

Volume #2 Issue #1

THE P B & J

Pension, Benefits & Just for Info News

Welcome to Volume #2, 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@sellors.org.

A THOUGHT TO PONDER!

“Maybe Christmas,” he thought,
“doesn’t come from a store.”
“Maybe Christmas.....perhaps.....means a
little bit more.”

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:

mcpensionsandbenefits@stpauls.mb.ca

Your MCSGS Pension and Benefits Committee are listed below:

Chair & Employer Rep:	Athena Dinos
Employee Rep:	Julia Hall
Employee Rep:	Cara Campbell
Employee Rep:	Johnston Smith
Employer Rep:	Merrill Hodgson
Advisor:	Shannon O’Brien

INFLUENZA

Your best defense is to be ready for the “Flu Season”.

With Autumn almost behind us and winter at our doorstep, with cooler nights and crowded classrooms, along comes the dreaded “flu”. As we all know, more than one kind of flu virus has been and will continue to spread this season, including seasonal flu and the H1N1 flu, making it even more important to Be Aware and Be Prepared.

Pandemic Flu - what you need to know.

On June 11, 2009, the World Health Organization announced the H1N1 flu had become a flu pandemic. This means that this new strain of flu is passing easily from one person to another, on more than one continent.

You are more likely to catch pandemic flu than ‘ordinary’ flu because it will spread rapidly and very few people will have immunity to it. Some groups of people may be more at risk than others, not because they are more susceptible, but because they are more likely to experience complications as a result of the H1N1 flu. *But regardless, everyone will be at risk.*

Common-sense Flu Prevention

There is little we can do to completely avoid viruses. However, there are a few precautions that may help you avoid catching any kind of flu, including the H1N1 flu:

- Get the Flu Shot - this shot protects you from ordinary strains of human influenza . The Public Health Agency of Canada recommends you also get the H1N1 vaccine.
- Wash your hands properly and often, for a minimum of 20 seconds.
- Use a alcohol based hand sanitizer, for a minimum of 20 seconds.
- Cover your coughs and sneezes.
- Avoid touching your eyes, nose or mouth - germs spread that way.
- Use a regular household disinfectant to wash common surfaces every day - surfaces like counters, taps, sinks, toys, computer keyboards, desks, tabletops, phones, etc.
- Stay away from people who are sick and if possible, avoid crowded places.
- Keep good airflow in your home by opening windows.
- Stay healthy - get enough sleep, eat healthy and exercise.



HEALTH LIVING - PHYSICAL AND MENTAL WELL BEING

To help you to continue to develop a better life style and improve your physical and mental health, we have outlined below a few tips for you:

Health:

- ⇒ Drink plenty of water.
- ⇒ Eat Breakfast like a king, lunch like a prince and dinner like a beggar.
- ⇒ Eat more foods that grow on trees and plants.
- ⇒ Life with the 3 E's - Energy, Enthusiasm, and Empathy.
- ⇒ Make time to practice meditation, yoga and prayer and play more games.
- ⇒ Read more books than you did last year.
- ⇒ Sit in silence for at least 10 minutes each day.
- ⇒ Sleep for 7 hours a day.
- ⇒ Take a 10-30 minute walk every day. And while you walk, smile.

Personality:

- ⇒ Don't compare your life to others'. You have no idea what their journey is all about.
- ⇒ Don't have negative thoughts on things you cannot control.
- ⇒ Don't over do. Keep your limits. But make sure you learn a little every day.
- ⇒ Don't take yourself so seriously. No one else does.
- ⇒ Don't waste your precious energy on gossip.
- ⇒ Dream more while you are awake.
- ⇒ Envy is a waste of time. You already have all you need.
- ⇒ Life is too short to waste time hating anyone. Don't hate others.
- ⇒ Make peace with your past so it won't spoil the present.
- ⇒ Smile and laugh more. You are in charge of your own happiness.
- ⇒ You don't have to win every argument. Agree to disagree.



Society:

- ⇒ Spent time with your family often.
- ⇒ Each day give something good to others.
- ⇒ Forgive everyone for everything.
- ⇒ Spend time with people over the age of 70 and under the age of 6.
- ⇒ Try to make at least three people smile each day.
- ⇒ What other people think of you is none of your business.
- ⇒ Your job won't take care of you when you are sick. Your friends will. Stay in touch.

Life:

- ⇒ Do the right thing!
- ⇒ Get rid of anything that isn't useful, beautiful or joyful.
- ⇒ GOD heals everything.
- ⇒ However good or bad a situation is, it will change.
- ⇒ No matter how you feel, get up, dress up and show up.
- ⇒ When you awake alive in the morning, thank GOD for it. It's a gift.
- ⇒ Your inner most is always happy. **So, BE HAPPY!**

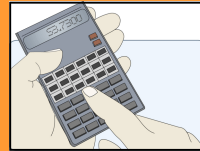


HOME RENOVATION TAX CREDIT (HRTC)

HRTC is a non refundable tax credit based on eligible expenses for improvements to your house, condo or cottage. It can be claimed on your 2009 income tax return. It applies to work performed on goods acquired after January 27, 2009 and before February 1, 2010.

The HRTC applies to eligible expenses of more than \$1,000, but not more than \$10,000, resulting in a maximum credit of \$1,350 [(\$10,000—\$1,000) x 15%].

The CRA site at www.cra.gc.ca/hrtc notes that generally any dwelling that you own and is used personally by you or your family can qualify, including your home or cottage.



CHRISTMAS - DID YOU KNOW'S?

- ⇒ **Kris Kringle is the German word for “Christ’s Child.”**
- ⇒ **The first animal crackers were not made for eating...they were made as Christmas tree decorations!**
- ⇒ **The word Christmas is old English, a contraction of Christ’s Mass.**
- ⇒ **“Jingle Bells” was written for Thanksgiving and than became one of the most popular Christmas songs.**
- ⇒ **In Mexico, wearing red under garments on New Year’s Eve is said to bring new love in the upcoming year.**
- ⇒ **Coco Cola was the first beverage company to use Santa for a winter promotion.**
- ⇒ **Holly berries are poisonous.**
- ⇒ **Contrary to common belief, poinsettia’s are non toxic.**
- ⇒ **Clearing up common misconception, in Greek “X” means Christ. That is where the word X-Mas comes from. Not because someone took the work Christ out of Christmas.**
- ⇒ **Rudolph was actually created by Montgomery Ward in the late 1930’s for a holiday promotion. The rest is history.**

***Christmas is the keeping place for
memories of our innocence.***



**Great West Life Group Retirement Services
Investment Performance
Gross Annualized Returns as of October 31, 2009.**

Asset Allocation Funds .

Gross Annualized Returns as of October 31, 2009.					
	3 MO	YTD	1 YR	3 YR	5 YR
Conservative	2.90	9.19	7.73	1.48	4.40
Moderate	3.26	10.65	7.78	0.24	n/a
Balanced	3.59	11.91	7.74	-1.04	4.01
Advanced	4.44	13.94	8.95	-2.07	n/a
Aggressive	4.76	15.06	9.04	-3.20	3.51

A CHRISTMAS MEMORY

My favorite Christmas story obviously involves my children and their innocent imaginations. My two daughters were only 4 years apart, so there was a period when they both seriously believed in Santa Claus. Every Christmas Eve we would gather around the crackling fire in the fireplace and I would read to them "Twas the Night Before Christmas". Then we would prepare a plate of cookies, milk, and of course carrots for the reindeer before putting the kids to bed for the night. On one particular Christmas Eve we were fortunate enough to have a light snowfall with a full moon. After the kids had been asleep for awhile, I went outside and with a broom handle drew sleigh tracks in the snow and put bits of carrots in the snow as if the reindeer had been sloppy while Santa was feeding them carrots. Then I shook the sleigh bells that usually hung by the door until I heard a stirring upstairs. I bounded up the stairs acting very excited and asking the kids if they had heard what I had heard. When they said they had, I asked them if we should look out the window to see if we could see anything. They quickly headed for the window and began shouting as they saw Santa's sleigh's tracks in the snow. Needless to say it took awhile to get them settled down again, but the look on their faces and the excitement this little bit of deception brought them made it all worth it. To this day it is one of the fondest Christmas memories as well as a fond memory for my kids.

BLUE ADVANTAGE

As most of you are aware, your Blue Cross membership offers you special advantages, one being “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.

Did You Know ?? - Blue Cross is now offering all it's members the opportunity to sign up for the “Blue Advantage” quarterly newsletter. To sign up for this informative newsletter, all you have to do is log on to the Blue Cross website at www.mb.bluecross.ca and enter into the “Blue Advantage” section located on the right hand side of the screen. From here you will see a section call “sign up for the “Blue Advantage” news”. It's that easy.

It's up to us to use the helpful tools provided for us.

Your Membership offers special advantages.

**BLUE
ADVANTAGE™**

ONION DIP NOT FROM AN ENVELOPE

1 cup low fat sour cream dip
1/4 cup finely chopped scallions/green onions
2 tsp lemon juice
Blend sour cream and lemon juice, add scallions and serve.



Serve with vegetables and smile as your guest will love it.

CHRISTMAS MAGIC

The joy of brightening others lives,
bearing each other's
burdens, easing other's loads and supplanting
empty hearts and lives with generous gifts be-
comes for us the “magic” of Christmas.

***“And let us never forget,
if Christmas isn't found in your heart,
you will never find it under a tree.”***



GREAT WEST LIFE GROUP RETIREMENT SERVICES

Envision your retirement

Do you know how much money you'll need when you retire without having to lower your standard of living?

Often, people aren't aware of how much money they'll need to retire comfortably. Few people know whether they're on track to reach their retirement goal. Now, there's a way to help you avoid the surprise of not having enough money at retirement. Whether you're getting started, getting serious or getting close to retirement, Great West Life now offers a feature on your year-end statement to help you determine whether you're on track to meet your retirement goal..

GET ONLINE - *Take an active role in planning your retirement!*

Use the online retirement calculator - found in the *Plan your retirement* section of GRS Access (www.grsaccess.com) - to help you determine how much you need to retire in the lifestyle you'd like.

Simply enter your Access ID and password to sign in to www.grsaccess.com. Your Access and password were sent to you in two separate letters after you first enrolled. If you can't remember or locate this information, call *Access Line* at 1-800-724-3402.

By entering the specifics of your retirement plan and your preferences into the online calculator, you can save your information to create a personalized retirement income illustration. Appearing on your next year-end statement, the illustration lets you know if you're on track to reach your retirement goal. If you don't save your information online, you'll receive a generic illustration based on the information GWL has about your contribution patterns.

The key to a Happy Retirement is having enough money to live on but not enough to worry about.



COLORFUL CHRISTMAS SNACK

- 1/16 ounce jar of dry roasted peanuts
- 2/14 ounce packages of red and green candy coated chocolate
- 1/14 ounce package of chocolate covered peanuts
- 1/7 ounce jar of wheat nuts

Serve in a large bowl or place in decorative jars and give as gifts.



Let's Talk

Let's Talk is our online solution for Blue Cross Employee Assistance Customers to talk to a counselor via e-mail. This service as with all of the counseling services, is delivered by experienced, professional Blue Cross counselors.

Who Should Use Let's Talk?

Let's Talk is not for people who have thoughts of suicide, in a crisis or in need of urgent immediate assistance. If you are experiencing this type of situation we recommend you contact local emergency services or call 911, Klinik Crisis Line in Winnipeg at 786-8686 (toll free 1-888-322-3019) or call the Blue Cross EA centre at 786-8880, toll free 1-800-590-5553.

E-mail counseling can be a viable alternative for people looking for a short-term counseling solution, those with busy schedules or for those that have limited opportunities to get to an in-person counseling session. It can also be beneficial for those people that can express themselves very well in writing.

To take advantage of this service, log onto the Blue Cross website at www.mb.bluecross.ca, enter the EAP & Wellness solutions section, click the Let's Talk Counseling Services box and complete the necessary information. Someone from Blue Cross will contact you. **"It's that easy!"**

OUR CHRISTMAS WISH FOR YOU.

**Our Christmas wish for you is not a simple one, for we wish you
hope and joy and peace, days filled with warmth and sun.**

**We wish you love and friendship too throughout the coming year.
Lots of laughter and happiness to fill your world with cheer.**

**May you count your blessings, one by one and when
totaled by the lot.**

May you find all you've been given to be more that what you sought.

**May your journeys be short, your burdens light, may your spirit
never grow old. May all your clouds have silver linings and your
rainbows pots of gold.**

**We wish this all and so much more, may all your dreams come true.
May you have a Merry Christmas friend, and a Happy New Year too...**

***Merry Christmas and a Happy New Year
From Shannon & Wilma O'Brien
and everyone at Sellors & Associates.***

