t see it leave for a while. Pretty soon, you’ll lose steam and go back to making the minimum payments.

When you ditch the small debt first, you see and feel progress. That small, nagging debt is out of your life forever—and you begin winning! By the time you’re paying the bigger debts, you have so much more cash freed up from paying off the earlier debts that it creates a snowball effect. You are putting hundreds of dollars a month toward your bills instead of a few bucks here and there.

Source: Dave Ramsey, SmartDollar Plan

When you see your plan actually working - your snowball actually growing and gaining momentum - you’ll stick to it. And by sticking to it, you’ll eventually succeed in becoming and staying debt-free.

--Dave Ramsey

Here’s an example:
To better explain how to pay off debt, let’s say you have the following debts:
1. $1,000 medical bill
2. $4,000 credit card debt
3. $10,000 car loan
4. $15,000 student loan
THE RIGHT REST MAY BE BEST FOR YOUR HEART

You eat smart and exercise often, so no need to worry about your heart, right? Maybe not, if you’re not getting the right amount of sleep and quality rest...

A recent study of more than 47,000 young and middle-aged adults suggests that otherwise healthy people with poor sleep habits may be more likely to suffer from stiffened arteries and calcium deposit on the walls of major arteries – both early signs of heart disease. These symptoms appeared in individuals who got too much or too little sleep, as well as those who didn’t get quality rest.

The sweet spot for sleep was right about seven hours.

Note: The study uncovered a link between poor sleep and possible heart issues, but did not prove a cause-and-effect connection.


G-BOMBS FOR HEALTH AND DISEASE PREVENTION

G - Greens: Most nutrient-dense of all foods; contain substances that protect blood vessels, and are associated with reduced risk of diabetes; excellent for weight loss; includes leafy greens, bok choy, kale and broccoli

B - Beans: Most nutrient-dense carbohydrate source; act as an anti-diabetes and weight-loss food because they are digested slowly, having a stabilizing effect on blood sugar, which promotes that “full” feeling and helps to prevent food cravings

O - Onions: (& leeks, garlic, chives, shallots and scallions) Beneficial effects on the cardiovascular and immune systems, as well as anti-diabetic and anti-cancer effects; associated with lower risk of gastric and prostate cancers

M - Mushrooms: Associated with decreased risk of breast, stomach, and colorectal cancers; all have anti-cancer properties—some are anti-inflammatory, stimulate the immune system, prevent DNA damage, slow cancer cell growth, and cause programmed cancer cell death

B - Berries: Low in sugar and high in nutrients; full of antioxidants, which reduce blood pressure, reduce inflammation, prevent DNA damage, inhibit tumor blood supply, and stimulate the body’s own antioxidant enzymes

S - Seeds: Such as flax, chia, hemp, pumpkin, sunflower; contain healthy omega-3 fats and are rich in micronutrients; aid the absorption of nutrients when eaten with vegetables

Source: drfuhrman.com/library/gbombs.aspx
2016 St. Louis Heart Walk

Saturday, May 14
Busch Stadium - Downtown St. Louis

Gates Open: 7:30 a.m.
Opening Ceremony: 8:30 a.m.
Walk Begins: 9:00 a.m.

2016 KANSAS CITY HEART & STROKE WALK

What: 1-mile or 3-mile non-competitive walk or a 5K Timed Run

When: June 18, 2016
8:00 Celebration Begin
8:00 5K Run
9:30 Walk Begins

Where: Power & Light District

Carpenters is forming walking teams in this year’s Heart Walks.
Visit our Team Pages:
St. Louis: heartwalk.kintera.org/metrostlouis
Kansas City: heartwalk.kintera.org/kansascity

Watch the website for more information!