

# Thunderbird Trust

## Fall 2016

### RECENT ACTIVITIES



#### AGM 2015

This year Thunderbird Trust held its AGM on September 24 in conjunction with Big Bear Creek Trust and COTTFN. This arrangement has assisted all entities to share the cost of the AGM and provide online access to all members.

A report of attendance demographics and survey answers were gathered from those in attendance. See inside for more details.

#### NATOA CONFERENCE

Trustees Megan Huff and Michelle French along with the General Manager Ramona Sault attended the National Aboriginal Trust Officers Association 3<sup>rd</sup> Annual Conference May 30-June 1, 2016 in Toronto. The conference provided training and information covering a variety of topics related to managing Trusts like; Trust 101, Managing Success, Investment Policies, Youth engagement, etc. Chief Leslee Whiteye was invited as a guest speaker to present COTTFN experiences with consultation and our Trusts. She invited both GM's of Thunderbird Trust and Big Bear Creek Trust to share experiences and knowledge. Chief Whiteye was also a panelist in the Highlighting Successful Aboriginal Women session representing Chippewa very well! We are very fortunate as Chippewa of the Thames to have such experience and a very respectable reputation within the First Nations Trust network.

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Pictured left to right: Chief Leslee Whiteye presenting, Trust GM's Ramona Sault & Courtney Riley, Successful Aboriginal Women panel with Chief Leslee Whiteye and others.

For more information on the National Aboriginal Trust Officers Association visit:

[www.natoa.ca](http://www.natoa.ca)



# Up Coming Events

## CONTACT US

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## 1. Christmas Gesture Applications

**DEADLINE November 20, 2015**

Applications are being accepted beginning October 3, 2016 to November 18, 2016. Applications are available for download on our website @

[www.thunderbirdtrust.ca](http://www.thunderbirdtrust.ca)

## 2. Early Bird Registration & Cash Prize Draws

**Get your application in EARLY by October 31, 2016**

If your application is submitted EARLY on or before October 31, 2016, you become eligible for 1 of 7 cash prizes!

1 <sup>st</sup> Prize - \$300	5 <sup>th</sup> Prize - \$100
2 <sup>nd</sup> Prize - \$200	6 <sup>th</sup> Prize - \$100
3 <sup>rd</sup> Prize - \$150	7 <sup>th</sup> Prize - \$100
4 <sup>th</sup> Prize - \$100	

Send applications to [xmas@thunderbirdtrust.ca](mailto:xmas@thunderbirdtrust.ca)

## 3. Strategic Planning & Budget

Trustees are preparing to head into strategic planning shortly as the original dates had to be rescheduled. Budget planning will also occur this fall which is earlier than ever before. Our amended agreement allows for better planning by having a more predictable approach by budgeting 3% of income earned as outlined in Section 9 Annual Income in the amended agreement.

# ANNUAL GENERAL MEETING 2015

Overview, feedback

## AGM 2015

This year Thunderbird Trust held its AGM on September 24 in conjunction with Big Bear Creek Trust and COTTFN. This arrangement has assisted all entities to share the cost of the AGM and provide online access to all members. However as of 2016 we will be holding our AGM separate due to our Trust agreement stating in Section 6.2 w) to submit to Council and Members, within one hundred and twenty (120) days following the end of each Fiscal Year, an annual report and audited financial statement for the purposes of informing Council and Members about the status and expenditures of each Trust Account and whether the operation of the Trust was in compliance with the Trust Agreement.

There were 43 members in attendance along with staff and Chief & Council totaling 75. 10 Door prizes of \$50 gift cards were drawn throughout the day for those present as well as for those watching online. An iPad air and beaded medallion were donated for the survey draw.

### Feedback Regarding Thunderbird Trust Presentations:

#### *How satisfied are you with the Thunderbird Trust's presentation at today's meeting?*

	# response	Percent	Comments
Very Satisfied	15	41%	<ul style="list-style-type: none"><li>• [Very satisfied] Good</li><li>• [Very satisfied] Very good</li><li>• No annual report provided for this annual meeting</li><li>• Too fast</li><li>• [Dissatisfied] they ran out of copies of the budget</li></ul>
Somewhat Satisfied	11	31%	
Satisfied	2	6%	
Undecided	1	3%	
Dissatisfied	7	19%	
No answer			

#### *How familiar are you with the Thunderbird Trust operations?*

	# response	Percent	Comments:
Very familiar	12	33%	<ul style="list-style-type: none"><li>• Good</li><li>• Great communications, website, and newsletter. Direct help to community members is really good.</li><li>• Being honest I am not on top of every Trust but it is interesting and important to see.</li></ul>
Somewhat familiar	16	44%	
Unfamiliar	6	17%	
No answer	2	6%	

#### *How satisfied are you with the Audit Area Highlights Presentation?*

	# response	Percent	Comments:
Very Satisfied	11	31%	<ul style="list-style-type: none"><li>• Keep up the great work!</li></ul>
Somewhat Satisfied	10	28%	
Undecided	7	19%	
Dissatisfied	0	0%	
No answer	8	22%	

#### *Is there anything that you would like to see presented that wasn't made available today? [General Comments]*

- Skip from information to information too fast
- The youth who worked on cleaning the water should have got more recognized
- All participate—not only a select few
- A list of recipients—to ensure all Band Members can benefit not just a chosen few.
- Improved presentation materials (annual report), not enough copies of audit had to wait for copies, post information on-line in advance of the meeting

# AUDIT & BUDGET 2015

## AUDIT 2015

Thunderbird Trust 2015 audit can be found online and any questions can be answered by the GM or Trustees given a reasonable timeframe to respond. Copies can be mailed out upon request.

## PROJECT BUDGET 2015

We have two separate budgets to manage, project and administration. Both budgets are set by Trustees with income earned, Projects around 3% per agreement and Admin 2% by industry standard.

Project Name	Amount	Recipient	Approved Amount
Christmas Gesture	100,000.00	Multiple \$100 ea.	\$95600
Lil' NHL	10,000.00	Multiple (38 families) \$265 ea. Approx..	\$10,000
Vets	1,000.00	NIL	\$0
Emergency Funding	10,000.00	Sandra Sturgeon	\$1000
Economic Development	70,000.00	Ec Dev Workshops Jode Kechego Vaughn Albert Holly Grosbeck Rawleigh Grosbeck Aaron Keith Grosbeck Shanua Kechego Nichols	\$3000 \$4500 w/10% holdback \$4500 w/10% holdback \$4500 w/10% holdback \$4500 w/10% holdback \$4500 w/10% holdback \$4500 w/10% holdback
<b>Total Approved</b>	<b>\$191,000.00</b>	<b>Total Disbursement</b>	<b>\$136,600.00</b>

Emergency funds not spent in the fiscal year are carried forward to the next year and budget is topped up to \$10,000.00. The Ec. Dev. budget was also carried forward and topped up for 2016.

## ADMIN BUDGET 2015

Although there are some variable items in the admin budget i.e. elections every other year, for the most part it is the same amount year to year. Every effort is made to keep it at 2% or less of the capital.

Category	Budget	as of Dec 31/15	Over/Under
Wages & Training	\$ 56,306.00	59,422.00	- 3,116.00
Legal Fees / Consulting Fees	\$ 5,000.00	10,534.00	- 5,534.00
Audit	\$ 8,000.00	9,097.00	- 1,097.00
Strategic Planning	\$ -	104.00	- 104.00
Trust Amendment expenses	\$ 3,400.00	6,043.00	- 2,643.00
Trustees: Honorarium	\$ 41,100.00	29,762.00	11,338.00
Investment Management Fees:	\$ 82,000.00	77,822.00	4,178.00
Governance	\$ 5,000.00	4,036.00	964.00
Office (suppl/equipmnt/phone)	\$ 10,000.00	10,543.00	- 543.00
Postage/Courier/Flyer Delivery	\$ 1,000.00	581.00	419.00
Contingency	\$ 2,400.00	117.00	2,283.00
Rent	\$ 4,800.00	1,200.00	3,600.00
Meetings / Communications	\$ 8,000.00	8,442.00	- 442.00
TD Visa Credit Card	\$ 500.00	529.00	- 29.00
Trust Elections	\$ 6,000.00	1,205.00	4,795.00
Adult Members Project	\$ 3,000.00	-	3,000.00
	<b>\$ 236,506.00</b>	<b>\$ 219,437.00</b>	<b>\$ 17,069.00</b>

# INVESTMENT SUMMARY

Ridgewood Capital Asset Management is our investment manager on behalf of the Trust and its membership. They are governed by a comprehensive Investment Policy that outlines ethical investment strategy approved by membership which seeks to consider both financial return and social good to bring about a social change.

Summary Report as at December 31, 2015											
Main Trust				Children's Trust				Adult's Trust			
		4th QTR	YTD		4th QTR	YTD		4th QTR	YTD		
	Jan 1/14- Dec 31/14	Oct 1/15 Dec 31/15	Jan 1/15 Dec 31/15	Jan 1/14- Dec 31/14	Oct 1/15 Dec 31/15	Jan 1/15 Dec 31/15	Apr 1/14- Dec 31/14	Oct 1/15 Dec 31/15	Jan 1/15 Dec 31/15		
Ending Market Value	\$12,345,386	\$12,676,633	\$12,676,633	\$643,998	\$592,687	\$592,687	\$217,441	\$214,614	\$214,614		
Trust Performance	8.9%	3.8%	6.1%	7.2%	2.2%	2.1%	3.7%	2.2%	2.5%		
Benchmark Performance	11.4%	2.8%	4.5%	9.4%	1.2%	1.9%	4.5%	1.2%	1.9%		
Asset Mix:	Benchmark	Dec 31/14	Dec 31/15	Benchmark	Dec 31/14	Dec 31/15	Benchmark	Dec 31/14	Dec 31/15		
Cash/Money Market	5.0%	0.9%	2.9%	5.0%	8.6%	6.0%	5.0%	1.2%	3.8%		
Bonds	35.0%	29.8%	42.9%	60.0%	37.1%	55.4%	60.0%	43.4%	57.2%		
Canadian Equity	30.0%	31.1%	20.0%	25.0%	39.9%	24.1%	25.0%	40.9%	23.8%		
US Equity	20.0%	29.8%	19.1%	5.0%	14.5%	14.6%	5.0%	14.4%	15.2%		
International Equity	10.0%	8.3%	15.1%	5.0%	0.0%	0.0%	5.0%	0.0%	0.0%		
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		

## 2016 APPROVED PROJECTS

Housing

Trustees thoroughly reviewed all applications for Housing, Benevolent and Ec Dev funding. Measures were taken to create the fairest process while maintaining the integrity of member applicants and declaration of conflicts of interest. The housing winners were drawn randomly by number and a video recording was taken for files. Congrats to all the recipients!



### Housing

This year Thunderbird Trust set the housing budget for \$100,000.00 which would cover 20 projects of \$5000.00 max. each. This was divided into both on & off reserve categories and winners were drawn randomly. Below is the list of winners in each category.

ON RESERVE		
	Project Name	Approved
1	Vaughan Albert	\$4,884.05
2	Theresa Burch	\$5,000.00
3	Tammy Deleary	\$4,976.37
4	Larry French	\$4,562.00
5	Leona Grosbeck	\$5,000.00
6	Clifford Henry	\$5,000.00
7	Jean Kechego	\$3,756.00
8	Justin Miskokomon	\$5,000.00
9	Wanda Riley	\$5,000.00
10	Calvin Young	\$5,000.00

**\$48,178.42**

OFF RESERVE		
	Project Name	Approved
1	Laura Boshaw	\$5,000.00
2	Pamela Clinton	\$5,000.00
3	Barbara Dejonckheere	\$5,000.00
4	Julie Dyer	\$5,000.00
5	Harold Maynard Fisher	\$5,000.00
6	Sandra Inzerra	\$5,000.00
7	Bernadine Riley	\$3,938.05
8	JoAnne Riley-Davis	\$5,000.00
9	Brenda Varewyck	\$4,770.00
10	Donald Blake Young	\$5,000.00

**\$48,708.05**

**Total Housing Funded**

**\$96,866.47**

# 2016 APPROVED PROJECTS

continued

## Benevolent

There were two categories of Individual and Community Projects that were scored. The scores were then added and based on that project were selected.

### 2016 Benevolent Individual Results

	Project Name	Contact	Approved \$
1	Dental Work	Joan M. Benoit	\$2,751.00
2	Education Scholarship Graduate School	Mary Deleary	\$5,000.00
3	Dentures	Joyce Earhart-Cunnigham	\$523.25
4	Recording Sessions	Genevieve Fisher	\$5,000.00
5	Helath Wellness & Mobility	Warren Huff	\$5,000.00
6	Personal Medical Expenses	Julie MacFarlane	\$5,000.00
7	Study of Muay Thai	Ashley Nichols	\$894.00
8	Motive Power Technician	Austyn Saker	\$5,000.00
9	Audio Engineering & Production Education	Jason Smith	\$4,653.00
10	Health Equipment	Sandra Sturgeon	\$2,800.00

**\$36,621.25**

### 2016 Benevolent Community Results

	Project Name	Contact	Approved \$
1	Anishinaabe Food Rights	Jaynee Fisher	\$5,000.00
2	Thunderbird Volleyball Dev. Program ARES	Bernie Lawrence	\$5,000.00
3	CSI Volunteer Dinner	Jayna Albert	\$5,000.00
4	Chippewa Dreamcatchers Women's' Fastball	Kristin Grosbeck	\$2,000.00
5	COTTFN Fire Dept. Rec. & Training Fac.	R. Shane Fisher	\$5,000.00
6	Chippewa 49'ers Road to Nationals	Terri N. Fisher	\$5,000.00
7	The Guild of Indigenous Arts	Angela Fisher	\$5,000.00
8	Youth & Adult Outreach	Desiree Fisher	\$5,000.00
9	Chippewa Minor Fastball	Myles French	\$3,915.98
10	CMO Stealth Summer Hockey Program	Danielle Grosbeck	\$5,000.00
11	Chippewa Way Medicine Conf.	A. Halfday & P. French	\$5,000.00
12	Anishnaabemdaa	Monty McGahey II	\$4,968.00
13	Sundance 2016	Crystal Kechego	\$5,000.00
14	Cultural Dept.	Nimkee Wilson	\$5,000.00

**\$65,883.98**

**Total Benevolent Funded**

**\$102,505.23**

## Ec Dev

Business owners and entrepreneurs applied for funding up to a max. of \$5000.00 for a new or existing business. This program has been a great success funding a total of 13 members, totaling \$65,000.00

2015			2016		
	Project Name	Approved		Project Name	Approved
1	Vaughan Albert	\$5000.00	1	R. Shane Fisher	\$5,000.00
2	Jodi Kechego	\$5000.00	2	Terry Lee Smith	\$5,000.00
3	Holly Grosbeck	\$5000.00	3	Stephanie Riley	\$5,000.00
4	Rawleigh Grosbeck	\$5000.00	4	Michelle French	\$5,000.00
5	Aaron Keith Grosbeck	\$5000.00	5	Carla Jones	\$5,000.00
6	Shanua Kechego Nichols	\$5000.00	6	Adam Deleary	\$5,000.00
			7	Delbert Riley Sr. & Jr.	\$5,000.00

**Total Ec Dev Funded**

**\$65,000.00**

## Looking for Members - Help us Find Them

We are working to locate these members or confirm dates of death for records and/or outstanding payments. Some have simply moved away or are deceased & we need your help. If you have any info on the following members, please let us know.

	<b>NAME</b>	<b>DATE of BIRTH</b>
1.	Anderson, Mrs. Thomas (Hilda May Colbert)	1910
2.	Coco Ford, Kathleen	1951
3.	Deleary, Karen Louise	1957
4.	Deleary, Ruth Ann	1942
5.	Deleary, Stanley Gordon	1951
6.	Doan, Susan Victoria	1972
7.	Earhart, Edward D J	1953
8.	French, Bernice	1914
9.	French, Charles Isaac	1955
10.	French, Patricia Anne	1951
11.	French, Paul Vincent	1961
12.	French, Terrance Stanley	1974
13.	Grosbeck, Wilma Irene	1941
14.	Hendrick, Donna Eveleen	1936
15.	Hendrick, Virginia Faith	1962
16.	Henry, Dorothy M L	1913
17.	Henry, Mildred	1900
18.	Iemma, Margaret Diana Lynn (Stone)	1971
19.	Kechego, Cinthia Lee	1962
20.	Kilbourne, Daniel A	1953
21.	Lazore, Howard L Junior	1963
22.	Lewis, Carl Mervin	1906
23.	Lewis, Rodney Victor	1950
24.	McDougald, Deanna Joyce	1959
25.	Miskokomon, Pauline	1944
26.	Mussell-Baker, Margaret A	1961
27.	Riley, Kathleen Jean	1959
28.	Riley, Rosemarie	1948
29.	Seneca, Mildred Rose	1956
30.	Sipos, Rebecca Shannon	1968
31.	Smithers, Francis Helen	1952
32.	Sturgeon, Isaac Jos J	1940
33.	Walker, Edward John	1946
34.	Walker, Valerie Arlene	1947
35.	Ward, Robert George	1910
36.	Waucaush, Joyce Ann	1940
37.	Waucaush, Percy Berton	1951
38.	Weekes, Michael W C	1958
39.	Weekes, Patricia Dorothy	1945
40.	Weeks, Rosalind Joyce	1950
41.	Wilson, Janna Rochelle	1986
42.	Young, Olivia Jean	1930

## NEW Grave Memorial Fund Policy

The Thunderbird Trust agreement has identified Grave memorials as one of the areas members could be supported. It is with great pleasure we are announcing the NEW Grave Memorial Fund Policy which will be included in the 2017 budget allocation. Included is the policy for your review so stay tuned for further details in the New Year!

## Christmas Gesture Policy & Application

This year we have developed a policy for Christmas Gesture and it now includes official eligibility requirements as follows:

### ELIGIBILITY

1. Must be a member of COTTFN
2. Applicant must be 18 years of age or older
3. Limit only one applicant per house hold.
4. Must not have overdue final report to Trust.

Duplicate address applications will require clarification and may affect eligibility along with any processing delays.

### REQUIRED DOCUMENTATION:

You are required to provide the following for your application to be complete.

1. Copy status card (front & back not expired)
2. Copy current utility bill or rent receipt with applicant's name and household address

See Policy and application for further info.

Our apologies to Lakota Photography for using their picture without permission in our Spring newsletter. Beautiful photography!



Please be advised this policy will be included in the new budget for 2017, there is currently NO funding attached to this fund. We will inform the membership at the time of opening this call for Grave Memorial Fund Applications. If you require further info. please contact the office.



## **Thunderbird Trust**

### **Grave Memorial Fund Policy**

**PURPOSE:** To provide financial assistance to Chippewas of the Thames Members in purchasing grave memorials.

#### **POLICY 1.1 DEFINITIONS**

In this policy:

“Member” means a person on the Chippewas of the Thames Band List and also interchangeable with “citizen”,

“Grave Memorial” means a grave marker for a member as outlined in the Trust agreement.

Specific Uses of Trust Property: Benevolent Purposes

Subject to the terms of this Trust, the Trustees may in their absolute discretion authorize the use of the Trust Property for the following purposes:

n) to pay for basic grave memorials for Members.

#### **1.2 ELIGIBILITY AND ASSISTANCE**

The Grave Memorial Fund is available to purchase a basic grave marker for members up to but not exceeding \$1000.00 per application and can only be accessed once per year per household.

Anyone can apply to the Grave Memorial Fund for a deceased member within the provisions set out in this policy and the Thunderbird Trust Agreement, and upon completion of the Grave Memorial Fund Application Form (Appendix A). Applications for Grave memorials already purchased are not eligible.

#### **PROCEDURE:**

Applicants shall complete the application form to request financial assistance under this policy or, alternatively, may telephone the General Manager and complete the application form over the telephone or by email.

All supporting documentation shall be supplied by the applicant before a decision can be made. If you require any documentation returned, please note below in the application.

Applications will be submitted to the Trustees at a regularly scheduled meeting of the Trust and applicants will be notified of the decision in a timely manner.

#### **Criteria for Grave Memorial Funding includes the following:**

**1.0** Proof of Membership - Chippewa of the Thames First Nation membership must be proven

**2.0** Proof of Death – A certificate of Death must be submitted

**3.0** Quote – A quote/invoice from vendor is required and payment will be distributed direct to vendor