

SWOB HAS MOVED—UPDATE YOUR CONTACTS



222 Osborne Street  
Unit #1—Bldg. A  
Winnipeg, MB. R3L-1Z3  
Phone: (204) 488-SWOB (7962)  
Fax: (204) 977-0957

Our email addresses have not changed.  
[sobrien@swob.ca](mailto:sobrien@swob.ca) / [wobrien@swob.ca](mailto:wobrien@swob.ca)

PLUS

We are very pleased to launch our website.  
[WWW.SWOB.CA](http://WWW.SWOB.CA)



You can find all past issues of the MCSGS Pension, Benefits & Just for Info Newsletters, claim forms and lots of other interesting stuff. Take a look. We would love to hear your thoughts on our website, things you would like to see added, etc.

EAP UPDATE

The Blue Cross Employee Assistance Centre would like to remind their clients of the Addictions Management Program. Services include individual assessment for alcohol, drug, gambling, or other addictions. Group and Individual treatment, as well as group follow-up, is available. Training and workshops in the identification and treatment for employees with addiction issues are available.

For more information, call the Employee Assistance Centre at (204) 786-8880, TTY (204) 775-0586, toll free 1-800-590-5553 or you can visit the Blue Cross website at [www.mb.bluecross.ca](http://www.mb.bluecross.ca).

SERVICE CANADA IMPORTANT PHONE NUMBERS

- |   |                |
|---|----------------|
| • Canada Pension Plan (CPP)             | 1-800-277-9914 |
| • Employment Insurance (EI)             | 1-800-206-7218 |
| • Old Age Security (OAS)                | 1-800-277-9914 |
| • Passports                             | 1-800-567-6868 |
| • Social Insurance Number (SIN)         | 1-800-206-7218 |
| • Wage Earner Protection Program (WEPP) | 1-800-683-6516 |

Volume #3 Issue #1

# THE P B & J

## Pension, Benefits & Just for Info News

Welcome to Volume #3, Issue #1 of the P, B & J. As always, we will continue to provide helpful, interesting and fun information for you to enjoy. If you have any information you would like included in future copies, contact us directly at [wobrien@swob.ca](mailto:wobrien@swob.ca).

CHRISTMAS GIFT SUGGESTIONS

- TO YOUR ENEMY - FORGIVENESS
- TO A FRIEND - YOUR HEART
- TO A CUSTOMER - SERVICE
- TO THE SAD & LONELY - YOUR TIME
- TO EVERY CHILD - A GOOD EXAMPLE
- TO THE HUNGRY - FOOD
- TO YOURSELF - RESPECT
- TO A STRANGER - YOUR SMILE
- TO THE WORLD - COMPASSION

**AND REMEMBER, KINDNESS IS A LANGUAGE  
THE DEAF CAN HEAR AND THE BLIND CAN  
SEE. LET US NEVER FORGET.**

**CHRISTMAS WAVES A MAGIC WAND  
OVER THIS WORLD, & BEHOLD, EVERY-  
THING IS SOFTER & MORE BEAUTIFUL.**



## DETECTING BACK TO SCHOOL STRESS IN YOUR CHILD

Children don't always take change in stride, and heading back to the books can take some getting used to.

There are many sources of back-to-school stress, including adjustment to new teachers and classmates, an increase in homework, or just the transition to a different daily routine. Sometimes stress has a more serious cause, such as bullying or a school related phobia.

Being prepared to help your child means being on the lookout for any clues that your child might be stressed or anxious including changes. If you notice emotional or behavioural changes, or changes in eating or sleeping patterns, talk to your child about coping techniques or solutions to what's stressing him/her out. Make sure he/she is eating a well-balanced diet, and encourage physical activity, which is a great outlet for anxiety. Be sure to build some down time into your child's routine. Involve the teacher or principal in problem solving if appropriate. And check in with your child's doctor if the stress seems unmanageable or excessive.

Above all, reassure your child that he/she is supported and loved, with lots of hugs, kisses and encouragement.



## Pensions and Benefits Committee

If you wish to talk directly to the Pensions and Benefits Committee, you may do so courtesy of St. Paul's High School at the following email address:

[mspensionsandbenefits@stpauls.mb.ca](mailto:mspensionsandbenefits@stpauls.mb.ca)

Your MCSGS Pension and Benefits Committee are listed below:

Chair & Employer Rep:	Rick De Guzman
Employer Rep:	Merrill Hodgson
Employee Rep:	Susan Finnigan
Employee Rep:	Carol Rebeck
Employer Rep:	Gwen Kist
Committee Advisor:	Shannon O'Brien

## STAY CONNECTED with GRS ACCESS

GRS Access is your link to great services and information. Visit them today at [www.grsaccess.com](http://www.grsaccess.com).

### NEW INITIATIVES

#### Password Reset Functionality

Members who forget their password will appreciate this new feature. Once they submit the information required for identification, an email is immediately sent to them with their temporary password so they can quickly get back online.

#### Coming soon—your new member home page

Coming soon, you'll see a dramatic difference when you sign in to GRS Access. Your new home page will show your portfolio balance, fund performance and quick access to educational tools. A colourful, user-friendly format will help you personalize your home page, move information around, and even collapse or remove what you don't want to see.

Visit [GRS Access](#) soon to explore your new home page. With just a few clicks, you'll be able to display only the information most valuable to you.

## ARE YOU MAKING THE MOST OF YOUR ONLINE RESOURCES?

Visit [GRS ACCESS \(www.grsaccess.com\)](#) and go to Tools & resources, Learning Centre, GRS Access Quick guides and tours, to see the convenient content maps or take a Flash tour of the site.

***“SIMPLE MAKING CONSISTENT INVESTMENTS IN OUR SELF-EDUCATION AND KNOWLEDGE BANKS PAYS MAJOR DIVIDENDS THROUGHOUT OUR LIVES.”***

## A TEACHER'S QUOTE

***The teacher who is indeed wise does not bid you to enter the house of his wisdom, but rather leads you to the threshold of your mind.***



## ARE YOU SAVING ENOUGH—GRS News.

### **Psychological disconnects prevent saving!**

Canadians know that they should begin planning for retirement early, but they're failing to follow through—largely due to psychological obstacles, according to a report from BMO.

While almost 90% of Canadians feel retirement planning should begin early, 40% of adults age 35 and older have done little to nothing to prepare. Behavioral finance theories may partly explain why Canadians are procrastinating from planning such as *Immediate gratification* (more than 80% who had not begun saving said they were more concerned about their current needs) and *Paralysis of Choice* (more than one-third admitted that being overwhelmed by too much information was an obstacle to retirement saving plans.)

The report also found that Canadians between ages 35 and 44 were less likely to be on track with saving for retirement, as were those with lower incomes.

## INDUSTRY NEWS

### Evolution of Canada's retirement system

Improving Canada's retirement system is a topic that continues to garner national attention. As a leader in the industry, Great West Life takes it's responsibilities seriously; they continue to actively participate and offer expertise with the goal of encouraging meaningful improvements and minimizing risk and cost to taxpayers.

From televised programs to position papers, newspaper and magazine articles, written submissions to government, face-to-face meetings with government and industry officials, they're doing whatever it takes to support a brighter future for Canadians.

To stay abreast of what's been happening and explore publications and a taped television program on this important topic, visit GRS Access and go to Tools & resources, Great West opinions on industry matter. You can also find updates on the CLHIA website at [www.clhia.ca](http://www.clhia.ca), under Media & resources, News Releases.

## THE STATE OF THE VOLUNTEER NATION

Twelve and a half million is the number of people currently volunteering in this country - that's enough to fill 2,000 stadiums. That sizable group of volunteers amasses two billion volunteer hours every year - the equivalent of a million fulltime jobs.

While those numbers paint a peachy picture, other figures reveal a not-so-rosy relief of Canadian volunteerism. According to Volunteer Canada, approximately 78% of all volunteer hours are logged by only 12% of the population - and that 12% is comprised mainly of older adults, retired typically. Rates of volunteerism among the young are troublingly low.

"It raised the questions; what's going to happen 10 or 15 years down the road?" Succession planning has become critically important in our nation. We have to figure out how to engage baby boomers and the young if we're going to avoid a long-term volunteer shortage. We have to do a complete rethink of what volunteering means to them, we have to be more strategic about engaging younger people.

There are more than 161,000 registered charities in Canada alone and all of them rely upon the brain and brawn of volunteers; the need is great. So figuring out how to galvanize volunteers is crucial.

The top reasons for volunteering; a desire to contribute to the community (93%); to make use of skills or experiences (77%); personally affected by a cause (59%); to explore personal strengths (50%).

**So get out there and do your part. Become a VOLUNTEER,**



## QUOTE OF THE NEWSLETTER

**I am only one, but I am one. I cannot do everything, but I can do something. And I will not let what I cannot do interfere with what I can.**



**Just be the best that you can be, always!**



**Take care of your eyes—they're the only ones you've got!**

Most of us take our eyes for granted. We watch TV in the dark, forget our sunglasses on occasion, squint at a small font on our computer and read in bad light. We need to pay more attention to keep our eyes healthy.

**To maintain eye health, it is important to:**

- \* Have regular eye exams: The Canadian Association of Optometrists recommends eye exams every two years for adults 20 years and over.
- \* Wear sunglasses with UV Protection. Exposure to the sun's ultraviolet light can damage your eyes.
- \* Decrease eye strain by wearing your reading glasses or contacts.
- \* Eye exams are covered under the MCSGS plan @ 90% - 1 every 2 calendar years.

**Take advantage of vision care savings.**

Blue Cross members can take advantage of savings offered by participating vision care providers across Canada. Simply present your Blue Cross identification card and mention the Blue Advantage program. For a complete list of the participating providers, go to [www.blueadvantage.ca](http://www.blueadvantage.ca).

**What is Blue Advantage?**

The Blue Advantage program allows Blue Cross members to save on medical, vision care and many other products and services offered by participating providers across Canada. The program is unique because it provides discounts at point of sale on the total cost of products and services from participating providers across Canada, regardless of whether the item is covered under your benefit plan. Simply present your Blue Cross identification card to the participating provider and mention the Blue Advantage Program. Blue Advantage is just one more way Blue Cross is working in your community to offer members access to affordable, quality services and products that can help them make healthy lifestyle choices.

We encourage you to visit the [blueadvantage.ca](http://blueadvantage.ca) regularly to learn where you might find health care savings that are available in your area.

**GOING HOME FOR CHRISTMAS**

He little knew the sorrow that was in his vacant chair;  
He never guessed they'd miss him, or he'd surely have been there;  
He couldn't see his mother or the lump that filled her throat,  
Or the tears that started falling as she read his hasty note.

And he couldn't see his father, sitting sorrowful and dumb,  
Or he never would have written that he thought he couldn't come.  
He little knew the gladness that his presence would have made,  
And the joy it would have given, or he never would have stayed.

He didn't know how hungry had the little mother grown  
Once again to see her baby and to claim him for her own.  
He didn't guess the meaning of his visit Christmas Day  
Or he never would have written that he couldn't get away.

He couldn't see the facing of the cheeks that once were pink,  
And the silver in the tresses; and he didn't stop to think  
How the years are passing swiftly, and next Christmas it might be  
There would be no home to visit and no mother dear to see.

He didn't think about it - I'll not say he didn't care.  
He was heedless and forgetful or he'd surely have been there.  
Are you going home for Christmas? Have you written you'll be  
there?

Going home to kiss the mother and to show her that you care?

Going home to greet the father in a way to make him glad?  
If you're not I hope there'll never be a time you'll wish you had.  
Just sit down and write a letter, it will make their heart strings hum  
With a tune of perfect gladness if you'll tell them that you'll come.

