

Canada Post Heritage Club

Annual General Meeting

May 27 – May 30, 2016

Windsor, Ontario

May 28, 2016 - Presidents Meeting

Bob Emmons, National President

Bob calls the meeting to order and asks for the Presidents' cooperation with respect to items for the agenda. He stresses how difficult it is to make an agenda with no items to speak on.

Topic One Children's Health Foundation

Conway Crozier –Smith brought this item to the agenda. He found it difficult to go to his executive and to ask for donations to a charity he knew little about.

Bob Emmons stated that there would be a presentation today from 2 representatives of the Foundation that will enlighten everyone on the issue.

Claude Bruneau stated he loved the idea of the Foundation coming to speak and would like to see more charities featured at each AGM and have some prior background knowledge supplied so the chapters may come better prepared with donations.

Harold Onagi also feels the same way, however after having a better understanding; he feels this is a very worthwhile cause. Harold also asks that the presidents please speak slow and clear so as they can be better understood.

Eldred Holmes states there are several Children's Hospitals throughout Canada. His chapter gives to their own local affiliate hospital in St. Johns Newfoundland and wish to continue to contribute at a local level.

Lloyd Rogowski states his chapter feels the same way. They wish to contribute fundraising at the local level in their community.

Bob Emmons explains there is no right or wrong place to contribute to. The important issue is that you understand what the Children's Health Foundation is all about, how you can contribute on various levels to this organization regardless of where you live.

Topic Two – Members Transferring Chapters

Louise Dubuc would like some clarification on Article 2, Section 5 of the Constitution in regards to Members wishing to transfer chapters. It is her understanding that if a member wishes to transfer or join a chapter that is not within their local area, they can do so, however, as an Associate Member only.

Bob Emmons states that yes, this is the case. The intent is to ensure that as a chapter we are fulfilling our commitment to the member. This cannot be done when they live in another locale. They can become Associate Members, however, and still receive communications.

Harold Onagi mentions that in the last paragraph of that Article it states anyone wishing to receive communication from a chapter may apply to do. Example: If I am a member of Heart land Chapter and move into Chinook Chapter, I can still remain as a member of Heartland as an Associate Member.

René Lareau/ Yvon Lemaire said that when the Heritage Club was first founded in the Montreal area, all mail processing employees became members of Ville Marie Chapter and all Letter Carrier employees became members of Maisonneuve. This is not the case today; however, people still want to join a chapter with people they associate with at work, not necessarily where they live. They can still join those chapters, however, at an Associate level.

Topic Three – Johnsons Insurance

Bob Emmons states that Shawn McCord brought to his attention that in accordance with the Johnson Insurance Contract Agreement there was a violation being committed. **Yvon Lemaire** asked for this to be discussed.

Shawn McCord said that after looking through the new website, he came across the issue of some chapters advertising Co-operators Insurance. The A.S.A. (Administrative Support Allowance) state that when there is remuneration in place, as is the case with the Heritage Club, that Johnsons insurance be the sole provider, the sole advertised provider of Home, Auto and Travel Insurance. It has always been stated clearly in the agreement from the beginning. He states that he realizes that nothing has been done maliciously or with ill intent, however, exclusivity does need to be enforced as it is stated in the agreement. The Johnson Insurance regulators auditors are making sure this happens and Johnsons Insurance in no way wants this to feel like a confrontation. It is not. It is, however, an issue that needed to be brought to everyone's attention.

Eldred Holmes apologized and stated he was unaware of this until the National Executive brought it to everyone's attention. He also suggests that going forward this be brought to the attention of all new chapter presidents.

Yvon Lemaire states that Quebec has had a 20+ year relationship with Co-operators and has always let the Quebec members choose because of this relationship. He feels all Quebec chapters need to make sure they are doing the leg work with Co-operators to make them understand it is not to be advertised. He also states that he respects Johnsons Insurance for the remuneration to the Heritage Club over the years.

Shawn McCord mentions that he has available to any chapter wishing to advertise articles in their newsletters. They are available in both official languages.

René Lareau inquires if Work Perks is still available. **Claude Bruneau and Eldred Holmes** explained that if you opt into Work Perks there is a cost associated.

Henri Van Den Bremt asked if there were other remuneration agreements other than Johnsons Insurance. **Bob Emmons** stated that no, however, there is a small individual remuneration from Good Life Fitness of \$5 to Thames Chapter per membership. This is thanks to Past President of the Thames Chapter, Jim Sandall.

Bob Emmons also reminds everyone that Johnsons Insurance gave the Heritage Club over \$62, 000 last year.

Shawn McCord explains that in Quebec, Johnsons Insurance has a strategic agreement in place with La Capitale. Johnsons Insurance is a broker for La Capitale and as such receives 2.5% as a broker's fee. La Capitale is growing in Quebec amongst the Heritage Club Members at an exorbitant rate. Shawn spoke with the Regional V.P., who agreed to a flat \$10, 000 annual for the next 3 years to be paid to the Heritage Club. This will be renewed at the end of the 3 years and adjusted accordingly.

Yvon Lemaire stated that a representative of Co-operators has always attended their local events and functions. Will La Capitale do the same? Yvon feels it is a great way to increase business for La Capitale as well as develop the relationship. **Shawn McCord** said yes he would arrange that when you contact him of your upcoming functions and events.

Bob Emmons mentioned that it is because of this new remuneration with La Capitale that the National Executive is looking to increase the Seed Money given to each chapter. There is no decision as of yet as to details.

Yvon Lemaire was concerned about back issues of newsletters being archived on the website containing Co-operators advertising. **Shawn** stated this was not an issue.

Topic Four – General Concerns

Conway Crozier-Smith discussed his concerns in regards to an issue from previous years. He feels that there is a lack of proper communication within Canada Post Corporation and the Heritage Club. He states that last year the Director of Employment Programs promised to look into Conway's concerns and complaints and look into the Regina Plant and the protocol they follow. This never happened. Also, Conway stated that there was difficulty finding a Santa letter coordinator. He was promised the issue would be resolved and a meeting would take place and this also never happened. He feels he is not being treated fairly and that his concerns are being swept under the carpet.

Bob Emmons stated that Ross O'Brien has had similar issues in his area as well. Bob suggests that this issue is brought up to Julie Kingsbury during the general sessions. Bob also reassures that this issue is discussed in Ottawa at each National Executive Meeting.

Mike Belchuk said that this is not an issue in the Windsor Plant and that all the employees receive the same recognition they deserve. He feels this should be equal across Canada.

Harold Onagi states that when the Heritage Club first began that the CEO at that time was a huge supporter of the Club. Over the years, their importance has become diminished and lost its exposure. The Heritage Club used to have the privilege of formally giving the employees a proper recognition banquet. Now it is left up to the employee.

Bob Emmons reminds everyone that in those days the Corporation used to give the club \$1.2 million and today they receive \$50,000. This makes it impossible for the Club to give the same recognition as was in the past and the Corporation does not have the money to give that they once did. Corporately the Heritage Club has become less important compared to the other issues they currently are facing.

Yvon Lemaire feels they are whipping a dead horse with this issue. He feels if this continues the Heritage Club needs to rethink the score cards.

He also feels they need more involvement within the Corporation and would welcome to have them reach out at get them all more involved.

Ross O'Brien said he felt the process has deteriorated over the years and that the Corporation set the bar too high from the beginning.

May 28, 2016 - Day One

Opening Remarks – Bob Emmons, National President

Bob Emmons welcomed everyone to the Rose City, Windsor Ontario. He stated that this past year has been a particular hard one for the National Executive after losing 4 of our Chapter Presidents: Bernie Bougie of Confederation Chapter has passed away and we sent our sympathies to his family. Ed Nichols of the Humber Chapter has resigned for health reasons. Bob Hughes of the By-Town Chapter has resigned to spend more time with his family and lastly, Jean Lemetti from Richelieu Chapter has resigned because he is moving to Alberta. Each one of these Presidents has been instrumental in enhancing and stabilizing their Chapters through their hard work and enthusiasm.

Bob Emmons introduced and welcomed the new faces in the crowd this year: Julie Kingsbury from Canada Post Corporation, Claude Bruneau as new President of By-Town Chapter and Lise Miville-Dechene as new President of Confederation Chapter. He also introduced and welcomed those in attendance representing their chapters this year: Henri Van Den Bremt from Brunswick Chapter, Bernard Durocher from Kebec Chapter, René Lareau from Richelieu Chapter, and Mike Bechuk from Bluewater Chapter. Due to an injury, Christopher Vito was unable to attend from Humber Chapter and Helen Pickup from Golden Horseshoe was unable to attend due to an illness in her family.

Canada Post Corporation – Julie Kingsbury

Julie Kingsbury stated how vital the Corporation relies on the Heritage Club as a whole and they will continue to do whatever they can to support the Club. As always, the Corporation distributes the Heritage Club Pamphlet at 25 years service and retirement recognition. Julie also

extended a huge thank you, in particular, for the participation of the Santa Letter Writing Program. 220, 000 plus letters were written from Heritage Club members.

Julie states that Canada Post has been in business for over 250 years and has evolved immensely over the years branching into the ecommerce world. Canada Post has become the #1 Parcel Corporation, beating out our own Purolator. There has been a decline due to the expected strike with CUPW in July. With the possibility of this strike, some businesses are starting to decline to ensure customer satisfaction is guaranteed. We are expecting this to return again by October for our peak seasons of November and December. Canada Post will continue to move forward to brand themselves as a reliable and dependable commodity.

Conway Crozier-Smith stated that he has tried to boost his membership and morale over the years and has a huge concern in the decline of both areas. He feels something needs to be done about this issue and is asked if Julie would be handling this issue directly or directing it to someone who can. Conway feels that there is not proper recognition of 25 year service employees and is looking for cooperation from the Corporation to have something to be done about this issue.

Julie stated that the Corporation is aware of this issue and do address it to the best of their ability when it is brought to their attention. She is asking for anyone knowing of such cases to please let her know exactly where it is happening and to whom it is happening to.

Bob Emmons stated that Julie Kingsbury, as did Claude Bruneau previously, work to their very best to accommodate the Heritage Club and they are appreciated for their extremely hard work and dedication to the Heritage Club.

Claude Bruneau stated that if the employees name can be provided in regards to the issue Conway brought forth that they can bring such matters up to their Supervisor.

Harold Onagi stated that although it is a concern that their members are getting the recognition they deserve, it is no longer a responsibility of the Heritage Club as in the past, but rather of Canada Post directly.

Gary Fisher recognized and thanked Julie for her prompt help with an issue he was having.

Lise Miville-Dechene said that Rita Noonan had in her possession some watches and pins that belonged to Bernie Bougie as the Confederation Chapter President and wanted to know who to return these too. Julie stated they can be returned to her.

Children's Health Foundation

Holly Perreault welcomed everyone to Windsor, Ontario and shared that the Children's Health Foundation is another opportunity for the Heritage Club to become involved within our communities across the country. Holly explained there would be 2 presentations from representatives of the Children's Health Foundation and introduced Claire Perreault.

Claire Perreault introduced herself as a newly appointed Patient Ambassador for the Children's Hospital. Claire shared that in July of 2015 she was diagnosed with severe Scoliosis, which she explained was a curvature of the Spine. She had 2 curves: one that was 54 degrees in her upper back and one that was 32 degrees in her lower back. She was given a choice of either a brace or surgery. Claire then shared a video she made sharing her journey. This can be viewed on YouTube by searching under the name of Holly Perreault. The video is called Claire's Curvy World. Claire later explained that her family was no stranger to the Children's Hospital as her two older sisters had been patients 6 years previously: one was airlifted with severe Crohns and her other sister had emergency Neurosurgery after being struck with a golf club in the head. It is because of the Children's Hospital that Claire feels they have all made full recoveries physically, mentally and emotionally. She stated this is why it is so important to her to give back to her community so that her story may help another family.

Jennifer Baxter explained that the Children's Health Foundation is a non profit organization that looks after children from newborn age to the day before a child's 18th birthday. It was founded in 1922 and its mantra is "It's all about the kids." The Foundation in London partners with the Children's Hospital, The Thames Valley Children's Centre and The Children's Health and Research Institute. They are the #1 Pediatric Referral Center in South Western Ontario. 63% of the patients are from outside of the London limits. There are over 106,000 children seen each year. This means filling an arena 11 times. Their services include P.C.C.U., N.I.C.U, Children's Emergency, In Patient Unit, Ill Infant Nursery, Pediatric Medical Day Unit and the Centre for Adolescent Mental Health. Jennifer explained there are 150 Researchers working to ensure that the children have the best and increase medical technology available to thrive. Their goal is to ensure the best possible quality of life. They are also affiliated with the Children's Miracle Network on a National Level which services 13 hospitals across Canada. Donations and Volunteers are so vital to the success of the Foundation. Jennifer brought volunteer application forms for everyone and ensured that she would see they were distributed to the correct locations across the country. Jennifer then showed two videos from Children Ambassadors. Jennifer stated that the Foundation helps the entire family. They are a family centred care facility.

Harold Onagi shared that his wife Nancy was born with the same condition that Claire suffered from and was unable to receive the proper care and treatment that is available today.

Bob Emmons thanked both Jennifer and Claire for speaking with the Presidents and shared that many are already huge supporters of the Foundation in their areas.

Doug Anderson stated he wanted to add the volunteer form into his chapter newsletter and do a write up about the Children's Foundation. Several Chapters are following suit.

Mike Belchuk of the Bluewater chapter stated that this year at their annual golf tournament the chapter will be donating the profits from their 50/50 draw to the Foundation and the Chapter will match that amount.

There was over \$1000 given in Donations.

Coffee Break

Financial Reports

Nick Ronsky went over the travel costs associated with the AGM. He explained that the National Executive would be covering the cost of the airfare/auto expenses. If travelling by car, the National will pay at a rate of \$.45 a km up to the cost of an airfare. As well they will pay for all meals for both the President and their spouse except for the lunch of the Saturday and Sunday afternoon. Breakfast allowance is \$15. It is the Chapter expense to cover the cost of the Hotel accommodations and an allowance of \$4 for incidentals for the Chapter President only.

Nick passed out the National Financial Statement for 2015 and discussed them in great detail with everyone. **Jim Sharpe** inquired about the insurance coverage and it was explained that it covers fraud, any chapter functions and events that may take place. **Henri Van Den Bremt** asked what Seed Money was and it was explained that it was money given to each chapter from the National Executive at a rate of \$2 per member.

Nick Ronsky passed out 2 handouts of Chapter Incomes and Expenses. He thanked the Presidents for submitting these in such a timely fashion. These were discussed in great detail as well. It was explained there was 23, 585 members in 2015 and 7,156 were dues paying members. This represents 1/3 of the club membership. **Henri Van Den Bremt** asked about best practices for receiving dues and it was stated this would be discussed at a later time throughout the meetings.

Jim Sharpe made a suggestion that the Financial Reports be given to the Presidents via email before arriving at the AGM. This was agreed upon by **Nick Ronsky**.

Yvon Lemaire felt that the Chapters need to be more forthcoming with any investments they may have such as GIC's. The National Executive is forthcoming and Yvon stated the Chapters need to follow suit. **Nick Ronsky** stated he would make that change of the forms going forward in 2016 as per Yvon's request. Activity Reports were handed out and will be discussed on the last day of meetings.

All statements were passed.

Elections

Positions for elections this year are National President and 2nd Vice President. **Bob Emmons** and **Gary Fisher** both stated that if nominated they would run again for election. **Bob Emmons** did state that if elected, this would be his last term in office as the National President.

Johnsons Insurance

Shawn McCord gave a detailed update on Johnsons Home, Auto and Travel Insurance discussing their benefits. He explained that there has been an increase of 10% of Medoc rates this year and that this has been the largest increase ever. Most claims are paid out in US funds and the Canadian Dollar is not performing strongly. Shawn stated that on the upside, Johnsons did their homework and in Canada the least amount any other Insurance company has increased their rates in 34%. Johnsons is at 10%.

Shawn updated that the Telematic Service is currently been suspended. This was a program app that would track your driving records and habits and provide discounts accordingly. This was not embraced by the members and Johnsons found it was not functioning at its peak.

Shawn provided a Service Q update as well, stating there is available now full access call service available 24/7 with an average wait time of 40 seconds. If you still wish to speak with one particular service representative, that option is still available. The company is also looking at launching a Live Chat feature on line in the near future.

Shawn stated he was particularly proud to say Johnsons donated \$30,000 from its staff to Fort McMurray and Johnsons matched that donation. Also Shawn was pleased to share all claims from Fort McMurray have been serviced.

Henri Van Den Bremt asked how statistically Johnsons compares to other companies. Shawn stated that there is a 97% or higher claim satisfaction rate and that the company prides themselves on striving to be different by going above and beyond.

Shawn McCord talked about the Ontario Auto Reform. He said 80% of claims are accidental benefit claims and with fraud running rapid and being so hard to prove medically, he urged everyone to speak to their insurance providers and have the benefits that are being reduced from your policies added back on. This may be an additional cost of \$40/\$50 annually, but worth the investment to protect yourself and family.

May 29, 2016 – Day Two

Sites for future AGM

2017 Edmonton

2018 Toronto

2019 Regina

2020 Quebec City

2021 Saskatoon

Membership

Bob Emmons held, for the Presidents, a Q & A period in regards to Membership. There were no questions. **Nick Ronsky** reminded everyone that at one time Birks was handling all of the Membership for the Heritage Club and they had 3 women working full time doing this job. **Bob Emmons** has been in charge of membership for several years now and it is a large undertaking. **Nick** stated that the National Executive asked **Holly Perreault** if she would be willing to take this position over from her Dad if the

Presidents agree. She agreed. There was a vote held, and it was passed. They will give her an honorarium each month of \$500.

Web Site

Gail Bourhill thanked J.P. Leguerrier and Yvon Lemaire for all of their help and input with the Heritage Club Web Site.

Gail discussed some issues with the Web Site that are being sent to the Developer:

- Events link needs to be simplified. Gail feels it is too confusing in the current format.
- English and French translation. If something is posted onto the English Site it does not get translated onto the French Site and vice versa. If the posting is added manually to the site, it will only post in the original language. **Yvon Lemaire** stated there is a tutorial available to show how to transfer from English to French Site.
- Disappearing Menu Format. **Eldred Holmes** has found a temporary fix around this issue; however, it still needs to be fixed correctly as all of the tutorials are based around the original design.
- Application Forms. Originally, when these were submitted, they would go to 3 places: Chapter, Applicant, and Bob Emmons. Currently, these are only going to Bob Emmons. **Yvon Lemaire** would like to see this return to the original format.
- Posting Pictures does not always work properly
- Good Life Application Forms to put online. Gail agreed to check this out with Good Life. **Doug Anderson** said there may be some discrepancies in the application form from Province to Province.
- Google Analytical. This is a free Add On that the developer has to add to the web site. It tracks reports, traffic, etc. **René Lareau** asked if this feature could be added to each chapter site as well.
- **Gary Fisher** stated he did not feel that the Chapter Information should be shown on the National Page. He feels this is confusing for viewers. **Yvon Lemaire** disagreed. He feels this shows activity within the Club when people log on.

- The date an item is posted needs to be added back on.
- **Gail Bourhill** suggested that each chapter have her name and email address added onto the Website as Web Master so there is a point of reference for assistance, concerns and questions.

J.P. Leguerrier has been in contact with the developer and will submit the list of issues to be corrected as soon as it has been finalized. The Developer gave J.P. 2 options to consider for maintenance. The first option is to fix the issues a la carte and there will be a cost per issue assigned and the second option is a Silver maintenance plan for \$325 a month. They have decided to go a la carte and see in the future if the Silver Plan is necessary. **J.P.** gave Kudos to the Van Fraser and Richelieu Chapter for the work they have put into their websites.

Henri Van Den Bremt asked if the websites can be customized. The answer is yes. **Yvon** stated that there are over 250 tools available on line for the Presidents to use on their sites.

René Lareau told everyone that the Richelieu Chapter does not post the entire Newsletter on line. They post the first and last page and if non dues paying member wants to see it online they must pay their dues first.

Henri Van Den Bremt asked about Associate Memberships and if his Spouse can join as an Associate. He is interested in adding information about this to his website and newsletter. He feels it is a great way to increase his membership.

Lea Maynard said that the Web Site is such an imperative tool for sharing information within her chapter.

Constitutional Changes

Harold Onagi stated there were no changes this year for the Constitution.

Pension

J.P. Leguerrier gave a time line of the Canada Post Pension Plan.

- December of 2013 Canada Post announced it was losing \$1 billion a year
- In our pension system there was solvency \$6.3 billion deficit
- The government gave the option for Canada Post to not put any money into our pension plan for 3 years.
- Canada Post started putting us into defined contribution plans. This is the main issue, currently with the impending CUPW strike in July.
- 2014 The target benefit plan. Fluctuating Pension Plan.
- In October of 2014 Canada Post created a Communications and Consultations Group made up of employees and retirees to discuss issues with.
- January 2015 Voting Kits were distributed and there was an election to the Communications and Consultations Group. In 2 years this group has met twice.

Henri Van Den Bremt stated that it was his understanding that there was 3 pension plans within Canada Post.

1. Super Annuation
2. Canada Post Pension Plan – This one is guaranteed by the government.
3. Defined Contributions

Harold Onagi stated that everything is speculation at this point and that the information will be released as it comes available.

J.P. Leguerriere said that www.cpcpension.com is the most accurate source of information.

Fund Raiser Idea

Gary and Wanda Fisher has had Pot Hats made with the Heritage Club logo stitched onto it. They sell for \$20 each and come in 2 colours of Navy or Stone. The Profit is \$5 and is being donated to the Children's Hospital in their area.

Manual

Harold Onagi stated that when the Canada Post Heritage Club was first formed the CEO at that time provided a Manual to the Heritage Club. Over the years, certain parts of this manual have become obsolete and outdated as well as some duties that the Club was once responsible for. **Helen Pickup** and her team have been working on this Manual to revise and update the manual. It is currently in a semi finished state. It has been sent to the National Executive for review and it will be then sent to Canada Post for final approval.

Coffee Break

Louise Dubuc announced that she will be retiring and stepping down as the President of the Villa Marie Chapter. **Bob Emmons** thanked her for her years of service and dedication to the Heritage Club.

Claude Bruneau and Fred Danells have volunteered to work together to enhance the Heritage Club Brochure that is currently available from Human Resources. This will be a great promotional tool.

Santa Letter Writing Program

Fred Danells thanked all of those who currently take part in this program each year and the National Executive for their donation of \$500 for draws for the volunteers who participate. There were 1.5 million letters answered this past year and 210,000 were from Heritage Club Volunteers. **Fred** noted that there has been an increase in volunteers in many chapters as well as an increase in promoting this program as well. Each year, Fred sends a thank you note on behalf of Bob Emmons as the National

President as well as a letter from Canada Post recognizing the efforts of the Heritage Club in this program.

Fred Danells stated that letters are received all year long and that the volume increases around November 23 and decreased around the 19th of December. There has been a decrease in letters received this past year in Ontario and Montreal. **Fred** noted that some chapters like to specialize, for example they prefer to do schools or answer in another language.

This past year, **Fred** sent a thank you note to the volunteers in Ontario before the season began and stated that their help would be most appreciated again this year. Ontario has the heaviest influx of letters that come from the Toronto Area.

Fred Danells explained he oversees the Heritage Clubs involvement nationally with this program. He is also the Pacific Division Coordinator.

Doug Anderson stated he was having difficulty getting cooperation with the London Free Press to promote this program. Fred said that media releases, parades, festival of lights are all a great way to generate promotion and he can reach out and contact places to help put these things into play.

Canada Post sends this program out to all libraries, registered Day Cares, and Schools with the promotion information and how they can participate.

Fred said that the Canadian off Shore Teachers are doing a remarkable job promoting this as part of an English Training Exercise.

Henri Van Den Bremt asked if there was an electronic format available. Fred shared that 45,000 letters were answered electronically in 2015.

Pierre Amyot said in his area, there is an issue with letters and no return addresses. Fred said that this issue has improved and they do whatever they can to find the child.

Conway Crozier-Smith said that there was an issue in his area this past year with a few schools missing the submission deadlines. **Lloyd**

Rogowski said he would like to see changes within the school and with the teachers. Lloyd said these need to be more clearly stated.

Yvon Lemaire made a suggestion that instead of the National Executive donating 10 \$50 draw prizes, that each chapter that participates receive a \$50 draw for their volunteers. This way every chapter is guaranteed. **Bob Emmons** said they would review this and discuss it further in October in Ottawa.

Question and Answer Period

Doug Anderson asked if the Heritage Club was incorporated. **Julie Kingsbury** will be checking into it.

Jim Sharpe commented that Seed Money was given to each chapter each year from the National Executive to support the chapters with their various costs and programs. **Jim** proposed that Seed Money be paid for active members instead of the entire membership. He feels this is a good incentive to increase membership.

Claude Bruneau proposed that \$1 be paid to each member and an additional amount be paid for active dues paying members.

Harold Onagi feels that to not pay anything to the smaller chapters with little or no members and that are actively trying is not fair.

Yvon Lemaire would like to see the Score Card used more effectively to monitor the activities within the Chapter and base Seed Money accordingly. Yvon suggested that 2 Chapter Presidents and 1 member of the Executive work on revising the Score Card.

Harold Onagi and Claude Bruneau stated that the Score Card was made incorporation with Canada Post to track the activities within each chapter and Canada Post.

Nick Ronsky stated that the concern is the number of dues paying members in some chapters versus those chapters that are not pulling their weight to get active dues paying members. This year things will remain at \$2 per member.

Julie Kingsbury stated that from a Canada Post perspective, the only item on the Score Card she looks at when determining her monetary rewards for each chapter, is Active Dues paying members.

Bob Emmons said the National Executive would take this issue under review and make a decision before the next AGM.

May 30, 2016 – Day Three

Activity Reports

Harold Onagi and Nick Ronsky discussed the Activity Reports. They were pleased that everyone did submit a report. Harold stated that 6 chapters held no Annual Meeting, 4 chapters didn't have elections, and 2 chapters said they held elections however had no Annual Meeting. 6 Chapters had no audit. **Yvon** explained that an audit does not have to be a professional accountant. It is 1 or 2 members of your chapter, going over your books and seeing that everything is legitimate and honest.

Nick Ronsky discussed the need to review the Activity Report in the October Meeting in Ottawa, and also see how the Heritage Club can better serve Canada Post. Nick took notes and suggestions on several suggestions and ideas and improvements on improving the Activity Report.

Elections

Ross O'Brien – Scrutinier.

- 1) National President - **Bob Emmons** was nominated by **Mike Belchuk** and seconded by **Conway Crozier-Smith**. There were no other nominations. **Bob Emmons** remains National President
- 2) 2nd Vice President – **Gary Fisher** was nominated by **Mike Belchuk** and seconded by **Conway Crozier-Smith**. **Claude Bruneau** was nominated by **Yvon Lemaire** and seconded by **Herb Stan**. **Claude Bruneau** was voted in as the new 2nd Vice President.

AGM 2017 Edmonton

Lloyd Rogowski gave an update on the progress of the AGM plans for 2017. A Hotel has been secured and the sound system booked. Lloyd is currently working on a tour.

Fort McMurray

The National Executive put a vote to the floor to approve donating \$1000 to the Red Cross. Approved

Coffee Break

Fraud

Constable Rob Durling from the Financial Crime Unit game and spoke to everyone on the topic of Fraud and ways to protect you. **Constable Durling** shared with the group that Fraud has become a real Global Threat. Credit Card Fraud has surpassed drug sales. Identity theft and credit card theft are all tied into organized crime overseas. There are 20 to 30 calls a week into the Police Dept in Windsor of Credit Card Fraud.

Constable Durling said that he personally uses Credit Cards as often as possible. Why? It's not his money. Using a Credit Card is a privilege and getting one replaced if it has been compromised is pretty easy. The companies expect it as part of doing business.

Getting your Debit Card stolen? That is your money. **Constable Durling** passed around an actual valance used in part of a fraud case. He showed the pinhole where a Bluetooth reader could pick up your account activity. He also showed a Card Reader that had been installed with epoxy into an ATM. He stated to always cover up your pin number when entering it into the machines. The chip debit cards are an enhanced safety feature as the banks are starting to eliminate the Magnetic Strips. The criminals that install these are just the runners. They move from place to place quickly. **Constable Durling** warned us against using ATM machines in privately owned gas stations, stores, etc. The owners are often easily corrupted into taking part in the fraud.

Constable Durling talked about the tap feature on your Debit Cards. He said they are also a safety feature. When used, the information on your card is not stored on the pin pad. There is also often a limit as to how much and how often you can use them.

Constable Durling talked about the new plastic money. So far it has been impossible to be counterfeited . He said that the US dollar is the most counterfeited money in the world. **Constable Durling** gave 3 tips to check if your US money is counterfeit:

- 1) The eyes will have concentric circles
- 2) There will be a ghost image of the Presidents Head when held to the light.
- 3) There will be a security thread running through the money.

With regards to Internet Banking, **Constable Durling** recommended to never save your banking information as a favourite or as a bookmark. Log into the site in full, each time you bank and always use a reputable sight. He also frowned against Depositing cheques via mobile banking as they are next to impossible to trace.

Canada Post has a problem still with Corporate Cheques getting stolen in the mail. Community Mail boxes are a huge target, especially in the Old Castle area.

Constable Durling stated that although a person can use a reader to get your Credit Information through your purse or wallet, the criminal does have to be at least within 6 inches. He does recommend the Hard Case Card Holders and the Protective Sleeves that you can get from the bank. When asked about Hotel Cards, **Constable Durling** explained they are completely safe. They only store your name on them.

The final recommendation made by **Constable Durling** was to call or check into Equifax or Transunion and get a copy at least once a year of your credit report to protect you against Identity Theft.

Use a Common Sense Approach

New Business

Bob Emmons asked for any final topics of discussion to be brought forth at this time. **Conway Crozier –Smith** announced he was looking into resigning and retiring as well as Chapter President of Golden Sheaf. **Henri Van Den Bremt** will be taking over as acting President of Brunswick Chapter for the remainder of the year and Richard Lefleur will take over as 1st Vice President of the Brunswick Chapter. **René Lareau and Henri Van Den Bremt** thanked everyone for making his 1st AGM a great experience.

Meeting Adjourned

