

**Annual General Meeting
May 2, 2017
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PRESIDENT'S REPORT

The past year was once again a busy one for the Board and Staff following on from the results of the 2015 federal election complete with the change in Government and the Associations advocacy campaign and messaging to all political parties.

As you know advocacy – protecting our Pensions and related benefits – is our most important priority. We pressed the previous Conservative government on Public Service Health Care premiums and also sent strong messages on no retro-active changes to entitlements. Strong messaging continues with the current Administration with the Associations focusing on Bill C-27 (which most of you have heard about) and concerns over how health care premiums were to be treated.

The Association has developed some clear language and messaging which it has shared with all the Branches and membership via SAGE. The Ottawa Branch is currently working with the National Advocacy Committee and National Office on implementation to make sure that our views get heard with at all levels of government.

To aid in this, the Branch recently created a new permanent Standing Committee – the Advocacy Committee – under the Chair of Keith Fernandez a Branch Vice-President. I would like to take this opportunity to thank to all of you who have given, and give, of their time and effort to spread our message.

You should be advised therefore the Ottawa Branch received the National Advocacy Award for 2016 for it's activities in this field !!!!

The Ottawa Branch has also been quite vocal in senior's health care with the Branch Community Liaison Committee under Richard Wagner doing sterling work. The Alzheimer's session organized last year by R Bélanger and her team, generated record attendance and we recognize the excellent contribution of our partners in this success. The Branch also supported the National Office in hosting a Panel Discussion on Seniors Health Care in conjunction with the Canadian Medical Association. Again this was a very well attended event. The theme continues at this meeting when we hope you will benefit from the presentations on Diabetes.

The Ottawa Branch was again very active in the preparations for the National Annual Members Meeting which was held here in Ottawa. There were a significant number of Proposals to deal with, with the most significant being approval of the Associations' Revised Strategic Plan. The National Board and Staff had made great strides in producing a plan that was performance/deliverable based, costed and with a very clear focus on priorities. The Branch was able to support the revised Plan - albeit with some reservations over the cost and related fee increases.

Incidentally, in September 2016 the Board held a Strategic Planning workshop to develop a plan for how we should move ahead as a Branch. The Summary report is available on the Branch website. Some changes will take place over the next year.

The AMM also saw the election of Jean-Guy Souliere, one of the Ottawa District Directors, to the position of National President, but also unfortunately saw the resignation of

Konrad von Finckenstein the other Ottawa District Director. This created two vacancies which were subsequently filled by Dyane Dufresne and Michael Fine for the balance of the respective terms.

For the 2017 AMM the Ottawa Branch is sponsoring a Proposal to support the amendment of the Canadian Forces Public Service Superannuation Act to allow for the inclusion of Canadian Armed Forces veterans who have elected to transfer their pensionable military service from the Canadian Forces Superannuation Act to the PSSA, where the start date of their military service was before January 1, 2013.

From a governance perspective we still work towards the Branch disincorporation and the subsequent Business portion of this meeting will address that. I would however like to say that I do not think any of us recognised that it would take 4 years to get to this point. I would also like to say a huge “Thank You” to Louis Robayo for the commitment in time and energy he has spent on this file. Following this meeting he will be stepping down to spend some quality time with his wife and re-discovering the world – Brussels’ or was it Venice comes first ! Well deserved.

Another area where we have made strides is the Branch IM/IT structure including our website. While a lot has been done in the past to ensure we comply with new privacy standards, copyright laws etc. we have made a conscious decision to move away from volunteer maintenance and upkeep and have now have ongoing service contracts with technical companies. While it is up and working we are still tweaking the website and continue to make adjustments to have it what it needs to do for us. I hope that you have found a difference from last year. We know we have much more to do. Given that we no longer have our Branch Report as a communication tool and must depend on Sage, Newspaper Ads and Eblasts – all of which are not inclusive, limit our input, is not timely and is not cost effective – we are relying more and more on the web and also Emails. I would make a heartfelt plea that you all give serious consideration to ensuring we have your email address. At the moment we can only contact about 1/3 of our total membership using this tool.

In addition to what I have covered here the various Branch Committees have also been engaged in various activities. Specifics on these activities are included in the Committee Reports.

We also continue to work very closely with companion Branches in the Region – Ottawa Valley, Algonquin Valley, Cornwall and District - in eastern Ontario to ensure that we have a consistent and strong local voice. I was therefore very happy that “National” recently re-confirmed that the Region would continue and re-appointed Greville Price to the position of Regional Services Officer (the new Branch Services Coordinator).

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.

Finally I would also like to thank Camille Guérin and Mary-Ann Zwicker our staff who regularly continue to keep the Branch functioning. But this year a change will be seen – after a 13 years commitment to the Branch as a staff member Camille has decided to retire. His last working day will be May 31, 2017. He will be missed. He will be honoured at the Volunteers luncheon

scheduled for May 16, 2017 at the Rideau Tennis Club and if anyone has messages or stories they would like to share please feel free to pass them on to me.

Last but not least, I would like to thank every one of our members who volunteer to help with the running of the Branch. They truly make things happen.

Stephen Troy
President, Board of Directors-

TREASURER'S REPORT

In 2016, the Branch had an excess of expenses over revenue on a cash basis of \$9,947. After deducting depreciation, which is an expense not requiring cash, the net result was an excess of expenses over revenues of \$15,052. Although Membership Fees increased by \$10,337, expenses increased by \$23,971.

Expenses increased in some areas such as:

- 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 \$5,574 was due in large part to the location, the number of attendees and format of the Fall General meeting;
- The Branch Community Liaison organized a session on the subject of "Alzheimer vs Memory Lost" with Dr. Frank a well-known speaker. The Branch had to rent a large venue able to accommodate over 450 persons and had to ensure that proper video equipment was in place.
- Credit Cards and Bank Charges increased by \$2,550 as more members are renewing their annual dues by credit cards;
- Professional services totaling \$8,779 represents legal advice received during the year with respect to the disincorporation of the Branch;
- Advocacy shows an increase due to an outside the office advocacy and strategic planning session with a consultant during the year.
- Telecommunications increased by \$17,030. As the workload for I.T. maintenance had become too onerous, the Branch entered into an ongoing contract with a technical company to provide maintenance and construct a new web site in both languages.

However, certain savings were achieved, such as:

- Marketing and Recruitment decreased by \$2,209 due to a non-recurring expense last year related to new banners and equipment showing our new logo.
- Office supplies decreased by \$7,130 due to non-recurring Office upgrades done last year only.
- A saving of \$3,519 was achieved by transferring the membership renewal activities to National Office

Our Balance Sheet remained positive with Net Assets at \$142,432 with the unrestricted amount showing a positive balance of \$52,820. Cash in the Bank at \$48,378 reflects the 2017 dues received in advance during the months of December 2016. Of this amount, \$16,992 shown in the current liability section, represents the National share of these dues which will be remitted to the National Office during 2017. The Branch share of dues collected in advance in the amount of \$43,442 is shown as deferred revenue and will be recorded in income in 2017. These above numbers are different than those of last year because an increase number of members paid their dues by credit card instead of paying by cheques to the Branch

The 2016 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 2016. The Board is recommending that Frouin Group LLP, Chartered Accountants, be appointed by the members as auditors of the Branch for fiscal year 2017.

Robert Giroux
Treasurer

POLICY AND GOVERNANCE (P&G) COMMITTEE REPORT

The P&G Committee is comprised of at least two Ottawa Branch Board members and at least two other volunteers, who must be members of the Ottawa Branch. The President of the National Association of Federal Retirees, Ottawa Branch is an ex-officio member with voting rights. The Managing Director is also an ex-officio member but without voting rights. The Chairperson must be a member of the Board.

The committee's purpose is to ensure that the board fulfills its legal, ethical, and functional responsibilities through adequate governance policy development, monitoring of board activities, and evaluation of board and members' performance.

The P&G Committee formulates and amends the board governance policies, such as bylaws, to guide the board in effectively directing and managing the association's operations and activities. Additionally, the P&G Committee examines issues, that are identified by its members, referred to it by other Committees, or by the Executive Committee, or the Board of Directors, and develops the appropriate recommendations, proposals, draft resolutions or action plans for the Board's consideration.

In addition, the P&G Committee supports the Branch by providing analysis and recommendations to the Board of Directors on any issue referred to the Committee including resolutions related to the Annual Members' Meeting and regulations proposed by the National Association.

The full version of the Committee's revised Terms of Reference, which were approved at the Board's March meeting, are available through the Branch office.

For 2017-2018, the P&G Committee members include Dave Bennett, (Chair), Christine Desloges (Board Director), Ranjeet Nanner (Volunteer), and Harry Ruthnum (Volunteer).

Dave Bennett
Chair, Policy and Governance Committee

MEMBERSHIP AND SERVICES (M&S) COMMITTEE REPORT

The overarching goal of the Ottawa M&S Committee is to leverage the bargaining power of our branch membership—identify products and services that are of value to members at prices far below what individual members could expect to find on their own. Very simply, if the discount benefits of an NAFR membership far exceed the annual fee, then our members have obtained potential value and the M&S Committee will have successfully performed its function. The M&S Committee also focus on delivering themed presentations at our semi-annual members’ meetings in Fall and Spring to provide valuable information to members.

This year, we added the City Of Ottawa Fitness Membership to our Discount Membership Program, providing a 20% discount on fitness membership to our members – a discounted value of up to over \$80.00.

With our “value for money” goal in mind, Michael Fine and I have been exploring ways to obtain financial advisory and investment services for our members at the best competitive rate. In our search, we were influenced by what Warren Buffett wrote a few years ago in his annual letter to Berkshire Hathaway shareholders¹: the long-term results from primarily investing in a very low-cost S&P 500 index fund will be superior to those achieved by most investors who rely on high-fee managers to select individual stocks. In his letter, Buffett recommended the Vanguard Group and we quickly found that Vanguard does, indeed, offer the most competitive fee structure in the industry.

Unfortunately, Vanguard’s offerings in Canada are less developed than they are in the US. In the States, Vanguard offers a direct retail advisory service² at a regressive annual fee of 0.30% or a onetime consultation fee of \$250 to setup and provide a financial individual plan and they do so under a fiduciary duty. A fiduciary duty is the highest standard of care: The fiduciary is obligated to provide investment advice in the best interests of the beneficiary and place their own interests secondary. While we cannot benefit from Vanguard’s US service, what I’ve just described became the benchmark against which we have evaluated financial advisory services available in Canada.

Over the past year, Michael and I met with numerous providers of financial services in Ottawa, Montreal, and Toronto. In Canada, financial advisors are held to a lower standard of care, known as suitability, which means investment recommendations must fit a client’s goals or risk tolerance. The Canadian investment advisory and financial industry is not immune from the competition coming from the south of our borders. At the time of writing this report, we can say that we have now identified some prospective financial and investment services providers offering services and products more closely competing with our benchmark. Discussions and assessments are ongoing. This type of new offering to our members should not take place without warnings when the market appears to be agitated or overvalued. Carefulness is required; perhaps we will be able to make an announcement in time for the October, 2017 meeting. I will keep you posted.

In October 2016, the Committee held its Fall Annual meeting focusing on Investing and Financial Planning in Retirement. We invited two speakers to the event. Vanguard’s Jim Rowley spoke about Vanguard’s investment principles and ETFs. Phillip Brzenk of S&P Dow Jones Indices presented on the performance of actively managed Canadian and American mutual funds versus

index benchmarks and ETFs (the recording of S&P presentation is available online on our website). Further, we had 17 participating organizations to our Infomart kiosks providing themed related information on an array of products and services of general interest to our membership. The meeting was very popular with over 400 members in attendance.

In May 2016, the Committee provided assistance to the Branch Community Liaison Committee to setup our Spring meeting focusing on health and the aging experience: “The (Not-so-Deep) Secrets of Aging Well”, featuring a well known local expert on the subject, Jennifer Moir, owner of Age Well Solutions (www.agewellsolutions.ca). We had 17 participating organizations to our Infomart kiosks offering community supports to healthy aging and an array of products and services of general interest to our membership.

On the health benefits side, advice and assistance continues to be offered by our four officers—Jean Aslin, Margaret Donnelly, Antoinette Martin, and Maria Monette. These volunteers are always available to answer questions on the Public Service Health Care Plan and the Pensioners’ Dental Services Plan.

This year, we continued our efforts to acquaint military retirees with the NAFR. Wayne MacWhirter—along with Georges Nadon, Marta Khan, Raymond Drouin, Michael Hawkes, and Allen Johnston—attended eight Second Career Assistance Network seminars in Ottawa. (In fact, this group has attended every single SCAN seminar since January 2005!) The commitment of our volunteers to communicate the purpose of joining NAFR is greatly appreciated.

Other active M&S Committee members include Michael Fine (Chair of the M&S Committee until his election to the National Board of directors of the NAFR), Pierre-André Cusson, and Terry Sing. **We need more volunteers. Anyone interested in volunteering their time working to enhance the range and value of products and services available to our members is the most welcome to contact me. There is a lot more to do.** As Committee Chair, I would like to thank all our volunteers for their commitment, time and effort.

Daniel Brunet
db.nafr.ob@gmail.com
Chair, Membership and Services Committee

¹ February 28, 2014 - www.berkshirehathaway.com/letters/letters.html

² March 2, 2017 Vanguard Personal Advisor Services Brochure - www.personal.vanguard.com/pdf/vpabroc.pdf

COMMUNICATIONS COMMITTEE REPORT

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

During the past year, a total of 28 electronic mails (E-Blasts) were conveyed to approximately 14,000 Ottawa 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. However, to aid us in our communications with you we would ask that you make your email address available to us. We can assure every member that we do not share this list and as noted limit our own communications to those we believe of importance for you our members.

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, a new web site was developed replacing the previous one. It can be viewed at nafrottawa.com.

During the past year members of the Communications Committee were Peter Cormier (Chair), Mary Meigh (Deputy Chair), Randy Ervin, Peter Joyce, Marcel Cormier, David Horley, Mary Jane Kelleher, Bill Balke and Brenda Huber. The Managing Director, Camille Gu erin, attended most meetings as a valuable resource person.

Your Communications 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 Louise Schwartz.

BRANCH COMMUNITY LIAISON COMMITTEE (BCLC)

The role of the Branch Community Liaison Committee (BCLC) of the National Association of Federal Retirees (NAFR) is to 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 NAFR priorities, goals and strategic objectives and which offer benefit to seniors, including the NAFR Ottawa Branch members.

Members of the BCLC include: Richard Wagner (Chair), Lorraine Cormier, Diane Law, Mary March, Patricia Marsden-Dole, Vaughn Munroe, Terry Sing, Shelagh Tuddenham. The BCLC Chair provides a report at monthly meetings of the Ottawa Branch Board of Directors.

On 25 May, 2016 the BCLC organized a major information/education event co-ordinated by our past chair, Rebecca Bélanger. Dr. Andrew Frank spoke about "Memory Loss: What is normal and what is Alzheimer's". Dr. Frank is the Medical Director of the Bruyère Memory Program at the Elisabeth Bruyère Hospital, Ottawa. His talk covered differences between normal aging and Alzheimer's disease; assessment of Alzheimer's disease; and current and future treatments of Alzheimer's disease.

In the Spring of 2015, the Ottawa Branch entered into a community partnership with the Victorian Order of Nurses (VON) and offered six "Neighbours Helping Neighbours" workshops to our members between June 15, 2015 and March 31, 2016. All the workshop offerings had waiting lists. The program focused on providing respite care for primary caregivers and, as a result, contributes to the reduction of social isolation of our senior population. The VON is currently not able to support the delivery of workshops or train facilitators. However, by word-of-mouth, the program continues to grow within our association and in the broader senior's community. Recently the Ottawa Branch hosted a meeting of organizations that have been, or are involved in the continued delivery of the workshops. On behalf of the BCLC, Shelagh Tuddenham coordinates and co-facilitates the workshops. In addition, she represents the Ottawa Branch on the Health Issues Committee at the Council on Aging.

The Ottawa Branch this year continued its participation in the City of Ottawa's Seniors' Round Table, which plans and monitors the Older Adult Plan for the City for the period 2016 – 2019. Terry Sing, of BCLC, is the Ottawa Branch representative for this initiative. Terry also co-ordinates the UN International Day of Older Persons, as part of this city liaison, which falls on the 1st of Oct every year. Its aim is to take a stand against ageism by drawing attention to and challenging negative stereotypes and misconceptions about older persons and ageing.

The BCLC also teamed up with the Membership and Services Committee to organize this Spring 2017 AGM with its theme of diabetes education. We identified our guest speaker organization and the related exhibitors for the accompanying expanded info mart.

If you are a member of a community group or would simply like to organize an education workshop which might be of benefit to our membership, please consider joining our committee or at least contacting myself. We are always looking for good ideas and volunteers!

Richard Wagner
Chair, Branch Community Liaison Committee

MANAGING DIRECTOR'S REPORT

As at December 31, 2016, our total membership stood at 34,630 members. We are fortunate to have over 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 many days of the 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, two 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, Jacqueline Bérubé, Percy Campbell, Dale Coburn, Marguerite Duclos, Karen Kirby, Wally Kozar, Donna Major, Wayne MacWhirter, Ginette Morin, Georges Nadon, Gus Nelson, Lorraine Ralph, Doreen Sarazin, Peter Sloan, Rick Stolarik, Jim Turner, Mahnaz FarhangMehr, Ron Lachance and George Steeves.

In addition to organizing the usual Fall Members' Meeting as well as the Spring Members' Meeting with the help of the Membership and Services Committee and the Branch Community Liaison Committee, we also organized a third meeting at St. Elias Reception Hall where Dr. Andrew Frank gave an interesting presentation to 450 members on Memory Loss vs. Alzheimer's.

Every year, in recognition of services rendered, we honour volunteers with the Volunteer of the Year Award. This Award is presented at the Annual General Meeting. At the 2016 AGM, the award was presented to Peter Sloan for his distinguished services to the Branch for a period of 10 years, six of them as Coordinator of the Infomart at our General Meetings. At the moment, Peter is still serving as a help desk volunteer.

As in previous years, two events were held to recognize the contribution of our volunteers. In December 2016, a Christmas reception was held in the Office Board room at which some 40 volunteers and spouses attended. On May 17, 2016, 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.

On a personal note, I wish to say farewell as I am retiring on May 31st. I thank all volunteers who have contributed to make the Branch run smoothly, Mary-Anne who has always been a most reliable Manager. The 14 years I have worked at the Branch has given me an opportunity to meet interesting volunteers coming from all types of Government departments with interesting work experience.

Camille Guérin
Managing Director