



2020 Annual Report



This past year has been unprecedented with a global pandemic never-before seen at this scale for generations. It has left many of us with uncertainty, new levels of stress and anxiety and more challenges not knowing when we will return to our normal way of life. We will see the socio-economic impact for many years to come.

Our industry has faced the biggest challenges ever dealing with the pandemic, from keeping their businesses running effectively to keeping their employees safe and most importantly their own families safe. A true balancing act. We have proven through these difficult times our strength, resilience and perseverance.

To show that strength and resilience, we spoke with OPCA members to share their insights with us on the past year dealing with the pandemic and how their companies have adapted establishing new safety protocols and keeping their workers safe.

The video will be presented at the OPCA Virtual AGM on March 3, 2021 and will also be available on the OPCA website.



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A message from the President

A CHALLENGING YEAR

Who could have guessed a year ago at the time of our OPCA conference and Carwacs show how much the world could change? Business and schools closed, having to stay at home, unable to visit your elderly parents...and yet here we are.

Most of us have faced our biggest challenges ever dealing with the pandemic and keeping our businesses running effectively and keeping our employees safe and more importantly our own families. As our industry was deemed "essential", we all had to quickly put in motion never-before -seen protocols and procedures; with the added challenge of procuring the essential PPE during an ever-increasing demand and ever-changing best practices.

This year has not been easy, but we all rose to the challenge and we should be proud of what we have accomplished during these trying times.

SUPPORTING OUR MEMBERS

At the beginning of the pandemic, your OPCA Directors and staff discussed the best strategy for providing relevant information to our members. It was important to us that we help wade through all the information out there and provide the best resources available for our industry. The resources we have provided on the OPCA website include links from the Canadian Centre for Occupational Health and Safety and the Canadian Construction Association. Some of our members have also shared their own protocols. We also have links to PPE, sanitation supplies and the latest technology to help the spread of COVID-19 and other viruses.

We were also able to hold review and exams sessions for our Petroleum Mechanic training program (albeit in between lockdowns). We developed COVID protocols and guidelines to keep both students and our staff safe during these sessions.

REFLECTING ON THE PAST YEAR

This year, our annual year in review video spotlights these challenges as we spoke to some of our members to reflect on this past year and how their company has dealt with the pandemic. We are grateful to these members that took the time to share their stories with us and to show we are all in this together.

STRATEGIC PARTNERSHIPS

We continue to work with TSSA and the Ministry on issues affecting our members and industry. We recently

welcomed Sam Sadeghi, TSSA's new Director of Fuels Safety who joined one of recent virtual Board meetings. We discussed several issues with Sam including variance requirements, Mandatory Site Operator certification and Contractor audits. We look forward to continuing our discussions with Sam and his team. We have also kept in touch with representatives from the Ministry of Government and Consumer Services with respect to necessary regulatory updates. They have shown their support on several of our initiatives and like TSSA hope to continue our discussions and effect some meaningful change for the industry.

We hope this coming year will see some positive changes with the pandemic but in the meantime, we must carry on with business in this 'new normal'. Wishing you the best in the coming year and if there is anything we can do to help, please make sure to reach out to your OPCA Board member or our staff.

Ken Jamieson, P.Eng, President Ontario Petroleum Contractors Association

"This year has not been easy, but we all rose to the challenge and we should be proud of what we have accomplished during these trying times."

Board of Directors - 2020

Associate Elson Fernandes - Elfent Ltd.

Associate David Ledingham - Petroleum Technical Services

Central David Thompson - Comco Canada Inc.

Director-at-Large Zachary Villeneuve - Alf's Pump Service

East Bill Rathwell - Triangle Pump Service

Metro East Lou Cerruti - Claybar Contracting Inc.

Metro West Dwayne MacDonald - BGIS EFS

North Terry Ablett - Wagg's Petroleum Equipment Ltd. West Matthew Field - Tanknology

General Member Ken Jamieson - Kenstruct Ltd.

General Member Rick Lombardi - Greenergy

Past President Gord Thompson - Comco Canada Inc.

Officers: President - Ken Jamieson Vice-President - Terry Ablett Past-President - Gord Thompson Secretary - Lou Cerruti Treasurer - Bill Rathwell Registrar - Rick Lombardi

Staff: Michelle Rae - Executive Director Donna Riddle - Administration Johnathan Rae - Administration

Retirement News - A Tribute to Elson Fernandes

After over twenty years of distinguished service, Elson Fernandes announced his retirement from the Board of Directors.

Elson has been associated with both the Canadian and US tank industry for over forty-five years. As one of our resident experts, Elson has provided invaluable information over the years. Not only has he served on the OPCA Board, but he has participated on national standard committees including CCME, NFC, CSA, CGSB, NFPA, and ULC as well as risk reduction groups for TSSA.

Elson's contributions to our industry are numerous. From developing ULC listed vacuum monitoring and electronic monitoring components for the storage tank industry to running the Cathodic Protection certification course for the OPCA including developing addition content for the program.

The OPCA would like to take this opportunity to congratulate Elson on his impressive tenure with the OPCA and thank him for his service to the association and its members. We hope to continue to work with Elson and draw on his knowledge until he decides to retire completely!

We would also like to note Elson has been dealing with health issues over the last year, we continue to keep in touch with him on his progress. Please join us in wishing him a full recovery.

Elson, you will be hard to replace, you have built a priceless legacy not only with the association but have been instrumental to the entire industry and your peers and we wish you all the best!

OPCA Board of Directors, Members and Staff



Agenda

ONTARIO PETROLEUM CONTRACTORS ASSOCIATION

Annual General Meeting March 3, 2021 1pm Via Webinar

WELCOME & INTRODUCTIONS

PRESIDENTS MESSAGE

TSSA MESSAGE Sam Sadeghi, Director of Fuels Safety

OPCA YEAR IN REVIEW VIDEO Intro: Michelle Rae

MINUTES & ACTIONS OF THE BOARD Lou Cerruti

FINANCIAL REPORT Bill Rathwell

BOARD ELECTION

OPCA BY-LAW AMENDMENTS

SPEAKER PRESENTATION Dave Mason, Canada Brokerlink

TRAINING REPORT Michelle Rae

PRIZE DRAW

OTHER BUSINESS / ADJOURNMENT

Minutes

Welcome and Introductions Terry Ablett - OPCA Vice-President

Welcome members Welcome OPCA from all over Ontario as well as those who have travelled from other provinces.

Welcome guest speakers

Dave Mason - Canada Brokerlink Michael Kalhoussian – LVM Technologies Keynote speakers: Krista Chaytor and Michael Swartz - Weirfolds Law Ann-Marie Barker - Engineer - Fuels Safety with TSSA

Other guests: Zenon Fraczkowski, TSSA Erick Morales - MGCS Nathan Fahey - MGCS

Introduction of Board members & Staff

Board:

Terry Ablett – Northern Region Director Lou Cerruti - Metro West Director Dave Ledingham – Associate Director Bill Rathwell – Eastern Region Director & Treasurer Dave Thompson – Central Region Director Carmen Villeneuve – Director at Large Gord Thompson – Past President

Absent Board members Ken Jamieson – General Member & President Lance Mullett - Metro East Dirctor Elson Fernandes – Associate Director (Elson is currently at home recovering from an illness; we all wish him well)

Staff:

Michelle Rae - Executive Director Donna Riddle – Office Manager Johnathan Rae - Administrator

Tribute to Enzo Silano - DTE Industries

Terry Ablett paid tribute to long time member Enzo Silano, Vice-President of DTE Industries. Enzo was well known in the industry for over forty years; Terry asked the membership to join the OPCA in remembering Enzo for his service to the industry.

SPONSORS & PRIZE DONATORS

Thank you to the following companies who have sponsored our event with either a monetary donation or prize donation. 100% of funds donated were used to purchase prizes for our draw today. We greatly appreciate the generosity of our sponsors – some going above and beyond and providing great prizes for our member draw.

Canada Brokerlink CPCA National Energy Equipment Waleco PD McLaren Hi-Sharp Products Inc. Technical Standards & Safety Authority TS Technical College KMD Wayne Fueling Systems ASI Fluid Management

TRAINING SESSIONS

Thank the following companies for providing the training sessions on March 2nd. Several company representatives also travel here from the US. These sessions are provided at no charge to OPCA members and their employees. We also extended the invitation every year to TSSA and many of their staff attend the training sessions. Companies who provided sessions this year are:

APT & FE Petro NOV Veeder Root Icon OPW FMS ZCL CSI Petroleum Containment Flexworks Red Jacket PD McLaren National Energy Equipment

Minutes

Thank you to the staff at the Toronto Congress Centre for their exceptional service and lastly, thanks to Ensemble IQ and the staff of the Convenience U/Carwacs Show for their generous support in sponsoring our events here at the Toronto Congress Centre. We hope you all take time to visit the show this afternoon.

Approval of Agenda

Motioned by Gord Thompson of Comco Canada to accept the agenda; seconded by Glenn McBrien of WE McBrien. Motion Carried.

OPCA VIDEO PRESENTATION

The OPCA presented a video highlighting the association and our year in review. OPCA President Ken Jamieson's annual message is included in the video.

FINANCIAL REPORT - Bill Rathwell, Treasurer

Bill presented the OPCA Financials for FY2019 (with comparison for FY2018) Motion to accept: Dave Thompson of Comco Canada; seconded by Terry Ablett of Wagg's Petroleum Equipment Ltd. Motion carried.

MINUTES - 2019 AGM MINUTES

Bill asked for a motion to accept the 2019 Annual General Meeting minutes. Motion to accept: Gord Thompson of Comco Canada; seconded by Dave Ledingham of Petroleum Technical Service. Motion carried.

ACTIONS OF THE BOARD

Bill asked for a motion for members to accept the actions of the Board for 2019 as presented in the annual report and highlight video. Motion to accept: Dan Tremblay of BGIS EFS; seconded by Matthew Field of Tanknology. Motion carried.

NOMINATING COMMITTEE REPORT – Bill Rathwell

Board of Directors Election

Our Western region and one of our General Member positions are currently vacant. Both Lance Mullett and Carmen Villeneuve are retiring which makes four positions open.

The Board has also agreed a vacant region can be filled by a member outside that region so that we have some representation on the Board rather than keeping that position vacant.

Associate

Dave Ledingham has agreed to stand for re-election There were no other nominations from the floor; Dave Ledingham was declared re-elected.

Northern Region Terry Ablett has agreed to stand for re-election. There were no other nominations from the floor; Terry Ablett was declared re-elected.

Central Region Dave Thompson has agreed to stand for re-election. There were no other nominations from the floor; Dave Thompson was declared re-elected.

Metro East Director

Lance Mullet is retiring from the position

We have a nomination for Dwayne MacDonald of BGIS EFS from Marcus Cormier, seconded by Terry Ablett. There were no other nominations from the floor; Dwayne MacDonald was declared elected.

Director at large

Carmen Villeneuve is retiring from the position.

We have a nomination for Zachary Villeneuve of Alf's Pump Service from Carmen Villeneuve, seconded by Marcus Cormier. There were no other nominations from the floor; Zachary Villeneuve was declared elected.

General Member

The General Member position is currently vacant. We have a nomination for Rick Lombardi of BGIS from Andy Ferland, seconded by Dave Ledingham. There were no other nominations from the floor; Rick Lombardi was declared elected.

Western Region

The Western Region position is currently vacant

We have a nomination for Matthew Field of Tanknology from Terry Ablett, seconded by Glenn McBrien. There were no other nominations from the floor; Matthew Field was declared elected.

Zachary Villeneuve made a motion to accept the Board of Directors 2020 as presented; seconded by Brian de Nobriga of Claybar Contracting. Motion carried.

Presentation to Lance Mullett and Carmen Villeneuve

On behalf of the Board, Lance Mullett and Carmen Villeneuve were presented with a token of our appreciation for their service on the Board of Directors. Dwayne MacDonald accepted on Lance's behalf.

SPEAKER PRESENTATION - Dave Mason, Canada Brokerlink

Dave presented the results from the OPCA insurance program which includes General Liability, Environmental Liability, Automobile, contractor's equipment, and property insurance. Along with discussing the results and current market conditions of the general insurance industry, Dave also discussed the insurance coverage issues around Snow removal operations and Cyber breach exposures.

SPEAKER PRESENTATION - Ann-Marie Barker, TSSA

Ann-Marie Barker also provided a presentation reviewing the current requirements for single wall equipment including grandfathered installations, cathodic protection testing and leak detection.

SPEAKER PRESENTATION - Michael Der Kaloussian, LVM Technologies

Michael Kaloussian of LVM Tech was also on hand to introduce new services available for OPCA members including GPS tracking and cell phone plans. The plans are also open to companies within the POST and CPCA communities and welcome to contact Michael via the OPCA or POST websites for further information. The OPCA is pleased to be working with LVM to deliver even more value by integrating wireless products with other LVM Tech solutions, such as tracking, Mobile Device Management, and documentation.

KEYNOTE SPEAKER PRESENTATION - Krista Chaytor & Michael Swartz - Weirfoulds Law

Our Keynote speakers were Krista Chaytor and Michael Swartz of Weirfoulds Law who discussed the updates to the Construction Act that every contractor should be aware of including prompt payment legislation, a regime to keep payment process flowing and the adjudication process. Their presentation is also available to members and contains these processes in well laid out schedules. Contact the OPCA for details.

OTHER BUSINESS

Terry Ablett noted the potential impact COVID-19 will have on businesses, noting the OPCA will share any information available with members.

ADJOURNMENT

Moved by Gord Thompson of Comco Canada to adjourn the OPCA 2020 Annual General Meeting; seconded by Herman Heikoop of S & H Maintenance Ltd. Motion carried.



TSSA's Ann-Marie Barker at the 2020 OPCA Annual General Meeting

Financial

INDEPENDENT AUDITOR'S REPORT

To the Members of: Ontario Petroleum Contractors' Association

I have audited the accompanying financial statements of Ontario Petroleum Contractors' Association, which comprise the statement of financial position as at January 31, 2020, and the statements of operations, changes in net assets, and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for non-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

My responsibility is to express an opinion on these financial statements based on my audit. I conducted my audit in accordance with Canadian generally accepted auditing standards. Those standards require that I comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the presentation of the financial statements.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

In my opinion, the financial statements present fairly, in all material respects, the financial position of Ontario Petroleum Contractors' Association as at January 31, 2020, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for non-for-profit organizations.

Bri han

Brian J. Ward CPA Chartered Professional Accountant, Chartered Accountant Licensed Public Accountant

Ontario Petroleum Contractors Association Statement of Operations For the Year Ended January 31, 2020

	 2020	2019
Revenue		
Sales revenue	\$ 571,109	\$ 581,755
Other income	32,157	36,998
	603,266	618,753
Expenses		
Training and development	139,465	142,495
Salary and benefits	188,235	188,563
General meeting	54,383	71,921
Accounting and legal	4,000	4,592
Advertising and promotion	23,198	21,737
Office and general	61,488	58,157
Amortization	8,617	8,377
Insurance	6,218	5,728
Interest and bank charges	986	2,361
Rent	35,878	35,508
Repairs and maintenance	4,077	6,619
Telephone and utilities	23,573	23,393
Travel	4,755	4,637
	554,873	574,088
Excess Of (Expenses over revenue)/		
Revenue Over Expenses	\$ 48,393	\$ 44,665
Ontario Petroleum Contractors Association Statement of changes in net assets For the Year Ended January 31, 2020		
	 2020	2019
Net assets, beginning of year Excess of (expenses over revenue)/	\$ 798,446	\$ 753,781
revenue over expenses	 48,393	44,665
Net assets, end of year	\$ 846,839	\$ 798,446

Financial

Ontario Petroleum Contractors Association Statement of financial position For the Year Ended January 31, 2020

	2020	2019
ASSETS		
Current		
Cash	220,853	172,368
Short term investments	527,231	520,657
Accounts receivable	88,993	109,013
Prepaid expenses	1,581	1,631
	838,658	803,669
Capital assets	28,851	28,445
	867,509	832,114
LIABILITIES		
Current		
Accounts payable and accrued liabilities	10,356	23,004
Source deductions payable	4,925	2,818
Withholding taxes payable	1,038	3,296
Deferred revenue	4,351	4,550
	20,670	33,668
NET ASSETS		
Accumulated surplus	846,839	798,446
	867,509	832,114

Ontario Petroleum Contractors Association Statement of cash flows For the Year Ended January 31, 2020

	2020	2019
Cash provided by (used in):		
Operating activities:		
Excess of (expenses over revenue)/	48,393	44,665
revenue over expenses	,	,
Changes to income not involving cash:		
Amortization	8,617	8,377
	57,010	53,042
Net change in non-cash working capital balances		
related to operations:		
Decrease (increase) in accounts receivable	20,020	(30,097)
Decrease (increase) in prepaid expenses	50	5,107
Increase (decrease) in accounts payable	(12,647)	3,048
Increase (decrease) in source deductions payable	2,107	(312)
Increase (decrease) in withholding tax payable	(2,258)	(2,233)
Increase (decrease) in deferred revenue	(200)	4,550
Investing activities:	(0,000)	
Purchase of fixed assets	(9,023)	-
Increase in cash, during the year	55,059	33,105
Cash, beginning of year	693,028	659,923
Cash, end of year	748,087	693,028

Membership

The OPCA is supported by one hundred and twenty member companies comprising largely of petroleum contractors and service companies as well as a number of petroleum equipment manufacturers and distributors.

Over eighty percent of our members are contractors representing thousands of employees across our Central, Eastern, Northern, Western and Metro Toronto regions of Ontario.

Our associate members are industry related companies that have an interest in the activities of the OPCA and include consultants, engineers, equipment manufacturers, distributors, environmental companies, insurance companies and training providers.



Member Quick Stats

Our members perform a wide range of services including General Contracting, Engineering and Consulting, Tank Testing and Inspection, Spill Response and Underground Tank Installation and removal.





New! OPCA Honorary Membership

In 2021, the OPCA is introducing honorary membership for individuals that have retired from their member company but would like to continue to be involved with the association.

An honorary membership will be conferred to an individual in recognition of distinguished service to the Association and industry.

Honorary memberships will be presented each year at the OPCA Annual General Meeting.

Industry Representation



The OPCA also represents members and industry on a number of regulatory groups and committees such as the Technical Standards and Safety Authority, ULC, CSA, National Research Council and CCME. OPCA Board members are committed to volunteering their time and expertise providing valuable input on industry related issues, assisting with development of new requirements and updating existing codes and regulations.

The OPCA values the relationships we have with industry and regulators. Many industry associations including the OPCA have knowledge, experience and consistency. Many of OPCA contractor members as well as members of our Board represent second and even third generations in the business. This is why we see the importance of working together to achieve common goals that protect the safety of everyone.



The OPCA is also a member of the Canadian Petroleum Contractors Association representing members on a national level along with fellow associations from British Columbia, Alberta, Saskatchewan, Manitoba and Quebec showing that while contractors in Ontario deal with issues specific to this province, we also have common ground with our fellow members across Canada.

The CPCA publishes "The Canadian Petroleum Contractor" magazine four times per year, addressing industry issues and providing relevant safety and best practices information for the petroleum contracting professional.



Training

Adapting To Change



OPCA Review Session November 2020

In 2020 the OPCA faced the difficulty of halting our training sessions for an industry deemed essential. Thankfully we were able to resume our training while keeping our students and staff safe. The OPCA developed COVID protocols for our students and staff attending our in-class review and examination sessions including pre-screening of students, sanitation procedures, barriers and social distancing requirements. The OPCA will continue to work with our members, industry and the healthcare community to ensure the safety of our students, instructors and staff.

Safety Protocols & Procedures



OPCA COVID Protocols for students



Training

The OPCA continues to be the leading source for industry-related education. To date, the OPCA has invested hundreds of thousands of dollars toward our training programs. Our Petroleum Mechanic program incorporates the latest in e-learning to provide a more dynamic learning experience. We provide a blended learning program for our students incorporating traditional training methods and in class instruction with experienced instructors with the latest online learning tools. Our e-learning platform guides our students while they study with online quizzes and video tutorials. Our online tutorials show contractors working on real-time installations so our students gain a sense of what will be expected of them in the field. We continue to explore additional online training solutions for continued growth and improved accessibility of these programs.

OPCA Training Programs

- PMH Petroleum Mechanic Helper PM1 - Service & Maintenance PM2 - Underground Installation PM3 - Aboveground Installation
- Site Operator Cathodic Protection Petroleum Oriented Safety Training Liquid Fuels Handling Code Update



Training

As part of the home study training program, the OPCA holds in-class review sessions several times throughout the year and have skilled and knowledgeable instructors that assist with our classroom training. The OPCA appreciates their time, commitment and dedication they put into our training programs.



"The OPCA's online training platform is a great companion to the training manual. The online quizzes help you prepare for the TSSA exam. The online tutorials are also very informative "

- OPCA PM Student





Petroleum Oriented Safety Training

POST was created with contractors working in the petroleum industry giving them the convenience of following one consistent safety standard when working on petroleum sites. Many contractors tell us POST has enhanced their company's safety culture ensuring their workers have the best tools available to work safely.

POST has grown into a safety culture that has surpassed all expectations for our industry and provides two levels of online training plus industry specific safety tools and resources including our newest POST app and mobile forms feature that helps contractors organize their POST documents.

We have many volunteers representing both industry and oil companies who participate on the POST advisory committee. The committee meets several times throughout the year and has ongoing discussions on POST safety requirements, aligning ideas with requirements across Canada as well as working on improving current safety processes. Our continuing investment in POST and supporting these safety initiatives helps meet our objective to have a safety program that meets or exceeds the minimum expectations of regulations for our industry across Canada.

This year, we launched our POST featured contractor campaign highlighting companies that have adopted POST into their companies' safety program. These contractors have recognized how the POST program and tools provided by POST help minimize their risks and keep their workers safe. We look forward to more companies participating in this campaign not only from Ontario but from contractors across Canada.



Petroleum Oriented Safety Training



POST is now widely used across Canada with thousands of companies adopting POST safety standards. In 2020, POST has encompassed almost sixteen thousand workers representing approximately five thousand companies in every province and territory. We have also seen the continued support of POST remain steady over the last five years.



OPCA Annual Charity Golf Tournament



In keeping with the spirit of promoting a positive safety culture in our industry, the OPCA hosts an annual golf tournament each fall supporting the Threads of Life organization.

Threads of Life brings hope and healing to Canadian families who have been affected by a workplace fatality, life-altering injury or occupational disease. It is a national charity connecting more than 2,700 family members through one-on-one peer support, links to community support services, and the opportunity to take action to help prevent similar tragedies to other families.

The OPCA is proud to be a sponsor of such an important organization and with our member's support is thrilled to have raised almost \$50,000 to date through these events.

The OPCA would like to thank all attendees for attending the 7th Annual OPCA Charity Golf Tournament held Friday September 25th 2020. Our event raised over \$6,000 for Threads of Life.



Association for Workplace Tragedy Family Support



IT'S ALWAYS BETTER TO BE PART OF A GROUP.

As a leading provider of association insurance programs across Canada, BrokerLink has offered commercial insurance solutions for petroleum contractors since 1993.

We're proud to have a personal insurance solution for all members including membered employees of the Ontario Petroleum Contractors Association.

BrokerLink is pleased to have partnered with Economical Select, a leading Canadian insurance mutual, to offer discounted insurance rates for OPCA members.



BrokerLink is proud to offer OPCA members discounted insurance for:

- Home
- Auto
- Business
- Home-based business
- Motorcycle
- Boat
- Tenant
- Identity theft
- RV, trailer and camper
- ATV and snowmobile
- Seasonal property

Call Megan Durocher for a no obligation quote. 705.476.3411 | mdurocher@brokerlink.ca 1.800.263.2157 | 591 Main Street East, North Bay **BrokerLink.ca**



Group Benefits & Financial Planning OPCA offers group benefits for members and their employers at discounted rates through Empire Life. Benefits include (but not limited to) prescription drug plans, long-term disability and extended health benefits. For more information on OPCA Group Benefits or Wealth Management programs, contact our manager Steve Peachey. Steve is an Investment Advisor and Insurance Specialist With National Bank Financial and specializes in family wealth management, and corporate investment and insurance solutions. Stephen Peachey, BA Investment Advisor Tel: (705) 476-6302 stephen.peachey@nbc.ca (\mathbf{I}) **NATIONAL BANK FINANCIAL** WEALTH MANAGEMENT





Special Plans for OPCA members - Fleet Tracking and Corporate Cell Phone Plans (Bell Certified Partner)

Visit www.OPCAonline.org for information

Thank you to the following companies who have provided prizes for our virtual event this year













Wishing you all the best for a safe and healthy 2021, thank you for your continued support.



ponsors n