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Many Nations Financial Services Ltd. • Many Nations Benefit Co-operative Ltd.



## El Premium Reduction

### *Have you applied for the El Premium Reduction Program?*

If you are an employer who provides your employees with disability coverage for short-term illness or injury, you may be eligible for a reduction in your El premium rate.

The **Premium Reduction Program** allows employers to pay Employment Insurance premiums at a reduced rate if their employees are covered by a short term disability plan that meets certain requirements set by Service Canada.

Employment Insurance (EI) provides special benefits to persons who are not working because of illness, injury or quarantine. It also allows for maternity, parental (including adoption) and compassionate care benefits. When employers make similar income protection coverage available to their employees, the latter may not have to collect from EI, or may collect for a

shorter time. Because this reduces the demands made on the EI system, the government initiated this program to return the savings to both employers and their employees.

To participate in the program, you must register by submitting an initial application. Employers who are already participating in the Program must renew their entitlement to the reduction by completing a renewal application, which is issued every year.

You can access these forms at:

<http://www.sdc.gc.ca/asp/gateway.asp?hr=en/cs/prp/010.shtml&hs=ozs>



## What is the Difference?

### **Brand Name vs. Generic Drugs**

#### **Brand Name Drugs**

Brand name drugs have lower cost generic equivalents. Brand name drugs are protected by patents and contain unique chemicals, strengths, dosage formats and administration methods that are currently available from one manufacturer.

#### **Generic Drugs**

Generic drugs contain the same medicinal/active ingredient as the original brand name drug but use different inactive ingredients. Generic drugs are priced lower and are not trademark protected.

*"The strength of Many Nations protecting our future"*

#### **Our Mission:**

*"We will assist our customers and members in achieving the best possible solutions for their needs in pensions, employee benefits, insurance, retirement planning, and risk management."*

## INSPIRATIONAL

"Everyone who is successful must have dreamed of something."

Maricopa

### Many Nations Statistics

- Nationwide representation
- 300 First Nation organizations
- \$150M in pension assets
- Over 7000 pension plan members
- Regular on-site service

## Many Nations



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[www.manynations.com](http://www.manynations.com)

# Recognizing the Signs of Depression

## Part Two of a Series on Stress Management

### What is depression?

Depression is a medical condition characterized by long-lasting feelings of intense sadness and hopelessness coupled with additional mental and physical changes. The condition often affects a person's personal, social, and/or professional life. People experiencing it are sad, lack interest in everyday activities and events, and feel a sense of worthlessness. A depression can be triggered by a tragic event (mourning) or have no apparent cause.

An important thing for sufferers to take note of is that depression is caused by imbalances of the chemicals that help to send messages in the brain. These chemicals in our brain also help to regulate our emotions, behavior, and thinking. Depression is not the result of personal weakness or an inability to cope.

### Statistics

Depression appears to be disproportionately high among Aboriginal populations in Canada, and up to age 65 the suicide rate in this population is higher than that among other Canadians. Suicide rates increase over the teenage years and peak at age 23 to 25. Among women, status Indian adolescents are 7.5 times as likely as other Canadian adolescents to commit suicide, and, between 20 and 29 years of age, status Indian women have a suicide rate 3.6 times that of other similarly aged Canadian women. Attempted suicide rates are also higher in Aboriginal populations, in which suicide attempt clusters pose special problems.

*(Grace SL: Aboriginal women. Ontario Women's Health Status Report. Toronto: Ministry of Health and Long-Term Care Ontario 2002.)*

### Recognizing the signs

Some common behaviors associated with depression include:

- become unusually withdrawn and non-communicative;
- appear emotionally flat and enunciate their words in a monotone fashion;
- behave lethargically (may appear groggy or even sleep at their workstation);
- appear increasingly worried and anxious (people will sometimes appear over-excited and babble frenetically);
- become disheveled in appearance;
- sporadically be absent from work;
- complain of aches and pains and digestive problems;
- express bizarre ideas which suggest they are losing touch with reality;
- be excessively critical of themselves;
- express suicidal ideas which are sometimes very obvious, and sometimes more vague, as in, 'I just didn't want to wake up this morning!'

Even if these signs are indicative of other problems, they do suggest that the employee needs help. The overriding factor to be aware of is that some new and different behavior is emerging.

If a family member, friend or co-worker is experiencing any of these symptoms, and/or confide in you about some feelings they are having, be supportive and affirming. Encourage them to seek help from your company's EAP (Employee Assistance Program) or their family doctor. If you recognize these signs in yourself, don't feel embarrassed about approaching others for help. The only effective way to combat depression is to be able to identify the characteristics and seek treatment when needed.

*Source – Warren Sheppell, "When The Blues Become Depression"*

### In our next newsletter...

Dealing with difficult co-workers  
– Ten Tips

# Many Nations at AFN



From left to right, Graham Cope - BC Regional Representative, Judy Liland - President, Herb Strongeagle (standing) – Board Member, Joe Carter - Board Chairman, Wendy Whitebear - Executive Assistant  
\* Missing from photograph: Stacey White - Sr. Group Marketing Associate, Dan Conway - BC Regional Representative, Clary Bevan - BC Regional Representative

## NEWS AND NOTES

Please be sure to visit us at the following:

PAGC Community Economic Development Conference

Prince Albert, SK  
November 14-16, 2006

## It is Never too Soon to Begin Planning for Retirement

To maintain your current lifestyle at retirement, you will need to replace approximately 70% of your income. Based on a 6% rate of return after retirement and an inflation rate of 3%, you will need approximately \$700,000 to provide you with an annual income of \$42,000 for 20 years.

## Meet Jean Gaudry Regional Representative, Manitoba



Jean was born and raised in Winnipeg, Manitoba and currently lives there with his wife Paulette. He has four girls who all live in Winnipeg. He has obtained his Certified General Accountant (C.G.A.) designation as well as his Accredited Public Accountant designation.

Jean has twenty-six years experience in banking, credit and finance and over twelve years in the insurance industry. His financial career began with the Caisse Populaires in Manitoba as Operations Manager of the Federation of Caisse Populaires. He then worked as General Manager of a Caisse Populaire.

Since January 1994, Jean has been an independent advisor and his extensive training and experience in the insurance and financial industry allow him to offer a wide range of services to his clients, including: Life and Disability Insurance, Group Insurance, RRSP's, RRIF's, Segregated and Mutual Funds, Guaranteed Investment Funds, Annuities, Estate and Financial Planning. Jean prides himself on being dedicated to offering quality professional service and financial advice to his clients to enable them to make wise and financially sound decisions. He is pleased to be a part of the Many Nations Financial Services group and to be a catalyst in providing the most culturally appropriate employee benefit solutions for First Nations.

# AT YOUR SERVICE!

## Many Nations Regional Representatives

### British Columbia:

Denis Aubrey  
Dan Conway  
Graham Cope  
Brian Michnik  
Randy Potskin

### Alberta:

Larry Hackel  
James Malec  
Nick Westman

### Saskatchewan:

Dwayne Fedoriuk  
Larry Hackel  
James Malec  
Eric Shearer

### Manitoba:

Jean Gaudry  
Chris Maxfield

### Ontario:

Dean Botchar  
Chris Maxfield  
Watson Parojcic Benefit  
Consultants Inc.

### New Brunswick:

Owen Dickie  
Darrel A. Spencer

## Meet Darrel A. Spencer, CSA

Regional Representative, New Brunswick



Darrel's background in Insurance and Financial Planning is from 1995 to present. He is Manager/part owner of Tingley's Save Easy Nashwaaksis Place Fredericton for over 20 years. He is married to Maxine Bird and they have three married sons. He has qualified for membership for the 6<sup>th</sup> consecutive year into the Million Dollar Round Table (MDRT). His membership places him among the world's best life insurance and financial professionals.

## Meet the Staff at Many Nations

We are pleased to introduce another new staff member to our head office team:

**Leanne Shelley**, Customer Service Assistant

## Some of Our Products & Services

### Employee Pension Plans

Many Nations offers you a choice. You can choose to become a member of the largest First Nations Multi-Employer Pension Plan in Canada, or you may choose to manage your own pension plan. Membership in our Multi-Employer Pension Plan is presently over 4,200 members. Due to the size of the Pension Plan, we negotiate lower management fees and we pass the savings along to you, our members.

### Employee Benefit Plans

- Life Insurance
- Accidental Death and Dismemberment Insurance
- Health and Medical Insurance
- Short and Long Term Disability Insurance

- Dental Insurance
- Vision Care
- Employee and Family Assistance Programs

### Additional Services

- Individual Life and Disability Insurance
- Investment Services and Products
- Critical Illness – Individual/Group
- Coverage for Chief and Council
- Personal Financial Planning

### Superior Customer Service

We have qualified, licensed agents serving aboriginal communities, organizations and individuals all across Canada. Call Many Nations toll-free at 1-800-667-7830 to speak with a Service Representative in your area.

### We want to hear from you!

Send us your comments, suggestions, an article, announcement or picture for possible publication in our Spring/Summer issue.

Let us know – your ideas matter!

### Many Nations ensures that its members are prepared and protected for their future.

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