

**Annual General Meeting  
National Association of Federal Retirees  
Ottawa Branch  
April 30, 2019**

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## PRESIDENT'S REPORT

2018 was my first full year as President of the Ottawa Branch, and what a year it has been. Our Board Directors, staff and volunteers collaborated on and contributed to exceptional activities that have: directly reached all 34,700 of our members at home through *Sage Magazine*; electronically reached 14,500 members who gave us their email addresses; and, involved over 1,000 of our members who attended our events.

But before we go into detail about these achievements, I want to note that 2018 also marked the passing of Stephen Troy, our former President and Board Director. Steve's exceptional contribution to Ottawa Branch and to the Association nationally was well recognized by all who dealt with him. Starting in 2020, we propose to give out our annual branch award as the Stephen Troy Volunteer of the Year Award.

### Looking back

2018 also saw several Board vacancies. Fortunately, excellent candidates came forward to serve. During the year, we appointed 3 new Directors: Leslie Lawry, Elizabeth Renaud, and Darlene Boileau in place of Gisèle Samson-Verreault, Linda Saunders and Hélène Nadeau. We also recruited two new Directors to join us, Alain Corriveau and Dave Bennett (who is returning to our Board) in place of Gray Gillespie and Keith Fernandez, who will step down after the 2019 AGM. I would like to express my sincere appreciation for the tremendous contributions that our departing Directors have made.

Internally, Chris Ford took over as our Branch Secretary from Gisèle Samson-Verreault who held this function and served on our Executive Committee for over 5 years. Harry Ruthnum, in his first year as Treasurer, assisted by Linda Barber, ensured that our finances were healthy, and we closed the year with a surplus of over \$9,000.

Ottawa Branch has been exceptionally active in 2018, pursuing new initiatives and continually striving to demonstrate the value proposition of membership to existing and potential members. I want to especially thank Linda Barber, our Branch Manager who has brought us so many creative ideas, and Mary-Anne Zwicker, our dedicated Office Manager, for their efforts to support the achievement of our goals.

And I also want to thank the extraordinary volunteer committees, teams and individuals who are essential to our success. You will find their names on our Honour Roll at the end of this document. These volunteers are incredibly dedicated and truly roll up their sleeves and work. For example, our Executive Committee and Board of Directors held 15 meetings this year to shape and steer Branch strategy and prudently deploy our resources.

Christine Desloges chaired the Membership and Services Working Group, which met 12 times in order to design, develop and implement our financial literacy initiatives.

Hélène Nadeau and, later, Terry Sing led our Branch Community Liaison Committee through 7 meetings to nurture our health literacy initiatives and our networking strategy with other seniors' organizations in the community.

Chris Ford steered our new Recruitment and Retention (R&R) Committee through 5 meetings where members developed the branch R&R charter and proposed an integrated national R&R strategy that we provided to the National Office for their consideration.

Linda Saunders led our Policy and Governance Committee through 2 meetings to prepare Ottawa Branch to respond to resolutions at the 2018 Annual Members' Meeting (AMM). And I am also happy to report, from a governance perspective, that our Branch is running smoothly as a charter branch and the separate corporation that owns our office building is also functioning well.

Keith Fernandez led our Advocacy Committee through 2 meetings and then also guided committee members who proactively advocated on the front line. They participated in Lobby Day on Parliament Hill, at the Ontario Election Watch Party organized by the National Office, at the International Day of Older Persons at City Hall, and at M.P. Town Halls and one-on-one meetings to solicit support for our positions on Bill C-27, a National Strategy for Seniors, and Pharmacare.

Donald Déry, President of Outaouais Branch and I met Greg Fergus, M.P. for Hull-Aylmer. Leslie Lawry, Advocacy Vice-Chair, arranged and attended an Association meeting with the Honourable Pierre Poilievre, M.P. for Carleton. And Leslie and I met with Mona Fortier, M.P. for Ottawa-Vanier, who has one of the largest concentrations of federal retirees in her riding and who is co-chairing the development of the government's election campaign program.

Lee Louch continued to lead the Branch Bereavement Administrative Support Group that supports recently widowed members seeking assistance. Early this fall, it was agreed to disband the group given that upgraded services from funeral homes and others are now available. We thank Lee and her volunteers for their years of dedicated service.

All these meetings represent approx. 800 hours of volunteer time, in addition to the countless hours our volunteers spend working directly on projects. The good news is that this investment of time and effort is paying off. National Office data shows that Ottawa Branch had the highest (i.e. positive) net membership difference (an increase of 237 memberships) from 2017 to 2018 out of all 79 branches across Canada.

We also believe that this increase has a lot to do with you, our members. All year long, we have been asking you to talk to your friends and neighbours about the value you find in membership and to encourage them to join us. We truly believe word-of-mouth publicity works.

At our October 15, 2018 General Members' Meeting (GMM) on financial literacy, we invited you to bring guests to test-drive the value and learning opportunities we offer. You brought 36 guests, 6 of whom have since joined us with 3 of their spouses. In fact, although we cannot make a direct attribution to the October meeting, Ottawa Branch grew by a net 91 new members in the 2<sup>1/2</sup> week-period after the event.

Our work has also attracted new resources. In 2018, we experimented with asking corporations for sponsorship of our financial literacy and other events. In response, 7 banks provided us with almost \$10,000. We asked National Office for additional funds and received \$3,000 to help us recruit new members. And we are proud to announce that Chartwell® Retirement Residences signed on to be our refreshment sponsor at our 2019 AGM.

These extra funds are critical. Otherwise, our only source of revenue is membership fees, which you may not realize we share with the National Office. Branches only receive 18% of the dues collected from single memberships and 19% from double memberships. When you realize how tight our budget is and how small our staff (one part-time and one full-time), you can begin to appreciate why our volunteers are so important and so amazing.

For example, thanks to project leader Alain Corriveau, the Ottawa Branch financial literacy program is helping an extraordinary number of people. From Nov. 2017 – Dec. 2018, we organized 28 financial literacy workshops that were attended by 645 members. A combined total of 550 members attended our 2017 and 2018 GMMs on financial literacy. Between Jan. 2019 and May 2019, we have 18 more financial literacy workshops planned that will reach another 375 members. In other words, that is 1,570 members interacting with and benefitting from involvement with our Branch.

And the demand for financial literacy workshops continues to grow. Over 1,800 people clicked on the link in our e-newsletter publicizing the hugely popular Investing for Retirees Workshop that is offered by our own member, Michael Fine. Only 88 members were lucky enough to get workshop seats. We plan on using bigger venues in 2019, including, after renovation, our own enlarged Boardroom, but we will need additional funds to finance this.

As indicated by the theme of the 2019 AGM – promoting good mental and physical health – we are also focusing on health literacy. This year, we embarked on an ambitious new pilot project that gives our members free access to BestLifeRewarded, a computer program that encourages healthier living through small steps and computer “clicks”. Based on your interactions with the system, the company can research and study seniors’ health behaviour change as they approach and enjoy retirement.

Also this year, Ottawa Branch welcomed several new organizations into our Members’ Discount Program. We worked with the Ottawa Sports and Entertainment Group and they offered discounts on tickets for the Ottawa 67’s, the Fury and the REDBLACKS. We also worked with Marriott Kanata and they developed special getaway packages for our members at their Kanata properties.

We reached out to all the suppliers in our Members’ Discount Program and updated their offers on our website ([www.nafrottawa.com](http://www.nafrottawa.com)), thanks to terrific technical expertise from volunteer webmaster, Dave Gass. Then we prepared a hard copy Special Report on these updated offers and distributed the report to all our members with Spring 2019 *Sage Magazine*.

Last June, we offered our members two workshops from CAA on tips when preparing for travel, what to do while you’re gone, and how to handle things if something goes wrong. We also collaborated with the Council on Aging of Ottawa and held an older driver fitness workshop in November (for approx. 80 of our members and 40 of theirs). Presenters included Safer Roads Ottawa, local police and the Ministry of Transportation. We are exploring more potential collaborations for 2019.

And of course, Ottawa Branch continued to offer the popular Neighbours Helping Neighbours (NHN) workshops to our members and to other seniors’ organizations, under the stellar leadership of Shelagh Tuddenham. The workshops focus on providing respite care for primary caregivers to reduce the social isolation that they experience.

In 2018, Shelagh and her team facilitated 7 NHN workshops; 3 for our members and 4 for other seniors’ organizations, including a group of Sri Lankan seniors. Shelagh also led the charge to train additional workshop facilitators to increase our reach into the community. Four women in Renfrew and 3 in Ottawa received the training, so we now have 9 facilitators in Ottawa and an additional 3 in Deep River.

Members of the NHN team vigorously promoted the program in 2018 and met with: Champlain Community Support Network, Ottawa Council of Women, the Good Companions Centre, Compassionate Care Ottawa, and United Way. More recently in 2019, Shelagh has represented the Branch and discussed our work on NHN with the Successful Aging Strategic Council and the Caregiver Support Strategy Working Group which was formed by United Way, the Dementia Society and Champlain Community Support Network.

Our own Branch Manager, Linda Barber has been a featured guest speaker at 7 pre-retirement planning courses that the National Office has organized with Tradex® Mutual Funds for the Public Service. Tradex has graciously offered all federal employees who attend one year's free membership in the Association and Linda does her best to encourage these people to sign up on-the-spot and test-drive Ottawa Branch.

On my part, I have participated on two National Association committees, the Advocacy Committee and the Presidents' Long-Range Planning/Moving Forward Committee dealing with the new Strategic Plan, which will be discussed at the national level at the June 2019 AMM.

We hope you are proud of our achievements on your behalf and that you read our monthly electronic newsletters to stay informed about these new initiatives. Our goal is simple. We want to make sure that you can clearly see the value in your membership, and that federal employees and retirees who have not yet joined us can appreciate the value too.

Once again, this year, I ask for your help to reach out to your friends and neighbours, who are federal employees and retirees. Be an Association Ambassador and encourage them to join us. Growing our Branch membership is the only reliable way to increase the funds we have to do the innovative things we are doing on your behalf.

### **Looking ahead**

Looking to the year ahead, our Advocacy Committee will be working with the National Office on a local advocacy plan and election strategy to make sure that local politicians are aware that we want to preserve federal retiree pensions and benefits and we want to see priority action on a National Strategy for Seniors and Pharmacare. Ottawa Branch won a National Association Award for Advocacy after the 2015 election and we hope to harvest many of the successful lessons learned for our 2019 strategy. Dyane Dufresne, one of the key Ottawa Branch volunteers from 2015, has signed on again to help us.

The Membership and Services Working Group will be developing a marketing plan to raise awareness about our Branch and the Association and to encourage more federal employees and retirees to join. We will also adjust our approach to financial literacy and other fields to reflect what we learn about our members' abilities and interests. Our fall GMM on October 30, 2019 will be our signature financial literacy event and we will also use it as a recruitment opportunity. As we did last year, we will invite you to bring guests to see the Branch in action.

The Recruitment and Retention Committee will focus on establishing a presence for the Branch and the Association in the National Capital Region during National Public Service Week (NPSW) June 9–15, 2019. We will work with Outaouais Branch on this. The Committee will also look at strengthening relationships with Canadian Armed Forces, RCMP and other Public Service retiree associations.

Our Policy and Governance Committee will help us prepare for voting on resolutions that are scheduled to be brought forward at the national level at the June 18-20, 2019 AMM. Our Branch Community Liaison Committee will continue to build strong linkages within the community.

We have established a good relationship between the Ottawa and Outaouais Branches (I am in frequent contact with their President) and we intend to collaborate on strategies for advocacy, in advance of the election, and for NPSW and other member recruitment initiatives. In the meantime, we are also strengthening our relationship with the three other branches in the Ottawa-St. Lawrence-Nunavut Region.

### **Invitation to get involved**

To help us tackle these ambitious plans, we urge you to consider volunteering. We are always looking for new Board Directors and we also need help serving on committees, taking minutes, managing projects, translating texts, researching and writing funding applications, answering phones, and organizing workshops and events. Tell us what you can do, and we will do our best to find a place for you.

We also encourage you to email us (at [info@nafrottawa.com](mailto:info@nafrottawa.com)) or call us (at 613-737-2199) and tell us what we are doing well and what you would like to see changed. When you email us positive comments, please let us know if we can share them with others.

We thank our members for their steadfast support and our volunteers for their tremendous contributions. And finally, we thank the National Office of the Association for their ongoing support of our initiatives. We very much appreciate their expertise and advice and the recent funding they have provided. Ottawa Branch thanks Jean-Guy Soulière, National President, Simon Coakeley, CEO, the National Board and the National Office staff for helping us make 2018 a very successful year.

Thank you,

**Robert J. Giroux**  
President, Ottawa Branch  
National Association of Federal Retirees

## **TREASURER'S REPORT Ottawa Branch 2018**

In 2018, the Branch had an excess of revenues over expenses on a cash basis of \$10,529 and after deducting depreciation for the air conditioner purchased in 2017, which is an expense not requiring cash, the net result was an excess of revenues over expenses of just over \$9,700. Against the budget set for 2018, Membership Fees increased by \$2,600 and Expenses decreased by \$6,500, due primarily to a prudent economy plan implemented by the Branch Manager.

Ottawa Branch engaged Frouin Group LLP, Chartered Accountants to do the audit of the 2018 financial statements. We received a clean audit report in 2018. The auditors have stated 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, 2018, and the results of its operations and cash flows for the year then ended in accordance with Canadian accounting standards for non-for-profit organizations”.

It is worth noting that Ottawa Branch staff and volunteers were also able to source sponsors and funders who contributed an additional \$12,600 to help the Branch put on its spring and fall members' meetings, which are becoming more and more ambitious and professional. The fall meeting doubled as a major recruitment event. Included in our new funding sources was our successful application for \$3,000 from the National Association fund for recruitment and outreach. This additional revenue has enabled Ottawa Branch to avoid a deficit of around \$3,000.

However, this inflow and outflow of \$12,600 was not recorded in the 2018 Branch accounts, on the advice of National Office. We organized for these sponsors and funders to pay our suppliers directly.

We have decided that, for greater transparency and administrative effectiveness, starting in 2019, Ottawa Branch will record all revenues it raises as income and all costs will be paid by the Branch.

A review of our expenses against budget shows:

- The single largest increase in spending over budget was for \$8,300 in salary costs (under Services to Members) as our original estimate was too conservative in terms of the effort required to meet Branch commitments.
- The next largest increase in costs over budget (approx. \$3,000 under Policy and Governance) went to pay for one-time, additional legal costs to complete the disincorporation process so that Ottawa Branch operates as a charter branch separate from the Corporation that owns the office building. In 2017, National Office subsidized these legal costs. But in 2018, National Office did not pay for our legal costs.
- The Branch took on a monthly contract for website maintenance to ensure regular updates and this cost \$2,800.
- The biggest savings (approx. \$16,400) was realized in Other Association Activities, which comprised:
  - Spring AGM and fall General Members' Meeting expenses of \$12,600 which were paid by our sponsors;
  - We also pursued more economical options for our volunteer events. For example, we went with volunteer caterers who provided excellent food at much less cost than commercial caterers; and,

- Our Branch Manager was able to make substantial savings by asking volunteers to help translate materials; reducing the number of handouts printed for workshops; and re-negotiating service contracts and switching to more economical suppliers.

Our Balance Sheet for the Branch shows positive Net Assets unrestricted at \$87,325, which is the balance of our Reserve. Our cash flow statement shows a healthy \$53,674 at the end of the year. In the current liability section, \$2,043 represents the National share of dues which will be remitted to National Office during 2018. The receivables from National Office of \$81,974 are, in part, a deferred revenue of \$55,594 representing memberships for 2019, and the remainder of \$26,380 applies to 2018.

The Ottawa Branch Board is recommending that Frouin Group LLP, Chartered Accountants, be reappointed by the members as auditors of the Branch for fiscal year 2019.

The Branch is more active than it has ever been with all the financial literacy training and new services being provided to members with no appreciable increase in funding from membership fees. Ottawa Branch will continue to seek creative solutions and new funding sources in order to deliver on this ambitious program that is designed to demonstrate the value we bring to our existing members and potential new recruits. Our innovative approach combined with our prudent economy plan keeping costs in line have served us well in 2018 and we expect will continue to do so moving forward.

**Harry Ruthnum**  
Treasurer

**NATIONAL ASSOCIATION OF FEDERAL RETIREES  
OTTAWA BRANCH  
2019 BUDGET FORECAST**

		<b>2018 Budget</b>	<b>2018 Actual</b>	<b>2019 Budget</b>
Income				
	Membership Dues – Branch Share			
	• Dues paid by cheques and credit cards	70,000	76,700	76,000
	• Dues paid by DDS	178,000	173,900	174,000
	Total Dues Income	248,000	250,600	250,000
	Interest and Other Income			
	• Interest – Bank		120	
	• Donations			
	• Sundry income		10	
	• Other organizations		*	**5,000
<b>TOTAL INCOME</b>		<b>248,000</b>	<b>250,730</b>	<b>255,000</b>
Operating Expenses	Association Activities			
	• Communications	3,750	3,400	6,550
	• Information Technology	13,700	16,500	14,800
	• Membership & Services	3,750	4,400	4,780
	• Policy & Governance	5,000	8,100	
	• Branch Community Liaison	1,950	700	1,000
	• Advocacy	1,500	300	150
	• Recruitment & Retent.			1,000
	• Other	42,650	26,270	39,650
	Total Association Activities	72,300	59,670	67,930
	Services to Members	153,675	161,570	163,800
	Rent and Tenant Expenses	20,750	18,960	21,900
<b>TOTAL OPERATING EXPENSES</b>		<b>246,725</b>	<b>240,200</b>	<b>253,630</b>
Amortization		800	800	800
<b>NET: INCOME</b>		<b>475</b>	<b>9,730</b>	<b>570</b>
<b>LESS CASH EXPENSES</b>				

\*Ottawa Branch raised \$12,600 to help subsidize it's 2018 AGM and GMM. For the most part, these monies raised did not flow through Ottawa Branch but were paid directly to suppliers by our sponsors.

\*\*Still to be approved - ESDC contribution agreement to enable Ottawa Branch to print financial literacy handouts. Ottawa Branch hopes to continue to successfully source outside funding in 2019 from both National and private sector sponsors.

## Ottawa Branch Volunteer Honour Roll 2018

### Board of Directors

R.J. Giroux, President  
H. Ruthnum, Treas.  
C. Desloges, V-P.  
K. Fernandez, V-P.  
C. Ford, Secretary  
D. Boileau  
G. Gillespie  
L. Lawry  
E. Renaud  
T. Sing  
R. Wagner  
P. Walsh

### OSLN District

D. Brunet, Director  
H. Nadeau, Director  
W. Turner, BSC

### Executive & Board Meeting Minutes

K. Bell  
E. Vininsky

### Advocacy Committee

K. Fernandez, Chair  
L. Lawry, Vice-chair  
R.J. Giroux  
J. King  
T. Sing

### Branch Community Liaison Committee

T. Sing, Chair  
C. Desloges  
D. Law  
M. March  
Dr. P. Marsden-Dole  
A. Mitta  
V. Munroe  
S. Tuddenham  
V. Sahni

### Neighbours Helping Neighbours

S. Tuddenham, Lead  
L. Delorme  
D. Charman  
A. Rush  
R. Wilkins  
H. Valin

### Governance Committee

E. Renaud, Chair  
D. Bennett  
D. Boileau  
R.J. Giroux  
I. Whitehall

### Membership & Services Working Group

C. Desloges, Chair  
A. Corriveau, Lead  
D. Brunet  
H. Buteau  
D. Charlebois  
B. Colley  
C. Enright  
M. Fine  
M-L. Gallant  
R. Katz  
D. Laroque  
L. Lawry  
C. Patton  
T. Sing  
J. Weiner

### Recruitment & Retention Committee

C. Ford, Chair  
H. Ruthnum  
T. Sing  
P. Walsh

### Admin. Assistance for the Bereaved

L. Louch, Lead  
M. Hawthorne  
J. Kisch  
A. Lawrie

### Catering & Photography

L. Balke  
W. Balke

### Funding Applications, Research & Writing

A. Blauveldt  
H. Fleck  
M. Khan

### Health Benefits

J. Aslin  
A. Martin  
M. Monette

### Information Technology

D. Gass, Webmaster  
R. Baker  
S. Biro  
J. Kuzniarz  
G. Morin

### Military SCAN Seminars

W. MacWhirter, Lead  
G. Duncan  
M. Khan  
G. Nadon

### Office Desk & Event Reception

L. Lawry, Co-Lead  
H. Buteau, Co-Lead  
D. Arcand  
J. Bérubé  
P. Campbell  
D. Coburn  
A. Dubach  
M. Duclos  
K. Kirby  
J. Larose  
D. Major  
G. Nadon  
G. Nelson  
D. Sarazin  
P. Sloan  
G. Steeves  
R. Stolarik  
J. Turner

### Strategic Planning

K. Breeck  
I. Whitehall

### Translation & Verification

A. Deschênes  
M. Disipio-Cinanni  
J. Larose  
L. Poirier  
J. Pouliot