

We're well into another busy Fall season at Namerind and this issue of our newsletter highlights some of the projects that have gone from being just ideas to becoming core parts of our business. It is important for us to continually challenge and expand upon traditional affordable housing models, by bringing together our growing team of experts and community leaders; diversifying our revenue streams across various projects that support our community, while moving us closer to our goal of becoming a self-sustaining organization. One hundred percent of the profits from all Namerind-led projects and business streams are reinvested to affordable housing in Regina.

As I've noted in previous issues, at Namerind, we believe that providing

Message from CEO Robert Byers



homes is about more than just maintaining the bricks and mortar that makes up our housing stock. It is important to us that our tenants and our partners feel supported as part of a larger community. In this month's newsletter, you will learn about some of the support that we're providing to help tenants and their families plan for the future.

When you next hear from us in January, I hope that it will be following the end of a happy and restful holiday season. In the meantime, I encourage you to call or drop by our office for information or to let us know what you would like to hear about in our next newsletter. For more information on Namerind and our community initiatives, please visit our website at www.namerindhousing.ca.

Recent Announcements

Namerind's Resting Place Continues to be a Haven for Those Visiting Regina for Medical Reasons

Whether undergoing treatment oneself or visiting Regina to support a family member who is doing so, Namerind's *Resting Place* has provided shelter and support for over five thousand families since it opened in 2007.



"We try our best to provide a home away from home," said Toni Swahn, who oversees operations at The Resting Place. "We have had people stay with us from visits as short as one night to as long as 72 days. We are here for as long as they need support and a place to stay."

From families of patients who are airlifted into Regina to those who are themselves undergoing chemotherapy or treatments for chronic illness, *The Resting Place* provides

8 individual suites, each with a full kitchen stocked with amenities. Functioning as an apartment hotel for those in Regina for medical appointments or treatment, the linens and towels are refreshed and rooms cleaned daily, with Toni providing everything from driving directions to emotional support.

"This summer alone, we've had six sets of twins born to mothers who stayed at *The Resting Place* when they needed to be near the hospital," noted Toni. "We have had people stay with us from different parts of Saskatchewan and from as far away as Quebec and New Brunswick."

The Resting Place went solar in 2010, as part of Namerind's solar power initiative – the second largest such initiative ever to take place in the province of Saskatchewan. Available to rent nightly or for longer-term stays, the facility is always undergoing upgrades and improvements, with the most recent addition being a courtyard where families can spend time relaxing alone or interacting with other families who are going through challenging times.

For more information about *The Resting Place* or how to book a stay, please visit www.namerindhousing.ca.

Ask the Expert



Jocelyne Lang is an Advisor at Sunlife, working closely with Namerind to advise on group benefits and retirement planning.

Q: What should go into an individual's financial plan?

A: The first thing that I always advise clients is to ensure that they have life insurance. The earlier in life that you secure life insurance, the better. It's a great way to ensure that your loved ones are not left with large debts or expenses when you pass away. There are also many ways to set up your long-term savings, starting at any age. Tools like RRSPs or a tax-free savings account might be right for you, but there are many others as well. At Sunlife, we have an online tool called Advisor Match, which you can learn about on our website at www.sunlife.com.

The other thing that I advise clients to take advantage of is joining a health protection plan. There are a wide variety of health and dental insurance plans that work for every budget. In case of a major illness like cancer or stroke, individuals are often faced with vastly increased medical expenses coupled with a lessened ability to earn income. A health protection plan can ensure that you and your family are spared additional financial challenges in an already difficult time.

Q: Long-term saving can often be a daunting task. How do you recommend people ensure that they have what they need to retire?

A: The saying is really true – "Begin and the rest is easy." Starting is the most difficult part when it comes to saving. What a lot of

people don't realize is that for as little as \$25 per month, they could be setting themselves and their family up for a more secure financial future. We work with any Namerind tenants and all the partners who are part of the extended Namerind family who need help with budget counseling and financial planning advice. Namerind also provides budgeting support to any tenants who need help in making every dollar count.

Q: What are the other benefits to seeking financial planning education or the support of an Advisor?

A: An experienced advisor can help with a number of things from securing your financial future, to protecting your family from unexpected expenses, to reducing the amount of income tax you are paying. Saving for retirement is something that everyone can do, no matter what their income level. Sitting down with an Advisor can help to determine the right amount of risk and return for each individual or family. One thing that people are often not aware of is that many Advisors don't work on a fee for service basis. We are instead compensated by the companies we work with so our clients often don't have to pay out of pocket to access an Advisor's services.

Achieving your personal goals is not as out of reach as it may sometimes seem – whether your goal is to set up a Registered Education Savings Plan (RESP) to support your children's post-secondary education, or to plan to retire at a certain age. I would encourage anyone who wants more information on how to secure their financial future to contact Namerind for more information or to get in touch with an Advisor.

Meet our Staff



Name:

Toni Swahn

Position:

Oversees Operations at
The Resting Place

Describe a typical day for you at Namerind:

My day can include anything from replenishing supplies to cleaning rooms and laundering linens to balancing which of our guests is best suited to which suite. A lot of my time is spent directing people or giving advice as the people who stay with us are often not familiar with Regina. I've made maps that I provide our guests with directions to the local hospitals and I often field questions about where to buy groceries or other supplies. I really see my job as doing everything I can to make people's stay as comfortable as possible.

What is your favourite thing about working at Namerind?

Each time I get ready to help a new guest, I think to myself 'What would I want if I were in their situation? How would I want to be treated if I were staying here?' Working at Namerind has allowed me to feel part of something important. To be able to be a part of people's lives and to help them when they are facing some of their most challenging times is a special privilege.

Outside of work, what are some of your favourite ways to spend time?

In 2007, I retired after 32 years as an accountant and opened a Caribbean restaurant in Regina. I still run that restaurant in addition to my duties at *The Resting Place*. When I'm not at the restaurant or *The Resting Place*, I love to spend time with my family. I have three children and four grandchildren, one of whom is a newborn! My husband and I spend time with our family as often as we can and always spend Sundays together, no matter what.

Toni has been part of the Namerind team for two years.

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