

President's Report – March 25, 2024 – March 16, 2025

March 20, 2024– AGM

March 28, 2024 – Board Meeting

Short meeting held to decide board positions and terms for those nominated at the AGM. Will solidify on May 10th.

Deb Nilsen – President – 2 years

Marian Muir – Vice President – 1 year left

Deb Tomlinson – Secretary – 2 years

Rose Bowker – Treasurer and Advocacy – 1 year left

Cameron Sutherland – Director and Webmaster – 1 year left

Diane Froelich – Director – 2 years

Kim Usipuik – Director – 2 years

April 29, 2024 – Meeting re: Trips to Smithers and Williams Lake

Planned our 2 day trip west to Smithers. Drop offs to be done to federal offices, legions and senior centers in Vanderhoof, Fraser Lake, Burns Lake, Houston, Telkwa and Smithers. MP Taylor Bachrach's assistant is going to meet us in Smithers.

May 10, 2024 – The directors met to finalize board positions for 2024/25. Finalized results are noted above in the March 28th entry.

May 27 and 28, 2024 – West to Smithers Trip

Deb Tomlinson, Diane Froelich and Deb Nilsen traveled west and dropped off NAFR packages in each community. The packages included our priorities, who's available to join, etc. On Monday we had scheduled a coffee and meet and greet of members in Vanderhoof. This event was not very successful, of 14 who said they would attend, only 2 members came. On Tuesday we had scheduled a Coffee/Lunch meeting with members and potential members. Several members and eligible members attended. Meeting with MP's assistant did not happen, so a package was mailed to the office.

May 6-8, 2024 – District Conference – Deb N., Deb T., and Rose attended.

May 6th

The meeting started at 1:00 p.m. Opening remarks were given by Scott Hodge, one of our District Directors and Roy Goodall, our national president.

Guest Speaker Anna Markey, the BC Provincial Coordinator of the Alzheimer Society of BC, spoke to us about the challenges of seniors dealing with dementia. She presented a slide presentation on the 5 different types of dementia and provided examples of the difference between dementia and memory issues that are common as we age. Dementia cannot be cured but temporary loss of memory, such as forgetting a word or a name is normal.

Lisa Hansen from Johnson Insurance did a presentation on our travel insurance and the benefits provided by this preferred partner.

May 7th

Opening remarks was presented by Steve Sawchuk, the BSC for Western BC

A governance presentation was presented by Rob De-Rooy who works with governance structures for any type of business or entity that needs help. Governance is the system by which organizations are directed and controlled. It's a "direction plan" that helps us determine our goals and objectives. Our NAFR governance Specialist, Lionel Raymond and our President, Roy Goodall were also there to answer any questions we may have had on our particular governance structure. We learned that there are 5 different governance structures:

- Advisory (*Management theory*) which is very passive, a "Rubber Stamp Board"
- Collaborative (*Stewardship theory*) which has moderate oversight, not control
- Governance (*Agency theory*) which is quite active, has oversight, direction and control
- Intervening-type Board (*Democratic theory*) and,
- Operating (*Stakeholder theory*) which is a very active "Micro-managing Board"

An overview of each was given. We fall under the Governance Structure. We then focussed on our governance structure type, the pros and cons and issues/rules, etc. that apply.

We had National Office personnel, Olga Bindutiye, Client Services and Communications and Marketing Co-ordinator and Josee Patry, Learning and Development Officer attending. They guided a membership recruitment and engagement session with us.

Danielle Kraan from Hearing Life Canada, one of our preferred partners, did a presentation on hearing and how we hear. She talked about the different types of hearing loss and the types of hearing aids that are available to help depending on the type of hearing loss you're experiencing.

May 8th

Opening remarks were given by Rick Devlieger, BSC

The itinerary was changed. Instead of a president's meeting and a branch admin session, we held a strategic plan session with all the members attending. We looked at the strategic plan that national office and the directors have put together and were asked for feedback, thoughts, wording changes, etc. We went through each part of the plan one by one and made our recommendations. These will be taken back to national office for the directors to make decisions on the final plan. Each district has had an opportunity to provide feedback. The revised and final strategic plan will be presented at the AMM.

Daryl Foster, a Strate Advisor, gave a presentation on the changes occurring in BC regarding stratas and the new rules regarding short term rentals.

Our national president, Roy Goodall, updated us on what's happening nationally, and took questions from the floor.

Session ended at 12:00 and participants headed home.

May 30, 2024– Meet the Candidates - Zoom Meeting

Spoke with several of the candidates regarding why they are running for director positions with national office, what they have to offer and why they decided to run for the position. Final nominees will be elected at the AMM taking place in June.

June 10, 2024– Board Meeting

June 17-20, 2024 – AMM

CEO Report – Anthony Pizzino

Overview: We need to defend our interests, by more visible, continue to change and discuss issues, fight for our members, continue our relationships with our MPs, and do better at communication and marketing our visibility.

Membership: Currently have 170,000 members. Word of mouth is important as is our mega recruitment drive as we will be shown during a presentation of the Membership Engagement Survey results during this AMM. The drive generated 1,163 new member referrals, a 13 per cent increase over the 2022 campaign. The Association's membership set a new record and has grown for the last seven consecutive months of 2023, contributing to an annual net increase of 1.7 per cent against a projected growth target of 1.1 per cent for 2023. In total, the Association gained 12,613 new members in

2023, up from 11,547 in 2022. At year end, despite losses of 9,832 members, we maintained a retention rate of 94.1 per cent and achieved a net growth of 2,781 members. This represents 42.8 per cent more or 834 net new members more than the 1,947 net new members in 2022. In January of this year, we surpassed the 170,000 members' mark.

Organization Structure: A report will be ready for us to review next year at the AMM. A special committee is looking at the structure of the association. Board members are in the process of looking at the current structure and have been asking for feedback.

Advocacy: Our advocacy efforts have centered on amplifying Federal Retirees voice and ensuring that your concerns are addressed at the highest levels. We are working tirelessly to build strong relationships with policymakers and other stakeholders, advocating for policies and initiatives that support our members and advance our collective goals. From Alberta's proposed exit of the Canada Pension Plan to the rocky transition of the Public Service Health Care Plan (PSHCP), we fight for what's right and this year, and we have had notable successes. We are very lucky to have a strong and receptive federal partner in Minister Seamus O'Regan who is representing our interests in the House of Commons. I know many of you, like myself, held initial concern about the priority of the Seniors file in the federal government given the Minister's split portfolio as Minister of Labour as well, but I can assure you he that he shares our vision of a Canada where people can live in retirement with dignity and security.

PSHCP: As an advocacy organization at its core, we have fought every day for the financial security, health and well-being of members and older people in general. The transition to the Public Service Health Care plan (PSHCP) was challenging for many members, causing financial and emotional stress and frustration and members turned to the association, which tried to help, even adding temporary staff to deal with the inundation of 3 calls and emails. Between April and December 2023, the association received 9,879 calls and emails from members trying to navigate their benefits, address reimbursement issues, escalate critical problems and share their feedback with the association and with the pensioner representative, Roy Goodall. The small team of client service associates faced significant increases in service demand mostly driven by the transition from Sun Life to Canada Life. In addition to this, calls handled rose from 20,798 to 32,785, a 57 per cent increase, while emails responses went from 32,918 to 40,211, a 22 per cent rise.

The new plan with Canada Life for our dental is now being negotiated.

Strategic Plan: After a year of extensive review and consultations, our board of directors has produced a high level strategic plan that will serve as a roadmap to help to propel our organization forward over the next three years. The plan represents consensus on the revitalized mission, vision and values that define our organization. The plan is not so much a radical departure from the previous one, as it is an updated

strategy with a renewed sense of purpose and direction. The new strategic plan will be the foundation on which we anchor our focus, our decisions, and our actions. It has three main pillars: improving and growing our advocacy efforts and impact; becoming more visible and more influential; and ensuring we remain a sustainable organization. I am confident in the strength of our association to embrace this opportunity to deliver our agenda and advocacy priorities while continuing to grow our membership and provide our community with value.

Communication and Marketing: In 2023, the Association continued to make good progress in communications, marketing and recruitment and enhancing our visibility through sponsorships and participation in media interviews, op-eds and in meetings with government.

Direct communications with members included a total of 1,001 eblasts sent in 2023, including 683 branch sends and 37 national preferred partner sends for a grand total of more than 4.8 million emails. Ninety news items were posted to the website, which received 2,363,530 page views while our social media presence on four platforms grew an average of 6 per cent. By year's end, Federal Retirees' most popular social media channel, Facebook, had grown to include approximately 12,000 followers.

We are investing in new technologies to improve our website, improve our communication channels and offering more tailored resources and programs that meet the specific needs of our members. We will continue to solicit your feedback and use it to drive meaningful improvements whether it be through improvements that can be made to our organizational structure or overhauling our website.

The Year Ahead: Growth, Improvement, and Focus: While we recognize and celebrate the successes and victories over the past year, we are not and never should be an organization that rests on our laurels. The national board of directors and our professional staff are steadfast in our commitment to never be satisfied with the status quo. We have bold plans for our future – ones that are rooted in continuous improvement, growth and focus. These three core strategic plan themes will define our year ahead as we plan, prepare new comprehensive advocacy strategies, and continue to consult branch presidents and members about your evolving needs.

Closing Remarks: As we move forward together, I remain very optimistic about the Association. Thank you for your support, and for your commitment to our shared mission. Together, we are stronger, and together, we can build a stronger association.

President's Report – Roy Goodall

Board Activities: The director changes that commenced with the 2023 election continued with the unexpected resignations of three directors in 2023 and another director early in 2024. Consequently, through the AMM 2023 changeover and these resignations the board lost a lot of experience during the past year. Two of the directors were succeeded by board appointments, one of whom whose appointment ends at AMM 2024. Another will be filled by an appointment no later than 11 July and the other positions will be filled via the AMM 2024 director elections.

External Visibility: The President and the Vice-President attended the 2024 APEX conference in Ottawa. The President met with the federal Seniors Minister on three occasions: a roundtable discussion in Toronto; an in-person meeting in his Parliamentary office and a Zoom meeting organised by the chair of the Canadian Coalition Against Ageism. The President attended the National Joint Council meeting in Kingston in September. The Vice-President and the Chief Executive Officer participated in the meeting with the Minister in his Parliamentary office. The chair of the Advocacy committee, also met with the Seniors Minister in his Parliamentary office on another occasion. During the year, the leadership team and individual directors met with individual members of all parties to promote Association requests for a Long-Term Care policy, a seat on the Public Sector Pension Investment Board, a seat at the non-existent Pensioners Dental Service Plan table, and improvements to the Public Service Healthcare Plan. The President, the Vice-President, the Chief Executive Officer and the Director Advocacy team participated in the UN Open-ended Working Group on Ageing in New York City between 19 and 24 May.

Branch Infrastructure: Reserve Allocation Committee (BIRAC) An initial round of branch applications for funds from three designated reserves were submitted to the BIRAC for analysis before being adjudicated by the board in April 2024. Most were approved.

Strategic Plan 2024 – 2027: During its first 2024 in-person meeting the board concluded the evolution of the draft strategic plan work it commenced in December 2022. In March, the draft plan was circulated to volunteers and Branches for consideration and comment. The board will review branch and district amendment suggestions on 3 June and put an updated proposal in the AMM package for consideration at AMM 2024.

Membership Survey: Responses to the Association membership survey conducted by ABACUS Data in Ottawa were remarkable, with a 21% (18,000 members) responding. The board was briefed on it and branches received an analysis of their members' responses separately. Perhaps the most significant findings were: a. 93% of all members have a primary care provider; b. 73% of all members are happy with the Association; c. 86% of all members are happy with the perceived value of the

Association; d. 89% of all members consider advocacy to be the Association's primary priority; e. 63 % of all members think branches are important, but only 10% have attended a branch meeting; and f. 29% of all members have never volunteered.

Plans and Priorities for AMM 2024 to AMM 2025: A Special Committee on Association Structure was created by the board in response to an AMM 2023 resolution to study branch boundaries. Starting in July 2024 this committee will use the member survey results, the findings of a consultant, AMM 2024 proposals, and the feedback from both districts and branches to examine the Association's: a. voting structure; b. selection and election of district directors; c. the number and size of branches; d. language used for publication of all documents and papers; e. use of software for verbal translation; and f. the sharing of member dues between national, district and branches.

PSHCP Mid-Term Review: Issues identified by members that are currently included in the Association's list of items for renegotiation during the PSHCP mid-term review process include: physiotherapy, form completion expenses associated with justification of brand name drug usage; prior approvals; pharmacy fees; prior authorisations, and reasonable and customary expenses. These will be reviewed by the board which will provide the PSHCP Rep with the Association's position and priorities. It was noted that the dental plan will be ready to go on November 1st, 2024 and you will be automatically enrolled.

Treasurer's Report - Sylvie Dobinson

Presented the financial statements, budget for coming year, etc. Welch LLP audited the financial statements.

National Office had launched a new request for proposal (RFP) process in April of 2024 to seek an audit firm to become the Association's auditors for the 2024 fiscal year. The Board reviewed the results of this RFP process and found a suitable firm to recommend for conducting the Association's audit of the 2024 fiscal year.

President's Forum – Spark Advocacy

A new strategic plan is being formulated and we were asked to provide feedback on the draft plan. Based on a survey conducted by Spark Advocacy, it was found that there is a large gap between eligible members and those who join. We need to figure out how to market to those making a change from working to retiring. We also need to find a pathway into government offices and come up with better marketing to increase membership.

We need to find a way to induce members to become volunteers. The survey found that a majority of members don't come to meetings, don't read emails (it's thought that there are maybe too many emails coming out), are busy and only joined for the medoc. To

help recruit volunteers it was found that we need to identify skill sets for volunteers because if we can't do that, we will start losing branches.

The restructuring committee will be asking presidents of the branches for input on what would make a good organization, or what do members want from this organization in order to figure out what type of structure would work best considering the different sizes and geographical areas across the country.

Governance Committee Report – Connie K

Governance Issue from 2023 – needing CEO, President, VP to be bilingual. The original motion was withdrawn as we now have instant translation in both languages through headphones and/or instant written translation on the screens.

Hearing Life Presentation – Cheryl Anderson

Cheryl gave a presentation of how the hearing works and why it's important to get proper hearing aids.

Debrief of President's Forum – Spark Advocacy

Comments made during the president's forum regarding the strategic plan were analysed and presented. General consensus was that it would have been better to have been able to provide feedback earlier than just a couple of months before the AMM. For the most part, objectives were generally ok. Need more details on the full plan before it would be implemented. We'd like to know how the plan will actually work, how to operationally put it into effect as a cookie cutter approach will probably not work due to the differences between branches. A large part of the discussion was on whether we should focus strictly on our retirees as the plan suggest we help our members and others in Canada. It was suggested that we should change the wording to something like "do advocacy for the benefit of our members, and be extension, all Canadians". The strategic plan will stay in draft form now and the committee will have a final version ready for approval at the next AMM.

Town Hall

More discussion regarding the strategic plan. Thoughts were:

- branch size should be in the plan,
- coordination of services/info between branches would help smaller branches not feel so isolated
- if a decision is made to close small branches, are we doing a disservice to our members who live in those capture areas
- disconnect between branches and national office – where does regional fit in

- CPP/Alberta will impact our members and all Canadians and it's good to hear NAFR is watching this closely
- Obtaining more preferred partners may help recruitment (national office is looking for more preferred partners) Our CEO, Anthony, said we are looking for more preferred partners and are in discussions with a few. (Currency Exchange, Pharmacies, and a few others
- Impressed by our association, very respectful and will run
- Starting point is always for our members
- Would like updates on our national office committees
- Media blitz to get our name out across Canada
- National Office Clarified that our priorities are what we are advocating for (protection of our pension, PSHCP, dental, veterans, etc.) and in doing so, this will also help all seniors.

Elections for National Board

- VP – Helene Nadeau
- Ontario – Carol Grieco
- Prairies and NWT – Richard Chevier
- Ontario and Nunuvet – Dan Napier
- Quebec – Sylvie Rochelieu

Minister of Senior's – Seamus O'Reagan Q. and A. Session

The key word he uses for seniors is Dignity – dignity in supporting seniors, their health, well-being, finances, etc. Seniors rely on the government to treat them with and with dignity. Over 80% of seniors want to age at home. He said that tapping into our local resources is the best avenue for getting help as there are jurisdictional issues that come into play.

Currently 8 million family members look after their elderly family members. He is working on a national care subsidy that will be announced soon. It's usually women, often foreigners, who are the caregivers. The care economy is 20% of our labour force. They are underpaid and overworked. He says it helps that he is also the Minister of Labour and he is working on both the senior and the care worker front. There are financial strategies coming. Currently, \$10 daycare is available across the country. They are working on a strategy for resources for child care, homecare, senior care and care workers.

He has been working on a Safe Long-term Care Act and says a draft will be out soon.

He recognizes that Ageism is an issue. They have reports coming in at all government levels on this issue. He recognized that a trusted relationship at all levels of government is needed and if it breaks, there could be mental, financial and abusiveness

happening to our seniors. He stated that he is working hard on the senior and care worker issues, and we should see some headway soon.

June 24, 2024 – Member Meeting – minutes available on website

June 27, 2024 – Zoom Meeting regarding upcoming BC Election – Amy Baldry hosted and Deb Nilsen and Deb Tomlinson attended

A zoom meeting was held to discuss what each branch would like to do for the upcoming BC Election. General consensus was that a zoom virtual BC wide town hall would be the best way for all our branches to be able to attend an event. The townhall could be recorded and sent out to our members. In addition, branches could do other events such as do their own town hall, send out letters to the candidates, meet the MLAs at their office and had out packages promoting our priorities, etc.

National Office will help with setting up the zoom meeting, providing technical support, inviting the key players from each party and finding a moderator to host the meeting. Branches will be asked to send in their questions in advance. It was agreed that the townhall needs to be held before advance polling starts so it was suggested it be held the last week of September or first week of October.

Questions were raised about possibly inviting other senior associations to the town hall. The thought is that the more associations we invite, the more likely the candidates will attend. However, as this would be our town hall, we'd need to be sure that our advocacy issues are the priority.

In addition to the town hall, national office will provide letters, online tools, provide information packages, etc. to each branch so they can meet with their local candidates and discuss our priorities.

Another zoom meeting will take place in a few weeks once national office has had a chance to get things started for us.

Note: Town Hall Zoom Meeting will not take place as only one politician was available for Sept 26th, 2024, the day set for the meeting.

September 9, 2024 – Board meeting

September 18, 2024 – Integris Credit Union Bank Signing Authorities Updated (Deb T, Marian, Kim and Deb N)

September 23, 2024 – Member meeting – minutes available on website

September 26, 2024 – Diane, Kim and Deb N. attended Quesnel and Williams Lake for Member and Recruitment Meetings. Diane delivered packages to the federal

government offices in those communities that included our priorities, who's available to join, our preferred partners, etc.

October 15, 2024 – President/BSC/DD Zoom Meeting

General Information and Discussion regarding events at the National Office and within our region. Also discussed BC election, advocacy, training for newly elected branch directors (finances and advocacy were mentioned), N.O. strategic plan amendments, getting NAFR info to pension board (note: 29,000 retirement pkgs were sent out in the last year and NAFR info was included and there will be information on the Federal Retiree portal and the pension office portal next year. Also discussed the BIRAC funding that must be applied for by November 8th if you need the funding for the 2025 fiscal year, issues with the transfer to the new dental plan (make sure our members have logged in and are ready to go), a new BC director will be elected at the next AMM, let Brian and Scott know if you're interested, finances for small branches (costs have gone up but the amount we receive hasn't really increased so finance committee is looking at that), any NAFR member can submit new resolutions for changes in governance (not needed for operations, that's a local issue). Roundtable included issues with succession planning, sending congratulatory letters to elected MLAs, remembrance day wreath and/or involvement, ideas for guest speakers, federal election coming up in 2025, reminder that all your volunteers are noted in CRM, let Brian or Scott know if you want to add anything to agenda or itinerary and general consensus that these meetings were useful and should be continued after each N.O. director's meeting so they can pass on whatever info they can to the branches.

October 21, 2024 – Report on our BIRAC Funding sent to National Office.

November 7, 2024 – BIRAC Committee Zoom Meeting

Introduction of BIRAC Committee members and discussion of protocols, our roles, the governance procedures, etc.

November 18, 2024 – BIRAC Committee Zoom Meeting

Reviewed 10 applications submitted by branches across Canada. Discussed the submissions and made our recommendations. The Chair of the committee then sends a report to National Office for approval or denial of the applications.

November 25, 2024 – Board meeting

December 5, 2024 – Completed Governance Survey

December 16, 2024 – Christmas Luncheon. Deb Tomlinson received her 5 year volunteer pin. We thank Deb for her hard work.

Jan 14, 2025 – Discussion with Robyn from Watson who is doing a survey regarding governance and NAFR branch structure. The meeting was held through MS Teams. Discussion focussed on what works well, what our branch executive and directors do, how the branch functions and is the current structure the best fit considering the difficulties in recruiting new volunteers, the CRM structure for finances, the district structure, how many branches should the province have, etc.

Feb 22, 2025 – Survey completed regarding contact with local municipal and MLAs within last 3 years. Had invited mayor, councillors, MP's to 60th anniversary and spoke with those who attended about our priorities.

Feb 24, 2025 – Board Meeting