



National Association of Federal Retirees Association nationale
des retraités fédéraux

OTTAWA

Annual General Meeting May 5, 2015

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In looking back at 2014 it was once again a busy year.

For the first half of the year there was a major focus on dealing with preparations for the National Annual General Meeting in Montreal. There were a significant number of Resolutions to deal with as the 2014 AGM was where the new governance model, including new National By-Laws, were approved along with the new Association corporate identity. Most of you now know that we are now formally the National Association of Federal Retirees and while we have retained the old logo it is “refreshed” with a new colour scheme.

In terms of governance a geographic model was adopted - with Ottawa being one of six National Districts – of almost equal size in terms of members. We will be (in fact are) represented by two National Directors – as of today these are Konrad von Finckenstein and Jean-Guy Soulière.

In addition the voting structure was changed and Branches will now be casting votes based on membership enrollment. For Ottawa this means we are now the largest Branch in the Association with a voting strength in excess of 18 %. The shift to this structure has caused some concern with the smaller Branches which your Board is fully sensitised to.

A further, and significant, change was the passing of a Resolution for the currently Incorporated Branches – of which there are 5 - to surrender their corporate status. This will ensure that **ALL** 83 Branches of the Association will function under a nationally federally incorporated body i.e. The National Association of Federal Retirees. The Ottawa Branch was supportive of this Resolution and as our members you will be hearing more of this over the coming months.

During 2014 the Branch was also very active in advocacy. As you are all aware the Association was very heavily engaged in the Honour Your Promise campaign. I will not go over the details of this which I am sure most of you are familiar with. Suffice it to say that as a Branch you, our members, along with your Board were all active in getting our message across to the political level.

The last 2 issues of Sage mentioned the advocacy campaign developed by the National Office to put the Association in a solid position to strengthen political and public support during the 2015 election campaign for protecting federal retirees' pension. To this end, the Branch created an Ad Hoc Advocacy Working Group on Pensions. This Group developed, at the local level, a public awareness strategy and work plan on pensions that support and reinforce the National Office's approach and advocacy efforts. We will seek your assistance and support in the implementation of this work plan.

You will find on the Branch website our pension Announcement as well as a pension fact sheet. We intend to use these, along with information packages prepared by the National Office, to reach out to you, our members, to explain the current pension landscape and what we all need to do. The focus is on raising awareness on pension issues and seeking commitment from political parties on protection of pension for federal retirees.

Rosemary Pitfield, the National Director of Communications and Advocacy, will be talking later on the 2015 Federal Election Strategy. I will also be providing you more information on activities to be undertaken by the Ottawa Branch in the coming months on pension advocacy.

In addition to the “high profile” files, your Branch and Board have been working hard in other areas. For example through the various Branch Committees we have added new discount opportunities, been actively engaged in seniors outreach (aging and health) with various partners across the city, and re-engaged in discussions with provincial authorities via the Provincial Advocacy Officer process. Further, we have worked very closely with companion Branches – Ottawa Valley, Algonquin Valley, Cornwall and District - in Eastern Ontario to ensure that we have a consistent and strong local voice.

In closing, I would like to take the opportunity to thank my fellow Board members for their hard work and support. They are a unique group of talented individuals who really make it fun to do what we do.

I would also like to thank Camille Gu erin and Mary-Anne Zwicker, our staff who regularly keep me “out of jail”; and last but not least, I would like to thank every one of our members who volunteer to help with the running of the Branch.

Stephen Troy
President
Federal Association of Federal Retirees, Ottawa Branch

TREASURER'S REPORT

In 2014, the Branch had an excess of revenue over expenses of \$2,838 compared to an excess of \$5,541 in 2013. Although Membership Fees increased by \$8,835, expenses before amortization in 2014 increased by \$10,694. While expenses increased in some areas, savings were achieved in others.

- The cost of Annual and General Meetings comprises both Branch Fall and Branch Spring Meetings as well as the cost of the National Annual Meeting. The increase of \$3,787 was due in large part to the location of the National Annual Meeting held in Montreal during 2014 at which a small delegation attended.
- Office maintenance and repairs increased by \$1,109 due to unexpected repairs of office equipment.
- Professional services totaling \$3,950 represents legal advice received during the year with respect to corporate changes resulting from the new Laws governing not-for-profit corporations.
- Salary costs increased by \$1,713 in line with the public service pension indexing rate for 2014.
- The Strategic Planning caption shows an expense of \$6,661. During the year an Ad-Hoc Advocacy Working Group was formed to develop a Branch public awareness campaign to safeguard the current pension benefits of its members. The committee hired a consultant to provide strategic communications advice and support. The committee also incurred expenses for printing and translating materials.
- As a partial offset to these increased costs, the cost of publishing the Branch Report decreased as only two editions were published compared to four editions published in the previous year.

Our Balance Sheet remained positive with Net Assets at \$160,383 with the unrestricted amount now showing a positive balance of \$59,080. Cash in the Bank at \$119,172 was the result of having collected the 2015 dues in advance during the months of December 2014. Of this amount, \$77,128 shown in the current liability section, represents the National share of these dues which will be remitted to the National Office during 2015. The Branch share of these dues collected in advance in the amount of \$25,934 is shown as deferred revenue and will be recorded in income in 2015.

The 2014 financial statements were audited by the Frouin Group LLP, Chartered Accountants, in whose opinion the Branch's financial statements present fairly, in all material aspects, the financial position of the Branch at the year-end and the results of its operations and cash flows for 2014. The Board is recommending that Frouin Group LLP, Chartered Accountants, be appointed as auditors for the Branch for fiscal year 2015.

Robert Giroux
Treasurer

POLICY AND GOVERNANCE (P&G) COMMITTEE REPORT

The Policy and Governance (P&G) Committee is responsible for examining, at the request of the Board or the Executive Committee, requirements for new policies, the need for changes in existing Branch policies, or the need for changes in the Branch By-Laws.

For 2014, the P&G Committee members included Iris Craig, Michael Fine, Clair Hardy, Katharine Gourlie, David Horley, Jack Cramer, Greville Price and Gisele Samson-Verreault. Committee meetings are also attended by the Branch Managing Director, Camille Gu  rin. The Branch President is an ex officio member. Towards the end of 2014, the Committee lost two members, Michael Fine and Clair Hardy to the Ottawa Board of Directors. Until July 2014 the Chair of the Committee was the Branch President.

As a result of the decision at last year's Annual Members Meeting of the National Association to not have any incorporated branches, the Committee has been tasked with overseeing the dissolution process and ensuring continuity of service to the members of the Ottawa Branch through an unincorporated association upon dissolution to the Ottawa Branch as a provincially incorporated not-for-profit corporation. June 2017 is the deadline for dissolution of all six incorporated branches required by the new by-laws of the National Association. Committee members attended a general presentation by the Manager of Governance of the National Office on the steps required for dissolution of incorporated branches, which steps will vary somewhat according to the provincial laws in each jurisdiction. Independent legal advice has been sought on the process of dissolution.

The Committee has been monitoring threats to federal pensions particularly in light of target benefit plans being considered for Crown corporations and federally regulated companies. It recommended a public awareness campaign to counter misinformation and threats to pensions and sought members interested in doing advocacy work to preserve the existing pension entitlements of federal retirees. Recruited members joined a separate Ottawa Branch Task Force that later included representatives of the National Office. The Committee also recommended hiring an established public relations firm.

The Committee sought and obtained a legal opinion on possible legal challenges in the event of retroactive legislation amending the *Public Service Superannuation Act* so as to affect the vested rights of federal retirees. While the opinion was preliminary given the absence of a legislative amendment, the conclusion was that any challenge would be difficult, lengthy and expensive.

The P&G Committee has the ongoing task of reviewing the Report to branches received regularly from the National Office. This review is intended to identify, review and assess anything contained in the Report to branches which might impact the Ottawa Branch and require some action by its Board of Directors.

In addition, the P&G Committee strives to support the Branch by providing analysis and recommendations to the Board of Directors on any issue referred to the Committee (e.g. Guidelines for Association with other Organizations, Directors Competency Profile and National Advocacy Strategy).

Louis Robayo
Chair, Policy and Governance Committee

MEMBERSHIP AND SERVICES (M&S) COMMITTEE REPORT

The M&S Committee continues to focus on opportunities to enhance the value of membership in the Ottawa Branch. In support of this goal, the following initiatives were undertaken over the past year:

Spring Annual General Meeting: The Guest Speaker at the April Annual General Meeting in 2014 was Camille Gu  rin, the managing Director of the Ottawa Branch. A Chartered Accountant FCA and retired Chief Financial Officer of two publicly traded companies, he now sits on two Pension Investment Committees, developing Investment Strategies and overseeing the performance of the Investment Managers. In his presentation, Mr. Gu  rin reviewed the attributes, advantages and disadvantages of investment vehicles such as annuities, reverse mortgages, life insurance, shares and bonds and explained how shares and bonds fluctuate in market value. Essential investment terminology such as price earnings ratio, yield, bond duration, debt equity ratio, was also covered, to guide members in their investment decisions. This was a well-attended meeting and an excellent presentation was followed by numerous questions.

The Fall Annual General Meeting: The first guest speaker Lynn Brownrigg began her career with Johnson. She obtained her Registered Insurance Brokers License in 1997, her Canadian Accredited Insurance Broker (CAIB) in 2002 and her Chartered Insurance Professional (CIP) Designation in 2006. In her presentation, she reviewed the current public Service Health Care Plan, the basic and the supplemental Medoc plans and compared the Medoc Plan to other available plans.

The second speaker Natalie Klett has travelled extensively across the country and around the world. She graduated from the University of Ottawa with a degree in both International Business and Marketing. Natalie currently works within the Consular Outreach and Partnerships Program in the Public Affairs Branch of Foreign Affairs. Her job consists of coordinating outreach presentations and events throughout the country to educate Canadians about safe travel practices and consular services. She gave an overview of the work done by the Canadian Consular Services, who they are and what they can and cannot do for you when travelling abroad.

Both speakers made excellent presentations and lively Q&A sessions followed. A significant number of members attended the Fall Meeting making it one of the most successful event held in many years. The Committee wishes to warmly thank M. Pierre-Andr   Cusson for his outstanding efforts in recruiting the speakers for the Fall Meeting.

Both Fall and Spring meetings had an Info Mart featuring some of the organisations providing services under our membership discount program as well as other organisations providing services to seniors. Our members had the opportunity to obtain information and/or answers questions about their services. Once again, the Committee wishes to thank Peter Sloan, a member of the committee, for his ongoing efforts to encourage and select interesting and useful sources of information on a variety of subjects for seniors at these biannual Info Marts. The draw for prizes generously offered by the exhibitors is always a welcome addition to each member meeting.

As members may have noticed from the speakers and presentations we have organized over the last several years, we have focused on topics which relate to how we can best enjoy healthy and independent lifestyles during our senior years.

Last February, we received an invitation from a French speaking group called “Le Rendez-vous des a  n  s francophones d’Ottawa (RAFO)”. This group invited our members to attend two different sessions at their locale situated in Orleans. The first conference was on proxies and the second was

on Tax Credits and funeral pre-arrangements. In March, we received a similar invitation from an English speaking group located in the western part of Ottawa. The subject of their conference was on Real Estate, Downsizing, Legal Matters and Financial Planning. We e-mailed these invitations to all 13,000 of our members who have provided us with their e-mail address and received a positive response from our membership.

During the year, we had the following new additions to our "Members' Discount Program": - Bloom Microtech; - Liquid Gym Therapy and Training Centre; - Dignity Memorial Funeral Network; - Double Tree by Hilton Hotel in Gatineau; - Relaxation Station; - CAA North & Eastern Ontario and - RONA at 1880 Innes Road, 585 West Hunt Club Road and 6001 Hazeldean Road in Stittsville.

The current members of the Program are: - Nicole Foote, an agent of Carlson Wagonlit Travel; - Anchor Climate Care; - Francis Fuels; - Campbell Ford; - Kanata Ford; - My Computer Tech; - Beechwood Cemetery, - plus the recent above additions.

Advice and assistance continues to be provided to members by our Health Benefits Officers- Jean Aslin, Margaret Donnelly, Antoinette Martin and Maria Monette. These volunteers are always available to answer questions regarding the Public Service Health Care Plan and the Pensioners' Dental Services Plan. Len Heitin is still providing tax advice to members and Suzanne Hupé was also helpful in providing occasional services as a professional translator on a pro bono basis.

In order to acquaint military retirees with the National Association of Federal Retirees and encourage them to join and participate in our Association, Guy Comeau with the assistance and support of Wayne MacWhirter, Marta Khan, Raymond Drouin, Michael Hawkes and Allen Johnston, have attended every SCAN (Second Career Assistance Network) seminar held in Ottawa since January 2005. Their participation at these military pre-retirement seminars has been increasingly successful, resulting in new members.

Active members of the M&S Committee this past year have been Linda Balke, Pierre-André Cusson, Doug Drouillard, Peter Sloan and Michael Fine.

As Chair of the Membership and Services Committee, I wish to take this opportunity to thank all the above mentioned volunteers who have given some of their precious time in helping our community of Federal Retirees.

Robert Collette
Chair, Membership & Services Committee

COMMUNICATIONS COMMITTEE REPORT

The Communications Committee is responsible for overseeing communications with the membership of the Ottawa Branch, particularly to ensure that all relevant messages are conveyed effectively. During the past year (2014) the Committee met nine times. Care is taken not to infringe on or differ from communications issued by the National Office.

Only two issues (*winter, spring*) of the *Ottawa Branch Report* were sent to all Ottawa Branch members with the Association National *On Guard* quarterly newsletter. The curtailment of the *Ottawa Branch Report* was because the National office began the distribution of their new magazine >> *SAGE* << and stopped forwarding all Branch-reports including the *Ottawa Branch Report*.

During the past year, a total of 23 electronic mails (E-Blasts) were conveyed to approximately 13,000 Ottawa Branch members who have supplied their E-mail addresses. The total number of such E-messages per year is carefully controlled and every effort is made to select only those anticipated to elicit broad interest or have relevance across the Branch membership.

Our Ottawa Branch website is clearly a key instrument for our effective communication with members. It is important to acknowledge that changes in communication technology are both shaping and being shaped by new forms of social organization. As well, it is necessary to provide our members with fast, useful and valuable content. To this end, the Committee over the past year and continuing into 2015 is looking at ways to better use technology to communicate with the membership.

Members of the Communications Committee are Peter Cormier (Chair), Mary Meigh (Deputy Chair), Randy Ervin, Peter Joyce, Marcel Cormier, Linda Borovoy, Suzanne Massé, David Horley and Brenda Huber. The Managing Director, Camille Guérin, attends most meetings as a valuable resource person.

Peter Cormier
Chair, Communications Committee

INFORMATION TECHNOLOGY (I.T.) COMMITTEE REPORT

Over the last year the Information Technology (IT) Committee has continued its work of supporting the Branch in its various computer needs. This included maintaining and developing the Branch website and maintaining systems used in communicating with the membership. As well, the members of the committee provided technical assistance to Branch staff and administration.

The Branch website is an important tool in meeting the Branch's goal of providing information to the membership. Over the last year we have continued to add links and articles that we hope members will find useful and interesting.

For the past few years, the committee looked for new volunteers who could bring their experience and knowledge to assist in the work of the committee. However due to lack of available volunteer resources, it was decided to abolish this committee and contract out the work previously done by the committee to an outside source that specializes in that domain.

The members of the Committee were: Victor Lawetz (Chair), Frank Smith, Bill Balke, Doug Drouillard, and Laurie Button.

Victor Lawetz
Chair, Information Technology Committee

BEREAVEMENT ADMINISTRATIVE SUPPORT GROUP REPORT

Seven dedicated volunteers continue to respond to bereavement support calls from members wanting assistance. This administrative support is offered to recently widowed spouses by the Association's Ottawa Branch and consists, at this time, of reviewing such needs as notifying Superannuation, CPP, OAS, GIS, banks, insurance companies, income tax, etc. When calls come in to the Branch Office, a volunteer of the above committee is put in touch with the bereaved spouse to offer assistance. We thank these dedicated Branch volunteers who are giving their time to help members in their 'hour of need'.

Your Bereavement Support Group comprises: Lee Louch (Chair), Annette Lawrie, Julie Kisch, Mary Hawthorne, Sara Camblin Breault, Margaret Hope and Raymond Coté.

BRANCH COMMUNITY LIAISON COMMITTEE (BCLC) REPORT

The role of the Ottawa Branch Community Liaison Committee (BCLC) of the National Association of Federal Retirees is to proactively seek liaison and association with select local senior-oriented organizations which address senior's pension, health and well-being issues which are congruent with the Association's priorities, goals and strategic objectives and which offer benefit to seniors, including Ottawa Branch members.

Members of the BCLC include: Rebecca Bélanger (Chair), Brenda Huber, Patricia Marsden-Dole, Shelagh Tuddenham and Terry Sing. The Branch President (Stephen Troy) is an ex-officio member of the Committee and the Managing Director (Camille Guérin) attends most meetings.

One of the organizations with which the Committee liaises is the Council on Aging of Ottawa. Shelagh Tuddenham of BCLC took on the task of liaison with the Council as a member of the Health Issues Committee and was soon asked to Co-Chair this Committee. As a result, a partnership with the VON (also represented on the Health Issues Committee) has developed around VON's *Neighbours Helping Neighbours* program. Several Ottawa Branch members (including Shelagh, Patricia and Terry) have received training to be workshop facilitators to help folks develop the tools to be better neighbours, including offering respite care to informal caregivers, and now plan to pass this along through workshops for Branch members and eventually for other parts of the Association. Another outcome of the liaison with the Council has been the involvement of several of the Ottawa Branch members in the Council's Health Literacy Project. This project is designed to help folks become aware of the health services available to them and how to access and use them. Several Branch members were involved in the planning phase – deciding which issues to address and how – and it is anticipated that this member involvement will continue into the next phase of the project, i.e., training as Health Ambassadors.

Other activities included: participation in the City of Ottawa's Senior's Roundtables to assess the impacts of the City's Older Adult Plan and to plan for the next phase of the Plan; meetings with the local representatives of organizations such as the Municipal Retirees Organization of Ontario (MROO) and the Canadian Association of Retired People (CARP); and contact with the Professional Institute of the Public Service of Canada Retired Members Guild through BCLC member Terry Sing. With the appointment of a Provincial Advocacy Officer for Ontario, the BCLC became a link between that office and the Ottawa Branch.

Activities of the committee for the coming year will focus on working to grow the Neighbours Helping Neighbours network within the National Association of Federal Retirees and continuing to expand contact with local senior-oriented organizations. The committee will also work with the Ottawa Branch Advocacy Working Group on Pensions. The role of BCLC will be to bring together appropriate local organizations to inform them of and engage them in the Branch advocacy campaign.

Rebecca Bélanger
Chair, Branch Community Liaison Committee

AD HOC ADVOCACY WORKING GROUP ON PENSIONS

Over the last few years, the issue of pension reform have received much media coverage. Pension reform resurfaced prominently on the national agenda in April 2014, when the federal government launched consultations with federally-regulated employers and Crown corporations on a new pension framework, converting defined benefit plans into less secure target benefit plans. Although this change applies only to federally-regulated employers and Crown corporations, it opens the door to introduce target benefit plans for federal employees and retirees as well.

In July 2014, the Ottawa Branch Board of Directors established an ad hoc working group on pensions. The Working Group was composed of some Board members, volunteers, an expert on pensions and representatives from the National Office. The Ottawa Branch President, Stephen Troy was an ex-officio member of the Working Group and the Managing Director, Camille Guérin attended the meetings.

The Working Group developed a local advocacy strategy and action plan, focusing on working with the National Office to raise the awareness on pension issues among Ottawa members, local politicians and medias and other identified audiences. In addition, a Pension Fact Sheet was produced and is posted on the Ottawa Branch website. You, our members, can use this Pension Fact Sheet when discussing the pension landscape and issues among yourselves, with your friends and with those who will be running for the upcoming federal election.

In the coming months prior to the Federal Election and in support of the National 2015 Federal Election Strategy prepared by the National Office, the Ottawa Branch will undertake a number of pro-active initiatives at the local level such as meetings and letters to local MPs/candidates of all political parties, visits to local community papers, kitchen table discussions with local partners/organizations.

We are counting on our dedicated volunteers and members to assist us in the implementation of these initiatives. To that effect, if you are interested in volunteering, we would ask you to complete and return to us the form placed with the documents distributed to you this morning.

A portal on the Ottawa homepage site will also be established to regularly inform our members of activities undertaken and their outcomes to protect the pension of federal retirees.

Dyane Dufresne
Chair, Ad Hoc Advocacy Working Group on Pensions

MANAGEMENT REPORT

As at December 31st, 2014, the Ottawa Branch had 34,303 members, an increase of 1,165 members over last year. We are fortunate to have seventy volunteers offering their time to help administer the Branch. In addition to our volunteer Board of Directors and Committee members, we have a very active Office Help Desk manned by volunteers five days a week. Again this year, new volunteers were added to our Help Desk roster. These volunteers provide a vital link with our members by providing information to those enquiring about various, pertinent issues. During the membership renewal period in November and December, often three volunteers would come in each day, making the process flow smoothly and efficiently.

We are sincerely grateful for the dedicated services of the following individuals who have volunteered at the Help Desk: Debbie Arcand, Robert Atchison, Linda Balke, Agueda Reus Bazan, Jacqueline Bérubé, Percy Campbell, Dale Coburn, Annalise Dubach, Marguerite Duclos, Karen Kirby, Wally Kozar, Ann Lemieux, Wayne MacWhirter, Hélène Mainville, Donna Major, Ginette Morin, Carol Moskaluk, Georges Nadon, Gus Nelson, Lorraine Ralph, Sabina Rosiu, Doreen Sarazin, Peter Sloan, Rick Stolarik, Jim Turner and Jean-Luc Vachon,

Every year, in recognition of services rendered, we honour volunteers with the Don Yeomans' Volunteer of the Year Award. This Award is presented at the Annual General Meeting. At the 2014 AGM, the award was presented jointly to Iris Craig and Katharine Gourlie for their distinguished services to the Branch for a period of over 17 years. At the moment both are serving on the Policy and Governance Committee.

As in previous years, two events were held to recognize the contribution of our volunteers. In December 2014, a Christmas reception was held in the Office Board room at which some 60 volunteers and spouses attended. On May 26th, 2014, a luncheon reception was held for the volunteers at the Rideau Tennis Club. There again our volunteers took this opportunity to meet each other and fraternize. These social functions have become annual events that the volunteers look forward to attend.

Camille Guérin, Managing Director
Mary-Anne Zwicker, Office Manager