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ANCIENT SPIRIT, MODERN MIND

## Monthly Payment Option

We are pleased to offer two monthly payment options for the upcoming Citizen Dividend. Executive Council is committed to making sure the Citizen Dividend is implemented in a way that is beneficial to all Citizens.

Lump sum payments can often produce increased stress and unhappiness for an individual. It is now common in our society to see this happen after lottery winnings, another source of lump sum payments. One of the saddest examples is Jack Whittaker, who won millions in the early 2000s. He donated 10% of his winnings to charity and retired from work – life was good. Within five years his daughter and granddaughter had died of drug overdoses, his wife divorced him, and he had been sued numerous times. Jack's final thought on receiving a large lump sum of money was "I wish I'd torn that ticket up."

While the dividend isn't on the same scale as a lottery win, financial matters are often the top stresses that people worry about on a regular basis:

- Money is a greater worry than health, career, or marriage. In fact, money is the top stressor. Two-thirds are "afraid" of a financial emergency or major expense (67%), on par with being afraid of an illness (65%).
- Nearly 6 in 10 of those who frequently worry about money say it has had a negative impact on their mental health.

Researchers have learned that the type of money received has a large effect on the lasting happiness that money provides. Previously, studies only focused on how much total money people had and discovered that more money did not translate into an equivalent increase in happiness. However, recent studies have found evidence that the three key pillars of happiness are: financial security, personal relationships and a sense of purpose.

It's interesting to note that it's financial security, more than money alone that provides the key to happiness, and people on low incomes can still protect themselves financially. Having a sound financial plan can take away many of your worries, and there is a sense of calm and organization that comes from creating stability for your loved ones. Knowing our loved ones are content, healthy and safe (physically and financially) is a major part of being happy.

We are offering two options that will provide secure, monthly payments:

\$250/month on December 1 and 15, then the 15<sup>th</sup> of every month until October 2019.

\$500/month on December 1 and 15, then the 15<sup>th</sup> of every month until October 2018.

We encourage any Citizens who are interested in receiving their dividend in monthly payments to fill out the attached form and return it to the Government.

Office: Anacla Government Office, 170 Nookemus Road, Anacla, B.C., V0R 1B0  
Phone: 1.888.644.4555 | 250.728.3414 | Fax: 250.728.1222

Mail: Port Alberni Government Office, 4644 Adelaide Street, Port Alberni, B.C., V9Y 6N4 | Phone: 250.723.0100 | Fax: 250.723.4646



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### HFN Citizen Dividend Monthly Payment Options

#### \$250 Monthly Option

#### \$500 Monthly Option

1-Dec-17	250.00
15-Dec-17	250.00
15-Jan-18	250.00
15-Feb-18	250.00
15-Mar-18	250.00
15-Apr-18	250.00
15-May-18	250.00
15-Jun-18	250.00
15-Jul-18	250.00
15-Aug-18	250.00
15-Sep-18	250.00
15-Oct-18	250.00
15-Nov-18	250.00
15-Dec-18	250.00
15-Jan-19	250.00
15-Feb-19	250.00
15-Mar-19	250.00
15-Apr-19	250.00
15-May-19	250.00
15-Jun-19	250.00
15-Jul-19	250.00
15-Aug-19	250.00
15-Sep-19	250.00
15-Oct-19	250.00
<b>Total</b>	<b>6,000.00</b>

1-Dec-17	500.00
15-Dec-17	500.00
15-Jan-18	500.00
15-Feb-18	500.00
15-Mar-18	500.00
15-Apr-18	500.00
15-May-18	500.00
15-Jun-18	500.00
15-Jul-18	500.00
15-Aug-18	500.00
15-Sep-18	500.00
15-Oct-18	500.00
<b>Total</b>	<b>6,000.00</b>

Citizens who sign up for monthly distributions may, at any time, request a full payout of all remaining funds. Once a request is processed, that Citizen will receive the full amount of monthly payments remaining on the next scheduled monthly payment on the 15<sup>th</sup> of the current or next month.

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