



National Association of Federal Retirees
Association nationale des retraités fédéraux

FRASER VALLEY WEST

- 2019 in Review
- Br. Treasurer Summary
- Br. Advocacy
- Health Benefits
- Membership Admin.
- Membership Marketing
- Br. Communications
- Branch Events
- Volunteer Engagement

BC04 Branch Report

for year ending 2019

12 31

Presented at the 2020 03 12 BC04 Branch AGM

• 2019 in Review

Fraser Valley West Branch (BC04) enjoys a growing Branch Membership while delivering a strong Branch Advocacy program.

2019 was a Federal Election year, the most effective time to advocate our Association goals on behalf of all Federal Retirees. And this time, our Association came through in a very focused and business-like manner, nationally, provincially and at our Branch level.

We are proud of our Branch achievements. For the past few years, our unofficial Branch Motto has been **'Yes, we can!'** And indeed, when we work cohesively with National Office and District specialists, Yes we can!

At our July GM & BBQ, candidates from our 8 federal ridings joined us in a most dynamic and informative Meet & Greet - an exchange of views and expectations. We also participated at subsequent pre-election townhalls and less formal meetings with the candidates.

Now that we have a renewed federal government, NAFR is quite busy, nationally and locally, following up on MPs' promises.

Our Branch had set 'Recruitment' as a major goal for 2019. In the shadows of the federal election Advocacy efforts, however, Recruitment at the local level had a slow start. And thus, Recruitment of new NAFR members remains a high priority in 2020.

Our Branch Communications and Branch Events are undergoing a renaissance. The Branch website is being modernized with a new look and more pictures content. And, online Events-pre-registration and pre-payments are being developed. Most importantly, the number of Speaker Events is again being increased.

For the latest on all Branch Events, please refer to our **Events Calendar**, posted on our Branch website www.nafrfraservalleywest.ca, and look for our monthly 'Branch News Updates' e-mails.

Continued...

2018 was the year of our grand 40th Branch Anniversary Celebration.

2019 was the year of our intense and nationally coordinated Elections Advocacy drive. 2020 looks to become the year of our local NAFR Membership Recruitment drive.

The business of our Branch is conducted by a very dedicated and inspiring Board of Directors, all volunteering their substantial skills and wisdoms in the pursuit of our Association goals. Still, all successful organizations need new blood now and then to revitalize.

For our Branch to continue with a high degree of strength, vibrancy, and significance, we need to re-staff our Board with recently retired NAFR Members. In this way, we ensure infusion of modern perspectives and contemporary approaches. We seek your modern skills, your zest and your wisdom.

The positions held by our Directors at Large are flexible - not 'cast in stone'. We invite you to **dare to thrive as a 'change-maker' on our NAFR team of innovators.**

It has been a pleasure and an honour to have served on our Fraser Valley West Board.

Respectfully, 
Bernd Hirsekorn, Branch President

- **Branch Treasurer's Report**
for year ending December 31st 2019

Ian Spence/Thelma Graham

Financial Statement for 2019

Appendix A is **The Reviewed Financial Statement for the year 2019**, with the budget proposed for 2020. The Branch financial records were reviewed by Ms. Verna Sandison (CGA), a member of the Branch, who found them to be in order.

Appendix B.1, "Balances" shows the Branch holding Net Assets (or Total Equity) of \$31,042.82.

Appendix B.2, "Earnings/Loss" shows the Actual revenues/costs and resulting Earnings/Loss for the years of 2018 and 2019.

The Financial Statement shows that in 2019,

- the Branch received \$15,904.45 from various sources;
- total expenses, minus \$4,620 in Meal/Ticket Sales, came to a total of \$16,550.40;
- the resulting Net Loss was \$645.95.

I move that the members assembled at this Annual Meeting receive and approve the Reviewed Financial Statement for the year 2019 showing a Net Loss of \$645.95 .

Continued...

Reserved Equity

As a component of a not-for-profit corporation, the Branch is expected to "break even" in a typical fiscal year. Typically, BC 04 receives about \$15,000 as the branch share of membership fees and collects another \$4,000 in ticket sales and interest on savings and investments, and

spends about the same amount. To ensure that the corporation retains its not-for-profit status, Federal Retirees has set out for branches the guidance that they may retain “unreserved equity” (a cash cushion) equal to approximately one year’s operating funds based on a 3-year average.

Any funds the branch holds in excess of the “cushion” must be designated as “reserved” for specific purposes. Reserves may be allocated only for special, anticipated but non-recurring expenses. Expenses that occur regularly are to be reflected in the operating budget. (The branch also has the option of transferring “surplus” funds to the national reserves for use in the “defense of benefits”. Such transfers are tracked and may be available to the branch in the case of need in the future. When combined at the national level, such funds can be invested at higher interest rates than those available at the branch level.)

At the 2019 Branch Annual Meeting, a number of motions were presented to manage existing reserves and to define new reserves. At the 2019 Branch Annual Meeting, members agreed “to establish and approve four (4) Branch Reserved Equity Allocations”:

- a “Special Events Reserved Equity” allocation in the amount of **\$4,000**
- a “Volunteer Training and Development Reserved Equity” allocation in the amount of **\$6,000**
- a “Branch Advocacy Reserved Equity” allocation in the amount of **\$6,000**
- an “Equipment Reserved Equity” allocation in the amount of **\$3,000**.

Before entering these reserves into the CRM accounting system, National Office has asked for more detail as to the purpose of these reserves.

Appendix C provides additional detail as requested.

Non-recurring expenses that are anticipated to cause the Branch to draw against “reserves” in 2020 total **\$7600** include; \$4,000 to host a Townhall (Experts’ Forum) on Pharmacare, \$1600 for training volunteers in web-site development and financial software, \$1,000 for a “new members” reception, \$500 for equipment purchase (printer) and \$500 for conference attendance.

I move that the members assembled at this Annual Meeting, confirm the Branch Reserved Equity Allocations made in 2019, with the additional detail provided in Appendix C, Fraser Valley West BC 04 Equity reserves.

Branch Budget for 2020 – see Appendix A

The proposed operating budget for 2020 is similar to that for 2019. In 2019, we anticipated revenue of **\$16,100** and expenses of **\$17,800** and we were “under budget” by **\$1249.60**. In 2020, we are stating anticipated revenue as **\$16,000** and anticipated expenses as **\$18,000**.

I move that the members assembled at this Annual Meeting approve the 2020 proposed Branch Budget as shown in Appendix A.

Respectfully submitted - On behalf of Thelma Graham, Treasurer
Ian Spence, Vice-president

• **Branch Advocacy Report**

Advocacy is the primary function of any Federal Retirees’ branch and in 2019 Fraser Valley West volunteers worked hard to make sure local politicians with federal ambitions understood our members’ concerns. In collaboration with allied seniors’ organizations, Federal Retirees set out four priorities to be addressed in our conversations with politicians:

- Income security in retirement,
- Pharmacare
- Improved well-being for veterans and their families, and
- a comprehensive seniors' strategy.

With professionally-designed campaign materials (buttons! stickers! pamphlets!) provided by National Office and the efforts of a few enthusiastic volunteers, we were able to connect with many local politicians and raise the profile of Federal Retirees as a (non-partisan) activist organization.

To re-cap:

- We started with a “Candidate Meet n’ Greet” held in conjunction with the annual barbecue on July 10th. The election writ wasn’t dropped until September 11th and some parties had yet to nominate candidates in the ridings in BC 04’s territory, but 10 politicians showed up on the 10th of July for what turned out to be a very lively, convivial event.
- Volunteers staffed information tables and raised the Federal Retirees’ banner at Labour Day picnics in Surrey (Holland Park) and Abbotsford (Mill Lake Park).
- With the other Fraser Valley branches, we organized a “non-partisan party bus” to take interested members to the “all candidates” forum hosted by Vancouver Branch on September 19th. (Special thanks to Chilliwack Branch who picked up the tab for the bus!!)
- Branch volunteers worked with Leslie Gaudette (Advocacy Program Officer) and volunteers from the Langley Seniors’ Community Action Table and the Retired Teachers’ Association to host two “all candidates” debates focused on “Seniors Issues”.
- We sent letters to candidates in all ridings in BC 04’s territory, inviting them to respond in writing to the Associations’ four priorities.
- And, we had a couple of meetings with individual candidates who reached out to ask for the chance to meet with our members in their ridings (i.e. Carla Qualtrough, MP for Delta and currently Minister of Employment, Workforce Development and Disability Inclusion, and Gordie Hogg, formerly MP for South Surrey-White Rock).

In 2020, we look forward to developing our contacts with recently elected MPs in conjunction with the national “Reach 338” strategy, and we hope to see BC04 participate as a key partner in a national townhall on Pharmacare. Special thanks for all their work on the “advocacy file” in 2019, to Leslie Gaudette, Thelma Graham and Ilene Fika.

Ian Spence, VP, Advocacy Director

• **Health & Benefits**

Late last year I assumed the duties of your Director of the Health and Benefits (H&B) when Thelma Graham accepted the role of Branch Treasurer.

The role of the HBO is to provide information and respond to members regarding aspects of the Public Service Health Care Plan (PSHCP) and the Pensioners Dental Service Plan (PDSP) including eligibility, coverage and how to submit their claim or appeal. I act as a liaison to refer members to the appropriate department for problem resolution or specific information.

Glen (Rocky) Rockwell, Acting Health & Benefits Director

• Membership Administration

In 2019 we've had 166 new members join our branch, with a net increase in membership of 96, after accounting for those of our members who have left for other areas or passed on.

Our Branch has a total active membership of 2,276, which ranks us the 15th largest Branch in Canada.

- The Fraser Valley West Branch encompasses an area from N. Delta to Aldergrove and White Rock to Maple Ridge with our members spread out accordingly.

Branch Members living within our boundaries are broken down as follows:

Surrey-----1,271 (56%);

Langley-----565 (25%);
White

Rock-----161 (7%);

Maple Ridge/ Mission/ Pitt Meadows----126 (6%);

Delta-----26 (1%);

Other Outside Branch Boundaries-----127 (5%).

Our membership comes from 3 different Federal Government services:

Public Service-----861; RCMP-----359; Canadian Forces---171;
with the balance of our members being spouses/partners.

Steve Sawchuk, Director Membership Administration

• Membership Marketing & Recruitment

Another busy year! I continue to look for opportunities to connect with current and former federal employees through outreach to unions and various associations in the Fraser Valley areas.

- I attended the Mill Lake Labour day celebration with Duncan Palmer from the Abbotsford Branch. We engaged other participants from government departments and handed out membership and election-related information. It was a productive outreach activity and I plan on returning next year. Another group of board members successfully participated at the Holland Park Labour Day event and distributed information on membership and the Federal Retirees' election priorities.
- I made a couple of trips into the PSAC office in Burnaby to drop off NAFR information for their library.
- At the end of January 2020, I contacted the newly elected regional PSAC vice president for BC and the Yukon and promoted reasons for joining NAFR.

Continued...

- In mid-February 2020, I attended a PSAC area council meeting in Walnut Grove, where I gave a short presentation on membership in NAFR. The meeting participants were from the two largest PSAC components in the valley, UTE Union of Taxation Employees and CEIU, the Canada Employment Immigration Union that represents the vast majority of workers at Service Canada. There was also a representative from Fisheries and Oceans who requested a supply of membership applications.
- In addition, Duncan Palmer and I have been endeavoring to get our NAFR information sheets posted at Community Centres and libraries.

If anyone has more ideas or if you want to accompany me to some of these meetings, please contact me or Katherine Kettler.

Joy Hennen, Director Membership Marketing & Recruitment

• **Branch Communications Report**

In 2018/19 we modified our electronic communication to members to better align with National policy for such communications. This new e-mail distribution service originates now from our Ottawa Headquarters and provides for the requisite one click *Unsubscribe* feature required under the legislation. Our previous Mail Chimp mail service is still operational should we require a time sensitive communication with members outside of that provided by Ottawa.

If members have concerns with any Electronic mailings they can contact the Branch at info@nafrfraservalleywest.ca with their concerns and I will address them. Furthermore, Members may request to be added to the distribution list at any time by sending an e-mail to info@nafrfraservalleywest.ca .

Our Website, www.nafrfraservalleywest.ca is functioning well and is updated as often as possible. In addition, the Branch is currently looking into modernizing the site and may use the option of rebuilding it on the National site. <https://www.federalretirees.ca/en/branches/british-columbia/fraser-valley-west-branch> - Stay tuned for these developments. All *Monthly updates* and *Quarterly Bulletins* can be found on the site www.nafrfraservalleywest.ca in addition to *Useful information* for members, *Branch events* and *Contact* details.

Stuart Wilson, Dir. Branch Communications

• **Branch Events**

I am happy to provide a report to you the members my annual report on your social event and activities for the calendar year 2019.

Many people enjoyed our activities once again this year. We had a great 2019 with general meetings, the annual barbecue (including a meet and greet with politicians) and the ever-popular Christmas luncheon. Many members expressed to me personally and other members of the executive their gratitude for putting these events forward. I am truly grateful and appreciative that I am able to assist in this capacity. I would like to acknowledge and thank branch and board members that assisted in making the events so successful.

Continued...

• **AGM (March) & GM (December)**

We began the 2019 year with the Annual General Meeting/Luncheon in March and ended the year with the General Meeting/Luncheon this past December. Both events were held here at the beautiful Newlands Golf & Country Club. Members and guests were presented with vital information on branch activities. Each meeting ended with a fabulous luncheon buffet as only Newlands can do it.

• **General Meeting & Annual BBQ**

The mid-year General Meeting was held in July once again at the Peace Arch Provincial Park indoor chalet in South Surrey. The beautiful park setting immediately outside and adjacent to the chalet once again became the focal point for our caterer - Henry's Outdoor BBQ Chicken to serve eighty-five members and guests their delicious ½ bbq chicken, side salads and desserts. Unfortunately, the rain kept the event inside the pavilion this year, but

it was still a very enjoyable and successful event. We had quite a few politicians running in the fall elections that came out to meet and speak with our members. I wish to thank all the volunteers who provided the extra help I needed inside the chalet for set-up and take-down ensuring the facilities were left in the pristine condition as we found them in. *THANK YOU!*

Katherine Kettler, Director Branch Events


• **Volunteer Engagement**


Attracting & supporting our Branch Volunteers continues to be challenging.

- I have spoken at many of our events about the need to identify more Branch Volunteers who may want to merely participate in short-term Branch activities, such as Recruitment at local Federal offices, or Advocacy at an election event, or other brief NAFR actions such as working the registration desk at a meeting.
- I am open to your ideas, comments in this area on how to engage members in various volunteer opportunities.
- If interested, please contact me and we can chat about Branch events and activities that are in need of volunteer participants. Thank you to all those who have volunteered in the past year.

Katherine Kettler, Volunteer Engagement Director



Fraser Valley West BC 04		 National Association of Federal Retirees Association nationale des retraités fédéraux FRASER VALLEY WEST		
Appendix A				
2019 Budget comparison & 2020 Budget proposal				
	Branch Budget	2019	Actual 2019	Branch Budget
			Branch detail	2020
			CRM Categories	
Revenue				
Membership Fees	\$13,800.00		\$15,596.71	
Prior Year Fees	\$2,200.00		-\$84.74	
Interest	\$100.00		\$392.48	
TOTAL REVENUE	\$16,100.00		\$15,904.45	\$16,000
Expenses				
Branch Meetings				
Executive meetings	\$400.00		\$452.40	\$400.00
Board meetings	\$1,400.00		\$1,378.08	\$1,400.00
Sub-total	\$1,800.00		\$1,830.48	\$1,800.00
Branch Advocacy				
Information Sharing	\$1,000.00		\$395.80	\$1,000.00
Newsletter	\$800.00		\$312.67	\$600.00
Meet n Chat	\$300.00		\$163.50	\$200.00
Speaker events	\$600.00		\$605.00	\$750.00
Sub-total	\$1,700.00		\$1,081.17	\$1,550.00
Postage PO Box	\$250.00		\$340.60	\$400.00
Phone/Internet	\$100.00		\$187.94	\$150.00
Stationery/Supplies	\$1,000.00		\$1,183.65	\$1,200.00
Bank Charges	\$150.00		\$91.81	\$100.00
Membership & Recruitment	\$500.00		\$205.99	\$500.00
Volunteer Support & Engagement	\$1,000.00		\$645.29	\$1,000.00
Branch Financial Management	\$200.00		\$200.00	\$300.00
Equipment & Depreciation Expense	\$600.00		\$195.34	\$200.00
Regional/National Meetings				
AMM Ottawa	\$3,000.00		\$2,905.84	\$3,000
District/Regional	\$2,200.00		\$3,043.55	\$2,500.00
Sub-total	\$5,200.00		\$5,949.39	\$5,800.00
Social Gatherings				
Branch AGM	\$1,200.00		\$2,478.48	
July BBQ & GM	\$650.00		\$1,800.00	
Christmas GM	\$1,500.00		\$4,129.46	
New Member Event	\$500.00		\$0.00	
Sub-total	\$3,850.00		\$8,407.94	\$3,500.00
LESS Ticket Sales			-\$4,620.00	
			(Net \$3,787.94)	
Community Activities	\$450.00		\$455.00	\$500.00
Honoraria/Salaries/Fees			\$0.00	
TOTAL	\$17,800.00		\$16,550.40	\$18,000.00
,+/- expenses vs revenue	-\$1,700.00		-\$645.95	
,+/-actual vs budget			\$1,249.60	
Planned draws on reserves in 2020				\$7,600.00

Appendix B.1		Financial Statement	
		Page 1 of 2	
		Balances	
			 National Association of Federal Retirees Association nationale des retraités fédéraux FRASER VALLEY WEST
Year	2019		
Branch	Fraser Valley West BC04		
		Actual 2018	Actual 2019
Assets			
Assets - Chequing		\$7,416.32	\$7,062.98
Assets - Savings		\$4,627.68	\$5,020.16
Assets - Computer & Equipment		\$976.67	\$781.33
Assets - Investments		\$16,298.56	\$16,289.56
Assets - Other		\$4,700.69	\$4,182.55
		\$34,019.92	\$33,336.58
Liabilities			
Liabilities - Accounts Payable		\$113.13	\$0.00
Liabilities - Future Year Fees		\$2,209.02	\$2,293.76
		\$2,322.15	\$2,293.76
Net Assets		\$31,688.77	\$31,042.82
Reserved			<i>Note 1</i>
Reserved Equity - Defense of benefits		\$7,000.00	\$0.00
Reserved Equity - Equipment		\$3,000.00	\$3,000.00
Reserved Equity - Special Events		\$2,000.00	\$4,000.00
Reserved Equity - Other		\$7,000.00	\$0.00
Reserved Equity - Advocacy			\$6,000.00
Reserved Equity - Volunteer Training & Development			\$6,000.00
		\$19,000.00	\$19,000.00
<i>Note 1 - allocations subject to approval 2020 AGM</i>			
Unreserved			
Unreserved Equity		\$19,070.60	\$12,688.77
Earnings (Loss)		-\$6,381.83	-\$645.95
		\$12,688.77	\$12,042.82
Total Equity		\$31,688.77	\$31,042.82

Appendix B.2		Financial Statement		
		Page 2 of 2		
		Earnings/Loss		
Year	2019			
Branch	Fraser Valley West Branch BC 04			
			Actual	Actual
			2018	2019
Revenue				
Membership Fees			\$13,365.62	\$15,596.71
Prior Year Fees			\$2,081.66	-\$84.74
Interest			\$169.02	\$392.48
Other Inc.			-\$5.00	
			\$15,611.30	\$15,904.45
Expenses				
Branch Meeting Expenses			\$1,705.46	\$1,830.48
Branch Advocacy			\$120.39	\$395.80
Branch Information Sharing			\$2,782.42	\$1,081.17
Postage PO Box			\$409.45	\$340.60
Phone/Internet			\$111.85	\$187.94
Stationery/Supplies			\$942.21	\$1,183.65
Bank Charges			\$116.55	\$91.81
Branch Membership Recruitment & Engagement				\$205.99
Branch Volunteer Support & Engagement			\$825.90	\$645.29
Branch Financial Management				\$200.00
Equipment & Depreciation Expense			\$443.72	\$195.34
Regional/National Meeting Expenses			\$5,058.88	\$5,949.39
Social Gatherings LESS Ticket Sales			\$8,896.30	\$8,407.94
Meal/Ticket Sales				-\$4,620
Community Activities			\$430.00	\$455.00
Honoraria/Salaries/Fees			\$150.00	
			\$21,993.13	\$16,550.40
Earnings/Loss			-\$6,381.83	-\$645.95



Appendix C - Fraser Valley West BC 04 Equity reserves – for Branch Annual Meeting March 12, 2020



Action	Name & Amount	Define (to be used for)	Timeline (when)	Justify amount	Spending authority
Confirm 2019 allocation	Reserved Equity – Special Events Add \$2,000 Total \$4,000	New members' reception - \$1,000 "Recruitment" receptions PSAC \$1,000 RCMP \$1,000 CAF \$1,000	Fall 2020 Fall 2021 Fall 2022 Fall 2023	\$1,000: Venue \$500 Refreshments \$500 \$1,000 \$1,000 \$1,000	Board has authority to spend \$5,000 per year without additional approval
Confirm 2019 allocation	Reserved Equity – Volunteer Training & Development Total \$6,000	IT/Tech training web-site development Financial software (Excel) training AMM attendance, 2 nd observer (for succession planning)	2020 2020 2021 2024	\$1,000 (\$500 course fees x 2 volunteers) \$600 (\$300 course fee x 2 volunteers) \$2200 airfare, hotel, conference fees \$2200 airfare, hotel, conference fees	Board has authority to spend \$5,000 per year without additional approval
Confirm 2019 allocation	Reserved Equity – Branch Advocacy Total \$6,000	Townhall – Pharmacare forum All candidates meeting – provincial election Attendance national/regional seniors org conventions (COSCO, National Pensioners Association)	2020/2021 2021 2020 2023	\$4,000: Venue \$800 Refreshments \$1500 Speakers fees \$1000 Advertising \$700 \$1,000: Venue: \$500 Refreshments: \$500 2 delegates \$500 travel, hotel, registration 2 delegates \$500 travel, hotel, registration	Board has authority to spend \$5,000 per year without additional approval
Confirm 2019 allocation	Reserved Equity – Equipment Total \$3,000	Replacement, computer, branch secretary (purchased 2017) Printer, for branch president (newsletters, reports, correspondence, etc.) Replacement "Federal Retirees" banner	2022 2020 2021	\$1500 \$500 \$1000	Board has authority to spend \$5,000 without additional approval