

Branch Annual General Meeting - Minutes

Board Members Present

Alanna Wilcox – President
Marg Stokes – Secretary
Karen Ross – Health & Benefits Officer, Branch Advocacy Liaison
Alice Young – Membership Chair
Bob McCamis – Treasurer, Webmaster

Members and Guests Present

49 members for lunch and meeting
6 guests for lunch and meeting

1. Call to Order

Alanna Wilcox called the meeting to order at 12:45 p.m.

2. Introduction of Guests

- Connie Kehler, National Director, Prairies & NWT
- Glenn Armstrong, Manitoba Advocacy Program Officer
- Lionel Guerard, President, Winnipeg & District Branch
- Don McKay, Vice-President, Winnipeg & District Branch
- Glen Jones, President, Central Manitoba Branch
- Colin Wilcox, Director, Central Manitoba Branch

3. Additions/Changes to the Agenda

None to report.

4. Acceptance of the 2026 April 23 Agenda for the Annual General Meeting (AGM) Attachment 1

MOTION to accept the 2026 April 23 Agenda for the Annual General Meeting (AGM).

Moved by Chuck Vandergraaf and Seconded by Karen Ross.

Motion was carried

5. Minutes of the 2025 October 7 Fall General Meeting (FGM)

MOTION that the minutes of the 2025 October 7 FGM of the Eastern Manitoba Branch be accepted.

Moved by Al Young and Seconded by Bob McCamis.

Motion was carried

6. Update on Association Matters – Connie Kehler, National Director, Prairies & NWT

Connie updated our membership about NAFR items of interest, focussing on governance, structure and effectiveness review. They are currently investigating a model where branches can work together virtually.

7. Officers' Reports

7.1 President – Alanna Wilcox

Attachment 2

Alanna shared a video message "Secure Your Future, Together We're Strong" on the theme of long-term sustainability, from Gisèle Tassé-Goodman NAFR National Board Chair.

Alanna gave an update including our branch's information outreach to the community via hosting coffee houses, working toward regional collaboration between NAFR branches within Manitoba and an overview of our website.

7.2 Treasurer – Bob McCamis

As Branch Webmaster, Bob encouraged members to have a look at our new website which is in the process of being updated by NAFR National Office.

7.2.1 2025 Financial Statement

Attachment 3

Bob presented the 2025 Financial Statement.

MOTION that the 2025 Financial Statement of the Eastern Manitoba Branch be accepted.

Moved by Karen Ross and Seconded by George Montgomery. **Motion was carried**

7.2.2 Budget for 2026

Attachment 4

Bob presented the proposed 2026 Budget.

MOTION that the 2026 Budget of the Eastern Manitoba Branch be accepted.

Moved by Bernice Hawton and Seconded by Grant Delaney. **Motion was carried**

7.2.3 Allocated Funds

Attachment 5

Bob discussed the Allocated Funds and Reserve Fund Spending with a chart showing what these funds will be used for.

7.3 Membership – Alice Young

Alice noted that there are 49 members at the meeting but there are 534 active members. She encouraged people to bring other members next time.

	2025-04	2026-04
Double Households	207	194
Single Households	147	146
Active Members	561	534

7.4 Health & Benefits Officer – Karen Ross

Karen reminded members that she can help them with health & benefits concerns. Most recently questions have been about dental plans and she presented a slide with phone numbers people can call about eligibility to dental plans. Karen's contact info is on our Branch website.

Dental Plans:



- AECL Federal Retirees who retired before 2001 are, or could be, part of the *Pensioners Dental Services Plan*
Contact: Pension Center 1-800-561-7930 (have your Pension number)
- Those who retired after 2001 may be eligible for the *Canadian Dental Care Plan*
Contact: Canadian Dental Care Plan 1-833-537-4342



8. In Memoriam

We are sad to have lost the following members and friends since the last time we met.

Bud Biddiscombe	Ray Karl
Doug Blais	Jerry Martino
Lyn Ewing	Jackie Snider
Iona Fillion	Myrna Suski
John Gurela	Sylvia Wilkins
Ray Henschell	

9. Changes to the MB91 Bylaws

The By-laws update was released by email on 2026 March 26 and 2026 April 15 for review by our members.

Alanna presented the proposed changes, all of which were made for simplification, clarification and consistency.

MOTION to accept the amendments to the Eastern Manitoba By-laws dated 2026 April 23.

Moved by Martha Laverock and Seconded by Peter Baumgartner.

Motion was carried

10. Advocacy Update – Glenn Armstrong, Provincial Advocacy Officer, Manitoba Attachment 6

Glenn updated our membership on current events and local issues within NAFR and the current political environment. The Association advocates strongly on matters such as our benefits, our income, healthy aging and reliable health care.

11. New Business

11.1 Elections/Appointments to the Board

Marg Stokes joined the Eastern Manitoba Branch board on an interim basis September 2025.

MOTION to appoint Marg Stokes to the Eastern Manitoba Board

Moved by Leny Ohta and Seconded by Don Ewing.

Motion was carried

12. Date for 2026 Fall General Meeting: to be determined

13. Adjournment

MOTION: at 2:19 p.m. that the 2026 April 23 AGM of the Eastern Manitoba Branch be adjourned.

Moved by Joan Lidfors and Seconded by Karen Ross.

Motion was carried

Minutes Approved: _____ (date)

President

Secretary

SUMMARY OF MOTIONS

MOTION to accept the 2026 April 23 Agenda for the Annual General Meeting (AGM).

Moved by Chuck Vandergraaf and Seconded by Karen Ross.

Motion was carried

MOTION that the minutes of the 2025 October 7 FGM of the Eastern Manitoba Branch be accepted.

Moved by Al Young and Seconded by Bob McCamis.

Motion was carried

MOTION that the 2025 Financial Statement of the Eastern Manitoba Branch be accepted.

Moved by Karen Ross and Seconded by George Montgomery.

Motion was carried

MOTION that the 2026 Budget of the Eastern Manitoba Branch be accepted.

Moved by Bernice Hawton and Seconded by Grant Delaney.

Motion was carried

MOTION to accept the amendments to the Eastern Manitoba By-laws dated 2026 April 23.

Moved by Martha Laverock and Seconded by Peter Baumgartner.

Motion was carried

MOTION to appoint Marg Stokes to the Eastern Manitoba Board

Moved by Leny Ohta and Seconded by Don Ewing.

Motion was carried

MOTION: at 2:19 p.m. that the 2026 April 23 AGM of the Eastern Manitoba Branch be adjourned.

Moved by Joan Lidfors and Seconded by Karen Ross.

Motion was carried



Branch Annual General Meeting - Agenda

April 23, 2026
Pinawa Alliance Church

1. Call to Order
2. Introduction of Guests
3. Additions/Changes to the Agenda
4. Acceptance of the Agenda
5. Minutes of the 2025 October 7 Fall General Meeting
6. Update on Association matters – Connie Kehler
7. Officers' Reports
 - 7.1 President – Alanna Wilcox
 - 7.2 Treasurer – Bob McCamis
 - 7.2.1 2025 Financial Statement
 - 7.2.2 Budget for 2026
 - 7.2.3 Allocated Funds
 - 7.3 Membership – Alice Young
 - 7.4 Health & Benefits Officer – Karen Ross
8. In Memoriam
9. Changes to the MB91 bylaws
10. Advocacy – Glenn Armstrong
11. New Business
 - 11.1 Elections/Appointments to the Board
12. Date for 2026 Fall General Meeting: to be determined
13. Adjournment

Coffee Houses

- The Branch held its first Coffee House on December 4 in Lac du Bonnet
- Our next Coffee House has now been set for June 23 at the Beausejour Legion from 4:00 to 6:00 pm.
- This is an opportunity to drop in, chat, ask questions of your Board, visit with your neighbour and enjoy some coffee and treats



MB Communities of Practice

- Through discussions amongst the 4 Manitoba branches, teams are being set up to allow our branches to operate more efficiently - learning from and sharing with each other.
- It will become a new way of working closely together allowing us to be ready for a potential Association structure change.



Association Structure Review

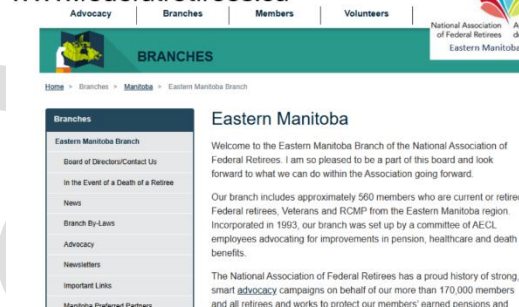
- Branches differ widely in capacity, services, and geography
- Districts lack consistent roles and coordination across the country

We need:

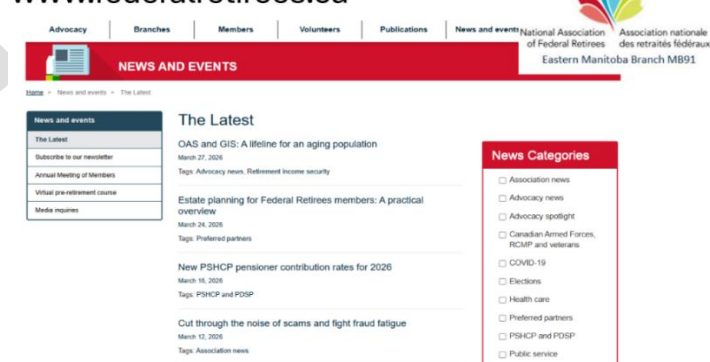
- Regional collaboration
- Improved communications
- National hubs for services and volunteer support



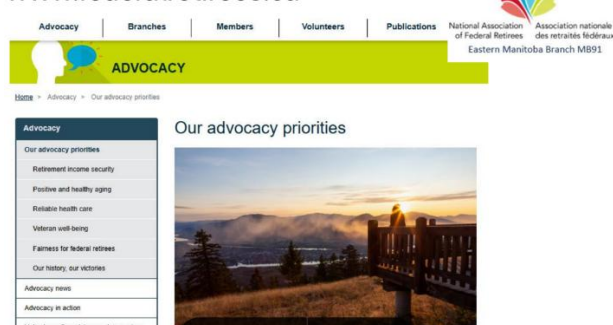
www.federalretirees.ca



www.federalretirees.ca



www.federalretirees.ca



Financial Statement

Page 1 of 2

Balances



Year 2025

Branch Eastern Manitoba Branch

	2024 Actual	2025 Actual
Assets		
Assets - Chequing	\$703.57	\$1,111.67
Assets - Savings	\$8,428.68	\$8,548.98
Assets - Investments	\$0.00	\$0.00
Assets - Other	\$1,188.90	\$1,154.09
	\$10,321.15	\$10,814.74
Liabilities		
Liabilities - Accounts Payable	\$0.00	\$150.00
Liabilities - Future Year Fees	\$237.99	\$282.55
	\$237.99	\$432.55
Net Assets	\$10,083.16	\$10,382.19
Reserved		
Reserved Equity - Advocacy (Branch)	\$1,000.00	\$1,000.00
Reserved Equity - IT & Equipment	\$350.00	\$400.00
Reserved Equity - Special Events	\$1,000.00	\$1,000.00
Reserved Equity - Training/Succession Planning	\$5,650.00	\$7,000.00
Total Reserved Equity	\$8,000.00	\$9,400.00
Unreserved		
Unreserved Equity	\$7,579.37	\$683.16
Earnings (Loss)	-\$5,496.21	\$299.03
Total Unreserved Equity	\$2,083.16	\$982.19
Total Equity	\$10,083.16	\$10,382.19

Current year Equity = prior year Net Assets +/- current year Earnings (Loss)

Financial Statement

Page 2 of 2

Earnings/Loss



Year	2025	
Branch	Eastern Manitoba Branch	
	2024	2025
	Actual	Actual
Revenue		
Fees - Adjustments	\$17.61	\$-44.56
Fees - National (incl. per capita & CC fees)	\$4,757.19	\$4,692.23
Interest	\$333.91	\$120.30
Other Revenue	-\$541.47	
Total Revenue	\$4,567.24	\$4,767.97
Expenses		
Branch Advocacy Event		\$134.52
Branch AGM (excludes food & bev)	\$400.00	
Branch Information Sharing Event (excludes food & bev)	\$323.60	\$105.69
Branch Meeting Expenses (excludes food & bev)	\$446.25	\$800.00
Branch Recruitment Event (includes food & bev)	\$1,540.00	\$1,937.75
Community Activities / Events	\$70.00	\$70.00
Equipment & Depreciation Expense		\$197.90
Postage / PO Box	\$192.26	
Reg/Dist/National Meeting Expenses	\$3,900.53	\$1,079.16
Stationery / Office Supplies	\$190.81	\$143.92
Operating Expenses	\$7,063.45	\$4,468.94
Reserve Spending (non-operating)	\$3,000.00	
Non-Operating Expenses	\$3,000.00	
Total Expenses	\$10,063.45	\$4,468.94
Earnings (Loss)	-\$5,496.21	\$299.03

2026 NAFR Budget

Assets as at 2025 Dec 31

\$10,814.74

Income - 2026

Fees	\$4,500.00
Interest	\$125.00
Dividends	\$0.00
Total	<u><u>\$4,625.00</u></u>

Total

\$15,439.74

Expenses - 2026

BAM/FGM Rent/Lunch	\$2,500.00	
Town Hall		(from Reserved Funds)
Satellite Mtg (s) (alternate locations ea yr)		(from Reserved Funds)
Communications (newsletters, condolence cards)	\$250.00	
Admin (includes Branch Banner)	\$1,200.00	
NAFR Mtg Expenses	\$1,500.00	Prov - 2 people District - 2 people
Donations (2 Wreaths - Nov.11)	<u>\$70.00</u>	
Total	<u><u>\$5,520.00</u></u>	

2026 Operating Profit/Loss

-\$895.00

SURPLUS FUNDS

\$9,919.74

RESERVES TEMPLATE

BRANCH NAME & NUMBER MB-91:Eastern ManitobaYEAR ENDING December 31, 2025

Name & Amount ("amount" = "justify")	Define (To be used for)	Timeline (To be used when, 3-5 yrs)	Justify Amount (actual dollar est. = "amount")	Use/Transfer authority (max. required per yr or activity)
Reserved Equity- Advocacy (Branch) \$1,000	2027 (?) Provincial Election	2027	Rent of Community Centre, Refreshments, Advertising \$1,000	Board may use \$1,000 in 2027 as needed.
Reserved Equity – IT & Equipment \$400	Computer use for volunteer use.	2025-2028	Printer	Board may use \$400 as needed.
Reserved Equity- Recruitment & Communications \$				
Reserved Equity – Special Events \$1,000	Satellite recruiting meeting in nearby community(ies)	2025-2027	Hal Rental \$500, Refreshments \$500	Board may use \$1,000 as needed.
Reserved Equity – Training/Succession Planning \$7,000	Send observers to AMM, Ottawa and District Meetings.	2026, 2028	On-site hotel (\$1,500) + Travel (\$1,000) x 2 = \$5,000 [AMM]	Board may use \$3,500 per year as needed.
		2026-2028	District meeting \$1,000	
	Additional board training.	2025-2026	Est. Facilitated Session \$1,000	
Reserved Equity – Rental Facilities \$				
Reserved Equity – Human Resources \$				

Total Reserves: \$ 9,400

Manitoba Branches 2026

Branch Advocacy Update
Spring 2026
Glenn Armstrong
Advocacy Program Officer - Manitoba



Updating our National Advocacy Priorities



Canada's older population is growing. By 2040, it is projected nearly a quarter of Canada's population will be over 65, making older Canadians the fastest growing segment of the population.

We all want to age with dignity and respect, and strong federal leadership is needed to ensure Canada is a country where everyone has access to a high quality of life in retirement and a healthy, positive aging experience.

NAFR has updated our priorities, to reflect our needs, our successes, and our future.



What are the numbers in 2025?



In Manitoba

Our population is about	1,342,000
# of Seniors 65 and over	229,000
% of Manitobans 65+	17.1%
# of NAFR members in MB	7,400



Advocacy on behalf of members



The updated Advocacy Priorities of NAFR are:

1. Retirement income security
2. Positive and Healthy Aging
3. Veteran well-being
4. Reliable Health Care
5. Fairness for federal Retirees.

This intent of this strategy is to promote the NAFR priorities to Members of Parliament, Members of the Legislative Assembly, Municipal governments and the Canadian Public.

Retirement Income Security



All Canadians deserve dignity and financial stability in retirement. But rising living costs are putting more pressure than ever on those living on fixed incomes. Many are struggling to make ends meet — even with pensions.

Defined benefit pension plans and public programs like the Canada Pension Plan (CPP), Québec Pension Plan (QPP), Old Age Security (OAS), and the Guaranteed Income Supplement (GIS) are the foundation of retirement income security.



Retirement Income Security



These important sources of retirement income also support Canada's economy through investments in infrastructure, real estate and public services. Retirement security shouldn't be uncertain. These systems must be protected, strengthened and respected — now and for the future.



Quick review, Public Sector Pension Plan



1. Defined Benefit Plans under *Public Service Superannuation Act*
2. Funded by employee and employer contributions (50/50)
3. Treasury Board is responsible to ensure Pension Plan is adequately funded.
4. Office of the Chief Actuary conducts annual funding valuations.
5. Government of Canada is responsible to fund shortfalls.
6. PSPP cannot be funded more than 25% over liabilities.
7. Public Sector Pension Investment Board (1999) invests pension funds transferred to it. ~\$300 Billion under management
8. Average PS Pension \$38,870 – RCMP \$49,120 – CAF \$38,040

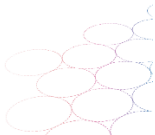
Quick review, Canada Pension Plan



1. ~Defined Benefit Plan under *Canada Pension Plan Act*
2. Funded by employee and employer contributions (50/50)
3. Government of Canada is responsible to fund shortfalls.
4. Canada Pension Plan Investment Board invests pension funds transferred to it. ~\$731 Billion under management
5. Maximum CPP payment \$17,196 – Average CPP \$10,796

Quick review, Old Age Security (OAS) and Guaranteed Income Supplement (GIS)

1. OAS is Social Benefit Program
2. Funded entirely from the Consolidated Revenue Fund (taxpayers \$\$)
3. Subject to clawback (income \$94,000 to \$148,451)
4. Ages 65-74 \$8,819.40 pa, Ages 75+ \$9,701.40 pa
5. GIS is a Social Benefit Program
6. Funded entirely from the Consolidated Revenue Fund (taxpayers \$\$)
7. Subject to household income test
8. Benefits range between \$7,929.36 pa and \$13,173 pa



Positive and Healthy Aging

By 2040, a quarter of Canada's population will be over 65, making older Canadians the fastest-growing segment of the population. Yet gaps in care, housing and social policies undermine older Canadians' independence and limit their contributions to vibrant, healthy communities and economies. Canada is at its best when we all move forward together and when no generation is left behind.



Veterans Well-Being

Canada's veterans — including members of the Canadian Armed Forces (CAF) and Royal Canadian Mounted Police (RCMP) — deserve more than gratitude. Veterans and their families need timely access to equitable benefits, high-quality care, and systems that recognize the lifelong impact of their service.



Veterans Well-Being

But many face long wait times, inconsistent support and difficult transitions to civilian life — especially those living with trauma or illness. When veterans fall through the cracks, their physical, mental and financial well-being is at risk. That's why we advocate for change — care that's responsive, inclusive and built to meet real needs. It can't be one-size-fits-all — help must always be within reach.



Veterans Well-Being

When veterans fall through the cracks, their physical, mental and financial well-being is at risk. That's why we advocate for care that's responsive, inclusive and built to meet real needs. Supporting veterans means reducing delays and ensuring personalized care.

It can't be one-size-fits-all — help must always be within reach.



Reliable Health Care

Health care is a top concern for older Canadians — and for good reason. Many face long wait times, a shortage of family doctors and difficulty accessing safe, high quality and affordable long-term, home and community care.

As health needs change with age, older Canadians need a reliable continuum of care. Equitable, timely health care that includes home and community supports, safe long-term care and universal pharmacare will improve access, reduce costs and support healthy aging at home and in the community.



Reliable Health Care

1. National Long-Term Care Standards

The pandemic exposed staffing shortages, fragmentation and inconsistent quality care in long-term care — issues that persist today.

The focus of long-term care should be the care of older Canadians, not profit. Government consultations are done — Canadians are waiting for action, including tabling the proposed Safe Long-term Care Act.



Reliable Health Care

2. National Pharmacare

The passage of the 2024 Pharmacare Act was an important first step toward national pharmacare. Now, federal and provincial governments must work together to sustainably fund and fully implement pharmacare in a way that complements existing public and private prescription drug coverage, so that all Canadians can afford the medications they need, without diminishing anyone's current coverage.



Reliable Health Care

3. Home and Community Care

More than 6.5 million Canadians don't have a regular doctor or nurse practitioner. Most older adults want to age in their homes, but the services they rely on are often unavailable or unaffordable. Quality and equitable health care along a continuum helps Canadians to age in the place of their choosing and with dignity.

Canada is facing critical health workforce challenges, including a shortage of nurses and personal support workers. Investing in home and community care will improve health outcomes, enhance choice and dignity and reduce healthcare costs.



Fairness for Federal Retirees

Federal retirees earned their pensions, health and dental care benefits through years of public service. These programs are essential to maintaining their health and well-being. And issues like Phoenix pay problems and questions about pension fund management are raising serious concerns about fairness and sustainability for federal retirees and public servants.

Retirees and employees deserve reliability and accuracy in their compensation — whether it's regular pay, vacation pay or benefits. Compensation was negotiated as part of employment agreements, and employees rely on those commitments being honoured.



Rumours, Rumours, and more Rumours

Disclaimer:

With the monetization of Social Media (people make money from their posts), "Influencers" have discovered that the more outrageous their posts, the more people read them and the more money that they make from advertising links.

- Changes in eligibility age and # of years resident in Canada
- Changes in benefit rates
- Retirees living outside Canada (not Snowbirds)
- Changes in maximum family income, before "clawback" of payments.
- Taking US Social Security issues and "Canadianizing them".



Draft