

**Kanata Seniors Council Inc.**  
**Minutes of a meeting of the Board of Directors on April 21, 2023**

**Present:** John Kern, Frank Boisvenue, Liz Tucker, Rachel McGregor, Susan Ditmar, Sandra Freeman, Sarah Trant, Greg Richardson, Ken Major, Doreen McNair, Lianne Dwyer. Moe Saleh, Jeet Wadehra, Kay Dubie

**Regrets:** Peter van Boeschoten

**Associates/Guests:** Janet Baigent (City of Ottawa), Sara Hulan (Stirling Park), Karen Gilbert (Astoria), Tia Joshi Taft (Timberwalk), Geraldine Dixon (Seniors for Seniors), Arnold Finkelstein, Yvonne Nabaa, David Lee, Michael McMahon, Susan Dawson, Deirdre Luesby, Janet George, Bonnie Oostlander

**Opening:** President John Kern opened the meeting shortly after 9:00 am with a welcome to all. As there were several guests attending, everyone introduced themselves around the table. Rachel mentioned that April 16-22 was National Volunteer Week, and she thanked everyone for the work they do.

**Approval of agenda:**

**Frank Boisvenue moved that the agenda be approved as circulated; seconded by Kay Dubie. Carried.**

**Approval of previous minutes:** There was one correction to the minutes of March 17, 2023: under Technology and Website, the number of computer lessons for February was 12, not 15 (revenue amount is correct).

**Liz Tucker moved that the minutes of March 17, 2023 be approved as amended, seconded by Greg Richardson. Carried.**

**Presentations:**

**Timberwalk Retirement Community (Tia Joshi Taft):** Open House April 22; other upcoming events include Cinco de Mayo and Springtime in Paris. Flier opposite the front desk of the center has been updated.

**Stirling Park (Sara Hulan):** also part of the Riverstone group, so similar events to Timberwalk (open house April 22 and Cinco de Mayo). Also holding a bus trip and barbecue in May.

**Astoria by Alavida Lifestyles (Karen Gilbert):** Two downsizing events held were very successful; holding a wellness and yoga event on May 18.

**Seniors for Seniors (Geraldine Dixon):** The company provides services to seniors to help them stay in their homes; e.g. help with pets.

It was noted that many of the residences will be at the 55+ Show at the EY center on April 28-29 (free admission).

City of Ottawa (Janet Baigent): Fitness classes are at capacity, and card games and other activities are all doing well. Planning for the Volunteer Recognition Event June 22 is in progress; volunteers will receive an email invite plus a phone call, starting around mid-May. Next special event – Canada Day celebration Thursday, June 15.

Probus: John Kern reported on the trip to the Diefenbunker April 20; the guide was Brian Jeffrey, our webmaster.

### **Financial Report:**

Liz presented the financial picture as of March 31, 2023 (see attached). Note that some major expenses are still to be paid; e.g. Financial Review; Marketplace advertising and signage. It was requested that the monthly financial report include a section for accounts payable, so we have an idea of what amounts are yet to come out.

WOCRC request: The WOCRC has requested that we resume paying for the hall rental for their twice-monthly luncheons, as we did before COVID. The amount is \$610 per year, paid in 3 installments of \$203.33 each. Liz suggested that we hold off on making a decision on this until the end of the summer, once large bills have been paid and we have a better picture of our financial position. We want to help, since this is part of our mandate “seniors helping seniors”.

**Kay Dubie moved that we defer the decision on paying for the WOCRC hall rental until the September meeting. Seconded by Greg Richardson. Carried.**

**Correspondence:** None

### **Directors Reports:**

**Communications/PR:** Sarah thanked Greg for stepping in and putting together this month’s newsletter. The next two deadlines are Friday, May 19 for the June edition and Monday, June 12 for the July/August edition.

**Technology and Website:** The 9-year-old printer in the training/computer lab area has to be replaced. It is used by students and instructors, as well as other members with no printer at home. Greg did some research and found the best deal would be a Brother printer for \$259.99 all in.

**Greg Richardson moved that this expenditure for a new printer in the computer area be approved; seconded by Frank Boisvenue. Carried.**

### **Computer Training Stats**

March 2023 Lessons Sold 23, Revenue \$195

March 2019 Lessons Sold 22, Revenue \$152

### **Website Quarterly Stats**

This Quarter 1788 Visitors, 4076 views

Last Quarter 1282 Visitors, 2898 Views

Top Pages: Calendar, Activities, The Centre

**Facebook:** we are now up to 85 members, and some posts are being shared.

The Ottawa Seniors newsletter needs someone to send them information from the council. They seem to be an online presence only; Sarah will look into sending them information starting in the fall (ottawaseniors.com).

Greg sent an email to all Board members about the resource location in the cloud, where we can look at the latest copy of various documents (meeting minutes, activity chart, etc.). All board members will have access.

**Travel and Lifestyles:** The Travel and Lifestyles Team is actively planning and organizing several exciting educational programs and activities. These include:

- Ottawa Valley Tours free educational travel seminar featuring their exciting destinations on Thursday, May 4 starting at 1:00 pm in the Owen Prince Room
- Trip to the Kanata Theatre with lunch at D'Arcy McGee's on May 14 (Mother's Day). The play is "Quartet", a funny and poignant tale of a "fab four" who come together in their retirement years in search of a little harmony. Ticket price is \$25; lunch at participant's expense.
- Free educational seminar to be presented by CAA Travel on Thursday, June 8 in the Owen Prince Room. at 1:00 pm
- Algonquin Cooking School Trip on Friday, June 9

Ticket selling/registration for events is Mondays, Tuesdays, and Fridays between 11:30 am and 1:00 pm, and on alternate Wednesdays (Diners Club Lunch days) from 12:00-1:15.

The Council promotional brochure is now available; in the next edition, the sponsor should be Barb&Carole Realtors (not Realty).

**Honours and Awards:** Some awards are being planned for the Volunteer Appreciation Event, but nothing to report at this point in time. A reminder to all that if new volunteers get added to an event (Garage Sale, FWFF, AGM, etc.), to pass the name/email/phone number to Kay.

**Membership and Volunteers:** Following the phone campaign, the database has been reduced from 1360 to 1227 records. Of this, 568 were listed as inactive, as we were unable to reach them (phone out of service, no contact info, etc.). That leaves 659, of which 501 have an email address. Of these 501, 152 have not been confirmed or updated (voice messages were left but

the member did not call back). Phase 2 of the phone campaign is to contact the 220 or so members where voice messages were left in phase 1 (thank you to Susan Dawson!). An email blast of upcoming events went out to 459 email addresses on April 19 (501 less duplicates); just under 30 bounced back (thank you to Greg for doing this).

**Health:** For a list of food recalls, go to <https://recalls-rappels.canada.ca/en>. The work that Sandra and Kay are doing falls under the Health portfolio; i.e. the seminars they are putting together from the Council on Aging. The first one is Emergency Preparedness, on May 11. We will be holding our own registration, on May 4,8,9, and 10 from 10:00-4:00.

**Advocacy and Outreach:** Moe Saleh informed us that about 1,000,000 Canadians will be diagnosed with dementia by 2030, and about 6/10 of these will wander around and get lost. It is therefore suggested that Neighbourhood Watch programs expand their role to include watching for citizens with dementia.

**Moe Saleh moved that Kanata Seniors Council Inc. support the initiative to broaden the scope of Neighbourhood Watch programs to include watching for citizens with dementia. Seconded by Frank Boisvenue. Carried.**

**Older Adult Plan:** (former mayor Jim Watson's initiative). Round table discussions ended in 2022, and there are no plans to extend or replace the program. The current city council has a different mandate, and as advocates for older adults, we should be writing our councillors to make sure they don't forget about seniors' needs. Board members are asked to submit a list of concerns for seniors to Moe so that we can begin a letter writing campaign to the city council. Janet agreed to investigate the status of the Seniors Roundtable.

**Dementia Society of Ottawa and Renfrew County:** currently has 2 projects in the works.

Stronger Together is funded by the Public Health Agency of Canada to create dementia awareness and acceptance within our region. They have requested our logo be added to their dementia613.ca web page. Before providing our logo, we need to first investigate the organization to be sure of its legitimacy and what they expect from us. In addition, they have offered us 30-45 minutes of training free to council members. Moe will contact them to see if they will come in and give the training to us right after a Board meeting.

Citizen Science Research is a Dementia-Inclusive Community Study. They are looking for community organizations or businesses to disseminate their information and educate the public. Janet suggested doing a Learning Series seminar with them, open to our membership.

The Community Forum was formed by the WOCRC and the Lions, and we are members. Supposedly 3 zoom meetings have been held, but no minutes have been issued. Unfortunately, Moe was not able to attend the meeting on March 23.

**Sponsorship:** We have a new gold sponsor, Aspira Red Oak (contact Patsy McCarthy). We now have 5 sponsors and 1 supporter (Kanata Theater). Our newsletter is now 6 pages (3

double-sided) to accommodate advertisements. Sandra is continuing to solicit sponsorships, and if more are signed up, the newsletter may have to expand again.

**Kay Dubie moved that in the event there is a need to increase the newsletter to 8 pages (4 double-sided) due to increased sponsorship, that this additional expenditure be approved; seconded by Frank Boisvenue. Carried with 1 abstention.**

Sandra has constructed a generic letter that can be used to send to a potential sponsor along with the sponsorship package. Contact Sandra to let her know who you want to send one to.

**Fundraising:** No report (still looking for a Board member to take on this portfolio).

**Grants:** Kay reports that we unfortunately did not get the New Horizons grant for the café; we did not quite meet the criteria.

**Café:** There are 10 café volunteers who have or are in the process of obtaining their Food Handling Certificate. Meals are selling well, and on April 19, a meeting was held with all café volunteers. This meeting was to introduce the present Cafe Volunteer Management Team and gave a chance for new and old café volunteers to meet each other, and to suggest and recommend improvements to the Cafe operations.

**Advisory:** Minutes of the meeting held April 3 were circulated to Board members; the next meeting is May 1. Any suggested topics for the next meeting should be sent to John.

**Administration:** Ken distributed an insurance coverage overview (see attached). All board members need to be aware of the insurance coverage we have, and report any incidents asap after they happen. The section on insurance in the volunteer handbook needs to be updated (see attached comments from Ken); Kay agreed to look into updating this. In advance of our insurance policy renewal in June, we need to provide a list of activities planned between June 2023 and June 2024. The list is required by May 2.

As volunteer coordinator, Rachel agreed to take over the recording of volunteer hours.

### **Old Business:**

**Seniors' Lifestyle Marketplace:** All in place for April 22.

**Garage Sale:** More volunteers are still required, but otherwise all is ready.

**Far West Fun Fest:** Brochures distributed starting April 17; registration April 24-28.

**AGM, Monday June 19:** Work is continuing on schedule. Board nomination forms are now available. Posters will go up starting April 24. If any current board members plan to resign, please let Susan know.

New newsletter editor: We have someone who is willing to give this a try (Daniela Butunoi).

Cleaning the Capital 2023: Council is registered to take part on Friday, May 5 from 10:00-12:00. Rain date May 12 after the Board meeting.

**New Business:**

Minutes of sub-committee meetings: John requested that minutes of subcommittee meetings be kept in the office, so everyone knows from year to year what was discussed or what took place. This helps with continuity from one year to the next.

Lions: accept used eyeglasses, and clean them and send them to under-developed countries. Eyeglasses you no longer need can be submitted to Liz.

Distribution of Newsletter/lists of activities: Now that the database is becoming cleaner and the data we have more reliable, it was discussed whether we wanted to start sending out our newsletter to our membership, along with a list of upcoming highlights.

**Rachel McGregor moved that the Council start sending out their newsletter to their membership via email starting in September; seconded by Frank Boisvenue. Carried.**

For a list of upcoming events, it was agreed that people might respond to information that is in the body of an email rather than in something they have to click on and go to. It was agreed that there would be at most one email blast per month, so the previous motion was superseded by the following motion:

**Greg Richardson moved that we send a brief monthly email to our membership, containing a list of upcoming events, and a link to our newsletter, starting in September. Seconded by Sandra Freeman. Carried.**

**Next Meeting:** Friday, May 12, 2023, 9:00 am.

**NB:** All board members are asked to submit their reports electronically to John before the meeting.

**Adjournment:** Meeting was adjourned at 11:35 am

Kanata Seniors Council

Financial Position as of March 31<sup>st</sup> 2023

Bank Balance as of January 1 <sup>st</sup> 2023	4,507.04
---	----------

Income

Coffee shop – cash	5,548.80	
Coffee shop – square	4,083.85	
Computer training	394.00	
Sponsorship	2,700.00	
Lifestyle Marketplace	4,888.45	
Travel & lifestyles	711.10	
Miscellaneous	<u>2.50</u>	
	18,328.70	<u>18,328.70</u>
		22,835.74

Expenses

Admin	117.82	
Coffee shop	10,435.23	
Travel & lifestyles	796.18	
Snrs lifestyle marketplace	241.91	
Directors Insurance	<u>660.96</u>	
	12,252.10	<u>12,252.10</u>
		10,583.64

Café Expenses	Café manager/asst.	4,350.00
	Coffee supplies	1,039.54
	Food	3,875.39
	Non food	310.30
	Laundry/oven cleaning	800.00
	Transportation	60.00

## **Kanata Seniors Council Inc. (Council)**

### **COUNCIL'S INSURANCE COVERAGE OVERVIEW**

Council has 2 types of insurance coverage. The purpose of this document is to give an overview of each which should make the key differences between the 2 more apparent. **NOTE:** In case of an accident or other incident that could result in a possible claim, in accordance with the terms of the policies for both types of insurance, notification has to be made to the Insurer ASAP. There are Notification Schedules in files for both types of insurance and they should be updated annually when each type is renewed.

#### **1. DIRECTORS' AND OFFICERS' LIABILITY (D&O) INSURANCE**

Section 10 "Indemnity Insurance" of Council's By-Law No 3 provides that Council maintain D&O insurance coverage, which in any case is otherwise essential for Council to do.

As a member of Volunteer Canada, Council has exclusive access to discounted D&O insurance designed to meet the specific needs of the non-profit and charitable sector. Council currently has this Insurance. There are over 900 participants across Canada in this insurance program.

D&O insurance provides coverage for Council, Council's Directors and Council's Volunteers who may be exposed to liability through the actions of a person acting in their capacity as a member or representative of Council.

D&O Insurance can include coverage for claims or damages related to:

· Harassment; · Discrimination; · Wrongful dismissal · Financial mismanagement; · Violation of duty owed to the Council, including breach of By-Laws; · Violation of provincial or federal laws; ·and others.

Council's coverage also includes:

- **Cyber Liability and Privacy Coverage**, which is designed to help Council manage the risk of holding increasingly large quantities of personally identifiable data of members, Directors and Volunteers, and others, and to mitigate the reputational damage resulting from a data security breach.
- **Coverage Legal Expense**, which provides coverage for legal expenses associated with defense against an unforeseen legal event or to pursue legal action against another party. Members also have unlimited access to a general Legal Advice Helpline (to discuss any legal matter)

#### **Coverage Limits Summary**

- Directors and Officers Liability \$2,000,000 (Includes Personal Injury Extension. Personal injury shall mean any actual or alleged invasion of privacy, wrongful entry, eviction, false arrest, false imprisonment, malicious prosecution, libel or slander) (No deductible)
- Cyber Liability Coverage \$100,000 (\$1,000 deductible)
- Legal Expenses \$150,000 (no deductible) plus unlimited telephone legal advice. (1-877-255-4269).

**Coverage Territory** – Coverage Territory is worldwide.

#### **2. COMMERCIAL GENERAL LIABILITY INSURANCE (CGL) AND ABUSE INSURANCE**

Council is a member of the City of Ottawa's (the City) Community Partner Insurance Program (CPIP). Council is one of the members of CPIP for which the City pays the premiums but it is in fact Council's insurance.

The statements below about which each of type of this insurance coverage is designed to do, are taken from the CPIP Overview of Coverages as provided by the City and Marsh Canada Limited (Marsh) the City's broker except that Council, its Directors and its Volunteers is used in place of the general description.

Council is obligated to keep the Insurer informed of the details of its activities when applying for renewal of the CGL and Abuse coverage and after that time to notify Marsh of any new activities that are planned to take place in the insurance period.

For either CGL or Abuse coverage to respond on behalf of a Director or a Volunteer, the accident or other incident that caused the claim to be made against the Director or the Volunteer, had to occur while the Director or the Volunteer was carrying out their duties on behalf of Council.

**CGL COVERAGE IS DESIGNED** to respond to Bodily Injury and/or Property Damage claims that a **third party** may make against Council, and/or its Directors and/or its Volunteers. Claims can occur when Council, its Directors or its Volunteers are negligent in the delivery of Council's activities/events/programming, in connection with Council's occupation of a premises, or from Council's advertising and that negligence causes someone (**the third party**) to be hurt, or for their property to be damaged.

**CGL coverage does not apply** to protect a Volunteer of Council whose neglect causes bodily injury to another Council Volunteer while both were working on behalf of Council. However, in such a case the CGL coverage does respond if the injured Volunteer makes a claim against Council or the Director in charge of the activity.

**CGL coverage** or the **Medical Payments coverage** described below **does not apply** in the case of bodily injury or property damage caused by the use of an automobile owned by, rented to or loaned to Council or a Director or a Volunteer of Council.

**CGL Coverage Limit** - The current limit for the CGL coverage is \$5,000,000 with no deductible and defense costs including legal fees are covered without impacting on the limit.

**CGL Coverage Territory**- Pursuant to an endorsement to the policy the Coverage Territory is Canada

The CGL policy has telephone numbers that can be called for free telephone legal and other professional advice.

**MEDICAL PAYMENTS** – Section 1 – Coverages - Coverage C of the CGL policy also provides, on a no-fault basis, for Medical Payments up to \$25,000 for bodily injury to a client of or to a Volunteer of Council caused by accident because of a Council activity. Such payments will cover reasonable expenses for first aid administered at the time of the accident, necessary medical, surgical, x-ray and dental services, including prosthetic devices and necessary ambulance, hospital, professional nursing and funeral services. (These would be out-of-pocket expenses.)

**ABUSE COVERAGE IS DESIGNED** as protection for Council and/or its Directors and/or its Volunteers for claims arising from claims of abuse to people (the Claimant) under the care or responsibility of Council or its Directors or its Volunteers. Abuse can include harassment, mental abuse, physical violence, sexual abuse and molestation, coercion, corporal punishment, negligence, and harassment.

Based on what the CIP Overview of Coverage states that the Abuse Coverage is designed to do, a review of certain terms of the policy and a response from Marsh in respect of a scenario where the Claimant was a Council Volunteer, the **Abuse Coverage does not apply** if the Claimant is a Director or Volunteer of Council.

**Abuse coverage Limit** – The current limit is \$1,000,000 including legal costs and there is a deductible of \$5,000.

**Abuse Coverage Territory** - While the Abuse policy provides that the Coverage Territory is Canada and the US, for Council's purposes it is Canada.

**Abuse Coverage Possible Overlap with D&O Coverage** - There may be some overlap with this Abuse Coverage and the D&O coverage. For example, in the case of abuse caused by alleged harassment both coverages could respond. However, D&O coverage is better because there is a limit of \$2,000,000 with no deductible, legal expense is covered up to \$150,000 with no deductible and D&O coverage applies even if the Claimant is a Director or Volunteer of Council.

## **Kanata Seniors Council Inc (Council)**

### **Amendment Required to Volunteer Handbook Re Insurance Coverage**

In the version of Council's Volunteer Handbook currently on Council's website, the comments about Council's insurance coverage for Council's Volunteers are at best misleading and cause confusion about Council's insurance coverage as a member of the City of Ottawa's Community Partner Insurance Program (CPIP).

The Comments in the Volunteer Handbook are as follows.

#### **Will I be covered by insurance?**

The Kanata Seniors Council Inc. is insured under the community Association Group Liability insurance program administered by the City of Ottawa. This program covers volunteers of the Council for injury, death or damage to property.

Council's insurance **does not** cover Volunteers of Council for injury, death or damage to property. As set out below **it protects Council's Volunteers from claims made against them**, because of their alleged negligence or abuse, **by third parties**.

Council's insurance coverage as a member of CPIP is Commercial General Liability (CGL) coverage and Abuse Insurance Coverage.

**CGL COVERAGE IS DESIGNED** to respond to Bodily Injury and/or Property Damage claims that a **third party** may make against Council, and/or its Directors and/or its Volunteers. Claims can occur when Council, its Directors or its Volunteers are negligent in the delivery of Council's activities/events/programming, in connection with Council's occupation of a premises, or from Council's advertising and that negligence causes someone (**the third party**) to be hurt, or for their property to be damaged.

**MEDICAL PAYMENTS** – Section 1 – Coverages - Coverage C of the CGL policy also provides, on a no-fault basis, for Medical Payments up to \$25,000 for bodily injury to a client of or to a Volunteer of Council caused by accident because of a Council activity. Such payments will cover reasonable expenses for first aid administered at the time of the accident, necessary medical, surgical, x-ray and dental services, including prosthetic devices and necessary ambulance, hospital, professional nursing and funeral services. (These would be out-of-pocket expenses.)

**ABUSE COVERAGE IS DESIGNED** as protection for Council and/or its Directors and/or its Volunteers for claims arising from claims of abuse to people (**the third party claimant**) under the care or responsibility of Council or its Directors or its Volunteers. Abuse can include harassment, mental abuse, physical violence, sexual abuse and molestation, coercion, corporal punishment, negligence, and harassment.

For either CGL or Abuse coverage to apply on behalf of a Council Volunteer the accident or incident causing the claim to be made against the Volunteer by the third party has to have happened while the Volunteer was carrying out his/her duties as a Volunteer of Council.

It is recommended that the Volunteer Handbook be amended accordingly.