

Minutes of the
Annual Meeting of the Algonquin Valley Branch
Held at the Royal Canadian Legion Hall
Pembroke, ON
On Wednesday, February 24, 2016

At 11:30 am, Branch President Paul Ballantyne welcomed everyone to the day's proceedings. Lunch was served, then the Branch Annual Meeting was held, followed by a presentation on "Estate Planning and the Executor" given by Glen Price, a lawyer from Pembroke. The proceedings took place while a major snowstorm crossing all of southern Ontario was building outside.

Branch Annual Meeting (BAM)

1. Welcome and Introductions

President Paul Ballantyne called the BAM to order at 12:45 pm and gave safety-related information about the premises. He introduced several members in attendance who each had many years of experience volunteering in the Branch.

Regrets for absence largely due to the bad weather had been received from Association President Konrad von Finckenstein, Ottawa District Director Jean-Guy Souliere, Ottawa Branch President Stephen Troy, Cornwall and District Branch President Jacques LeBrun, and Ottawa Valley Branch President Steve Fahey.

Regional Service Officer (RSO) Greville Price brought greetings from the Ottawa-St. Lawrence-Nunavut Region. He noted that this would be the last time he would attend an AVB BAM. Regions were being changed significantly, and RSOs were to become Branch Services Coordinators (BSCs).

Paul Ballantyne introduced the members of the 2015 AVB Board of Directors (BOD) who were present:

Paul Ballantyne - President

Ken Philipose - Vice-President

Judith Cloutier - Treasurer

Michael Stephens - Secretary

Leo Buckley - Membership Secretary

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Keith Greenfield - Director

Lakshman Rodrigo - Director

Sham Sunder - Director

Bill Turner - Director

Former Director Ken McDonald who had retired from the BOD in the course of the year was also present. Regrets for absence had been received from Past President Barrie Hallett, Director John Allen, and Director Art Plume.

2. Establish Quorum

The following Branch members and guests (*) were in attendance:

| | |
|---------------------------|---------------------------|
| Christine Adam | Chris Knight |
| Tom Alburger | Lawrence and Cathy Lupton |
| Curley and Elinor Andrews | Bev Macleod |
| Alice Ballantyne | Heather Martin |
| Lesley Barry* | Mani Mathew |
| Mim Barry* | Ela McDonald |
| Jeff and Candy Bishop | Kevin Moore |
| Kathy Buckley | Leela Philipose |
| Doug and Mary Clements | Kathryn Purvis |
| Dave J Croft | Bob and Norma Richards |
| Dave T Croft* | Patricia Seawright* |
| Rick Everett | Barbara Shaw |
| Larry Fisher | Barbara Stephens |
| Penny Greenfield | Terry Trottier |
| Clive Greenstock | Bruce and Penny Wedlock |
| Evans Harrison | Dave Wilder |
| Al Herriot | Ken and Verlie Whitlock |
| Betty Hildebrandt | |

There being 47 members present and more than the 25 Branch members required for BAM quorum, Paul Ballantyne declared that the meeting quorum requirement was met.

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3. Approval of the Agenda

Paul Ballantyne invited additions to the proposed agenda. None were proposed. As moved by Kevin Moore and seconded by Lawrence Lupton, the proposed agenda was adopted.

4. Approval of 2015 BAM minutes

Paul Ballantyne invited comments on the draft minutes of the last AVB BAM, which had been held at the Royal Canadian Legion Hall, Petawawa, on March 1, 2015. No changes to the minutes were proposed. Secretary Michael Stephens noted that the draft minutes had been posted on the AVB website shortly after that meeting, and no comments had been received prior to this meeting. As moved by Michael Stephens and seconded by Bill Turner, the minutes were approved.

5. Business arising from the minutes

There were no follow-up actions from the last BAM.

6. Reports a. President

Paul Ballantyne began his report by noting that the Mission of the Association is to protect the benefits and promote the interests of retired federal employees. Its Vision is that federal public sector retiree benefits are maintained or enhanced over time. Each branch has several roles to fulfill:

1. Communicate with its members through periodic meetings, newsletters, special information meetings and training sessions;
2. Participate in the management of the Association through the active recruitment and retention of members, submission of resolutions to be considered at the national Annual Members Meeting (AMM) and administration of the affairs of the Branch;
3. Provide services to members such as visitations, transportation, and other forms of individual assistance;

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4. Participate in local/provincial advocacy, deal with issues of importance to federal retirees and seniors within their community and ensure that local politicians and MPs know about the Association and its policies;
5. Fulfil its responsibilities under the Association's By-Laws such as reporting to the National Office its financial statements and minutes of its branch annual meetings;
6. Organize social activities to engage members.

AVB had achieved substantial positive results in these six areas last year. The Branch:

1. Submitted Branch reports to appear in SAGE, maintained the well-visited Branch website, and emailed information to Branch members when warranted;
2. Received the Association's "Membership Recruitment and Engagement" award for the series of "Lunch and Learn" workshops spearheaded by Leo Buckley, and held another talk on aging issues;
3. Conducted its annual membership renewal campaign, joined in events with the Seniors Drop-In Centre in Pembroke and the Seniors Friendship Club in Deep River, participated in the spring Petawawa Showcase/Trade Fair and the autumn Deep River Craft Fair, prepared two resolutions for the Association's national Annual Members Meeting, complied with Association requirements in administering the affairs of the Branch, and would still like to restart participating in SCAN retirement seminars at Garrison Petawawa when it is feasible;
4. Provided guidance to members who requested information or raised issues;
5. During the October 2015 federal election, interviewed all five candidates in the Renfrew-Nipissing-Pembroke riding and posted their replies on the AVB website, participated in an all-candidates meeting and arranged for the Cogeco video of the event to be posted on U Tube, and ran six educational workshops for members across Renfrew County on current threats to federal pensions;
6. Organized the annual branch summer "picnic" social.

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b. Membership

Membership Secretary Leo Buckley presented his membership report (Attachment 1) for calendar year 2015. He noted that AVB membership is trending towards a stable figure of about 2350 members.

c. Treasurer

Treasurer Judith Cloutier presented the AVB Income Statement for 2015, Budget for 2016, and Balance Sheet at the end of 2014 and 2015 (Attachment 2). As moved by Chris Knight and seconded by Bob Richards, the Treasurer's report was accepted. As moved by Ken McDonald and seconded by Barbara Stephens, the budget for 2016 was approved.

7. New Business a. Approval of Branch By-laws

President Paul Ballantyne introduced the proposed new set of Branch by-laws that had been developed by the Branch Executive over the last year. The by-laws were based on a template provided by the National Office; much of the content was dictated by the requirements of the federal Not-for-Profit Act. The main points specific to how AVB operates were: the size of the Branch Executive, the introduction of staggered two-year terms of office for the members of the Executive (except for the position of President, which would remain to be elected annually), the number of members constituting a quorum for votes at Branch meetings, and the management of Branch reserve funds.

Several suggested changes to the draft by-laws received from members were discussed, then as moved by Chris Knight and seconded by Bill Turner, the Branch bylaws were approved for Branch use as revised in the discussion and to be submitted for approval by the National Board of Directors.

b. Approval of Reserve Funds

The meeting approved motions to make several changes to the Branch reserve funds:

1. As moved by Kevin Moore and seconded by Ken Whitlock: Branch members endorse the Executive decision to send \$1000 of the Defence of Benefits

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Reserve to National Office to support advocacy efforts against the PSHCP premium increases.

2. As moved by Norma Richards and seconded by Larry Fisher: Branch members endorse replenishing the balance of Defence of Benefits Reserve by \$1000 – replacing the funds sent to National Office in 2015 to support advocacy efforts against the PSHCP premium increases.
3. As moved by Barbara Stephens and seconded by Ken McDonald: Branch members endorse the Branch Executive recommendation to establish a Branch Reserve for Class Vote in the amount of \$2000 to cover Branch cost for a potential Special Fundamental change.
4. As moved by Ken McDonald and seconded by Mary Clements: Branch members endorse: a) increasing the value of the Branch Defence of Benefits Reserve to \$13,000, and b) topping up the reserve with \$5000.

All four motions carried unanimously.

8. Questions

No issues were raised for discussion.

9. Election of Officers

In the absence of the Chair of the Nominating Committee, Barrie Hallett, retiring President Paul Ballantyne moderated the election of a new Branch President. The two candidates, Ken Philipose and Michael Stephens, each addressed the members to make their case for election. RSO Greville Price supervised the election by secret ballot and tallied the votes with scrutineers provide by both candidates. Greville needed to leave the meeting before announcing the result to return to Ottawa before the gathering snowstorm would have made that impossible. Following the talk, Paul Ballantyne announced that Michael Stephens was elected to be the new Branch President, and destroyed the ballots.

The following slate of Branch members had indicated that they were willing to stand for the following positions on the Branch Executive for 2016 (with the indicated terms to start the staggering of the positions; all future terms years - except for the President - will be two years):

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Vice-President – [Vacant]

Treasurer – Judith Cloutier (one year)

Secretary – [Vacant]

Membership Secretary – Leo Buckley (one year)

Director – John Allen (two years)

Director – Keith Greenfield (one year)

Director – Barrie Hallett (one year)

Director – Lakshman Rodrigo (two years)

Director – Sham Sunder (one year)

Director – Bill Turner (two years)

Paul Ballantyne called for additional nominations; none were forthcoming. He closed the nomination process and declared the proposed slate accepted by acclamation. As per the Branch by-laws endorsed by the members, the Executive may appoint members to the vacant positions as needed.

10. Installation of New Executive

The installation ceremony could not be performed as RSO Greville Price had had to leave and no other Association officers outside the Branch were present.

11. Vision for the future (by new Branch President)

Michael Stephens reiterated the priorities for the incoming Executive he had proposed in his election presentation:

- Continue the successful series of Branch Lunch and Learn presentations;
- Be prepared to contribute to potential Association advocacy actions (e.g., after the decision from the court case about conversion of NB public servants' pensions from defined benefit to targeted benefit, the recently publicized "surplus" in the federal public service death benefits account, and the recently publicized technical "deficit" in the Public Service Superannuation account);
- Improve communications to retirees at Garrison Petawawa;
- Update the Branch website and learn how to use the Branch webpage on the new Association national website;

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- Respond to members' requests for activities (which were all the more welcome if they were accompanied by an offer to help make them happen).

12. Adjournment

Paul Ballantyne adjourned the BAM at 2:20 pm.

President: Paul Ballantyne

Minutes prepared by Michael Stephens, Secretary





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Attachment 1

National Association of Federal Retirees Algonquin Valley Branch Membership Report for Calendar Year 2015

The Algonquin Valley Branch membership records are maintained using the National Association of Federal Retirees online database system. Below are the member statistics for the last several years showing the membership is trending towards a stable figure of 2350 members.

Membership Statistics 2007-2015

| Year | Members |
|-------------|----------------|
| 2007 | 1945 |
| 2008 | 2028 |
| 2009 | 2240 |
| 2010 | 2262 |
| 2011 | 2434 |
| 2012 | 2365 |
| 2013 | 2388 |
| 2014 | 2339 |
| 2015 | 2354 |

In 2015, there were 45 members who joined while there were 30 members who cancelled their membership, passed away or, transferred their membership to other National Association branches. Of the present Algonquin Valley Branch member households, the statistics are quite stable: 65.1% were in the Public Service; 34.2% were in the Canadian Forces; and, the remaining 0.7% were formally Federal Judges or retired from RCMP service. Another look statistically at the membership shows 28.0% live in the Deep River/Chalk River area; 26.6% live in Pembroke; 18.2% live in Petawawa; 17.4% reside in and around Renfrew, Cobden, Eganville, Golden Lake, Westmeath and other areas of Renfrew County. The remainder of the members (9.7%) live outside Renfrew County.

In 2015 roughly 91% of membership dues were deducted monthly directly from pensions; the rest of the dues are paid annually by cheque, cash or credit card. Renewal notices are sent out in November with a recommendation to convert from annual payment to direct deduction from pension. A direct deduction from pensions reduces the work load and lessens branch costs associated with printing and mailing of the annual renewal and reminder forms. As of 2015, members who join will be renewed on their anniversary date, rather than at the beginning of new calendar year. The membership dues drive will now take place throughout the year with a substantial number renewing at the beginning of the calendar year.

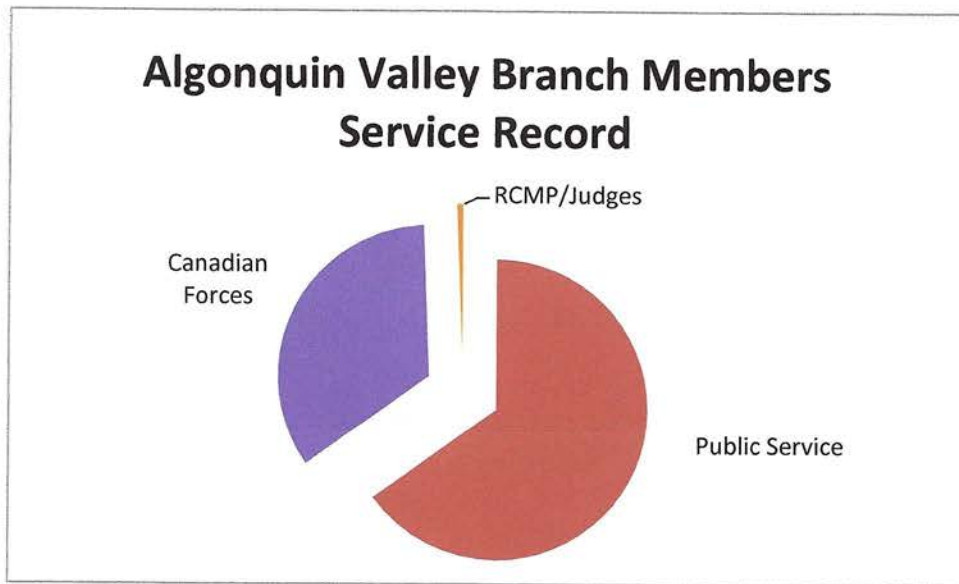
By December 2015, 55 of 220 the households paying annual membership dues were outstanding. Reminders were sent out to the delinquent members. Unpaid memberships will be cancelled after the grace period ends March 31, 2016. Cancelled

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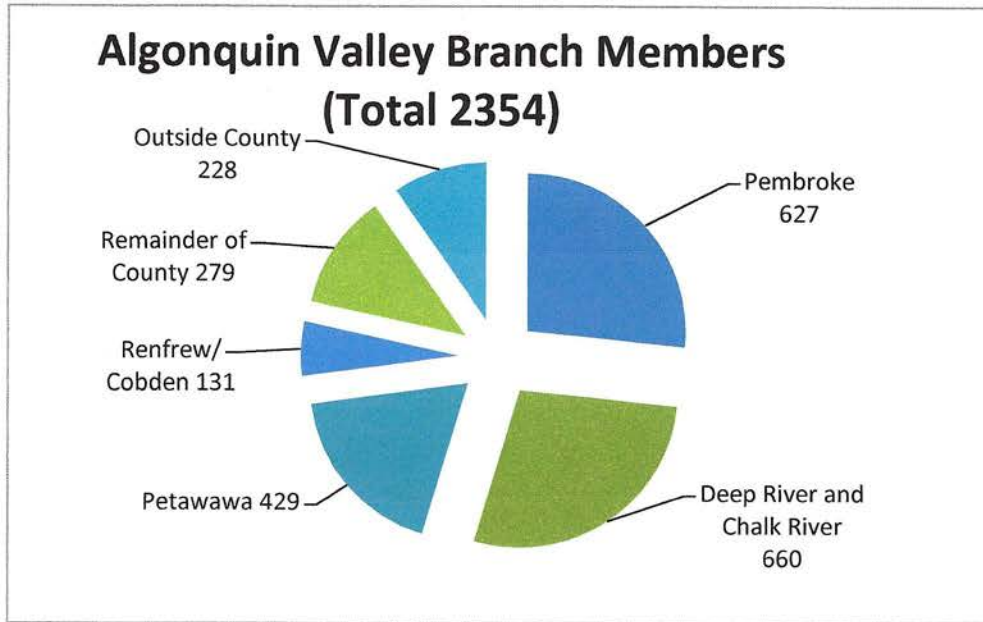
members may rejoin later; they will be included in the next National Office recruitment drive.

Respectfully submitted by Leo Buckley February 24, 2016

Membership Distribution by Past Federal Service Record



Membership Distribution by Residence Location



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Attachment 2

| comments | NAFR - AVB Statement | (ON33) 2015 Income | | |
|--------------------|-------------------------|--------------------|----------------------|--------------|
| | | Budget 2015 | Actuals to Dec 31 | Variance |
| Revenues | | | | |
| Dues | | 15,000 | 16,100 | 1,100 |
| Interest - earned | | 250 | 253 | 3 |
| Interest - accrued | | 250 | 730 | 480 |
| | | 15,500 | 17,098 | 1,598 |
| | | 2,000 | 1,164 | |
| | | 500 | 285 | 836 215 |
| | | 4,000 (6) | 4,222 (11) | (222) |
| | | 3,000 | 2,065 | 935 |
| | | 1,000 | 626 | 374 |
| | | 1,000 | 384 | 616 |
| | | 2,000 | 1,824 | 176 |
| | | 2,500 | 1,292 | 1,208 |
| | | 3,500 | 3,244 | 256 |
| | | 2,000 | - | 2,000 |
| | | - | - | - |
| | | - | - | - |
| | | 400 | 310 | 90 |
| | | 500 | 311 | 189 |
| | | 2,000 | 1,215 | 785 |
| | | 100 | - | 100 |
| | | | | (503) |
| | | 500 | 1,003 | |
| | | - | 152 | (152) |
| | | 400 | 295 | 105 |
| | | 200 | 810 | (610) |
| Miscellaneous | | - | 15 | 15 |

Y&YS booklets

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| | | | |
|---|--------------------|----------------|----------------|
| Total Revenues | 25,600 | 19,202 | 6,398 |
| Expenses | | | |
| AGM | - | 1,000 | (1,000) |
| | - | 4,438 | (4,438) |
| <hr/> | | | |
| Executive and Committee Meetings | | | |
| Program | | | |
| - Talks/Workshops | 5 wksp, 6 Advocacy | | |
| - Socials | | | |
| - Annual Picnic | | | |
| - Volunteer Appreciation | | | |
| - Member Outreach | | | |
| Travel | | | |
| - Branch | | | |
| - Regional | - National | | |
| Communications | | | |
| - Mailings | | | |
| - Yellow Pages or equivalent | | | |
| - Telephone | | | |
| - Webpage & Internet | | | |
| - Brochures/pins | | | |
| - Display hardware, posters, etc | | | |
| Health Benefits Officer Misc Exp | | | |
| Membership Secretary Misc Exp | | | |
| Administration | | | |
| - Bank charges | | | |
| - Supplies | | | |
| - Miscellaneous | DRCA dues, Eqpt | | |
| Total Expenses | | | |
| Defense of Benefits - drawdown | | | |
| Return of Equity - 1st of 3 paymts | | | |
| Income/Loss | (10,100) | (7,542) | |

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NAFR - AVB (ON33) Balance Sheet

| Current assets | as at 2014-12-31 | as at 2015-12-31 | Comments |
|------------------------------|------------------|------------------|---------------------------------|
| Cash - Bank account | \$ 11,832 | \$ 20,583 | |
| GIC #7 | \$ 15,712 | \$ - | cashed |
| GIC #9 | \$ 20,377 | \$ 20,785 | Due Dec 2016 |
| GIC #10 | \$ 21,260 | \$ 21,581 | Due Jun 2019 |
| Total assets | \$ 69,181 | \$ 62,949 | |
| Current liabilities | | | |
| Accrual - Per Capita owed NO | \$ 3,200 | \$ - | |
| Outstanding Cheques | \$ 288 | \$ 4,800 | nos.159,161,162,163,164,165,201 |
| Total liabilities | \$ 3,488 | \$ 4,800 | |
| Members' Equity | \$ 65,693 | \$ 58,150 | |
| Reserves: | | | |
| Class Vote | \$ - | | |
| Defense of Benefits | \$ 8,000 | \$ 7,000 | |
| Leasehold Improvements | \$ 21,321 | \$ 21,321 | |

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NAFR - AVB (ON33) 2015 Budget vs Income, 2016 Budget

| | Budget 2015 | Actuals 2015 | Budget 2016 |
|--|----------------|-----------------|----------------|
| Revenues | | | |
| Dues | 15,000 | 16,100 | 16,400 |
| Interest - earned | 250 | 253 | - |
| Interest - accrued | 250 | 730 | 600 |
| Miscellaneous | - | 15 | - |
| Total Revenues | 15,500 | 17,098 | 17,000 |
| Expenses | | | |
| AGM | 2,000 | 1,164 | 1,200 |
| Executive and Committee Meetings Program | 500 | 285 | 500 |
| - | 4,000 | 4,222 | |
| Talks/Workshops(6) | | (11) | 4,000 |
| - Socials | | | |
| - Annual Picnic | 3,000 | 2,065 | 2,200 |
| - Volunteer | 1,000 | 626 | 1,000 |
| Appreciation | | | |
| - Member Outreach | 1,000 | 384 | 500 |
| Travel | | | |
| - Branch | 2,000 | 1,824 | 2,000 |
| - Regional | 2,500 | 1,292 | 1,500 |
| - National | 3,500 | 3,244 | 3,500 |
| Communications | | | |
| - Mailings | 2,000 | - | 2,000 |
| - Webpage & Internet | 400 | 310 | 400 |
| - Brochures/pins | 500 | 311 | 400 |
| - Display hardware, posters, etc | 2,000 | 1,215 | 1,000 |
| Health Benefits Officer Misc Exp | 100 | - | 100 |
| Membership Secretary Misc Exp | 500 | 1,003 | 1,000 |
| Administration | | | |
| - Bank charges | - | 152 | - |
| - Supplies | 400 | 295 | 400 |
| - Miscellaneous | 200 | 810 | 1,000 |
| Total Expenses | 25,600 | 19,202 | 22,700 |

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| | | | |
|---|----------|--------------|--------------|
| Defense of Benefits - drawdown | - | 1,000 | - |
| Return of Equity | <u>-</u> | <u>4,438</u> | <u>5,438</u> |
| Income/Loss | (10,100) | (7,542) | (11,138) |