



National Association of Federal Retirees Association nationale des retraités fédéraux

**PETERBOROUGH & AREA
BRANCH ON44**

**Minutes of Annual General Meeting
April 10, 2019**

**Royal Canadian Legion Branch 52
1550 Lansdowne Street
Peterborough, ON**

1. Acting President, Lesley Humber welcomed everyone and called the meeting to order at 12:34 p.m. There were 25 members in attendance, and 3 guests.
2. Lesley introduced the current Executive members, with positions held as follows: Pierre Brunet, Vice-President, Maureen Colarossi, Director, John Collins, Director (35 years), Lois Gehan, Director (20 years), Marcel Lamothe, Treasurer, and Lesley Humber, Secretary, Acting President

Lesley asked for a moment of silence in remembrance of deceased members.

3. Approval of the Agenda.

Lesley asked the members to review the Agenda for any errors, or required inclusions, and barring none, requested a motion to accept the Agenda as presented.

MOVED by Lynn Allison, that the Agenda be accepted as presented
SECONDED by John Collins

Carried

4. Approval of minutes from the October 17, 2018 General Meeting

Lesley asked the members to review the minutes for any errors or omissions. A member identified a typo on the 2nd page, 5th paragraph indicating that it should read “retirees are unaware, not as.”

MOVED by Brian Wakelin to approve/accept the October 17, 2018 General Meeting minutes as presented.

SECONDED by Dorothy Gerber

Carried

Pierre Brunet questioned whether the resolution regarding the Pension Benefit Statement referred to in the October 17, 2018 minutes, was ever resolved. Lesley clarified that NAFR had made a request to the Federal government to provide specific information on the actual value of the death benefit, as of the date of publication of the annual Pension Benefit Statement. She advised that Public Works had declined to provide a written value, but that the information was available through E-post. Retirees may call to obtain the information, but would need to answer several security questions.

Lesley responded to a question regarding E-post, and identified that most retirees signed up for this upon retirement. It is an electronic system used to send T4's etc., to retirees through a secure application, and the Pension Benefits Statement is available through E-post. Retirees may request a printed statement if they do not have electronic access.

The issue of the maximum death benefit payout was raised. Lesley clarified that the Supplementary Death Benefit becomes a paid-up benefit of \$10,000.00 at age 75. Both the premiums and the actual value of the benefit decrease by 10% per year from age 66 to 75, therefore at 75, no further premiums are required, and the benefit remains \$10,000.00 for life.

MOVED by John Collins to approve/accept the typographical amendment to the October 17, 2018 General meeting minutes, as discussed.

SECONDED by Cheryl Brady

Carried

5. Correspondence:

Lesley advised that Hearing Life Canada had contacted the branch directly, with the objective to attend one of our meetings, and provide information to our members. However, as there are time constraints due to elections at our Annual General Meetings (AGM), Lesley declined to include them. If there is sufficient interest in having them attend as a guest speaker, perhaps the fall general meeting would be a better time frame. Lesley requested that members indicate their interest to the executive. Lesley responded to a question regarding Hearing Life being a private company. She explained that NAFR works in partnership with companies, to provide benefits to our members, such as affordable travel insurance etc. If members are interested, Hearing Life would potentially hold a lunch time information session for us.

6. President's Report

Lesley advised that our Branch is financially healthy, due in part to the increased membership from the Oshawa branch, and will be reflected in the Treasurer's report.

With regards to Advocacy, our branch has not been very active over the past year, due in part to the vacant position of an Advocacy Officer. The Health Benefits Officer position is also vacant, so there has been no activity in that area either. Lesley requested that should anyone be interested in either position, to please self-identify. Training for both positions would be fully paid by NAFR, and could be available locally by Nancy Gleason, or perhaps in Ottawa.

Lesley identified that Nancy Gleason is the Advocacy Program Officer. Nancy sends updates regarding Health, Pension and Veteran's issues on a monthly basis, typically highlights from media sources around the world.

The National Advocacy meeting was held on February 7, 2019. The main areas of focus were 1) bill C-27, currently no movement, but still a NAFR main priority. 2) PSHCP premium increase to 50/50 as of April 1, 2019, and is an ongoing activity. 3) Veteran's issues based on on-going feedback. And 4) the upcoming October 21, 2019 Federal election and Branch activities, such as meeting with MP's, attending other local activities related to retirement income security etc. NAFR will be forwarding toolkits to each Branch to assist them in advocacy related issues leading up to the election. Going forward, there will be an expectation that our branch will need to be more active on advocacy issues, due to the election.

Regional meetings - Several Branches from Eastern Ontario, including our Peterborough & Area branch, will be attending an Ontario District meeting, scheduled from April 30th to May 2nd in Toronto. Current Vice-President Pierre Brunet (newly elected as President in today's elections), and Treasurer Marcel Lamothe will be attending. Issues primarily related to the upcoming election will be addressed etc., and training specific for branch Treasurer's will be provided during the 3 day meeting.

Sharron Curley identified that she is interested in advocacy, but is unsure as to the scope of the work. Lesley identified that it is a position with a lot of responsibility, but that training would be provided, and potentially Nancy Gleason could personally provide a more defined overview. Sharron asked if we could have more than one Advocacy Officer. Lesley identified that she would contact Nancy Gleason on that question, and felt it was possible as advocacy is a branch-wide issue, basically lobbying MP's for support. She advised that the Health Benefits Officer would be a single position, due to the requirement of the Police Backgrounds check.

7. Secretary's report:

Lesley as the Secretary, identified that she had nothing further to add, as she had addressed everything in the President's report.

8. Membership Report:

Lesley indicated that she would have Marcel provide information on the Membership report, as typically branch Treasurers have full access to the NAFR CRM database, which maintains all membership and financial information.

9. Membership and Treasurer's Report

With respect to the Membership report, Marcel advised that our branch currently has 1103 active members.

Treasurer's report:

Marcel provided written financial reports for both the 2017 and 2018 calendar years. He advised that he was providing the 2017 financial report because the report presented at the 2017 Annual General Meeting, was missing information, which was discovered after an audit by NAFR. Lesley clarified that Marcel had presented a verbal report for 2017, and NAFR requires an annual written report. Therefore, we are required to present the written 2017 financial report, indicating a loss to the members for approval.

MOVED by Pierre Brunet to accept/approve the written 2017 financial report and audit as presented.

SECONDED by Maureen Colarossi

Carried

Richard Poersch asked if NAFR was in receipt of the 2017 financial report. Lesley advised that the report had been submitted to NAFR within the required time frame, however, our Annual General Meeting minutes did not reflect that a written report had been presented. As a result, the minutes of today's Annual General Meeting must clearly indicate that the 2017 financial report was presented in writing. NAFR will then append the minutes from the 2017 AGM in compliance with financial regulations. Lesley advised that the minutes accompanying the financial report, must match and that Marcel will forward the report this week, with the minutes to follow as soon as possible.

Marcel then presented the written financial report for 2018, audited by Dorothy Gerber. The report was approved by Dorothy as marginal as there were some discrepancies between the report and her findings. Marcel advised that he regularly submits financial documentation to NAFR's finance department, who enters data into the CRM system, which unfortunately is not always done on a timely basis, creating discrepancies. Marcel brought attention to the bottom of page two of the report, which provides a verification method to determine if the report balances. Lesley responded to a question regarding where the financial data came from. She advised that NAFR's CRM system captures all financial and membership data. Marcel advised that the reports utilized for the audit, were all obtained from the CRM system, and that the report had been sent to NAFR. The 2018 report indicated earnings of \$2,926.67.

MOVED by Maureen Colarossi to accept/approve the 2018 financial report as presented
SECONDED by Sharron Curley

Carried

Marcel then presented a balance sheet providing financial data for the period from October 18, 2018 (date of our fall general meeting), to April 10, 2019. He advised that the bank balance indicated did not include the petty cash float, and that the investments were separate from the operating account. As of today's date, the current investments total \$22,691.32. A member indicated that the balance sheet was easy to understand, and concise in its presentation.

Marcel discussed the issue of NAFR's not for profit status, and the possibility that continued future interest earnings could affect that status. He proposed that all interest be forwarded to NAFR. Lesley clarified that our GIC's earn interest which have been reinvested into the GIC, but we should not be doing so as technically there should be no profit. Any accrued interest should go to NAFR.

Pierre stated that our branch should be donating the interest to a local charity instead of sending to NAFR. Lesley agreed in principal, but advised that there would need to be discussion with NAFR to determine if the branch has the authority to use the interest to make donations. Richard Poersch stated that a motion from the branch would be needed to allocate funds for a donation. Sharron Curley suggested that we obtain approval from NAFR to make local donations using the interest from the GIC's. Lesley advised that she had taken part in a financial webinar which addressed the issue of reserved and unreserved funds, and their acceptable uses. The funds cannot be used for on-going expenditures, only for sporadic or one-time costs, such as training etc. Pierre stated that as long as our financial report and minutes indicate where the funds were allocated or donated, then we're in compliance with NAFR financial regulations. The donation would not be allocated to a specific charity, rather a local community organization, decided upon by the executive.

MOVED by Pierre that interest earned on our investments, be utilized for donations to local charities.

SECONDED by Sharron Curley

Carried

A member asked about renewal stickers for membership cards, and stated that even if she was no longer a member, she would still be able to use the card to her advantage, i.e.; baggage at the airport. Lesley advised that as the card is now a permanent card, there is no control over its use, and is reliant on the honour system. A member asked about the cost of dues. Lesley stated that for a single membership the annual cost is \$50.28, and the annual cost for a double membership is \$65.16. She also indicated that NAFR has no intention of increasing dues at this time, however, if needs arise, an increase is possible.

MOVED by Una Golding to approve/accept the Treasurer's report as presented

SECONDED by Lynn Alyson

Carried

10. Approval of Auditor/Review Committee Members

Lesley advised that the branch requires a member to volunteer to conduct the 2019 audit to be presented at the 2020 Annual General Meeting. Dorothy Gerber indicated that she would be willing to be the auditor.

MOVED by Richard Poersch to approve/accept Dorothy Gerber as auditor for the 2019 calendar year

SECONDED by Lois Gehan

Carried

11. Old Business – note that this item was moved from item 13

Lesley indicated that much of the old business had been addressed in both the President's and Treasurer's reports, and asked if there specific issues to be discussed.

Pierre stated that item seven from the October 2018 general meeting related to contacting members needed to be addressed. When E-blasts are sent out, it is a blanket e-mail, and members may unsubscribe. Could we phone our members to advise them of meetings etc. without infringing on their privacy? Dorothy Gerber stated that advertising in the paper would be allowed. There was a general discussion on publishing in several free local papers, as our branch covers a wide geographic area.

Sharron Curley asked if NAFR had contact information for all members. Lesley advised that she is able to access all contact information for members of our branch, using the CRM system. The issue of phoning members was discussed, and Lesley reiterated that the problem was two-fold, one, would calling a member be deemed an invasion of privacy?, and two, there is a lack of volunteers who would be willing to call potentially up to 1000 members. Mailing a notice was brought up, but as it incurs a significant cost, it has always been dismissed as an option, and again, we would need volunteers. The notice to be published would need to identify the meeting as open to any federal retiree or potential retiree, veteran's etc. One member identified that the best source of information was the Sage magazine. The use of local television was also suggested.

Lesley stated that perhaps we should expand our motion to include any form of media for communication. She advised that she updates our webpage, and submits notices for publication in Sage, which have to be forwarded three months in advance, therefore not always able to submit something on short-term notice. For example, March 28th was the deadline for notices covering the period from June to September 2019. There is an option also to have a one page insert in Sage, as there are two free publications per year per branch.

MOVED by Pierre Brunet to utilize various forms of media to publish notices regarding our meetings and events, one week prior to the event.

SECONDED by Dorothy Gerber

Carried

Maureen Colarossi asked everyone how they found out about today's meeting. The response was either the Sage magazine, or notification by e-mail. A member identified that there was a lack of understanding regarding what NAFR does, and that it would be advantageous to clearly identify the advocacy issues, such as bill C27 etc., and what we do in the community, to provide specific information in order to attract more members. Lesley advised that the executive would research various options for communication.

Marcel advised that at our 2017 Annual General Meeting, the purchase of a new laptop and printer had been approved by the members. He recently purchased the branch laptop, and anticipates buying the printer in the next few weeks. Lesley stated that the expenditures were noted in the proposed 2017 budget based on depreciation.

12. Nominations Chairperson, Maureen Colarossi - Elections

Lesley handed over the meeting to the Nominations Chairperson, Maureen Colarossi to conduct the Election of Officers.

Maureen then provided a brief overview of Branch 44 Bylaw part 6, Nominations and Elections, advising of the length of term (2 years), the requirement to be a member in good standing, and the election process. Maureen stated that she would not be returning as a Director, and that **Marcel Lamothe** will continue as Treasurer, as would Directors **John Collins**, and **Lois Gehan** - Acclaimed

She identified the three essential positions open for Elections as follows:

- a) President
- b) Vice-President
- c) Secretary

Other non-essential vacant positions

- a) Advocacy Liaison Officer
- b) Health Benefits Officer
- c) Directors at Large

Maureen advised that there were no written nominations submitted.

Maureen then called for Nominations from the floor:

President

Lesley Humber nominated **Pierre Brunet - accepted**
Sharron Curley nominated Lesley Humber - declined

Acclaimed

Vice President

Lois Gehan nominated Dorothy Gerber - declined
Dorothy Gerber nominated Lois Gehan – declined
Sharon Curley nominated **Lesley Humber – accepted**

Acclaimed

Secretary

Marcel Lamothe nominated Maureen Colarossi – declined
Sharron Curley nominated herself

Acclaimed

There were no volunteers for the Directors at Large, or the Advocacy and Health Benefits Officer positions. As a result, the three (3) positions remain vacant.

MOVED by Lesley Humber that Elections be closed, and to dismiss Nominations Chair Maureen Colarossi
SECONDED by Marcel Lamothe

Carried

NAFR Peterborough and Area Branch ON 44 Executive members are:

- Pierre Brunet - President
- Lesley Humber - Vice-President
- Marcel Lamothe - Treasurer
- Sharron Curley - Secretary
- John Collins - Director
- Lois Gehan - Director
- Vacant - Director
- Vacant - Director

13. The newly appointed Executive stood in front of the attending members, and recited the Oath of Office as provided by Past President Richard Poersch. Richard congratulated the new executive, and thanked them for their dedication.

14. New Business

Pierre Brunet as President took over the meeting, and asked if there was any new business to discuss.

Lesley identified that the NAFR Annual Membership Meeting (AMM) is scheduled for June 18 to 20, 2019, at Lac Leamy in Gatineau. The President of a Branch is deemed the formal delegate with voting rights at the AMM, therefore Pierre Brunet will attend as our delegate, with all expenses paid by the national office. Lesley asked that if any member was interested in attending the AMM as an observer, to please contact one of the executive members. She advised that the branch would cover all related expenses, and that while it is not a requirement to send an observer, it provides a valuable learning opportunity.

Lesley stated that there is a sign-up sheet at the front table for anyone interested in Social activities over the summer, and that based on numbers, potentially a BBQ could be organized.

MOVED by Richard Poersch that an amount up to \$1,500 be allocated to expenses related to an observer attending the 2019 AMM.
SECONDED by Marcel Lamothe

Carried

15. **Adjournment**

MOVED by John Collins that the meeting be adjourned at approximately 1:57 p.m.

Lesley Humber (Acting) President

Lesley Humber, Secretary

Marcel Lamothe, Treasurer

Dated: April 10, 2019