

Pension & Benefits Committee Employee Newsletter

Welcome to the first issue of the new Pension & Benefits Committee Employee Newsletter. We will strive to provide helpful, interesting and fun information in each issue. If you have any information you would like included, please by all means contact us directly with your ideas and suggestions at: wobrien@sellors.org or fax: (204) 477-9109

MANITOBA BLUE CROSS CUSTOMER E-SERVICE SITE

As most of you already know, Manitoba Blue Cross offers “customer e-service” to all the members of the MCSGS. All you have to do is register. To register, follow the 5 simple steps below:

- ⇒ Visit: www.mb.bluecross.ca
- ⇒ Click on customer e-service
- ⇒ Click on register
- ⇒ Create your own User ID & Password
- ⇒ Log in.

Once you have registered, you can review details such as who you have listed on your plan, the specific details of a particular benefit, check current claims information, register for “Electronic Funds Transfer”, plus a whole lot more. It’s there for you and your convenience so take advantage of this offer and make your life a little bit easier.

Electronic Funds Transfer (EFT)

As a registered user of the customer e-service, you can now register for EFT. EFT is a safe and secure method for you to enjoy the convenience of having your claims payments deposited directly into your bank account. Plus, you also get notified via email when your claim has been paid. How great is that?

If you want more information on these services, please speak to your Plan Administrator or contact MB Blue Cross at 775-0151 or 1-800-873-2583.

APPLY TODAY—!

What is an EMPLOYEE ASSISTANCE PROGRAM (EAP)?

An EAP is a 100% completely confidential counseling program designed to help employees and their eligible dependents identify and resolve concerns affecting their health and well-being. If you find yourself in need of this service or if you just want to find out exactly what type of services are covered under this program, call Blue Cross at (204) 786-8880 or toll free at 1-800-590-5553 and they will be ready and available to help you and to answer all your inquiries. Please see below some of the services offered under your EAP.

- ⇒ *Marriage*
- ⇒ *Family*
- ⇒ *Substance Abuse*
- ⇒ *Stress*
- ⇒ *Career/Termination*
- ⇒ *Financial*
- ⇒ *Pre Retirement*
- ⇒ *Lifestyles/Fitness*
- ⇒ *Weight loss/Control*
- ⇒ *Smoking Cessation*



**Please remember to share this information with your dependants.
The EAP is available to them as well!**

Voluntary Contributions to the Registered Pension Plan:

Did you know that you can make voluntary contributions to the MCSGS Registered Pension Plan (RPP)? You can then use these contributions as deductions on your income tax return. But unlike RRSP's, contributions made to the RPP must be made before Dec. 31 in order to claim them in the current tax year. RRSP contributions can be made up to Feb. 28 and still be used to offset income on your tax return. The MCSGS does have a Group RRSP available that you can place money into and then transfer out and into the RPP, so if you miss the Dec. 31 deadline for voluntary contributions to the RPP, you can still contribute to the group RRSP and then transfer the money into the RPP afterwards.

If you would like some additional advice or information regarding these options please feel free to contact Sellors & Associates and we will be happy to assist you.

Phone: (204) 477-8500, Fax: (204) 477-9109,
Toll Free: (800) 290-0744, Email: sobrien@sellors.org

A Rich Man's Treasure

The upstate NY man was rich in almost every way. His estate was worth millions. He owned houses, land, antiques and cattle. Although on the outside he had it all, he was very unhappy on the inside. His wife was growing old, and the couple was childless. He had always wanted a little boy to carry on the family legacy. Miraculously, his wife became pregnant in her later years, and she gave birth to a little boy. The boy was severely handicapped, but the man loved him with all his heart. When the boy was five, his mom died. The dad drew closer to his special son. At age 13, the boy's birth defects cost him his life, and the father died soon after from a broken heart.

The estate was auctioned before hundreds of bidders. The first item offered was a painting of the boy. No one bid. They were waiting like vultures for the riches. Finally, the poor housemaid, who helped raise the boy, offered \$5 for the picture and easily took the bid. To everyone's shock, the auctioneer ripped a hand written Will from the back of the picture. This is what it said:

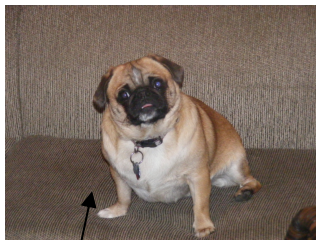
"To the person who thinks enough of my son to buy this painting, I give my entire estate."

The auction was over. The greedy crowd walked away in shock and dismay.

How many of us have sought what we thought were true riches, only to find out later that our Father was prepared to give us His entire estate if we had only sought His Son alone?

QUOTE OF THE DAY!

**MY GOAL IS TO BE AS
GOOD A PERSON AS MY
DOG
ALREADY THINKS I AM!**



**Shannon O'Brien's dog
"JACK".**

GOOD HELP IS HARD TO FIND!!

A teacher was leaving the staff room when she found the Principal standing in front of the paper shredder with a piece of paper in her hand. "Listen", said the Principal, "This is very important and my secretary has left for the day. Can you make this thing work?" "Certainly", said the teacher. She turned the machine on, inserted the paper, and pressed the start button. "Excellent, excellent", said the Principal as the paper disappeared inside the machine. "I just need one copy".



PHARMACY DISPENSING FEES & HOW THEY AFFECT YOU!

As employees of the MCSGS, you contribute 50% towards the cost of your Employee Benefit Plan. One way you can help to control rising costs in the plan is by paying attention to the dispensing fees charged by pharmacies. The following is a list of the dispensing fees that some Manitoba Pharmacies are charging their customers:

⇒	Canada Safeway	\$9.30
⇒	Costco	\$4.86
⇒	Drug Store Pharmacy (Super Value)	\$9.09
⇒	Jack Andrew's Pharmacy	\$8.49
⇒	Pharma Plus	\$12.09
⇒	Pharma Save	\$7.93
⇒	The Prescription Shop	\$10.51
⇒	Rexall	\$9.59
⇒	Shoppers Drug Mart	\$11.64
⇒	Sobey's	\$8.78
⇒	Wal-Mart	\$8.45
⇒	Zellers	\$9.43
⇒	Overall Average	\$9.24



There are approximately 550 members employed with the MCSGS . If everyone of those members had one claim a month that would be 6600 claims per year. This doesn't take into account all the spouses and children who are also covered. The difference between the highest cost dispensing fee and the lowest is \$7.23. So if everyone used the lowest cost pharmacy verses the highest cost we could save the plan \$47,718 in claims in one year! So please keep this in mind when choosing a pharmacy to fill your prescriptions.

And remember, keep true, never be ashamed of doing right, decide on what you think is right and stick to it.

Pupil (on phone): My son has a bad cold and won't be able to come to school today.

School Secretary: Who is this?

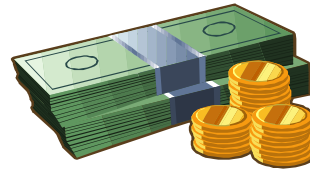
Pupil: This is my father speaking!



TAX FREE SAVINGS ACCOUNT (TFSA)

With the introduction of the TFSA in 2009, Canadians will have a new way to save money. The plan offers tax free growth and tax free withdrawals. Money withdrawn can be used for any purpose. The plan's flexibility makes it appealing to a diverse group of investors regardless of investment goal. It could be considered the single most important personal savings vehicle since the introduction of the RRSP. TFSA's are the mirror image of RRSP's—contributions are made after tax dollars but withdrawals are free. But TFSA's have an interesting twist because any withdrawal made from the account creates an equal amount of contribution room. This would allow us to save for an automobile or a dream vacation in a tax efficient manner and replace the savings in the future. How great is that? For more information on this and other types of individual products feel free to contact Sellors & Associates at:

414A Osborne Street South
Winnipeg, MB
R3L 2A1
(204) 477-8500 phone
(204) 477-9109 fax



Did you know these Interesting facts about Winnipeg?

- ◆ Winnipeg was the first in Canada to develop the 911 telephone number.
- ◆ Winnipeg's river boats were the first in Canada to hire female captains.
- ◆ The Lake Winnipeg watershed is the 2nd largest watershed in Canada.
- ◆ At its widest point, Lake Winnipeg is about 111 km across.
- ◆ Only one river runs out of Winnipeg, the Nelson River.
- ◆ Winnipeg has been the "Slurpee" capital of the world for 7 years in a row, gulping down 400,000 of the semi-frozen soft drinks per month.
- ◆ The Golden Boy, gilded in 24-carat gold, towers 77 m (255 ft) atop the Manitoba Legislative building.
- ◆ Comedian Bob Hope played his first game of golf in Winnipeg.
- ◆ Winnipeg was the first city in Canada to establish a United Way charity.
- ◆ The intersection of Portage Avenue and Main Street is considered the windiest corner in Canada. And in January—the coldest.



Name The Newsletter CONTEST

Do you like the New and Improved newsletter?
Do you count the days until you receive the next issue?
Would you like to help in naming it?

Name the Newsletter Contest gives you that chance.

The MCSGS Pension & Benefits Committee needs your help in selecting a name for the new and improved employee newsletter. If you have a name that you think will appeal to your fellow members, then send it in. The MCSGS Pension & Benefits Committee will narrow the choices to the top three names and ask for your votes in the next Newsletter. The deadline for submissions is Feb. 1, 2009. Whoever submits the name that is chosen by the members will win a \$50 gift certificate to McNally Robinson Books. Second place will receive a \$25 gift certificate and third will receive a \$10 gift certificate. Please send your idea via mail, fax or email to the following:

Wilma O'Brien
Sellors & Associates
414A Osborne Street South
Winnipeg, MB
R3L 2A1
Fax (204)477-9109
Email: wobrien@sellors.org



GOOD LUCK TO ALL!!!!

Prizes generously donated by Sellors & Associates

CHRISTMAS SNACK RECIPES

CLOD HOPPER RECIPE

INGREDIENTS:

- ⇒ 4 cups Golden Grahams
- ⇒ 2 cups white chocolate or white chocolate chips
- ⇒ 1 cup unsalted cashews (chopped)

DIRECTIONS:

- ⇒ melt chocolate in microware & pour over golden graham & cashew mixture.
- ⇒ when cooled and hard, break into pieces.

BRIE & CRANBERRY BITES

INGREDIENTS:

- ⇒ 1 pkg. Brie Cheese, finely sliced.
- ⇒ 2 cups cranberry sauce.
- ⇒ 1 bag tortilla chips.

DIRECTIONS:

- ⇒ Fill each chip with small slice of Brie and bit of cranberry sauce.
- ⇒ Serve heated or chilled as desired.

CHILI CHEESY NACHOS

INDREDIENTS:

- ⇒ 2 cans chili.
- ⇒ 1 pkg. marble cheese, shredded.
- ⇒ 4 green onions chopped.
- ⇒ 1 jar Salsa.
- ⇒ 1 bag tortilla chips.

DIRECTIONS:

- ⇒ Warm chili in microwave.
- ⇒ Spoon chili & Salsa into chips.
- ⇒ Top with cheese and onions.

MINI SHRIMP COCKTAIL BITES.

INGREDIENTS:

- ⇒ 16 holiday Ritz crackers.
- ⇒ 1/2 cup cream cheese.
- ⇒ 1/3 cup cocktail sauce.
- ⇒ 16 medium frozen shrimp.
- ⇒ 1/3 cup finely chopped green onions.

DIRECTIONS:

- ⇒ Spread 16 crackers with 1 tsp cream cheese.
- ⇒ Top evenly with 1 tsp of cocktail sauce & 1 shrimp.
- ⇒ Sprinkle with green onions.

Your MCSGS Pension and Benefits Committee:

Chair and Employer Rep: Athena Dinos
Employee Rep: Julia Hall
Employee Rep: Angela Rosin
Employee Rep: Johnston Smith
Employer Rep: Merrill Hodgson
Advisor: Shannon O'Brien

HEALTH TIP

3 Simple ways to relieve stress.

- 1) Stop, analyze, identify. Be aware of what is causing you stress.
- 2) Take action. Jot down the stress causers to read later at night, & eliminate.
- 3) Take a Break-your world won't end. You will be more productive.

“In the grand scheme of things, what you accomplish tomorrow instead of today is not that big of a deal.”

DID YOU KNOW?

Did you know that the average Life Expectancy of Canadians has risen to 80.4 years, according to Statistics Canada. In 1922 it was only 60, in 1952 it was 68.5 and in 1991, it was 77.8. Things like better access to health care, advances in medicine, better diets/lifestyle and access to clean water all play a role.

THE HAIRCUT

A young fellow had just gotten his Driver's Permit. He asked his father if they could discuss his use of the car. His father said he'd make a deal with his son 'You bring your marks up from a C to a B average, study your Bible a little, and get your hair cut and we'll talk about the car.'

The son thought about that for a moment, decided he'd settle for the offer, and they agreed on it. After about six weeks his father said, 'Son, you have made me real proud. You brought your grades up, I've observed that you have been studying your Bible, but I'm real disappointed that you didn't get your hair cut.

The young man paused a moment, then said: 'You know, Dad, I've noticed in my studies of the Bible that Samson had long hair, John the Baptist had long hair, Moses had long hair, and even Jesus had long hair.

His father replied, 'Did you also notice that they all walked everywhere they went?'

EVALUATION OF AGENT OF RECORD:

Plan members will in January be invited to participate in the evaluation of Sellers & Associates as our Agent of Record. People will have the option of doing this on a form distributed to their local plan Administrator or via the internet. Please make your choice heard.

Johnston Smith for the Committee

QUOTE OF THE WEEK!

**THE SMALLEST GOOD DEED IS WORTH MORE
THAN THE GRANDEST
INTENTION!**