The Welfare Fund was down -0.6% in the fourth quarter and finished 2.8% for Plan Year 2020. Large cap stocks were up approximately 2.6% through the quarter and finished the year at 7.9% trailing the S & P 500, which was up 12.8%. Small cap stocks were down -16.5% through the quarter and finished the year down -15.3% trailing the Russell 2000 Value Index which was down -14.7%. International stocks were down approximately -8.5% through the quarter and down -6.7% for the year ahead of the MSCI EAFE index which was down -13.0%. Bonds were up approximately 0.9% through the quarter, and up 4.1% for the year trailing the Barclays 1-3 year Treasury Index, which was up 4.6%. The Westwood Income Opportunity Fund was up 1.0% for the quarter and finished up 5.6% for the year, and the PIMCO All Asset All Authority Fund was down -6.9% through the quarter and finished down -8.2% for the year.

The Pension Fund was down -2.3% in the fourth quarter and is up 0.9% for Plan Year 2020. Large cap Stocks were down approximately -0.1% through the quarter and finished at 4.5% for the year trailing the S & P 500 which was up 12.8%. Small cap stocks were down -16.5% for the quarter and down -15.3% for the year trailing the Russell 2000 Value Index which was down -14.7%. International Stocks were down approximately -7.6% through the quarter, and down -4.8% for the year, trailing the MSCI EAFE Index which was down -2.8%. Bonds were up approximately 0.3% through the quarter and finished the year up 3.9% trailing the Barclays 1-3 year Treasury Index, which was up 4.6%. The PIMCO All Asset All Authority Fund was down -6.9% through the quarter and down -8.2% for the year.

To review the performance of your Annuity Fund portfolio log on to www.trsretire.com – A user name and password are necessary to securely log into your account online. For first-time users, click the “New User? Get Started” button and follow the prompts to create an account. For those participants who prefer not to use the computer for account information, they may call “Customer Service” toll free at 1-888-976-8171 for assistance in acquiring this information.
NEW RETIREES
HAPPY RETIREMENT!!!

<table>
<thead>
<tr>
<th>Name</th>
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<th>Effective Date</th>
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<tr>
<td>Spahmer, James</td>
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News You Need To Know

- Your Local No. 7 Union and Benefits Office Teams are back at the helm full time once again!

- If you visit our Offices, you must have a temperature scan and sign in prior to entering the main building. We also request that you wear a mask during the time you are here.

- The next checks for medical reimbursement claims will be sent out on July 30th. Your claims must be received by July 24th for your request to be processed in this cycle. Reimbursement checks are sent out every two weeks. Claims must be received by Friday for a check to be issued on the following Thursday.

- Is there something you’d like to see in our Newsletter, or a topic you’d like more information on? Send your thoughts/ideas to our new Newsletter e-mail address at: Newsletter@ualocal7.org. We’d love to hear from you!!

“Love and compassion are necessities, not luxuries. Without them humanity cannot survive.”

~ Dalai Lama
During these unprecedented times, when we are socially distanced, it is more important than ever to find ways to connect with others. While we may be in close contact with those we share a home space with, it is also important to have contact with other people outside of our immediate circles. That’s where good old-fashioned Pen-Pals come in! Communications with a pen-friend can be immensely rewarding, for young and old[er] alike. Studies have shown that exchanging letters with a pen-pal can be very therapeutic. It gives you pause, by providing you with an opportunity to forget about your daily frustrations, if only for a little while. It also sharpens our reading and writing skills! Today there are many pen-pal programs for children and adults. There are international pen-pal programs, military pen-pals, and classroom pen-pals. Currently many senior living facilities and nursing homes have pen-pal programs. You can reach out to your local nursing homes or veteran retirement centers for information on their programs or, select from one of the options below. Here are a few to check out:

**Love for the Elderly** - Established in 2016 by then-13-year-old Jacob Cramer, Love for the Elderly is a 501(c)(3) nonprofit that focuses specifically on connecting young students with elderly friends. In a twist on the traditional pen pal format, your letter is anonymous – the idea is simply to spread some love and positivity to seniors who may be experiencing loneliness.

You can write from anywhere in the world and send as many letters as you please. Once you’ve stuck your message in an envelope, simply send it to: Love for the Elderly at P.O. Box 24248, Cleveland, OH, 44124, and Jacob and his crew will send it along with love. Visit [www.lovefortheelderly.org](http://www.lovefortheelderly.org) for more information.

**Madison Senior Pen Pal Program** – E-mail noblinh@madisonct.org to get your pen-pal match.

**International Pen Friends** - [www.ipfworld.com](http://www.ipfworld.com)

**ePals for the Classroom** – ePals is a teacher-supervised, online group that connections classrooms globally through the internet. Besides letter writing, students share and exchange classroom projects. [www.epals.com/#/connections](http://www.epals.com/#/connections)

**Pen Pals Now** - This is a website for those looking for a pen pal that has very similar interests as them. With this site you can enter your personal information – including your likes and dislikes – and wait for people to come to you. But if you prefer to do the searching and leave out the important details, you can search for someone who is just like you and start your pen pal relationship. You can do a quick pen pal search or you can go into extensive detail to ensure that you’re finding the right pen pal for you. [www.penpalsnow.com/index.html](http://www.penpalsnow.com/index.html)

**SAFETY TIPS FOR PEN-PAL EXCHANGES**

With most kids having Internet access at their fingertips, having an online pen pal or "e-pal" can be easy to do, but a **child’s safety must be the main concern**. Parents, educators and other adults who are allowing their students and children to have pen pals -- both online and/or offline -- should enforce these safety tips:

- Children should use only their first names.
- Personal information, including your hometown or school, should not be given to anyone.
- Never agree to meet your pen pal in person unless a parent or teacher is present.
- Obscene messages should be immediately forwarded to a responsible adult.
- Do not send any photos unless parental approval is given.
- Do not share any computer or Internet passwords with an online pen pal.

If you are unsure or uncomfortable with the Web site or organization offering pen pals for kids, check with your parents or teacher.
There’s An App For That!!!

_The Think Dirty App._ Okay, so this one has been around for a while but it is quickly becoming a new old favorite. "Think Dirty is an app with the stated aim to help consumers learn more about the potential hazards of product ingredients, and to _compare brands_. The app allows users to scan UPC codes with its built in bar code scanner and/or take photos of products to get a hazard score for products based on the individual ingredient scores." You will shocked to discover exactly what you have been sudsing up with and slathering on your face and body! You will be further surprised to find that not all of the so called “All Natural” products you have been purchasing aren’t always ALL NATURAL! This app helps you to identify the potentially toxic ingredients in your cosmetics, personal care and household products. Available wherever you get your apps.

_Psst... There’s a new Local No. 7 app on it’s way! Be on the lookout!!!_