

WARNING: Terms of endearment may be harmful to your relationship

Here are 5 of the most common offenses many of us are guilty of: (highlights taken from msn...)

Pet Names – Usually this starts with the all too familiar, “Hi Honey, I’m home!” Unfortunately, the use of pet names like “honey” and “sweetie” take away your individuality, your gender, and your sexuality with your partner. Call each other by your names and notice how it hits your brain in a different place.

Mommy & Daddy Talk – This happens often with couples that have children together. They think it’s cute to start calling each other Mommy or Daddy (even at the pregnancy stage) but it will only muddy your roles. Being a parent is only a part of who you are. Keep these distinctions separate and your sexual chemistry will remain in tact.

Baby Talk – This means you’ve gone into the all-encompassing, “does pookie want a widdo bit of chocolate?” Words are very powerful, especially when they are repeated day after day and year after year. They can do serious damage to the way you view one another.

Wearing Too Much Clothing ... in bed, that is - Feeling each other’s skin every night is not only more sensual, but more intimate on many levels. Just think how

you were in the beginning when you first were sleeping together ... did she wear a nightie and socks? Did he wear his old t-shirt and ratty boxer shorts?

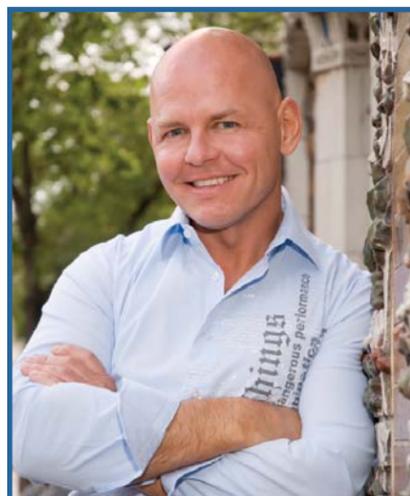
Losing Your Identity Within The Relationship – Many of us have a hopeless romantic way of thinking about our partners. We think that once we’ve found “the one” we should be spending all of our time together, and that all of their likes and interests should also be our likes and interests. But that is when we lose our identity. The reason you were excited by each other in the beginning was because you were different from one another. You spoke differently, you had different opinions, and you had different interests. Many of us make the mistake of becoming too alike in the relationship.

Focus on each of you becoming separate whole people that make a great team. This means that you will not always agree, but if you don’t have any disagreements, you are probably not being completely true to yourself. And the only way a relationship can last is when you are both honest as to who you really are!

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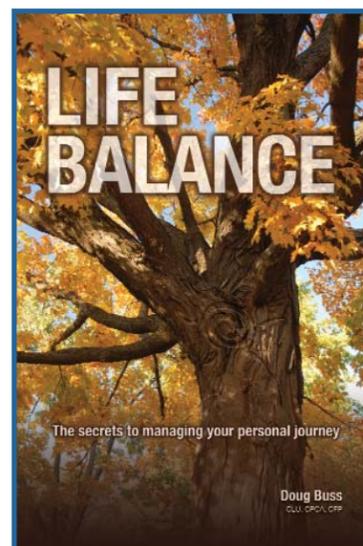


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Put some Spring in your step!

Spring is coming and along with it the awe inspiring display of nature. I am very excited to see the vibrant array of tulips which were planted last fall and feel the energy and rejuvenation in the air.

As you take in the changes that are happening around you, ask yourself: Do I need to rejuvenate my own health and wellness? There is no better time to assess your personal wellness and choose a healthy lifestyle that includes a balanced diet, exercise and proper rest. One of the best choices you can make is to reduce stress in your life. Nothing can

wreck the beauty of a beautiful spring day like stress. Stress can seem unrelenting, and it ultimately can undermine good health and leave you tired, depleted and unhealthy.

Take the opportunity to get outdoors and enjoy an activity. It will invigorate you and the natural endorphins will encourage you to take your wellness to an even higher level. Whether you like to golf, garden or any other activity, enjoy the beautiful weather and rejoice in the changes all around you.



Live. Naturally. Health Symposium 2011

Presented by:

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Saturday, May 14, 2011,
INDO-CANADIAN ARTS & CULTURAL CENTRE
479 St. Mary's Road, 10 am to 6 pm
Tickets: \$10.00 at the door.

Get more out of walking: (taken from UC Berkley Wellness letter.com)

- **Walk as much as possible.** Skip elevators and escalators and take the stairs. Leave the car at home if you can walk to a friend's house or walk to work, or at least part of the way.
- **Walk briskly for at least half an hour every day, or one hour four times a week.** If you weigh 150 pounds, walking at 3.5 miles an hour on flat terrain burns about 300 calories per hour. So this schedule would burn about 1,100 calories a week.
- **Pedometer:** How many steps do you take a day? Aim for 3,000, and then try to work up to at least 5,000 steps (about 4 km for the average stride) in the course of your daily activities.
- **Swing your arms.** One good option: bend them at 90° and pump from the shoulder, like race walkers do. Swing them naturally, as if you're reaching for your wallet in your back pocket. On the swing forward, your wrist should be near the center of your chest. Move your arms in opposition to your legs—swing your right arm forward as you step forward with your left leg. Keep your wrists straight, your hands unclenched, and elbows close to your sides.

- **Interval training.** For example, speed up for a minute or two every five minutes. Or alternate one fast km with two slower km.
- **Choose varied terrains.** Walking on grass or gravel burns more calories than walking on a track, and walking on soft sand increases caloric expenditure by almost 50%, if you can keep up the pace.
 - **Walk up and down hills** to build strength and stamina and burn more calories. Combine hill walking with your regular flat-terrain walking as a form of interval training. When walking uphill, lean forward slightly—it's easier on your leg muscles. Walking downhill can be harder on your body, especially the knees, than walking uphill, and may cause muscle soreness, so slow your pace, keep your knees slightly bent, and take shorter steps.
- **Choose the right shoes.** Avoid stiff-soled shoes that don't bend. "Walking shoes" have flexible soles and stiff heel counters to prevent side-to-side motion.



Changes to the Canada Pension Plan

The Canada Pension Plan (CPP) is changing to better reflect how Canadians choose to live, work, and retire. These changes will ensure that the CPP remains fair and sustainable, and that it responds to the evolving needs of Canada's aging population as well as changes in the economy and labour market. Canadians will have more options to make the decisions that are right for them as they make the transition from work to retirement.

These changes are being phased in between 2011 and 2016. The changes affect employees, employers and self-employed individuals who contribute to the CPP and also individuals between age 60 and 70 who work while receiving CPP benefits. They will not affect individuals who began receiving CPP pension benefits before 2011 and who remain out of the work force.

What are the changes?

1. Qualifying for CPP before age 65 – Currently you must have stopped working or have two months of low earnings in order to qualify to receive CPP "early" (between age 60 and 65). After 2011 these requirements will no longer apply, allowing you to apply for early CPP while continuing to work.

2. Calculating CPP benefits – Currently, CPP entitlements are based on your past CPP contributions with 15% of your lowest contributing years automatically excluded. This exclusion increases to 16% after 2011 and to 17% after 2013.

3. Premiums payable by working CPP pensioners – Currently, CPP pensioners who are working are not required, or permitted, to pay CPP premiums on their earnings. After 2011, CPP premiums will be mandatory for all working CPP pensioners until age 65 and voluntary between age 65 and 70. In either case, premiums paid will create additional income in the form of CPP "post-retirement benefits."

4. Adjustments for early or late CPP – Adjustments are made to your CPP benefits depending on when you start collecting. Currently, your benefits will be reduced by 0.5% for every month you choose to receive benefits "early" (between age 60 and 65) and increase by 0.5% for every month you delay receipt (after age 65). A contributor who starts CPP at age 60



would thus receive 30% less than if CPP was started at age 65, whereas a contributor who begins receiving CPP at age 70 would receive 30% more than if CPP was started at age 65.

Changes are being made to the amount of the adjustments for early or late CPP and are being phased in gradually, as shown in the table below.

Year begin CPP benefits	Monthly reduction for early start	Max. reduction (start at age 60)	Monthly increase for late start	Max. increase (start at age 70)
2010	-0.50%	-30.0%	+0.50%	+30.0%
2011	-0.50%	-30.0%	+0.57%	+34.2%
2012	-0.52%	-31.2%	+0.64%	+38.4%
2013	-0.54%	-32.4%	+0.70%	+42.0%
2014	-0.56%	-33.6%	+0.70%	+42.0%
2015	-0.58%	-34.8%	+0.70%	+42.0%
2016+	-0.60%	-36.0%	+0.70%	+42.0%

When do Canadians begin collecting CPP?

65% between age 60 – 64
31% at age 65
4% between 66 – 70

Note: Less than 10% of recipients receive the maximum CPP benefit which for 2011 is \$960.

If you are planning to work past age 65, it will be well worth the time to review and discuss the CPP contributions and Post Retirement Benefits available.

For more information see:
www.servicecanada.gc.ca/eng/isp/cpp

What's
important
to you

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