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



Many Nations' Newest Board Member

Mr. Stanley Bear, MBA

Many Nations Financial Services is pleased to announce the appointment of Mr. Stanley Bear, MBA, as the company's newest board member.

Stanley Bear, a member of Peguis First Nation, has an MBA from Queen's University. Mr. Bear has over two decades of experience in First Nation Business Development and has unparalleled expertise in business analysis, cost benefit analysis, organizational analysis, strategic planning, project management and in program and project evaluations.

Mr. Bear has over fifteen years of experience with the Federal Government, managing programs at the senior level for First Nation Economic Development within Industry Canada. When he left the public service in 1998, he was the Associate Regional Director of First Nation Business Canada for the Western Region.

Mr. Bear owns two Aboriginal consulting companies, Romanow, Bear & Associates Ltd. and Indigenous Management Group Inc., created in 1998 and 2007 respectively, that specializes in business management, business analysis, cost benefit analysis, organizational analysis, strategic planning, project management, program and project evaluations; and financial management and political advisory services to First Nation communities.

Mr. Bear is the President and CEO of Indigenous Health Group Inc., a health care company created in 1999. The company provides professional health care and health management services in the areas of nursing relief services in

remote and rural communities in Canada and in urban centres. In addition, the company provides health consulting services in the areas of community health needs assessments; community health planning; and Aboriginal health program and project evaluations.

Mr. Bear currently serves on the Board for Community Ownership Solutions Inc. (COS), an independent not-for-profit development corporation based in Winnipeg which aims to provide an enterprise-based approach to creating quality jobs for Manitobans. Mr. Bear serves on the First Nations Economic Experts Advisory Group of Assembly of First Nations.

Please join us in welcoming Stan Bear to the Many Nations team. We are confident that his extensive business and development background will be a huge asset to both the company and our clients.



"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

Honor the sacred.
Honor the Earth, our Mother.
Honor the Elders.
Honor all with whom we
share the Earth:-
Four-leggeds, two-leggeds,
winged ones,
Swimmers, crawlers,
plant and rock people.
Walk in balance and beauty.

Native American Elder

“ We would like to
congratulate Tricia Hart,
Sr. Customer Service
Coordinator, on her 10
year anniversary with
Many Nations.”

Many Nations



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What is Depression?

Will Your Stress Make You Sick?

Part Four of a series on Stress
Management

Reprinted from “Who Are You? The Big
Book of Personality Tests”, by Salvatore
V. Didato, PhD.

Tom ran out of gas on a drive with his
family. His reaction was to fume and
berate his wife for not filling up the day
before. This is not an atypical reaction to
stress. Some people might curse the car
or be self-critical for not checking the gas
gauge beforehand. Still others might view
it all philosophically as an oversight that’s
nobody’s fault.

Since we all face stress, it wouldn’t
reveal much about a person to ask, “Are
you ever (or how often are you) under
stress?” The more telling question is:
“How do you deal with stress?” Do
people who use a stress-coping style like
Tom’s have a tendency to develop illness
prematurely?

The following questionnaire is based on
a list of stress-coping behaviours created
by Dr. Caroline Thomas of Johns Hopkins
University in Baltimore, Maryland, U.S.A.
Keep track of your responses – one point
for each “true” answer, zero points for
each “false” response.

1. I am a light sleeper.
2. I tend to be a forceful personality.
3. I believe that I am moodier than the
average person.
4. I often become exhausted.
5. I often react with anger.
6. I tend to increase the number of my
activities when I am under pressure.
7. I am more of a perfectionist than
most of my friends are.
8. I usually don’t pay much attention
to my health.
9. When stress hits, I eat more or less
than usual.
10. I sometimes feel nauseous.
11. I often get a strong urge to eat,
drink alcohol, or smoke.

12. I generally feel moderate to strong
bodily tension.

SCORING:

A score of 10-12 points: You have a self-
defeating manner of handling pressure
and are among those most susceptible
to physical or mental breakdowns. You
overreact to frustration and wrongly place
equal importance upon the outcome of
large or small events in your life. You
would definitely benefit from modifying
your outlook on life. Perhaps a talk with
your doctor or a counsellor might help
you accomplish this.

A score of 7-9 points: Your style of
coping with stress and frustration is
adequate, though there is room for
improvement. You’ll do about as well as
the average person in managing tough
situations. If your stress is prolonged
and severe enough, however, you might
suffer some bodily reactions that could
make you ill. You could probably improve
your health by adopting a more relaxed
attitude toward life and its demands.

A score of 0-6 points: You react to stress
in an efficient manner. You are not likely
to break down prematurely, compared
with high scorers on this quiz. In a crisis,
you would probably maintain enough
stamina and be able to call on your
resourcefulness to see your way out of
the dilemma.

Why is your score so important? Dr.
Thomas has found that there is a strong
link between stress and various ailments
such as heart dysfunction, high blood
pressure, and emotional disturbance.
Also, she found that subjects who
became very angry under stress were
most likely to develop coronary problems,
while perfectionists were very susceptible
to cancer. Those who were hard-driving,
ambitious, and independent tended to
develop stomach, heart, and digestive
tract disorders. People with a rigid
conscience and an unusually strong
sense of duty became insomniacs and
got migraine headaches, while insecure
and sensitive types wound up with
skin problems and asthma. On the
brighter side, subjects with good health

habits (those who were non-smokers, exercised regularly, and maintained adequate diets) tended to handle stress better – and were healthier as well.

If you scored high on this test, think about your reasons for keeping your stress under control. Consider this – Statistics Canada's 2001 study of disabilities indicates that there were 522,960 cases of psychological disabilities in adults aged 15 and over*. That's over half a million families that are

severely affected by psychological and emotional diseases.

Don't be afraid to seek help if you think stress is having a negative impact on your life. Your employer's EAP (Employee Assistance Plan) is a great start. You can also speak to your family doctor, or ask your band office if they provide counselling services. Remember, your emotional and physical health depends on it!

NEWS AND NOTES

Please be sure to visit us at the following:

AFOA (Aboriginal Financial Officers Association of Canada)
February 13 - 15th, 2008

*Source: Statistics Canada, A Profile of Disability in Canada, 2001

Happy Holidays

Active living for the holidays

Whether you're a fan of the white stuff or not, it'll be hard for many of us to avoid the snow this winter. Rather than hiding until spring, enjoy the fun, seasonal spirit and take part in some winter fitness.

You could gather your family and friends and make winter fitness a group thing. Or you could head out into the snow with only yourself and a playful, adventurous attitude. Either way, find a place for fitness in your holiday schedule. Physical activity can help relieve stress and burn off some of those holiday indulgences.

Just a reminder that while physical activity offers a range of health rewards, everyone should proceed at their own pace. If you have been physically inactive, start slowly and gradually add on daily to the amount of exercise you do. If you have health concerns, speak to your health professional about the level or type of activity that is right for you.

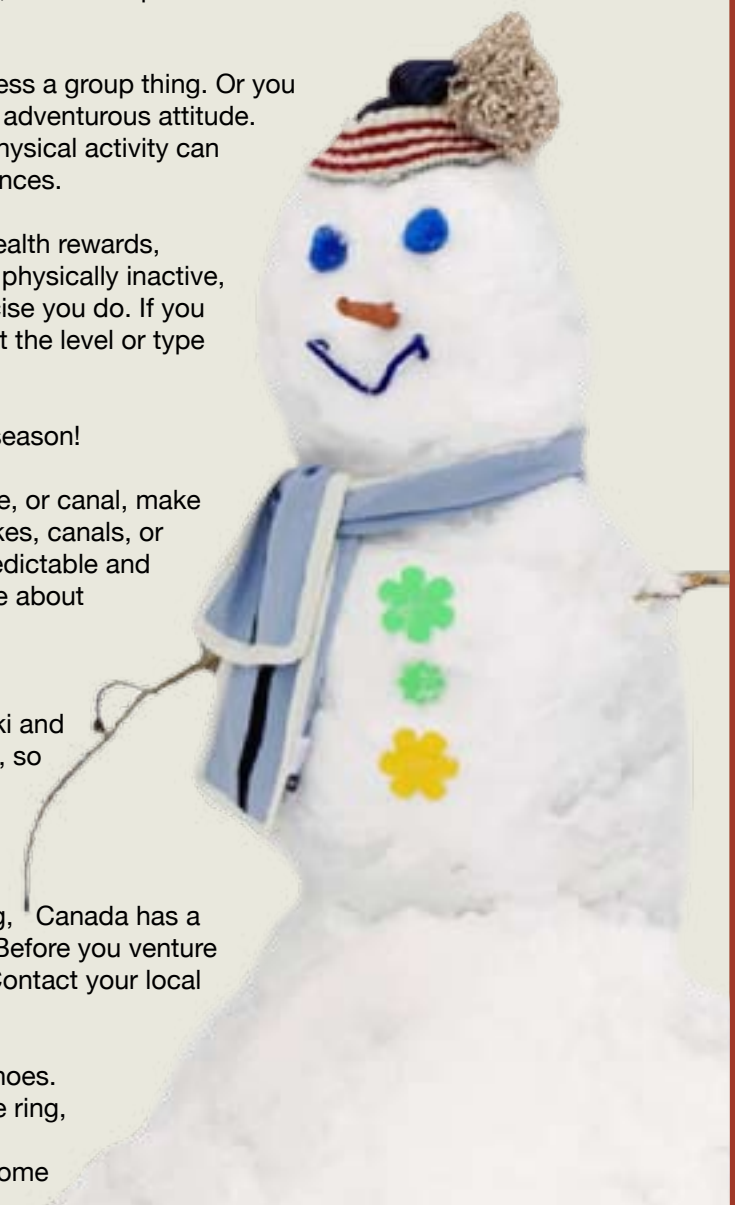
There are many winter activities. Get out there and enjoy the season!

Strap on those skates. Whether you're skating on a rink, a lake, or canal, make the most of the outdoor skating season. If you do skate on lakes, canals, or other natural bodies of water, remember that ice can be unpredictable and that you should always check with local authorities in advance about the safety of the ice you'd like to skate on.

Hit the slopes. Snowboarding, downhill skiing, tobogganing... slopes of varying grades provide hours of fun. Ski hills offer ski and snowboard lessons for everyone from beginner level onwards, so the whole family can get involved. And an afternoon of tobogganing can get the heart pumping and the laughter roaring. What better way to top off the holidays?

Ski cross-country. Whether you live in an urban or rural setting, Canada has a wealth of nearby parks and trails just waiting to be explored. Before you venture out, familiarize yourself with appropriate safety precautions. Contact your local cross-country ski organization for more details.

Walk in a winter wonderland. Or, better yet, put on the snowshoes. "Snowshoeing in a winter wonderland" doesn't have the same ring, but it may be just the way to slow down the holiday pace and appreciate the beauty that the season has to offer – and get some good exercise too!



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
Eric Shearer

Manitoba:

Jean Gaudry

Ontario:

Dean Botchar
Watson Parojcic Benefit
Consultants Inc.

New Brunswick:

Owen Dickie
Darrel A. Spencer

Meet Dwayne Fedoriuk, CFP, CLU, CH.F.C., RHU Regional Representative, Saskatchewan



Since 1989, Dwayne has been providing retirement, estate and employee benefit consulting to his clients in Saskatchewan and Alberta. Dwayne's goal is to help people achieve financial security and peace of mind through a very focused Financial Planning approach, which integrates all areas of financial planning, including, wealth management, estate preservation, retirement planning and employee benefits.

Dwayne believes very strongly in the value of education and has worked hard at ensuring that his education levels are the highest in the financial services industry. Over the years Dwayne has earned the following professional designations - Certified Financial Planner, Chartered Life Underwriter, Chartered Financial Consultant and Registered Life Underwriter. He is currently enrolled in the Certified Employee Benefit Consultant's course of studies. When Dwayne is not working he enjoys spending quality time with his family. He has been married to Bev for 18 years and they have three very active children, Erin, Logan and Alison. Through the years, Dwayne has earned a well deserved reputation of professional excellence in guiding families, individuals, retired and business people toward financial security.

Meet the Staff at Many Nations

We are pleased to introduce two new staff members to our head office team:
Ellise Saunders, Administrative Assistant & **Barb Clark**, Customer Service Coordinator.

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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