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We are Living in a Very Interesting Time



We are living in a very interesting time. Each morning as you listen to the news all you seem to hear about is how bad the stock market is, people getting laid off, and how the price of oil has tanked. The world

economy has gone from red hot in the past year to a low like many of the younger generations have never seen. Obviously it is a concern for each of us. While times are tough at the moment, don't forget business goes in cycles. The economy will not stay this way forever. While I cannot predict when things will turn around, I will predict that they will turn around. I am sure you have heard the term "Credit Crunch". While some of the big banks and automotive industry may not have funds to lend money to clients, IBC does not have that problem. IBC is in the business of lending money and we have money to lend! With every challenge, there is also opportunity. If you have an idea that you think would work, don't wait around, GO FOR IT! IBC is looking for hard working people with ideas and a desire to succeed. We would be

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happy to talk to you. IBC lends money for many different purposes. We have lent money for cattle purchases, tractors, gravel trucks, backhoes, photography equipment, vending machines, mining operation, gas bars, convenience stores, trucking and a whole variety of different types of ventures. In the past 2 years IBC has lent over \$6,000,000.00 to First Nation businesses and individuals. The majority of these loans have been to "on reserve" businesses and individuals. Over the past few months the number of loan requests IBC has received has fallen off. I know there is still opportunity out there. Please do not hesitate to contact IBC if you have an idea and want to talk to us about borrowing money.

Changing topics, please take the time to read this news letter. IBC has expanded by starting an oil and gas company to assist First Nations. IBC Energy was incorporated in October 2008 and in this letter we provide you important information with respect to our new venture. In addition, we have published important information regarding the new "ear tagging" regulations for cattle.

I know that each staff member of IBC is very interested in assisting you any way we can and we look forward to being of service to you in the future.

INSIDE THIS ISSUE

We are Living in a Very Interesting Time
Age Verification
Contact Us

1	IBC Energy	3
2	IBC Energy Contact Us	3
2	Staff Profiles	4

Age Verification

What is Age Verification?

Age Verification is the association of animal birth date data with an Animal Identification Number (single tag or tag group). With the ever increasing demand for accurate age determination in Canadian cattle, the Canadian Cattle Identification Agency (CCIA) implemented technological advancements to the national database that provides an effective and internationally recognized Age Verification Process. This voluntary program enables producers to store information and have it readily available should it be required by domestic or export markets. Producers who do not have internet access are able to assign a third-party users to submit information on their behalf.

What are the benefits of Age Verification?

With some international trading partners requiring Age Verification information as a pre-requisite for export, producers have increased their access to domestic and foreign markets by submitting birth date data. Age Verification compliments additional initiatives such as Full Animal Movement Tracking and Premise Identification.

Do I have to know the exact birth date?

No. You can enter exact Birth Date with corresponding tag numbers, or a Calving Start Date associated with a tag range.

What is the difference between a Birth Date and a Calving Start Date?

A Birth Date is the exact date of an animal's birth while a Calving Start Date is the first day in a set time frame where

more than once animal is born and exact dates are not known.

How do I prove I have Age Verified?

After Age Verifying your animals you can print off a Birth Certificate identifying that the animal has been Age Verified.

What do I do if I made a mistake entering birth dates?

If incorrect data is entered, simply re-submit the correct data for the specific animal and the system will update it accordingly.

What do I do if one of my Age Verified animals loses a tag?

If an Age Verified animal loses its tag and the tag number is known, it can be cross-referenced by logging onto your account and the system will merge the information accordingly. If the tag number is not known, the Birth Date Data and new tag number must be resubmitted.

Can I Age Verify animals I have purchased?

No. Animals must be Age Verified by the original Herd of Origin, (where they were born), in order to maintain the accuracy and integrity of the system.

How do I know if animals I have purchased are Age Verified?

Currently industry sectors such as Feedlots, Auction Marts, Producers and Packing Plants can access Birth Date Data by entering the tag number into a search in the CLTS. Herd of Origin information is not shown.

For more information, or questions on Age Verification, visit our website or contact the CCIA by phone, fax or email.



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Pat Mecredi Fort McMurray, AB John Kingsbury Calgary, AB

Romeo Crow Chief Siksika, AB

IBC Energy

Indian Business Corporation has been in operation since 1987, and has built a strong business base. Over the years, IBC has worked successfully with First Nations, providing them with capital to start and maintain business enterprises. In doing so, they have developed an excellent understanding of the Aboriginal society and its approach to business.

IBC Energy is a new oil and gas company that draws its business approach from the experience of IBC. What sets the Company apart from more established oil and gas companies is the unique approach it takes towards partnering with FN companies, and the values that IBC Energy will stand behind when dealing with First Nations. IBC Energy will approach business based on its values and beliefs and its managers' and directors' experience and expertise.

IBC Energy has been created to assist First nations in the development of their oil and gas resources. The approach the Company will take is unique, in that our primary objective is to first ensure the First Nation succeeds in its ventures before IBC Energy realizes its returns. Firstly, the values that the Company will use in its business approach make it unique

in its joint venture approach with its First Nation partners. Secondly, the Company will ensure, as part of its obligations, that it assists its First Nation partners in building their business management capacity, so it can transfer control of the assets over to the First Nation.

For oil and gas, FNs are generally under exploited relative to the adjacent non FN lands. In part, this was due to the higher royalty structures on FN lands, the extra time and effort required to negotiate agreements, and the more complex ways of conducting business on FN lands. In the past six or seven years, the trend has

been for more and more companies to pursue opportunities on FN lands, but the level of exploitation is still well short to that of no FN lands. Currently, activity is dropping off significantly due to the change in business climate. In the meantime, FNs are looking for the right opportunity to see their lands developed, and participate to the degree that they are able. This is an opportunity for IBC Energy to assist these FNs who seek the ability to work with an understanding business partner, who can supply not only capital, but expertise.



IBC Energy Inc. Mission

IBC Energy exists for the development of successful oil & gas ventures that benefit First Nations.

IBC Energy Inc. Vision 2013

The partner of choice to build successful First Nation oil & gas ventures

IBC Energy Inc. Values

Integrity/honesty
Compassion
Relationships
Perseverance

Board Of Directors

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Staff

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Staff Profile

Ivan Lonechild, has been with IBC for three months and is employed as a Loans Administrator. He is originally from White Bear Saskatchewan, but has resided in Calgary for the past ten years, with his wife Michelle and two daughters. He has over ten years of administrative and financial experience. He received his business education at DeVry Institute of Technology and hopes to finish his degree in Project Management. Ivan is also a Powwow Dancer who competes across Canada and the United States. He works hard to balance his cultural activities and still maintain his commitment to his business world.



Alfred Many Heads is IBC Energy's Oil and Gas Manager reporting to the IBC Energy Board to dedicate full time responsibility in the establishment of potential oil and gas ventures. He is responsible for identifying opportunities for investment in oil and gas businesses, managing the development of business opportunities, and managing the ongoing communication with potential and existing clients.

Prior to joining IBC Energy, Alfred worked for Siksika Energy Resources Corporation (SERC) for seven years as Director/Vice President, and during his time with SERC he contributed to a company market value growth to over \$45,000,000 in the 7 years. Alfred's responsibilities included directing and managing daily operations of the Siksika Nation Oil and Gas Company that independently participated in land acquisition, drilling, and operation of properties on or near the Siksika Nation with the industry joint venture partners. Alfred also contributed to the development of the Siksika Resource Development Ltd (SERC parent company) in strategic and social economics initiatives.