

NLPSPA: 29th Annual General Meeting – Annual Report

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In Memoriam

2018-2019

Perley Alexander
Fred Anderson
Nora Andrews
Chesley Baggs
Calvin Bailey
Beryl Barfoot
Ethel Barrett
Harold Barrett
Ronald Barron
Naida Beck
Gloria Benson
Melvin Biggin
Fraser Borden
Ruth Bowering
Aloysius Brenton
Ross Brophy
Hannah Gail Brown
Gordon Brushett
Cyril Buffet
Margaret Burt
Albert Bussey
Bertha Butler
Edgar Caines
Levi Canning
David Carroll
David Chafe
Henry Chambers
Reginald Chaytor
Emma Chislett
Morris Clarke
Linda Cole
Ruby Collins
Elizabeth Collins
Lawrence Connors
Terence Corbett
George Courage

John Cox
Jabez Critch
Hayward Cross
Patrick Dawe
Beatrice Dean
Curtis Dredge
Claudine Drodge
James Earle
Allan Edwards
Mary Ennis
Florance Fagan
Eric Flynn
Frank Fogwill
Patrick Foley
O Audrey Foster
Margaret George
David Gilbert
Augustine Gosse
Frederick Green
John Gregory
Emily Hall
Hilda Hanrahan
Sid Harris
William Hicks
Harvey Hiscock
William Houlihan
Randolph Howell
Margaret Ivany
John Jackson
Cecil James
Rita Jenkins
Joseph Johnson
Robert Johnston
Mary Jones
Victor Kendall
Jeremiah King

Austin Lane
Keith Lane
Kevin Langdon
Jeanette LeCoure
James LeGrow
Donald Leonard
Peter Lester
Marcella Linehan
Paul Long
Jean Lush
Monica MacIsaac
Mabel MacPherson
Celeste Maddigan
Leo Maddox
Gerard Maher
Charles Manning
Frederick March
Garrett McCarthy
Elizabeth McCrowe
Earl McDougall
Alister Mesh
Joan Mills
Lester Montague
Barbara Moss
Jessie Murphy
Marjorie Murray
Jeannette Nagle
Joan Newhook
Evelyn Newman
Wallace Oates
John O'Brien
Catherine O'Neil
Ivan Palmer
Edmund Patey
Gordon Paul
Myrtle Peddle

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Kenneth Penney
Edna Penney
Joyce Peters
Arthur Pink
Clara Price
Leo Puddester
James Rees
Daphne Rees
Charles Richards
Rita Roche
Cecil Roebbothan
Walter Rogers
Mary Rose
Cheryl Rouse
Gerald Russell
James Russell
John Ryan

Edmund Ryan
John Ryan
Edmund Ryan
James Saunders
Margaret Saunders
Thomas Sibley
Elsie Simmonds
Mary Skinner
Margaret Snow
Annie Squires
Lloyd Taylor
Rose Taylor
Kenneth Walsh
Elaine Walsh
Roy Wareham
Thomas White
Michael White

Daisy White
John White
Selma Whiteway
Catherine Williams
Gordon Windsor
Carl Lloyd Winter
Hector Young

Well Done, Good and Faithful Servants, Rest in Peace

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Background Items:

- 1. Vision, Mission, and Strategic Directions**
- 2. Board of Directors and Committees**
- 3. Rules of Order**
- 4. Agenda**
- 5. Minutes of 2018 Annual General Meeting**

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Vision

Advocacy, action, and voice for public sector pensioners

Mission

We are committed to being a strong and informed voice for public sector retirees in Newfoundland and Labrador to attain improved pensions and benefits through advocacy and partnership(s) with others.

Strategic Priorities 2019-2023

Strategic Priority: Increased Membership

- Retain & Increase Membership
- Membership & Visibility
- Credibility/Stature of Membership
- Outreach, Programs, & Activities

Strategic Priority: Advocacy

- Impact
- Gaps in Service
- Membership Supports
- Information Provided
- Profile of NLPSPA

Strategic Priority: Improved Communications

- Review Communications Strategy Discussion Paper
- Establish Communications Committee

Strategic Priority: Infrastructure

- Staffing Needs
- Other Resources
- Committee Structure
- Regulatory Changes
- Recruitment
- Succession Plan

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BOARD OF DIRECTORS 2018/2019:

Executive:	Sharron Callahan	President
	Ralph Morris	Vice President
	Robert Corbett	Past President
	Fred Oates	Treasurer
	Mary Cleary	Secretary
Directors:	Ann Marie Cleary	Barry Darby
	Doug Laing	Neil Moores
	Doreen Noseworthy	Al Skehen
	Barry Whitty	Craig Hall (Central Branch)
	Wes Roberts (Western Branch- dissolved May 2019)	

SCHOLARSHIP/AWARDS COMMITTEE:

Mary Cleary, Chair
Sharron Callahan
Ann Marie Cleary
Doug Laing

NOMINATIONS:

Al Skehen, Chair
Sharron Callahan

FINANCE COMMITTEE:

Fred Oates, Chair
Sharron Callahan
Mary Cleary
Robert Corbett
Ralph Morris

CONVENTION/AGM:

Ann Marie Cleary, Chair
Sharron Callahan
Mary Cleary
Doreen Noseworthy
Al Skehen

MEMBERSHIP BENEFITS:

Neil Moores, Chair
Fred Oates

HEALTH INSURANCE COMMITTEE:

Neil Moores

CONSTITUTION COMMITTEE:

Barry Darby, Chair
Sharron Callahan
Ralph Morris
Fred Oates
Barry Whitty

NEWSLETTER:

Doreen Noseworthy, Chair
Neil Moores
Cheryl Myers

PROVIDENT 10:

Doug Laing
Ralph Morris

STAFF:

Cheryl Myers

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Rules of Order

1. The meeting shall be called to order at 7:30pm, on Tuesday, November 5th, 2019.
2. Members wishing to speak, after recognition by the Chair, shall state their full names.
3. If two or more members rise to speak at the same time, the Chair shall decide who is entitled to the floor.
4. Speeches, including the moving of motions, shall be limited to three minutes.
5. No Member shall speak more than once on a question until all who wish to speak have had an opportunity to do so.
6. Any Member, for information purposes, may request that the motion under discussion be re-read, except when another member is speaking.
7. If a Member, while speaking, is called to order, the Member, at the request of the Chair, shall be seated until the question of order has been decided.
8. Any Member, who, upon direction by the Chair, refuses to be seated, shall be subject to suspension for the remainder of the meeting.
9. Any motion moved and seconded becomes the property of the Association and may only be withdrawn with the consent of the assembled members.
10. Questions shall normally be decided by a show of hands, except where the count is in doubt, in which case a roll-call may be ordered.
11. When a roll-call has been ordered, no adjournment shall take place until the results have been announced.
12. A motion to reconsider shall not be entertained unless by a Member who voted with a majority, and the motion received a majority vote.
13. The Chair shall only be entitled to debate on a subject under discussion after the relinquishing the Chair to the Vice-Chair.
14. When provision is not made in these RULES OF ORDER and the issue is not in conflict with the Constitution, Roberts Rules of Order shall apply.
15. These RULES OF ORDER shall govern the conduct of the Association's meeting after the approval by the assembled members at the beginning of the meeting.

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Agenda 29th Annual General Meeting Tuesday, November 5th, 2019 7:30 PM

1. Call to Order/Welcome
2. Rules of Order for Meeting/Confirm Quorum
3. Adoption of Agenda for 2019 Meeting
4. Minute of Silence for Deceased Members
5. Introduction of 2018 – 2019 Board Members
6. Adoption of 2018 AGM Minutes
7. Nominations Committee Report – Chair, Al Skehen
 - a) Nominations Report
 - b) Election
8. a) Treasurer's/Finance Committee Report – Treasurer, Fred Oates
 - b) Presentation of 2018 Audited Financial Statements – Treasurer, Fred Oates
 - c) Appointment of 2019 Auditor – Treasurer, Fred Oates
9. Adoption of Annual Report – President, Sharron Callahan
 - a) Presentation of Annual Report
 - b) Strategic Plan 2019-2023
10. 30th Anniversary Celebration
 - a) Presentation of Plaque, Memories and Highlights
11. Scholarship Announcement & Presentation – Chair, Mary Cleary
12. Resolutions to AGM – Chair, Barry Darby
13. Election Results
14. Recognition/Other Business/Announcement
15. Adjournment

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NLPSPA 28th Annual General Meeting Minutes Salvation Army Citadel, Adam's Avenue October 17, 2018

1. Call to order:

The meeting was called to order at 2:00pm by Bob Corbett, President, who welcomed everyone to the 28th Annual General Meeting of the Newfoundland and Labrador Public Sector Pensioners' Association. The meeting was conducted as per Article V, sections 1, 2, 3, 4, & 5 of the Association's Constitution. The business to be transacted at the AGM included:

Adoption of the Minutes of the previous AGM
Receipt of the Annual Report of the Board of Directors
Receipt of Committee Reports
Receipt of the Treasurer's Report
Receipt of the audited financial statements
Appointment of the auditor (s)

Receipt of the Nominations Committee Report and the election of the Board of Directors; and any other businesses specified in the notice convening the meeting.
As there was a quorum present, the AGM proceeded.

2. Confirm the Rules of Order:

Motion: "To use the Rules of Order, as provided in the Annual Report."
Moved by Ann Marie Cleary, seconded by Barry Whitty. **Motion carried.**

3. Adoption of the Agenda for the 2018 meeting:

Motion: "Move to adopt the agenda as presented."
Moved by Ray Hawco and seconded by Doreen Noseworthy. **Motion carried.**

4. Call for Minute of Silence for Deceased Members:

There was reference to the 195 deceased members listed in the Annual Report. A moment of silence was observed in their honour.

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5. Introduction of the 2017 - 2018 Board Members:

Along with himself, Bob Corbett, President, introduced board members, Mary Cleary, Sharron Callahan, Fred Oates, Neil Moores, Barry Darby, Barry Whitty, Ann Marie Cleary and Craig Hall. Wes Roberts was not present. He noted that Beverly Alcock, Barbara Andrews, Tom Mills, Joyce Reardon, and Paul Dillon, members of the Board from the last AGM, resigned their positions during the year. Judy Vanta and Dan Reid were subsequently appointed to fill the remainder of Beverly and Barbara's terms. During this year but since appointment, Dan resigned and Judy advised that she will not be offering herself forward for election to the Board in this year's nomination process. Ralph Morris and Doug Laing, Special Advisors, were also introduced and thanked for their work on behalf of the Association. A sincere thank you is offered to all those who stepped forward during the year; your service was appreciated, albeit of short duration. Bob expressed sincere thanks for the continuing commitment and dedication of the members of the Board in advancing the Vision and Mission of the Association and for oversight of the day to day business of the Association.

6. Adoption of Minutes of the 27th AGM held on October 25th, 2017, at the Capital Hotel, Kenmount Road, St. John's.

Motion: "To adopt the Minutes of the 2017 AGM as presented."

Moved by Craig Hall and seconded by Doug Laing. **Motion carried.**

7. Nominations Committee Report - Chair, Mary Cleary

a) Nomination Report: Mary presented the nominations report and introduced the four (4) candidates who had offered themselves for nomination to fill the five (5) vacancies on the Board. The candidates were Mary Cleary, Doug Laing, Ralph Morris & Al Skehen. It was noted that Al Skehen was not present but had provided written verification of his intention to offer himself for nomination for the board.

b) Elections: Mary again advised that there were five (5) vacancies for the Board of Directors and four (4) people had offered themselves, via written notice to the NLPSPA office, for nomination prior to the AGM commencing. The floor was opened for nominations and Doreen Noseworthy was nominated by Ann Marie Cleary. Doreen accepted the nomination.

Nominations were called for the second and third time. There were no further nominations from the floor, thus no need for an election. The five people nominated, Mary Cleary, Doug Laing, Ralph Morris, Doreen Noseworthy and Al Skehen were acclaimed.

8 - a & b: Treasurer's Finance Committee Reports - Treasurer, Fred Oates:

Fred presented the treasurer's report and reviewed the particulars with those present. Several questions were asked about the financial report and all questions were addressed to the satisfaction of those present. Fred moved that the financial report be adopted, Doug Laing seconded the motion. **Motion carried.**

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The audited financial statements were presented by Fred Oates. Fred moved that the audited statements be accepted. Several questions were raised by delegates present. Fred answered all questions to the satisfaction of those who raised the questions. Craig Hall seconded this motion.

Motion carried.

Fred Oates moved that the same auditors (Noseworthy Chapman) be used for the 2018 financial year. Ann Marie Cleary seconded this motion. **Motion carried.**

Fred thanked the finance committee for their assistance during the past year.

9. President's Annual Report:

President, Bob Corbett, presented the annual report and did a brief recap of the report. Bob called for a motion to accept the report. Fred Oates made the motion to accept the report and Barry Whitty seconded the motion. **Motion carried.**

10. Greetings from Chuck Bruce, CEO, Provident 10:

After an introduction by Sharron Callahan, Chuck Bruce spoke to those in attendance at the AGM, advising of the status of Provident 10. He outlined that the investments of Provident 10 are doing well. He spoke to the upcoming change in the delivery of the pension cheques for Provident 10 pensioners. He advised that over the next year all who receive a pension cheque from Provident 10 will begin to receive their cheque from CIBC Mellon rather than the Department of Finance. He advised that this will be an easy transition and will not require anything from the pensioner. Mr. Bruce was receptive to answering all questions that were put to him and he seemed to answer everyone's questions to their satisfaction. He made it clear that pensioners can contact Provident 10 at anytime if they have any questions or concerns. The staff there will do everything possible to answer any and all questions.

11. Scholarship Report:

Mary Cleary reviewed the report contained in the AGM booklet. She spoke to the increase in the amount of money dedicated to the scholarship program this year and the increase in the number of scholarships awarded. The scholarship program is being well received by potential applicants and we encourage all members to encourage eligible family members to apply for the scholarships in coming years. Mary advised those present of the names of the scholarship winners for 2018: Sophie Pickford - \$1500.00, Alyssa LeRoy - \$1000.00, Emily Garlie - \$250.00 and Kyle Larade - \$250.00.

12. Resolutions:

Resolution # 1: AGM to be held during Daylight hours (on file at the NLPSPA Office):

Barry Darby spoke to this resolution and reviewed the information outlined in the AGM booklet. Barry Darby moved that this resolution be rescinded. Fred Oates seconded the motion. **Motion carried.**

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Resolution # 2: Extension of Voting Rights for Reciprocal Members (on file at the NLPSPA Office):

Barry Darby spoke to this resolution and advised those present that the board members did not recommend any change to the existing wording of Article III, Section (b), Non-Voting Members. The Board of the NLPSPA was not in concurrence with this resolution. Barry Darby moved that the resolution be denied, and Fred Oates seconded this motion. **Motion carried.** Resolution from 2017 denied.

13: Prize Draws:

Howard Reddick won the NLPSPA gift card.

Bonita Janes won the Anthony Insurance Gift Basket

Fred Oates made the motion to adjourn the AGM. Sharron Callahan seconded this motion.

Motion carried.

AGM adjourned at 3:45pm.

Minutes recorded by Mary Cleary, Secretary

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Financial Reports:

- 1. Treasurer's Report**
- 2. Financial Statements 2018**

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Treasurer's Report 2018

I present the Association's audited Financial Statements as of December 31, 2018 together with the Auditors report for that period.

The Association is in a sound financial position again this year and has a stable cash flow. As of December 31, 2018, we had a surplus of approximately \$113,295 and a cash balance of \$100,197. We are also expecting to have a surplus in the next year. The Board has maintained an investment of \$410,453 in GIC's. We have also invested more for the coming year.

I wish to thank the Board and the Finance Committee for their support and advice during the past year. I wish also to thank our accounting staff Elizabeth Dawe and Joan Osmond for their excellent work during the year. Also, to our girl Friday, Cheryl Myers, our Administration Assistant who keeps our office in such good order.

During the past year we have complied with all legislative reporting requirements, all accounts are current and there are no outstanding liabilities. We have over 9000 members and we are still growing.

Respectfully submitted,

Fred Oates

Treasurer

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Presentation and Adoption of Annual Report:

- 1. President's Annual Report**
- 2. Nominations Committee Report**

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2018 PRESIDENT'S ANNUAL REPORT (Sharron Callahan)

To say that the year 2018-2019 was a hectic one would be a gross understatement. The Association has had a busy schedule over the past twelve months with no indication of it slowing down in the short time ahead.

Following the Annual General Meeting on October 17, 2018, the Board convened to welcome its returning Directors Mary Cleary, Fred Oates, Ralph Morris, Doug Laing, and Al Skehen. We also welcomed new Director Doreen Noseworthy. The Board also elected its Executive Committee members: Sharron Callahan, President; Ralph Morris, Vice-President; Mary Cleary, Secretary; and Fred Oates, Treasurer; with Bob Corbett moving into the role of Past President.

In early November, the Executive Committee met to plan for the upcoming year, to identify issues needing some early attention, and to consider a Board Think Tank Planning Day. Consideration was also given to how we might begin to consider addressing the issues impacting pensioners and seniors considering the upcoming provincial and federal elections in 2019.

To get the new Board off on the right foot, a full Think Tank Planning Day was held at the end of November. At that time, we addressed the history of the Association, its primary purposes, our financial position including assets and liabilities, our Board Committees, our Strategic Plan and how we would go about reviewing our current plan due to expire in 2019, and particularly hosting town hall meetings in advance of both upcoming elections.

Following the Christmas recess, business began in earnest. The following constitutes a snapshot of the actions, events, and decisions of the past year:

- We engaged a strategic planning consultant and developed a renewed four-year Strategic Plan for NLPSPA that will cover from 2019-2023; a presentation on our renewed plan will be made during the Annual General Meeting;
- We met with executive officials from Anthony Insurance (Intact Insurance) and reconfirmed our contractual arrangement, given the many changes happening lately in the insurance business;
- We planned and delivered on sixteen town hall meetings in Port aux Basques, Stephenville, Corner Brook, Deer Lake, Springdale, Grand Falls-Windsor, Lewisporte, Gander, Bonavista, Clarenville, Carbonear, Placentia, Paradise, St. John's, Mount Pearl, and Holyrood during April-May, in advance of the provincial election. Unfortunately, our plans to hold meetings in Grand Bank and Marystown were sidetracked by weather and lack of time and unfortunately, these could not be rescheduled prior to the provincial election. The general purpose of the meetings was to provide awareness of the issues that affect social security, financial well-

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being, health, wellness, and other social services and benefits that impact the quality of life of aging persons in the Province and across Canada;

- Regretfully, the Board had to take the difficult decision to revoke the status of “Branch” to the Western area of the Province, as there was no longer an active and viable local Board to keep the operations going. Some folks had been approached during the town hall meeting schedule to determine interest in establishing a new Board and while there was a lot of support and agreement to help, a team could not be identified to take on the leadership for a Branch. Hence, in accordance with Article XI, section 4, the Western Branch was dissolved;
- Planning continued in earnest throughout the year for the delivery of our 2019 Convention “Making Choices – The Power of You”, including special celebrations to mark the 30th anniversary of the Association;
- We laid a wreath at the National Day of Mourning to recognize the contributions of deceased retired public sector workers;
- We held a Board professional development day on Board Governance with an outside facilitator. As a result of this session, we have since redeveloped and expanded our Confidentiality Agreement and approved a Code of Conduct and a Conflict of Interest Policy;
- We have continued our efforts to secure additional discount benefits for our membership;
- Two Board Directors attended the Community Sector Council Summit 2019;
- We established a temporarily restricted fund for a period of ten years to ensure funding to manage legal actions, fund media campaigns, sustain the Association long term, support scholarship and educational support programs, and fund specifically targeted membership recruitment and retention strategies;
- Position reviews were completed on the Administrative Assistant position and our accounting services;
- Our committees continued to work throughout the year in accordance with their responsibilities contained in their terms of reference;
- In advance of the federal election, a federal all-party forum was held on September 25, 2019. Candidates from the Conservative, Liberal, New Democratic, Green and People’s Party of Canada participated with Ed Hancock, a well known and respected educator, leader, chairperson, and parliamentarian as moderator. Debate was lively and the discussion focused on issues affecting seniors, with specific attention on the need for a National Seniors Strategy on Healthy Aging, a National Canadian Pharmacare program, pension protection and income security, abuse prevention, and the well-being of veterans and their families;
- Our relationship with Provident 10 continues to be strong due to the participation of Doug Laing and Ralph Morris on the Sponsorship Board and the Management Committee; and
- We participated in the release and dissemination of the Report from the Seniors Advocate which has given validation to all the issues our Association has been raising for many years.

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We will continue to collaborate with Dr. Suzanne Brake to ensure that the identified issues are addressed and remedied.

And our work is not done yet. In fact, we have only just begun, as now is the time to demand accountability on all the important issues that were identified during the recent political campaigns and that we, as a Board and an Association, deliver on our Vision and Mission. Enjoy Convention 2019 and join in celebrating our 30 years of unity, advocacy, and collective action for the pensioners and seniors of Newfoundland and Labrador.

As usual, we have had a busy year. Here are some highlights from the various committee chairs:

THE NEWFOUNDLAND AND LABRADOR COALITION OF PENSIONERS, RETIREES, AND SENIORS ORGANIZATION (Sharron Callahan):

The Coalition continues its strong and powerful unified voice on issues of importance for seniors and pensioners within Newfoundland and Labrador, as well as on the national scene.

Since this time last year, the Coalition was focused on financial security, the insurance cap, national pharmacare, changes to the financial assessment process for seniors' subsidies, and the escalating costs of electricity.

The Coalition continued to be heavily involved in meeting with the staff of Health and Community Services to ensure the response of Government to the recommendations in the Personal Home Care Review Report are acted upon. We were particularly pleased to have played a leading role in convincing the Provincial Government to change the process of financial assessments for out of home care from an assets-based model to an income based model, which became fully implemented in February 2019. There remains some concern that the communication of the change has not reached all levels of service providers, clients and their families as we are still hearing stories of the old system being applied. Again, we have asked for a communiqué on this from Health and Community Services that the Coalition members can share widely with their memberships.

The Coalition continues to meet on an ad hoc basis with the Seniors Advocate and was pleased to be a part of the release on September 25 of her first report on systemic issues affecting seniors in this Province. We will work with Dr. Brake over the next while to ensure her recommendations get the advocacy, they need to effect change.

The Coalition also continued to meet with our NL federal members of Parliament throughout the year. Since the writ was dropped for the October federal election, no further meetings have yet been scheduled. Once the election results are in, we will once again resume our meetings and will

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hopefully continue to be welcomed into discussions should there be any changes to the federal political landscape for Newfoundland and Labrador.

Most of the energy of the Coalition throughout this year was spent bringing forward the provincial issues impacting seniors in advance of our provincial election on May 16. Sixteen town hall meetings were held in Port aux Basques, Stephenville, Corner Brook, Deer Lake, Springdale, Grand Falls-Windsor, Lewisporte, Gander, Bonavista, Clarenville, Carbonear, Placentia, Paradise, St. John's, Mount Pearl, and Holyrood. The plans to hold meetings in Grand Bank and Marystown were side-tracked by weather and lack of time and unfortunately, these could not be rescheduled prior to the provincial election. The general purpose of the meetings was to provide awareness of the issues that affect social security, financial well-being, health, wellness, and other social services and benefits that impact the quality of life of aging persons in the Province and across Canada.

In advance of the federal election, with the sponsorship of the NLPSPA, the Coalition sponsored a federal all-party forum on Wednesday, September 25, 2019. Candidates from the Conservative, Liberal, New Democratic, Green and People's Party of Canada participated with Ed Hancock, a well-known and respected educator, leader, chairperson, and parliamentarian as moderator. Debate was lively and the discussion focused on issues affecting seniors, with specific attention on the need for a National Seniors Strategy on Healthy Aging, a National Canadian Pharmacare program, pension protection and income security, abuse prevention, and the well-being of veterans and their families.

One of the greatest issues that continues to have high anxiety for pensioners and seniors in our Province is the rising costs of hydro and the anticipated impact this will have on them when the Muskrat Falls project comes on stream. We will continue to raise this issue in all avenues available to us.

Now that the provincial and federal elections of 2019 are behind us, the Coalition will regroup to platform the important issues that are ongoing or new ones and to expend all energy to ensure that the elected provincial and federal politicians honour the promises made during the recent campaigns.

REPORT OF THE PENSIONS INVESTMENT COMMITTEE (Doug Laing):

The Public Service Pension Plan Reform Agreement and the Joint Sponsorship Agreement reached in 2014. The objectives of the agreement were to ensure the sustainable defined benefit pension plan, to provide a sufficient pool of funds to pay a reasonable pension to public employees and achieve 100% funding over 30 years. The agreement provided for joint trusteeship for the Public Service Pension Plan (the Plan), with the employer and employees sharing responsibility for the Plan.

The Agreements provided for the creation of a not for profit corporation, Provident 10, to act as trustee and administrator of the Plan and a Sponsorship Body, representing stakeholders, to provide

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oversight to the corporation and the Plan. The Association represents public sector pensioners on both the Board and the Sponsorship Body. Doug Laing is the Association's appointee to the Board of Directors of Provident 10. He serves on the Corporation's Investment and the Audit and Finance Committees. Ralph Morris is the Association's appointee to the Sponsorship Body.

There were five strategic directions in the Strategic Plan introduced in 2017. These included, enriching the member experience, attract, develop and retain talent, to establish and promote the Provident 10 brand, create a scalable organization and to build a sustainable pension fund. The focus in 2018 was on enhancing the member experience by implementing targeted service standards, continuing to address outstanding transactions and providing staff with training in customer service. During the year the corporation conducted an asset and liability modelling study to ensure the Plan's investment strategy was the Corporation's goals. It completed the first year of its cyber security program and laid the groundwork for an enterprise risk management program to ensure enterprise risks are being managed. Also, Provident 10 commenced the transition of pensioner payroll from government to a new service provider.

Total asset in the Pension Plan declined by 0.8% in 2018 due to turbulent market conditions in the latter part of the year. The total value of assets at the end of 2018 was \$9,172 billion including the balance owed on the \$2.6 billion promissory note provided by Government. The Plan was 94% funded at the end of the year. Performance of the Plan rebounded in the first half of 2019. The fund increased by 10.4% during the first half of 2019. The Plan was 98.9% funded on June 30, 2019.

During 2018 the Plan paid \$428.7 million in benefits to pensioners. There were 20,868 pensioners. The average pension was \$ 20,602 in 2018.

Members of the Association can view the Annual Report and Financial Statements for Provident 10 and the Plan on the Corporation's web site at "provident10.ca".

REPORT OF THE GROUP INSURANCE ADVISORY COMMITTEE (Neil Moores):

NLPSPA is pleased to have a board member on the Provincial Government Group Insurance Advisory Committee. The committee consists of membership from Government, unions and health agencies. The committee meets regularly especially when the renewal of benefits from the service provider, Great West Life, is up for renewal.

There was an increase in our premiums this past year. There would have been a higher increase in premium rates but they were kept low because of a surplus in the account.

Our members are encouraged to review their benefits available from Great West Life. To review your benefits contact Great West Life at 1-844-349-5556 or visit the provincial government website http://www.exec.gov.nl.ca/exec/hrs/working_with_us/employee_benefits.html

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Members who require a hard copy of the online group insurance booklet mailed to them contact our office and we can mail a copy to you. I continue to ask Government to provide an updated hardcopy booklet. We are informed by them that the health benefits booklet is a work in progress and will be available soon.

NEWSLETTER COMMITTEE (Doreen Noseworthy):

The Pensioner Newsletter continues to be the main source of communication to the members of NLPSPA. Since assuming my position as Chair of the Newsletter Committee, there have been two publications issued. The most recent one referenced the need for our Association to make a dramatic change in the way we deliver the newsletter to our membership, by “Going Green”. This is not something we are doing lightly and without consultation. In the last edition of The Pensioner, NLPSPA members are requested to seriously think about this economic and environmental issue and are invited to contact the Office with their thoughts, comments, and/or concerns. There was also a request for members to submit their personal e-mail address to the Office, in order for us to ensure member access to important and timely information in as efficient a manner as possible. We are fully cognizant that personal e-mails have to remain secure and protected against any public access.

At the point of writing this report, Cheryl has been quite busy with phone calls from members submitting their email addresses and, very positively, supporting the Association’s initiative of “Going Green”. There has been no decision taken, on this particular topic, by the Board of Directors, but it is on the agenda for the next meeting of the Board.

At this time, I would like to recognize and thank Cheryl for the enormous amount of work she does in collecting the articles, reports and various submissions but, in particular, for the daunting task of getting the thousands of newsletters ready for mail-out. A big thank you as well, to Stephanie Furey for the marvellous job she does of formatting the newsletter and designing the eye-catching, yet very meaningful, covers. To the other members of the Committee, Neil Moores and Sharron Callahan, a special thank you for your invaluable support and input.

FINANCE COMMITTEE (Fred Oates):

Fred Oates (chair), and the executive committee with support from Elizabeth Dawe, Joan Osmond and Cheryl Myers, continued to provide oversight and management of the financial affairs of the Association during the past year. Please see the separate included report from the Finance Committee.

2019 CONVENTION AND AGM PLANNING COMMITTEE (Ann Marie Cleary):

It has been a year in the planning now, but the Convention Planning Committee for 2019 is eager and delighted to offer a Convention that we anticipate will be engaging and timely to this stage of our

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lives. The theme for the 2019 Convention is “**Making Choices- The Power of You**”. Our location is the Holiday Inn St. John’s Conference Centre at 180 Portugal Cove Road.

This Convention will be of interest as we will be featuring two powerful sessions.

Session #1 A Pill for Every Ill

Presenter: Kelda Newport, B.Sc (Pharm), RPh

SaferMedsNL-Project Coordinator

Kelda Newport will discuss how continued or overuse of medications can be harmful and what adults can do to improve medication use.

Session #2: Seniors and Their Money

Presenter: Al Antle

Executive Director, Credit Counselling Services of NL

Al Antle will discuss what seniors worry about with their money and why.

2019 is our 30th year as an association. We will pay tribute to the founding members and look back on our growth as an association. It will also provide for the holding of our Annual General Meeting. As always, we hope that the Convention and AGM will also include time for renewing of friendships or the making of new friendships for years to come. We hope that you thoroughly enjoy this Convention and celebration on November 5-6th, 2019.

In advance, I offer many thanks to the other members of the Planning Committee: Sharron Callahan (President), Mary Cleary, Al Skehen, Doreen Noseworthy and Cheryl Myers (staff).

GOVERNANCE & CONSTITUTION COMMITTEE (Barry Darby):

Members: Ralph Morris, Fred Oates, Barry Whitty, Sharon Callahan

Shortly after the AGM last year the committee was mandated by the Board to:

- Do a thorough review of the constitution.
- Identify any errors or discrepancies
- Make recommendations to the Board.

The committee identified 19 items for consideration and reported them to the board.

Several minor errors were corrected by staff, and a number were not pursued. The remaining items form the basis of the 8 constitutional resolutions being presented to you today. The 30 day notice required by the Constitution was adhered to by their publication in our Newsletter. No other amendments or resolutions regarding the constitution were received.

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NLPSPA SCHOLARSHIP/AWARDS COMMITTEE (Mary Cleary):

In 2016 the Newfoundland and Labrador Public Sector Pensioners Association (NLPSPA) made the decision to enhance their support to the membership by offering two scholarships, a \$1000.00 scholarship for the dependent of a member and one \$500 scholarship for a member of the Association. In 2017, this scholarship program was launched. While maintaining the Association's mission of advocating for its members and promoting their interests, the Association was excited about offering an opportunity to members and their dependents to enhance their life experience through education. To say the least the scholarship program has been well received. Since its inception, there have been well over 100 applications received.

In 2018 the NLPSPA was again proud to offer the program, only in that year it was enhanced to offer two scholarships for dependents, one of \$1500.00 and one of \$1000.00 and one scholarship of \$500.00 for a member. The response to the program again was high, with 48 scholarship applications received from family members. There were no applications from members for the \$500.00 scholarship. The Scholarship Committee with the approval of the Board awarded the funding for the member scholarship (\$500.00) into two additional scholarships of \$250.00 each to two family member applicants. Thus, we were able to award four scholarships in total. We encourage all members to think about these scholarship opportunities in the coming years and to promote them far and wide so more students and members may avail of these learning experiences.

2019 is a very special year for the NLPSPA. 2019 marks the 30th Anniversary of the Association's inception. To mark this milestone, the NLPSPA proudly offered an additional scholarship for a family member in the amount of \$3,000.00. The two scholarships of \$1,500.00 and \$1,000.00 respectively for family members were again offered, as well as the \$500.00 scholarship for a member. The NLPSPA continues to take great pleasure in being able to contribute in some small way to the future of the family members of our Association. Remember the successful future of our young people is the key to the success of our communities and our province and country as a whole. In saying this, I am pleased to announce the scholarship winners for 2019:

1. Alexandra Williams of Corner Brook is the \$3,000.00 scholarship winner. She is a first-year student at Memorial University, Grenfell Campus, Corner Brook
2. Vanessa Legge of St. John's, the \$1500.00 scholarship winner. She is a fourth-year student at Memorial University, St. John's Campus
3. Rebecca Spurrell of St. John's is the \$1000.00 scholarship winner. She is a third-year student at Memorial University, St. John's Campus
4. Molly Feehan of St. John's is a \$250.00 scholarship winner. She is a first-year student at

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Memorial University, St. John's Campus

5. David Rowe of St. John's is a \$250.00 scholarship winner. He is a first-year student at Memorial University, St. John's Campus

These young students have encouraged the NLPSPA to continue with this scholarship program. Being able to give back to family members of our valued members is a great feeling. We are able to show support for our members and at the same time assist young persons to achieve their academic goals.

BENEFITS COMMITTEE (Neil Moores):

Everyone likes to save a dollar when purchasing products or services. Many stores in Newfoundland and Labrador already offer seniors a discount if you ask. Sometimes they do not advertise a discount. Please note the age of a senior varies (55 to 65) from business to business.

We are pleased to have Anthony Insurance as our major sponsor. They offer our members a discount on their insurance coverage. Members who would like to discuss their insurance coverage with Anthony Insurance should contact their office at 758-5600.

Other companies who have renewed their commitment to offer our members a discount include Hickman Motors, The Paint Shop, and Super 8 Hotel. Two new companies, The Tax Edge Atlantic Counselling have partnered with us this past year to offer our members a discount. Members are encouraged to give their membership number when purchasing products or services. Our website outlines the benefits companies offer our membership. If you know of a company who would consider offering our members a discount, contact our office and a board member will follow up.

This past year a letter was sent to the airlines which service Newfoundland and Labrador asking if they would consider offering our members a discount to travel. To date we have not received any replies.

We had discussions this year with Canada Post to explore the possibility of doing a mail out to companies in Newfoundland and Labrador requesting they offer our members a discount on products and services. At this time, we have this potential on hold because of the amount of work involved and the finances required. We plan to revisit in the future.

CENTRAL BRANCH (Craig Hall):

The Central Branch of the NLPSPA was established in 2013 and is the only active Branch in the Province at this time.

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The Branch has been active over the past year and has held several Board meetings and one membership meeting with its members in Central Newfoundland. The Branch President welcomed everybody to the meeting and brought greetings from the President of the Provincial Board. There were approximately 35 members in attendance. They were given the opportunity to voice any questions/concerns they may have had regarding their pension plan, group insurance plan, etc. A soup and sandwich lunch, compliments of Board members, was served by Board members.

The Branch also took an active part in the town hall meetings held across the Province in the Spring of 2019. Four members of the Central Board participated in these meetings. They assisted with meeting room set-up, advertising through local media, provided secretarial support and arranged for contacts in each location to ensure members, in these areas, were informed of meetings. Meetings in Central were held in Springdale, Grand Falls/Windsor, Lewisporte and Gander and were well attended.

The Central Branch feels that it has met its goals set for 2019 and is looking forward to another productive year in 2020.

SOCIAL ACTIVITIES:

It has been four years since we moved our Annual Christmas Party from December to January and it has been a great success! It is booked for January 3rd, 2020, at the Knights of Columbus on Ricketts Road in St. John's. Call Cheryl to reserve your tickets early as this event is always well attended. It's a fun night to kick up your heels and dance the night away!

CONCLUSION:

In closing I would encourage members to participate in all aspects of our Association and continue the good work we have done in the past.

Let's make 2020 even better!

Sharron Callahan

President

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NOMINATIONS/AWARDS COMMITTEE (Al Skehen) REPORT TO THE ANNUAL GENERAL MEETING 2018

The objectives of the Nominations /Awards Committee are threefold:

- to recruit and present a slate of nominees for election to the Board of Directors;
- to recruit and maintain a pool of qualified and interested candidates for membership on various Board committees; and,
- to facilitate appropriate recognition of individuals who have made a significant contribution to the well-being of public sector pensioners.

After the Annual General Meeting of 2018, the NLPSPA was missing one member to have a full quorum of Board of Directors.

At our AGM on November 5th, 2019, we have two vacancies to fill.

The following have presented their names to run as Board members:

Mr. Fred Oates is seeking re-election:

Hi, my name is Fred Oates and I am requesting your support for my nomination to the Board of the NLPSPA. I am a resident of Stephenville and I am a retiree from College of the North Atlantic where I worked for some 30 years. I was also Western Vice President of NAPE's Board of Directors and then worked for NAPE as an Employee Relations Officer from 1999 to 2015. I have a Bachelor of Vocational Education from MUN and hold a Red Seal Certification from the Department of Education. I am presently a member of the NLPSPA Board of Directors and have served the last two years as Treasurer. I would like to continue this work and am asking for your support. I wish to thank you in advance. Have a great convention.

Mr. Bernard Cook:

Has a Bachelor of Commerce from Memorial University of Newfoundland. He is also a registered Chartered Accountant and CPA.

He started working with the Government of Newfoundland and Labrador in August 1971 with the Department of the Auditor General and held various positions, concluding with the position of Audit Manager. In February 1976, he moved to Newfoundland and Labrador Housing where he was the Assistant Comptroller from 1976 to 1979 and Director of Internal Audit from 1979 to 1982. From March 1982 to March 2007, he worked in the Tax Administration Branch, Government of Newfoundland and Labrador, first as Manager, Retail Sales Tax; then as Director of Support Services; Director of Audit and Compliance; and, finally, as Director of Tax Administration.

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Mr. Cook is active as a volunteer and has served as Past Treasurer, Agnes Pratt Home; Past Board Member, Wesley United Church; Past President, Kinsmen Club of West St. John's; former Board Member Avalon Minor Hockey; former Treasurer and Auditor St. Mary's School PTA and Past Member Wesley Boy Scouts Group Committee. He was Chair of the Organizing Committee for the 50 Year Reunion of the 1962 graduating class of Prince of Wales College. Currently, he is Chair of the PWC Class of 1962 monthly luncheons.

Since joining NLPSPA in 2007, Mr. Cook has held every executive position except President, primarily as Treasurer.

Those remaining on the board are as follows:

Sharron Callahan

Ann Marie Cleary

Mary Cleary

Barry Darby

Doug Laing

Neil Moores

Ralph Morris

Doreen Noseworthy

Al Skehen

Barry Whitty

Craig Hall (Central Branch)

Our appreciation is extended to all who have shown interest by submitting their names for nomination as a Board Director with the NLPSPA.

Submitted by,

Al Skehen

Chair, Nominations Committee

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Constitutional Amendments 2019

The amendments being proposed for consideration at the 2019 Annual General Meeting are:

- A. Proposed amendments to Article III – Membership to: 1) clarify that reciprocal members are required to register and pay a membership fee; and 2) to provide voice, with no vote, to affiliate and reciprocal members;
 - B. To Article V – Annual General Meeting to: 1) clarify the submission of resolutions to the Annual General Meeting; and 2) to clarify entitlement to debate at the Annual General Meeting;
 - C. To Article VII – Board of Directors to: 1) clarify the difference between “term” and “year” and 2) to delete duplication; and,
 - D. To Article XII to: 1) word change for better clarification.
- Some re-numbering changes will be necessary to the Constitution if these amendments are approved.

Proposed Amendment #1

That Article III – Membership, Section 1(b) (iv) be amended as follows:

Proposed:	Current:
Reciprocal Members are those persons who are in receipt of a pension from a pension plan that has a reciprocal agreement with the Public Service Pension Plan of the Government of Newfoundland and Labrador and who have completed and signed the Association’s application for membership and paid the prescribed membership dues.	Reciprocal Members are those persons who are in receipt of a pension from a pension plan that has a reciprocal agreement with the Public Service Pension Plan of the Government of Newfoundland and Labrador.

Proposed Amendment #2

That Article III – Membership, Section 1(b) (v) be amended as follows:

Proposed (New):	
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Non - voting dues paying members (Affiliate and Reciprocal) shall have voice at all meetings of the Association.

Note: If the above is approved, current Section 1 (b) (v) will be renumbered to Section 1(b)(vi)

Proposed Amendment #3

That Article V – Annual General Meeting, Section 7 be amended as follows:

Proposed:

The Board may submit its own resolutions to the Annual General Meeting. Those resolutions shall either be circulated to the membership thirty (30) days prior to the Annual General Meeting via the Association's Newsletter and website or **may be in written form and presented at the Annual General Meeting.**

Current:

The Board may submit its own resolutions to the Annual General Meeting. Those resolutions shall be circulated to the membership thirty (30) days prior to the Annual General Meeting via the Association's Newsletter and website.

Proposed Amendment #4

That Article V – Annual General Meeting, Section 8 be amended as follows:

Proposed:

Voting Members of the Association may also bring matters before the Annual

Current:

Voting Members of the Association may also bring matters before the Annual

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General Meeting for consideration by means of pre-submitted resolutions to be circulated to the membership thirty (30) days prior to the Annual General Meeting via the Association’s newsletter and website, or resolutions shall be in written form and presented (delete: at the beginning) at the Annual General Meeting.	General Meeting for consideration by means of pre-submitted resolutions to be circulated to the membership thirty (30) days prior to the Annual General Meeting via the Association’s newsletter and website, or resolutions shall be in written form and distributed at the beginning of the Annual General Meeting.
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Proposed Amendment #5

That Article V – Annual General Meeting, Section 10 be amended as follows:

Proposed: The Chairperson for the Annual General Meeting (delete: if a Voting Member), may only be entitled to debate on an issue under discussion by relinquishing the Chair to another (delete: Voting) Member until the issue is disposed.	Current: The Chairperson for the Annual General Member, if a Voting Member, may only be entitled to debate on an issue under discussion by relinquishing the Chair to another Voting Member until the issue is disposed.
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Proposed Amendment #6

That Article VII – Board of Directors, Section 8 be amended as follows:

Proposed: Vacancies on the Board of Director that occur between Annual General Meetings may be filled at the discretion of the Board	Current: Vacancies on the Board of Director that occur between Annual General Meetings
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from the general voting membership. Such newly appointed Directors shall be entitled to fulfill only the balance remaining of the year and.....Director.	may be filled at the discretion of the Board from the general voting membership. Such newly appointed Directors shall be entitled to fulfill only the balance remaining of the term and.....Director.
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Proposed Amendment #7

That Article VII – Board of Directors, Section 21 be amended as follows:

Proposed: Delete. Section is a duplicate to VII (8)	Current: Resignations or leave of absence from the Board exceeding two months may be filled by appointment by the Board.
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Proposed Amendment #8

That Article XII – Remuneration of Members be amended as follows:

Proposed: Line 4 , the level of expenses , if any, will be determined.....	Current: Line 4 , the level of remuneration, if any, will be determined.....
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Appendices:

1. Appendix A – Constitution

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Newfoundland & Labrador Public Sector Pensioners' Association

Constitution - 2017

Article I, Name, Authority, Location

1. The name of the organization shall be the Newfoundland & Labrador Public Sector Pensioners' Association, hereinafter referred to as the Association.
2. The Association shall have and possess exclusive jurisdiction over all of its affairs.
3. The Association may, from time to time, adopt a badge or emblem.
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.
5. The Association has been incorporated under the terms and conditions of *the Corporations Act* 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. The Association's Registered Corporate Number is 34545-94.

Article II - Objectives

The objectives of the Association are:

1. To unite public sector pensioners who are eligible for membership in the Association.
2. To promote the interests of public sector pensioners by providing a medium for collective action.
3. To advocate on behalf of public sector pensioners to Government regarding the interests of Members.
4. To promote, organize or participate in activities that are in the best interests of Members.

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Article III - Membership

1. Membership shall consist of two classes, being: (a) Voting Members and (b) Non-voting Members.
 - (a) Voting Members are
 - (i) those persons who are in receipt of a Provincial Public Sector Pension or who are surviving spouses of such persons, or in receipt of a pension from the Government Money Purchase Pension Plan, and who have completed and signed the Association's application for membership form; and ,
 - (ii) Founding Members who were present at the founding meeting of the Association who have paid the prescribed membership dues;
 - (b) Non-Voting Members are either:
 - (i) Affiliate Members who are those persons who are those provincial public sector employees and who are eligible to retire within five (5) years and who have completed and signed the Association's application for membership form and paid the prescribed membership dues;
 - (ii) Associate Members are spouses of Voting or Affiliate Members and are not required to complete the Association's application for membership form;
 - (iii) Honourary Members are those persons whom the Association has, by resolution passed at an Annual General Meeting, been granted a life-time membership as a result of their significant contribution to the well being of public service pensioners;
 - (iv) Reciprocal Members are those persons who are in receipt of a pension from a pension plan that has a reciprocal agreement with the Public Service Pension Plan of the Government of Newfoundland and Labrador; and
 - (v) Such other classification of Members that the Board may deem desirable.
2. All Non-Voting Members shall be eligible to attend all Annual General Meetings and social functions and may serve on committees subject to the approval of the Board of Directors.
3. 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 and Honourary Members of the Association.

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Article IV - Governing Authority

1. The Association, in Annual General Meeting, shall be the legitimate source of all authority in the Association.
2. When the Association is not in Annual General Meeting, the Board of Directors shall be the governing body of the Association.
3. The Board of Directors shall exercise supervision over all matters which may affect the interests of the Association, and endeavor to further any action decided upon by the Association in Annual General Meeting, or such other action as the Board of Directors may deem advisable which is not in conflict with this Constitution.

Article V- Annual General Meeting

1. There shall be an Annual General Meeting of the Association which shall be a meeting of the Board of Directors and Members of the Association.
2. The Annual General Meeting shall be held at a time and place to be decided by the Board of Directors and not later than ten months after the end of the fiscal year.
3. The Board shall give notice of the date of the Annual General Meeting at least thirty (30) days prior to such Meeting.
4. No error or omission in the content of any notice of the Annual General Meeting shall affect such meeting or invalidate the proceedings.
5. The business to be transacted at the Annual General Meeting must include:
 - (a) adoption of the Minutes of the previous Annual General Meeting;
 - (b) receipt of the Annual Report of the Board of Directors;
 - (c) receipt of Committee Reports;
 - (d) receipt of the Treasurer's Report;
 - (e) receipt of the Audited Financial Statements;
 - (f) appointment of auditor(s)
 - (g) receipt of the Nominations Committee Report and election of Board Directors
 - (h) any other matter specified in the notice convening the meeting.

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6. Thirty (30) Voting Members, including the Members of the Board, shall constitute a quorum for an Annual General Meeting. No business shall be transacted at an Annual General Meeting unless a quorum is present. If a quorum is not present, the meeting shall be adjourned to a date not more than fifteen (15) days thereafter and the decisions of that meeting shall be binding upon the Association regardless of the number present, provided that sufficient notice of the adjourned meeting has been reasonably distributed through the media throughout the province.
7. The Board may submit its own resolutions to the Annual General Meeting. Those resolutions shall be circulated to the membership thirty (30) days prior to the Annual General Meeting via the Association's Newsletter and website.
8. 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) days prior to the Annual General Meeting via the Association's newsletter and website, or resolutions shall be in written form and distributed at the beginning of the Annual General meeting.
9. The Chairperson for the Annual General Meeting may be a Voting or Non-Voting Member, or other designated person, as determined by the Board of Directors.
10. The Chairperson for the Annual General Meeting, if a Voting Member, shall only be entitled to debate on an issue under discussion by relinquishing the Chair to a another Voting Member until the issue is disposed.
11. All votes shall be by show of hands unless any member requests a vote by written secret ballot.
12. Unless otherwise required by the Constitution, every motion shall be decided in the Annual General Meeting by a majority vote of those present and entitled to vote. If the result of the vote is a tie, the motion shall fail.
13. The Chairperson for the Annual General Meeting, if a Voting Member, shall only be entitled to vote if:
 - (a) the vote is by written secret ballot; or
 - (b) the Chairperson's show of hands vote will change the result of the vote.

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Article VI - Special Meeting

1. The President of the Association, upon written request of at least fifty (50) Voting Members of the Association, shall call a special meeting of the Association at any time, providing thirty (30) days prior notice of the date, time and place of such meeting is given to the Board and the Members of the Association.
2. Thirty (30) Voting Members, including the Members of the Board of Directors, shall constitute a quorum for a Special Meeting of the Association.
3. At a special meeting of the Association, the only business which may be dealt with shall be that which has been announced in the notice calling the meeting.

Article VII - Board of Directors

1. The management of the Association shall be vested in a Board of Directors consisting of twelve (12) voting Members to be elected at the Annual General Meeting and those provided for in Article VII, Section 9 (Past President) and Article XI, Section 4 (Branches).
2. All Members of the Board of Directors shall be nominated and elected by the Association at the Annual General Meeting.
3. Where the appointed NLPSPA members to the Public Service Pension Plan Corporation and its various sub-committees are not current elected members of the Board of Directors, they shall become special advisers to the Board, with voice and no vote.
4. All nominees shall be Voting Members of the Association, be present at the meeting in which they are nominated or indicate in writing to the Nominating Committee their willingness to stand for election.
5. The first meeting of the newly elected Board of Directors shall be convened within ten (10) days following the Annual General Meeting by the serving or outgoing President or, in his/her absence, by the most senior officer of the previous Board.
6. The Board of Directors shall, at its first meeting following the Annual General Meeting, elect from their number,
 - (a) A President for a two (2) year term, and the President shall not be eligible for re-election for a second consecutive term;
 - (b) In the first year of the President's term, a Vice President for a one (1) year term;

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- (c) In the second year of the President's two (2) year term, a President Elect, for a one (1) year term, who shall be confirmed as President, for a two (2) year term, upon the completion of the outgoing President's term;
 - (d) There shall be no Vice President during the one (1) year term of the President Elect;
 - (e) A Secretary and a Treasurer, for one (1) year terms, and shall be eligible for re-election for further one (1) year terms, until completion of their terms on the Board.
- 7. If, between Annual General Meetings, the office of President becomes vacant during the first year of the President's two (2) year term, the Vice-President shall automatically become President. During the second year of the President's two (2) year term, the President Elect shall automatically become President.
- 8. Vacancies on the Board of Directors that occur between Annual General Meetings may be filled at the discretion of the Board from the general voting membership. Such newly appointed Director(s) shall be entitled to fulfill only the balance remaining 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 three-year term of election of the said Director.
- 9. The immediate Past President shall be eligible to serve as a member of the Executive Committee for a period of one (1) year only.
- 10. The President or, in his/her absence, the Vice-President or President Elect shall normally preside at every meeting of the Association. If required, another Member may be selected as Chairperson with the approval of the majority of members present.
- 11. The President or designate shall be the official spokesperson for the Association in communication with the media.
- 12. The Board of Directors may authorize the employment of such persons as it may deem necessary to carry out the administration of the affairs of the Association.
- 13. **The President** is the Senior Officer of the Association and is responsible for the execution of its policies in carrying out the business of the Association. The President shall act in consultation with the Board of Directors and the Executive Committee.
- 14. **The Vice-President** shall assist the President in his/her duties and, in the absence of the President, function in that capacity.

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15. **The President Elect** shall assist the President in his/her duties and in the absence of the President, function in that capacity. Upon completion of the President's two (2) year term, the President Elect shall be confirmed as President for a two (2) year term.
16. **The Secretary** is responsible for ensuring the accurate recording and maintenance of the minutes of the Annual General Meeting, Board meetings, Executive Committee meetings, and any special meetings and shall perform such other assigned duties as determined by the Board.
17. **The Treasurer** is responsible for receiving and depositing membership dues and other revenue, the disbursement of funds, preparing monthly financial statements for presentation to the Board, preparing financial statements for presentation to the Annual general meeting, preparing the Annual Budget for submission to and approval of the Board, and for performing other such duties associated with the office of Treasurer.
18. The Board has the power to make by-laws, subject to ratification by the Annual General Meeting.
19. Members of the Board of Directors shall be elected for a term of three (3) years. Retiring Members of the Board of Directors who have served two (2) consecutive three (3) year terms shall not be eligible for re-election for at least one (1) year.
20. Section 19 of this Article notwithstanding, if the President's tenure as a Member of the Board of Directors expires before the completion of his/her two (2) year term as President, his/her tenure on the Board of Directors shall be extended for the duration of his/her term as President and for a further year to serve as Past President. In which case, the President, on completion of such extension shall not be eligible for re-election to the Board of Directors for at least one (1) year.
21. Resignations or leave of absence from the Board exceeding two months may be filled by appointment by the Board.
22. The Board of Directors may engage, either with or without remuneration, such Advisers or Consultants as may be necessary to meet the Objectives of the Association.

Article VIII - Meetings of the Board of Directors

1. The Board of Directors shall meet at least four (4) times a year and at such times and places as the members determine or as summoned by the Secretary on the direction of the President.
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 (5) members of the Board ten (10) days prior to the

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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.

3. Notice of any meeting of the Board of Directors shall be given in writing or by electronic means 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.
4. No error or omission in the content of any notice calling a meeting of the Board shall affect such meetings or invalidate the proceedings.
5. A majority of the Members of the Board of Directors, one of whom shall be the President, the Vice-President or the President Elect shall constitute a quorum for each meeting of the Board. No business shall be transacted at any meeting of the Board unless a quorum is present. In the event of no quorum, an Executive Committee meeting may be held as provided for in Article IX, Section 3, Executive Committee.
6. If any member of the Board, without due cause, is absent from three (3) consecutive meetings of the Board this person's position shall be declared vacant by the Board.
7. The Board shall keep minutes of all its meetings and a copy of the minutes of every meeting shall be sent to each Board member.

Article IX - Executive Committee

1. There shall be an Executive Committee consisting of the President, Vice-President or President Elect, Secretary, Treasurer and immediate Past-President.
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.
3. A majority of the Members of the Executive Committee, one of whom shall be the President, Vice-President or President Elect, shall constitute a quorum for a meeting of the Executive Committee.
4. In accordance with Section 2, the Executive Committee shall keep minutes of its meetings, a copy of which shall be sent to each Board Member.

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Article X - Committees

1. The Board shall appoint a Finance Committee, a Constitution Committee and such other Committees as the Board deems necessary.
2. The Board shall approve Terms of Reference for its Committees, which direct specific activities, committee composition, and reporting requirements.
3. Records shall be kept of all Committee meetings and reports to the Board shall be given on a regular basis.
4. Retiring committee members may remain on a committee until the Board of Directors appoints a successor or in the case of a Special or Ad Hoc Committee, that committee has completed its mandate.

Article XI- Branches

1. The Board of Directors of the Association may approve the establishment of a Branch of the Association and local chapters of a Branch of the Association.
2. The primary purpose of a Branch shall be to provide a regional forum for the achievement of the objectives of the Association.
3. The primary purpose of a chapter of a Branch of the Association shall be to provide a formal means for a group of members to provide input to the Branch in achieving the objectives of the Association and to have an opportunity for local social interaction.
4. A Branch shall operate in accordance with the Constitution of the Association. The Board of Directors of the Association may revoke approval of a Branch if it fails to operate in accordance with the Constitution.
5. 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 as provided for in Article VII, Section 1.
6. A Branch, in the conducting of its activities, shall ensure solidarity with the Board of Directors of the Association.
7. A Branch shall report regularly on its activities to the Board of Directors and shall provide an Annual Report to the Annual General Meeting of the Association.

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8. Funding for Branches may be approved by and at the discretion of the Board of Directors based upon the submission of a budget which is to be submitted for the next fiscal year by November 30 in each current year.

Article XII – Remuneration of Members

All Members of the Association shall serve without remuneration and no officer of the Association shall directly or indirectly receive any profit from his or her position. Members of the Association may be paid reasonable expenses incurred by them in the performance of duties relating to the objectives of the Association. The level of remuneration, if any, will be determined by the Board and will be set forth in an appropriate policy document.

Article XIII - Finances

1. The Board shall:
 - (a) be trustee of all funds of the Association and of all other assets of the Association;
 - (b) arrange that all funds received by the Association shall, as soon as possible after receipt thereof, be deposited in a registered financial institution in the Province of Newfoundland and Labrador to the credit of the Association;
 - (c) invest any funds of the Association, not immediately required for any of its objects, in such manner as may from time to time be determined by the Board;
 - (d) arrange that all securities of the Association be maintained in such manner as the Board deems appropriate;
 - (e) appoint a qualified auditor who shall make an annual audit of all the books and accounts of the Association and render a report thereon to the Board;
 - (f) arrange for the report of the auditor and the financial statements to be tabled at the Annual General Meeting of the Association which immediately follows the audit;
 - (g) appoint members from the Executive Committee as signing officers.
 - (h) ensure that all cheques drawn on the Association's account bear the signature of at least two persons authorized as signing officers.
 - (i) establish policies for the responsible management of all monies and other assets of the Association;

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- (j) 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 principals.
 - (k) ensure the preparation and approval of the annual budget.
 - (l) authorize the payment of expenses on a month by month basis based on the previous year's budget when the new year's budget has not yet been approved by the Board.
2. The financial year of the Association shall be from January 1 to December 31 of the same year.

Article XIV - Rules of Procedure

The rules of procedure governing meetings of the Association, Board of Directors and Executive Committee shall be those contained in Robert's Rules of Order Revised, except as otherwise provided in this Constitution.

Article XV - Amendments

- 1. Any Voting 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 (30) days prior to the Annual General 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.
- 2. Amendments to this Constitution shall come into effect when they have been adopted by a two-thirds ($\frac{2}{3}$) vote of those present and entitled to vote at an Annual General Meeting.

Approved by: AGM Membership, October 4, 2013

Amended by: AGM Membership, October 24, 2017 (addition of Special Advisers, Article VII, Section 3

Corrected by Board of Directors: May 31, 2019 (numbering and font errors)