

Many Nations News

Your Pension, Insurance, and Investment News Source



Fall/Winter 2010

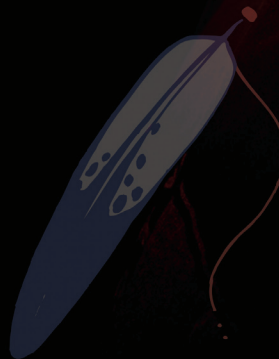
- Payroll Audits
- Let's Prevent Diabetes
- Aboriginal Veterans

- Meet Eber Series
- Holiday Health Tips
- Many Nations - Working Hard For You!

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



“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.”

Payroll Audits...

Why They're Worth The Pain

The many tasks involved in the processing of payroll don't leave much time for “extras”. However, an audit of your payroll records to your group benefits plan is time well spent.

We don't like to think about tragic events in the lives of our staff or co-workers and their families, but unfortunately, sometimes such things happen. If something happens, illness, injury or death, you want to be sure your employee, or their family, has access to the protection and benefits offered by your organization through group and pension plans.

Too often, an employee will encounter a situation where they have to use their benefits, only to find out that they do not have coverage because they were never added to the plan. With employee turnover, and employees going on leave and returning to work from leave, it is easy to miss adding, re-instating, or terminating an employee. Therefore, regular payroll audits are required. At least quarterly, take time to:

1. Verify that each employee had deductions for the employee portion of the benefits offered by your organization (group benefits, pension contributions, RRSP's, etc.) If they do not have deductions, determine if it is because they have not served the waiting period for benefits to commence, do not qualify based on your organization's plan, or if it is an error. The outcome of this portion of the audit will identify any changes that are required to your payroll, and provide a list of employees that should be on the group billing statement.
2. Match your payroll records to your group billing statement and pension remittance form.
3. Investigate any variances. Provide enrollment or termination documents to Many Nations for any employees that your audit determined should be changed, added, re-instated or terminated from the plan.

By performing a payroll audit on a regular basis, you can rest assured that employees will have access to the coverage offered by your organization. If you require further information, or assistance with your payroll audit, Many Nation representatives are always available to assist!

INSPIRATIONAL

"We learned to be patient observers like the owl... We learned cleverness from the crow, and courage from the jay, who will attack an owl ten times its size in order to drive it off its territory... But above all of them ranked the chickadee because of its indomitable energy for life."

- Tom Brown Jr. - The Tracker



Many Nations



Head Office
300 Edson Street
Saskatoon, SK S7J 0P9

Phone: (306) 956-4669
Fax: (306) 956-4664
Toll Free: (800) 667-7830
E-mail: mnfs@manynations.com

Visit us at: www.manynations.com

Let's Prevent Diabetes

In Saskatchewan, in 1937, not a single case of Diabetes was detected among 1,500 First Nations people who participated in a study. By 1990, nearly 10 percent of the province's Aboriginal people had Diabetes, by 2006, the proportion was over 20 percent.

Causes for our deteriorating health stem from a variety of reasons such as a sedentary lifestyle and access to junk food. Starchy food such as foods made with flour, potatoes, and pasta were introduced about a century ago and the impact was devastating.

The traditional Indigenous diet, which consisted of seafood, salmon, wild game, berries and other edible wild plants, is rich in fat and low in carbohydrates. Every person can benefit from making an effort to include more of these traditional ingredients in their daily menu as these foods are conducive to lowering blood sugar, losing weight and improving health in general.

Here are a few other ways to help prevent diabetes:

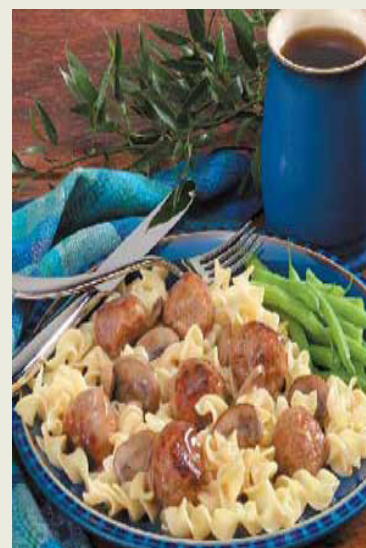
- Children see parents as role models, try to live your life in a healthy way.
- Try to eat traditional foods like fish and wild game at least twice a week!
- Dip dry meat into applesauce or a healthier fat like canola oil, salad dressing or soft margarine (such as Becel).
- Eat snacks like fruit, vegetables and nuts. Frozen blueberries are a fun snack!
- Help an Elder with their snow, wood, or water.
- Try to limit TV and video games to 2 hours a day.
- Go for a walk, a bike ride or a swim.
- The simple act of doing tasks around the house such as sweeping, vacuuming or washing dishes is very thoughtful and also keeps your body moving!

If you feel hungry and want something to tide you over until meal-time, try making this great recipe with a traditional wild-game twist. Serve with whole wheat pasta and vegetables or just keep these tasty treats on hand as a yummy, filling snack that won't raise your blood sugar!

Venison Meatballs

- 1 egg slightly beaten
- 1 cup soft bread crumbs
- 1/4 cup soy sauce
- 1 clove garlic (or 1 tsp of minced/bottled garlic or 1/8 tsp garlic powder)
- 1 pound ground venison
- 1 pound pork sausage

In a large bowl combine eggs, bread crumbs, soy sauce and garlic. Crumble the venison and sausage into the mixture. Shape into 1" balls and brown over medium heat in a skillet.



Aboriginal Veterans

It is estimated that between 7,000-12,000 Aboriginal Peoples fought for Canada in the Korean War and in World Wars I and II. Thirty five per cent of those who were eligible to enlist did so - the highest among all ethnic and cultural groups in Canada. Because accurate records were not kept, the actual number of Aboriginal soldiers who fought in the wars will never be known.

It did not take long, however, for both the Canadian military and enemy soldiers to discover that Canada's Aboriginal troops were some of the finest. Their traditional hunting expertise and ability to move discretely and efficiently through land helped them carry out dangerous tasks with great proficiency. Another important role, and often one that could only be filled by an Aboriginal soldier, was that of 'code talker'. Military messages were translated into Aboriginal languages, which were unique to North America and which even the most skilled infiltrators had trouble decoding.

The courage and relentless spirit displayed on the front by the Aboriginal troops earned them a laudable reputation as well as numerous medals and commendations. Throughout the wars, thousands of letters from the battlefield were sent to Indian and Northern Affairs Canada commending Aboriginal soldiers.

Sadly, it took more than fifty years for the government to recognize the wartime contributions of the Aboriginal Peoples, on the home front and battlefield alike. Overseas, Aboriginal soldiers proudly fought alongside Canadian men of other races, fuelled by a shared purpose and pride. Upon their return to Canadian soil, however, many First Nations, Inuit, and Metis soldiers found that this equality no longer held. They received no warm welcome. In fact, many came back to find that their land had been taken away or divided up among non-Aboriginal farmers to increase wartime crop production, never to be theirs again.

They also found that they would not share in the same benefits that other members of the Canadian Forces enjoyed, including educational and vocational training, employment offers, and housing. For years, Aboriginal Veterans dealt with the harsh memories of war, all the while struggling with the painful realization that their wartime efforts seemed to be of little worth to the Canadian government. In 2002, almost six decades after the end of World War II, First Nations Veterans and their spouses were offered settlements.

In 2005, the Year of the Veteran, Veterans gathered at the Legislative grounds around a monument dedicated to the memory of Aboriginal soldiers. Aboriginal Veterans have united to remember the struggles they faced as young people on the front and in the years following their return to Canada. They will not be forgotten.

*This article adapted from the Alberta Online Encyclopedia - Elders Voices - Aboriginal Veterans.

To read the full article go to :

<http://www.abheritage.ca/eldersvoices/index.html>

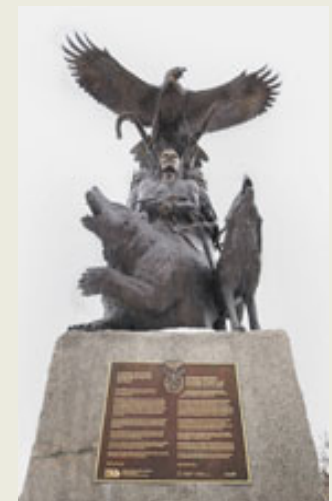
NEWS AND NOTES

Please make sure to visit us at the following National Conferences:

**AFOA National
Conference 2011
February 15-17, 2011
(Vancouver, BC)
Westin Bayshore**

Hotel

**"Nation Building - Keys
to Success for the Next
Decade"**



On June 21, 2001 this monument was unveiled in honour of the contributions made by Aboriginal Canadians in war and peace-keeping operations.

AT YOUR SERVICE!

Many Nations Regional Representatives

British Columbia:

Denis Aubrey
Clary Bevan
Dan Conway
Graham Cope
Bruce Daniels
Brian Michnik
Randy Potskin

Alberta:

Bruce Daniels
Dwayne Fedoriuk
Larry Hackel
Troy Madsen
James Malec

Saskatchewan:

Dwayne Fedoriuk
Larry Hackel
Troy Madsen
James Malec
Eric Shearer

Manitoba:

Jean Gaudry

Ontario:

Dean Botchar
Jean Gaudry
Ryan Brazier

Atlantic Provinces:

Owen Dickie
Darrel Spencer
Eber Serieys

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!



Meet Eber Serieys



Many Nations is proud to welcome Eber Serieys to our team. Eber started in the insurance industry thirty years ago with Manulife and then branched off on his own as an independent agent. Since selling his general insurance business seven years ago, Eber has focused on pension and group health plans for organizations of all sizes. Providing personalized, exemplary service to his clients is just one of the assets that Eber brings to the

Many Nations table. Eber enjoys a variety of pastimes including skiing, wine-making, and he has also practised the art of Tai Chi for the past twenty years. Eber and his wife Susan live in Wolfsville, Nova Scotia.

Holiday Health Tips

Have a healthy holiday and winter season by following these simple measures:

1. Eat your breakfast - An ideal breakfast could include cereal, a banana and milk.
2. Drink Plenty of water - Water is very important to maintain your metabolism rate. Try to drink 5-6 glasses per day.
3. Exercise - take a walk, listen to the sounds of nature, look at the moon.
4. Take Deep Breaths - The more oxygen you intake the better you will feel. It will help to elevate your mood.
5. Avoid intake of sugar-rich food. Saccharine-rich food can make you feel dizzy. If you eat a lot of chocolate, try to drink lots of water to neutralize it.
6. Compliment someone - Spreading good vibration comes back. Take time to notice good qualities in others and appreciate them. You will feel instantly good.
7. Help someone - The law of karma. If you can help someone in any small way you will feel light-hearted.

These are some of the best ways to ensure you stay healthy in mind and body during the holiday season and make the season memorable!

Many Nations - Working Hard for You!!

For the Calendar year 2010*

Many Nations has successfully negotiated **\$394,937.00** in
Group Insurance Premium Savings to our Members!
Way to go Renewal Department!!

*If you are reading this and it is still 2010, we just want you to know that renewals are calculated 60 days in advance!!

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