

Shannon and Wilma O'Brien of *SWOB Group Benefits* would like to wish each and every one of you and your families a very wonderful and safe summer holiday.

See you in September!



MAY YOU FIND.....

*May you find serenity and tranquility
in a world you may not always understand.*

*May you not become too concerned with material matters,
but instead place immeasurable value on the goodness in your heart.
Find time in each day to see beauty and love in the world around you.*

*Realize that what you feel you lack in one regard
you may be more than compensated for in another.*

*What you feel you lack in the present
may become one of your strengths in the future.*

May you see your future as one filled with promise and possibility.

Learn to view everything as a worthwhile experience.

*May you find enough inner strength
to determine your own worth by yourself,
and not be dependent*

on another's judgment of your accomplishments.



Because it's summer and memories are just waiting to happen!

Volume #4 Issue #3

THE P B & J

Pension, Benefits & Just for Info News

Welcome to the Summer edition of the P, B & J, Volume #4, Issue #3. 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

MCSGS BENEFIT PLAN - Physiotherapy Increase

We are pleased to announce the Renewal of the MCSGS employee benefit plan with MB Blue Cross – effective July 1, 2012. The Manitoba Catholic Schools Group Services Inc. Board has approved the renewal as well as a slight enhancement to the program. We are happy to announce that Physiotherapy coverage will be increased from \$350 to \$700 per person per calendar year as of July 1, 2012. With this slight enhancement, and the renewal of the benefit plan, the cost has risen just more than 1%.



**MCSGS Registered Pension Plan
Annualized Rates of Return ending April 30th, 2012**

ASSET ALLOCATION FUNDS

Fund Name	1 yr (%)	3 yr (%)
Conservative Strategy Fund	4.17%	10.20%
Moderate Strategy Fund	2.73%	10.84%
Balanced Strategy Fund	1.35%	11.41%
Advanced Strategy Fund	-0.09%	12.46%
Aggressive Strategy Fund	-1.56%	12.82%

CONTINUUM TARGET DATE FUNDS

Fund Name	1 yr (%)	3 yr (%)
Continuum 2010 Fund	4.41%	8.86%
Continuum 2015 Fund	3.34%	9.45%
Continuum 2020 Fund	2.14%	9.93%
Continuum 2025 Fund	1.15%	10.37%
Continuum 2030 Fund	0.33%	10.74%
Continuum 2035 Fund	-0.33%	11.08%
Continuum 2040 Fund	-1.00%	11.34%
Continuum 2045 Fund	-1.60%	11.52%
Continuum 2050 Fund	-2.02%	11.72%

“Life isn’t about what happens to you, it’s about how you react to what happens to you.”

THE Great-West Life
ASSURANCE COMPANY



Members get a real-time countdown to retirement

The count is on! Members simply set the countdown clock for when they plan to retire and each time they visit the GRS website, they'll see how much closer they are to their expected retirement dates.

To help them stay on track, the new widget also offers helpful tips for different retirement planning stages. This, combined with the GRS unique planning tools, is bringing members' goals top-of-mind every time they sign in.

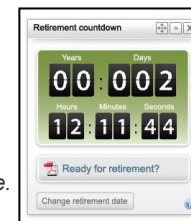
It's the latest enhancement to the GRS award-winning home page that helps members plan and save for retirement.

The countdown widget can be easily organized with other widgets so members have the information that's most important to them, right at their fingertips. Other widgets provide personal rate of return, fund performance information and links to useful educational tools.

GRS will continue to add useful new widgets regularly to GRS Access – they are committed to providing online tools that help members achieve their retirement and savings goals.

**May not be exactly as shown. The retirement countdown clock is for illustration and planning purposes only.*

Great-West Life doesn't guarantee the dates members select will be their actual retirement dates, or that they'll be financially ready to retire.



A boy was told to write a 100 word essay. He thought for a bit then started. “I went out to call my cat in for the night, so I called...’kitty, kitty, kitty, kitty, kitty...’



Always laugh when you can. It's cheaper than medicine!



What's New at Manitoba Blue Cross?

Online Claims Submission - Vision Claims

Starting March 26, 2012 Online Claims Submission in *Customer E-Service* will be available for vision claims including eye exams.

Online Claims Submission allows plan members to send Blue Cross their claims electronically. Claims are processed faster and claim payments are automatically deposited into members' bank accounts through Direct Deposit. In addition to vision claims, Online Claims Submission can also process prescription drug claims.

For more information about Customer E-Service and Online Claims Submission, visit the Blue Cross website at: www.mb.bluecross.ca

Tongue Twister



If one doctor doctors another doctor, does the doctor who doctors the doctor doctor the doctor the way the doctor he is doctoring doctors? Or does he doctor the doctor the way the doctor who doctors doctors?

Duty Free Allowance Increase.

As of June 1, Canadians will be able to bring back \$200 of duty-free goods in a 24 hour period — up from \$50. Canadians who spend 48 hours or more outside the country can spend up to \$800, twice what the limit used to be.



Believe you can and you're half way there!

Two Mothers Remembered (Living with Dementia)

I had two Mothers—two Mothers I claim,
 two different people, yet with the same name.
 Two separate women, diverse by design,
 but I loved them both because they were mine.
 The first was the Mother who carried me here,
 gave birth and nurtured and launched my career.
 She was the one whose features I bear,
 complete with the facial expression I wear.
 She gave her love, which follows me yet,
 along with the examples in life she set.
 As I grow older, she somehow younger grew,
 and we'd laugh as just Mothers and daughters do.
 But then came the time that her mind clouded so,
 and I sensed that the Mother I knew would soon go.
 So quickly she changed and turned into the other,
 a stranger who dressed in the clothes of my Mother.
 Oh, she looked the same, at least at arm's length,
 but now she was the child and I was her strength.
 We'd come full circle, we women three,
 my Mother the first, the second and me.
 And if my own children should come to a day,
 when a new Mother comes and the old goes away.
 I'd ask of them nothing that I didn't do.
 Love both of your Mothers as both loved you.



*Do not resent growing old.
 Many are denied the privilege.*

"There is no exercise better for the heart than reaching down and lifting people up."

More than half of Canadian adults do not have a signed Will!!

According to a survey of more than 2,000 Canadians, a majority of Canadian adults (56%) do not have a signed will and 71% of Canadian adults do not have a signed power of attorney.

According to the survey, Canadians tend to have a will made when they experience one of life's major milestones. Having a child (30%), and experiencing a change in marital status (20%), were the most common events that prompted Canadian adults to get a will.

Only 13% of Canadians signed a will when they purchased a home or condo.

The study found 88% of Canadians between the ages of 27 and 34 do not have a will with the most common reason for not having a will being they believe they are too young (21%). However, people in this age group experience significant life milestones like having children and buying a home -- excellent reasons to ensure assets are cared for via a will.

Results also indicate that 29% of Canadian adults do not have a will because they either do not know how to get started or believe they cannot afford one.




No one has ever become poor by giving.

How can you prevent insurance fraud and abuse?

- Never sign blank claim forms for providers.
- Verify that your provider is approved by and registered with MB Blue Cross prior to obtaining services.
- Ensure that the benefits you are claiming are the goods & services that you received.
- Treat your MB Blue Cross card like a social insurance number; do not let anyone use your number.
- Report any incidences of providers recommending services to maximize your benefit payments.
- Report any incidences of providers offering to alter claim information to meet your claiming requirements.

Stand up for what you believe in. Even if it means standing alone!

TEACHERS GOTTA BE SMART!

There were four teenagers who played hooky one morning. Upon coming to class in the afternoon, they reported that their lateness was because their car got a flat tire. That's fine the teacher said much to the students relief. But there was an oral test this morning which you boys have to make up, so please have a seat and take out a piece of paper. "Now for the first question, **which tire was flat?**" 

Five reasons to save for retirement now

It's easy, in the normal press of life, to put off thinking about retirement, much less thinking about saving for a period of life many can hardly imagine. We all know we should do it—but some figure that it will take more time and energy than we can afford just now, some assume the process will provide a depressing, perhaps even insurmountable target, while others don't even know how to get started. Here are five reasons why you - or those you care about - should save for retirement now:

1. Because you don't want to work forever.
2. Because living in retirement isn't free.
3. Because you may not be able to work as long as you think.
4. Because you don't know how long you will live.
5. Because the sooner you start, the easier it will be.



The Golf Trick

My husband, an avid golf player couldn't help challenging my boastful son to a game of golf. He was in for quite a surprise when on the first swing my son got a hole in one. "OK" my quick-thinking husband said while subtly winking at me "Now, I will take my practice shot, and then we will start."



There's color in every darkness, you just have to be able to put the lights on.