

Shannon and Wilma O'Brien of SWOB Group Benefits would like to wish each and every one of you and your families a very



“At the breaking of the Easter dawn may the Risen Saviour bless your home with grace and peace from above, with joy and laughter, and with love. And when night is nigh, and day is done may he keep you safe from all harm.”

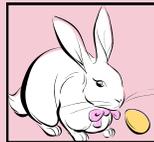
THOUGHT TO PONDER

Let no one ever come to you without leaving better and happier. Be the living expression of God's kindness: kindness in your face, kindness in your eyes, kindness in your smile.



Easter Trivia

- The name Easter owes its origin from Eastre, the Anglo Saxon goddess who symbolizes hare and egg.
- Easter always falls between March 22 and April 25.
- Pysanka is a specific term used for the practice of Easter egg painting.
- From the very early times, the egg has been considered the most important symbol of rebirth.
- Each year witnesses the making of nearly 90 million chocolate bunnies.
- Next to Halloween, the Easter holiday paves the way for the confectionary business to boom.
- 76% of people would prefer to eat the ears of the chocolate bunny first.
- The date of Passover is variable as it is dependent on the phases of the moon, and thus Easter is a movable feast.
- The custom of giving eggs at Easter time has been tracked back to Egyptians, Persians, Gauls, Greeks and Romans, to whom the egg was a symbol of life.
- Americans consume 16 billion jellybeans at Easter.
- The white lily, the symbol of the resurrection, is the special Easter Flower.



THE

Volume #4 Issue #2

P B & J

Pension, Benefits & Just for Info News

Welcome to the Spring Break edition 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

Pension and Benefits Committee

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

mcpensionandbenefit@stpauls.mb.ca

Your MCSGS Pension and Benefits Committee are listed below:

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

**EASTER IS THE
DEMONSTRATION OF GOD
THAT LIFE IS ESSENTIALLY
SPIRITUAL AND TIMELESS.**



**MCSGS Registered Pension Plan
Annualized Rates of Return ending February 29, 2012**

ASSET ALLOCATION FUNDS

Fund Name	1 yr (%)	3 yr (%)
Conservative Strategy Fund	5.39%	12.00%
Moderate Strategy Fund	3.83%	13.19%
Balanced Strategy Fund	2.43%	14.23%
Advanced Strategy Fund	1.11%	15.68%
Aggressive Strategy Fund	-0.32%	16.50%

CONTINUUM TARGET DATE FUNDS

Fund Name	1 yr (%)	3 yr (%)
Continuum 2010 Fund	4.97%	11.01%
Continuum 2015 Fund	3.82%	12.07%
Continuum 2020 Fund	2.52%	12.96%
Continuum 2025 Fund	1.48%	13.76%
Continuum 2030 Fund	0.61%	14.42%
Continuum 2035 Fund	-0.11%	15.00%
Continuum 2040 Fund	-0.82%	15.50%
Continuum 2045 Fund	-1.45%	15.85%
Continuum 2050 Fund	-1.90%	16.19%

HEALTH HABITS ARE CONTAGIOUS!

More & more, scientists & scholars are looking at the health benefits of social circles.

Smoking - according to QuitNow, chances of success are far greater when smokers connect with others who've already kicked the habit or are in the process of doing so.

Physical Health - Social connections seem to affect physical fitness as well. A recent New England Journal of Medicine study found that a person's chances of becoming obese increased by 57% if he had a friend who became obese.

Mental Well Being - Depression appears to be contagious too. A 2010 study in the journal Molecular Psychiatry examined whether depressive symptoms in one person were associated with similar signs in friends, siblings, spouses and neighbours. It found that people were 93% more likely to be depressed if a person they were directly connected to (at 1 degree of separation) was depressed. People at 2 degrees of separation were 43% more likely to be depressed, while people at 3 degrees of separation were 37% more likely. At 4 degrees of separation the effect disappears.



Choose your friends wisely - by identifying how certain conditions and behaviours can spread via social networks, the potential exists to develop health policies and preventative measures that reach far and wide. In the meantime, it's worth considering the impact of your friends on your health - and your impact on theirs.



Spring Break - that's when kids go wild some place other than school.



Delivering added value through Blue Advantage.

Save money on a variety of health related products and services with the [Blue Advantage](#) program. [Blue Advantage](#) lists many providers across Manitoba that offer discounts on everything from hearing aids, contact lenses and eyeglasses to laser surgery, medical devices, mobility equipment and fitness programs.

This program provides you, the plan member with savings at the point of sale on the total cost of products and services from participating providers, regardless of whether the item is covered under your benefit plan or not.

Are you thinking of joining a fitness facility? Take advantage of the 50% discount off the Service Fee & 10% discount off Monthly Dues offered at Curves or take advantage of the 50% off enrolment & 10% off monthly dues offered at Snap Fitness, all through the [Blue Advantage](#) program.

Are you thinking of taking more Vitamins & Supplements this spring? Take advantage of the 20% off Health First brand vitamins & supplements offered via Vitahealth.

To find more savings and more participating providers, just visit the [Blue Advantage web site](#) at www.mb.bluecross.ca. Then to receive discounts, you simply present your MB Blue Cross ID card to the participating provider and mention the [Blue Advantage](#) program. ***It's That Easy!***

Receipts for Income Tax Purposes.

Customers who require a receipt from Manitoba Blue Cross for income tax purposes can download them from [Customer E-Service](#).



If you choose to request that a printed receipt be mailed to you, a \$15.00 administration fee will apply. To avoid this fee, we encourage you to download receipts on [Customer E-Service](#). If you are currently not signed up for [Customer E-Service](#) just go to www.mb.bluecross.ca to register today.

Would You?

Would you die for Jesus, the way he died for you?
 Or, would you bow your head and say, "This, I can't do?
 What if Jesus, himself, said to his Father, up above,
 "Why do I have to die for them? They lack in faith and love?"
 What if our heavenly Father said; "Son, I'll spare you from the cross.
 You don't have to perish for the sinners that are lost."
 It would be sad, for all of us, to look into the face
 Of our Father, up above, without his saving grace.
 God could have said, "I don't think it's wise
 To punish my Son, for their wicked demise."
 But, I'm so glad that God told his son,
 "It's a huge sacrifice, but, it has to be done."
 For God loved us so much, he let his son take our place;
 When he died on that cross, for the whole human race.
 Easter's when Jesus arose from his grave,
 Sacrificing his own life so that we could be saved.



www.my1percentageadvantage.ca

Saving more for retirement doesn't mean saving a lot more. The ***My 1 per cent advantage calculator*** at www.my1percentadvantage.ca shows how saving one per cent more of your pay mean more retirement income for you in the future.

It even shows how increasing your monthly contribution through payroll deduction can give you immediate tax savings.

Also ***My 1 per cent advantage.ca calculator*** is compatible with iPad devices. Members can also access ***My 1 per cent advantage*** through their home computers, iPhones, and BlackBerry devices. There is also a generic version available on Smart tools in GRS Access (not mobile accessible).

PLAN YOUR RETIREMENT

Do you put more planning into your vacation than your retirement?

If so, you should take advantage of the easy, step-by-step *Plan your retirement* tool that is available to you on the GWL website. Explore different “what if” scenarios and walk through the entire process:

- Choose a retirement lifestyle you want.
- Determine how much you need to reach your retirement goals.
- Discover your investment personality.
- Select fund that match your investment personality, goal and how much time you have to contribute.

This tool can help you make the right choices for you. It’s a good idea to review your retirement plan at least once a year and as your personal circumstances change.

To take advantage of this tool that is available to you, launch the *Plan your retirement* tool by going to the GWL website at www.grsaccess.com, enter your login ID & password and click the “Tools & Resources” tab.

This guide can help you:

- envision your retirement lifestyle;
- develop an investment plan to help you get there;
- choose a personal investment strategy; and
- learn some tips to help you achieve your retirement dream.

You can also view the “*Tips and Topics*” section. This section is designed to give you some basic information on retirement planning and investments. See a list below of some of the topics you can view.

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|---------------------------------|---|
| ◇ Pay yourself first. | ◇ Role of the government and your retirement. |
| ◇ Consequences of not planning. | ◇ Follow your dream. |
| ◇ Start early, finish strong. | ◇ Finding money to invest. |
| ◇ Spousal RRSP’s. | ◇ Dollar cost averaging. |
| ◇ Inflation is a thief. | ◇ Asset Classes |
| ◇ Investment know-how. | ◇ What is investment risk? |
| ◇ Cost of early retirement. | |

Do your part to make your retirement a “great” one!



FIVE STEPS TO BETTER MANAGE YOUR STRESS.

Feeling frazzled at work? Harvard researchers have found that women with highly stressful jobs are 40% more likely to develop heart disease than their less stressed colleagues. Manage work-related stress over your lunch hour with this five-point plan!

1. **Go Online.** To truly benefit from downtime, you should be prepared to disconnect from the workplace - *literally*. Try to refrain from checking emails, texts for voice mails during lunch.
2. **Grab a Bite.** Nourish your brain with foods such as fish, cheese or tofu, which contain amino acids that boost both memory and mood.
3. **Have a Gab.** Socializing can prompt women’s pituitary glands to release the hormone oxytocin, which produces a calming effect. Try to avoid high-stress topics.
4. **Get Physical.** To oxygenate your muscles and release tension, take a brisk walk around the block. Even a 15 minute stroll has been shown to reduce stress, anxiety and depression.
5. **Breathe.** “Take a slow deep-belly breath, count to four and then exhale to the count of five. Repeat this routine in one or two minute spurts throughout the day.



SCHOOL HUMOR

Teacher: Why can’t you ever answer any of my questions?

Pupil: Well if I could there wouldn’t be much point in me being here!

Father: How was your first day at school?

Son: It was all right except for some man called “Teacher” who kept spoiling all our fun!

Daughter: Great news, teacher says we have a test today come rain or shine.

Mother: So what’s so great about that?

Daughter: It’s snowing outside!

