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NLPSPA

Newfoundland and Labrador Public
Sector Pensioners' Association

30th ANNUAL GENERAL MEETING

Thursday, October 15, 2020



NLPSPA: 30th Annual General Meeting – Annual Report

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In Memoriam

2019-2020

David Adams
Mildred Allen
John Bambrick
Donald Banfield
Robert S Barnes
Bernice Bartlett
Ida Batten
Claude Beazley
Mary Bennett
Rose Blackwood
Louise Blundon
Stanley Boone
Gerald Bradbury
Catherine Brewer
Edward Broderick
Alicia Browne
Pauline Buck
Chris Buckle
Esther Buckley
James Bungay
Thomas Bursey
James Burt
Katherine Burt
Geraldine Butler
Helen Cantwell
Herbert Chalker
Edith Clarke
Barbara Coffin
Eugene Collins
Lawrence Collins
Jerome Conway
Ray Corbett
Hilda Corcoran
George Crewe
James Critchley
Edmund Crocker

Elizabeth Cross
Frederick Dalton
Aubrey Dawe
Margaret Day
Arthur Diamond
Carmel Dooley
Donna Downey
Gerald Doyle
David Druken
Phyllis Dwyer
William Earle
Margaret Eddy
Lynn Edwards
Ada Efford
Robert Evans
Jessie Eveleigh
Mary Fardy
Edward Fizzard
Thomas Fleming
Stella Forsey
Josephine Furlong
Fintan Gabriel
James Gale
Patrick Gambin
Louise Garland
Margaret George
Garfield George
Linda Giles
Joseph Giles
Dalton Gillingham
Gerald Goodyear
Samuel Gould
Betty Ann Goulding
Maureen Greene
Kenneth Griffiths
Willis Hancock

Eva Hart
Charles Hart
Donna Hearn
Vincent Hearn
Vida Hoffe
Mary Hogan
Paul Hollett
Leonard Holwell
Kim Hong
Jeremiah Horan
Elias Hoskins
David House
Luke House
Eldred Hulan
Pauline Inder
Jean Inkpen
Mary Isaacs
Stirling Ivany
Melvin Jacobs
Donald Jarvis
Elsie Jarvis
Kevin Jenniex
Yong Jeon
Robert Kelloway
Margaret Kelloway
Warick Kelly
Francis Kennedy
Francina Kielley
Vera King
Annabelle Kinsella
Jacqueline Kiss
Albert Knight
Felix Laing
Randolph Lane
Harold Larcombe
Carroll Leone

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Clifton Loder	Kathleen Organ	Lucy Carmel Stack
Irene Loder	Ralph Pennell	Diane Sullivan
Phyllis Madryga	Arthur Penney	Joan Thistle
Aurora Magat	Derrick Petten	Lindsay Tulk
Bridget Martin	Audrey Pike	William Vail
Diana McGregor	W Leroy Pike	Dennis Vincent
Harry McIsaac	E Jean Pike	Thomas Wall
Albert Meadus	Esau Pinksen	Lawrence Walsh
Helena Meaney	David Porter	Mary Walsh
Eugene Mercer	Madeline Power	Roy Wareham
Harold Miller	Jane Power	Edward Wheeler
Helen Molloy	Kevin Puddicombe	Michael Whelan
Mary Moore	Reginald Pye	John White
James Morgan	Juanita Reid	Milton Whitten
Winston Morris	Lillian Rendell	Rita Wilson
Sue Moulton	Daisey Rideout	Lorraine Wiseman
Elizabeth Moulton	George Robinson	Phyllis Wiseman
Cammie Nash	Lambe Roche	Howard Worthman
James Newhook	Maureen Roche	Nellie Yates
Gilbert Willis Newhook	Mary Rogers	
Debra Nichol	Rosemary Rose	
Marie Norman	Robert Rumsey	
Roxena Norman	Patrick Ryan	
Eugene Oates	Errol Seaward	
Robert O'Brien	Emma Sheppard	
Madeline O'Driscoll	Eldon Sheppard	
Paul O'Leary	Ruth Single	
Mary O'Neil	Wallace Sparkes	
Bernice Oliver	Michael Spearns	

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 2019 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 2019/2020:

Executive:	Sharron Callahan	President
	Bernard Cook	President, Elect
	Fred Oates	Treasurer
	Mary Cleary	Secretary
Directors:	Ann Marie Cleary	Barry Darby
	Doug Laing	Neil Moores
	Ralph Morris	Doreen Noseworthy
	Al Skehen	Barry Whitty
	Craig Hall (Central Branch)	

SCHOLARSHIP/AWARDS COMMITTEE:

Mary Cleary, Chair
Ann Marie Cleary
Doug Laing

NOMINATIONS:

Al Skehen, Chair
Sharron Callahan

FINANCE COMMITTEE:

Fred Oates, Chair
Sharron Callahan
Mary Cleary
Bernard Cook

AGM:

Ann Marie Cleary, Chair
Sharron Callahan
Mary Cleary
Cheryl Myers
Al Skehen

MEMBERSHIP BENEFITS:

Neil Moores, Chair
Fred Oates

HEALTH INSURANCE:

Neil Moores

GOVERNANCE & CONSTITUTION:

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

COMMUNICATIONS:

Doreen Noseworthy, Chair
Sharron Callahan
Bernie Cook
Craig Hall

PROVIDENT 10:

Doug Laing
Ralph Morris

STAFF:

Cheryl Myers

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Conduct of the Meeting

1. The meeting shall commence at 2:00pm, on Thursday, October 15th, 2020. The virtual meeting room will open at 1:30 PM.
2. If you are delayed joining the meeting, do not interrupt the discussion underway. Your attendance will be acknowledged in the participants' list.
3. This meeting is being RECORDED to ensure accuracy of the Minutes.
4. All participants will be on MUTE while entering the meeting.
5. Make sure that you place yourself in a location to avoid background noise, i.e. music playing, other devices (tv, cell phone, etc.) dog barking, etc., as such noises are very interrupting to the conversation underway.
6. Place yourself in a room location that avoids background lighting (i.e. room windows, mirror reflection, direct sunlight) obstructing visibility; you might also wish to consider an alternate to bright or white colored clothing.

Rules of Order

1. The parliamentary process of the Annual General Meeting shall be under the direction of the Parliamentarian, Ed Hancock.
2. In order to facilitate the efficient management of the Annual General Meeting, your audio will continue to be muted during the meeting, until you are recognized by the Chair.
3. At any time where open discussion is invited, your audio will be unmuted once the Chair recognizes you as the speaker.
4. Members wishing to speak, after recognition by the Chair, shall state their full names.
5. Speakers, including the mover of a motion, shall be limited to three minutes.
6. No Member shall speak more than once on a question. The mover of the motion shall have the opportunity to close debate.
7. Any Member, for information purposes, may request that the motion under discussion be re-read, except when another member is speaking.
8. If a Member, while speaking, is called to order, the member shall be muted until the question of order has been decided.
9. Any Member who continues to exercise unacceptable actions after being called to order, shall be subject to removal for the remainder of the meeting.
10. Questions and comments can be entered into the chat feature of the Zoom app throughout the meeting and will be recognized by the Chair at the appropriate time.
11. An attempt shall be made to answer all questions during the meeting. However, any questions left unanswered will be responded to afterwards and the audience copied accordingly.
12. Voting shall be conducted for the most part by "default", i.e. anyone opposed? Where an election vote or similar vote action is required, a poll will be provided for the member to

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signal their decision(s). A motion to reconsider shall not be entertained unless by a Member who voted with the majority.

13. The Chair shall only be entitled to debate on a subject under discussion after relinquishing the 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.

These RULES OF ORDER shall govern the conduct of the Association's meeting after approval by the assembled members at the beginning of the meeting.

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Agenda 30th Annual General Meeting Thursday, October 15th, 2020 2:00 PM

- 1.** Call to Order/Welcome/Land Acknowledgement
- 2.** Rules of Order for Meeting/Confirm Quorum
- 3.** Approval to Proceed Virtually
- 4.** Adoption of Agenda for 2020 Meeting
- 5.** Minute of Silence for Deceased Members
- 6.** Introduction of 2019 – 2020 Board Members
- 7.** Adoption of 2019 AGM Minutes
- 8.** a) Nominations Committee Report – Chair, Al Skehen
b) Election
- 9.** a) Treasurer's/Finance Committee Report – Treasurer, Fred Oates
b) Presentation of 2019 Audited Financial Statements – Treasurer, Fred Oates
c) Appointment of 2020 Auditor – Treasurer, Fred Oates
- 10.** Adoption of Annual Report – President, Sharron Callahan
- 11.** Scholarship Announcement & Presentation – Chair, Mary Cleary
- 12.** Resolutions to AGM – Chair, Sharron Callahan
- 13.** Election Results
- 14.** Recognition/Other Business/Prize Draws/Announcements
- 15.** Adjournment

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NLPSPA 29th Annual General Meeting Holiday Inn, 180 Portugal Cove Road St. John's, NL November 5th, 2019

1. Call to Order:

The meeting was called to order at 7:30 p.m. by Sharron Callahan, President, who welcomed everyone to the 29th Annual General Meeting and the 30th anniversary year of the Newfoundland and Labrador Public Sector Pensioners' Association. The meeting was conducted as per Article V, Sections 1, 2, 3, 4 and 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 business specified in the notice convening the meeting.

As there was a quorum present, the AGM proceeded.

Sharron introduced Wayne Noseworthy, who acted as parliamentarian for the meeting.

2. Confirm Rules of Order:

Motion: "To use the Rules of Order, as provided in the Annual Report booklet."

Moved: Fred Oates **Seconded:** Barry Whitty

Motion Carried

3. Adoption of the Agenda for the 2019 Meeting:

Motion: "To accept the agenda as presented"

Moved: Sylvia Arnold **Seconded:** Clayton Rice

Motion Carried

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4. Call for Minute of Silence for Deceased Members:

There was reference to the 149 deceased members listed in the Annual Report. A moment of silence was observed in their honour.

5. Introduction of the 2018-2019 Board Members:

Along with herself, Sharron Callahan, President, introduced board members: Mary Cleary, Wes Roberts (part-year), Bob Corbett, Ralph Morris, Doug Laing, Fred Oates, Neil Moores, Barry Darby, Barry Whitty, Ann Marie Cleary, Craig Hall, and Al Skehan. Sharron advised that during the year Wes Roberts' position as President of the Western Branch became redundant when the Board suspended the operations of the Western Branch. She offered a huge thank you to Wes for his years of dedication, commitment and support in advancing the interests of the NLPSPA. A sincere thanks was offered 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 the Minutes of the 28th AGM held on October 17th, 2018, at the Salvation Army Citadel, Adams Avenue, St. John's:

Sharron presented the Minutes of the 28th AGM and asked if there were any errors or omissions which needed to be addressed. As no errors or omissions were noted Sharron called for a motion to accept the Minutes as presented.

Motion: "To adopt the Minutes of the 2018 AGM as presented."

Moved: Craig Hall **Seconded:** Elaine Hutchings

Motion Carried

7. Nominations Committee Report – Committee Member, Al Skehan:

a) Nominations Report

Al presented the nominations report. He reviewed Article VII, Section 1 of the NLPSPA Constitution which defines the composition of the NLPSPA Board. Al advised that Bob Corbett will complete his time as Past President at this AGM and Fred Oates, who has completed his first three (3) year term must stand for re-election. Al introduced the two (2) candidates who had offered themselves for nomination to fill the (2) vacancies on the Board. The candidates were Fred Oates and Bernard Cook.

b) Elections

Al again advised that there were two (2) vacancies for the Board of Directors and two (2) 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 nominations were called for the second and third time. There being no further nominations from the floor, Al called for a motion to cease nominations.

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Motion: “that nominations to fill the vacancies on the Board cease”

Moved: Doug Laing Seconded: Ralph Morris

Motion Carried

As only two (2) nominations had been received there was no need for an election. The two (2) people nominated, Fred Oates and Bernard Cook, were acclaimed.

8. Treasurer’s/ Finance Committee Reports – Treasurer, Fred Oates

a) Treasurer’s Report

Fred presented the treasurer’s report and reviewed the particulars with those present. Fred then called for a motion to have the financial report adopted.

Motion: “that the Financial Report be adopted”

Moved: Barry Whitty Seconded: Neil Moores

Motion Carried

b) 2018 Audited Financial Statements

Fred presented the audited financial statements. Several questions were raised by delegates present. Fred answered all questions to the satisfaction of those who raised the questions. Fred then called for a motion to have the audited statements accepted.

Motion: “that the 2018 Audited Financial Statements be accepted”

Moved: Craig Hall Seconded: Doreen Noseworthy

Motion Carried

c) Appointment of Auditors for the 2019 Financial Year

Motion: “that the same auditors (Noseworthy Chapman) be used for the 2019 financial year”

Moved: Fred Oates Seconded: Joyce Reardon

Motion Carried

Fred then thanked the Finance Committee for their assistance during the year.

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9. President's Annual Report – Sharron Callahan, President

a) Presentation of Annual Report

Sharron presented the Annual Report and did a brief recap of the report. Sharron then called for a motion to accept the report.

Motion: “that the Annual Report be accepted as presented”

Moved: Ralph Morris Seconded: Fred Oates

Motion Carried

b) NLPSPA Strategic Plan 2019-2023

Sharron did a power point presentation of the Strategic Plan 2019-2023 showing an overview of the Strategic Plan and priorities for the next four (4) years. A full copy of the Strategic Plan is available on the NLPSPA website.

10. 30th Anniversary Celebration

Sharron reviewed how 30 years ago a couple of public sector retirees met in a supermarket and an idea for an association for retired public service workers was discussed. Now 30 years later, this single idea has grown from that chance meeting into an organization that has value, has standing with Government, the public, like organizations, and its members and is recognized as a leader in advocacy, voice, unified action and accountability on issues impacting pensioners and seniors. Sharron then introduced three surviving members of this initial collection of folks, Carl Smith, Doug Whitten and Robert Chafe, to share some of the early struggles and challenges.

Carl Smith thanked the attendees on behalf of himself, Doug Whitten and Robert Chafe, for their warm welcome. He spoke of the early beginnings forming what is now known as the NLPSPA and how the association was born. The first president of the association was Don Johnson. He spoke of how they met with Government who agreed to send registration cards in the next envelopes with all public sector pension cheques and agreed to pay to the association those registration fees of all the cards that were signed and returned. This resulted in 562 members being recruited in just 21 days, from February 2 to February 23 1990.

Sharron thanked Carl for sharing his memories of “those early days”.

Sharron asked that attendees take a minute to view our 30th anniversary plaque that was presented earlier in the evening by the Honourable Judy Foote, Lieutenant Governor of Newfoundland and Labrador. This plaque will be hung in the Board Room at NLPSPA for all members to see any time they visit. Attendees were also asked to take a few minutes to review the pictures, annual minutes and other memorabilia on display at the back of the room.

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Sharron then presented a slide show outlining the 30 year history and achievements of NLPSPA. This slide show was as a result of Doreen Noseworthy and Ann Marie Cleary going through all the minutes over the last 30 years to compile all important actions and events. A copy of the slide show is available on the NLPSPA website.

11. Scholarship Report – Committee Member, Doug Laing

Doug reviewed the report contained in the AGM Booklet. He spoke of the special \$3000 scholarship being awarded this year in recognition of the 30th anniversary of the Association. The scholarship program is being well received by potential applicants and members were reminded to encourage eligible family members to apply for the scholarships in coming years. Doug advised those present of the names of the scholarship winners for 2019:

Alexandra Williams, Corner Brook	-	\$3,000.00
Vanessa Legge, St. John's	-	\$1,500.00
Rebecca Spurrell, St. John's	-	\$1,000.00
Molly Feehan, St. John's	-	\$250.00
David Rowe, St. John's	-	\$250.00

12. Resolutions - Constitutions and Governance Chair - Barry Darby

Barry presented eight (8) constitutional amendments to the meeting, all of which were moved and seconded by the same persons and carried without debate. A copy of these proposed constitutional amendments is attached as Schedule "A" to these Minutes.

Motions (x8): "that the eight (8) Constitutional Amendments be accepted as presented."

Moved: Barry Darby Seconded: Barry Whitty

Motion Carried

Barry then presented a Resolution presented to the AGM requesting to change to the title of "Old Age Security Program" to a more appropriate title. A copy of this Resolution is attached as Schedule "B" to these Minutes.

Motion: "that the Board of Directors will request the Federal Government undertake a title change to the Old Age Security Program that is no longer reflective of an attitude of ageism and better reflective of the contribution that persons aged 65 years and over make to the social and economic culture of Canada".

Moved: Gerry Parsons Seconded: Fred Oates

Motion Carried

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13. Recognition/Other Business/Announcements

a) Recognitions

Sharron presented a Certificate of Appreciation to Robert Corbett for his years of service to the Association.

Sharron also advised that the Association has a Certificate of Appreciation for Wes Roberts, who is not present at the meeting. Arrangements will be made to present this Certificate at a later date.

b) Other Business

Sharron advised that NLPSPA wished to enter the present times of digital messaging and increase our social media presence. The Board recently approved the establishment of a communications committee and are seeking persons to take on the work of this committee. The Board sees this as one of the key committees for the next year but folks with communications, social media, website skills, or like qualifications for this committee are needed. Anyone with these skills and who are interested and available to be a part of this committee were asked to contact Sharron.

14. Adjournment

There being no further business Sharron called for a Motion to adjourn.

Motion by Fred Oates: “that the 2019 AGM be adjourned”

The AGM adjourned at 9:20 p.m.

Minutes recorded by Sylvia Barrett, Acting Secretary

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SCHEDULE “A”

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

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<p>Note: If the above is approved, current Section 1 (b) (v) will be renumbered to Section 1(b)(vi)</p>	
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Proposed Amendment #3

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

Proposed:	Current:
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.	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:	Current:
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 presented (delete: at the beginning) at the Annual General Meeting.	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.

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Proposed Amendment #5

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

Proposed:	Current:
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.	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.

Proposed Amendment #6

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

Proposed:	Current:
Vacancies on the Board of Director that occur between Annual General Meetings 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 year and.....Director.	Vacancies on the Board of Director that occur between Annual General Meetings 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.
--	--

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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SCHEDULE “B”

Oct. 28, 2019

Resolution for presentation to NLPSPA AGM, No 5-6 2019:

Request to change the title of “Old Age Security Program” to a more appropriate title.

The term “Old Age Security” is long outdated and inappropriate for the clientele it serves. Emphasizing the words “old age” is an unfair way to stereotype such a large group of individuals who have contributed to our Canadian economy most of their lives. Seniors today are generally healthy active members of society, some who are employed well beyond the age of 65. The term lacks relevance and creativity in design. A suggested simple replacement term, such as, “Seniors Security Program”, would be more acceptable, more meaningful and current with today’s trend.

Be it resolved

“That the NLPSPA Board of Directors will request that the Federal Government undertake a title change to the Old Age Security Program that is no longer reflective of an attitude of ageism and better reflective of the contribution that persons aged 65 years and over make to the social and economic culture of Canada”.

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Financial Reports:

1. Treasurer's Report

2. Financial Statements 2019

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Treasurer's Report 2019

I wish to welcome everyone to this virtual AGM which is the first time in our history as a result of Covid-19. I now wish to present the Association's Audited Financial Statement as of December 31, 2019 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, 2019, we had a surplus of \$60,035 and a cash balance of \$223,726. We are also looking forward to a surplus in the next year. The Board has maintained an investment of 341,927 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 also wish to thank our accounting staff, Elizabeth Dawe and Joan Osmond, for their excellent work over the past year. A big thank you to our administration person, Cheryl Myers, who continues to keep our office running smoothly.

During the past year we have complied with all legislative reporting requirements and all accounts are current with no outstanding liabilities. We continue to maintain over 9,500 members and we continue to grow.

Respectively submitted,

Fred Dates

Treasurer

**NLPSPA: 30th Annual General Meeting – Annual Report
Annual Report**

**NEWFOUNDLAND & LABRADOR PUBLIC
SECTOR PENSIONERS' ASSOCIATION INC.**

Financial Statements

Year Ended December 31, 2019

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.

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Year Ended December 31, 2019

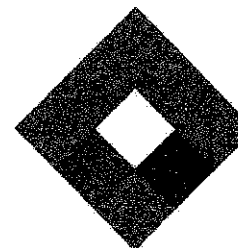
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NOSEWORTHY CHAPMAN

chartered professional accountants

A: Suite 201, 516 Topsail Rd / St. John's NL / A1E 2C5

T: 709.364.5600 F: 709.368.2146 W: noseworthychapman.ca



INDEPENDENT AUDITOR'S REPORT

To the Members of Newfoundland & Labrador Public Sector Pensioners' Association Inc.

Qualified Opinion

We have audited the financial statements of Newfoundland & Labrador Public Sector Pensioners' Association Inc. (the Association), which comprise the statement of financial position as at December 31, 2019, and the statements of revenues and expenditures, changes in net assets and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the possible effects of the matter described in the *Basis for Qualified Opinion* section of our report, the accompanying financial statements present fairly, in all material respects, the financial position of the Association as at December 31, 2019, and the results of its operations and cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

Basis for Qualified Opinion

The Association derives revenue from conventions and Annual General Meetings as well as social events, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, our verification of these revenues was limited to the amounts recorded in the records of the Association, and we were not able to determine whether any adjustments might be necessary to these items, excess of expenditures over revenues, current assets and net assets.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Association in accordance with ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

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

In preparing the financial statements, management is responsible for assessing the Association's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Association or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Association's financial reporting

(continues)

Independent Auditor's Report to the Members of Newfoundland & Labrador Public Sector Pensioners' Association Inc. (continued)

process.

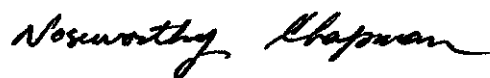
Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Association's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Association's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Association to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.





Chartered Professional Accountants
St. John's, NL
September 10, 2020

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.**Statement of Financial Position****December 31, 2019**

	2019	2018
ASSETS		
CURRENT		
Cash	\$ 223,726	\$ 100,197
Guaranteed investment certificates	341,927	410,453
Accounts receivable	19,296	10,045
Prepaid expenses	1,722	1,715
	\$ 586,671	\$ 522,410
LIABILITIES		
CURRENT		
Accounts payable	\$ 11,020	\$ 6,841
Deferred income	4,632	4,585
	15,652	11,426
NET ASSETS		
Unappropriated net assets	271,019	510,984
Defense fund	300,000	-
	571,019	510,984
	\$ 586,671	\$ 522,410

LEASE COMMITMENTS (Note 4)

ON BEHALF OF THE BOARD

 Director
 Director

See notes to financial statements

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.**Statement of Revenues and Expenditures****Year Ended December 31, 2019**

	2019	2018
REVENUES		
Membership fees	\$ 231,535	\$ 209,622
Partnerships/advertising	67,102	66,737
Convention and Annual General Meeting	17,823	-
Social events	5,400	5,400
Interest income	7,914	6,013
	329,774	287,772
EXPENDITURES		
Bank charges, interest and penalties	1,884	1,157
Branch activities (recovery)	(38)	-
Business taxes	1,558	1,509
Convention and Annual General Meeting	36,826	4,125
Equipment rentals and purchases	11,204	2,343
Insurance	2,053	2,014
Office and administration	12,207	4,961
Pensioners meetings (recovery)	24,285	(151)
Postage	5,616	4,279
Printing	48,541	33,098
Professional services	23,308	23,045
Public relations	785	2,887
Rent	16,539	16,539
Salaries and benefits	51,164	49,527
Scholarships	6,000	3,000
Social events	7,921	7,037
Telephone	7,299	7,078
Travel	11,678	11,575
Website development	909	454
	269,739	174,477
EXCESS OF REVENUES OVER EXPENDITURES	\$ 60,035	\$ 113,295

See notes to financial statements

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.**Statement of Changes in Net Assets****Year Ended December 31, 2019**

	General Fund	Defense Fund	2019	2018
NET ASSETS - BEGINNING OF YEAR	\$ 510,984	\$ -	\$ 510,984	\$ 397,689
Excess of revenues over expenditures	60,035	-	60,035	113,295
Special allocation to Defense Fund (Note 5)	(300,000)	300,000	-	-
NET ASSETS - END OF YEAR	\$ 271,019	\$ 300,000	\$ 571,019	\$ 510,984

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.**Statement of Cash Flows****Year Ended December 31, 2019**

	2019	2018
OPERATING ACTIVITIES		
Cash receipts	\$ 312,656	\$ 288,364
Cash paid to suppliers and employees	(265,567)	(174,614)
Interest received	7,914	6,013
INCREASE IN CASH	55,003	119,763
Cash - beginning of year	510,650	390,887
CASH - END OF YEAR	\$ 565,653	\$ 510,650
CASH CONSISTS OF:		
Cash	\$ 223,726	\$ 100,197
Guaranteed investment certificates	341,927	410,453
	\$ 565,653	\$ 510,650

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.

Notes to Financial Statements

Year Ended December 31, 2019

1. GENERAL AND COVID-19

Newfoundland & Labrador Public Sector Pensioners' Association (the "Association") was incorporated under the Corporations Act of Newfoundland and Labrador on December 29, 1994 as a not-for-profit association. The Association's principal business activity is advocating on behalf of its members who are retired Provincial public sector employees.

The recent outbreak of the Coronavirus Disease 2019, or COVID-19, has spread across the globe and is impacting worldwide economic activity. This global pandemic poses the risk that the association or its clients, employees, contractors, suppliers, and other partners may be unable to conduct regular business activities for an indefinite period of time. While it is not possible at this time to estimate the impact that COVID-19 could have on the association's business, the continued spread of COVID-19 and the measures taken by the federal, provincial and municipal governments to contain its impact could adversely impact the company's business, financial condition or results of operations. The extent to which the COVID-19 outbreak impacts the association's results will depend on future developments that are highly uncertain and cannot be predicted, including new information that may emerge concerning the spread of the virus and government actions.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of presentation

The financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations (ASNFPPO).

Cash

Cash includes cash on hand and balances with financial institutions, net of overdrafts.

Capital assets

The Association follows the practice of charging to expenditures the full amount of capital asset additions in the year of acquisition.

Financial instruments policy

Financial instruments are recorded at fair value when acquired or issued. In subsequent periods, financial assets with actively traded markets are reported at fair value, with any unrealized gains and losses reported in income. All other financial instruments are reported at amortized cost, and tested for impairment at each reporting date. Transaction costs on the acquisition, sale, or issue of financial instruments are expensed when incurred.

Revenue recognition

The Association follows the deferral method of accounting for contributions. Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured. Externally restricted contributions are recognized as revenue in the year in which the related expenses are incurred.

Measurement uncertainty

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. Such estimates are periodically reviewed and any adjustments necessary are reported in earnings in the period in which they become known. Actual results could differ from these estimates.

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.

Notes to Financial Statements

Year Ended December 31, 2019

3. FINANCIAL INSTRUMENTS

The Association is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate and manage these risks. The following analysis provides information about the Association's risk exposure and concentration as of December 31, 2019.

Credit risk

Credit risk arises from the potential that a counter party will fail to perform its obligations. The Association is exposed to credit risk from members and other revenue sources. An allowance for doubtful accounts is established based upon factors surrounding the credit risk of specific accounts, historical trends and other information. The Association has a significant number of members which minimizes concentration of credit risk in relation to receivables from members.

4. LEASE COMMITMENTS

The Association leases premises under a long term lease that expires April 2023. The Association is required to pay a base rent of \$1,378 which includes its appropriate share of utilities, property taxes, maintenance and other related costs for the leased premises.

The Association leases a photocopier under a 60-month term lease that expires December 2023. The Association is required to pay \$84 plus applicable taxes per month.

5. DEFENSE FUND

During the current fiscal year, it was moved by the Board that a Defense Fund be created in the amount of \$300,000 from the funds in the unappropriated net assets. The Board has identified that the Defense Fund shall be used to fund any legal actions initiated by the Association or to counter any legal actions filed against the Association.

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Presentation and Adoption of Annual Report:

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

NLPSPA: 30th Annual General Meeting – Annual Report Annual Report

2020 PRESIDENT'S ANNUAL REPORT (Sharron Callahan)

The past year since our Annual General Meeting in November 2019 has posed unusual challenges and caused the Board of Directors and our staff to engage creative ways to continue our regular business while still meeting the expectations of our membership. From periods of heavy snow, cold, and being confined to our homes due to blocked doorways and snowed-in roadways to our current health crisis, we have all faced multiple challenges during this unusual period. Throughout all the challenges that have come our way, the Association has continued to monitor what is happening with health care and financial impediments and has spoken out and taken action when the actions or inactions of others have impacted an already difficult time.

Just to update you on the membership of the Board, the following were elected to the Board at our AGM last November: Fred Oates for a second term and Bernard Cook for a new term, who joined Sharron Callahan, Neil Moores, Ann Marie Cleary, Mary Cleary, Doreen Noseworthy, Barry Darby, Barry Whitten, Ralph Morris, Al Skehen, Doug Laing and Craig Hall as the Board for the upcoming year. The elected Executive for this year has been Sharron Callahan as President, Bernard Cook as President Elect, Fred Oates as Treasurer, and Mary Cleary as Secretary. We continue and are thankful to be supported in our work by our Administrative Assistant, Cheryl Myers.

Before the snow started falling and the pandemic hit, your Association was extremely busy, through the Coalition, focusing on accountability with both our federal and provincial politicians for all their 2019 election promises. In January, meetings were held with Federal MP's Ken MacDonald and Scott Simms and with Provincial Minister Dr. John Haggie and the Personal Care Home Services Review team; in February, meetings were held with NDP MP Jack Harris and Provincial NDP MHA's Alison Coffin and Jim Dinn. While a request was made to the PC's, no acceptance of ask for a meeting was made. All these meetings focused on the key issues of National Pharmacare, a National Seniors' Strategy, improved health care, emphasis on support services to age at home, and reviewing the revised Standards of Care for Personal Care Homes. In addition, letters were sent to the Minister of Seniors and her Federal colleagues calling for the development of a National Seniors' Strategy and to consider a name change to the Old Age Security Program. Later in March, the Chair was successful in engaging with Joan Marie Aylward, a member of the National Seniors' Council to stress the importance of the need for a National Seniors' Strategy and to bring our concerns forward to the Minister of Seniors.

These advocacy actions are continuing and are even more critical now, given the unveiling by the pandemic of the horrors of long-term care. Most meetings with federal and provincial politicians were put on hold over the spring and summer, but as newer ways for meetings have gained confidence, your Association, through the Coalition, is once again setting up a series of meetings (virtual) to continue our advocacy actions.

During the height of COVID-19, the NLPSPA through the Coalition played a leading role in advocating against the restrictions placed on dispensing medications for a 30-day period only, rather than the standard 90-day period. After considerable lobbying through messages to the Minister of

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Health and Community Services, media calls, radio talk shows, collaboration with the Seniors' Advocate, and using the voice of the Vulnerable Populations Task Force, the decision was altered.

2019-2020 was definitely a year of change. In synopsis, we:

- Participated in the Seniors Working Group of the Vulnerable Populations Task Force, established by the Provincial Government to ensure that the needs and concerns of vulnerable people were addressed during the pandemic. We continue to participate in this Working Group.
- Established a Communications Committee and developed a Communications Strategy;
- Took the bold decision to respect the environment and our newsletter publications and other publications will now be online;
- Requested the Ministers of Health, Services NL, and Municipal Affairs to consider providing a commemorative plaque to recognize the victims of the Chafe Nursing Home Fire in 1976 at the site of the new Goulds Fire Hall;
- Requested the Ministers of Health and Services NL to consider advancing legislative amendments that would make it compulsory for out of home care placement facilities, including personal care homes and long-term care, to have alternate heat sources in the event of a power interruption;
- Took the unprecedented move to close our NLPSPA office for in-person registrations and payments during the height of the pandemic, pending determinants from the Department of Health;
- Contracted a virtual meeting provider (Zoom) and are becoming proficient in holding our Board and Committee meetings; next step will be virtual membership meetings as our capabilities and capacities expand;
- Increased the technology capacity of the Board Directors by the provision of laptops for their work;
- Reopened the NLPSPA Office with regular hours on June 10, with strict admission criteria applied in order to ensure the safety and health of our staff and others using this office;
- Continued to seek members' benefit opportunities, despite the compromising lockdown of COVID-19;
- Continued our participation on the Government's Group Insurance Committee through Neil Moores. Our thanks to Neil for his commitment over his term to this committee and welcome Fred Oates, who will replace Neil on a go-forward basis;
- Developed a Confidentiality Agreement, Code of Conduct, and Conflict of Interest Policy that is now in place for all Board Directors, staff, and contracted persons;
- Engaged legal counsel to determine if our Constitution contained language that would permit virtual meetings and if not, what amendment(s) would be needed to permit such to occur. This legal review was completed, a resolution was accepted by the Board to conduct our business virtually, and to then seek the approval of the membership to amend the constitution accordingly to permit such meetings to occur into the future and as circumstances might be needed. All the necessary legal documentation has been prepared for this proposed amendment and it will be presented to AGM 2020;

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- Take great pride that the NLPSPA Scholarship Program is one of the highlights of our year. This year, we had the highest number of applications ever at 62 and were very pleased to offer four scholarships to a combined value of \$3500;
- Continue to enjoy a solid and cooperative working relationship with Provident ⑩ through the membership of Doug Laing on the Board of Directors and Ralph Morris on the Sponsorship Board;
- Appreciate the work of Craig Hall and the members of the Central Branch for their efforts in holding two membership meetings during the year before the shutdown from the pandemic. We especially appreciate the Branch's efforts in arranging the town hall public meetings during the election campaigns of 2019.

It definitely has been a challenging and trying year and the Board of Directors greatly appreciates the patience and understanding of our members as we navigate our way to a new normal, to newer ways to do our work, and to creative ways to engage with you, our members.

EXECUTIVE COMMITTEE (Sharron Callahan):

It is rare that the Executive Committee of the NLPSPA is convened, as preference has generally been to convene the full Board for an exceptional purpose. However, COVID-19 did present some unique circumstances that required urgent attention and thus, the Executive was engaged on four occasions during the year to deal with some matters, mostly requiring some extraordinary expenditures.

On March 17, the Executive Committee closed the NLPSPA Office in accordance with the health protocols for non-essential workers in the Province. Again, on March 24, the Committee met again via email to consider a plan for the distribution of the newsletter and to support the work of our Administrative Assistant from home. On March 29, the Executive approved the purchase of an additional laptop for the Office to enable work from home during COVID-19, and finally in April, the Executive Committee decided that the work of the essential workers in our province should be recognized and thus a PSA was aired through Stingray Communications. These messages highlighted and acknowledged the work provided by many during this trying time.

The Executive Committee for the past year included: Sharron Callahan (President), Bernard Cook (President Elect), Fred Oates (Treasurer), and Mary Cleary (Secretary).

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

While the Coalition continues its strong and powerful unified voice on issues of importance for seniors and pensioners within our Province and nationally, the year since our last AGM has been challenged for advocacy action due to the health restrictions associated with COVID-19.

Following both the provincial and federal elections in late 2019, the Coalition undertook a series of meetings to ensure the issues that were raised during the election campaigns were front and center

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when the elected political members took their seats in the respective legislatures. These meetings commenced in January and February and included meetings with Dr. John Haggie, Minister for Health and Community Services and a number of his departmental staff; with federal MP's Ken McDonald and Scott Simms; and with NDP MP Jack Harris.

Federally, the topics addressed included National Pharmacare: status, definition of universality, drug costs, drug shortages, and the position of the provinces agreement to the nationality of the program; National Seniors Strategy: the need for a national overarching strategy to guide services for seniors; Financial Security: pension protection, CPP enhancement, renaming of OAS program, automatic enrollment in OAS and CPP, and investment protection; Veterans' Issues: advisement of benefits, life time payments vs. lump sum payment, and timely communications. These same issues were raised later in February with MP Harris in a separate meeting.

In March, our Chair was successful in engaging with Joan Marie Aylward, a member of the National Seniors' Council to stress the importance of the need for a National Seniors' Strategy and to bring our concerns forward to the Minister of Seniors. Ms. Aylward advised that she was aware of our letter to the Minister and that the NSC was planning on developing a consultation process with seniors, most likely in the Fall. We strongly advised that Newfoundland and Labrador be included in this consultation.

Provincially, the topics addressed with Dr. Haggie and his team included: National Pharmacare, what is the province's definition of universality, where private health insurance might fit, an impending F/P/T Health Ministers' Meeting; Report of the Seniors' Advocate: what is the position of the provincial government and what actions will be taken; Vaccinations/Medications/Opioids: position on high dose flu vaccine, drug supply shortages, dementia care, palliative care strategy, and adult oral health program. The Minister was also asked to undertake a conversation with the Minister of Government Services to amend the Building Code to require residential homes for seniors and vulnerable persons to provide alternate heat sources during power interruptions. The Minister was also asked to consider erecting a commemorative plaque to honor the victims of the Chafe Nursing Home Fire.

During the meeting with Dr. Haggie and staff, approval was received for the Coalition to receive the draft of the revised Standards of Care for Personal Care Homes. The Coalition subsequently put together a small review team and following a very detailed analysis, a full report was submitted to the Government that focused on key areas in the Standards, particularly staffing, shift schedules, staff qualifications and training, daily care and hygiene, nutrition, medication management, facility management, financial controls, resident rights, accountability, emergency response plans, and the need to revise the Adult Protection Act. Our review was submitted to Government on March 2 and it has been confirmed to have been received. Unfortunately, our submission was a few days in advance of the COVID-19 lockdown, wherein any action on our recommendations was deferred. Since Level 2 health protocols have been achieved, we have now undertaken to follow up to determine what action will be taken on our recommendations.

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We understand the Standards of Care for Long Term Care are also in revision and the Coalition is anticipating being engaged in a review of these as well. They have yet to be provided to the Coalition; follow-up is active.

During COVID-19, the Coalition played a leading role in advocating against the restrictions placed on dispensing medications for a 30-day period only, rather than the standard 90-day period. After considerable lobbying through messages to the Minister of Health and Community Services, media calls, radio talk shows, collaboration with the Seniors' Advocate, and using the voice of the Vulnerable Populations Task Force, the decision was altered.

The Coalition was also an active participant in the Seniors Working Group of the Vulnerable Populations Task Force, established by the Provincial Government to ensure that the needs and concerns of vulnerable people were addressed during the pandemic. We continue to participate in this Working Group.

During the height of the pandemic, most of the business of the Coalition was in hiatus. Meetings reconvened on August 13, with our primary focus now being to follow-up on the issues left unresolved at the time of the lockdown in mid-March.

PENSIONS INVESTMENT COMMITTEE (Doug Laing):

The Public Service Pension Plan Reform Agreement and the Joint Sponsorship Agreement were reached in 2014. The objectives of the agreements were to ensure a sustainable defined benefit pension plan, to provide a sufficient pool of funds to pay a reasonable pension to public employees and to 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 Agreement 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 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.

2019 was the second year of Provident 10's strategic plan introduced in 2018. The five strategic directions include 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. Activities during 2019 focused on supporting and moving the strategic directions forward. In 2019 the Corporation continued to meet established service standards, improve system security, engage with stakeholders and started work on an internal control framework. The Corporation

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reported real positive progress in improving member service and building a sustainable pension plan for plan members and sponsors. Also, Provident 10 worked with Government to facilitate the transition of pensioner payroll from Government to a new service provider. It is hoped the transition will be finalized in 2020.

Total assets in the Pension Plan increased by \$1 billion or 15.7% in 2019 due to strong global market conditions during the year. The total value of assets at the end of 2019 was \$10.1 billion including the balance owed on the promissory note provided by Government. The Plan was 102% funded at the end of the year. Changes to the asset mix strategy of the Fund promoted greater diversification which resulted in more robust investment returns while managing risk. The strategy has increased the probability of being fully funded over future decades.

In March 2020 the World Health Organization declared the coronavirus a global pandemic. Major economies throughout the world were virtually shut down. Equity markets reacted with the biggest decline in decades. However, with action of central banks and Government stimulus, economies began to reopen in the latter part of May. Markets rebounded. The Pension Plan overcame losses during March and April and posted a return of 1.54% to the end of June. The Plan reported total assets of \$10.1 billion at June 30, 2020. The funded ratio was 101%. However, uncertainty in the global economy is expected to continue as countries struggle to get the coronavirus under control. The long-term effects on global markets have yet to be determined.

During 2019 the Plan paid \$452 million in benefits to pensioners. There were 21,570 pensioners. The average pension was \$ 22,777 in 2019.

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".

GROUP INSURANCE ADVISORY COMMITTEE (Neil Moores):

The Group Insurance Committee membership consists of representatives from Government, NLPSPA, unions and health care professionals. The contract agreement (renewal April 1 each year) between Canada Life formerly Great West Life and the Government of Newfoundland and Labrador.

The carrier, Canada Life, looks at claims experience and the market trends to project the requested increases for the plan. This past year, there were increases in premiums for benefits with the premium increases being paid out of the plan surplus account. Rate increases for the benefits subject to refund accounting which would normally be passed onto participants are being paid by this plan surplus so that there are no premium rate changes to members.

A reminder to members to contact Canada Life if you have dependent children over age 21 under 25 who will be attending a Post-Secondary School full-time. This will ensure that coverage for the health and dental benefits is in place for the upcoming school year.

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National Pharmacare continues to be one of the topics discussed when we meet within our Provincial and Federal representatives. Canada is the only developed country in the world with universal healthcare that does not include prescription drugs. We have heard stories of people splitting pills or skipping pill days because they could not afford the prescription. We continue with this advocacy.

I thank the Association for the opportunity to sit on this committee to be a voice for our members. As I will not be seeking re-election to the Board at the AGM, I welcome Fred Oates as he takes on this committee responsibility.

COMMUNICATIONS COMMITTEE (Doreen Noseworthy):

Effective communication was one of the critical areas identified in the Association's Strategic Plan 2018 -2023, as something the Association needed to address in this planning cycle. A Communications Committee was subsequently established. The Committee proceeded to develop a Communications Strategy Paper for approval to the Board of Directors. Upon approval, the real work began.

The first task was to look at the main means of communication to the NLPSPA membership – “The Pensioner” Newsletter. Upon much reflection and study of this publication, it became clear to us that, as communicators, we needed to do more. For all the reasons mentioned in our last printed Newsletter, the Communications Committee proposed to the Board that it was long past the time for the Association to give serious thought to “Going Green”. The decision was a unanimous one and thus we find ourselves preparing our *very first Electronic Edition of “The Pensioner” Newsletter*.

The next task was to gather as many email addresses as possible from our members so that every single person on that list could not only avail of the newsletter electronically, but also be on the mail out list at the NLPSPA Office for any information relative to seniors/pensioners in this Province, as it becomes available. We were very pleasantly surprised at the number of members who called the Office to submit their email addresses, to update old ones or just to offer a positive word of congratulations to the Association on making the decision to “go green”. There is still some work to do in this area but we want to reassure anyone who cannot avail of the electronic newsletter that if they call the NLPSPA Office and request a printed “hard” copy, it will be mailed to them as soon as possible. Please note that if you are reading this Annual Report but still have not filed your email address with the Office, we invite you to do so as soon as you can.

If we have learned anything over the past six months, it probably would be the value of technology in today's world. NLPSPA is no exception to this rule. The office, like so many others worldwide, had to close its doors during the Pandemic. However, the work of the Association carried on, as usual. Cheryl worked from home, the Board and its committees worked electronically and met virtually to conduct the business of the association and life, as we knew it, continued without a hiccup. However, this was an AGM year and decisions had to be made around whether that would be able to be held in person or virtually. Arrangements for both formats were completed and the AGM Planning

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Committee did a super job at that. In the final analysis, there was only one real option, that of a Virtual AGM.

To that end, the Communications Committee had to work with a couple of local technology/marketing firms and acquire some expertise to advise us on the use of this technology for the purposes of carrying out a viable and meaningful AGM that would be easily accessible to our members. This meant upgrading our technology at the office and training the members of the Board of Directors in the proper use of face-to-face Zoom technology. It also meant learning the intricacies of hosting a meeting of this size with the ability to vote and to conduct elections. As a committee, we have certainly had our hands full this year.

In an effort to place all Board members on a level playing field when it comes to technology, the Committee proposed that each Board member should have a computer for the sole purpose of conducting the business of the Association. The Board concurred and these computers are now available for use. This allows equal access to the world of technology for all, the ability to store all Association business in one place and guarantees privacy of information. Upon completion of the member's term of office on the Board, the computer will be returned for use by the next newly elected member.

The work of the Communications Committee continues as we prepare for the upcoming AGM. We are working closely with the AGM Planning Committee to make this event a huge success. We look forward to seeing you all there. Thank you for your continued support of our efforts on your behalf. Have a wonderful AGM!

The Communications Committee includes Doreen Noseworthy (Chairperson), Sharron Callahan, Bernie Cook, and Craig Hall.

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.

AGM PLANNING COMMITTEE (Ann Marie Cleary):

Planning for the 2020 AGM began early in the year. As a committee, we began by selecting a date, time and location. We all agreed on holding the Annual General Meeting at the Salvation Army Citadel on Adams Avenue in St. John's. We found from a previous AGM held there that this location was easily accessible, had plenty of parking and allowed for outside catering. We also had access to three separate areas inside the facility: one was for registration and picking up of materials, one area was to have our tea/coffee/snacks and another area to hold the Annual General Meeting.

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Audio/visual equipment was available, there was comfortable seating for the meeting and it was reasonably priced.

In March, Covid-19 came into our lives. All of our plans had to be examined thoroughly. Keeping an eye to the announcements from the Department of Health and the provincial government about the possible guidelines for moving from one stage to another, required the committee to have to look at two options; a physical AGM or a virtual AGM. For a few months we made plans for both. However, in August, we came to the decision that we would have to have a virtual AGM this year. We realized that we could not have our caterer provide the buffet style social that we had planned. The Salvation Army was not holding regular church services inside thus they could not give us a confirmed date as to when their building would be open to the public. Plus, they did not know how many people they could actually seat in the sanctuary. At the time of our decision, 50 people was the maximum number allowed in social gatherings if the proper physical distance could be availed off.

Once we decided that the AGM would be virtual, we began to work with Newfound Marketing to set up the ZOOM platform. To participate in this form of the meeting, you had to indicate your intent to attend in advance by pre-registering no later than September 30, 2020. Access to the internet would be needed for this meeting, so you would receive the link that will allow you to access the meeting through the Zoom platform. If you were attending, all necessary documentation would be circulated in advance of the meeting.

On a positive note, the virtual AGM did provide the Association with a unique opportunity to have more provincial reach, engage more of our membership, and protect everyone's health in a safe socially distanced venue.

Many thanks are offered to the members of the AGM Planning Committee: Sharron Callahan, Mary Cleary, Al Skehen, Cheryl Myers (Administrative Assistant) and Ann-Marie Cleary (chairperson).

GOVERNANCE & CONSTITUTION COMMITTEE (Sharron Callahan):

In addition to the usual business of oversight of parliamentary procedures of Board meetings, etiquette, and general governance of the operations of the Association, this year was reasonably calm due to COVID-19. The Board has had to make a major shift in conducting its business virtually due to the assembly restrictions of the pandemic and we continue this learning curve.

From the Board's professional development day on Board Governance last June and the development of the Confidentiality Agreement, Code of Conduct, and Conflict of Interest Policy, consultation was undertaken with the Office of the Information and Privacy Commissioner to ensure that the Confidentiality Agreement was not in violation of any privacy legislation. The Commissioner replied that the NLPSPA was not subject to the Access to Information and Protection of Privacy Act or the Public Health Information Act and would offer no comment to the wording of the document. The NLPSPA considered any available templates from the Community Sector Council, as suggested by the Commissioner, and subsequently determined that our Agreement was acceptable in its wording and would take no further action.

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As a result of a Resolution passed at the NLPSPA AGM last year to request an amendment to the name of the Old Age Security Program, a letter was submitted to the Minister of Seniors, the Minister of Employment, Workforce Development, and Disability Inclusion and the Minister of Families, Children, and Social Development in January. Our submission contained strong arguments that the name ‘Old Age Security’ was long outdated and inappropriate for the clientele it serves, that seniors today wished to continue as healthy active members of society, and that many seniors are responsible for the multiple hours of volunteerism that support a healthy and vibrant Canadian society, and to consider a name change would be a positive step to eliminating another testimonial to the continuation of ageism. Minister Shulte replied that the term “old age” has been associated with the name of programs for Canadian seniors since 1927 and that while our perspective is shared by many seniors, by removing it the Government could be suggesting there is something wrong with being older and that the advantages of changing the name are offset by the strong name recognition and the fact that Canadians identify with the program in a positive manner. At this time, the Board is not considering any action to rebut this position.

Since the arrival of the pandemic and the new work recourse to virtual meetings, the Board found it necessary to engage legal counsel to determine if our Constitution contained language that would permit virtual meetings and if not, what amendment(s) might be needed to permit such to occur. This legal review was completed, a resolution was accepted by the Board to conduct our business virtually in the interim pending the AGM, and to then seek the approval of the membership to amend the constitution accordingly to permit such meetings to occur, as might be needed into the future. All the necessary documentation has been prepared for this proposed amendment and it will be presented to AGM 2020.

The Board continues appropriate parliamentary oversight of its annual meetings by the engagement of an official Parliamentarian.

The Governance & Constitution Committee includes Sharron Callahan, Barry Darby, Ralph Morris, Barry Whitty, and Fred Oates, with parliamentary procedure consultation from Doreen Noseworthy.

SCHOLARSHIP COMMITTEE (Mary Cleary):

As you are undoubtedly aware, the Newfoundland and Labrador Public Sector Pensioners Association launched its Scholarship Program in 2017. It was the goal of the NLPSPA to enhance their support to the membership by offering a scholarship for a dependent of a member and a scholarship for a member of the Association. 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.

The scholarship program has been very well received by dependents of the members and thus far we have received close to 200 applications in the four years the scholarship program has been offered.

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The 2020 scholarship program saw the greatest response to date. Sixty-two (62) applications were received and four (4) scholarships were awarded. The NLPSPA offered one \$1500.00 scholarship, one \$1000.00 scholarship and two \$500.00 scholarships. While the scholarship winners have been decided for 2020, there is still some paperwork that is being undertaken and thus, we are unable to release the names and home communities of the successful candidates at the time of completion of this annual report. The successful candidates will be advised to the membership at the Annual General Meeting and there will be a posting of the announcement to our NLPSPA website. We encourage all members to think about these scholarship opportunities in the coming years and continue to promote them far and wide so more students may avail of these learning experiences.

2020 has proven to be a year to remember, we began with Snowmageddon and now we are living a new normal, dealing with COVID 19. The NLPSPA has continued to work hard for its members during these trying times. The Association continues with its mandate to advocate on behalf of its membership and enhance their lives in any way possible. We see the scholarship program as a way for the NLPSPA to continue to contribute in some small way to the future of the family members of our Association. The applicants for the scholarship program each year confirm that there are a great number of young people out there who are anxious to make a future for themselves and in doing so enhance the futures of the communities they choose to live in. Maybe way down the road, one of these successful applicants could be the future president of this fine association.

The Scholarship Committee is comprised of Mary Cleary, Ann Marie Cleary, and Doug Laing.

BENEFITS COMMITTEE (Neil Moores):

Our members are encouraged to visit our website and review the benefits a variety of companies are offering to the NLPSPA. Anthony Insurance continues to be our major sponsor and we thank them and the other companies for their partnerships. Members who know of other companies who would like to discuss a possible partnership with our Association are asked to contact our office, email pensioners@npspa.ca or call 754 5730.

CENTRAL BRANCH (Craig Hall):

The Central Branch of the NLPSPA has been operating in Gander since 2013. It is the only active Branch in the Province at this time.

Meetings of the Branch Board usually follow meetings of the Provincial Board and provide an opportunity to update the Branch Board as to issues taking place at the Provincial level and provides an opportunity for Branch Board members to bring issues forward for discussion at the next Provincial Board meeting.

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In addition to Board meetings, the Branch held two membership meetings during the year where the Board served soup and sandwiches. The Branch President welcomed everybody to the meetings and brought greetings from the President of the Provincial Board. There were in excess of 30 members in attendance at each event. Members were given an opportunity to voice any questions/concerns they had regarding their pension plan, group insurance plan, etc.

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.

In closing, I would like to thank the Board members of the Central Branch for their co-operation and participation throughout the past year.

SOCIAL ACTIVITIES:

Ever since the change in the scheduling of our annual Christmas dinner and dance to an early New Year date, the attendance levels have grown steadily each year. Thanks once again are extended to the Knights of Columbus on St. Clare Avenue for hosting the 2019 event on January 3 and to Eric Webber for his wonderful playlist of age-related music. While we are hopeful our planned event for this coming New Year will go ahead, we are also aware that health safety protocols will take precedent.

CONCLUSION:

As our Annual Report for the period 2019-2020 has shown, this has been a challenging year for the Association, but we have met the challenges through creative methods, undertaken new approaches to conducting our members' business, and we have learned that there are always alternative solutions to every challenge that might come our way.

Stay well, stay safe, and stay tuned as we undertake a new year on matters of importance to the members of the NLPSPA!

Sharron Callahan

President

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NOMINATIONS/AWARDS COMMITTEE (Al Skehen) REPORT TO THE ANNUAL GENERAL MEETING 2019

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 Committee; and,
- *to facilitate appropriate recognition of individuals who have made a significant contribution to the wellbeing of public sector pensioners.

At the AGM of 2020, we have four vacancies to fill.

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

Ann Marie Cleary is seeking re-election:

Hello! My name is Ann-Marie Cleary and I respectfully ask that you consider supporting me for the upcoming board election at the NLPSPA AGM on Oct. 15th, 2020. I have been an active board member since 2017. I have been involved with the planning of the 2017-2018 AGM's as a Committee Member and the 2019-2020 AGM's as the Committee Chairperson. I have represented the NLPSPA on the Newfoundland and Labrador Senior's Coalition and NLPSPA Scholarship program since 2018. Also, I was on the planning committee for the Town Hall meetings in the fall of 2019. I have also served as a Member at Large for the Avalon East division of the Retired Teachers' Association of NL. My professional work background was in education for 33 years. It included teaching in the area of Special Services from Kindergarten to grade nine, Learning Disabilities Specialist and school administrator (Principle and Assistant Principal) at the junior high level. I have Bachelors Degrees in Education, Special Education as well as a Master's Degree in Education. During my career, I was actively involved in the Newfoundland and Labrador Teachers Association, at the school, branch and provincial levels. I was on the Provincial Finance Committee, was a Group Insurance Trustee, a member of the Negotiation Team, branch executive member, member and/or Chairperson of the host committee for numerous AGM's and BGM's, etc. I have also been a member of various committees at the school and district levels and Department of Education. I see the NLPSPA as a strong advocate for its members and a needed voice as our population ages. I am a team player, hard working and very energetic.

Paul D. Fisher:

LPNM, CI, BAHSA Paul was born and raised in Corner Brook and moved to St. John's in May 1999 to accept the position of Executive Director/Registrar, College of Licensed Practical Nurses of NL.

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This position he held until his retirement in 2018. Paul has been an LPN in the province of NL for over thirty-seven years and has many years of direct clinical nursing practice experience. Paul has served on a number of federal and provincial committees and boards representing the profession of practical nursing. He was instrumental in the formation of the Canadian Council for Practical Nurse Regulators (CCPNR). Paul is a past board member of the Canadian Network of Agencies for Regulation (CNAR). He played a key role in the drafting of amendments to the Licensed Practical Nurses Act (2005) and Regulations (2011) in NL when the profession of Practical Nursing moved to a self-regulating profession. Paul has received the designation of Certified/Inspector for regulatory affairs from the Council on Licensure, Enforcement and Regulation (CLEAR). Paul is a graduate of the Dorothy Wylie Nursing Leadership Institute, University of Toronto and the Bachelor of Applied Human Service Administration Program (BAHSA), Grant MacEwan University. Paul is a strong advocate for the regulation of professionals to help ensure public safety.

Robert Howard: Robert is a retired member (Sergeant) of the (RNC), after serving for 34 years. While a member of the RNC, he served on the executive as 1st VP for four years. During this term, he served on numerous committees, such as the Grievance committee, negotiation committee, and other committees as the Executive determined. During his career, he worked on the Street Patrol, Accident Investigation, Traffic Division and General Investigation Unit. He was a member of the Public Order Unit, Range Safety Officer, Coach Officer, Trainer for Child Abuse, Statement Taking and Public Order Unit. Prior to joining the RNC, he worked in the electrical trade. Presently, Robert is the 2nd VP for the RNC Veterans Association, member on the provincial committee of the Law Enforcement Torch Run, Board of Directors Special Olympics NL, Member of the NLPSPA, and serves as the RNCVA representative on the Coalition. He also volunteers with the Salvation Army during their Christmas Hamper distributions. Bob's family is a blended one, he and his wife have five adult children.

Geraldine (Geri) Lutz:

Geri obtained a Certificate in Public Administration from MUN's Extension Services (1979-1986). She worked for the NL government from Feb. 1977-July 2008. Initially she held a number of clerical positions. She then moved to the Motor Registration Division of the Department of Transportation where she served as Supervisor, Inventory and Revenue and as a Training Officer from May 1980 to Dec. 1985. She then became a Transportation Policy Officer from Jan., 1986 to Sept., 1990. Ms. Lutz then worked with the Intergovernmental Affairs Secretariat, Executive Council as a Senior Intergovernmental Analyst from Oct. 1990 to September 1998. Her last position was as a Program and Policy Development Specialist, Strategic Planning and Policy Division, Department of Tourism, Culture and Recreation from Mar. 1998 to July 31, 2008. She has also worked as a volunteer with the Janeway. Ms. Lutz has previously served on the Board of Directors of the NLPSPA for a total of six years. During that time, she served on a number of committees, and served as Secretary for the Association for a period of four years.

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David Dempster:

I obtained a M.A. (Econ.) from St Andrews University. Prior to moving to Canada, I worked with the Rank Organization (UK) in Movie Theatre Management from 1967-8. I then worked with Ford of Britain in Budgeting and Credit Control (1968-76). From 1976-1977 I worked as a Loans Officer with the Business Development Bank. In 1977 I began working the NL Provincial Government in the Executive Council as a Program Review and Development Officer, moving on to Assistant Deputy Clerk and finally as Director of Protocol. I retired on April 30, 2011. Over the years I have been active with such groups as the United Nations Association of Canada, the Torbay Swilers' festival, the Public Managers' Association Board, Group Insurance Advisory Committee and the Pensions Coalition, the Prostate Cancer Support Group and the St. John's Farmers Market.

Special thanks are offered to those Board Directors who have either completed their term this year or who have chosen not to seek re-election: Neil Moores, Barry Whitty, and Barry Darby. Ann Marie Cleary has completed one 3-year term and is seeking re-election for a 2nd term. Thank you for all the time and commitment you have given to advancing the interests of the NLPSPA members and providing advice and support to the leadership team of the Association as we charted new courses during the COVID-19 pandemic.

Those Directors remaining on the board are:

Sharron Callahan

Mary Cleary

Doug Lang

Bernard Cook

Ralph Morris

Doreen Noseworthy

Fred Oates

Al Skehen

Craig Hall (Central Branch)

Our appreciation is extended to all who have shown an 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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Proposed NLPSPA Constitutional Amendment 2020

BACKGROUND:

In March 2020, The Board of Directors of the NLPSPA sought legal advice with respect to conducting the Annual General Meeting by virtual means and any voting associated therein by electronic means in the current climate of physical distancing and member safety and well-being due to the COVID-19 Pandemic. On May 20, 2020, following legal review of the NLPSPA Constitution, the Board of Directors, as contained within the Board's powers to govern the Association when not in Annual General Meeting, unanimously approved a By-Law to conduct the business of the Association by electronic means, pending ratification at the Annual General Meeting.

MOTION: That the By-Law respecting Electronic Meetings is hereby incorporated into the Constitution and shall become Article XVI of the Constitution.

Article XVI: Electronic Meetings

1. If the two-thirds majority of directors and/or members of the Corporation present at or participating in a meeting of the directors, a meeting of the members or in an Annual General Meeting, as the case may be, consent, a meeting of the directors, a meeting of the members or an Annual General Meeting may be held (provided quorum is established with those participating) by means of such electronic communication facilities, including without limitation teleconference and video conference facilities, as permits all persons participating in the meeting to communicate with each other simultaneously and instantaneously, and a person participating in such a meeting by such means is deemed to have consented to the holding of that meeting by said electronic means.
2. In the event a director or member is present at a meeting by means of electronic communication, and where the Constitution requires voting by show of hands, such person may vote by verbal communication.

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Appendices:

1. Appendix A – Constitution

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Newfoundland & Labrador Public Sector Pensioners' Association

Constitution - 2019

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 who have completed and signed the Association's application for membership and paid the prescribed membership dues;
 - (v) Non-voting dues paying members (Affiliate and Reciprocal) shall have voice at all meetings of the Association; and
 - (vi) 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.

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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.

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;

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- (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.
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 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.
 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 presented at 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 shall only be entitled to debate on an issue under discussion by relinquishing the Chair to another 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;
 - (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;

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- (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 year 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.
 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.

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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. 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 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.

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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.

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.

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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.
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.

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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 expenses, 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;
 - (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.

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- (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)

Amended by: AGM Membership, November 5, 2019