

# PENSIONER NEWSLETTER

A PUBLICATION OF THE NEWFOUNDLAND AND LABRADOR  
PUBLIC SECTOR PENSIONERS' ASSOCIATION

Fall 2005

## AGM 2005: LIVING LONGER - LIVING BETTER

### PRESIDENT'S MESSAGE *Cyril Bambrick*



It's hard to believe that our 15<sup>th</sup> Annual General Meeting is approaching and the current Board of Directors which elected me President in November 2004 is winding down.

During the past year, having a background in Pensions and Debt Management in the Public Service, I was able to take a different approach to Government regarding our pensions and retirement benefits. I felt we needed a documented history of our Plan from the time of its inception in 1967 and its funding in 1980. I have focused particularly on charges to our Plan which I emphatically believe should be shared. Questions like "Who determines what reasonable expenses can be charged against each plan?" require an answer. Costs, such as actuarial expenses, administration costs, investment management fees and pension consulting fees need close scrutiny. Bill Shallow, a former President of NPSPA, has been contracted to prepare a detailed study of how other provincially sponsored pension plans pay for the costs associated with running their pension plans. He will be reporting in September.

Meanwhile, your Association has continued to lobby Government regarding an *ad hoc* increase to offset inflationary pressures since 1989 when increases ceased, and regarding an improvement to an indexing formula which doesn't kick in until age 65.

You will notice that we have fewer articles of general interest in this edition of the Newsletter. We apologize for this, but we are required under our Constitution to inform members before the AGM of proposed changes to our Constitution. The changes put forward by the Constitution Committee have been ratified by the Board of Directors. They will be discussed and voted on at the upcoming Annual General Meeting (AGM) being held on October 18, 2005 at the Comfort Inn in St. John's. I ask you to look them over before the AGM as our Constitution provides direction to the incoming Board.

I hope you enjoyed the summer and I look forward to seeing you at the AGM. Our theme this year is *Live Longer, Live Better*; my wish to all our members.



### 2005 AGM ANNOUNCEMENT



The 2005 Annual General Meeting and Conference marks the 15<sup>th</sup> Anniversary of the founding of the Association. It is an opportunity to reflect on our beginnings and give direction to the Board on where we go from here.

The 2005 AGM will be held on Tuesday, 18 October 2005 at Comfort Inn (Formerly Airport Plaza) Hotel. Details on page 11.

Registration fee is \$10 to cover the cost of lunch which will consist of: tomato juice, hot roast beef with oven roasted potato, glazed carrots and green peas, chocolate cake, coffee & tea. Because we have to order in advance we ask you to pre-register no later than October 14, 2005. To register please call Maureen at (709) 754-5730 or 1 (800) 563-4188 or e-mail at [mhogan@npspa.ca](mailto:mhogan@npspa.ca) If you pre-register, please let us know if you change your plans as we have to pay for no shows.

See you at the AGM!

## CALL FOR NOMINATIONS

The Nominating Committee, chaired by Tom Cooper, is responsible for recruiting committed interested people to serve on the Board of Directors of the Association. The term of office is for two years with the option to run for a second two-year term. A copy of the Roles and Responsibilities of Members of the Board of Directors is available from the Office.

The Nominating Committee invites nominations for election to the Board of Directors at the Annual General Meeting on **Tuesday, 18 October 2005** at the Comfort Inn (formerly Airport Plaza) St. John's.

Those interested may contact Maureen at the Association office. Telephone (709)754-5730, 1(800)563-4188, e-mail: [mhogan@npspa.ca](mailto:mhogan@npspa.ca)



*We often need help from time to time with a particular project. If you would like to help out by serving on a committee, please call Maureen at (709)754-5730 or 1(800)563-4188 or e-mail: [pensioners@npspa.ca](mailto:pensioners@npspa.ca)*

### MANDATE STATEMENT

The Newfoundland & Labrador Public Sector Pensioners' Association exists to promote and advance the interests of its members by providing a medium for collaborative action on any matter affecting a pensioner's well-being.

### EXECUTIVE

President-----Cyril Bambrick  
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Eric Salter  
Jeff Young  
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Wesley Roberts -Western

Administrative Assistant:

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Barbara Hopkins

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Website: [www.npspa.ca](http://www.npspa.ca)



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WESTERN BRANCH NEWS *Keith Ambler*



The Western Branch Annual Summer Barbecue and Social was held on June 14, 2005 at the Pitch and Putt Club in Pasadena.

At 2.00 p.m. the executive welcomed special guest, Association President Cyril Bambrick. Cyril gave a very comprehensive update on the Association's activities, concerns and plans. His presentation was followed by a free ranging exchange of views and ideas.

As the weather was in a sunny, co-operative mood, very common on the West Coast, attention was then directed to the barbecue where members demonstrated their varying skill levels at outdoor cooking. After the traditional barbecue fare was consumed, an assortment of desserts, tea and coffee was available to top off the meal.

All present then gathered in the club house for music and dancing. The music was provided by the talented quartet of Cyril Bambrick, Leroy Pike, Joe Blanchard and John Hare, playing guitars, banjo, saxophone and accordian. All the old favourites were played and we sang along with some of the modern stuff from the 60's and 70's!

For those West Coast Branch members who were unable to attend our barbecue, we missed you, and we hope that you will be able to join our next social occasion.

WINNER OF DIGITAL CAMERA



In the Winter edition of our Newsletter Johnson Inc. announced a contest where if you requested an insurance quote online your name would be entered to win a Digital Camera.

The draw took place earlier this summer at Johnson Inc. office and Elizabeth (Betty) Whalen of Harbour Main was the winner.

Michael Goodridge, Johnson Inc. Presents NPSPA member, Elizabeth (Betty) Whalen with a Kodak Digital Camera.

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**Chuckle**

*"I'm sorry," said the clerk in flower shop, "we don't have potted geraniums. How about African violets instead?" ,*

*"No", replied the customer sadly, "it was geraniums my wife told me to water while she was gone."*





## PROPOSED CONSTITUTIONAL CHANGES

The Constitution Committee, chaired by Ann Bell, sought legal advice and recommended Constitutional changes which, in turn, were ratified by the Board. The changes are proposals only and are open for discussion at the AGM and may be amended according to the wishes of those present. Most of the changes are of a housekeeping nature. Other recommended changes are **Article III - Membership** where affiliate status is dropped and secondly **Article IX- Executive Committee** gives the Executive more authority to act between Board meetings.

### **ARTICLE I, NAME, AUTHORITY, LOCATION**

**Current:**

4. The business office and headquarters of the Association shall be located in the city of St. John's in the Province of Newfoundland and Labrador, the specific location of which shall be determined by the Board of Directors.

***Proposed Change:***

*4. The Registered Head Office of the Association shall be located in the City of St. John's, in the Province of Newfoundland and Labrador, the specific location of which shall be determined by the Board of Directors.*

**Current:**

5. The Association shall be Incorporated under the terms and conditions of The Corporations Act of the Government of Newfoundland and Labrador. A certificate of Corporation containing the article of Incorporation dated December 29, 1994, shall be deposited in the official file of the Association located at the Headquarters Office of the Association.

***Proposed Change:***

*5. The Association has been incorporated under the terms and conditions of The Corporations Act of the Government of Newfoundland and Labrador. A Certificate of Incorporation was issued out of the Registry of Companies containing the Articles of Incorporation dated December 29, 1994, and has been deposited in the official file of the Association located at the Registered Head Office of the Association and the Association's Registered Corporate Number is 34545-94*

### **ARTICLE II - OBJECTIVES**

**Current:**

2. To promote the interests of public sector pensioners by providing a medium for collective action on any matter affecting their well being.

***Proposed Change:***

*2. To promote the interests of public sector pensioners by providing a medium for collective action.*

**Current:**

3. To represent public sector pensioners in addressing with Government the interests of its members, for the mutual benefit of all.

***Proposed Change:***

*3. To advocate on behalf of public sector pensioners to Government regarding the interests of members.*

**Current:**

4. To promote, organize or take part in any other activity that is in the best interests of public sector pensioners.

***Proposed Change:***

*4. To promote, organize or participate in activities that are in the best interest of Members.*

### **ARTICLE III - MEMBERSHIP**

**Current:**

1. All persons and their spouses who are in receipt of a pension from the Provincial Public Sector and those persons who are eligible to receive a pension from the Provincial Public Sector within 5 years are eligible for membership in the Association.

***Proposed Change:***

*1. All persons and their spouses who are in receipt of a pension from a Pension Plan administered by the Provincial Government of Newfoundland & Labrador are eligible for membership in the Association*

**Current:**

2. Membership shall consist of Active Members, Affiliate Members and Associate Members.

(1) Active Members are those in receipt of a Provincial Public Sector Pension who have become members of the Association.

(2) Affiliate Members are those who are entitled to receive a Provincial Public Sector Pension within 5 years from their retirement eligibility date who have become members of the Association.

(3) Associate Members are the spouses of Active or Affiliate Members who have become members of the Association.

**Proposed Change:**

2. *Membership shall consist of Active Members and Associate Members.*

(1) *Active Members are those in receipt of a Provincial Public Sector Pension who have become members of the Association.*

(2) *Associate Members are the spouses of Active Members who have become members of the Association.*

**Current:**

4. Affiliate and Associate members shall be eligible to attend all General Meetings and social functions, and may serve on committees subject to the approval of the Board of Directors.

**Proposed Change:**

4. *Associate members shall be eligible to attend all General Meetings and social functions, and may serve on committees subject to the approval of the Board of Directors*

**Current:**

5. Affiliate Members shall be eligible to vote at general meetings of the Association but shall not be eligible to hold office. Associate Members shall not be eligible to hold office or vote on any matter other than that directly associated with committees of which they are members.

**Proposed Change:**

5. *Associate Members shall not be eligible to hold office or vote on any matter other than that directly associated with committees of which they are members.*

**Current:**

6. Active and Affiliate Membership dues shall be determined from time to time by the Annual General Meeting on recommendation of the Board of Directors. No membership fees shall be assessed Associate Members of the Association.

**Proposed Change:**

6. *Active Membership dues shall be determined from time to time by the Annual General Meeting on recommendation of the Board of Directors. No membership fees shall be assessed Associate Members of the Association.*

**ARTICLE V - ANNUAL GENERAL MEETING:****Current:**

5. The Board may submit its own resolutions to the Annual General Meeting.

**Proposed Change:**

5. *The Board may submit its own resolutions to the Annual General Meeting. Those resolutions shall be circulated to the membership 30 days prior to the Annual General Meeting.*

**Current:**

6. Unless otherwise required by the Constitution, every question shall be decided in the Annual General Meeting by a straight majority vote of those present and entitled to vote.

**Proposed Change:**

6. *Unless otherwise required by the Constitution, every motion shall be decided in the Annual General Meeting by a straight majority vote of those present and entitled to vote.*

**Current:**

7. The Chairperson shall not be entitled to vote on any question, except in the case of a tie vote.

**Proposed Change:**

7. *The Chairperson shall not be entitled to vote on any motion, except in the case of a tie vote.*

**ARTICLE VII - BOARD OF DIRECTORS****Current:**

2. All members of the Board of Directors shall be nominated and elected by the Association meeting in Annual General Meeting except that members of the first Board of Directors shall be elected by those in attendance at the Annual General Meeting founding the Association.

**Proposed Change:**

2. *All members of the Board of Directors shall be nominated and elected by the Association meeting in Annual General Meeting.*

**Current:**

3. All nominees shall be Active members of the Association in good standing, and be present at the meeting in which they are nominated, or have indicated, in writing, to the Nominating Committee, their willingness to stand for election. Additionally, if nominated prior to the Annual General Meeting, all nominees may submit a brief personal resume to the Nominating Committee for hand-out at the Annual General Meeting. Nominees from the floor may give a brief resume prior to the start of the election of Directors.

**Proposed Change:**

3. *All nominees shall be Active members of the Association in good standing, be present at the meeting in which they are nominated or indicate in writing to the Nominating Committee their willingness to stand for election.*

**Current:**

6. Vacancies on the Board of Directors that occur between Annual General Meeting may be filled by the Board of Directors from the list of unelected nominees as provided for in Section 3 above. If there are no unelected nominees the Board shall appoint a member(s) to fill the vacant term.

**Proposed Change:**

6. *Vacancies on the Board of Directors that occur between Annual General Meetings may be filled by the Board of Directors. Such newly appointed Directors shall be entitled to fulfill only the balance remaining of the year of the term and shall be eligible for re-election at the next Annual General Meeting. Time served by the newly appointed Director to the date of the Annual General Meeting shall not count in calculating any subsequent two-year term of election of the said Director.*

**Current:**

7. The immediate Past President shall serve as a member of the Board of Directors and a member of the Executive Committee.

**Proposed Change:**

7. *The immediate Past President shall serve as a member of the Board of Directors and a member of the Executive Committee for a period of one (1) year only and shall be required to retire from the Board at the end of such year if the two (2) consecutive two (2) year terms have been completed and shall not be eligible for re-election to the Board for at least one (1) year subsequent to such retirement.*

**New Section**

17. *Resignations or leave of absence exceeding two months may be filled by appointment by the Board.*

**ARTICLE VIII - MEETINGS OF THE BOARD OF DIRECTORS****Current:**

2. Special meetings of the Board of Directors may be called by the President or by a notice in writing given to the Secretary by any five members of the Board. The Secretary shall notify all members of the Board and only such business may be transacted at the special meeting as is named in the notice.

**Proposed Change:**

2. *Special meetings of the Board of Directors may be called by the President or by a notice in writing given to the Secretary by any five members of the Board 10 days prior to proposed meeting date.*

*The Secretary shall notify all members of the Board and only such business may be transacted at the special meeting as is named in the notice.*

**Current:**

3. Notice of any meeting of the Board of Directors shall be given in writing, or by telephone and/or e-mail, not less than three (3) days before such meeting. No notice shall be necessary in the case of a meeting held immediately upon the adjournment of an Annual General Meeting or Special Meeting provided all members are present, or if those absent have signified their consent to such a meeting and to the business transacted.

**Proposed Change:**

3. *Notice of any meeting of the Board of Directors shall be given in writing, or by telephone and/or e-mail not less than three (3) days before such meeting. No notice shall be necessary in the case of a meeting held immediately upon the adjournment of an Annual General Meeting.*

**Current:**

5. A majority of the Board including the President or a Vice-President shall constitute a quorum and no business shall be transacted at any meeting of the Board unless a quorum is present.

**Proposed Change:**

5. *A majority of the Board including the President or Vice-President shall constitute a quorum and no business shall be transacted at any meeting of the Board unless a quorum is present.*

**Current:**

6. If any member of the Board, without due cause, fails to attend three consecutive meetings of the Board or fails to perform any of the duties assigned to him/her as a member of the Board, this person's position shall be declared vacant by the Board.

**Proposed Change:**

6. *If any member of the Board, without due cause, fails to attend three consecutive meetings of the Board this person's position shall be declared vacant by the Board.*

**IN MEMORY**

The Association was saddened by the sudden passing of Nick Murphy on Wednesday, August 3, 2005. Nick was a member of the Association and served as Auditor since 1994. He will be missed. We express condolences to his wife, Mary and daughter, Nicole.

**ARTICLE IX - EXECUTIVE COMMITTEE****Current:**

2. The Executive Committee shall, in the interval between meetings of the Board, act on matters requiring urgent and special attention that are within the Association's policy and exercise such other powers of the Board as may be delegated to it by the Board; such actions shall be subject to ratification by the Board at its next meeting.

***Proposed Change:***

*2. The Executive Committee shall, in the interval between meetings of the Board, act on matters requiring attention that are within the Association's policy and exercise such other powers of the Board as may be delegated to it by the Board; such actions shall be subject to ratification by the Board at its next meeting.*

**ARTICLE XII - FUNDS New #3**

3. In cases where the next year's budget is not approved by the Board prior to the commencement of that year, expenses will be approved on a month by month basis based on the previous year's budget except for those expenses which require semi or annual payments during such period.

**ARTICLE XV - FOUNDING MEMBERS****Current:**

Those public service pensioners who are present at the founding meeting of this Association and who make written application for membership either before or at such meeting shall be deemed to immediately become members in good standing of the Association, notwithstanding any other provision in this Constitution, and are authorized to conduct such business as may be necessary to constitute and found this Association and they shall be known as the Founding Members.

***Proposed Change:***

*Those public service pensioners who were present at the founding meeting of this Association and who make written application for membership either before or at such meeting shall be known as the Founding Members.*

**ARTICLE XVII - REGIONAL BRANCHES****Current:**

4. Any Branch approved by the Board of Directors of the Association shall have the right to appoint one of its members to serve as a member of the Board. These appointments shall be in addition to the members of the Board provided for in Article VII, Section 1. The Board of Directors shall appoint one of its members to liaise with Branches on a regular basis and present their concerns at meetings of the Board in their absence. The Board of Directors shall, annually, allocate an amount to a Branch to enable its member of the Board of

Directors to attend an Annual General Meeting.

***Proposed Change:***

*4. Any Branch approved by the Board of Directors of the Association shall have the right to appoint one of its members to serve as a member of the Board. These appointments shall be in addition to the members of the Board provided for in Article VII, Section 1.*

**Current:**

5. A Branch, in the conducting of its activities, shall be vigilant to ensure solidarity with the Board of Directors of the Association.

***Proposed Change:***

*5. A Branch, in the conducting of its activities, shall ensure solidarity with the Board of Directors of the Association.*

**Current:**

6. A Branch shall, from time to time, report on its activities to the Board of Directors of the Association and shall provide an Annual Report to the Annual General Meeting of the Association.

***Proposed Change:***

*6. A Branch shall report regularly on its activities to the Board of Directors of the Association and shall provide an Annual Report to the Annual General Meeting of the Association.*

***New Section:***

*7. Funding for Regional Branches may be approved by and at the discretion of the Board of Directors based upon the submission of a "Regional Branch" budget which should be submitted for the next fiscal year by November 30 in each current year.*

**ARTICLE XVIII - AMENDMENTS****Current:**

1. Any member of the Association may propose an amendment to the Constitution in writing to the Board. The Board will formulate proposals for constitutional amendments to be distributed to the general membership at least thirty days prior to the meeting at which the amendments are to be voted upon. Such notice shall set forth the article and the section proposed to be amended together with the proposed amendments.



**Proposed Change:**

1. Any member of the Association may propose an amendment to the Constitution in writing to the Constitution Committee. The Board will format proposals for constitutional amendments to be distributed to the general membership at least thirty days prior to the meeting at which the amendments are to be voted upon. Such notice shall set forth the article and the section proposed to be amended together with the proposed amendments.

**Current:**

2. Notices of intended amendments shall be given in writing to the Secretary, for distribution to the general membership, at least thirty days prior to the meeting at which the amendments are to be voted upon. Such notice shall set forth the article and the section proposed to be amended together with the proposed amendments.

**Proposed Change:**

Delete #2



## 2005 CHRISTMAS DINNER & DANCE

Our Annual Christmas dinner and dance will be held on Friday, December 2, 2005 at the Knights of Columbus, St. Clare Avenue, St. John's.

Cash Bar at 6:00 p.m. with a stuffed chicken breast dinner and all the trimmings to follow at 7:00 p.m. Music will be provided by Gary Lawrence.

The cost is \$30 double or \$15 single. To arrange for tickets (to be purchased in advance) please call Maureen no later than November 25th at (709)754-5730 or 1(800)563-4188.

Come out and say hello to the co-workers you said good-bye to way back when and share a nostalgic evening.

**CHUCKLE**

*A man buys a pet parrot and brings him home. But the parrot starts insulting him and gets really nasty, so the man picks up the parrot and tosses him into the freezer to teach him a lesson. He hears the bird squawking for a few minutes, but all of a sudden the parrot is quiet. The man opens the freezer door, the parrot walks out, looks up at him and says, "I apologize for offending you, and I humbly ask your forgiveness."*

*The man says, "Well, thank you. I forgive you."*

*The parrot then says,*

*"If you don't mind my asking, what did the chicken do?"*



## Public Service Credit Union

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## WHERE ARE THEY NOW? *Michael Porter*



We are pleased to feature Mr. Albert Guy, a long-time member of the Association, in this edition of the Newsletter. Sadly, Mr. Guy passed away at the DVA Caribou Pavilion on Tuesday, August 9, 2005. We extend condolences to his family and friends. We decided to go ahead with the article as prepared by Mr.

Guy's son-in-law, Michael Porter.

Albert William Guy, expert mariner, keen sport fisherman and master of many trades, strove to learn all about the world: first on board his father's vessel *The Robertson* when he was 12 years old sailing out of his Catalina birthplace. He developed major skills in marine engineering and navigation by the age of twenty.

As a merchant seaman Albert sailed to many North American, European and Caribbean ports. In January of 1942 his ship, *The Continent*, was rammed and it sank off New York whereupon he was returned home as a distressed seaman. He was subsequently hired by the USAF at Fort Pepperell and held a string of senior positions of increasing responsibility in marine engineering until joining the Department of Highways in 1958 from where he retired in 1978.

On the family side, Albert married his Catalina sweetheart, Floss Randell, in 1942 and they had three daughters, all of whom inherited his streak of independence and embraced at least one of his passions: Judy, outdoors enthusiast, and Jean and Pat, both librarians, his love of reading.

Albert, always an outdoors man, for many years headed to Labrador with Floss for the salmon fishing. Floss, being unenthusiastic about spending her summers in a big prospector's tent, changed her mind in 1977 when Albert won \$10,000 in a lottery. They bought a Winnebago which made life on Pinware River much more comfortable. The fall season was normally spent in Terra Nova moose hunting and rabbit catching.

The routine of spending their summers salmon fishing continued for many years. In 1990, because of ill health, Floss could no longer travel and their daughter Judy became Albert's fishing partner. At age 89 failing health made it difficult for Albert to continue and he redirected his interests to his basement workshop and to reading. He remained independent and resided in his own home until July 2005 when he became a resident of the Caribou Pavilion.

Albert, an avid reader, had a dry wit and was known for his skill at toasts and poetry recitations. Most of all, he will be remembered as a man who liked to pass on his knowledge; anyone listening to him always learned something. He will be missed.

### 2005 ANNUAL GENERAL MEETING LIVING LONGER - LIVING BETTER

Tuesday, 18 October 2005

8:30 a.m. - 4:00 p.m.

Comfort Inn (formerly Airport Plaza Hotel)  
St. John's, NL

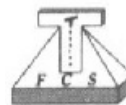
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2005 ANNUAL GENERAL MEETING  
LIVING LONGER - LIVING BETTER

Tuesday, 18 October 2005

8:30 a.m. - 4:00 p.m.

Comfort Inn (formerly Airport Plaza Hotel)  
St. John's, NL

## CHUCKLES

A recent survey stated that the average person's greatest fear is having to give a speech in public. Somehow this ranked even higher than death which was third on the list. So, you're telling me that at a funeral, most people would rather be the guy in the coffin than have to stand up and give a eulogy.

--Jerry Seinfeld

~~~~~

Doctor!" complained the patient; "I keep seeing spots before my eyes."

The doctor scratched his head. "Why have you come to me? Have you seen an ophthalmologist?"

"No," replied the patient, "just spots."

~~~~~

Mr. Johnson walked anxiously to the house and knocked. When a nice old lady answered, he said very sad, "I'm sorry, madam, but I have some bad news. 'I'm afraid I have run over your cat. I... I would like to replace it."

The little lady looked him up and down and said, "I'm game, but how are you at catching mice?"

~~~~~

A taxi passenger tapped the driver on the shoulder to ask him a question. The driver screamed, lost control of the car, nearly hit a bus, went up on the footpath, and stopped centimeters from a shop window. For a second, everything went quiet in the cab, then the driver said, "Look mate, don't ever do that again. You scared the daylights out of me!"

The passenger apologized and said he didn't realize that a little tap could scare him so much.

The driver replied, "Sorry, it's not really your fault. Today is my first day as a cab driver -I've been driving a hearse for the last 25 years.

# 2005 ANNUAL GENERAL MEETING & CONFERENCE SCHEDULE OF EVENTS

Comfort Inn, Airport Road  
Tuesday, 18 October, 2005 8:30 a.m. - 4:00 p.m.

8:30 - 9:00 **REGISTRATION**

9:00 - 9:15 **WELCOME & INTRODUCTIONS**  
Report of the Nominations Committee

VISIT OUR WEBSITE  
[www.npspa.ca](http://www.npspa.ca)

9:15 - 9:30 **GREETINGS FROM GOVERNMENT**

9:30 - 10:00 **KEYNOTE SPEAKER**  
*Dr. Anne Colbourne, Associate Professor of Medicine. Dr. Colbourne will speak on Healthy Living.*

10:00 - 10:20 **COFFEE BREAK**

10:30 - 11:00 **WORKSHOPS (choose one)**

**HEALTH FORUM**, *Presenter: Dr. Debbie Kelly, B.Sc. (Pharm), Pharm D. Associate Professor, Memorial University of Newfoundland Clinical Pharmacotherapy Specialist, Eastern Health .*

**TAKING CARE OF YOUR FEET**  
*Presenter, Sandi Ryan, RN with VON. Sandi Ryan will discuss causes and treatments for common foot problems.*

11:15 - 11:45 **WORKSHOPS: (choose one)**

**YOUR HEALTH PLAN - AN OVERVIEW**  
*Presenter: Tony Lannon. Tony Lannon is Director of the Insurance Division, Executive Council*

**YOUR PENSION PLAN**  
*Presenter: David Lidstone. David Lidstone is a Pension Program Training Officer*

12:00 - 1:30 **LUNCH**  
Presentation of Honours  
Luncheon Speaker, Meryl Vokey  
Election of Board of Directors

1:45 - 4:00 **GENERAL SESSION**  
President's Report on behalf of the Board of Directors  
Committee Reports  
2004 Finance and Auditor's Report  
Central Branch Report  
Western Branch Report  
Discussion of Issues  
Board of Directors Election Results  
Special Door Prize Draw  
Adjournment of 2005 Annual General Meeting

## Pass It On!

When you've finished with this NEWSLETTER, please pass it on to another prospective member who may be interested in reading it.

## Special Prize

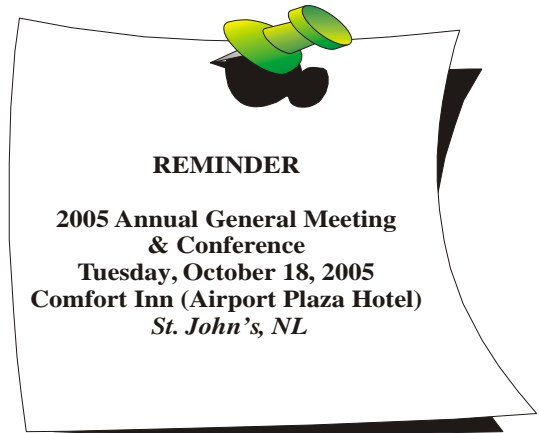
A member still in attendance at the end of the day is eligible for a Grand Prize of \$100.

**Registration Fee: \$10.00**



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**REMINDER**

**2005 Annual General Meeting  
& Conference**  
**Tuesday, October 18, 2005**  
**Comfort Inn (Airport Plaza Hotel)**  
**St. John's, NL**

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