



National Association of Federal Retirees      Association nationale des retraités fédéraux

FRASER VALLEY WEST

March 25, 2022

Mr. Anthony Pizzino  
Chief Executive Officer  
National Association of Federal Retirees

Dear Mr. Pizzino:

**Re: Annual Report (2021) for Branch BC 04**

In accordance with the Administrative Guidelines for Branches, Fraser Valley West Branch (BC 04) submits the following documents for the fiscal year 2021, ending December 31<sup>st</sup>:

- Draft minutes of the 2022 Branch Annual Meeting, including the reports of the President and directors;
- BC04 Financial Statement (Balances and Earnings/Loss), and Proposed Budget and Reserves for 2022;
- Signed 'Branch Annual Review Form' F115 on our 2021 financial records;
- Branch Letter of Representation;
- Copies of Bank Statements.

Our financial institution is Vancouver City Savings at 104 – 1790 152<sup>nd</sup> Street, South Surrey, BC, V4A 7Z7.

- The chequing account number is #100085624101.
- The savings account number is #100085782909.

We also hold 5 class B membership shares (\$5.00 - #100085624085).

If you require further information, please contact me.

Yours truly,

Ian Spence  
Branch President

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National Association of Federal Retirees, Fraser Valley West Branch  
PO Box 34141, RPO Clover Square  
Surrey, B.C. V3S 8C4



National Association of Federal Retirees Association nationale des retraités fédéraux

FRASER VALLEY WEST

**Annual General Meeting**  
Thursday March 17, 2022  
Newlands Golf and Country Club,  
Langley BC

## MINUTES

### Call to Order:

- The meeting was called to order at 11:41 am by Branch President Ian Spence, with 49 people present including 43 members of the Branch, thereby exceeding the quorum of 35. There were also 3 members linked into the meeting by Zoom.
- A minute of silence was observed for our departed members.

Ian welcomed our guest Kyle Latchford constituency assistant to John Aldag and new member Barry Hickman

- Board members present included: Ian Spence, Stuart Wilson, Katherine Kettler, Rocky Rockwell, Joy Hennen, Bernd Hirsekorn, Steve Sawchuck, Sharon Riches, Ilene Fika and Judy McLellan.
- Ian conveyed regrets from: Thelma Graham who was unable to attend

1. Moved that the **Agenda** for the meeting be approved. **MSC Ian Spence/Rocky Rockwell**
2. Moved that the **Minutes for the Branch Annual Meeting** held March 24, 2021 be approved. **MSC Ilene Fika /Stuart Wilson**
3. **President's Report - Branch activities- highlights 2021:** **Ian Spence**

Ian presented an overview of Branch activities in 2021.

"In the early days of 2021, 15 months ago now, everyone was focused on securing access to vaccines and tippy-toeing through whatever wave of Covid we were in at the time. Many of us, thankfully, have been untouched directly, but for some of us the pandemic has reached in and torn at the hearts of our families. Our sympathies are with those who have struggled with the illness or lost loved ones.

"In our attempt to keep the lights on at the branch level, we continued the series of monthly Zoom chats we started in September 2020: and a series of presentations on "Personal Planning". Ilene Fika was a valued partner in learning how works, researching topics and presenters Zoom from COSCO's Health and Wellness institute, and managing and hosting presentations. I wouldn't say these events were wildly successful, attendance tended to average in the range of 12 to 20, but we felt it was important to offer members an opportunity to connect.

“The core work of the Association – advocacy – continued at all times at the national level and in the branches through Reach 338 – communicating our concerns and deepening our contacts with Members of Parliament.

“For National Public Service week 2021, the board decided to invest again – as we did in 2020 - in ¼ page advertisements in a number of the local weeklies. There are always questions about how effective these sorts of advertisements may be, but they are on small way of saying thank you to those who are on the front lines, serving Canada every day. The ads also help put the Association’s brand to there in the public and the money supports local print media.

“As the summer was drawing to a close, there was an unscheduled (if long-anticipated) federal election. Branch volunteers swung into action with

Sept 8<sup>th</sup> an in-person Candidates forum – South Surrey/White Rock – in collaboration with CARP. This was an outdoor event in Bakerview Park; we brought the tables and chairs and the pop-up tents (they were threatening rain).

Sept 9<sup>th</sup> an in-person Candidates forum – Cloverdale Langley City, and

Sept 10<sup>th</sup> an in-person Candidates forum – Langley-Aldergrove.

These last two were organized in collaboration with Langley Seniors in Action, the Langley Retired Teachers Association, Triple A Senior Housing, Langley Senior Resources Society, Langley Meals on Wheels, Brookwood Seniors, and the Aldergrove Legion.

We also assisted in coordinating the province-wide virtual Election Townhall, held in collaboration with COSCO on September 13<sup>th</sup>. If nothing else, I am pretty sure the federal parties recognize the name of our organization and are familiar with our priorities.

“The branch board met regularly by Zoom throughout the year. On October 22<sup>nd</sup>, we held an in-person meeting and invited a number of members to join us for lunch, to say thank you for past contributions or to create an opportunity to meet potential volunteers. The event also served as a trial run for hosting in-person events under Public Health protocols.

“On November 17<sup>th</sup>, we also hosted a personal planning workshop organized around the You and Your Survivors workbook that Federal Retirees’ offers its members. That was a combined in-person and virtual event and as organizers, we learned that we still have lots to learn about how to use Zoom successfully.

“We closed the year with a General Meeting and Christmas Buffet luncheon on December 9<sup>th</sup>. Even as we scrupulously observed Public Health protocols, we were happy to be in the company of old acquaintances and good friends, again. As we are today. Thank you for a good year. In particular, ‘thank you’ to Ilene and Leslie for all their help in organizing the election events. I don’t foresee an election in 2022, but there will always be opportunities for volunteers to help us connect with our politicians and our communities. We have much to be grateful for and much to give. As we look at the state of the world today, we can all aspire to live by the adage: “If you have more than you need, build a longer table not a higher fence.””

#### 4. Advocacy update:

Ian then called on **Leslie Gaudette** (APO) BC/Yukon to address the membership about Advocacy issues for the province of BC. Key points of Leslie’s Power Point presentation are attached in **Appendix A**. Leslie may be reached by email at: [lgaudette@federalretirees.ca](mailto:lgaudette@federalretirees.ca)



## 5.1 Treasurer's Report:

Stuart Wilson

This year the Branch moved its banking from CIBC to Van City Savings Credit Union. The move is now 100% complete and everything is operating well at Van City. Due to Covid, Branch activity and related spending was reduced in 2021 resulting in lower than historical expenditures and a higher savings balance. At year end the Net Assets of the Branch were \$39,780.71. On a related note the Board approved and has set aside funds in Branch Reserves in the amount of \$22,700 for a number of initiatives over the next few years including Recruitment and Communications, Volunteer Training & Development, Branch Advocacy, and small equipment purchases. For the year ending December 31, 2021, our Reviewer, Verna Sandison has reviewed our books and found them "Acceptable".

Stuart reviewed the Financial Statement for 2021, showing the Balances and the Earnings/Loss statement. He also presented for discussion the Reserves table (attached as **Appendices B,C, and D**).

Moved that the **Treasurer's Report** be accepted as submitted.

**M/S/C Stuart Wilson  
Sandi Britton-Lougheed**

## 5.2 Branch Reserves:

Ian Spence

### **Proposed amendment to the Fraser Valley West Branch by-laws**

Guidance from the national association has been evolving over the past three years on how branches should reserve funds for future projects without jeopardizing the Association's not-for-profit status. Before 2019, many branches, ours included, maintained "Defence of Benefits" reserves but the Association worried that Canada Revenue may question why dozens of branches across the country were holding separate reserves ostensibly for the same purpose. It was decided there should be one centrally-managed Defense of Benefits fund, and that branches could continue to "reserve" funds for various other non-recurring projects or anticipated future expenses. So, section 9.6 in our branch by-laws is out-of-date and the Association has suggested wording for an amendment which would leave it up to the branch board to create and change the reserves, with the only requirement being that the board present a report on the status of the reserves at each annual meeting.

However, we did not receive this new information in time to include the text of the proposed amendment in the Notice of Meeting for this meeting, so we will leave it to the new board to decide whether they want to adopt the proposed amendment on an interim basis and bring it for ratification at the Branch Annual Meeting in 2023.

The text of the proposed by-law change is included for your information.

#### **Delete the current subsection 9.6 and paragraphs 9.6.1 and 9.6.2 as follows:**

- 9.6 Defense of Benefits Emergency Reserve Fund  
The Branch may establish and maintain a reserve fund, known as the Defense of Benefits Reserve Fund, withdrawals from which may be made only to support initiatives to promote or protect significant pension or health benefits.
- 9.6.1 Maximum Amount  
The maximum amount to be held in the Defense of Benefits Reserve may be set at a Branch Annual Meeting by a proposal receiving a majority (50%+1) of the votes cast.
- 9.6.2 The Branch board may authorize the withdrawal from the reserve up to a limit set by a vote at a general meeting. Withdrawals over that limit must be authorized at a Branch Annual, Special or General meeting, by a proposal receiving a majority (50%+1) of the votes cast.



**And substitute a new subsection 9.6, worded as follows:**

9.6 Reserve funds — The branch may establish and maintain reserve funds in accordance with the Association’s regulations. The branch board 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.

**5.3 Approval for Board Authority to Appoint a Financial Reviewer** **Ian Spence**

Motion: That the members assembled at this Branch Annual Meeting approve the authority of the Branch Board of Directors to appoint a Financial Reviewer for the fiscal year 2022.

**M/S/C Ian Spence / Johanna Picard**

**5.4 Authority to appoint Bank/Cheque signing Officers** **Ian Spence**

Motion: That the members assembled at this Branch Annual Meeting approve the authority of the Branch Board of Directors to Appoint Financial Signing Officers as the Board deems necessary for the financial administration of the Branch.

Ian noted that it has been customary to assign signing authority to the directors holding the four executive positions but that for flexibility, with a number of directors having commitments and travel plans in the coming year, the board may wish to assign signing authority to up to two additional directors.

**M/S/C Ian Spence / Ernie Jang**

**6. Membership administration (Appendix E)** **Steve Sawchuk**

Fraser Valley West saw a net gain of 20 members in 2021. Things are starting to improve again since covid is declining. People are starting to join again and this trend is expected to continue as he has seen this occurring across the region.

**7. Membership recruitment :** **Joy Hennen**

There were no in person activities/meetings due to covid restrictions. Information packages were dropped off at offices to ensure people were aware of National Association of Federal retirees. Looking forward :To attend information sessions and other organized events such as those with PSAC and the labour day event. Looking at perhaps organizing lunch box meetings in the summer for those eligible to join. Investigating caterers for costing. Maintains contacts through word of mouth –former colleagues etc. If you are interested in volunteering on your terms please let me know.

**8. Health/ Benefits (Appendix F)** **Glen Rockwell**

Report included in package to attendees, no additional information or discussion but Rocky is happy to answer questions.

**9. Dismissal of the BC04 Board of Directors**

**Ian Spence**

At this point Ian Spence conveyed, on behalf of the Branch members, a sincere Thank You to our Board of Directors for their valued contributions in aid of our Federal Retiree Association goals. Thanks to our Branch members for the opportunity to serve on the Board.

In accordance with our Branch Bylaws, Part 6.4, Ian declared our 2021 Board of Directors dismissed and we proceeded with our Election of a new BC04 Board of Directors. He then turned the meeting over to Bernd Hirsekorn as the Nominations Committee Chair.

**10. Nomination and election of officers**

**Bernd Hirsekorn**

Bernd Hirsekorn, chaired the meeting for election of officers for the 2022 Board of Directors. Officers/directors nominated by the nominations committee were introduced and asked if they accepted their nominations. Nominations from the floor were called three times for each position.

***Motion to elect Executive positions:***

**Bernd Hirsekorn**

That the members assembled at this meeting confirm the election of Ian Spence to the position of President; Katherine Kettler to the position of Vice-President; Stuart Wilson to the position of Treasurer; and Thelma Graham to the position of Secretary.

***M/S/C Bernd Hirsekorn/Judy McLellan.***

***Election of Directors-At-Large:***

For the 8 positions of Director-at-Large, the following Branch members agreed to serve:

- (1) Steve Sawchuk,
- (2) Judy McLellan,
- (3) Sharon Riches,
- (4) Joy Hennen,
- (5) Rocky Rockwell,
- (6) Bernd Hirsekorn,
- (7) Ilene Fika
- (8) Greta Rickenbacher

The Nominations Chair reported that Greta Rickenbacher had agreed to stand for director at large. A call for nominations from the floor was made three times for each position. As no other nominations were received from the floor were declared elected by acclamation.

The elected officers were introduced and congratulated by Bernd Hirsekorn.

The branch officers/directors for 2022-2023 for the Fraser Valley West Branch comprise: the Signing Officers being President Ian Spence, Vice-President Katherine Kettler, Treasurer Stuart Wilson and Secretary Thelma Graham; and the Directors-at-Large who will be assigned to specific portfolios at the first Board meeting to be held **21 April 2022.**


PRESIDENT	Ian Spence
VICE PRESIDENT	Katherine Kettler
TREASURER	Stuart Wilson
SECRETARY	Thelma Graham
DIRECTOR-AT-LARGE	Bernd Hirsekorn
DIRECTOR-AT-LARGE	Steve Sawchuk


DIRECTOR-AT-LARGE	Sharon Riches
DIRECTOR-AT-LARGE	Ilene Fika
DIRECTOR-AT-LARGE	Joy Hennen
DIRECTOR-AT-LARGE	Rocky (Glen) Rockwell
DIRECTOR-AT-LARGE	Judy McLellan
DIRECTOR-AT-LARGE	Greta Rickenbacker

Bernd Hirsekorn addressed the membership indicating that if anyone should wish to volunteer at a later date, they can be appointed to a position or just volunteer with our Board.

11. **Adjournment:** The meeting was adjourned at 12:35 pm followed by an enlightening presentation by **guest speaker Anthony Kupferschmidt, Executive Director, Langley Senior Resource Centre**, and a delicious buffet lunch.

Signed on this 25th day of March, 2022 by:

  
 \_\_\_\_\_  
 Ian Spence, President

  
 \_\_\_\_\_  
 Katherine Kettler, (acting) Secretary



## **Appendix A: Advocacy Update**

- **Leslie Gaudette** (from the Power Point presentation)

### ***Building the Team***

***A huge thank you*** for your support of Advocacy during the Federal Election and Reach 338.

### ***What you can expect from your APO***

- Keep in touch with 15 Branches
  - Coastal Islands – 5
  - Western BC – 5 : Steve Sawchuk is Branch Services Coordinator
  - Eastern BC – 5
- Regular (~ monthly) emails to Branch Presidents and Advocacy Liaisons
- District Zoom calls as needed
- Attend Branch Board meetings/events/AGMs by invitation
- Assistance with planning MP visits
- One on one support by phone or email for new advocacy volunteers

### **Review of key activities/events in past year**

- June 2021: Ads for public service week in local papers
- May 2021: Virtual BC Presidents meeting & Advocacy Session
- Fall 2021: Snap Federal Election – partnered with COSCO and other groups on All-Candidates meetings – *thanks Ian!*
- Fall 2021: Virtual update to Eastern BC,
- Attended AGMs/Branch meetings with Prince George, North Island, Fraser Valley West and Chilliwack
- Feb 18 2022: Update to Western Branches
- Feb 23 2022: Pacific Region Liberal Party Caucus
  - Presented our priorities with Branch Presidents from Vancouver and Fraser Valley West with National Office
- March 15: UBC Okanagan Active Aging presentation – Kelowna Branch input – ***Aging with Choice***  
1: Built Environment; 2: Social Environment 3: Communication

### **Advocacy focus**

- Protect your pension, health and dental benefits
- Oppose any action detrimental to your rights as a federal pensioner
- Improve government policies and income security to make retirement better for all Canadians
- Advance a strong, sustainable health-care system
- Represent pensioners on various government boards and committees
- Work toward a national seniors' strategy focused on homecare, housing and community life
- Ensure Canada's veterans have the support and dignity they deserve

### **Top Advocacy Priorities**

Pharmacare

National Seniors Strategy

Retirement Income Security

Veterans

## **What have you done for me lately?**

- Fought Bill C-27 and target benefit plans
  - Stalled in October 2016 and ultimately died on the order paper, largely due to our opposition efforts
- Opposed changes to the PSHCP
  - Challenged the Government's decision to change the cost sharing formula for retirees in federal court
- **Support for Canada's veterans** with our Veterans Outreach Initiative
  - Hosted 12 town hall meetings nationwide followed by a summit with key stakeholders in April 2018 and a workshop in November 2018
  - Engaged with over 500 veterans and their families on the transition process and post-release services
  - Introduced a Federal Retirees Canadian Armed Forces Veteran Membership card accepted by Air Canada, West Jet and Porter Airlines for free checked baggage
- Finally, a **minister for seniors**
  - Federal Retirees has campaigned for over three years as part of our call for a National Seniors Strategy

Trudeau Government appointed Filomena Tassi to the role in July 2018. The current minister is Kamal Khara

## **Retirement Income Security**

*To ensure a swift economic recovery, Canada must make sure all older adults can meaningfully contribute to the economy.*

- Strong policy environment to support and protect pensions
- Address inefficiencies in retirement savings tools
- Continue to lift vulnerable older adults out of poverty \_ CERB and GIS
- Continued commitment to earned retirement security in federal public sector

## **National Seniors Strategy**

Canada needs a national seniors strategy that optimizes health, financial security and social inclusion so all Canadians can age with dignity.

- A comprehensive, coordinated approach to older adult care and wellbeing
- Federal leadership in making long-term care safer, with better outcomes and accountability
- Action on election promises, including the Safe Long-Term Care Act, and a longer-term vision for long-term care

## **Pharmacare**

Canadians need a national pharmacare program now more than ever.

- Pharmacare must be universal, public, comprehensive, accessible and portable
- Act on the recommendations of the Advisory Council on the Implementation of National Pharmacare

## **Veteran Wellbeing**

Veterans of the Canadian Armed Forces and the Royal Canadian Mounted Police and ensure that they and their families must have the well-being, care and benefits they deserve.

- A person-centered approach to ensure transition is smooth, the most vulnerable are supported, and claims adjudication is fair and timely

- Focus on equitable outcomes for all veterans
- Rebuilding trust with veterans is critical

### **Key Dates for Reach 338**

#### **Steps to re-launch Reach 338**

- Getting Started
  - Develop/update your branch plan
  - Identify, train your team
  - Hold initial MP meetings
- In Progress
  - Meet MPs in area – not just on target list!
  - Remind MPs who we are
  - If >2 years – re-meet
  - Keep an eye on MP events – local papers, Facebook
- Ahead of the Game
  - Engage Reach 338 supporters
  - Connect with local stakeholders

### **Effective Advocacy 101**

Always:

- Focus on priority issues and campaigns from National Office
- Speak with a united voice by following key messages provided
- Undertake political tactics in a non-partisan way
- Advocate in a respectful manner
- Look for opportunities to grow your advocacy team
- Ask your APO or the team at National Office for support

Never:

- Engage in personal advocacy for an individual member
- Develop your own campaign or material

### **Take advantage of available resources and follow-up**

- One-stop shopping in VIP portal
  - VIP > Member Documents > Reach 338
  - Email [advocacyteam@federalretirees.ca](mailto:advocacyteam@federalretirees.ca)
- Self-guided training modules and toolkits
- Use our active campaigns!
- Use branded material – electronic for virtual
- Find volunteers using list of supporters from National Office
- Thank you letters to reinforce points discussed
- Don't forget your report to document the meeting

### **Remember Advocacy tools and branding**

#### **Advocacy Moving Forward**

- *Reach 338: Branches to have a person to liaise with each MP*
- *Engage provincial politicians - plan is needed*



- Build relationships with provincial and local seniors' organizations
- National Advocacy Committee is working on policy for collaborating with partner organizations on advocacy
- Network at Community Events/Learning Experiences
  - Remembrance Day, Seniors Fairs, Conferences
  - As covid protocols permit

**What to Expect Next**

- Keep Amy and APO informed of contacts with MPs
- Lists of members interested in advocacy – a potential source of volunteers – *contact Amy*.
- **April 20 @ 4pm PDT:** watch for invitation to national Webinar on Pharmacare with the Walrus magazine
- **April 27 -29 :** United Way Core Aging Summit
- **May 17-19: District Meeting** Your input welcomed re Advocacy topics/training

**Feedback on Advocacy**

- What is working well?
- What challenges do you face?
- What would help you to overcome challenges?

# Financial Statement

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## Balances



Year 2021

Branch Fraser Valley West Branch

	<b>2020</b>	<b>2021</b>
	<b>Actual</b>	<b>Actual</b>
<b>Assets</b>		
Assets - Chequing	\$12,261.15	\$15,126.71
Assets - Savings	\$5,645.21	\$22,549.25
Assets - Computer & Equipment	\$625.06	\$0.00
Assets - Investments	\$16,383.17	\$5.00
Assets - Other	\$4,009.85	\$4,051.26
	<b>\$38,924.44</b>	<b>\$41,732.22</b>
<b>Liabilities</b>		
Liabilities - Accounts Payable	\$0.00	\$0.00
Liabilities - Future Year Fees	\$1,737.89	\$1,951.51
	<b>\$1,737.89</b>	<b>\$1,951.51</b>
<b>Net Assets</b>	<b>\$37,186.55</b>	<b>\$39,780.71</b>
<b>Reserved</b>		
Reserved Equity - Advocacy (Branch)	\$6,000.00	\$7,200.00
Reserved Equity - Defense of benefits (National)	\$0.00	\$0.00
Reserved Equity - IT & Equipment	\$3,000.00	\$1,500.00
Reserved Equity - Other	\$0.00	\$0.00
Reserved Equity - Recruitment/Communications	\$0.00	\$8,000.00
Reserved Equity - Special Events	\$4,000.00	\$0.00
Reserved Equity - Training/Succession Planning	\$6,000.00	\$6,000.00
	<b>\$19,000.00</b>	<b>\$22,700.00</b>
<b>Unreserved</b>		
Unreserved Equity	\$12,042.82	\$14,486.55
<b>Earnings (Loss)</b>	<b>\$6,143.73</b>	<b>\$2,594.16</b>
	<b>\$18,186.55</b>	<b>\$17,080.71</b>
<b>Total Equity</b>	<b>\$37,186.55</b>	<b>\$39,780.71</b>

# Financial Statement

## Page 2 of 2 Earnings/Loss



**Year** 2021

**Branch** Fraser Valley West Branch

	<b>2020 Actual</b>	<b>2021 Actual</b>	<b>2022 Budget</b>
<b>Revenue</b>			
Fees - National (incl. per capita & CC fees)	\$15,031.13	\$15,383.90	\$15,500.00
Fees - Adjustments	\$555.87	\$-213.62	0
Interest	\$218.66	\$87.23	\$50.00
Other Inc.	\$0.50		
	<b>\$15,806.16</b>	<b>\$15,257.51</b>	<b>\$15,550.00</b>
<b>Expenses</b>			
Branch Meeting Expenses	\$1,592.99	\$402.28	\$1,500.00
Branch Advocacy	\$105.00	\$999.56	\$3,000.00
Branch Information Sharing	\$1,290.77	\$270.10	\$300.00
Postage PO Box	\$191.10	\$831.71	\$800.00
Phone / Internet	\$185.40	\$198.96	\$200.00
Stationary / Supplies	\$340.63	\$1,484.78	\$1,000.00
Bank Charges / Returned Cheques	\$50.00	\$46.40	0
Branch Membership Recruitment & Engagement	\$3,366.43	\$3,182.41	\$4,000.00
Branch Volunteer Support & Engagement	\$17.45	\$1,932.34	\$2,000.00
Branch Financial Management	\$200.00	\$200.00	\$200.00
Equipment & Depreciation Expense	\$156.27	\$625.06	\$50.00
Meals & Events LESS Ticket Sales	\$3,468.50	\$3,283.70	\$4,000.00
Meal/Event Sales	-\$1,100.00	\$-1,546.70	\$-2,000.00
Community Activities	\$300.00	\$352.75	\$300.00
Reimbursed Expenses	-\$513.28		
Miscellaneous (non-operating)		\$400.00	\$200.00
Branch AGM (excludes meals)	\$11.17		
	<b>\$9,662.43</b>	<b>\$12,663.35</b>	<b>\$15,550.00</b>
<b>Earnings (Loss)</b>	<b>\$6,143.73</b>	<b>\$2,594.16</b>	<b>0</b>



# Bank Reconciliation

**Branch Ledger**  
**Start Date**  
**End Date**

Fraser Valley West Branch - Assets - Chequing - 2021  
 2021-01-01  
 2021-12-31

Updated Cash Balance **\$15,126.71**

**Less: Deposits not Processed (Bank)**

Transaction Date	Ref . #	Payor/Payee & Explanation	Amount
12/9/2021		Ticket sales AGM/Luncheon	\$70.00
			<b>\$70.00</b>

**Plus: Expenses not Processed (Bank)**

Transaction Date	Ref . #	Payor/Payee & Explanation	Amount
10/22/2021	Chq# 25A	Expenses related to Oct 22 Board Meeting and Volunteer appreciation	\$25.00
11/17/2021	Chq# 25B	Thelma Graham expense for Room rental	\$25.00
12/19/2021	Chq# 23A	Katherine Kettler - GM & Luncheon expense	\$49.13
12/31/2021	Chq# 24	Ian Spence - Newsletter expenses	\$110.16
			<b>\$209.29</b>

Adjust Ledger Balance	A	<b>\$15,266.00</b>
Bank Balance (from Statement)	B	
Reconciliation discrepancy, if any	A - B	

\*if there is a discrepancy, check to be sure all items cleared are marked as cleared and that no entries have been missed.

Appendix D

Fraser Valley West BC 04 Equity reserves – for Branch Annual Meeting March 17, 2022 EFFECTIVE FOR Dec 31, 2021

Name & Amount	Define (to be used for)	Timeline	Justify amount	Spending authority
Reserved Equity - Recruitment & Communications Total \$8,000	New members' reception - \$2,000 "Recruitment" receptions PSAC \$2,000 RCMP \$2,000 CAF \$2,000	2022-2024 2022-2024 2022 - 2024 2022 - 2024	2021 \$1525.24 was spent from Recruitment & Communication Reserve \$1,000 x2: Venue \$500, Refreshments \$500 Venue: \$1000 x 3 Advertising \$500 x 3 Refreshments \$500 x 3	Board has authority to spend \$5,000 per year without additional approval
Reserved Equity – Volunteer Training & Development Total \$6,000	IT/Tech training web-site development Financial software (Excel) training AMM attendance, 2 <sup>nd</sup> observer (for succession planning)	2022 - 2024 2022 - 2024 2023 & 2026	\$500 (\$250 course fee X 2) \$500 (\$250 course fee X 2) \$1500 on-site hotel & meals + \$1000 airfare X 2 = \$5000	Board has authority to spend \$3,500 per year without additional approval
Reserved Equity – Branch Advocacy Total \$7,200	Townhall – forum on Long Term Care or Pharmicare All candidates meetings – Provincial and/or Federal election – Langley, Surrey/White Rock 3 x \$800 Attendance national/regional seniors org conventions (COSCO, National Pensioners Association)	2022 - 2024 2023 - 2024 2023	\$3,800: Venue \$1000 Refreshments \$1000 Speakers fees \$1000 Advertising \$800 \$2,400: Venue: \$300 x 3 Advertising \$300 x 3 Refreshments \$200 x 3 \$500 x2 - 2 delegates travel, hotel, registration	Board has authority to spend amount per 'justified' without additional approval
Reserved Equity – Equipment Total \$1,500	Replacement, computer, board volunteers	2022 - 2023	\$1,500	Board has authority to spend \$1,500 without additional approval

**TOTAL RESERVED EQUITY = \$22,700**

**In 2021 \$1525.24 was spent from Recruitment & Communication Reserve**

## Appendix E (BC04 Branch Annual Report)



**March 17 / 2022**

### Fraser Valley West Branch Membership Report March 2022

In 2021 we've had a net gain of 20 new members join our branch, which resulted in an increase in our association to 2,165, after accounting for those of our members who have left for other areas or passed on.

Our Branch currently has a total active membership of 2,165, which ranks us as 12<sup>th</sup> largest of 80 Branches in Canada and 3<sup>rd</sup> largest of 15 branches in BC.

The Fraser Valley West Branch encompasses an area from White Rock to Maple Ridge, with our members spread out accordingly in the following areas:

Surrey-----	1,247;
Langley-----	541;
White Rock-----	195;
Maple Ridge/ Mission/ Pitt Meadows-----	119;
Delta-----	26;
Other / outside of our Branch Boundaries-----	37.

Our membership backgrounds come from 3 different areas of the Federal Government services:

Public Service-----	884;
RCMP-----	436;
Canadian Forces-----	140.

With the balance of our members being spouses/partners.

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Steve Sawchuk (Branch Director)  
**Web Membership Administration**

Fraser Valley West Branch BC04



## Appendix F (BC04 Branch Annual Report)



National Association  
of Federal Retirees

Association nationale  
des retraités fédéraux

### 2022 Health & Benefits Report for Branch Annual Meeting, 17-Mar-2022

The past year has been generally spent assisting Association members on various issues and concerns.

I had specific occasions to assist various members in pension matters, MEDOC issues (including addressing questions regarding COVID and MEDOC) Travel coverage for pensioners; and extended health care coverage. I assisted our association members in dealing with Veterans Affairs Canada, and Meadvale Blue Cross and on one occasion an issue was resolved with help from social services (BC).

My interaction with our association members and the respective organizations were limited in so far as the protection of privacy is concerned. This resulted in initiating inquiries and referring the Association member as to who and in what department to interact with directly. I regularly follow up with persons who contact me and ensure they received the guidance they required that generated their question in the first place.

I had to undertake a security check with police giving me clearance to deal with vulnerable sector persons (ie aging and incapacitated folks)..... I passed.

I'm here to help.

Respectfully submitted

G. (Rocky) Rockwell

NAFR Health & Benefits

Branch 4 – Fraser Valley West

# BRANCH ANNUAL REVIEW FORM\*



National Association  
of Federal Retirees  
Association nationale  
des retraités fédéraux

To: Officers and Members of FRASER VALLEY WEST (BC04)  
(Branch Code & Name)

From: VERNA SANDISON / STUART WILSON  
(Internal Committee)

## Financial:

I/We have examined the records of the FRASER VALLEY WEST (BC04) Branch of the National Association of Federal Retirees for the year ending December 31, 2021 showing Earnings (Loss) of \$2594.16 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 December 31/21 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: VAN CITY SAVINGS CREDIT UNION

\*Bank Address: 104-1790-152nd Street, Surrey, BC V4A 7Z7

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

\*Bank Account Numbers: 100085624101, 100085782909  
(Attach additional page for financial institutions\*, if required)

V Sandison  
Reviewed by: (Signature of Internal Reviewer)

VERNA SANDISON  
(Print Name of Reviewer)

\_\_\_\_\_  
Reviewed by: (Signature of Internal Reviewer)

\_\_\_\_\_  
(Print Name of Reviewer)

[Signature]  
Accepted by: (Signature of branch executive)

STUART WILSON, Treasurer  
(Print Name of Executive)

Date: February 7/22

\* 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.



National Association of Federal Retirees Association nationale des retraités fédéraux  
FRASER VALLEY WEST

March 17, 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 # BC 04 located at Surrey, BC., for the year 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,

Branch President

Branch Treasurer

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National Association of Federal Retirees, Fraser Valley West Branch  
PO Box 34141, RPO Clover Square  
Surrey, B.C. V3S 8C4





# Community Business

JANUARY 01, 2022

VANAS11000\_1690064 E D 16450 79788  
NATIONAL ASSOCIATION OF  
FEDERAL RETIREES - FRASER  
VALLEY WES  
PO BOX 34141  
RPO CLOVER SQUARE  
SURREY BC V3S 8C4

### My relationship number(s)

91297877  
91297883

### My branch

SEMAHMOO  
104-1790 152ND ST.  
SOUTH SURREY BC V4A 7Z7  
T 604 877 7000 TOLL-FREE 1 888 VANCITY  
vancity.com

## My accounts



STATEMENT PERIOD: 01 DEC 2021 to 31 DEC 2021

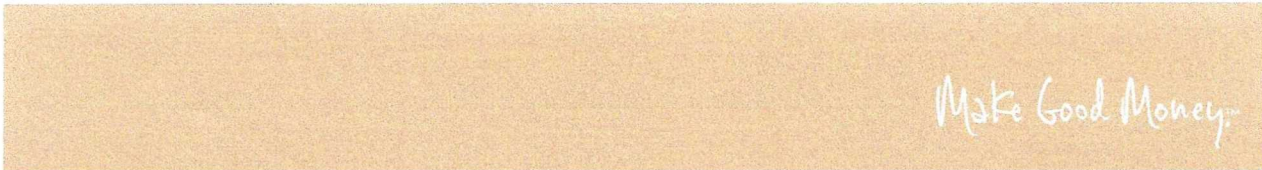
ACCOUNT SUMMARY	OPENING BALANCE ON 01 DEC 2021	TOTAL WITHDRAWALS	TOTAL DEPOSITS	CLOSING BALANCE ON 31 DEC 2021
COMMUNITY SERVICE PACKAGE #100085624101	14,259.82	365.52	1,371.70	15,266.00
BUSINESS JUMPSTART SAVINGS #100085782909	22,548.29	0.00	0.96	22,549.25
TOTAL NUMBER OF CHEQUES 2				

### COMMUNITY SERVICE PACKAGE #100085624101

DATE	DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	OPENING BALANCE			14,259.82
14 DEC	PREAUTHORIZED CREDIT (EVENTBRITE CANA)		1,371.70	15,631.52
18 DEC	CHEQUE CLEARED #21	124.30		15,507.22
18 DEC	CHEQUE CLEARED #22	154.84		15,352.38
19 DEC	ETRANSFER DEBIT (ISLAND HOSTING)	85.48		15,266.90
19 DEC	CHARGES APPLIED TO ACCOUNT (SEND MONEY E-TRANSFER FEE)	0.90		15,266.00

### BUSINESS JUMPSTART SAVINGS #100085782909

DATE	DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	OPENING BALANCE			22,548.29
31 DEC	INTEREST CREDITED TO ACCOUNT (CREDIT INTEREST)		0.96	22,549.25





SHARES

DATE	DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	CLASS B MEMBERSHIP SHARES #100085624085			
	OPENING BALANCE			5.00

*Note: Shares are not insured by the Credit Union Deposit Insurance Corporation.*

*Please review your statement and report any errors or omissions to us within 30 days of the statement date. If we don't hear from you within 30 days, this statement will be considered correct.*