

PENSIONER

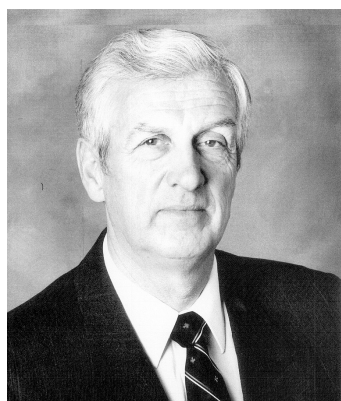
NEWSLETTER

A Publication of the Newfoundland and Labrador

Public Sector Pensioners' Association

Summer Edition August 2009

Message from the President – 2009 Convention



Robert Langdon

It is my pleasure to invite all public sector pensioners, our guests, other friends and supporters of the Association to our 19th Annual General Meeting and our 3rd Annual Convention. You will find more details on these exciting events in this edition of your Newsletter and in the attached material.

As many of you will appreciate, planning for the AGM and the Convention requires a huge effort on the part

of many volunteers, both by the Board and by Committee members. From setting a venue for these events, to agenda planning, to arranging of speakers, to encouraging supporters to financially assist, to preparing goodie bags, and much more. It is a huge commitment of time and on behalf of you our members, I express appreciation for all that has been done to bring you a wonderful AGM and Convention.

This year's Convention will build on the success of our two previous conventions, with the theme being "Turning Power to Action". This theme will be emphasized by the presenters, panels and in general discussions involving our members. Come prepared to fully participate and to give your input into future actions that our Association should consider.

I was particularly pleased to see many friends and supporters of the Association at last year's Convention. Spread the word and invite other pensioners and seniors, whether they are public sector pensioners or not. You and they will not be disappointed.

Turning
Power
to Action



Newfoundland & Labrador
Public Sector Pensioners' Association

19th Convention & Annual General Meeting

September 21-22, 2009

Holiday Inn, 180 Portugal Cove Road, St. John's, NL

A Conference About Knowledge, Power and Action

You have given energy, direction and strength to the Association and we have brought the issues that concern us to the attention of government and others. This year's Conference will build on our success, and give the membership an opportunity to actively participate and engage experts in the area of pensions, insurance, taxes, institutional care, and advocacy.

Please visit www.nlpspa.ca for ongoing Program/Convention updates.

There will be ample opportunity for social networking. The Conference Banquet on Monday, September 21 will include entertainment by "The Spirit of Newfoundland".

For more information:

Tel: 1 (800) 563-4188 or (709) 754-5730
email: pensioners@nlpspa.ca

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Mandate Statement

The Newfoundland and Labrador Public Sector Pensioners' Association exists to ensure that pensioners have improved pensions and insured benefits that will contribute to a better quality of Life.

Executive

President – Robert Langdon
Vice President – Sharron Callahan
Treasurer – Tony Patey
Secretary – Terry Stapleton

Directors

Anne Kieley-Ryan
Bernard Cook
Dorothy Robbins
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Pat Roberts
Wesley Roberts

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Advocacy and Public Education

By Jerry Vink

I would like to use this opportunity to introduce myself and to offer some thoughts for the upcoming Conference and Annual General Meeting.

You may find the basic biographical facts about me on the Association's Website. However, to me, the most important aspect of my qualifications is my commitment to advocacy and public education. These are also important components in turning power into action.

The Newfoundland and Labrador Public Sector Pensioners' Association, with an enrolment of over 5700 people, is a leading organization in promoting the interests of pensioners. This membership and our alliances with similar organizations give us power.

Real power is more than just numbers. Anyone can muster the numbers and use them for selfish or short-sighted goals. Real power must be humane and inclusive. Most of you, as former workers in the public sector, recognize that your economic security and happiness is integral to that of all other pensioners in the province.

Real power draws its strength from promoting the welfare of both our own members and of our peers throughout the province.

Turning power into action is difficult.

At this Conference we will be looking at "action". Not the useless noise of empty kettles, but rather positive action. Creative action. Humane action. Action that will lead to improvements in the lives of our members. This is where advocacy and public education must come into play.

I believe it is important that we improve our advocacy skills on behalf of all pensioners throughout the province. That will require training and organization. Related to improved advocacy is education. Our members must become more informed.

There is a role for our Association to participate in public education so that people will become familiar with the background and issues that affect the well-being of all pensioners.

Thus we can turn the power of our numbers into action to better the lives of all of us.

Notice

As required by Article V (3) of the Constitution, notice is hereby given that the 19th Annual General Meeting of the Newfoundland and Labrador Public Sector Pensioners' Association will be held on Sunday, September 20, 2009 at 7:00 pm at the Holiday Inn, 180 Portugal Cove Road in St. John's, Newfoundland and Labrador.

Pension Indexing

By Eric C. Salter

I have been requested to write an article on a pension issue and as you are aware there are many such as:

- a. No pension *ad hoc* increases from 1989 to October 2002 when the present indexing formula was implemented.
- b. The wage freeze of 1989 to 1996. Our pensions are based on our best 5 years of work which are usually our last 5 years. Therefore, if you retired during this wage freeze period, your pension could have been significantly reduced.

After giving the matter considerable thought I decided to deal with pension indexing and use the approach recently taken by unions during collective bargaining *i.e.* comparison with other provincial governments' and with the federal government's pensions.

One will observe that the pension indexing arrangement in this province does not compare favourably with the other provinces and the federal government.

This situation exists for the following reasons:

1. The indexing calculation in this Province has the CPI (consumer price index) capped at 2 percent. The maximum percentage of the CPI applied is 60 percent. Therefore, the maximum increase that can be received is 1.2 percent per annum. If the CPI is less than 2 percent the increase will be 60 percent of this lesser amount.

2. Indexing takes effect at age 65 years. If you retire prior to this age it will be on an un-indexed pension until you reach age 65. Example: retirement at age 55 will mean ten years without indexing. Whereas, with the other provinces and federal government indexing or *ad hoc* increases occur from the first year of retirement.

3. At age 65 the provincial pension is reduced to accommodate integration with the Canada Pension Plan (commonly referred to as the claw back). Therefore, indexing will never apply to a fully earned pension.

It is my opinion that taking into account the indexing issue and the other factors mentioned, the purchasing power of our pensions have been reduced by in excess of 35%. This amount would vary depending on factors associated with the period and the year in which you retired. Please note, the information as provided was as of December 2006, more recent information is

currently in the process of being prepared. If there are changes in indexing arrangements as presented, you will be informed via the next news letter.

In conclusion, it appears obvious, that if we are to keep up with inflation, a significant improvement to indexing is required. Your Board of Directors and the Coalition are working on the same. However, I hope that as a result of this article, suggestions or comments from the membership on this matter will be forth coming.

Provincial and Federal Government Indexing Provisions

British Columbia	Increase in CPI changes in previous year to Sept 30 (subject to available funds)
Alberta	60 percent of Alberta inflation
Saskatchewan	<i>Ad hoc</i> increase subject to Plan earnings (Money purchase plan)
Manitoba	CPI change from previous year (subject to available funding)
Ontario	100 percent of CPI capped at 8 percent
Quebec	Full CPI for service up to July 1982, 3 percent for service since July 1982
New Brunswick	Based on CPI capped at 5 percent
Nova Scotia	Indexed to CPI maximum 6 percent increase
PEI	CPI maximum 6 percent
Newfoundland Labrador	CPI capped at 2 percent. Maximum increase 60 percent of CPI (1.2 percent) to begin at age 65
Federal Government	Fully indexed to the CPI

Consumer Price Index (CPI)

Year	Canada %	NL %
2000	2.7	3.0
2001	2.5	1.1
2002	2.2	2.4
2003	2.8	2.9
2004	1.8	1.8
2005	2.2	2.7
2006	2.0	1.8
2007	2.2	1.5
2008	2.3	2.9

Town Hall Meeting *by Sharron Callahan*

On March 5, 2009, the NLPSPA together with the other member associations of the Pensioners' Coalition sponsored a Town Hall Meeting. It was held at the Elim Pentecostal Tabernacle on Kenmount Road in St. John's and was attended by some 300 people.

The purpose of the town hall meeting was to provide a forum for information and discussion of issues regarding provincial pension benefits for all public sector pensioners. This was in alignment with the Resolution passed at the 2008 AGM. Notice of the meeting was widely publicized in newspapers, our February 2009 newsletter, radio PSA's, call-in radio shows, and the community TV channel.

The evening was moderated by Dr. Myrle Vokey and began with a panel composed of Dr. Wade

Locke, Lana Payne, Bob Langdon, and Ralph Morris who each discussed a different aspect of issues affecting public sector pensioners. Questions were entertained from the floor; media were in attendance; and the meeting received high public attention.

Those in attendance seemed pleased with the opportunity to obtain information and to ask questions. Also the Coalition was commended for the planning, organization, and delivery of this opportunity to publicly discuss the issues facing pensioners. Suggestions were offered for further action, including a call to hold other such meetings elsewhere in the Province. This meeting is available for viewing in CD format by calling or emailing the Association Office.

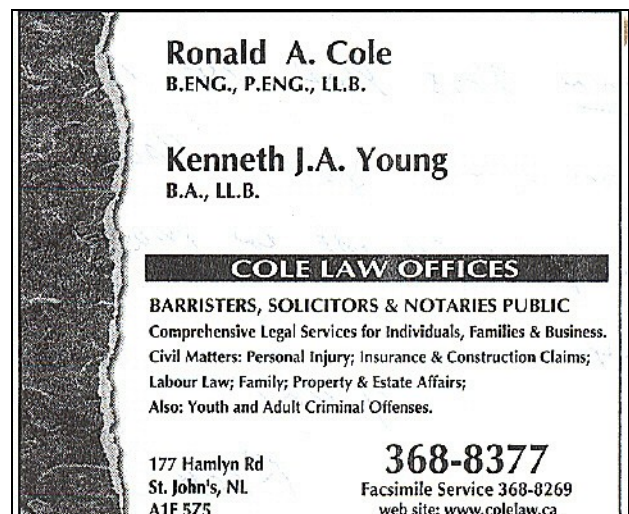
Pensioners' Coalition *by Sharron Callahan*

The Pensioners' Coalition has remained united and diligent in their efforts to effect an increase in the income of pensioners and to address matters relating to health benefits.

The Committee has met regularly including one meeting during the 2008 Convention, following the highly charged address by the then Minister of Finance and three times with officials of the Pensions Division. The Coalition also organized a Town Hall Meeting; presented a joint submission to the Minister of Finance during Government's Pre-Budget Consultations; and your President has spoken multiple times in the media and given various other interviews.

Immediately following last year's Convention, the Coalition entered into discussions with Government officials. A list of issues was presented and the Coalition asked that these be

financially analysed to provide a basis for further consideration. While the Coalition has been advised that the costing has been done, our meetings were suspended. When our President met with the Minister of Finance, the latter committed himself to resume meetings with the Coalition in September.



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Whither the Logo of the NLPSPA? *By Jerry Vink*

The Association's present logo portrays a couple setting off into the sunset. It is based on a stereotype of the "golden years" that pensioners will enjoy when they retire. The golden colours reinforce the idea of being peacefully set aside to an existence that is peripheral to active and productive society.

Obviously the reality is different. Pensioners are active. They have causes and commitments. Many continue to work or establish new careers. Others become active in their communities or with groups, while others work or study at home.

The Newfoundland and Labrador Public Sector Pensioners' Association requires a new logo. The first step in that process was taken last year when the name was expanded to include Labrador and to replace "service" with "sector".

Whatever the new logo, it has to meet a numbers of goals or objectives. It must:

1. Be modern and not represent a stereotype;
2. Portray the idea of a new beginning. People have worked for many years with the public sector and now they are starting on a new path. Thus there is an idea of separation, yet a linkage with the pre-retirement identity;
3. Promote the idea of challenge. The new roles of retirees will present new obstacles to surmount and new heights or victories to achieve;
4. Identifiable as being of Newfoundland and Labrador;
5. Contain cultural links to the province and its people;
6. Simple so that it does not use too much ink nor take too long printing if it is sent electronically;
7. Have colours that are solid. The blue colour presently employed in the name should be retained.

The above are a list of what is needed in a logo. If it is appropriate, it will assist the Association in gaining credibility as an advocacy groups for pensioners. It will help in gaining new members and partners, but more importantly, it will show to everyone that the Association is a viable and modern entity that represents the interests and values of its members.



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Constitution Committee Update *by Sharron Callahan*

The Constitution Committee continues its work of reviewing the Association's Constitution to ensure appropriate changes are ready for presentation to the membership at the AGM. In addition, the Committee has implemented the change of the Association acronym; clarified the Roles of Branches and Chapters of Branches; reviewed the Travel Policy; TOR's of the Nominations/Awards Committee; and legally clarified the "term" of Board members to reflect the constitutional change

from two years to three years. Right now, the Committee is preparing the constitutional amendments that will come forward at the 2009 AGM. The members of the Committee are Terry Stapleton, Wes Roberts, Ann Bell, Bernard Cook, Bob Langdon, and Sharron Callahan (Chair). The Committee has met seven times during the past year.

New Horizons Project *by Terry Stapleton*

Last year, the Association applied for, and has since received, a grant from the New Horizons for Seniors Program. This is a federal government program whose mandate is to:

- Encourage seniors to contribute their skills, experience and wisdom in support of social well-being in communities; and to
- Promote the ongoing involvement of seniors in their communities to reduce the risk of social isolation.

We are developing a peer advocacy project to become a volunteer wing of the NLPSPA. The project is called **HUGS** (Help, Understanding, Guidance and Support) **for Seniors**. We have selected the communities of Bay Roberts and Carbonear as pilot regions for the program. Our goal is to:

- Develop awareness about programs and services available to seniors; and
- Form a group of NLPSPA members to act as a local resource for other members and seniors in each community.

Through the Seniors' Resource Centre, we will be providing a two-day peer advocacy workshop in Carbonear and Bay Roberts in September. These workshops will allow interested NLPSPA members to:

- Learn about federal and provincial programs and services available to seniors, as well as programs offered by the Seniors' Resource Centre;
- Identify services that could benefit seniors in their area and discuss a process to make these services available; and

- Network with other members of the Association.

The **HUGS for Seniors** project was created by Terry Stapleton, an NLPSPA Board Member and Chairperson of the Provincial Membership Committee. If you would like more information about the project and how you can become involved, please call the Association office at 1-800-563-4188 or email the Project Coordinator, Mary O'Shea, at pensioners@npspa.ca.

Changes in CPP *by Mackenzie's Tax and Estate Department*

For those of you that are not yet retired, you'll want to read this – For those of you that are already retired, you may want to share this information with others. On May 25, 2009 Finance Canada announced some **proposed** changes to how the Canada Pension Plan will work.

In brief, the changes are proposed to take effect over a period of time from 2011 to 2016, so will affect anyone planning to retire after 2010.

1. Early retirement (before age 65) will result in a reduction in CPP benefits by 7.2% per year, which is up from the traditional 6%. This means that if you begin to take your pension at age 60, your payments will be cut by 36%, not 30%.
2. On the flip side of this, late retirement (after age 65 but before age 71), CPP benefits will be increased, not by 7.2% but by 8.4%, which is up


from the traditional 6%. This means that if you wait until age 70 to take your CPP, the benefit payments will be 42% higher, compared to the 30% higher today.

3. If you want to begin to collect CPP while you are still working, then instead of having to stay out of work for 2 months like you do now, you can begin to collect CPP at age 60 even if you continue to work - AND after age 65 if you are collecting CPP but want to continue to work. The proposal is that you can contribute to CPP again through your work in order to increase your benefits.
4. The calculation for CPP will change as well - currently the lowest 7 years of earnings is deleted from the calculation - under the proposals, the lowest 8 years will be omitted so that the benefits are not weighed down by low earning years.

Unlocking Pension Funds Consultations, *Government Notification*

The Government of Newfoundland and Labrador is proposing to amend the *Pensions Benefits Act, 1997* so that funds transferred from a registered pension plan before a person starts to receive a pension are not required to be locked-in. Legislation governing when funds can be transferred out of a pension plan would not be changed. The only aspect of the legislation under consideration for change is whether the funds transferred out of a pension plan have to be put in a locked-in retirement account.

Before making a final decision, the provincial government would like to obtain the views of the general public, pension plan sponsors and those involved in the pension industry.



Join the many seniors that use the **indoor walking track** in the Field House.

Be active in our Seniors Fitness Class and take part in an exercise class that is designed for the mature adult.

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Copies of the consultation document are available on the government's Website as follows;

<http://www.gs.gov.nl.ca/cca/fsr/>

Paper copies of the consultation document titled *Unlocking Pension Funds* are available from the

Office of the Superintendent of Pensions on request by calling 709 – 729 – 1039.

The deadline for comments is September 8, 2009.

You need to take an active role. *By Terry Stapleton*

There are over 22,000 Public Sector Pensioners, yet less than 6,000 are members of NLPSPA. While your Board continues to petition Government for improved pension benefits, Government sees the 16,000 pensioners who are not members of NLPSPA as supporting its position. On numerous occasions, Government has questioned how NLPSPA can be representing Public Sector Pensioners when only 25% of pensioners are members of the Association. Yet, Government will not provide your Association with the names and addresses of non-members making it very difficult to recruit new members. To reach out to the 16,000 non-member pensioners, we need you to take an active role in the recruiting process.

Why are not your eligible family members, friends and neighbours members of NLPSPA? Is it because:

- They do not know about NLPSPA (that your Board is fighting to protect and improve pension benefits);
- That you have not told them that you are a supportive member of NLPSPA and asked them to join in your efforts for improved pension benefits;
- They side with Government when it comes to pension benefits;
- They couldn't care less and are not supportive of your efforts to secure improved pension benefits;
- They are willing to sit back and let you and others fight for improved pension benefits knowing that they will receive any improved benefits.

Your Association needs a majority of Public Sector Pensioners to become members and support efforts to win increased pension benefits. Have a "heart-to-heart" talk with eligible family members, friends and

neighbours to determine why they are not supporting you and your Association. Let them know where you stand and have them complete a membership application. Follow up in a few days to see if the membership application has been sent. If not, encourage them again to get on the ball and show their support.

For membership applications, go to the NLPSPA website (www.nlpspa.ca) and print the application **or** call the NLPSPA office (toll free 1-800-563-4188 or 709-754-5730) or E-mail: pensioners@npspa.ca to have an application mailed out.

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The Association needs your commitment of time and skill to move forward in meeting the continuing challenges of furthering the Objectives of our Association. Strong, committed leadership at the Board, Executive and Committee levels is one way for you to engage to make a difference.

The Nominations Committee invites you to submit nominations for election to the Board of Directors at the upcoming Annual General Meeting on September 20, 2009.

The Nominations Committee will present a list of interested candidates, at which time, the election of Directors will take place. It is important to note that if you have someone in mind you would like to nominate, that nominations can also be made from the floor.

If you are interested in serving as a Board member, please contact the Association Office at (709) 754-5730, 1-800-563-4188, fax (709) 754-5790, or email: pensioners@npspa.ca

Communications Committee *by Pat Roberts*

The Communications Committee held four meetings between December 4, 2008 and May 11, 2009. The Committee's mandate is to improve all NLPSPA's communication activities. The key priorities included a redesign of the existing website, a review of the telephone system and computer equipment, the set-up of an office communications' network and the production of the newsletter. In addition, the Committee has drafted Terms of Reference to guide its work on behalf of the Association. The members of the

Committee are Doreen Noseworthy, Bernadette Power, Dorothy Robbins and Pat Roberts (Chair). Terry Stapleton, who is the Membership Committee Chair, attends all meetings to avoid overlap in our efforts on behalf of the membership.

We welcome your ideas and your support as we build NLPSPA's profile so that it becomes "recognized as the major pensioners' organization in the province".

Group Life Insurance – What Retirees Need to Know

By Dorothy Robbins and John Downton

What happens to my group life insurance plan when I retire?

If you are a retiree receiving benefits from the Public Service, the Uniform Services Pension Plan or the Members of the House of Assembly Pension Plan and have elected to continue your group insurance benefits under the Government Program, the basic group life and accidental death or dismemberment are two (2) times your annual pension rounded up to the next highest thousand, subject to a minimum of \$10,000 and a maximum of \$400,000.

Can I continue my Optional Life and Accidental Death and Dismemberment Insurance?

Retirees are given a one time option at their retirement date to continue their group insurance coverage without evidence of health. If you elect to continue benefits all basic group insurance benefits are continued such as Group Life and Group Health.

Any Optional Life Insurance, Optional Spousal Insurance or Optional Accidental Death and Dismemberment Insurance may also be continued. Premiums for these insurance benefits are determined based on the retiree's age.

What happens when I reach age 65?

Your group life insurance, optional life insurance, optional spousal life insurance and optional

accidental death and dismemberment insurance terminate on your 65th birthday.

You may be eligible to apply to the insurance company underwriting the group program to avail of any conversion options available. There is a period of 31 days from the date of your termination or the date you reach age 65 to apply for coverage without medical evidence of insurability.

You may be eligible for a Paid up Life Insurance Policy. If you have been insured under the group life program for a period of five consecutive years immediately prior to your 65th birthday, you may be eligible for a reduced paid up life policy. There is no need to apply for this benefit as your eligibility and certificate of insurance is administered by the Insurance Division Department of Finance on an annual basis.

Currently these policies are issued for the amount of \$7500.00. This benefit was increased in January 1, 2007. In prior years these policies were issued at varying amounts for example \$2000, \$3000, \$5000. No premiums from you are required for a Paid up Life policy. Certificates for the Paid up Life Insurance benefit are issued annually by the Insurance Division, Department of Finance. Since the inception of this benefit in 1979 there have been approximately 8000 paid up life insurance certificates issued

Will I be reminded that my life insurance policies are about to change?

Yes, a letter will be forwarded to you when you attain age 65 to remind you about conversion options.

How are paid up life policies underwritten?

In April, 1997 the program was amended so that Government would no longer invite proposals for the purchase of paid up life policies. Paid up Life claims are now an experience rated benefit, similar to most other benefits available under the group program. This means that the premium paid by Government for these paid up life certificates during any given financial period are based on the overall life claims experience for the previous period. This could affect the value of paid up policies in the future.

How are paid up life claims processed?

Group Insurance Enrolment Cards on file with the Insurance Division denote the eligibility of any paid up life insurance benefit. Once the Insurance Division is advised or becomes aware of a life claim this division provides the necessary documentation and co-ordinates the processing and payment of the claim. The Insurance Division also receives notice of a death claim from officials within Pension Payroll, Department of Finance. In most cases claim payments are processed within a 2-3 week period.



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A Good Sponsorship Provides Mutual Benefits

By Peter Buckingham

At Anthony we are very excited to be the exclusive insurance sponsor for the NLPSPA but what does this mean to Association members. And what does it mean to Anthony?

Anthony Insurance has worked hard to become a 50+ leader in Newfoundland and Labrador home and auto insurance; like any business we wish to grow while providing a trusted and valuable service to our clients. While there is no such thing as a "one size fits all" insurance company we do provide special member-direct benefits through PERKS – our NLPSPA package of no-charge extras and exclusive savings.

With PERKS from Anthony, NLPSPA members get:

- Exclusive AUTO discount, free Emergency Roadside Protection and SafeGuard 1000 for extra protection in the event of a claim;
- Extra HOME discount with a higher total

savings limit (55%) and an automatic no-charge liability limit increase from \$1,000,000 to \$2,000,000;

- Special multi-line LOYALTY features such as vanishing deductibles and single deductible for claims involving both home and auto;

- Our everyday 50+ value with features like Drive-Less Pay Less, 55+ Auto Discount, Mortgage-free Home Discount, Experienced-Driver Discounts plus a wider range of money-saving deductible options.

The majority of NLPSPA members who call Anthony are saving between \$200 and \$400 per year by switching, with some members having saved up to \$700.

In addition to these member-direct benefits, Anthony provides financial support, business support and consulting to NLPSPA that helps ensure the Association has the needed resources to lobby for pension improvements, provide member services and grow.

From our relationship with NLPSPA, we see the opportunity to bring our 50+ leadership message to

a unique audience in a cost effective manner. Simply put, we want a better way to tell you about our products and services. We believe it is a compelling story of great savings and extras that will prompt you to call for a no-obligation quotation on your home and auto insurance.

If every member called Anthony Insurance tomorrow, I believe members could collectively save over \$1,000,000 annually – that's a lot of your money. And while such a business break-through would be welcomed, we know that our business is built one relationship at a time over the long term and that's why we're behind Newfoundland and Labrador Public Sector pensioners for the long-term as well.

Call us. You'll love your savings. Just ask a fellow member who has switched – they're getting easier to find every day.

Monday, September 21, 2009 Pensions

- 7:45 - 8:45** Pre-Registration
Sponsor/Exhibitor Viewing
- 8:45 - 9:00** Official Opening Ceremony
- 9:00 - 9:30** Keynote Speaker - The Hon. John C. Crosbie, PC, OC, ONI
Lieutenant Governor
Newfoundland and Labrador
- 9:30 - 10:15** Pensions - Federal and Pro
Plans Panel Discussion

Tuesday, September 22, 2009 Healthy Living

- 8:30 - 9:00** View Exhibitors/Nutrition Break
- 9:00-9:30** *Throughout Your Journey* - TA Loeffler, Adventurer, Everest Climber and Educator



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...and now with PERKS you get better coverage for less.

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2:45 - 3:15 NUTRITION BREAK/ VISIT EXHIBITORS

3:15 - 4:00 Develop Action Plan and

Implementation Plans

4:00

Closing Ceremony

2009
Christmas
Dinner and Dance

*The Newfoundland and
Labrador Public Sector
Pensioners' Association's
Annual Christmas Dinner and
Dance will be held on
Friday, November 13, 2009
at the
Knights of Columbus
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St. John's*

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

*The cost is to be announced.
To arrange for tickets (to be
purchased in advance) please
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November 5, 2009
at (709)754-5730
or 1 (800) 563-4188*

*Come join us for a wonderful
evening.*



**19th Annual General Meeting,
September 20, 2009**

1. Call to Order/Welcome
2. Introduction of Executive Director Jerry Vink
3. Rules of Order for Meeting
4. Constitution of Meeting: Constitution Article V.2; V.5
(Secretary NLPSPA)
5. Adoption of Agenda for 2009 Meeting
6. Introduction of 2008 – 2009 Board Members
7. Minute of Silence for Deceased Members
8. Adoption of Minutes of 2008 AGM
9. Nominations Committee Report – Bernard Cook
10. A. Treasurer's Report – Anthony Patey
B. Presentation of, 2008 Audited Financial
Statements – Anthony Patey
C. Appointment of 2009 Auditor – Anthony Patey
11. Presentation & Adoption of Annual Report,
President Robert Langdon
 - Report of the President, Robert Langdon
 - Communications Committee, Chair Patricia Roberts
 - Constitution Committee, Chair Sharron Callahan
 - Finance Committee, Chair Anthony Patey
 - Health Committee, Chair Dorothy Robbins
 - Western Branch, President Wes Roberts
 - Membership Committee, Chair Terry Stapleton
 - Government Health Benefits Committee,
Representative John Downton
 - Government Pension Investment Committee,
Representative Eric Salter
12. Amendments to the Constitution
13. Resolutions
14. Other Issues
15. Election of Directors
16. Announcements
17. Adjournment

CONSTITUTIONAL AMENDMENTS 2009

The amendments being proposed for consideration of the Membership at the 2009 Annual General Meeting are mostly “housekeeping” in nature with some re-numbering and changes to the headers and footers of the document. There is clarification that pre-submitted resolutions will be circulated through the newsletter and the website; the establishment of a quorum for a special meeting; establishing that the incoming Board and the Executive Committee will take office on January 1 and that the outgoing Board and Executive Committee will remain in place until the changeover; clarification of the role of Secretary; addition of the position of Executive Director; and a change to the signing officers of the Association for efficiency of business.

In accordance with Article XV-Amendments (Constitution 2008), these proposed amendments will be tabled for the consideration of the Membership in Annual General Meeting, September 20, 2008. The Association’s Constitution (2008) and the proposed Amended Constitution (2009) in full constitution format are available for comparison on the NPSPA website at www.nlpspa.ca

ARTICLES I, II, III, IV: Unchanged.

ARTICLE V, Annual General Meeting

5.c amended to include Branch Reports, as follows: “receipt of Committee and **Branch Reports**” ;

7. amended to include website as a means of notification of Board resolutions, as follows: “thirty (30) days prior to the Annual General Meeting via the Association’s newsletter **and/or website**”;

8. amended to also reference circulation of resolutions from the Membership via the newsletter and/or website, as follows:

Voting Members of the Association may also bring matters before the Annual General Meeting for consideration by means of pre-submitted resolutions **to be circulated to the membership thirty (30) prior to the Annual General Meeting via the Association’s newsletter and/or website, or resolutions may be submitted from the floor.**

ARTICLE VI, Special Meeting

New section 2, identifying a quorum for a Special Meeting, as follows:

The quorum for a special meeting of the Association shall be the same as required for the Annual General Meeting, Article V.6.


ARTICLE VII, Board of Directors

1. correction of reference to Article XI, Section (Branches);

2. unchanged;

3. correction of name of **Nominations Committee**;

4. change of time from 10 days to **30 days** to convene a meeting of the **incoming** Board for purposes of electing members of the Executive Committee;



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5. NEW, specifying when the new Board will assume office, as follows:

The incoming Board of Directors, including the Executive Committee, shall take office effective January 1, following the Annual General Meeting. The outgoing Board and Executive Committee shall retain office until December 31;

6-13: renumbered;

14. clarification of the role of Secretary of **ensuring that** the minutes of the Annual General Meeting, Board meetings, Executive Committee meetings, and any special meetings are **duly recorded**, as opposed to doing this work personally;

15: renumbered;

16. NEW: addition of the position of Executive Director and his/her accountability, as follows:

The Executive Director is the most senior employee, hired by the Board, and is accountable to the Board through the President. The Executive Director shall participate in all meetings and proceedings of the Board (with voice/no vote) and is an ex officio member of all Board Committees (with voice/no vote);

17-20: renumbered.

ARTICLE VIII: Unchanged.

ARTICLE XI: 1. Addition of **Executive Director** to membership of Executive Committee.

ARTICLES X, XI, XII: Unchanged.

ARTICLE XIII: Finances

1 (a), deleted **“and shall administer them in accordance with this Constitution”**, as the Article outlines all the financial due diligence responsibilities of the Association;

(b) – (f), unchanged;

(g), addition of **“senior staff person”** to replace Administrative Assistant;

(h), changed to reflect **“at least two of the persons authorized as signing officers”**, without restricting it to one having to be the Treasurer or President;

(i) NEW: **establish policies for the responsible management of all monies and other assets of the Association;**

(j) NEW: **ensure that the budgeting and expenditure of all funds are consistent with the objectives of the Association and are in accordance with generally accepted accounting practices and principles;**

(k) – (l), renumbered.

ARTICLES XIV, XV: Unchanged.

Resolution

Whereas the organizational structure of the Board of Directors and Executive Committee of the Newfoundland and Labrador Public Sector Pensioners' Association has been in place since the incorporation of the Association in 1994; and,

Whereas, despite minor constitutional changes to the term of office and roles of the Board and the Executive Committee, there has not been a major review of this structure since incorporation; and,

Whereas, it would be prudent and timely to undertake an organizational review that would consider a revised governance and operational model, including a plan for Board and Executive Committee succession, that would better serve the membership:

BE IT RESOLVED that the Board of Directors be directed to conduct an organizational review, to engage such professional consultative resources as required, and to present a renewed structural model for the Association that incorporates a plan of succession and reflects a differentiation of governance and operations for consideration of the membership at the 2010 Annual General Meeting.

MOVED: Sharron Callahan

SECONDED: Bernard Cook

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