

**National Association of Federal Retirees  
North Island – John Finn Branch (BC06)  
AGM Meeting - Via ZOOM  
March 16, 2022**

**Call to Order** - 1:00 pm

**Welcome: President Norma Dean** – after a short delay waiting for a Covid quorum of 23, Norma welcomed 25 members to the 2022 AGM of the North Island – John Finn Branch. She noted that we have plenty of new business all related to finance to discuss: a bylaw amendment concerning reserves along with last year's financial reports and this year's budget. We are hoping for in-person meetings starting in June. Executive meetings have been held regularly, either in person or via Zoom.

**Approval of the Agenda:** Moved by Karen K.; 2<sup>nd</sup> by Gordon R. The agenda was **approved** as presented.

**Approval of Minutes of 17 March 2021:** Moved by Lorene H.; 2<sup>nd</sup> by Karen K. **Carried.**

**Committee Reports:**

- **Financial Reports – Serge Gosselin** – As of 28 Feb 2022, the Chequing Account holds \$13,134.30, the Cash Accounts total \$475.00 and the Asset Accounts total \$52,176.66. There is one outstanding liability of \$1,189.98 giving a net assets total of \$64,595.98. We had income from interest of \$27.73 with total expenses of \$302.22 for a deficit of \$274.49. Moved by Serge to accept the 2022 reports as presented; 2<sup>nd</sup> by Cherie K. **Approved.**
- **Membership – Steve Bunyan** reported 605 Singles, 705 Doubles, 1310 Households for a total of 2015 members. That is down 23 from last year. Steve asked that anyone who has moved or changed their contact details to advise him so he can update our records.
- **Newsletter – Cherie Kelley** said the newsletter is doing fine; we send it out four times a year. We approved printing the Christmas newsletter in color for members who get it in the mail which makes for a much nicer product. She asked that if anyone has anything they would like to see in the newsletter to please let her know.
- **Health Benefits – Gordon Richardson** sent a lengthy report to Norma listing various issues he has dealt with over the course of the year. Questions included Medoc, You and Your Survivors, travel concerns, Covid related matters, disability and retroactive pay issues along with PSHCP claims. All issues were settled to the members' satisfaction. The CBC recently aired a program on *Marketplace* about movers who are scamming people by underestimating the weight of their belongings and hence the final cost of the move. He recommended that members use NAFR's preferred partner, *Relocation Services*.
- **Communications – Bill Turnbull** indicated the website is up to date and the *History* page has been updated with some interesting photos taken over the years.
- **Advocacy – Warren Kelley** did not have too much to report but he keeps in touch with Leslie Gaudette who gets info from National Office to pass on to her branch advocacy officers and then on to either members or MPs.

- **Programs – Lorene Hill** will be looking for locations for in-person meetings starting in June. The Branch 40<sup>th</sup> Anniversary is this year, so we are looking to do something special. At the end of the meeting there will be 13 prize draws for those in attendance.
- **Welfare – Lena Jenkins** noted that 55 members have passed away from last March to the end of February 2022. One of our long-time phoners, Kyle Jones, has recently passed away.

## **New Business:**

**Branch By-Law Amendment & Reserves** – Norma explained why we must change Branch By-Law 9.6 - Allocated Reserves. Simply put, Defence of Benefits can no longer be used as a Branch Reserve category. Alternative Categories have been established for planned one-time expenditures. The intent is to actually spend the money so as to reduce the amounts held in reserve at the branch level. It is the wish of the National Board that the Branch Executive have the flexibility to make decisions about reserve allocation and spending. However, the Executive must inform the membership of reserve status at each AGM.

**Moved** by Kevin Weighill: That the present rather complex rules in *Bylaw 9.6 Allocated Reserves* be replaced with the following new Bylaw; 2<sup>nd</sup> by Karen K. **Approved.**

## **9.6 Reserve Funds**

*The Branch may establish and maintain reserve funds in accordance with the Association's regulations. The Branch executive has the authority to create, change or remove such reserves and must present a report on the status of all Branch reserves at each Annual General Meeting as part of the presentation of the Branch's financial statements.*

**Reserves** – Serge went over the *Reserves Motions Template* and explained the different categories, the justification for the expenses and the planned amounts that will apply over the period 2021-2025. After much discussion the Board of Directors moved that the following activities and funds be included in the Reserve Budget.

- Information Technology and Equipment - \$1200 to be used to purchase equipment required by members of the executive to carry out their responsibilities.
- Special Events - \$10,000 (2022) \$10,000 (2023). To fund a 40<sup>th</sup> anniversary event for the NIJF branch in 2022 and to fund a 60<sup>th</sup> anniversary event for NAFR in 2023.
- Advocacy - \$500 (2022) \$500 (?) - To fund events such as a town hall prior to upcoming Provincial or Federal elections.
- Recruiting/Communication - \$6,040 (2022-2023) - To print a supply of bi-lingual flyers promoting membership in the organization for inserting into the Totem Times. Cost \$650 - To fund meetings with members and encourage new members in the outlying communities of Campbell River, Powell River, Port Hardy, Port McNeil, and Bowser.
- Training and Succession Planning - \$3000 (2023) and \$3000 (2025) -To send one additional executive member to AMM i.e. new Vice President.

**2021 Financial Statements** – On February 16<sup>th</sup> Serge Gosselin conducted the required yearly financial review with two reviewers in attendance. Kathi Brown, who was present, stated that everything was found to be in good order. Serge noted that our net assets as of December 31, 2021 were \$64,870.47. Revenue for the year was \$14,690.30, expenditures were \$13,126.85 giving a surplus of \$1,563.45.

Serge moved that the reviewed financial statements for 2021 showing earnings of \$1,583.45 be accepted as presented; 2<sup>nd</sup> by Kevin W. **Carried.**

**2022 Budget – Serge Gosselin** went over the 2022 budget explaining the various forecast expenditures. With a forecast income of \$14,854.00 and expenditures of \$29,354.00 we are left with a deficit of \$14,500 for the year. Serge moved that the budget be accepted; Warren K. 2<sup>nd</sup>. 94% voted in favour with 6% against. **Carried.**

**Elections & Voting – Cecile Turnbull** – presented the slate of officers for the coming year and asked if there was anyone willing to come on board. With no objections or volunteers the Executive with be:

- **President** - Norma Dean, **VP** - Warren Kelley, **Interim Treasurer** – Bill Turnbull, **Secretary** – Cecile Turnbull, **Membership** – Steve Bunyan, **Health Benefits** – Gordon Richardson, **Communications** - Bill Turnbull, **Advocacy** - Warren Kelley, **Newsletter** – Cherie Kelley, **Programs** – Lorene Hill, **Welfare** – Lena Jenkins. **Telephone Coordinator** – Lena Jenkins. We have several Director at Large positions available at this time.

#### **Other Business:**

Names were drawn for 13 - \$25.00 gift certificates. The winners were:

Ryan LaPalm, Bonnie Luterbach, Paulette Weighill, Norma Mortimer, Kevin Weighill, Scott Hodge, Bob Hillier, George Luterbach, Sharon Malone, Bob Mortimer, Karen Kratz, Rick Shaw, Brad Bridgeman.

**Adjournment:** Norma thanked everyone for attending.

**Next meeting:** June – date to be determined.

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**Secretary – Cecile Turnbull**

**President – Norma Dean**

16 Feb 2022

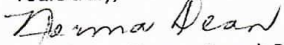
National Association of Federal Retirees  
Board of Directors  
865 Shefford Road  
Ottawa, ON K1J 1H9

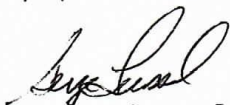
This representation letter is provided in connection with the financial statements of National Association of Federal Retirees Branch #\_BC06\_ located in\_\_Comox BC ended December 31, 2021.\_\_.

We confirm the following, to the best of our knowledge and belief, having made such inquiries as we considered necessary for the purpose of appropriately informing ourselves:

- We have fulfilled our responsibilities in relation to preparation and provision of the financial statements provided.
- Significant assumptions used by us in making accounting entries, included those measured as fair value, are reasonable
- We have provided copies of statements relating to all financial accounts held by the branch
- All transactions have been recorded in the accounting records and are reflected in the financial statements
- We acknowledge our responsibility for the design, implementation and maintenance of internal control to prevent and detect fraud within the branch
- To our knowledge there has been no fraud or suspected fraud that effects the Association and involves
  - Branch executive
  - Branch volunteers
  - Branch employees
  - others where the fraud could have a material effect on the financial statements.
- We have provided a certificate of insurance to National Office (where the branch has its own insurance coverage)
- We have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing financial statements
- We are not aware of any pending legal action that may impact the branch.

Yours truly,

  
\_\_\_\_Norma Dean\_\_\_\_ Branch President \_

  
\_\_\_\_Serge Gosselin\_\_\_\_ Branch Treasurer

# BRANCH ANNUAL REVIEW FORM\*



National Association  
of Federal Retirees  
Association nationale  
des retraités fédéraux

To: Officers and Members of BC06 NORTH ISLAND - JOHN FINN  
(Branch Code & Name)

From: FINANCIAL REVIEW COMMITTEE  
(Internal Committee)

## Financial:

I/We have examined the records of the NORTH ISLAND - JOHN FINN Branch of the National Association of Federal Retirees for the year ending December 31 2021 showing Earnings (~~Loss~~) of \$ 1363.45 and found them to be Acceptable / Marginal / Unacceptable  
(please circle one)

All monies received by the Branch have been deposited in a branch bank account.

All payments have been made by cheque.

The balance in the branch bank account(s) as of 31 December 2021 agrees with the treasurer's records.

## Membership: (please select one)

☐ The Branch does not process or cancel memberships locally. Membership functions are provided by the National Office. (skip to Banking section)

☐ The Branch processes and cancels memberships locally AND:

**Cheque or cash-paying** membership records show that dues for \_\_\_\_\_ single memberships, \_\_\_\_\_ double memberships were paid for the in the current year. All payments received have been updated in the National database system.

**For ALL Non-DDS:** Year-end membership lists confirm all membership past due over 90 days have been dropped from active status for non-payment of dues. **Yes / No**  
(please circle one)

**Banking:** Please provide full details for all financial accounts held by the branch AND copy(s) of Dec 31<sup>st</sup> statement from each financial institution\*

\*Bank Name: TD CANADA TRUST

\*Bank Address: 104 B-1966 BUTHIE ROAD COMOX B.C. V9M 3X7

\*Other Institutions: \_\_\_\_\_

\*Bank Account Numbers: 9314-500 7404- 810904401.  
(Attach additional page for financial institutions\*, if required)

Reviewed by: (Signature of Internal Reviewer)

Kathrine A. Brown  
Reviewed by: (Signature of Internal Reviewer)

Norma Dean  
Accepted by: (Signature of branch executive)

Date: 16 FEB 2022.

A.M. ANDERSON  
(Print Name of Reviewer)

KATHRINE BROWN  
(Print Name of Reviewer)

NORMA DEAN PRESIDENT  
(Print Name of Executive)

\* This information is collected pursuant to Association Regulation 4.2 (7).

This form is to be completed and submitted annually with the Branch Representation Letter, copies of Reviewed Financial Statements, copies of Dec 31<sup>st</sup> bank statements from all institutions, and a copy of the draft AGM minutes where the reviewed statements were presented.