



**NATIONAL ASSOCIATION OF FEDERAL RETIREES
OTTAWA BRANCH**

MINUTES

Annual General Meeting

May 1, 2018

Ottawa, Ontario

**NATIONAL ASSOCIATION OF FEDERAL RETIREES
OTTAWA BRANCH
2285 St Laurent Blvd – Unit B-2
Ottawa, Ontario, K1G 4Z5**

Annual General Meeting
Held Tuesday, May 1, 2018 at 9:00 a.m.
At the Hellenic Centre, 1315 Prince of Wales Dr., Ottawa, ON

MINUTES

Welcome and Introduction of Special Guests

The Ottawa Branch President, Robert Giroux opened the meeting by welcoming everyone and introducing our special guest, Jean-Guy Soulière, President of the National Association.

He also introduced the members of the Ottawa Branch Executive Committee: Steve Troy, Ottawa Branch Past President; Christine Desloges, Vice-President; Gisèle Samson-Verreault, Corporate Secretary; and Harry Ruthnum, Treasurer, as well as the other members of the Ottawa Board in attendance, and Linda Barber, Branch Manager and Mary-Anne Zwicker, Office Manager.

He then asked all present to join him in a moment of silence for departed members.

The President then outlined the structure of the official business for the morning, including a presentation from Jean-Guy Soulière and then two separate AGMs. The first AGM is for Ottawa Branch as a charter branch of the Association and second AGM is for the corporation that is being repurposed to own and rent the office condo office back to the Branch.

The President noted that Pam Howell, pharmacist with Bruyère Continuing Care would be the guest speaker and that BMO SmartFolio had graciously sponsored the refreshments. He advised that Ottawa Branch has negotiated a special offer that provides our members with significant savings on portfolio management fees when they invest online with BMO SmartFolio. He reminded members that Ottawa Branch does not endorse any position on a product or service as being suitable for members. The Branch offers members information so that they can make up their own minds.

The President then invited Mr. Soulière to take the podium.

Remarks from Jean-Guy Soulière, National Association President

Mr. Soulière identified recruitment, in the face of dwindling membership, as a key challenge and he indicated that many branches are having difficulty recruiting new members.

He invited attendees to read the document *Moving Forward*, on which the next strategic plan for the Association will be based. He encouraged those present to offer their input and stated that the input received to date from branches has been incorporated. He stressed that the document must reflect members' needs and that it is critical for the Association to develop its plans from the bottom up, as opposed to top down. *Moving Forward* and the future strategic plan will be key topics for discussion at the Annual Members' Meeting in June 2018.

Mr. Soulière stated that the Association has the potential to become one of the most influential seniors' organizations in Canada and is rich in diversity. He encouraged more volunteering and explained that some branches with low membership are at risk of closing.

He briefly outlined the advocacy work that the Association has been doing to challenge Bill C-27 and to support a seniors' strategy and the appointment of a Minister for Seniors. He also indicated that the Association is pursuing an appeal of the judgement rendered on the Association's challenge to the government's decision to increase retirees' health care premiums from 25% to 50% under the Public Service Health Care Plan.

Mr. Giroux thanked Mr. Soulière for his remarks and then explained that the two AGMs that follow are key milestones in the evolution of the Ottawa Branch. We have been on the path to change from a corporation into an unincorporated charter branch for several years. The two AGMS represent the last legal steps in this process. The President advised that members will be helping Ottawa Branch make history this morning.

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Having determined that there was well more than the mandatory minimum of 50 members in attendance; Robert Giroux, the President declared that there was quorum and therefore the meeting was legally constituted.

The President asked members to retrieve the agenda from their meeting envelopes which contained:

- Outline for the morning and two agendas – one for each AGM;
- Minutes of the 2017 AGM;
- Integrated Report from the President and the Branch Committees outlining the charter branch's activities last year;
- Slate of candidates for election to the charter branch Board of Directors
- Two sets of audited 2017 Financial Statements – one for the charter branch and one for the corporation;
- Biography of the guest speaker and contact information for INFOMART exhibitors;
- Various forms and questionnaires for members to complete to help plan future meetings;
- New Ottawa Branch brochure; and,
- Special offer from BMO SmartFolio for Ottawa Branch members

Approval of the Agenda

The agenda for the Charter Branch AGM was reviewed on an item by item basis. After which the President asked for a motion to approve the agenda.

Motion 1: to approve the Agenda for the Charter Branch AGM

Moved by: Fred Lyle, member and seconded by Camille Guerin, member. CARRIED.

Approval of Minutes of the Annual General Meeting of May 2, 2017

The President called on Gisèle Samson-Verreault, Corporate Secretary to make a motion to approve the minutes.

Motion 2: to approve the May 2, 2017 AGM minutes

Moved by: Gisèle Samson-Verreault, Corporate Secretary and seconded by Steve Troy, Past President, Ottawa Branch. CARRIED.

President's Report

The President gave a brief overview of his portion of the Integrated Report that was provided in the meeting envelope to all members attending the event. He encouraged members to read the report and he expressed his hope that members will take pride in all the efforts described therein to keep the Association strong and provide valuable and meaningful services.

He noted that the report tries wherever possible to name the actual volunteers who are helping with every project and without whom the Branch would not be able to operate. The President then thanked Steve Troy, Past President and Camille Guerin, former Branch Manager, for their strong support both during his tenure as Treasurer and President.

The President spoke about the new financial literacy training for members that Ottawa Branch has underway. By the end of May, it is expected that close to 400 members will have participated in free financial literacy workshops organized by the Branch.

The President invited members to register for two events in May:

- fraud prevention workshops that the Branch has organized with CPA Canada; and,
- investing discussion seminar that Michael Fine, a former Ottawa Branch board member, has designed and will be offering for a second time.

He invited Mr. Fine to the podium to explain how the seminar is for education purposes only and does not constitute financial or investing advice and that the target audience comprises members who are already actively managing their own investments.

The President concluded his report with the news that Ottawa Branch has formed a new Recruitment and Retention Committee to strengthen the Association and its voice and influence. The Committee is studying best practices and will be working to align its proposals with the overall strategic direction from the National Association.

In the meantime, the President urged members to recruit new members by word of mouth. He suggested that members use the new Ottawa Branch brochure, that was included in their meeting envelopes, as a recruitment tool.

When the President invited questions, a member asked if the Association has any involvement in Phoenix issues that impact new retirees. Mr. Soulière responded that the Association recently conducted a survey of its members to sample problems being experienced by current retirees. The results appear to indicate that Phoenix has not created large problems for current retirees at the moment.

Mr. Soulière also advised that Association representatives have met with the Chief Human Resources Officer at Treasury Board to advocate strongly that Phoenix pay system problems be resolved before pay files are transferred to the Pension Office in Shediac, N.B. Mr. Soulière also explained that the Association can not intervene on personal files.

A member suggested that the Johnson Travel Insurance – Medoc discount can be a very effective incentive to encourage non-members to join. The President acknowledged this and suggested that the BMO SmartFolio discount that the Ottawa Branch has negotiated may also serve as an incentive. More information about Medoc can be found on the national website and more information about the BMO SmartFolio offer can be found on the Ottawa Branch website.

Treasurer's Report

Robert Giroux, who was also the Ottawa Branch Treasurer in 2017, gave an overview of the 2017 Audited Financial Statements for the charter branch, which show a Net Earnings of \$24,769, as explained below. He noted that a more complete report was included in the meeting envelope. He indicated that the independent auditor, Frouin Group CA, gave the Branch a clean, unqualified audit report.

Highlights of the overview included:

- In 2017, the Branch had an excess of expenses over revenue of just over \$24,700. This is due to the funds that the National Office provided to reimburse Ottawa Branch for past legal fees incurred to set up the charter branch and repurpose the corporation;
- The financial statements show Ottawa Branch paying approx. \$19,000 in rent for the condo office to the corporation as landlord;
- Expenses for human resources were greater than originally budgeted due to one-time costs related to transition. Economies were found by trimming costs for the 2017 Spring AGM, the Fall General Members' Meeting and branch attendance at the AMM. Savings were also made on committee expenses, office expenses and volunteer travel; and,
- The Balance Sheet remained positive with Net Assets at \$139,836 and unrestricted Net Assets at \$77,589.

The Treasurer indicated that the Audited Financial Statements had been approved by the Ottawa Branch Board of Directors. The Treasurer's Report in the meeting envelope also contains the Auditor's statement that, in their opinion, "the financial statements present fairly, in all material aspects, the financial position of the National Association of Federal Retirees,

Ottawa Branch as at December 31, 2017 and of its financial performance and its cash flows for the year then ended in accordance with Canadian accounting standards for non-for-profit organizations”.

The Treasurer invited a motion from the floor to acknowledge receipt of the 2017 Audited Financial Statements for the charter branch.

Motion 3 – to acknowledge receipt of the of the 2017 Audited Financial Statements for the Ottawa Branch.

Moved by Steve Troy and seconded by Linda Saunders, Director, Ottawa Branch.
CARRIED.

Appointment of the Auditor for 2018

The President called on Harry Ruthnum, Ottawa Branch Treasurer for 2018, to make a motion to reappoint Frouin Group CA as the Auditor for the charter branch for 2018.

Motion 4 – to reappoint Frouin Group CA as Ottawa Branch Auditor for 2018

Moved by Harry Ruthnum and seconded by Terry Sing, Director, Ottawa Branch Board.

Budget and Forecast

The Treasurer reviewed the highlights of the budget and forecast expenditures for 2018. These were provided to the members on page 5 of the Integrated Report.

No increase in revenues from membership dues is forecast for 2018. It will take time for the national recruitment strategy and the activities of the Ottawa Branch Recruitment and Retention Committee to have effect.

Caution will be the watchword in terms of branch expenditures in 2018. The Branch will have to pay the final legal bills to complete the repurposing of the corporation. However, a savings is forecast in human resources costs now that the one-time costs of transition are over.

The Treasurer indicated that Ottawa Branch will be proactively looking for sponsors to help offset costs. He described the mutually beneficially cross-marketing initiative that Ottawa Branch and the Ottawa Symphony Orchestra piloted in 2017-18.

The Treasurer opened the floor to questions and a member asked if there might be plans to revive a joint promotion with Medoc that had been worked on for some time but did not come to fruition. The President indicated that this proposal will be taken into consideration by the Recruitment and Retention Committee.

Election of Directors

The President drew members’ attention to the booklet describing the slate of directors for election that was included in the meeting envelope. As indicated on page 1, the Nominating Committee ensured that proper notice went out in the Spring 2018 edition of *Sage* to invite nominations for candidates to join the Ottawa Branch Board of Directors.

No outside nominations were received. In the meantime, the Nominating Committee developed a slate of eight excellent candidates that was approved by the Ottawa Branch Board to put forward to the members at today's AGM. The Directors' proposed term end dates are staggered to manage forecast departures in 2019.

The President advised that election by ballots is not necessary, since no other candidates have come forward. Therefore, he declared that the following eight candidates are elected by acclamation:

For a two-year term:

- Christine Desloges
- Keith Fernandez
- Chris Ford
- Harry Ruthnum
- Linda Saunders
- Robert Wagner

For a one-year term:

- Terry Sing
- Patricia Walsh

The President asked if there were any further questions.

A member made a statement about the importance of recruiting volunteers and the challenges inherent in retaining them when they have diverse interests. The President indicated the Ottawa Branch Board is committed to giving its volunteers the opportunity to participate actively in the Branch's activities and evolution. He urged those present to consider volunteering with Ottawa Branch and to fill out the form in their meeting packages for this purpose.

A member suggested that the Branch focus on recruiting new members from the population of federal employees who are about to retire. The President acknowledged that the Recruitment and Retention Committee is looking at this population and he also indicated that the Branch will be actively recruiting prospective members at the APEX Symposium later in May.

Another member advised that she is a contractor providing expertise to the Retirement Planning Institute (RPI) and she suggested that a supply of the new branch brochure be provided to RPI for distribution at their pre-retirement seminars. An Ottawa Branch volunteer will follow-up with the member.

Another member suggested that the AGM be considered a recruitment opportunity and that members should be encouraged to bring a "plus-one" non-member who might be convinced to join the Association. The President replied that this concept is being reviewed by the Recruitment and Retention Committee and the next year's AGM planners.

Another member suggested that the Ottawa Branch could provide space for members to meet and interact socially (e.g. play cards). The President noted this and thanked the member for his suggestion.

Adjournment

The President then called for a motion to adjourn the 2018 AGM of the Ottawa Charter Branch.

Motion 4 to adjourn the 2018 AGM of the Ottawa Charter Branch

***Moved by Fred Lyle, member and seconded by Chris Ford, Director, Ottawa Branch.
CARRIED.***

The official business portion of the meeting terminated at 10:00 a.m.

Robert Giroux then convened a separate AGM for the corporation, 1596954 Ontario Inc., at which members approved amended corporate by-laws and an application for supplementary letters patent for the corporation. This corporate AGM was recorded in a separate set of minutes and terminated at 10:40 a.m.

After a 30-minute break, the non-business portion of the Ottawa Branch AGM commenced, and members listened to Pam Howell, pharmacist at Bruyère Continuing Care, talk about how to manage medications effectively as we get older.

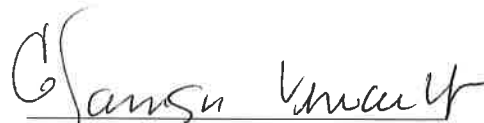
Then the President awarded the 2018 Volunteer of the Year award to Greville Price for his outstanding volunteer service, his leadership and his contribution to the health and growth of the National Association of Federal Retirees, and Ottawa Branch, in particular.

Finally, the President announced the winners of the prizes offered by INFOMART exhibitors: Best Life Rewarded; Fung Loy Kok Taoist Institute; Hearing Life Ottawa; Johnson Insurance; and, Nurse on Board.

The non-business portion of the Ottawa Branch AGM concluded at noon.



Robert Giroux, President



Gisèle Samson-Verreault, Secretary