



**A
N
N
U
A
L

R
E
P
O
R
T**

NLPSPA

**Newfoundland and Labrador Public
Sector Pensioners' Association**

32nd ANNUAL GENERAL MEETING

Wednesday, October 12, 2022



**Comfort Hotel and Conference Center
106 Airport Road, St. John's, NL**

NLPSPA: 32nd Annual General Meeting – Annual Report

Table of Contents

Table of Contents

In Memoriam

Background Items: 4

- Vision, Mission and Strategic Directions 5
- Board of Directors and Committees 6
- Rules of Order 7
- Agenda 8
- Minutes of 2021 Annual General Meeting 9

Financial Reports: 16

- Treasurer's Report 17
- Financial Statements 2021 18

Presentations and Adoption of Annual Report 19

- NLPSPA President's Annual Report 20
- Nominations/Awards Committee Report 39

Constitutional Amendments 42

Appendices: 44

- Appendix A – Constitution 45

In Memoriam

2021-2022

Melvin Abbott
Eric Anstey
Clementine Atkins
Gordon Aucoin
Eldon Bailey
Maxwell Baldwin
James Barron
Leone Basha
Mable Belbin
Boniface Beson
Raymond Best
Myrtle Bishop
Jean Boyd
Marina Boyd
Shirley Bradley
David Brett
Paula Broaders
Calvin Brophy
Robert Ross Brown
Mary Ella Brown
Barbara Brown
Lloyd Bulgin
Marina Burry
Rita Bursey
Paul Burt
Beryl Burt
Ellen Butler
David Butler
Bernice Caule
Gordon Chafe
Grant Chalker
Ronald Clarke
Edward Coady
Eugene Coady
Ephriam Coffin
Pius Colbert

Henry Cole
Edmund Collier
Winnie Connors
Sarah Conway
Bernard Cook
Robert Corbett
Thomas Corcoran
Esther Crocker
Joan Dawson
Donald Dearing
Albert Dillon
Kenneth Duggan
John Efford
Mervyn Emberley
Deborah Faulkner
Helen Finn
Michael Finn
Phyllis Foley
Loomis Fowler
Calvin Francis
Mary Gallant
Reginald Gardner
Mary Gaudon
Elizabeth Gosee
Herbert Goudie
Morley Greening
Patrick Griffiths
Carol Ann Gulliford Keats
Ruth Hamilton
Jacqueline Hammon
Kathleen Hanton
Marie Hawco
Sherri Head
Kenneth Head
Rosemary Healey-Keegan
Alexander Hepditch

George Hickey
Alma Higdon
Elsie Hill
Eric Hillier
Shirley Hillier
Donald Hillier
Jeanette Hostetter
Margaret House
John Howell
Barry Isaacs
Louise James
Joan James
Bernice Janes
David Jeans
Boris Jensen
Robert Jewers
Clayton Johnson
Anne Joyce
John Kearsey
Eugenie Kelsey
William King
Murray Knott
Henry Lacey
Ida Leonard
Harold LeRoux
Roy Lewis
Phyllis Luff
Robert Lyall
Frederick MacPherson
Mary Maher
Wesley Manning
Roger March
Albert Marshall
Edna Martin
Imelda McArthur
Genevieve McGrory

NLPSPA: 32nd Annual General Meeting – Annual Report

Yvonne McIsaac
James McIsaac
George Morgan
Edgar Mudge
Marion Murphy
Frank Murphy
Eric Myles
Howard Noble
George Noel
Stella Noel
Ruth Norman
Harvey Osmond
Rachel Osmond
Sean O'Toole
Linda Pafford
Stephen Parsley
Alexander Parsons
Mary Payne
Joseph Pearcey
Robert Pearcey
Clayton Penney
Cecil Piercey
David Pittman
Michael Power
Louise Price
Norman Ralph
J Stewart Ralph
Arthur Reid
Maxwell Reid
Grace Riggs
Thomas Robertson

Sylvia Robinson
Francis J Rose
Arthur Rowsell
Reginald Rowsell
Gregory Russell
Margaret Ryan
Jean Ryan
Theresa Ryan
Margaret Ryan
Christine Ryder
Albert Samms
George Saunders
Anna Scott
Barbara Slattery
Otto Smith
Marica Smith
Roy Snelgrove
Allan Snelgrove
Marion Snow
Frances Stacey
Ruth Stone
Bessie Stuckless
William Sullivan
Patrick Sullivan
Herbert Sutton
Jessie Thistle
Norma Thorne
Thomas Keith Thorne
James Turner
Harold Verge
Evelyn Walker

William Wall
David Walsh
Eva Walsh
Anthony Walshe
Florence Warren
Ronald Watts
Samuel Welcher
Harry Wells
Roland Wells
Mabel West
Wilga White
Leonie Williams
Jasper Williams
Gregory Williams

Well Done, Good and Faithful Servants, Rest in Peace

NLPSPA: 32nd Annual General Meeting Annual Report

Background Items:

- 1. Vision, Mission, and Strategic Directions**
- 2. Board of Directors and Committees**
- 3. Rules of Order**
- 4. Agenda**
- 5. Minutes of 2021 Annual General Meeting**

NLPSPA: 32nd Annual General Meeting Annual Report

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

NLPSPA: 32nd Annual General Meeting Annual Report

BOARD OF DIRECTORS 2021/2022:

Executive:	Doreen Noseworthy	President
	Wayne Noseworthy	President, Elect
	Fred Oates	Treasurer
	Helena Bragg	Secretary
Directors:	Ann Marie Cleary	Paul Fisher
	Doug Laing	Ralph Morris
	Allan Reid	Cliff Reid
	Wayne Ruth	Al Skehen

SCHOLARSHIP:

Doug Laing, Chair
Sharron Callahan
Ann Marie Cleary
Paul Fisher

NOMINATIONS/AWARDS:

Al Skehen, Chair
Sharron Callahan
Allan Reid

FINANCE COMMITTEE:

Fred Oates, Chair
Helena Bragg
Sharron Callahan
Doreen Noseworthy
Wayne Noseworthy

AGM & CONVENTION:

Fred Oates, Chair
Sharron Callahan
Cheryl Myers
Doreen Noseworthy
Wayne Noseworthy

GOVERNANCE:

Wayne Noseworthy, Chair
Sharron Callahan
Doreen Noseworthy

COMMUNICATIONS & PR:

Wayne Ruth, Co-Chair
Clifford Reid, Co-Chair
Sharron Callahan
Cheryl Myers
Doreen Noseworthy

GROUP HEALTH INSURANCE:

Fred Oates

PROVIDENT 10:

Doug Laing
Ralph Morris

HUMAN RESOURCES:

Wayne Noseworthy, Chair
Paul Fisher
Doug Laing
Doreen Noseworthy

STAFF:

Executive Director: Sharron Callahan
Administrative Assistant: Cheryl Myers

NLPSPA: 32nd Annual General Meeting Annual Report

Rules of Order

1. The meeting shall commence at 7:00pm, on Wednesday, October 12th, 2022.
2. The parliamentary process of the AGM shall be under the direction of the Parliamentarian, Wayne Noseworthy.
3. Members wishing to speak, after recognition by the Chair, shall state their full names.
4. If two or more members rise to speak at the same time, the Chair shall decide who is entitled to the floor.
5. Speakers, including the mover of a motions, shall be limited to three minutes.
6. No Member shall speak more than once on a question.
7. The mover of a motion shall have the first opportunity to speak to the motion and retains the opportunity to close debate.
8. Any Member, for information purposes, may request that the motion under discussion be re-read, except when another member is speaking.
9. If a Member, while speaking, is called to order, the Member, at the request of the Chair, shall be seated until the question of order has been decided.
10. Any Member who exercises unacceptable actions after being called to order, shall be subject to suspension for the remainder of the meeting.
11. Any motion moved and seconded becomes the property of the Association and may only be withdrawn with the consent of the assembled members.
12. Voting shall be conducted by majority vote through a show of hands. Where an election vote or similar vote action is required, a ballot will be provided.
13. A motion to reconsider shall not be entertained unless by a Member who voted with the majority.
14. The Chair shall only be entitled to debate on a subject under discussion after the relinquishing the Chair.
15. 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.
16. These RULES OF ORDER shall govern the conduct of the Association's meeting after the approval by the assembled members at the beginning of the meeting.

NLPSPA: 32nd Annual General Meeting Annual Report

AGENDA NLPSPA Annual General Meeting Wednesday, October 14, 2022, 7:00 PM

- 1. Call to Order/Welcome**
- 2. Land Acknowledgement**
- 3. Rules of Order for Meeting/Confirm Quorum**
- 4. Adoption of Agenda for 2022 Meeting**
- 5. Minute of Silence for Deceased Members**
- 6. Introduction of 2021 – 2022 Board Members**
- 7. Adoption of 2021 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 2021 Audited Financial Statements – Treasurer, Fred Oates
c) Appointment of 2022 Auditor – Treasurer, Fred Oates**
- 10. Adoption of Annual Report – President, Doreen Noseworthy**
- 11. Scholarship Announcement & Presentation – Chair, Doug Laing**
- 12. Constitution Amendments/Resolutions to AGM – Chair, Doreen Noseworthy**
- 13. Election Results, Al Skehen**
- 14. Presentation, Chuck Bruce, CEO, Provident ⑩**
- 15. Recognition/Other Business/Announcement**
- 16. Adjournment**

NLPSPA: 32nd Annual General Meeting Annual Report

MINUTES NLPSPA 31st Annual General Meeting October 14, 2021 VENUE: NLPSPA Virtual Platform

1. Call to Order:

The meeting was called to order at 2:03 p.m. by Doreen Noseworthy, President, who welcomed everyone to the 31st Annual General Meeting of the Newfoundland and Labrador Public Sector Pensioners' Association. The meeting was conducted as per Article V, Sections 1, 2, 3, 4 and 5 of the Association's Constitution. The business transacted at the AGM included:

- Adoption of the Minutes of the 2020 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 that would have been specified in the notice convening the meeting.

President Noseworthy advised those in attendance of the format of the meeting and briefly reviewed how the business would be conducted.

2. Land Acknowledgement:

The Land Acknowledgement was read by Ann Marie Cleary.

3. Confirm Rules of Order:

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

Moved: Mary Cleary **Seconded:** Al Skehen

Motion Carried

Quorum was confirmed by Cheryl Myers, Administrative Assistant.

President Noseworthy introduced Ed Hancock, who acted as parliamentarian for the meeting.

4. Adoption of the Agenda for the 2021 Meeting:

Motion: "To accept the agenda for the Annual General Meeting, as presented"

NLPSPA: 32nd Annual General Meeting Annual Report

Moved: Paul Fisher

Seconded: Ann Marie Cleary

Motion Carried

5. Minute of Silence for Deceased Members:

President Noseworthy extended an expression of sympathy to the families and friends of members who deceased during the past year. A moment of silence was observed in their honour.

The list of deceased members of the past year is contained in the Annual Report, pages 2-3.

6. Introduction of the 2020 - 2021 Board Members:

President Noseworthy introduced the members of the Board of Directors for the past year: Ann Marie Cleary, Mary Cleary, Paul Fisher, Doug Laing, Ralph Morris, Wayne Noseworthy, Fred Oates, Wayne Ruth, Al Skehen, and herself Doreen Noseworthy, as President. 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.

President Noseworthy also acknowledged with gratitude the contributions of Bernie Cook, who for personal reasons, retired earlier this year from the Board; Geri Lutz, who also recently resigned due to personal reasons; and Craig Hall, President of the Central Branch, who completed his term as Branch President in early June, thus completing his term on the provincial Board of NLPSPA.

President Noseworthy also noted that Sharron Callahan, who normally would have completed a one-year term as Past President during the past year, left this position in November to assume the role of Executive Director to assist the Board in transitioning from a Working Board model of governance to a Policy Board model of governance.

7. Adoption of the Minutes of the 2020 AGM:

President Noseworthy presented the Minutes of the 30th AGM and asked if there were any errors or omissions which needed to be addressed. As no errors or omissions were noted, a motion to approve the Minutes as presented was made.

Motion: “To approve the Minutes of the Annual General Meeting, October 15, 2020, as presented.”

Moved: Mary Cleary

Seconded: Wayne Noseworthy

Motion Carried

8. Nominations Committee Report – Committee Member, Al Skehen:

a) Nominations Report

NLPSPA: 32nd Annual General Meeting Annual Report

The Nominations Report was presented by President Noseworthy who referenced the slate of nominees contained in the Annual Report.

President Noseworthy advised that the following had offered themselves for election or re-election to the Board of Directors: Doug Laing, Ralph Morris, Wayne Noseworthy, Allan Reid, Wayne Ruth and Al Skehen.

b) Elections

President Noseworthy advised that there were eight (8) vacancies for the Board of Directors and opened the floor for nominations. As per Roberts Rules of Order, President Noseworthy called for additional nominations. There being no additional nominations, the nominated candidates were declared elected by acclamation.

9. Treasurer's/ Finance Committee Reports – Treasurer, Fred Oates

a) Treasurers Report and 2019 Audited Financial Statements

Fred Oates presented the treasurer's/finance committee report, the audited financial statements, and the recommendation for the auditors for 2021. Fred asked if there were any questions, seeing none, the following motions were presented:

Motion: “to accept the report of the Treasurer, as presented”

Moved: Fred Oates **Seconded:** Doug Laing

Motion Carried

b) Presentation of the 2020 Audited Financial Statements

Motion: “to accept the audited financial statements of the Newfoundland and Labrador Public Sector Pensioners’ Association for the fiscal year 2020, as presented”

Moved: Fred Oates **Seconded:** Mary Cleary

Motion Carried.

c) Appointment of Auditors for the 2021 Financial Year

Motion: “that the firm of Noseworthy Chapman be appointed as the auditors for the Newfoundland and Labrador Public Sector Pensioners’ Association for the fiscal year, 2021”

NLPSPA: 32nd Annual General Meeting Annual Report

Moved: Fred Oates

Seconded: Doug Laing

Motion Carried

10. NLPSPA Annual Report – Doreen Noseworthy, President

President Noseworthy presented the Annual Report of the Association for the past year and did a brief recap of key happenings.

During this presentation, President Noseworthy lost internet connection to the meeting; Vice-President Ann Marie Cleary assumed the Chair and continued with the presentation of the Annual Report. Following the overview, a motion to accept the report was presented.

Motion: “to accept the Annual Report 2020-2021, as presented”

Moved: Wayne Ruth

Seconded: Paul Fisher

Motion Carried

11. Scholarship Report – Chair, Mary Cleary

Vice-President Ann Marie Cleary called upon Mary Cleary, Chair of the Scholarships Committee, to present a recap of this year’s program and to announce the 2021 scholarship recipients.

Mary Cleary advised that the scholarship report for 2021 was contained in the Annual Report. This year was the best year ever, with the highest number of applicants. The scholarship program is well received by the members and the Association can take pride in the caliber of the students, their ambitions for the future and can be assured that the future of our Province is going to be well served by all these applicants. This year, NLPSPA awarded four (4) scholarships, with the scholarship winners for 2021 being:

- Jenna Seymour, St. John’s, Bachelor of Science (General), \$2,000.00
- Reanna George, Milltown, Bachelor of Science/Psychology, \$1,500.00
- Emma Peterson, St. John’s, Bachelor of Science Program, \$1,000.00
- Alicia Hurley, Bell Island, Faculty of Nursing, \$500.00

Mary noted testimonials received from Jenna Seymour, Emma Peterson and Alicia Hurley expressing their gratitude for choosing them to receive the scholarships and how these scholarships would help them with the costs of their education. Mary spoke specifically of the testimonial received from Reanna George, who had given a heart-warming thank you. Being a student from remote Newfoundland, Reanna has not had much experience in St. John’s and stated how this scholarship made it possible for her to become more involved with university life, concentrate on her studies without having to get a job to finance her tuition costs and to be able to become more involved with her volunteerism.

NLPSPA: 32nd Annual General Meeting Annual Report

12. Constitution Amendment/Resolutions to AGM - Ann Marie Cleary

Vice-President Ann Marie Cleary presented the proposed amendment to the NLPSPA Constitution.

Ann Marie Cleary advised that during the past year the Board had undertaken research on the issue of Director accountability should a Director of the Board fail to perform any of the duties assigned or might be found in violation of any acts, bylaws, or policies. As a result of this research, it was determined that the Board should have the authority to impose a penalty on a Director, including dismissal, should that person be in violation of the trust associated with the position of Board Director.

As a result of this research, the Board is proposing an amendment to the Constitution, as follows: To amend Article VII (Board of Directors), by the addition of the following three (3) new sections:

1. Board Directors shall abide by all clauses of the NLPSPA Constitution, any established bylaws and policies, including the Code of Conduct, Oath of Confidentiality, and Conflict of Interest Policy.
2. Should a member of the Board of Directors fail to perform any of the duties assigned or is found in violation of any established acts, bylaws or policies, the Board of Directors shall have the authority to impose such penalty, including dismissal from position, as appropriate to the circumstance.
3. A Board Director may be removed from office before the expiration of term by a two-thirds majority vote of the Board of Directors present at a Special Meeting of the Board of Directors duly convened for that purpose. A meeting for this purpose may be called only with the knowledge of the Director concerned.

President Noseworthy resumed Chair of the AGM. NOTE: Due to a need to accommodate the presentation of Mr. Chuck Bruce, CEO of Provident 10, the business of the AGM was paused for 30 minutes to accommodate Mr. Bruce's timetable of availability. See Minutes # 14.

President Noseworthy called for discussion on this proposed amendment. Member Barry Darby spoke against the motion. Member Terry Hutchings asked for clarification of what kinds of penalties might the Board be considering. Executive Director Sharron Callahan responded that the process has yet to be developed, pending approval of the proposed amendment, but would very likely be in line with normal human resource management performance procedures. Member Barry Darby asked for a Point of Clarification, which Parliamentarian Ed Hancock disallowed. Member Ray Hawco, Member Fred Oates and Member Paul Fisher spoke in favour of the motion.

Motion: "That the proposed constitutional amendment be accepted, as presented"

Moved: Ann Marie Cleary

Seconded: Wayne Noseworthy

NLPSPA: 32nd Annual General Meeting Annual Report

President Noseworthy called for a vote on the proposed amendment.

Motion Carried: 95% in Favour: 5% Opposed.

13. Election Results – Al Skehen

As the candidates for election were acclaimed, Parliamentarian Ed Hancock ruled the need for a motion to destroy the election poll as unnecessary.

14. Presentation, Chuck Bruce, CEO Provident 10

President Noseworthy welcomed Mr. Charles (Chuck) Bruce, CEO of Provident 10, to the AGM. Mr. Bruce presented an overview of the Plan's statistics, the Plan's performance during the past year, the impact of the market fluctuations, and some challenges experienced by the Plan, including the concern with the high uptake by retiring members on opting to take commuted value from the Plan. Mr. Bruce welcomed questions, but due to time constraints, it was suggested to those in attendance that these be submitted to the chat box or sent to the NLPSPA Office for redirection.

Mr. Bruce used a power point presentation for his address, which is available upon request from the NLPSPA Office.

15. Recognition/Other Business/Announcements

a) Recognition

President Noseworthy acknowledged the special contributions of certain Board Directors for their commitments during their terms:

Certificate of Appreciation: Geri Lutz, who for personal reasons submitted her resignation from the Board in September 2021.

Certificate of Appreciation: Bernard Cook, who for personal reason also submitted his resignation from the Board in May 2021.

Honourary Director: Craig Hall: in recognition of his continuous contribution to NLPSPA by his work on the Board, his dedication in advancing the Central Branch, and his thoughtful and professional engagement and advice to the provincial Board. This award was presented at the AGM of the Central Branch on June 3, 2021.

Honourary Director, Mary Cleary: in recognition of her leadership during her term on the Board as Board Secretary and Chair of the Scholarship Committee. Since the start of the scholarship program, Mary Cleary took on the leadership of the program, sourced and enhanced college communications, collated feedback, worked to improve the eligibility and selection criteria annually, arranged appropriate celebration of the winners, and notified the NLPSPA membership of the annual winners in a celebratory message. As Board Secretary, Mary was diligent with the recording of the various meetings held and ensured the accuracy of the Board's records.

NLPSPA: 32nd Annual General Meeting Annual Report

b) Other Business

None advised.

c) Prize Draws

Cheryl Myers drew the following winners' names:

Barry Darby	-	the bundle of gift certificates from Anthony Insurance
Bonnie Janes	-	\$100.00 gift certificate from Association
Allan Reid	-	\$50.00 gift certificate from Association
Doug Laing	-	\$50.00 gift certificate from Association

Cheryl will arrange for delivery of the gift certificates to the winners.

16. Adjournment

President Noseworthy offered a special thank you to those Directors finishing their terms for all their advice, support and accomplishments over the past year, to the AGM Planning Committee for their time in setting forth today's meeting, and to Cheryl Myers and Sharron Callahan for all the behind the scenes work in organizing today's AGM. There being no further business, President Noseworthy thanked everyone for their attendance and called for a Motion to adjourn.

Motion by Fred Oates: "that the 2021 AGM be adjourned"

The AGM adjourned at 4:05 p.m.

Minutes recorded by Sharron Callahan, Executive Director

NLPSPA: 32nd Annual General Meeting Annual Report

Financial Reports:

1. Treasurer's Report

2. Financial Statements 2021

NLPSPA: 32nd Annual General Meeting Annual Report

Treasurer's Report 2021

I wish to welcome everyone to our Annual General Meeting and hope you enjoy the activities. I now present to you the Association's audited Financial Statements as of December 31, 2021, along 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, 2021, we had a surplus of \$60,769 and a cash balance of \$94,513. We are also expecting to have a surplus in the next year. The board has improved our investment to \$656,151 in GIC's.

I wish to thank the Finance Committee and Sharron Callahan, our Executive Director for their support and advice. Also, our accounting staff Elizabeth Dawe and Joan Osmond for their excellent work during the year. And also, our Administration Assistant in our office, Cheryl Myers who keeps the office running smoothly.

Our association has complied with all legislative reporting requirements in the past year. There are no outstanding liabilities for the year and all accounts are current. We have approximately 9,900 members to date, and we are still growing.

Respectfully submitted,

Fred Oates

Treasurer

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

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

Financial Statements

Year Ended December 31, 2021

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.

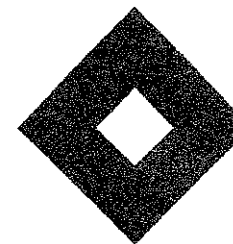
Index to Financial Statements

Year Ended December 31, 2021

	Page
INDEPENDENT AUDITOR'S REPORT	1 - 2
FINANCIAL STATEMENTS	
Statement of Financial Position	3
Statement of Revenues and Expenditures	4
Statement of Changes in Net Assets	5
Statement of Cash Flows	6
Notes to Financial Statements	7 - 8

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.

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, 2021, 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, the accompanying financial statements present fairly, in all material respects, the financial position of the Association as at December 31, 2021, 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 Opinion

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 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 process.

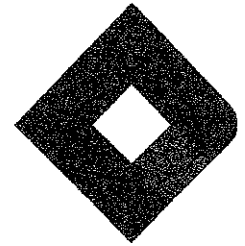
Auditor's Responsibilities for the Audit of the Financial Statements

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.

(continues)

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. *(continued)*

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.

Noseworthy Chapman

Chartered Professional Accountants

St. John's, NL


June 17, 2022


NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.**Statement of Financial Position****December 31, 2021**

	2021	2020
ASSETS		
CURRENT		
Cash	\$ 94,513	\$ 193,205
Guaranteed investment certificates	656,151	502,006
Accounts receivable	7,654	4,500
Prepaid expenses	1,753	1,790
	\$ 760,071	\$ 701,501
LIABILITIES		
CURRENT		
Accounts payable	\$ 10,275	\$ 10,482
Deferred income	312	2,304
	10,587	12,786
NET ASSETS		
Unappropriated net assets	249,484	388,715
Defense fund	500,000	300,000
	749,484	688,715
	\$ 760,071	\$ 701,501

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, 2021**

	2021	2020
REVENUES		
Membership fees	\$ 234,170	\$ 230,757
Partnerships/advertising	60,000	62,422
Interest income	4,145	8,639
Social events	3	5,377
Convention and Annual General Meeting	100	100
	298,418	307,295
EXPENDITURES		
Bank charges, interest and penalties	1,720	1,247
Branch activities (recovery)	(937)	-
Business taxes	1,558	1,558
Convention and Annual General Meeting	2,138	2,224
Equipment rentals and purchases	16,269	13,000
Insurance	2,229	1,993
Office and administration	9,754	9,567
Pensioners meetings	3,105	6,852
Postage	10,042	6,113
Printing	1,661	15,998
Professional services	31,426	25,789
Public relations	1,227	639
Rent	16,539	16,539
Salaries and benefits	117,381	61,658
Scholarships	5,000	3,500
Social events	1,000	6,759
Telephone	10,224	8,224
Travel	6,404	7,030
Website development	909	909
	237,649	189,599
EXCESS OF REVENUES OVER EXPENDITURES	\$ 60,769	\$ 117,696

See notes to financial statements

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.**Statement of Changes in Net Assets****Year Ended December 31, 2021**

	General Fund	Defense Fund	2021	2020
NET ASSETS - BEGINNING OF YEAR	\$ 388,715	\$ 300,000	\$ 571,019	\$ 571,019
Excess of revenues over expenditures	60,769	-	60,769	117,696
Special allocation to Defense Fund	(200,000)	200,000	-	-
NET ASSETS - END OF YEAR	\$ 249,484	\$ 500,000	\$ 631,788	\$ 688,715

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.**Statement of Cash Flows****Year Ended December 31, 2021**

	2021	2020
OPERATING ACTIVITIES		
Cash receipts	\$ 289,127	\$ 311,124
Cash paid to suppliers and employees	(237,819)	(190,205)
Interest received	4,145	8,639
INCREASE IN CASH	55,453	129,558
Cash - beginning of year	695,211	565,653
CASH - END OF YEAR	\$ 750,664	\$ 695,211
CASH CONSISTS OF:		
Cash	\$ 94,513	\$ 193,205
Guaranteed investment certificates	656,151	502,006
	\$ 750,664	\$ 695,211

See notes to financial statements

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.

Notes to Financial Statements

Year Ended December 31, 2021

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 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 (ASNPO).

Cash

Cash includes cash on hand and balances with financial institutions, net of overdrafts; as well as guaranteed investment certificates maturing within the next twelve months.

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.

(continues)

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.

Notes to Financial Statements

Year Ended December 31, 2021

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

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. Examples of significant estimates include: the recoverability of tangible assets and the recoverability of long term investments.

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, 2021.

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. In order to reduce its credit risk, the Association reviews a new member's credit history before extending credit and conducts regular reviews of its existing members' credit performance. 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.

Unless otherwise noted, it is management's opinion that the Association is not exposed to significant other price risks arising from these financial instruments.

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.

The Association's future lease commitments in respect of these leases are as follows:

2022	\$	17,549
2023		6,523

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

Presentation and Adoption of Annual Report:

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

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

2022 PRESIDENT'S ANNUAL REPORT

It is with a great sense of pride and accomplishment that I write this Annual Report to you, the members of the Newfoundland and Labrador Public Sector Pensioners Association. You have been there to support the undertakings of the Board of Directors, through all the changes we have pursued over the past two years, with a great deal of trust and patience. This trust has not been misplaced, I can assure you, since we have been working diligently to move the Association forward and make it more attractive to other member associates, future volunteers, current and future employees, and indeed, to the rest of the world.

It's hard to believe that my term as President of NLPSPA is coming to a close. The past two years have flown by so quickly! It has certainly been a very busy two years and I have learned so much and, hopefully, have accomplished all that I set out to achieve. The overall goal was to bring the Association into the 21st Century. The first step in accomplishing this was to begin to transition the Board from a Working Board to a Governance Board in the hopes that becoming a member of the Board of Directors of NLPSPA may be more attractive for volunteers well into the future. This could not have happened without the hiring of an interim Executive Director, in the person of Sharron Callahan, who has been integral to moving this forward in the most efficient and effective way possible. The process has been ongoing for the past two years and I am pleased to say that I feel we have almost arrived. The last step is the hiring of a new Executive Director and, as I write this message to you today, that process has begun. The recruitment for this position is now underway.

Throughout this process there have been many things that had to be done to reflect the move toward the 21st Century. The first step was to have us enter a "Green Environment" as a way of doing things. Hence, we saw our Pensioner Newsletter going green, thus eliminating the printing, and mailing of in excess of 9000 paper newsletters and bringing that number down to approximately sixty, for the members who, for various reasons, are yet unable to fully access the internet.

The second step in that process was to eliminate most of the paper use and photocopying at the Office, especially as it related to meetings of Board Directors and the many communications in between. That was accomplished by providing our directors with their own laptop computers and having all communications, including meetings and meeting materials, uploaded onto the computers for easy access. This also meant that every director had his/her meeting materials well in advance of up-coming meetings and were much more prepared, due to having plenty of time to familiarize themselves with the materials provided.

The third step was introduced as a direct result of COVID 19, believe it or not. Since in-person meetings were not permitted, at that time, we had to resort to the use of virtual meetings, via Zoom. We soon discovered that this was a very effective and efficient way to hold Board Meetings, committee meetings and meetings with outside partners. While it doesn't eliminate the need for face-to-face meetings, it will surely reduce the number of such meetings in future, thus cutting back on a

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

lot of personal vehicle usage, wear and tear on the body as well as the vehicle and, the expense to the Association. Tied into this revelation was the fact that we could now offer many events virtually as well, thus allowing us the ability to offer many important information sessions to our membership, their friends and families. Sharron, our ED, went to work immediately, seeking suggestions from everyone as to the topics of interest they would like presented. Speakers were invited to present their expertise on the topics identified and the sessions began. We have received all kinds of wonderful comments about these events, province-wide, and hope to continue them into the future.

The fourth step was to make NLPSPA totally available to its members, their families and friends, the business community, government, various volunteer associations and basically, anyone who had an interest in discovering who we are, what we do, how we do it and why. This could only be done through the use of technology, of course. So, with the leadership of one of our board members, Clifford Reid, who quickly became our technical guide, Sharron, our Executive Director, and our Administrative Assistant, Cheryl, we soon had a new, fully interactive Facebook Page launched. Having said that, I would encourage each of you to go in and check it out. Read the articles, check out the activities the Association has been involved in, comment, contact the office or any individual member of the Board, but most importantly, please take the time to “like” and “share”, since this will continue to increase the outreach among the membership and bring more awareness of the Association to like-minded groups of people, families and friends.

However, this was just the beginning of our technical upgrade. Subsequent to establishing our Facebook Page, we made contact with our contracted technical support company, Triware, and started the process of establishing a new Webpage. You’ll all be glad to know that this is the final step in the process, which is why I said, at the beginning, that we’re almost there, in terms of our entry into the 21st Century. Once again, under the guidance of Clifford Reid, Chairperson of the technical side of the Communications Committee, along with oversight by Sharron and assistance from Cheryl, this process is now in its final stages and launch can be expected sometime in October.

It is amazing, the things we can do, when we have the support and commitment of those around us. As for the ongoing work of the past year, our committees have been very busy, dealing with all the issues within their respective roles. With respect to that, I have attended all meetings of the various committees and, I can assure you, these Board Directors leave no stone unturned in the carrying out of their duties. They function like a well-oiled machine and are very thorough and professional in all their decision-making, as I’m sure you’ll see when you read their reports. I have also worked very closely with the Executive Director on the restructuring process and the reviewing of various policies and policy statements, discussion papers and the like. I have also worked with the Treasurer and the Bank Manager in relation to any investments that were due for renewal and any reports presented. This year, I also worked with the Scholarship Committee during the selection process and I have to say that I was extremely impressed with the very professional way in which they carried this through. There was nothing left to chance and every item was carefully noted, checked and rechecked.

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

However, the two busiest committees this year have probably been the Communications Committee, due to the rigorous changes we have undergone on the technology side of things, and the Human Resources Committee, largely due to the fact that we needed some real change in this area and because of the proposed hiring of a new, full-time Executive Director. Again, let me remind you to read all the reports of the Committee Chairs, as contained in this booklet, and please take the time to read the report of the Executive Director. She has done an amazing job for us over the past two years. Her passion for the Association and her dedication and commitment have been nothing short of phenomenal! We could never have accomplished the things we've done without her knowledge, guidance, and direction.

I invite you now to read, in more detail, the reports of the Executive Director and the individual Committees of the Board.

EXECUTIVE DIRECTOR (Sharron Callahan):

This Annual General Meeting and Convention will very likely be my last one with you as your interim Executive Director. Two years ago, when the Board of Directors entered into a contractual agreement with me to undertake a strategy to transition its methods and ways of work from that of a working board to a governance policy board, I was honoured with the trust that had been placed with me to lead and guide this work. The Board and the Association is very close to completing its transitioning process from a Working Board to a Governance Board with the hire and orientation of a full-time, permanent Executive Director. It has been my privilege to have done this work, on your behalf, over the past two years and I will depart my position with every confidence that the Board of Directors and the Association is on solid ground with a strong strategic direction for the future and growth of the Newfoundland and Labrador Public Sector Pensioners' Association.

For this transition strategy, the Board devised a thirteen-step plan to move into a Governance Board from a Working Board. Work has been focused on these thirteen specific targets, along with providing support to the usual responsibilities of the Board, over this period. In short, the Board directed the renewal of the sponsorship contract with Anthony Insurance, review the Board structure, examine the Board Committees and devolve work that rightly belonged in the office to the office and determine where the Board needed to be hands on involved in the day to day operations, how the Association might grow the Branches structure or some other form of regional representation and outreach, research and develop a human resources policy and an emergency response plan for office operations, provide membership engagement events, and determine a process for sustaining the Coalition. And if these assignments were not weighty in their own right, let's not forget the impact of the COVID pandemic, periods of closure of the office, and having to do a complete and immediate revolution in how the Association conducted its business.

NLPSPA: 32nd Annual General Meeting – Annual Report

Annual Report

I am proud to say, we have arrived! We have achieved a renewed fine-year contract with Anthony Insurance; we have transitioned our communications to electronic format achieving on our stated objective to “go green”; the Terms of Reference for all the Board Committees have been revised and updated and where appropriate some committees have been combined for better efficiency and others have been dissolved where no longer needed; all policy documents have been revised and updated and new policies have been written where important areas were identified that required a policy statement; and a Board Director’s self-assessment tool was developed and has been completed by all sitting Directors so that there is now a good understanding of all the skills, abilities, and expertise that the leadership team brings to the Association decision making processes. The Charter for the Seniors and Pensioners’ Coalition has been revised and it now incorporates clearly the relationship of the Coalition to NLPSPA. In addition to the production of the newsletter and regular email messaging to the membership, attention was also given to improving our communications capabilities and capacity. We engaged a virtual platform (zoom) account and have sponsored multiple meetings for the membership on topics of interest and concern; a Facebook page was developed, is live, and readership is growing; and, very shortly, an updated website that is more colourful and user friendly will be launched. Given these improvements in our communications approach which ensures wider connection to the membership, the Board has determined it will not assertively pursue the re-development of Branches in the short-term. However, where interest and commitment from an area is demonstrated, the establishment of a Branch remains possible.

Although challenged by COVID, advocacy continued. Through the Coalition, issues were raised with those seeking election during federal and provincial election calls. The Association responded very strongly to the Government’s proposal to amend the Pensions Benefit Act that would allow folks to unlock pension benefits in a Locked-In Retirement Account (LIRA) to alleviate hardship, even though the amendments did pass. And, the Association was actively engaged multiple times in responding to the recommendations contained in the Premier’s Economic Recovery Report (PERT) and continues to remain vigilant on any actions that might negatively impact pension plans. The Association also provided engagement and feedback to the work of the Health Accord and continues to be optimistic that a renewed health care system will evolve. Meetings continue to be held regularly with our federal MP’s and our provincial MHA’s and the Association has participated in multiple engagement sessions with all levels of government, the university, and like organizations. I say, with pride, that the Newfoundland and Labrador Public Sector Pensioners’ Association has a strong, reputable, and professional standing within the community and has evolved into the leading organization on issues that impact the health, safety, and security of pensioners within our province.

We did make it through the COVID pandemic, although challenged in some of the heightened periods of infection. Periodic closures of the office did occur but Cheryl, being highly adaptable and flexible as she is, was able to manage a work from home arrangement and there was no interruption of services to the membership. In one of the longer shut-down periods, we were able to refresh the office with new paint and new flooring, an expansion of the Board room by a slight structural alteration, and the addition of some artwork enhanced the décor.

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

In addition to all of the above, the support to the Board in discharging its responsibilities has involved a large percentage of my time, from organizing the meetings, sending notices, preparing Board documents and agendas, arranging speakers, doing research, writing papers and reports, convening committee meetings, taking meeting notes, and so on. As the role of the Executive Director evolved and became more apparent to a sound and fully functioning governance Board, this support to the work of the Board will become critical on a go-forward basis.

As of this writing, the final significant piece of work in the transition strategy, that being the research and development of a comprehensive Human Resources Manual has been completed and the recruitment process for the permanent Executive Director is well underway. A contract was let to Human Resource Project Partners (HRPP) to assist the Human Resources Committee in this recruitment and hire is anticipated by the time of the Annual General Meeting and 2022 Convention in October. It has been a long period since November of 2020 when the Board took the bold and necessary step to embark on this plan of transformation, but the strategy has been successful, the processes are now all in place, and the association foundation will be solid and well-positioned for a long time into the future.

As I take my leave of you, I thank you for the trust and confidence you placed in me. I have been honored and privileged to have done this work and I wish the Association the very best of success in the future. We have come a long way since 1989 and now it remains with the Board, the new Executive Director, the Administrative Assistant Cheryl and you, the members, to ensure that the future for pensioners and older persons remains positive and bright.

Thank you: to Cheryl for all your assistance and support over the past year and many years before; to Liz and Joan, our bookkeepers, for your timely work and availability; to our NLPSPA Board for your confidence in me and your bravery and willingness to move forward on this transition; and last but by no means least, to our President, Doreen, and our President Elect, Wayne, who have been my constant mentor and guides over the past year. To the membership, I value your trust and confidence to have me doing this work on your behalf.

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

The Coalition remains the avenue of advocacy for the Association and is a strong voice for pensioners, seniors, and other citizens on all matters that impact their retirement, financial security and health and social wellness. Despite its rocky start in 1997 and its struggling years in-between to present, it was in 2014 that the Coalition began to gain traction to the point today where it is widely recognized both provincially and nationally for taking a strong stand on issues that in any way affect the health, safety and security of older persons.

While 2021 was a year of elections, 2022 became the year of accountability wherein the Coalition was very active in following up with both Federal and Provincial elected officials to engage a conversation on the directions established in their particular Mandate Letters and to challenge them all on the election promises during the campaign periods. The Coalition's primary areas of focus

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

before, during and after the elections with either the federal or provincial elected officials were:

1. The establishment of a National Seniors Strategy;
2. Universal Pharmacare;
3. Adult Dental Care
4. Elder Abuse and the Criminal Code
5. Aging in Place
6. Poverty Reduction Strategies
7. Long Term Care
8. Filling of the Provincial Seniors' Advocate vacant position.

On December 13, 2021, representatives from the Coalition met with Provincial Minister John Abbott of the Department of Children, Seniors, and Social Development. Topics addressed were seniors' poverty and how the Minister would propose to address this, what is the status of the amendments to strengthen the Adult Protection Act and how will they align to the Federal Government's proposal to amend the Criminal Code of Canada to toughen Canada's approach to elder abuse by establishing new offences and penalties for elder abuse. The Coalition also sought a commitment to act on the recommendations of the Seniors Advocate Report and other reports where directions were already set, such as the Deloitte Report of 2016, calling for updated Standards of Care for Personal Care Homes, Long Term Care and Community Care.

Following this meeting, there was a specific letter sent to Minister John Abbott and Minister John Hogan to press the need for swift enactment of amendments to the Criminal Code of Canada to enable an offence of elder abuse. This matter was brought forward by the Ministers to their federal counterparts at specific FPT Forums of Ministers.

Since this meeting, there was continuous follow-up with the Minister to press the need for an urgent filling of the Seniors' Advocate position. Despite the delay, the Coalition is now pleased with the appointment of Susan Walsh and has a meeting set with her for August 17, 2022.

On January 13, 2022, the Coalition met with Dennis Browne, Consumer Advocate, to express the worries and fears of older persons with the rising costs of living, especially with the current costs of fuel and the anticipated higher costs when Muskrat Falls is operational. Mr. Browne welcomed this meeting as currently there is no voice of the public, especially seniors, to the Public Utilities Board. This was a productive meeting and while no current actions are anticipated, the Coalition will maintain open communication with Mr. Browne and welcomed the opportunity for future consultation as an agency representing pensioners and older persons.

On January 14, 2022, the Coalition met with PC MP Clifford Small to inform him of the Coalition, past and present issues impacting seniors, and to advise him that the Coalition would be in continuous

NLPSPA: 32nd Annual General Meeting – Annual Report

Annual Report

contact with him to press for string representation in the House of Commons on these identified issues. As with all the Federal MP's, the continuing issues are the establishment of a National Seniors Strategy, National Universal Pharmacare, an Adult Dental Care Plan, Standards of Care for Long Term Care and Community Care, programs to support Aging Well at Home, Preventative Health Care, and Financial Security, including improvements to OAS, GIS, and CPP. Mr. Small was provided with a Briefing Issues Paper for his reference.

On January 19, 2022, the Coalition engaged with five of the six MPs of the Liberal Caucus, including MP Churence Rodgers, MP Ken MacDonald, MP Joanne Thompson, Minister Seamus O'Regan and Minister Gudie Hutchings. This meeting also pressed for the establishment of a National Seniors Strategy, action to implement National Universal Pharmacare, launch an Adult Dental Care Plan, not only guide but implement Standards of Care for Long Term Care and Community Care, advance program funding and supports to establish Aging Well at Home initiatives, take all necessary actions to make Preventative Health Care a priority, and to ensure the Financial Security of older persons by improving the OAS, GIS, and CPP benefits, establishing legislation to protect pensioners during a bankruptcy action, and changing the rules for RRIF withdrawals. The conversation and advocacy channels remain open and active with the NL federal elected members.

On January 27, representatives of the Coalition attended the public consultation session on the proposed amendments to the Buildings Accessibility Act.

In March, the Coalition wrote to Minister Sarah Stoodley, Minister of Digital Services and Services NL outlining concerns with the rapid move of governments and the business community towards digital service to ensure that much needed services are not denied to those persons who for one reason or another are not able to use or access such digital platforms. Minister Stoodley acknowledged these concerns, advising that the concerns of the Coalition will remain a focus for the work of the government in advancing its digital agenda.

As with last year, the Coalition remained ever vigilant to ensure there was no subtle movement on the recommendations in the PERT Report that would impact pensioners and the security of pension plans. This involved communications to the CEOs of Provident 10 and the Teacher's Pension Plan Corporation and further correspondence to the leadership of NAPE and NLTA. This vigilance is constant.

Also in March, the Chair wrote to the Federal Minister of Health to press for long-awaited action to implement the National Universal Pharmacare Program. The office of Strategic Policy, Department of Health responded to this letter acknowledging the contribution of ideas and suggestions made by the Coalition, advising the steps underway, and what can be expected soon, such as the development of a

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

national drug formulary. The Coalition remains concerned with the protracted delay in implementation of National Universal Pharmacare.

In April, Sharron Callahan and Ann Marie Cleary completed an online response to the National Long Term Care Standards. The Coalition was hugely disappointed with the proposed standards as they were mostly philosophical in nature, delegated responsibility for implementation to provincial jurisdictions, and did not offer direct actions to correct the care of long term care patients that had become so blatant during the height of the COVID pandemic.

Late in May, the Coalition was apprised of another matter respecting the access and capability of seniors to use the digital registration process at the blood collection clinic at Major's Path. The issue was subsequently raised with the Minister of Health and Community Services, who responded rapidly that the matter would be investigated and remedied. Follow-up was subsequently received from Kenneth Baird, President and CEO of Eastern Health that the matter would be rectified by ensuring clerical staff were available to assist clients.

The Coalition continued to message and encouraged their memberships to participate in Town Hall meetings sponsored by the Health Accord. The Chair continued to sit as a member of the Aging Populations Committee of the Task Force.

A meeting was set for September 12 with Minister Dr. John Haggie, but given the recent shuffle in Cabinet, the Coalition is undertaking to see if Minister Tom Osborne will honor the agreement made by the former Minister of Health and Community Services.

As we round out this report period, the Chair along with Ann Marie Cleary of NLPSPA met on July 25 with Darren Fisher, MP for Dartmouth-Cole Harbour and Parliamentary Secretary to the Minister of Seniors to review Service Canada's service delivery design and systems. The meeting was well attended by community groups and a lot of recommendations for improvement were made.

The affiliated associations in the Coalition are:

1. Newfoundland and Labrador Public Sector Pensioners Association
2. St. John's Fire Fighters Retirees Association
3. NAPE Retirees Local 7002
4. Retired Teachers Association of Newfoundland and Labrador
5. Retired Correctional Officers (Represented by NAPE)
6. National Association of Federal Retirees (NL)
7. CARP (Canadian Association of Retired Persons), NL, Chapter 1
8. Marine Atlantic Pensioners Association
9. Silver Lights Retirees (NL Hydro/Nalcor Energy)

NLPSPA: 32nd Annual General Meeting – Annual Report

Annual Report

10. Royal Newfoundland Constabulary Veterans Association
11. 50+ Federation
12. CBC Pensioners

NLPSPA is represented on the Coalition by Board Directors Ann Marie Cleary and Helena Bragg and is chaired by Sharron Callahan, NLPSPA Executive Director.

HUMAN RESOURCES COMMITTEE (Wayne Noseworthy):

Given the decision of the Board of Directors in 2020 to transition from an operational model into a governance model and the resulting decision to engage the hire of a full-time Executive Director, the Board determined that it was necessary to establish a Human Resources Committee to deal with the management of its human resources. This will be the first year that a fully functioning Human Resources Committee has ever been in place for the Association and consequently the Committee's first tasks included establishing a Terms of Reference. These Terms of Reference were subsequently approved by the Board of Directors on March 15, 2022, and updated on April 19, 2022. These Terms of Reference can be viewed in their entirety on the NLPSPA website.

With the full support and able assistance of our interim Executive Director, Sharron Callahan, a preparation strategy for the work to be completed was developed. This work included the research, development and completion of a comprehensive Human Resources Manual of Policies and Procedures and the development of a detailed recruitment process for the Executive Director position.

As for the recruitment strategy for the Executive Director position, this involved developing a position description, a position posting, position application, interview questions, and scoring matrix. The greatest obstacle in the NLPSPA recruitment process was access to the right communication vehicles and internet platforms and databases to search potential candidates for the position. Subsequently, the HR Committee did a call for proposals to a number of human resources agencies and with the approval of the Board, hired Human Resource Project Partners (HRPP) to manage the recruiting logistics. This has proven to be an excellent venture for the Association. The HR Committee is now engaged in the process of interviewing candidates and there is an expectation that the NLPSPA permanent full-time Executive Director will be in place on or about the time of the 2022 Annual General Meeting and Convention.

The work of recruitment and staff management and oversight cannot happen without a fully developed and articulated Manual of Policies and Procedures. This was a massive undertaking involving research, writing, editing and formatting of the HR Manual, resulting in a comprehensive 42-page document that is fully compliant with all legislation and clearly sets out the expectations and benefits for all staff of the Association on a go-forward basis. The Manual was subsequently given Board approval on June 17, 2022 and can be viewed in its entirety on the NLPSPA website. The HR Committee owes a huge thank you to Sharron Callahan for all the work that went into the development of this Manual. It was Sharron who researched, wrote, edited, consulted like agencies, contacted government and unions, gathered other manuals, and produced this Manual that will be the management cornerstone for all staff resources of the NLPSPA for the present and future.

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

The Committee also reviewed certain staff and infrastructure policies to ensure they were properly reflective of how the Association might wish to manage its staffing and physical office infrastructure location. These included the Safe and Healthy Workplace Policy, the Travel Policy, Scent Free Policy, Privacy Policy and the Corporate and Directors Documentation Policy. The committee also developed and implemented, with Board approval, a Staff Salary Adjustment formula.

While this has been a busy year, it has been an exceptionally successful year as we undertook the final phase of the transition strategy for the recruitment of a full-time Executive Director. We have arrived!

The full membership of the HR Committee is noted immediately below. It would be remiss of me as chair not to give commendation to each member of our group. This has been an extremely demanding year for the committee, given all the challenges noted throughout this report. Everybody went above and beyond in donating their time and talents to ensure that our work was completed and that the mandate of the committee was fully realized.

However, on behalf of Doreen, Doug, Paul, and myself I want to make special mention of the efforts of our staff consultant, and Interim Executive Director, Sharron Callahan. Sharron has devoted extraordinary time, energy, and immense talent to the work of the HR Committee. But beyond that, she has sacrificed herself in so many ways to ensure that our NLPSPA has developed and evolved into the outstanding organization that it is today. Sharron Callahan is one of a kind!!

I have had the privilege throughout my varied and challenging career to work with some excellent individuals who were accomplished and dedicated in numerous ways. Sharron is the equal of the best that I have had the opportunity and privilege to serve with. NLPSPA owes this lady a debt of gratitude that it can never repay. While a key function of the HR Committee is to hire a new Executive Director, we will never, ever replace Sharron Callahan. Thank you, Sharron!!

The Human Resources Committee is composed of Wayne Noseworthy (Chair), Doreen Noseworthy (President), Doug Laing, Paul Fisher, and Sharron Callahan (Interim Director)

PROVIDENT 10 AND THE PUBLIC SERVICE PENSION PLAN, YEAR ENDED DECEMBER 31, 2020 (Doug Laing):

The Public Service Pension Plan Reform Agreement and the Joint Sponsorship Agreement were reached in 2014. These agreements provided for joint trusteeship for the Public Service Pension Plan (the Plan), with the employer and employees sharing responsibility for the Plan.

The Agreement created a not-for-profit corporation, Provident 10, to act as trustee and administrator of the Plan and a Sponsorship Body, consisting of representatives of stakeholders, with responsibility for oversight of the Corporation and the Plan.

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

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 Committee and the Audit and Finance Committee. Ralph Morris is the Association's appointee to the Sponsorship Body.

The economic conditions were strong into 2021 even though COVID continued to pose challenges, especially in the later part of the year as new variants spread though out the country. Provident 10 adapted its business practices to meet these challenges. Pensions continued to be paid and service standards were met or exceeded. Member satisfaction was at 95%.

The diversified asset mix strategy of the Fund resulted in more robust investment returns while managing risk. The pension plan earned a return on investments of 11.2% in 2021. Total assets in the plan increased by 7.3% to \$11.7 billion (including the balance outstanding on the promissory note provided by Government). The Plan was 109% funded at the end of the year. The accrued benefit obligation declined due to changes to the actuarial assumptions governing the Plan.

During 2021 the Plan paid \$495 million in pensions and \$156 million in refunds to those opting for commuted value instead of a pension. There were 23,107 pensioners and the average pension was \$ 21,417 in 2021.

The Corporation developed education programs to educate members on the benefits of the pension plan. Preliminary work started on the replacement of the pension administration system inherited from Government. In December 2021 Provident 10 transitioned the pensioner payroll from Government to its service provider.

2021 was the final year of Provident 10's strategic plan introduced in 2018. The five strategic directions included: enrich the member experience; attract, develop and retain talent; establish and promote the Provident 10 brand; create a scalable organization; and build a sustainable pension fund. The Corporation focused on including major programs internal control framework, enterprise risk management and stakeholder training.

Much of 2021 was spent developing a new strategic plan: Now to the Next: Our Path to 2026. The new plan will build on the momentum of the outgoing plan. The theme is Brilliant at the Basics. The corporation aspires to be an industry leader in pensions and investment services, to be a trusted brand and to be recognized as an employer of choice. The corporation is committed to stable long-term growth in The Fund, enabling service excellence through technology and modernization, enhancing transparency and stakeholder engagement, developing talent and a purpose driven culture, and leading with strong governance. The board and management of Provident 10 spent considerable time with respect to enterprise risk management and the need to identify strategic risks and to take mitigating action.

2022 began with much promise despite widespread restrictions as new variants spread globally. By the end of the first quarter governments began to ease COVID 19 lockdowns and restrictions. At the same time supply chain issues, runaway oil prices and geopolitical events combined to fuel inflation to the

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

highest levels in over four decades. Actions by central banks to control inflation undermined confidence in global markets and fueled fears of a recession. Two years of strong earnings and a diversified asset mix strategy has placed the Pension Fund in a good position to meet these challenges. Hopefully the chaotic market conditions will improve in the second half of 2022

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

GROUP INSURANCE ADVISORY COMMITTEE (Fred Oates):

The group insurance committee consists of representatives from government, NLPSPA, Unions and Health care professionals. The Insurance contract is between Government and Canada Life and is renewed each year on April First.

We had several meetings this year and the health plan and the dental plan were in surplus and therefore the committee recommended no increases to the plan and the Government accepted that recommendation. The plan absorbed any increases that were warranted at the time. The surpluses were again this year because of Covid 19 situation in the province.

The committee continues to monitor the cost and any new drugs that come on the market to see if the plan can cover those. We also look at what drugs can be added to the plan which is an ongoing concern.

One major change for our plan was for diabetic supplies to be co-paid at the pharmacy, which was never done before, but the government agreed to do that this time around. This makes it a lot easier for our seniors to get their supplies and not have to pay up front and submit the bill after.

I wish to thank the association for the opportunity to participate on this committee and be a voice for our members. It is very interesting to see how our insurance plans work.

COMMUNICATIONS & PUBLIC RELATIONS COMMITTEE (Cliff Reid, Co-Chair):

In addition to the usual business of oversight of the Association's newsletter, messaging news articles of interest to the membership, and ensuring continuous communication of happenings and events, the Committee took a specific focus this year, in alignment with the PURPOSE section in the committee's Terms of Reference, as follows: "to recommend improvements to current communication methods, including new ways for the Association to communicate with its members, volunteers, business partners and other affiliated parties through alternative media."

In an effort to meet this need the Committee engaged in two initiatives:

NLPSPA: 32nd Annual General Meeting – Annual Report

Annual Report

1. Created a new Facebook Page ([NL Public Sector Pensioners Association | Facebook](#))and closed down the old page. At the time of this writing the new FB Page has 237 Likes and 301 Followers. These numbers have been growing slowly with time. Also, the NLPSPA Group (www.facebook.com/groups/167326369965563/) was converted to a Private Group open only to members of the Board and NLPSPA Staff. Currently it contains just seven (7) members and is inactive for the most part.
2. Redesigned the old Website ([Home - NL Public Sector Pensioners' Association \(nlpspa.ca\)](#)) to make it more user friendly, and the NLPSPA more open and transparent regarding its Governance, Policies and Terms of Reference. The site provides:
 - a. Full disclosure about the make up of the NLPSPA
 - b. an online presence for THE COALITION
 - c. updates on News items pertinent to our membership
 - d. a list of actions undertaken by the NLPSPA and THE COALITION
 - e. provision for scheduling all events associated with the membership on an interactive calendar
 - f. a complete list of all Newsletters published by the Association since 2004
 - g. a page to give credit to Sponsors of the Association
 - h. a list of photo albums that represent current and past events, and
 - i. a list of relevant links and resources that are readily available to readers of the Website.

The Committee:

- participated in the publishing of 3 Newsletters; the February 2022 Winter edition, the June 2022 Spring Edition, and currently working on the September 2022 Fall edition.
- Reached out to the membership by publishing via Facebook and the Association Website several Zoom Events and Presentations arranged by the Association and Coalition members.
- Messaged additional events and news items, through Facebook and the website, as published or offered by other community organizations and government departments and agencies that related to the interests and concerns of pensioners and older persons.

The Communications and Public Relations Committee is comprised of Cliff Reid and Wayne Ruth as co-Chairs, Doreen Noseworthy (President), Wayne Noseworthy (President Elect), Sharron Callahan (Executive Director) and Cheryl Myers (Administrative Assistant)

AGM PLANNING COMMITTEE (Sharron Callahan and Fred Oates):

In the hope that 2022 would provide opportunity for an in-person annual general meeting and convention, planning got underway immediately following the AGM in 2021. Initially planning began with a two-pronged approach: 1) to be an in-person event; or 2) to be a virtual event. As with all such large events, a date, time and location were the first selections to be made, with the Comfort Hotel and Conference Centre at 106 Airport Road becoming the venue of choice and the dates being

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

October 12-13. Initially the dates were set as October 5-6, but given a conflict of time with the Retired Teachers' Association Biennial Meeting, the committee chose to amend the convention dates to the 12-13 October.

Planning then continued in earnest. Eastern Audio, given our past satisfaction with their services, was booked to attend to all the audio and video needs of the meetings. A theme was established "Recover! Renew! Reconnect!" which the committee hoped would spark interest in re-engaging with friends and community in a safe environment for the NLPSPA members and their friends to want to attend at these two days of special meetings. The fee was set at a very nominal amount, the menu was chosen, the registration form developed, and a schedule of messaging and announcements was set and delivered.

As planning progressed the basics were set in place, the committee turned its attention to the program for the convention. Two presentations have been arranged and these will be: Mohamed Abdallah of Connections for Seniors who will speak about the services that the organization provides in emergency accommodations and outreach to homeless adults 55 years of age and older; and Constable Nick Cashin of the Royal Newfoundland Constabulary who will speak on Frauds, Scams and Seniors Safety. The committee has also included a joint presentation Provident10 and the Teachers' Pension Plan Corporation on the status of the pension plans, as these corporations represent the bulk of the membership of NLPSPA. The committee is especially pleased to advise that the Salt Beek Junkies will be the evening entertainment for the 12th of October. This is a youth group (three young men, aged 13, 14, and 10) whose repertoire is traditional Newfoundland folk music. The committee feels you will be delighted and amazed with their talent.

While the AGM will attend to the usual business of the Association that is required, the committee also extended a series of invitations to special guests with whom the Association has a strong affiliation to attend and bring greetings and extend a welcome to the delegates. Acceptance has been received from Minister John Abbott, Mayor Danny Breen, and Sharon Penney, President of the Retired Teachers' Association. At the time of this writing, the committee is still anticipating attendance from Minister Tom Osborne of Health and Community Services and Marissa Maw from Anthony Insurance but given the changes in government and the corporate community, this remains to be seen.

The committee is excited for this event. It has been three years since the Association's last gathering like this, interest seems high, and registration is going well. The committee is highly optimistic this annual general meeting and convention will be well received by all the delegates and is appreciative of those that have shown support for the event to date.

Many thanks are offered to the members of the AGM and Convention Planning Committee: Fred Oates, Sharron Callahan, Doreen Noseworthy, Wayne Noseworthy, and Cheryl Myers.

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

GOVERNANCE COMMITTEE (Doreen Noseworthy, Wayne Noseworthy, and Sharron Callahan):

Originally named the Constitution and Resolutions Committee, the Board recognized, during the past year, that the work of the Committee had significantly expanded, over time, to include more issues impacting the governance of the Association.

Since the process of transition from a Working Board to a Governance/Policy Board was evolving, this committee's expansion into more issues of governance, such as ongoing oversight of the quality of governance within the Association and monitoring and strengthening the Board's effectiveness and methods of operation, it became apparent that renaming of the committee within the NLPSPA Constitution to the Governance Committee was necessary. The Board subsequently retitled the committee, amended the Terms of Reference and will present this proposed name change to the 2022 Annual General Meeting for approval by the membership.

The committee continues to provide oversight of parliamentary procedures for Board meetings, etiquette, and general governance of the Association. It has also provided special guidance to the work of the Executive Director in order to achieve the delegated tasks.

Policy development committees review continued to be actioned this year as a part of the transition strategy. Since the 2021 Annual General Meeting, the following policies have been developed and approved by the Board of Directors: Corporate & Directors Documentation Policy; and Safe & Healthy Workplace Policy. The committee, in addition to revising the Terms of Reference for the Constitution (Governance) Committee, also provided oversight to the consolidation of the Executive Committee with the Finance Committee, including the completion of a revised Terms of Reference. An additional accomplishment this year was the research, development, and production of an NLPSPA Human Resources Manual of Policies and Procedures. A revised Roles and Responsibilities for Board Directors and an Executive Director document was also completed. With these final documents now in place, the process of transition is nearing completion.

As has been the custom, the Board began its new year with a Professional Development Day, last November, and orientation sessions were held with the incoming Directors.

At AGM 2022, in addition to advancing the name change for this committee, the Board is also advancing a proposed amendment to the NLPSPA Constitution, Article XII: Finances to include the Executive Director as a signing officer on behalf of the Association. These proposed amendments are detailed in the Annual Report.

The Board continues appropriate Parliamentary Procedure of its annual general meetings with the engagement of a Parliamentarian and its adherence to Robert's Rules of Order.

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

The Governance Committee includes Doreen Noseworthy (President), Wayne Noseworthy (President-Elect) and Sharron Callahan (Executive Director).

SCHOLARSHIP COMMITTEE (Doug Laing):

The Scholarship Program of the Newfoundland and Labrador Public Sector Pensioners Association (NLPSPA) has become a cornerstone membership program ever since the program was launched in 2017. The program had the goal of enhancing support to the membership by offering a scholarship for a dependent of a member and a scholarship for a member of the Association.

To say that the scholarship program has been well received by dependents of the members would be an understatement. Thus far, we have received close to 400 applications in the six years the scholarship program has been offered. Of these 400 applications, 81 applications were received for the 2022 scholarship program.

This program has been most enlightening. Through our scholarship offerings, NLPSPA has been able to contribute in some small way to the future of our young students in this province. As well, the scholarship committee has been awed with the caliber of students applying for the scholarships. Each student has presented him/herself in a very positive light, highlighting academic achievements and volunteer commitments to their schools and their communities. As citizens of our province, we should be very proud of the caliber of students graduating from our high schools and continuing their post-secondary studies in a variety of fields.

This year, the NLPSPA awarded four scholarships: one \$2000.00 scholarship, one \$1500.00 scholarship, one \$1,000.00 scholarship and one \$500.00 scholarship. 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.

We continue to see the scholarship program as a way for the NLPSPA to continue to contribute to the future of the families of members of our Association. The applicants for the scholarship program each year confirm that there are a great number of young people who are anxious to make a future for themselves and in doing so enhance the futures of the communities they choose to live in. The scholarship applicants through their essays show insight into the Association and see the contributions of our members as being very valuable to the province as a whole and their communities.

As we await the confirmation of attendance for the upcoming academic year, the scholarship recipients for 2022 will be announced at the Annual General Meeting on October 12, 2022.

The Scholarship Selection Committee for 2022 included Doug Laing (Chair), Ann Marie Cleary, Paul Fisher, Doreen Noseworthy and Sharron Callahan (Executive Director).

NLPSPA: 32nd Annual General Meeting – Annual Report

Annual Report

SENIORS' ADVISORY COMMITTEE, CITY OF ST. JOHN'S (Paul Fisher):

The Seniors Advisory Committee provides information and advice to the Committee of the Whole on matters related to seniors that intersect City policies and programs, as referred to it by committees of council.

City of St. John's Engagement Sessions

Members of the Seniors Advisory Committee have been a vital part in the following engagement sessions held during the past year by the City:

- Walking Trails;
- Churchill Square Reorganization;
- The City Budget;
- Healthy Cities; and
- Traffic Calming.

Age-Friendly Cities – World Health Organization (WHO)

A sub-committee of the committee has been meeting since 2019 to review the eight domain checklists from the WHO to qualify the city as an Age Friendly City by the WHO.

An age-friendly city has policies, services, settings and structures that support and enable people to age actively by: recognizing the wide range of capacities and resources among older people; anticipating and responding flexibly to ageing-related needs and preferences; respecting their decisions and lifestyle choices; protecting those who are most vulnerable; and promoting their inclusion in and contribution to all areas of community life.

On December 9, 2021, St. John's City Council provided approval for the Seniors Advisory Committee to move forward with actions to engage our city to become more age friendly. Application to the World Health Organization for Age-Friendly Cities designation has been submitted for approval. Work continues on the development of an Age-Friendly Policy for the city and an Age-Friendly Policy Lens to guide all actions, servicing and infrastructures that the city engages.

Senior of the Year Award – 2022

This award recognizes a senior who has made a significant contribution to the community through volunteering, helping others, or participating in activities such as music, sport, recreation, or art. The recipient of the award for 2022 was Jocelyn Delaney. Ms. Delaney has been a leading volunteer in the Shea Heights Community for over 50 years, from Boy Scouts to sports teams to working the canteen at the Folk Festival. She is currently a key player in organizing Winterfest, bringing the community back together after the last two years and has also served on the Shea Heights Community Centre Board for many years.

Seniors' Week 2022

Seniors' week is a week-long celebration planned by the Seniors Advisory Committee Sub-Committee. Senior's week is an opportunity for the City to recognize seniors and provide them with information

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

and activities to improve their quality of life. This year's Seniors Week will be held October 3-7, 2022. Senior's Week this year will include the following:

- Painting;
- Line Dancing;
- Bingo;
- Active for Life Demonstration; and
- Information Presentations.

NLPSPA is represented on this Committee by Paul Fisher, Board Director.

SOCIAL ACTIVITIES (Sharron Callahan):

During this past year, virtual events of a social nature were mostly the order of the day. Events that fostered enjoyment, song, music, and storytelling offered by community organizations were shared widely with the membership and attendance was encouraged. While plans were well underway for the usual annual Christmas/New Year celebration, we found ourselves once again derailed by the COVID pandemic. We remain hopeful that this coming season's holiday dinner and dance will go ahead as planned

CONCLUSION:

Since this will be my last opportunity to publicly thank all those involved in the processes of change over the past two years, I would like to take the time to say a huge thank you to everyone who has helped, in any way, to make my two years as president some of the most rewarding times I have spent. As a Board, I know we had our skeptics, in the beginning, but as things started to unfold, I felt that, little by little, everyone came to understand and support the need for change and the changes themselves, as they developed. So, to the Board of Directors, I say a very sincere "Thank You" for your commitment to your Association and to the acceptance of change which, as we get older, seems to be a little more difficult. To Cheryl, our Administrative Assistant at the Office, "Thank You" for accepting the changes and for all the help and assistance you gave along the way, and will continue to give in future. To our Committee Leads, "Thank You" for accepting the changes to your roles and for the smooth transition of putting these changes into effect. To our Bookkeepers/Accountants, Liz and Joan, "Thank You" for hanging in there with us, through all the necessary changes, as they affected you. To our Executive Committee, for your continued support and understanding as to the new direction in which the Association was heading. To our "President Elect", Wayne Noseworthy, for his constant words of wisdom and his patience, as we slogged through much of the fine tuning. Last, but by no means least, to the most amazing Executive Director, Sharron Callahan, whose service, work ethic, knowledge and dedication to this Association is beyond measure, goes my most heartfelt gratitude for the busiest but most productive two years of my life, and I would assume, hers as well. Without the background knowledge, history, passion for and commitment to NLPSPA that this

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

individual possesses, these changes, though possible, could never have been reached within two years. She was relentless in her duties and went far and beyond, on most occasions, that which was required of her. I, personally, will never be able to thank her enough and I can only hope that she knows how much she is valued by this current Board of Directors and by you, the members of this wonderful Association, for all that she has done...past and present. From the bottom of my heart, Sharron, "Thank You!"

There is one other person who, though not a member of the Board or connected in any official way to the Association, deserves a huge vote of thanks. That person is none other than my other and better half, Gerry Noseworthy. Thank you, Gerry, for always being there for me, regardless of what my involvements have been, and for picking up the slack at home while I was busying myself with so many other things, over the past two years. I could not possibly have given this Association the time and work it required without your blessing and the sacrifices you made in order for me to be able to immerse myself into my role as President of NLPSPA.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Doreen', with a horizontal line underneath.

Doreen Noseworthy
President 2020 -2022

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

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

Welcome to the 32nd AGM of the NLPSPA. The Committee is excited to finally have an in-person meeting after two consecutive AGM Zoom Meetings. Your board members have worked tirelessly and cohesively on your behalf over the past twelve months to achieve results. None have worked harder than your President, Doreen, and your ED, Sharron. I want to thank them personally, on your behalf, for their dedication and work ethic.

The main objective of the Nominations Committee is to ensure that the board comprises individuals with the necessary skills, knowledge, experience, and diversity to ensure the board is effective in discharging its responsibilities.

At the AGM of 2022 we will have three vacancies to fill to achieve a full board compliment. We are so fortunate to have four qualified persons who have presented themselves for election at the 2022 AGM. Any other member wishing to present themselves for election from the floor will be given an opportunity to do so. The four persons presenting themselves for election are;

- Helena Bragg
- Craig Hall
- Brian Miller
- Clifford Reid

Resumes for the above are attached.

Those remaining on the Board of Directors are:

- Ann Marie Cleary
- Paul Fisher
- Doug Laing
- Ralph Morris
- Doreen Noseworthy
- Wayne Noseworthy
- Allan Reid
- Wayne Ruth
- Al Skehen

A second responsibility of the Committee is to seek persons who have made contributions to the organization and should be acknowledged for their continuous commitment by presentation of one of the Board awards. The Board will award one such award to a deserving, retiring Board Director at the Annual General Meeting on October 12, 2022.

NLPSPA: 32nd Annual General Meeting – Annual Report

Annual Report

Our appreciation is extended to all who have shown an interest in submitting their names to serve as a Board Director on the NLPSPA.

The Nominations/Awards Committee for 2022 is Al Skehen (Chair), Doreen Noseworthy (President), Allan Reid (Board Director) and Sharron Callahan (Executive Director).

Nominees for Board Elections 2022

Helena Bragg: Helena Bragg holds a BA. (Ed.), BA., and M. Ed. (Admin.). She has a long career with Transcontinental Media, Cabot Call Centre, Bragg Realty, NL Catholic Education Association and retired as Communications Instructor and Assistant Department Head, CNA. Helena has a long affiliation with Golf NL as Secretary, Junior Director, Vice President, President, Past President, and Provincial Archivist, Director and Governor at National level and has been admitted to Golf NL Hall of Fame. She has served on committees for a variety of sports including baseball, hockey, soccer, swimming, volleyball, tennis, and basketball. Helena is currently filling a vacancy on the Board and has been Board Secretary since her appointment. Helena lives in St. John's.

Craig Hall: Craig had a long career with the provincial government, first in Education, then CNA and longest with the Department of Forestry and Agriculture, retiring from that Department in 2008 as Regional Manager of Corporate Services. He is a retired Chartered Professional Accountant and brings a string knowledge of financial management and practices to the Board. He is also very knowledgeable of the PSPP, having managed that function as part of his duties as Regional Manager. Craig is a member of the Gander Co-op, a Board member of the Thomas Howe Forest Foundation, member and volunteer with the Gander and Area Food Bank and a member of the Gander Seniors' 50+ Club. He has also served as a past Board Director of NLPSPA and as President of the Central Branch of NLPSPA. Craig lives in Gander.

Brian Miller: Brian has a long career with the Government of Newfoundland and Labrador, having been a Senior Adviser with the Human Resources Secretariat, has held a number of senior executive positions, including that of Assistant Deputy Minister, Director of School Services Division, Manager of Human Relations, Administrator of the Whitbourne Youth Centre, and Manager of Human Resources for CONA in Qatar. He has also held a position as Executive Director with the Personnel Policy Secretariat with the Government of Saskatchewan (Finance) from 2016-2021. Brian offers a wealth of employee/labor relations, strategic planning, communications, and human resource policy to NLPSPA.

Cliff Reid: Clifford Reid (BSc. B.Ed., M.Ed. & Certificate of Industrial Ed.) spent 33 Years Teaching. He has served one term as a Municipal Councillor, Chair of the Walking Trail Committee in Reidville, Chairperson for Industrial Education Special Interest Council, a member of the Deer Lake regional Broadband Committee and Volunteer Web page developer for the Town of Reidville for 20+ years. Cliff is also filling a vacancy on the Board and has been instrumental during his time to lead the expansion of the NLPSPA social media presence and has spear-headed the redevelopment of the NLPSPA webpage. He also served as the co-Chair of the Communications & Public Relations Committee. Cliff lives in Reidville.

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

Submitted by,

Al Skehen

Chair, Nominations Committee

NLPSPA: 32nd Annual General Meeting – Annual Report

Annual Report

Proposed NLPSPA Constitutional Amendment 2022

At the Annual General Meeting on October 12, 2022, the Board of Directors is proposing two (2) amendments to the NLPSPA Constitution, as follows:

Proposed Amendment #1: to amend Article X to rename the Constitution Committee as the Governance Committee.

Background: The NLPSPA Constitution (as approved October 14, 2021), Article X-Committees, gives authority to the Board to appoint a Finance Committee, a **Constitution Committee**, and such other Committees as the Board deems necessary. The Board of Directors has found that the work of the Constitution Committee has significantly expanded over time to include more issues impacting the governance of the Association than simply oversight and management of the Constitution and bringing forth constitutional amendments or revisions and Board and member resolutions to the Annual General Meeting.

Since this expansion into more issues of governance, such as ongoing oversight of the quality of governance within the Association and monitoring and strengthening the Board's effectiveness and methods of operation, it would be more appropriate to have the reference in the NLPSPA Constitution reflect a **Governance Committee** rather than a Constitution Committee. The terms of reference for the Constitution Committee have been amended to reflect this proposed name change and are also presented for approval to the Board.

If approved by the Board, this amendment will be advanced to the AGM in October for approval by the membership.

MOTION:

*That Article X-Committees, Section 1 of the NLPSPA Constitution be amended to rename the Constitution Committee as the **Governance Committee**.*

Proposed Amendment #2: to amend Article XII to appoint the Executive Director as a signing officer of the Association.

Background: Since November of 2020, the Board of Directors of the Association has been transitioning from a Working Board into a Governance Board and this process will be complete with the hire of a full-time Executive Director.

Article VII: Board of Directors gives authority to the Board to “authorize the employment of such persons as it may deem necessary to carry out the administration of the affairs of the Association”. While the position of the Executive Director has been created to administer the affairs of the Association including all aspects of staff and business management, including the authority to sign

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

business contracts, pay bills, etc., it would be totally contradictory to the governance model of operations should the Executive Director not have any delegated signing authority. To enable this, an amendment is required to the NLPSPA Constitution, Article XII: Finances, section (g): **Appoint members from the Executive Committee as signing officers.**

In order to facilitate this process with the hire of the Executive Director, the Board of Directors resolved on June 17 “that the position of Executive Director be given delegated authority for the management of all staffing and business affairs of the Association, including the signing of business contracts, bill payments, and payroll functions within the scope of the approved position description. This resolution now requires incorporation into the NLPSPA Constitution, as proposed below:

MOTION:

That Article XII: Finances, section (g) be amended as follows to include the Executive Director as a signing officer: “Appoint members from the Executive Committee as signing officers, in addition to the Executive Director.

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

Appendices:

1. Appendix A – Constitution

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

Newfoundland & Labrador Public Sector Pensioners' Association

Constitution – 2021

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.

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:

NLPSPA: 32nd Annual General Meeting – Annual Report

Annual Report

- (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) Honorary 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.
 - 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.

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

4. No error or omission in the content of any notice of the Annual General Meeting shall affect such meeting or invalidate the proceedings.
5. The business to be transacted at the Annual General Meeting must include:
 - (a) adoption of the Minutes of the previous Annual General Meeting;
 - (b) receipt of the Annual Report of the Board of Directors;
 - (c) receipt of Committee Reports;
 - (d) receipt of the Treasurer's Report;
 - (e) receipt of the Audited Financial Statements;
 - (f) appointment of auditor(s);
 - (g) receipt of the Nominations Committee Report and election of Board Directors;
 - (h) any, other matter specified in the notice convening the meeting.
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:

NLPSPA: 32nd Annual General Meeting – Annual Report

Annual Report

- (a) the vote is by written secret ballot; or
- (b) the Chairperson's show of hands vote will change the result of the vote.

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:
 1. A President for a two (2) year term, and the President shall not be eligible for re-election for a second consecutive term;
 1. In the first year of the President's term, a Vice President for a one (1) year term;
 2. 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;
 3. There shall be no Vice President during the one (1) year term of the President Elect;
 4. 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.
 5. 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

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

- President. During the second year of the President's two (2) year term, the President Elect shall automatically become President.
6. 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.
 7. The immediate Past President shall be eligible to serve as a member of the Executive Committee for a period of one (1) year only.
 8. 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.
 9. The President or designate shall be the official spokesperson for the Association in communication with the media.
 10. 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.
 11. **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.
 12. **14. The Vice-President** shall assist the President in his/her duties and, in the absence of the President, function in that capacity.
 13. **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.
 14. **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.
 15. **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.
 16. The Board has the power to make by-laws, subject to ratification by the Annual General Meeting.
 17. Board Directors shall abide by all clauses of the NLPSPA Constitution, any established bylaws and policies, including the Code of Conduct, Oath of Confidentiality, and Conflict of Interest Policy.
 18. Should a member of the Board of Directors fail to perform any of the duties assigned or is found in violation of any established acts, bylaws or policies, the Board of Directors shall have the authority to impose such penalty, including dismissal from position, as appropriate to the circumstance.
 19. A Board Director may be removed from office before the expiration of term by a two-thirds majority vote of the Board of Directors present at a Special Meeting of the Board of Directors

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

duly convened for that purpose. A meeting for this purpose may be called only with the knowledge of the Director concerned.

20. 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.
21. 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.
22. The Board of Directors may engage, either with or without remuneration, such Advisers or Consultants as may be necessary to meet the Objectives of the Association.

Article VIII – Meetings of the Board of Directors

1. The Board of Directors shall meet at least four (4) times a year and at such times and places as the members determine or as summoned by the Secretary on the direction of the President.
2. Special meetings of the Board of Directors may be called by the President or by a notice in writing given to the Secretary by any five (5) members of the Board ten (10) days prior to the proposed meeting date. The Secretary shall notify all members of the Board and only such business may be transacted at the special meeting as is named in the notice.
3. Notice of any meeting of the Board of Directors shall be given in writing or by electronic means not less than three (3) days before such meeting. No notice shall be necessary in the case of a meeting held immediately upon the adjournment of an Annual General Meeting.
4. No error or omission in the content of any notice calling a meeting of the Board shall affect such meetings or invalidate the proceedings.
5. A majority of the Members of the Board of Directors, one of whom shall be the President, the Vice-President or the President Elect shall constitute a quorum for each meeting of the Board. No business shall be transacted at any meeting of the Board unless a quorum is present. In the event of no quorum, an Executive Committee meeting may be held as provided for in Article IX, Section 3, Executive Committee.
6. If any member of the Board, without due cause, is absent from three (3) consecutive meetings of the Board this person's position shall be declared vacant by the Board.
7. The Board shall keep minutes of all its meetings and a copy of the minutes of every meeting shall be sent to each Board member.

Article IX – Executive Committee

1. There shall be an Executive Committee consisting of the President, Vice-President or President Elect, Secretary, Treasurer and immediate Past-President.
2. The Executive Committee shall, in the interval between meetings of the Board, act on matters requiring urgent and special attention that are within the Association's policy and exercise such other powers of the Board as may be delegated to it by the Board; such actions shall be subject to ratification by the Board at its next meeting.

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

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.
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.

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

NLPSPA: 32nd Annual General Meeting – Annual Report

Annual Report

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.
 - 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.
 - (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.

NLPSPA: 32nd Annual General Meeting – Annual Report Annual Report

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.

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 be present at that meeting and 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.

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

Amended by: AGM Membership, October 15, 2020 (Electronic Meetings)

Amended by: AGM Membership, October 14, 2021 (Board Director Accountability, insertion of Section 19, 20, and 21 to Article VII and section renumbering)