

Many Nations News

Your Pension, Insurance, and Investment News Source



Fall/Winter 2008 Issue

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



Many Nations Success

Many Nations was designed as a result of dedicated leadership and a strong vision almost 20 years ago to meet the needs of Indigenous people. Today the focus of Many Nations is to provide a full range of Insurance and Investment products to more than 300 Indigenous organizations across Canada. Currently, there is in excess of \$87 million under management within the Many Nations

Multi-Employer Pension Plan, with Industrial Alliance. In addition to this there is \$103 million under management in other pension plans. Not only are we dedicated to providing the best possible group benefits and pensions, but we are the voice of the community and a common vision for Indigenous people.

For more information regarding Many Nations, our group benefits or pension plans, or to contact a licensed representative in your area, please visit www.many-nations.com

Many Nations Multi-Employer Pension Plan

After an extensive review, Many Nations is pleased to announce Industrial Alliance as the supplier for the Multi-Employer Pension Plan. Industrial Alliance was the clear leader and came up with solutions to enhance our plan for our members. They are a customer focused company which we feel works with our customer service commitment. Currently, this plan has 6,000 members and we have a highly qualified pension committee to handle the compliance and governance of the plan.

All Many Nations plan members have been issued access codes to view their personal information on line with Industrial Alliance. If your personal access code has not yet been activated, visit our website at www.many-nations.com and click on

CYBERCLIENT. If you have not received your access code or require assistance, please contact 1-866-980-5939.

We continue to offer and provide the services that our clients require and deserve.



"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

“ We will be known forever
by the tracks we leave.”

American Indian Proverb

Many Nations Statistics

- Nationwide representation
- 300 First Nation organizations
- \$150M in pension assets
- Over 7,000 pension plan members
- Regular on-site service

Many Nations



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Are You Tired of Your Busy Schedule?

It used to be a nine-to five schedule that people worked. This is now a thing of the past. More than 30 per cent of Canadians work shifts or non-standard hours.

Slower traffic, lowering daycare costs are some of the benefits of working non-standard hours. There are difficulties too. The irregular lifestyle and physical demands can upset your body's internal clock, and put you on a different schedule than most friends and family, making it hard to connect. This can lead to stress and bad habits like poor eating, smoking and more caffeine and alcohol use. But if you work non-standard hours, you can achieve a healthy lifestyle by pinpointing challenges and planning for them.

KEEPING TIME

People spend about one third of their life sleeping. In fact, each night, you pass through five phases of sleep: awake, stage one when sleep is light, stage two when brain waves slow down, stages three and four which are deep sleep, and the rapid eye movement stage when dreaming occurs.

Your sleep/wake cycle is linked to your internal clock, called a circadian rhythm, which is connected to the earth's rotation. It tells us to sleep at night and wake in the morning. Crossing time zones, too much noise and staying awake or asleep too long can all wreak havoc on this internal clock. Confusing your clock – by trying to sleep when it's light out or disrupting it – by sleeping when temperatures are warm and there's lots of noise – can also get in the way of quality shut-eye.

SLEEP SOLUTIONS

Children playing in a schoolyard, the garbage truck rumbling or window shades that don't keep out the sunlight can all interrupt sleep. Preparing for a snooze and having a good sleep environment can make the difference between a deep sleep and going without zzz's. Learn to decrease noise and develop a routine to help your body adjust to a changing schedule.

Get comfortable. Use light-blocking shades or a sleep mask to make the room as dark as you can. Your internal clock is wired for sleep at night so this can trick your body into a better sleep. Is your bedroom a bright orange hue? Relaxing blues, violets and greens on your walls can help you unwind and get some well-needed rest. Block out noise with earplugs, a ceiling fan or soft music. A carpet or rug will also help absorb sound.

Be steady. Staying up late or switching to your family's sleep routine during time off can be tempting, but it'll also throw your body clock for a loop. Be sure to keep a relatively consistent sleep schedule, even on days off.

Nap time. A short nap – keep it to 30 minutes to avoid entering a deep sleep - before a shift will help you feel refreshed and alert. Wake up well before start time to avoid feeling groggy during work.

Avoid food and drink. Steer clear of fatty, spicy foods that can give you heartburn and indigestion. And don't have a big meal, excess liquids or caffeine before you hit the sack.

Create a ritual. Find a way to unwind before you go to bed. Listen to soft music, meditate or pick a favourite book to read.

Use shower power. A hot shower or bath before you sleep can relax muscles and relieve tension, which can help you wind down after a long shift.

source www.shepellfgi.com

Cancer Coping Tips

It is not only the individual that has been diagnosed with cancer that is affected, but the families as well. Feelings can vary from sadness, anger and fear.

It can be very difficult for children to understand. When they see that a parent is ill they may think the worst. Sometimes, they may even blame themselves. It is very important to include the children and be honest with them. There are resources to assist with this about how to talk to them about cancer. You can look on the internet, get books and there are even videos to show them.

If it is important to you to talk with family members or children about cancer, it is very important to let everyone know what help is available. Meeting other families who understand your illness, the effects of treatment, and the emotional ups and downs can go a very long way in helping you cope.

Winter Fun Inside for the Kid in All of Us

When you want to get outside and enjoy the winter weather but you are unable to, here are a few ideas to keep you busy:

Bring the fun of the snow to indoor activities by cutting **snowflakes** out of construction paper and stringing them around the house. This will keep kids busy.

Every kid loves to build a **snow fort**, build a fort out of cushions and blankets indoors.

Have an indoor **snowball fight**. Instead of using snowballs, use foam balls. They are safe and cheap.

Winter Snow Globe:

What you'll need:

- Baby food jars (medium or large) or any other type of jar with a lid
- Florist clay (can be found at any craft supply store)
- Small figurine
- White and/or silver glitter or fake snow
- Hot glue gun or aquarium sealing glue (hot glue is less expensive)
- Ribbon or felt (optional)
- Garland plastic greenery.

How to make it:

1. Wash and dry your jar completely, including the lid.
2. Attach figurine to inside of jar lid using florist clay. If you are using a small object, it's a good idea to build up the clay so the object will appear taller. To preview, simply place empty jar over the top of your figurine to see if you have the height where you want it. Attach any optional items with the clay (greenery, berries, etc.).
Important: Use your imagination, but make sure whatever you use is waterproof and won't dissolve.
3. Fill jar with water to within 1/2 inch (1 cm) of top. Use cold water, warm water tends to cloud. Sprinkle 1/2 teaspoon of glitter, or "snow" into water. This measurement is based on a medium to large baby food jar. Adjust glitter amount according to your size jar.
4. Using hot glue gun, line inside of lid with glue. Insert figurine in water and screw on lid.
5. Dab lid dry if any water dripped or spilled. Apply a layer of hot glue around the rim of the lid to seal shut.
6. Let stand and dry overnight – lid side up.
7. Decorating the lid rim is optional, and there are several ways to do it. Attach decorative ribbon with glue, use plastic holly berries for a holiday feel, or use colored felt. This can be as simple or as elaborate as you like.

NEWS AND NOTES

Please be sure to visit us at the following conferences:

AFOA (Aboriginal Financial Officers Association)
February 24th to 26th, 2009
Calgary, AB



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 Matthew Patola



Matthew has been in the Financial Industry for over 12 years as an Independent Broker and as Sales Manager. As a manager, he supported and assisted over 40 independent agents throughout Saskatchewan. Matthew's original goal was to be an Educator and he obtained his Assoc. Arts Degree while on a Basketball scholarship in the United States. He returned to attend the University of Saskatchewan to finish his Phys. Ed and Education degrees but just before completing, he had an opportunity to enter into the Insurance industry. Matthew looks forward to his new role with Business Development, Marketing and Sales Management. Matthew has two sons, one just graduating from the University of Saskatchewan with a Public Administration in Economics degree and the other graduating next year from Education. Matthew looks forward to the many great opportunities that Many Nations has to offer.

Meet the Staff at Many Nations

We are pleased to introduce the following staff members to our head office team:

Bob Paisley, Accountant
Tannys Hickson, Accounting Assistant
Debbie Barna, Customer Service Disabilities/Life Claims

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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