



## Manitoba Regional Council Annual Meeting

October 17, 2020

*Notice is hereby given that the Annual Meeting of the Members of the Manitoba Region of the Canadian Pension & Benefits Institute will be held online via Zoom, 17<sup>th</sup> day of November at 12:00pm. CST*

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### AGENDA

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1. Call to Order
2. Adoption of Minutes of the 2019 Annual Meeting held October 24, 2019
3. Chairperson's Remarks \*
4. Adoption of the Financial Report for the year ended December 2019 \*
5. Adoption of the Committee Chairpersons' Reports\*
  - Program Committee Report
  - Communications & Membership/Marketing Committee Report
  - Fundamentals Report
  - Golf Report
6. Nominating Committee Report
7. Other Business
8. Adjournment

\* enclosed



Minutes of the Annual Meeting of the Canadian Pension and Benefits Institute, Manitoba Regional Council held at 7:56 a.m. on Thursday, October 24, 2019 at the Norwood Hotel, Winnipeg, Manitoba.

#### **MEMBERS PRESENT:**

See attached list.

#### **CALL TO ORDER:**

Tyler Smith, past National Board Representative, Manitoba Regional Council, called the meeting to order at 7:56 a.m. Tyler welcomed everyone to the Annual Meeting of the Canadian Pension and Benefits Institute – Manitoba Region and called the meeting to order.

#### **ADOPTION OF MINUTES:**

The minutes of the 2018 Annual Meeting held May 3, 2018 were circulated to all members in advance. The minutes were moved for adoption by James Ralko and seconded by Jared Mickall.

CARRIED

**Pat Khoe was not present and her remarks were distributed in advance.**

#### **CHAIRPERSON'S REMARKS: (October 24, 2019)**

As there has been a recent change at the National level for the fiscal yearend to run based on a calendar year (January to December), our Annual meeting will be now held in the fall rather than April. As such my remarks will be based on the last 6 months of 2018 and the first 6 months of 2019.

It has been another successful term for the Manitoba Region, including a wide array of speakers on current relevant topics with excellent networking opportunities for Pension and Benefits professionals. I would like to express my gratitude to the members of your Manitoba Regional Council for all their hard work, time and dedication.

The Program Committee, chaired by Marnie Klimack, broached many topics which have addressed emerging issues and trends in both the benefits, pension and investments industries. The sessions in this term included a lunch session were positively received by the membership and the committee is already lining up speakers for the balance of the 2019 season and for early 2020, which promises to be another fantastic programming schedule with a mixture of breakfast and lunch sessions to accommodate our membership's needs.

The Fundamentals Committee for 2018 and 2019 years, co-chaired by Pat Khoe and Marcia Lafantaisie hosted a terrific one-day session on Pension and Investment Fundamentals on May 15, 2018 and one day and ½ day session on Pension Administration on May 7, 2019. Both sessions received positive feedback from attendees. In 2020, Benefits Fundamentals will be offered again as a full day session.

The Membership and Marketing and Communications Committee co-chaired by Glen Anderson and Dave Binda have done incredible work this year building the student membership at the University of Winnipeg. Glen, Dave and Marcia Lafantaisie continue to look for other opportunities to communicate with other students at the other secondary educational institutions. The team was also busy with the preparation of the next member appreciation night being held on October 17 as a fun and casual night of networking.

Our 2018 and 2019 golf tournaments held in June at Larters were both great successes. Once again, we were able to offer a morning of training followed by an afternoon of golf. Thank you to Roger who has recently stepped down as the chair of Golf Committee. Roger has been instrumental in the organization of the golf tournaments which have always been successful events.

Thank you to all the chairs and committee members for the all great work that they have done over the last term.

We want to be able to continue to bring you quality programming on a variety of topics. To help us to be able to do this it is important for us to hear from you so please feel free to give us your feedback on what type of programing and events you would like to see in the future.

I would like to thank all the members and non-members for your continuing support and participation. I would also like to thank this year's speakers, volunteers, the staff at the Norwood and the members of your Manitoba Council, who are:

Glenn Anderson – Communications & Membership/Marketing Co- Chair

Marcel Auriti

Dave Binda– Communications & Membership/Marketing Co- Chair

J.J. Burnell

Chris Chernecki – Vice Chair

Reece Cretton - Treasurer

Roger Delaquis – Golf Chair

Simon Deschenes

Nancy Harley

Pat Khoe – Vice Chair/Fundamentals Co-Chair

Marnie Klimack – Program Chair

Marcia Lafantaisie – Fundamentals Co-Chair

Jenny Ly Nachareun

Sherri Norris- Dyck

Samantha Probetts

Tyler Smith – past National Board Representative

I would like to recognize a few members of our Council who will be leaving or who already have left us this year. Liz Farler and Tyler Smith, they have been valuable contributors to the Manitoba Council for 10+ plus years. Each has played important roles both Liz and Tyler have been Chairs and Tyler who has been our National representative over the last several years. To Liz and Tyler thank you for all the time and effort you have put into the Manitoba CPBI; it has been very much appreciated.

I would like to take this opportunity to express our thanks to past regional administrator, Joan Turnbull, who recently retired in June. Joan was the reason CPBI Manitoba operates so well she keeps everything running smoothly. We welcome Nicole Smallwood as our new regional administrator. We have full confidence that she will do a great job! If any of you have not had the privilege to meet her, she is the one who shows up early at all our events to greet you at the door.

## **TREASURER'S REPORT:**

The financial statements for the fiscal period ending December 31, 2018, were circulated to members for your review in advance of this meeting. The treasurer's report was moved for adoption by JJ Burnell and seconded by Glen Anderson.

CARRIED

## **COMMITTEE REPORTS:**

Reports prepared by the Chairpersons of the Program and Communications were also circulated to members for review prior to this meeting. A motion to adopt the committee reports was made by JJ Burnell and seconded by Glen Anderson.

CARRIED

## **NOMINATING COMMITTEE REPORT:**

The Nominating Committee respectfully nominates:

Shawn O'Donovan Cooperators

for a two-year term (expiring with the 2021 AGM) to the Manitoba Regional Council of the CPBI. JJ Burnell motioned to adopt the recommendation made by the nominating committee, seconded by Nancy Harley.

CARRIED

## **ADJOURNMENT:**

Tyler Smith asked for a motion to adjourn the Annual Meeting. A motion to adjourn was made by J.J. Burnell and seconded by Reece Cretton. The meeting adjourned at 8:03am.

CARRIED

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Tyler Smith  
CPBI Manitoba past National Board Representative

**CANADIAN PENSION & BENEFITS INSTITUTE  
MANITOBA ANNUAL MEETING  
ATTENDEES**

October 24, 2019

	NAME (PLEASE PRINT)	SIGNATURE	CE Credits Y/N
1.	Tared Mitchell	<i>Tared Mitchell</i>	Y
2.	Candice Stecher	<i>Candice Stecher</i>	N
3.	David Koltak	<i>David Koltak</i>	Y
4.	Scott Anderson	<i>Scott Anderson</i>	Y
5.	Shawn O'Donovan	<i>Shawn O'Donovan</i>	Y
6.	LAURA LOISELLE	<i>L. Loiselle</i>	
7.	Lindsey Kehlor	<i>L. Kehlor</i>	
8.	Bill Anderson	<i>Bill Anderson</i>	
9.	JAMES RALKO	<i>James Ralko</i>	Y
10.	Tyler Smith	<i>Tyler Smith</i>	N
11.	J. Burnell	<i>J. Burnell</i>	Y
12.	Madison Sittenfeld	<i>MS</i>	N
13.	BRATTERSHILL	<i>B.R.B.</i>	N
14.	Nancy Hartley	<i>N. Hartley</i>	N
15.	Melissa Girouard	<i>Melissa Girouard</i>	
16.	LORI PARADIS	<i>L. Paradis</i>	N
17.	Brent Retcher	<i>B. Retcher</i>	N
18.	LINDSAY AVO	<i>L. Avo</i>	N
19.	Gloria Anderson	<i>G. Anderson</i>	N
20.	MARCA KUFERTUISIE	<i>M. Kufertuisie</i>	Y
21.	Birgit Molinski	<i>B. Molinski</i>	N
22.	MARTA MAJOR	<i>M. Major</i>	N
23.	Edith Samuels	<i>Edith Samuels</i>	Y
24.	MARCA AURTI	<i>M. Aurti</i>	N
25.	DAVID HOLM	<i>D. Holm</i>	Y
26.	Marnie Kinnick	<i>M. Kinnick</i>	Y
27.	MELANIE HOWLE	<i>Melanie Howle</i>	N

**CANADIAN PENSION & BENEFITS INSTITUTE  
ANNUAL MEETING  
ATTENDEES**

October 24, 2019

	NAME (PLEASE PRINT)	SIGNATURE	CE Credits
28.	<i>Andrew Willis</i>	<i>Andrew Willis</i>	<i>Y/N</i> <i>N</i>
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## **CHAIRPERSON'S REMARKS: (November 2020)**

2020 has been a challenging year for CPBI and the Manitoba Region. As the world grips with the impact of the COVID pandemic, every organization has had to make changes to the delivery of their services while providing a safe and healthy work/business environment for their staff and their clients. CPBI and our region has had to make similar adjustments/changes which required us to move towards more technology-based online sessions from in-person sessions.

Over the past several months, the Manitoba Region has tried to provide online sessions that focused on current and relevant topics to our membership. I would like to express my gratitude to the members of your Manitoba Regional Council for all their hard work, time and dedication during this interesting time.

The Program Committee, chaired by Marnie Klimack, broached many topics which have addressed emerging issues and trends in both the benefits, pension, and investments industries. Prior to the pandemic, we successfully held a couple in-person sessions early which were positively received by the membership. The Programming Committee continues to look at topics and speakers to present online sessions to accommodate the needs of our members.

The Fundamentals Committee, co-chaired by Pat Khoe and Marcia Lafantaisie hosted a virtual one day (5 sessions) on Benefits Fundamentals on October 27, 2020. In 2021, the Pension and Investment Fundamentals will be offered as a full day session (which will be virtually or in-person depending on the current government health regulations at that time).

The Membership and Marketing/Communications Committee co-chaired by Glen Anderson and Dave Binda continue to look at different ways to keep growing and building our membership. Due to the pandemic, in-person opportunities were cancelled throughout the year but the Committee will look at next year to develop innovative ways to communicate the benefits of joining CPBI.

As noted, all in-person events were cancelled due to the pandemic, so we were unable to host our annual Learn at the Links. The Golf Committee, chaired by Shawn O'Donovan, is looking towards 2021 to having our popular Learn at Links event return.

Thank you to all the chairs and committee members for the great work that they have done over this year.

We want to be able to continue to bring you quality programming on a variety of topics. To help us to be able to do this it is important for us to hear from you, so please feel free to give us your feedback on what type of programming and events you would like to see in the future.

I would like to thank all the members and non-members for your continuing support and participation. I would also like to thank this year's speakers, volunteers, and the members of your Manitoba Council, who are:

Glenn Anderson – Communications & Membership/Marketing Co- Chair

Marcel Auriti

Dave Binda– Communications & Membership/Marketing Co- Chair

J.J. Burnell– National Representative

Chris Chernecki – Vice Chair

Reece Cretton - Treasurer  
Roger Delaquis  
Simon Deschenes  
Nancy Harley  
Pat Khoe – Chair/Fundamentals Co-Chair  
Marnie Klimack – Programming Chair  
Marcia Lafantaisie – Fundamentals Co-Chair  
Jenny Ly Nachareun  
Sherri Norris-Dyck  
Shawn O’Donovan – Golfing Chair  
Samantha Probetts

I would like to recognize a few members of our Council who will be leaving or who already have left us this year. Glen Anderson, Marcel Auriti, Marnie Klimack and Sherri Norris-Dyck have been valuable contributors to the Manitoba Council.

I would like to take this opportunity to express our thanks to our administrator, Nicole Smallwood who ensures that everything in the region runs smoothly.

Lastly, I would like to announce that Chris Chernecki is the new Chair as of October 1, 2020. It has been a pleasure serving as the Chair for CPBI Manitoba over the last 2+ years to the regional Council and to the membership. As I move to the role of Past Chair, I look forward to an exciting and successful upcoming 2021 year.

Pat Khoe  
Past Chair, CPBI Manitoba



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www.cpbi-icra.ca

CANADIAN PENSION & BENEFITS INSTITUTE  
MANITOBA REGION

## Balance sheet as at December 31, 2019

### ASSETS

Current	
Cash	\$22,039.97
Short-term Investment	85,703.31
Accounts receivable	
Receivable from National	4,941.60
Property and Equipment	0.00
Pre-paid expenses	0.00
<b>TOTAL ASSETS</b>	<b>112,648.88</b>

### Liabilities and Net Assets

Current	
Accruals	\$2,166.62
Payable to National	0.00
Revenues/Sponsorship received in advance	0.00
Surplus at the beginning of the period	132,184.84
Revenue (Loss) for the period	(167.58)
Revenue for contingencies	-21,499.00
<b>TOTAL CAPITAL</b>	<b>112,684.88</b>



<b>Revenues</b>	<b>Budget</b>	<b>Actual</b>
	<b>2019</b>	<b>December 31, 2019</b>
Program Activities	\$23,500.00	\$14910.11
Education Activities	\$15,500.00	\$31,160.00
Networking Activities	\$1,500.00	\$0.00
Golf Activity	\$17,000.00	\$20,380.00
<b>SUB-TOTAL ACTIVITIES</b>	<b>\$57,500.00</b>	<b>\$66,450.11</b>
Regional Conference	\$0.00	\$0.00
Remittance to Regions	\$7,300.00	\$6,321.11
Sponsorship(s)	\$0.00	\$0.00
Interest Earned	\$1,600.00	\$1514.79
Transfer from National	\$0.00	\$0.00
<b>TOTAL REVENUES</b>	<b>\$66,400.00</b>	<b>\$74,286.01</b>
<b>Expenses</b>		
Program Activities	\$15,000.00	\$19351.94
Education Activities	\$7,500.00	\$8154.32
Networking Activities	\$5,500.00	0.00
Golf Activity	\$15,000.00	\$17,776.04
Other Event	\$3725.00	\$875.00
<b>SUB-TOTAL ACTIVITIES</b>	<b>\$46,725.00</b>	<b>\$46,157.30</b>
Regional Conference	\$0.00	\$0.00
Special Guest Speakers	\$0.00	\$0.00
Members Appreciation/Incentives	\$100.00	\$0.00
Sponsorship & Membership Activities	\$0.00	\$0.00
Communications Activities	\$0.00	\$0.00
Regional Council Meetings (Committees)	\$2,500.00	\$3938.14
Joint Regional-National Meeting	\$2,500.00	\$2,390.52
Volunteer Recognition	\$125.00	\$0.00
Regional Administrator Contract	\$12,300.00	\$15753.25
Administration / Operating Expenses	\$500.00	\$4603.15
Depreciation	\$0.00	\$0.00
Bank Charges	\$1,200.00	\$1611.23
Other	\$450.00	0
<b>TOTAL EXPENSES</b>	<b>\$66,400</b>	<b>\$74,453.59</b>
<b>PROFIT / ( LOSS )</b>		<b>(167.58)</b>

## **Manitoba Regional Council 2019-2020 Chairperson's Reports**

### **Program ♦ Fundamentals ♦ Communications ♦ Golf ♦**

#### **Program Committee Report – Submitted by Marnie Klimack**

##### **2020**

The 2019/2020 Program year was another successful one for the Manitoba Region despite being cut short due to the pandemic. The attendance and feedback were good for all sessions, which covered pension, benefits and investment topics.

There were two breakfast sessions and two lunch sessions. These were held from October 2019 to February 2020 with an average attendance of 35 people. The remaining sessions were cancelled due to the pandemic. Where applicable, the sessions have either received or are pending Continuing Education Credits through either the Insurance Council of Manitoba or Advocis.

Following are the sessions for 2019/2020:

- October 24, 2019 Tips for Meeting CAPSA's Pension Government Guidelines – Speaker Scott Anderson, HUB International
- November 21, 2019 The Impact of Millennials on Benefit Plans – Kim Siddall, AON Consulting
- January 22, 2020 Economic Update – Jean-Philippe Bry, Signature Global Asset Management
- February 20, 2020 Maximizing the Value of your EAP – Robyn Gray, Shepell FGI

A sincere thank you to Nicole Smallwood and Sherri Norris-Dyck for their assistance with both session ideas and arranging speakers; the sessions would not have succeeded without them.

#### **Fundamentals Series Committee Report for 2020** **Submitted by Pat Khoe & Marcia Lafantaisie**

This Committee is responsible for the development, organization and delivery of the Fundamentals program. This program is open to both CPBI members and non-members interested in learning the fundamentals of our business.

The focus of the Fundamentals program varies each year between benefits, pensions/investments and pension administration. For 2020, the focus is on Benefits.

The Benefits Fundamentals was originally to be held in May 2020 but due to the pandemic, we have rescheduled to a virtual online offering to be held on October 27, 2020.

#### **For the Benefits Basics:**

The 2020 curriculum consisted of:

- #1 Benefits Basics
- #2 Drug Plan Management

- #3 Mental Health/Disability Plan Management
- #4 Emerging Benefit Trends
- #5 Legal Update

Summaries of the curriculum are as follows:

### **Benefit Basics**

Presenter: Laura Lomow, Ellement Consulting Group

Session Content: This session provides an overview of basic benefits theory, plan design, and plan funding arrangements for both private and public organizations.

### **Drug Plan Management**

Presenter: Barbara Martinez, Canada Life

Session Content: This session will look at the Canada Life prescription drug plan spending and trends in 2019 as well as the impact of COVID-19 on drug plans in early 2020. We will also take a deep dive into Expensive Drugs for Rare Diseases (EDRDs) and discuss the upcoming changes in how drugs are priced in Canada by the Patented Medicine Price Review Board (PMPRB).

### **Mental Health/Disability Plan Management**

Presenter: Sarah Dulong, The Co-operators Life Insurance Company

Session Content: In this session, Sarah will share myths about mental illness, how mental illness impacts the workplace, emerging trends, barriers to recover and information on innovative supports that are available to those who are suffering.

### **Emerging Benefit Trends**

Presenter: David Tompkins, Manitoba Blue Cross

Session Content: During this unprecedented time of the COVID-19 pandemic, we will discuss what's emerging and relevant in the marketplace and possible considerations for group benefit plan design and plan member engagement.

### **Legal Review: Common Benefit Administration Pitfalls**

Presenters: J.J. Burnell, MLT Aikins LLP and Madison Sutherland, MLT Aikins LLP

Session Content: Plan administrators must comply with their legal obligations in administering their respective benefit plans. This session will examine legal cases where the courts have determined that plan administrators have failed in their duty to administer benefit plans and will discuss strategies to help you avoid these pitfalls.

### **Communications & Membership/Marketing Committee Report – Submitted by Glen Anderson**

During our 2019 year worked with Council members continuing to try to expand membership.

On January 22<sup>nd</sup> 2020, CPBI Manitoba presented to a group of Human Resources students at the University of Winnipeg on the advantages of CPBI membership. CPBI National continues to offer the students a \$10.00 student membership for 2019. The University of Winnipeg has agreed to add the

\$10.00 membership to the registrations for these students creating memberships for the whole class. We had hoped to present to the second semester class in the spring of 2020, but the pandemic moved all classes on line resulting major shifts at U of W and we didn't present.

We are always looking for the one-off ways to bring in new members and hope that they may help us enlist new members.

I'd like to thank the committee, David Binda, Marcia Lafantaisie, and Fran Yaffe for their ideas, participation, and efforts in 2019 and 2020.

Submitted on behalf of the Communications and Membership/Marketing Committee.  
Glen Anderson

## **2020 CPBI "Learn at the Links" Golf Event Committee Report – Submitted by Shawn O'Donovan**

### **Golf Committee:**

Shawn O'Donovan, Chair  
Roger Delaquis  
Nancy Harley  
Nicole Smallwood

On July 9, 2020, our committee made the difficult decision to cancel our 2020 CPBI Learn at The Links event due to the Covid-19 Pandemic and provincial health orders at that time. We look forward to resuming our event in 2021 at Larters at St. Andrews Golf and Country Club.

Larters has offered to transfer our \$500 deposit to next year's event which has been reserved for August 18, 2021.

## **2020 CPBI Manitoba Nominating Committee Report**

Article 5.02 of the CPBI By-Laws states: "Each Council shall be composed of a minimum of eight and a maximum of twenty members, each of whom must be a member in good standing of the Institute and elected by the members in each region".

### **1. Committee Structure**

The Bylaws of the Canadian Pension and Benefits Institute (CPBI) provide that a Nominating Committee for each Regional Council be struck annually and that it be chaired by the immediate Past Chairperson of the Regional Council. This year's Nominating Committee was made up of:

Pat Khoe	Past Chairperson
Chris Chernecki	Chairperson
Ken Smallwood	Desjardins Insurance

## 2. Terms of Reference

The Nominating Committee is convened by the immediate Past Chairperson each calendar year prior to the convening of the Annual General Meeting for the region, and is charged with the responsibility of nominating one or more individuals for the vacancies on the Regional Council.

Following the nomination of candidates, the Chairperson of the Nominating Committee shall submit the candidates' names to the membership of the region for election.

## 3. Nominations - **\*\*\*Amended November 3, 2020\*\*\***

With the pending departure of the following individuals:

- Glen Anderson
- Marcel Auriti
- Marnie Klimack
- Sherri Norris-Dyck
- **Jenny Ly Nachareun**

We have several vacancies on Council. The nominating committee submits for approval five candidates for Council:

- Grant Bastone, Manitoba Blue Cross
- Rodrigo Ramirez, Qualico
- Cathy Walker, HEB Manitoba
- Ayumi Yamanouchi, Canada Life
- Fran Yaffe, Mercer Marsh