

Cremasco's Corner

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This issue

Featured Client	P1
Trivia Question	P1
Five work Place wellness...	P2
Findings on Massage Use	P2
Jeff's views	P3
Fund raiser results	P3
Recipe...delicious	P4
Lina's Thoughts	P4

Trivia

Winner of last issue

Dianne Burt

(Graphic Controls Canada
Company)

Question:

Of what number is 100,
75%

Answer: ???

Enter the draw by emailing
lina@cremasco.com with the
correct answer for a chance to
WIN a \$20 Tim's Card!

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Featured Client: Guelph Human Society!!!

Guelph Humane Society

Helping Animal in Need in our Community

Tiki, a young kitten, needed help and the Guelph Humane Society was there to rescue her. Tiki was found injured on the side of the road, after being hit by a car. Guelph Humane Society staff rushed her to a local veterinary clinic, where it was discovered her right front leg had a serious fracture. Tiki needed immediate surgery to repair her leg, and then time to recover and grow stronger. After two months in one of our foster homes, Tiki came back to the humane society to be adopted. Lucky Tiki was adopted into her forever home on her very first day being available!

Each year, the Guelph Humane Society assists over 2500 animals, just like Tiki, giving them a second chance at life. In fact, we have been providing care and shelter for lost, abandoned, neglected, injured, and abused animals in Guelph and Wellington County since 1893. As one of Canada's oldest humane societies, connecting people and animals while providing crucial animal services to the community remains our central focus. While the work we do can be difficult, and the animals' stories are often heartbreaking, happy endings like Tiki's make it all worthwhile.

In addition to animal care, the Guelph Humane Society provides animal services to the City of Guelph and the Townships of Guelph-Eramosa and Centre Wellington, helping to re-unite lost pets with their owners, and educating the community about local animal by-laws. The Guelph Humane Society employs Ontario SPCA Agents, who investigate allegations of animal cruelty and neglect in Guelph and Wellington County under provincial and federal legislation. We also have a robust humane education program, visiting local schools to teach youth about responsible pet ownership.

Of course, happy endings like Tiki's would not be possible without the generous support that we receive from our community, through donations, corporate sponsorship, bequests, attending our events, and volunteering. The Guelph Humane Society is fortunate to call such a compassionate and caring community home. If you are interested in learning more about the Guelph Humane Society, or helping us to give second chances to animals in need, please visit our website at www.guelphhumane.ca or call us at 519-824-3091.

Adrienne McBride, Executive Director (ed@guelphhumane.ca)

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*From Benefits Canada Magazine –
Five work place wellness trends for 2017*

The world of health and wellness is always changing and the coming New Year is no exception. As more employers accept the reality that productivity is directly tied to the health of workers, we can expect to see an increase in workplace policies around employee wellness in 2017. In addition to the traditional return on investments companies look for, workplace wellness programs offer return on value and return on time toward the dual goals of recruiting and retaining talent. But wellness also needs to be relevant to both employees and employers.

Here are five workplace wellness trends to look out for in 2017:

1. **Individualized wellness.** We know there are almost as many ways to eat healthy or be physically active as there are people working in every company. Wellness programming will need to account for individuality in all aspects of its design – healthy eating, physical activity, health risk reduction, etc. Individualized and targeted wellness programming will become more prevalent in coming years as employees seek to go beyond generalizations and understand what healthy behaviours are required for them.
2. **Athleisure dress codes.** This is the latest buzz word in the world of “business casual” fashion; the combination of “athletic” and “leisure” wear. Employee awareness of the importance of fitness and being active continues to evolve as more employees work remotely some or all of the time. Employees seek better transitions from the gym, to the office, to a night out. As a result, many employers acknowledge that wellness does not start and stop in an hour at the gym and are adjusting their business or business casual dress codes accordingly.
3. **Freelance workers.** This emerging trend has created a new kind of diversity, with full-time permanent employees working alongside freelancers. As more companies hire “on-demand” to staff key roles, more freelancers and full-time workers will need to work together. With many freelancers working remotely, workplace wellness programs will need to be creative in order to include and promote health to full-time, part-time and freelance workers.
4. **Hello generation Z!** 2017 will see the arrival of gen Z in the workplace, with a new outlook on business, new compensation demands and a further widening of the technology gap between younger and older workers. In addition, both millennial and gen Z employees will be looking beyond the paycheque to put pressures on employers to transform the office environment, embrace flexible working and health benefits, and align the corporate interests with a meaningful charitable cause.
5. **Financial wellness programming.** Wellness programs have typically targeted active living, healthy eating and , to some degree, mindfulness. Now financial stress management is emerging as a key trend. All generation, from baby boomers to millennials to gen Z, are looking to their employers for financial wellness advice or support around a number of topics, such as retirement savings and the transition to retirement, educational debt repayment and home purchase strategies.

When companies are looking to recruit and retain happier, healthier employees who are sick less often and ultimately more productive, investing in workplace wellness and staying ahead of the curve in program design in a win-win.

Benefits Canada
Linda Lewis Daly | December 29, 2016

At Cremasco, we are always trying to monitor developments and will endeavor to keep you updated. Please call if you have any questions or concerns, 519-837-1530

Findings on Massage Use

43%

Percentage of plan members who submitted at least one massage claim in the past year.

47%

Percentage of employees in the 18-34 cohort who submitted massage claims. Employees in this cohort submitted 4.2 claims per year on average

40%

Percentage of employees in the 55-64 cohort who submitted massage claims. Employees in this cohort submitted 5.5 claims per year on average

43%

Percentage of plan members who used their benefits plan to treat or prevent injury

35%

Percentage of plan members who viewed their benefits plan as extra compensation

Source: Sanofi Canada 2016 health-care survey



Millennials and retirement savings

...Jeff can you tells us your view?



Millennials are starting to save for retirement earlier than previous generations, according to a recent survey.

	Millennials	Older working Canadians
<i>Expectations for retirement:</i> Will need to save more than \$1 million for retirement	40%	33%
<i>Expectations for retirement:</i> Expect to retire over the age of 60	60%	74%
<i>Financial education:</i> did not learn enough about saving for retirement before they started savings	58%	58%
<i>Sources of Financial education:</i> Self-taught	63%	66%
<i>Sources of financial education:</i> Parents	43%	26%

Jeff's views:

Interesting that the Cohort that changes to CPP will help (millennials) are not the group that needs the most help (middle income older working Canadians). Our employee meetings now speak even more strongly about the need to plan for and save for retirement.

This is also why we try to encourage all of our clients to consider retirement plans. Their best, most experienced employees are the ones who need this most!



Source: Tangerine

March/April 2016 **plans & trusts**

Thanks for Supporting the Kids!

We did it...another wonderful year raising money and supporting "**Sending Kids to Camp**"!

We are pleased to report that Cremasco, with the extraordinary help of our suppliers & clients, have raised over **\$10,000.00**.

A little bit about the Cremasco Fund:

Cremasco's motto "Of Common Purpose" speaks to our belief that it is only in helping our clients succeed, that we succeed. We also believe that one of the best ways of showing appreciation for success is by giving back to the community. The Cremasco Fund was established to allow us, our clients and friends, to recognize and focus on supporting youth in the community, after all "the children are our future".

The Cremasco Fund promotes and supports children's charities including Sunrise Equestrian, Rainbow Camp and Special Olympics. Our main focus is to send KIDS TO CAMP. Every year the Cremasco Foundation sends 35-40 local children to Rainbow Camp who would otherwise not be able to attend. We are very excited to be able to donate this money to the **Cremasco Foundation for Children's Charities - "Sending Kids to Camp"**.

From my Nonna's Kitchen to yours, here is a great main dish that she would make on a Sunday afternoon when I was visiting her home in Italy. I hope that you enjoy it as much as I do.

Gnocchi



Ingredients

- 4 potatoes washed & cut in half
- 7 oz. all-purpose flour
- 1 egg
- 3 Fresh Basil Leaves – washed

Directions

- Fill a large pot with cold water. Salt the water then place the potatoes in pot. Bring the water to a boil and cook the potatoes until tender throughout, this takes roughly 40-45 minutes.
- Remove the potatoes from the water with a slotted spoon. Place them on a cutting board. Peel each potato as quickly as possible so that you can mash the potatoes when they are hot. I've found a paring knife comes in handy here (please do not burn yourself)
- Mash potatoes, after mashing them, leave the mash to cool down for about 10 minutes. During this time, some of the water absorbed during the boiling will go away in the form of steam. The less water we have in the mash, the less flour we will use during the kneading.
- Spread some flour onto work surface to avoid the mashed potatoes sticking to it. Put all your mashed potatoes onto the work surface.
- Put egg into a small bowl whisk for a few seconds. We are not going to add the whole egg into the potato mixture otherwise the mixture will be too wet and will require too much extra flour to complete the dough (excessive flour will make the gnocchi stodgy.) Better to have the egg in a bowl and to add what we need, taking, initially, just a couple of spoonful of it.
- Add half of the flour and mix with your hand.
- Add 2 tablespoons of the egg and add the rest of the flour
- Knead the mixture for 5-7 minutes and if you think it is too dry, then you can add an extra spoon full of egg to bring the dough to the right consistency.
- The final dough should be smooth and elastic (not sticky).
- Cut the dough in 4-5 pieces. With every piece you have cut, make a ball.
- Flour the work surface lightly. Then, press and roll the ball onto the surface to make long sausage-like strips. The sausage should be about as thick as your thumb.
- When the long sausage is ready, it's time to cut it them in about 1 inch long pieces. The cut pieces should be laid onto the lightly floured work surface and separated.
- Rolling the gnocchi onto the fork prongs will make grooves on their surface. This is a good way to retain more sauce around their surface.
- Take a large pan of salted water and bring to the boil. When the water is gently boiling, put the gnocchi into the pan and wait!
- The gnocchi will be cooked when they start floating (it should take a couple of minutes). Leave them to float for a further 30 seconds.
- Take them out with a slotted spoon and put them quickly into the saucepan containing the tomato sauce that you will be using (this has to be hot).
- Gently toss the gnocchi in the saucepan for about 20-30 seconds and add the basil leaves...Serve it immediately
- Sprinkle with freshly grated Parmesan cheese

Buon Appetito

Lina's Thoughts:

Many Blessings for a Healthy, Prosperous and Joyous New Year!

"If you can imagine it, you can achieve it; if you can dream it, you can become it." – William Arthur Ward

Cremasco Financial
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**We appreciate
YOUR BUSINESS!**

*Our motto "of common purpose"™ speaks to our belief;
"it is only in helping our clients to succeed that we are able to succeed."*

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