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NLPSPA

Newfoundland and Labrador Public
Sector Pensioners' Association

33rd ANNUAL GENERAL MEETING

Wednesday, October 11, 2023



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

NLPSPA: 33rd Annual General Meeting – Annual Report

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In Memoriam 2022-2023

Marion Andrews
Mary Ayles
Agnes Baggs
Garland Baikie
Gerald Baird
Linton Barnes
Violet Beck
Anne Bennett
Reuben Bickford
Ronald Billard
Cyril Blackwood
Derrick Blundon
Calvin Boyce
Nellie Brake
Cecilla Brothers
John Brown
George Broydell
Gertrude Bugden
Carmel Bullen
John Bursey
Daphne Butler
David Butler
Marie Butt
Elizabeth Caines
Robert Carew
Wilfred Carey
Marion Carrigan
Edna Carroll
Alvin Carroll
Iris Chafe
Phyllis Chaulk
Gerald Cheeseman
Douglas Clark
Zaida Clarke
Lillian Clarke
Michael Cleary
Margaret Cody
Roy Coffin
June Coleman
Stephen Colman-Sadd
Jacalyn Cook
Tom Coombs
Albert Coombs
William Cox

Patrick Crawley
Helen Crummey
Ambrose Denty
Job Dewland
Evelyn Dicks
Florence Dodge
Terrence Downey
Eldon Drodge
Valda Duffett
Bernice Dwyer
David Edwards
Harry Elliott
William Emberley
Patrick English
Peter Farrell
Ralph Fiander
Eric Field
Gordon Fifield
John Fitzgerald
Eugene Fitzgerald
Roland Fizzard
Augustus Flannigan
Adrian Fleming
Michael Flynn
Alice Flynn
Rite Froude
Carson Froude
Calvin Fry
Roland Fudge
Carol Gibbons
Stephen Gillard
Elizabeth Gosse
Cyril Gould
Lionel Goulding
Elizabeth Granter
Joan Green
Violet Green
Allan Greene
Claude Grimes
Mary Halbot
Margaret Haliburton
Elizabeth Halliday
Frederick Hancock
Terrance Handregan

Winnifred Harding
Sonia Harvey
Wendell Head
Marjorie Heath
Selby Hewlett
Harold Hillier
Margert Hillier
James Hoddinott
Elizabeth Hoddinott
John Hodge
Leander Holloway
Grace Holloway
Stephen Holmes
Mary Horan
Aidan Howell
Keith House
Helen Hull
James Inder
Elizabeth Jackson
David Jacobs
Fred Janes
Edmund Jenkins
E. Doreen Jewer
Lurley Johnson
Calvin Jones
Alton Joy
Margaret Kastrukoff
Thomas Kean
Francis Keating
Roy Keeping
Joyce Keeping
Katherine Kelly
Eileen Kennedy
Elizabeth Kennedy
Carmel Kielly
Ursula King
Harold King
Ella King
Soloman Lake
John Langer
Hilda LeGrow
Ivan Lethbridge
Daphne Lidstone
Irene Lowe

NLPSPA: 33rd Annual General Meeting – Annual Report

William Lush	Raymond Pynn	Muriel Vardy
Leonard Lye	Ruby Ralph	Bernice Verbree
S Warren Lynch	David Ralph	David Walsh
Loyola Mackey	Clarence Randell	Bernard John Walsh
Bernard Madden	Olive Reid	William Patrick Walsh
John Mahar	Bernard Reid	Leo Basil Walsh
Margaret Manning	Donald Rice	Joseph Walsh
Austin March	Edwin Richards	Carol Walsh
Robert E.W. Martin	John C Roberts	Augustus Walters
Shar Martin	Norman Roberts	James Warren
Agatha McDonald	Harold Rodway	Bryson Webb
Elizabeth McCarthy	Lena W Rogers	Horace Welsh
Marion McConnell	Carol Rolls	Graham Whalen
Marie McGrath	Callista Ryan	Marie Whelan
Florence McLeod	Clayton Saint	Gordon White
Eldred Mercer	Boyd Saunders	Gordon Williams
Gregory Michelin	Ada Saunders	Felix Williams
George Moore	Carl Saunders	Stanley Windsor
Francis Murphy	Donald Sheppard	Betty Winter
William Murphy	Ken Sheppard	Hope Wiseman
Anita Murphy	Frank Simms	William Wiseman
Donald Newell	Joanna Sinnicks	Ross Young
Doris Newman	John Slade	Kevin Young
Edward Noseworthy	Ralph Sparkes	
John Oates	Ken Spencer	
William O'Driscoll	Gery Spurrell	
Catherine Oliver	Frances Stacey	
Joan O'Reilly	Leonard Stacey	
Charles Pardy	John Stamp	
Alexander Park	Alexander Stapleton	
Herbert Parsons	Barbara Stone	
Ronald Parsons	Daisey Sutton	
Marion Parsons	Garfield Taylor	
Walter Payne	Mary Taylor	
Bernard Peddle	Mildred Taylor	
Melvin Pike	Sylvia Thornhill	
Lloyd Pinsent	Ena Tilley	
Shirley Porter	Neta Toms	
Bruce Power	Austin Tucker	
Marie Price	Lloyd Tucker	
Paul Priddle	Robert Trupin	
Lewis Pynn		

Well Done, Good and Faithful Servants, Rest in Peace

Background Items:

- 1. Vision, Mission, and Strategic Directions**
- 2. Board of Directors and Committees**
- 3. Rules of Order**
- 4. Agenda**
- 5. Minutes of 2022 Annual General Meeting**

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

BOARD OF DIRECTORS 2022/2023:

Executive: Wayne Noseworthy President
Craig Hall Vice President & Treasurer
Helena Bragg Secretary
Doreen Noseworthy Past President

Directors: Ann Marie Cleary Paul Fisher
Doug Laing Ralph Morris
Allan Reid (resigned) Cliff Reid
Wayne Ruth Al Skehen

SCHOLARSHIPS:

Ann Marie Cleary, Chair
Sharron Callahan
Doreen Noseworthy

NOMINATIONS/AWARDS:

Al Skehen, Chair
Sharron Callahan

FINANCE COMMITTEE:

Craig Hall, Chair
Helena Bragg
Sharron Callahan
Doreen Noseworthy
Wayne Noseworthy

AGM & CONVENTION:

Doreen Noseworthy, Chair
Sharron Callahan
Cheryl Myers

GOVERNANCE:

Wayne Noseworthy, Chair
Sharron Callahan
Doreen Noseworthy

COMMUNICATIONS & PR:

Clifford Reid, Chair
Sharron Callahan
Cheryl Myers

GROUP HEALTH INSURANCE:

Helena Bragg

PROVIDENT 10:

Doug Laing
Ralph Morris

HUMAN RESOURCES:

Brian Miller, Chair
Paul Fisher
Doug Laing
Doreen Noseworthy

STAFF:

Executive Director: Sharron Callahan
Administrative Assistant: Cheryl Myers

SENIOR'S ADVISORY COMMITTEE, ST. JOHN'S:

Al Skehen

Rules of Order

1. The meeting shall commence at 11:00am, on Wednesday, October 11th, 2023.
2. The parliamentary process of the AGM shall be under the direction of the Chairperson, President Wayne Noseworthy, with support from Past President, Doreen 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.

AGENDA NLPSPA Annual General Meeting Wednesday, October 11, 2023, 11:00 AM

1. Call to Order/Welcome
2. Land Acknowledgement
3. Rules of Order for Meeting/Confirm Quorum
4. Adoption of Agenda for 2023 Meeting
5. Minute of Silence for Deceased Members
6. Introduction of 2022 – 2023 Board Members
7. Adoption of 2022 AGM Minutes
8. a) Nominations Committee Report – Chair, Al Skehen b) Elections
9. a) Treasurer's/Finance Committee Report – Treasurer, Craig Hall
- b) Presentation of 2022 Audited Financial Statements – Treasurer, Craig Hall
- c) Appointment of 2023 Auditor – Treasurer, Craig Hall
10. Adoption of Annual Report – President, Wayne Noseworthy
11. Presentation of Strategic Plan 2024-2028 – Executive Director Sharron Callahan
12. Scholarship Announcement & Presentation – Ann Marie Cleary
13. Constitution Amendments/Resolutions to AGM – President Wayne Noseworthy
14. Election Results – Chair, Al Skehen
15. Recognition Awards – President Wayne Noseworthy
16. Public Sector Pension Plan, Update, Chuck Bruce, CEO Provident 10
- 12:30 PM LUNCH, followed by entertainment
17. Other Business/Announcements/Adjournment

MINUTES

**NLPSPA 32nd Annual General Meeting October
12, 2022**

**VENUE: Comfort Hotel & Conference Centre
106 Airport Road, St. John's**

1. Call to Order:

The meeting was called to order at 7:00 PM by Doreen Noseworthy, President, who welcomed everyone to the 32nd Annual General Meeting of the Newfoundland and Labrador Public Sector Pensioners' Association. President Noseworthy advised this has been a busy year for the Association as the Board worked diligently to complete the transition strategy from a Working Board model to a Governance Board model. President Noseworthy also expressed how encouraging it was to have so many members in attendance, after an absence of three years of in-person events due to the pandemic.

The meeting was constituted 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 2021 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. Confirm Rules of Order:

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

Moved: Al Skehen **Seconded:** Ann Marie Cleary

Motion Carried

Quorum was confirmed by Sharron Callahan, Executive Director.

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

3. Adoption of the Agenda for the 2022 Meeting:

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

Moved: Cliff Reid Seconded: Fred Oates

Motion Carried

4. Minute of Silence for Deceased Members:

President Noseworthy extended an expression of sympathy to the families and friends of members who passed 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.

5. Introduction of the 2021 - 2022 Board Members:

President Noseworthy introduced the members of the Board of Directors for the past year: Helena Bragg, Ann Marie Cleary, Paul Fisher, Doug Laing, Ralph Morris, Wayne Noseworthy, Fred Oates, Allan Reid, Clifford Reid, Wayne Ruth, Al Skehen, and herself, Doreen Noseworthy, as President. President Noseworthy also noted that two of the Directors (Helena Bragg and Clifford Reid) were replacement Directors this year for vacancies on the Board and that they had submitted their names for election at this AGM. 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 work and support of both Sharron Callahan and Cheryl Myers over the last year. She noted that, as Executive Director, Sharron continued the process of transitioning the Board from a Working Board model of governance to a Policy Board model of governance. President Noseworthy indicated this was a monumental shift for the Board and she was pleased that the foundation had now been completed and that, from this year forward, we will be in implementation mode. She also acknowledged the contributions of our Office Administrative Assistant, Cheryl Myers, who is the Association's constant and congratulated Cheryl on celebrating ten (10) years of committed and dedicated employment with the Association.

6. Adoption of the Minutes of the 2021 AGM:

President Noseworthy presented the Minutes of the 31st 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 Virtual Annual General Meeting, of October 14, 2021, as presented.

Moved: Ann Marie Cleary **Seconded:** Al Skehen

Motion Carried

7. Nominations Committee Report – Committee Chairperson, Al Skehen:

The Nominations Report was presented by Al Skehen, Chair of the Nominations Committee, who referenced the slate of nominees contained in the Annual Report.

Al Skehen advised that the following had offered themselves for election to the Board of Directors: Helena Bragg, Craig Hall, Brian Miller, and Clifford Reid. Each candidate was given an opportunity to speak briefly, to the delegates, before the votes were taken.

Al Skehen then called for nominations from the floor. As a result, Ed Moore was nominated and accepted the nomination. His name was added to the ballot and he was provided with an opportunity to speak to his nomination as well.

Nominations ceased and ballots were distributed to those members eligible to vote. Ballots were collected by Sharron Callahan, Mary Cleary, Fred Oates, and Ann Marie Cleary. Sharron Callahan and Mary Cleary acted as scrutineers of the ballots.

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

Treasurer's Report and 2021 Audited Financial Statements

Fred Oates presented the treasurer's/finance committee report, the audited financial statements, and the recommendation for the auditors for 2022. Fred asked if there were any questions. Seeing none, the following motions were presented:

a) Presentation of the 2021 Audited Financial Statements

Motion: That the audited financial statements of the Newfoundland and Labrador Public Sector Pensioners' Association for the fiscal year 2021, be accepted as presented.

Moved: Fred Oates **Seconded:** Ann Marie Cleary

Motion Carried.

b) Appointment of Auditors for the 2022 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, 2022.

Moved: Fred Oates **Seconded:** Clifford Reid

Motion Carried

9. 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.

Following the overview, a motion to accept the report was presented.

Motion: To accept the Annual Report, as presented.

Moved: Doreen Noseworthy **Seconded:** Al Skehen

Motion Carried

10. Scholarship Report – Ann Marie Cleary

President Noseworthy called upon Ann Marie Cleary, a member of the Scholarships Committee, to present a recap of this year's program and to announce the 2022 scholarship recipients. Ann Marie advised that the Scholarship Program of the Newfoundland and Labrador Public Sector Pensioners Association (NLPSPA) had become a cornerstone membership program ever since the program was launched in 2017. She indicated that this program is, most assuredly, one of the best undertakings for the Association and that the scholarship program has been well received by many family members of NLPSPA. Thus far, close to 400 applications have been received in the six years since the scholarship program has been offered. Of these 400 applications, 81 were submitted for the 2022 scholarship program. It is the intention of the Board that, as long as resources continue to be stable, this Program will continue for many years into the future.

Ann Marie then advised that the NLPSPA Scholarship recipients for 2022 were:

1. Jenni Simpson, Glovertown, \$2,000, Bachelor of Science at Acadia University;
2. Erica Evelyn, Victoria, \$1,500, Bachelor of Arts International Studies, Memorial University;
3. Sarah Warren, Robert's Arm, \$1,000, Bachelor of Arts and Science in Health at St. FX;
4. Gavin Hull, Paradise, \$500, Bachelor of Science, at Memorial University.

It was also noted that testimonials had been received from all recipients, expressing their gratitude for choosing them to receive the scholarships and how these scholarships would help them with the costs of their education.

11. Constitution Amendment/Resolutions to AGM - Doreen Noseworthy

President Doreen Noseworthy presented the proposed amendments to the NLPSPA Constitution.

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, 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**, as opposed to 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.

MOTION:

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

MOVED: Al Skehen **Seconded:** Helena Bragg
Motion Carried

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

Background: Since November, 2020, the Board of Directors of the Association has been transitioning from a Working Board to 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 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.

MOVED: Fred Oates **Seconded:** Clifford Reid

There was a question posed to the motion concerning the authority of the Executive Director to hire and dismiss staff. The question was answered by advisement that the Association now had a complete Human Resources Manual of Policies and Procedures that governed the processes for staff hire and management. It was pointed out that the motion in question pertained to signing authority for bill payments, payroll, business contracts, etc.

Motion Carried

12. Election Results – Al Skehen

Al Skehen advised that the following had been elected to the Board of Directors for the year 2022-2023:

- Helena Bragg
- Craig Hall
- Clifford Reid

Motion: That the ballots for the 2022 election of Board Directors be destroyed.

Moved: Al Skehen Seconded: Helena Bragg

Motion Carried.

13. Recognition

On behalf of the Board of Directors, President Doreen Noseworthy acknowledged, with gratitude, the contribution of Fred Oates who is completing his Board terms at this AGM. Fred Oates has been a fixture with the Board of Directors for six years now. He has seen growth, challenges, and many successes. He has been ever present at Board deliberations, bringing a sense of reason and practicality to all Board and committee discussions. Fred has served as Treasurer for the Association for the past five (5) years and we have been blessed with his guidance and diligence in the management of our financial assets. In addition to being Treasurer, Fred has served the Association on a number of committees over the years, has been quick to offer support and has always offered sound advice on all issues.

His nominees recognized him as knowledgeable and well-informed with the ability to express his own views and perspectives on things, while always remaining open and receptive to the opinions and views of others. He is a person of great integrity and honesty, with a deep sense of fairness and justice. He blends these fine qualities with just the right amount of humor, to lighten moments that can often become a little intense.

As Fred Oates completes his terms, the Board of Directors honoured him by awarding him an Honourary Director of the Association.

Fred was presented with a Certificate indicating his Honourary Director status and his name will now be engraved on the large plaque in the board room of the NLPSPA Office.

14. Adjournment

Motion by Fred Oates: that the 2022 AGM be adjourned.

The AGM adjourned at 8:45 PM.

Minutes recorded by Sharron Callahan, Executive Director

NLPSPA: 33rd Annual General Meeting Annual Report

Financial Reports:

1. Treasurer's Report

2. Financial Statements 2022

NLPSPA: 33rd Annual General Meeting Annual Report

Treasurer's Report 2022

On behalf of the Finance Committee, I would like to welcome everyone to the Annual General Meeting of the Newfoundland & Labrador Public Sector Pensioners Association (NLPSPA). I will present the Audited Financial Statements, of the Association, for the year ending December 31, 2022.

Our Association is in a great financial position as of the end of the fiscal year with a surplus of \$20,199, investments of \$662,052 and cash on hand of \$103,754.

I wish to thank the Finance Committee for their support and advice during the year and a big thank you to Elizabeth Dawe and Joan Osmond for their excellent work in providing financial support to the Association for the year ending December 31, 2022. I also would like to recognize the excellent work and a big thanks to Sharron Callahan, Executive Director for her excellent support to the Finance Committee and Management of the Association and to Cheryl Meyers, Administrative Assistant, for her hard work and dedication to ensure the efficient functioning of the office throughout the year.

In closing, I would like to remind the membership that we did receive the Audit for 2022 with no qualifications. Our membership continues to grow and we and look forward to another exciting year for 2023.

Respectfully submitted,

Craig Hall

Craig Hall CPA, CGA
VP & Treasurer

NLPSPA: 33rd Annual General Meeting – Annual Report
Annual Report

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

Financial Statements

Year Ended December 31, 2022

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.

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Year Ended December 31, 2022

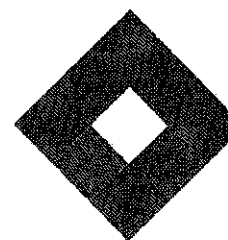
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NOSEWORTHY CHAPMAN

chartered professional accountants

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

T: 709.364.5600 F: 709.368.2146 W: noseworthychapman.ca



INDEPENDENT AUDITOR'S REPORT

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

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, 2022, 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, 2022, 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.

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:

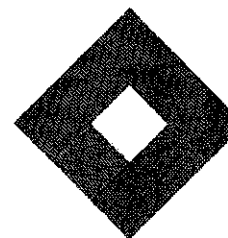
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NOSEWORTHY CHAPMAN

chartered professional accountants

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

T: 709.364.5600 F: 709.368.2146 W: noseworthychapman.ca



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

- 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

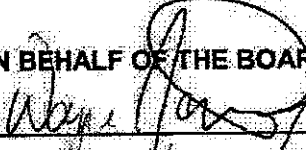
Chartered Professional Accountants
St. John's, NL
August 27, 2023

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.**Statement of Financial Position****December 31, 2022**

	2022	2021
ASSETS		
CURRENT		
Cash	\$ 103,754	\$ 94,513
Guaranteed investment certificates	662,052	656,151
Accounts receivable	17,982	7,654
Prepaid expenses	3,192	1,753
	\$ 786,980	\$ 760,071
LIABILITIES		
CURRENT		
Accounts payable	\$ 11,510	\$ 10,275
Deferred income	5,787	312
	17,297	10,587
NET ASSETS		
Unappropriated net assets	269,683	249,484
Defence fund	500,000	500,000
	769,683	749,484
	\$ 786,980	\$ 760,071

LEASE COMMITMENTS (Note 4)

ON BEHALF OF THE BOARD



Sharon Callahan
Director

Director

(Executive)
Director

See notes to financial statements

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.**Statement of Revenues and Expenditures****Year Ended December 31, 2022**

	2022	2021
REVENUES		
Membership fees	\$ 233,942	\$ 234,170
Partnerships/advertising	60,000	60,000
Convention and Annual General Meeting	6,297	100
Interest income	5,901	4,145
Social events	3	3
	306,143	298,418
EXPENDITURES		
Bank charges, interest and penalties	1,982	1,720
Branch activities (recovery)	-	(937)
Business taxes	1,558	1,558
Convention and Annual General Meeting	28,400	2,138
Equipment rentals and purchases	5,897	16,269
Insurance	2,316	2,229
Office and administration	12,764	9,754
Pensioners meetings	2,413	3,105
Postage	6,325	10,042
Printing	1,411	1,661
Professional services	29,487	31,426
Public relations (recovery)	(63)	1,227
Rent	16,539	16,539
Salaries and benefits	139,752	117,381
Scholarships	5,000	5,000
Social events	1,103	1,000
Telephone	12,576	10,224
Travel	12,400	6,404
Website development	6,084	909
	285,944	237,649
EXCESS OF REVENUES OVER EXPENDITURES	\$ 20,199	\$ 60,769

See notes to financial statements

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.
Statement of Changes in Net Assets
Year Ended December 31, 2022

	General Fund	Defense Fund	2022	2021
NET ASSETS - BEGINNING OF YEAR	\$ 249,484	\$ 500,000	\$ 749,484	\$ 688,715
EXCESS OF REVENUES OVER EXPENDITURES	20,199	-	20,199	60,769
NET ASSETS - END OF YEAR	\$ 269,683	\$ 500,000	\$ 769,683	\$ 749,484

See notes to financial statements

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.**Statement of Cash Flows****Year Ended December 31, 2022**

	2022	2021
OPERATING ACTIVITIES		
Cash receipts	\$ 295,388	\$ 289,127
Cash paid to suppliers and employees	(286,147)	(237,819)
Interest received	5,901	4,145
INCREASE IN CASH	15,142	55,453
Cash - beginning of year	750,664	695,211
CASH - END OF YEAR	\$ 765,806	\$ 750,664
CASH CONSISTS OF:		
Cash	\$ 103,754	\$ 94,513
Guaranteed investment certificates	662,052	656,151
	\$ 765,806	\$ 750,664

See notes to financial statements

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.

Notes to Financial Statements

Year Ended December 31, 2022

1. GENERAL

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.

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.

Financial instruments policy

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

Revenue recognition

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

Measurement uncertainty

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

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.

Notes to Financial Statements

Year Ended December 31, 2022

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, 2022.

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:

2023	\$	6,523
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Presentation and Adoption of Annual Report:

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

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2023 PRESIDENT’S ANNUAL REPORT

It is with pride and humility that I present this Annual Report. My first year as your President has flown by very quickly!

Continuing the work of our previous Board, the overall goal has been to advance the functioning of our 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; this has now been accomplished. The last step in this process was the hiring of a new full-time permanent Executive Director and, as we now know, this was realized with the appointment of Sharron Callahan in October of 2022.

My predecessor, Doreen, noted in her detailed report last year that we have expanded on the “Green” approach to running the organization. This has brought new efficiencies at the same time.

We have moved to quarterly Board meetings utilizing both in-person and virtual gatherings, depending on the time of year and the nature of decisions to be taken.

This venture into newer technologies has enabled us to continue to offer many events virtually, thus allowing us the ability to offer many important information sessions to our membership, their friends and families.

Our committees have been quite busy during the current year, dealing with all the issues within their respective roles. Your Directors have been extremely diligent carrying out their duties. I encourage you to examine closely each of the Committee Reports to get a full appreciation of the excellent undertakings within your Association.

I have worked most closely with the Executive Committee, and all our committees for that matter, during this past year and realize fully the dedicated leadership and commitment within those groups, particularly as they, in tandem with Executive Director Sharron, help direct the ongoing work of the Board.

Over this past year, the association’s efforts have been concentrated over four broad strands: Operations, Governance, Communications and Advocacy. As this is the final year of our current strategic plan, the Board is pleased to release to the membership at the Annual General Meeting our new Strategic Plan for 2024-2028, that will have an additional heightened emphasis on membership support, events, and outreach.

It is neither my intention nor style to repeat in this Presidential summary the great work done this past year relative to the four elements noted above. But, to get a full appreciation of our accomplishments, I remind you to read all the reports of the Committee Chairs, as contained in this booklet; more particularly, I implore you to please take the time to examine closely the report of the Executive Director.

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Sharron has done an amazing job for us in her new role, as she has done over the last number of 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 have without her dedicated leadership, knowledge and guidance.

Having said that, I must also acknowledge and commend the continuous dedication shown by Cheryl Myers this year and every year. Cheryl is the voice and the face of the organization that our members have come to admire when they reach out to NLPSPA.

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):

I will begin my report to you for the past year by thanking the Board of Directors for their confidence in offering me the position of Executive Director for the next three years, with an option for renewal after this period. I am honored by the trust of the Board and of you, the membership, and I pledge to always have the interests of the Association and its membership front and center in all that I undertake.

It has been an extremely busy year for NLPSPA, and I am pleased to report that we continue to be a viable, active, and engaged association on many fronts, including membership activities and interests, pension and health related benefits, advocacy, communications, and maintaining a sound and firm infrastructure. The Board's transition from a Working Board to a Governance and Policy Board is now functioning well and is solidified with a clear division and understanding of what committees are responsible for "governance" matters and what are "operational" committees and who is accountable.

As we closed the file on the 2022 Annual General Meeting and Convention, the Board immediately got down to business by establishing its Executive Committee, signing officers and Committee Board Leads and established a meeting schedule for the coming year. 2024 will again be a convention year for the Association, so stay tuned for news on all the planning and announcements early in the new year.

One of the biggest accomplishments in the past year was the launch of a revised, updated, and more user friendly NLPSPA Website. After a year of careful and studious planning under the guidance and leadership of Cliff Reid, the NLPSPA's newly updated website was launched online on November 9, 2022. While we had some small glitches occur every now and then, the website is a significant improvement to our ability to communicate to the membership and the general public. Again, under Cliff Reid's guidance, the Association continued to add more information, reports, historical documents, and news releases to the website and has undertaken a focused approach to promote membership interest in this online platform for news and points of interest. NLPSPA has also been focused on increasing its social media presence and followers and likes are increasing each time a

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new post is made to our Facebook account. I direct you to Cliff's communications report for more specific details.

Advocacy was high on the agenda for this past year. Through the Coalition, issues were raised with those in positions of decision-making authority to effect change. Some issues continue to be of concern, as decisions are still pending. One such issue is the Review of the Statutory Offices of the House of Assembly and the inclusion in that review of the Office of the Seniors' Advocate. Our concern stemmed from the fact that the Office of the Seniors' Advocate was included in this review and in the terms of reference for the review it is stated "whether each Statutory Office requires the dedication of a full-time statutory officer (Seniors' Advocate) or whether it could be part-time or on an as needed basis." This was gravely alarming as NLPSPA and the Coalition had fought long and hard to have this position created and now, five years into the position there is consideration it is no longer needed. NLPSPA and the Coalition made a strong submission that opposed any action by the Government to eliminate the Office of the Seniors' Advocate. As of this writing and even though submissions have closed, the review is still underway by Commission officials.

Throughout the year, various meetings were held with Government officials, including MP Joanne Thompson (Federal Seniors' Caucus Lead), MP Darren Fisher (Parliamentary Secretary to Ministers Khara and O'Regan), and Minister Paul Pike (Minister of CSSD). We participated in the review of the Independent Appointments Commission and made submissions to the NL Minister of Finance on how unclaimed cost-of-living cheques could be collected, identified issues with medical transportation, and how confusing and time-consuming it was to get some authorizations for services that are insured through the Group Insurance Plan. The Coalition was also most diligent in participating in the stakeholder engagements for the development of the Social and Economic Well-Being Plan (Poverty Reduction), including holding member engagements and meeting directly with the Minister and departmental staff. This Plan has yet to be finalized and released by the Government.

Another concern for the Association is the announced Review of Long-Term Care and Personal Care Homes in the province. However, through actions by the Seniors' Advocate, a Community Stakeholder Committee has been established and I have been appointed as a member of this panel. I held a one-on-one discussion with the Chair of the Expert Advisory Panel, Dr. Janice Keefe, and multiple meetings have been held with the Seniors Advocate. The Committee has had one meeting to date and others are to be scheduled.

All Issue Briefing Papers for any meetings with government officials and submissions to the HOA (House of Assembly) Review Commission are available on the NLPSPA website.

During this year, the Board struck an ad hoc team to review, develop, and prepare a new Strategic Plan for the next cycle of 2024-2028. Multiple meetings were held, and the plan was successfully prepared and presented to the Board for approval in June 2023. Following this approval, a set of

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“targets and measures” were developed to guide the Board in gauging the success of the Plan over the four-year cycle. The Strategic Plan for 2024-2028 is to be presented to the membership at the AGM.

Also, during the year past, policy documents were developed or revised, as appropriate; the audit process proceeded as it should with a clear audit for 2022 recorded; nominations were called to fill the upcoming vacancies on the Board of Directors; and a Briefing Paper on Indexation in the Public Sector Pension Plans was developed and is available on the NLPSPA website.

Towards the end of this year in review, NLPSPA has entered discussions and is planning in partnership with the Community Sector Council, TechKNOWtutors Program, to provide courses in digital technology for the membership. These courses will cover topics such as social media (Facebook, Instagram, Twitter, etc.), Organizational Essentials (Microsoft Office, google workspace, etc.), Employment (LinkedIn, online resume writing), with other courses to include email setup, protecting oneself online, grocery shopping online, and online banking, etc. We expect the curriculum to be available this Fall season.

Congratulations are extended to the Association on being approved for grant funding from the Community Services Recovery Fund! We were granted \$12,355.00 to increase our capacity for membership outreach by the purchase and installation of high-level technology equipment for the NLPSPA Board Room. The equipment needed is now in place, the NLPSPA board room has been reconfigured, and technology support in the use of the equipment has been obtained. Testing of the equipment has also been done and I am pleased to say, “we have arrived” and completed the project as planned.

Once again, the Scholarship Program for 2023 remains our most successful accomplishment, ever since its establishment. We continue to be amazed by the caliber of the students applying for this assistance and know that they will do very well in their chosen fields of study. NLPSPA is proud to be able to contribute to this learning opportunity.

During the past year, NLPSPA undertook to establish a stronger relationship with Provident 10 and the NL Teachers’ Association to participate in the pre-retirement seminars, to develop shared communication opportunities and to explore more effective ways to reach public sector pensioners who are not NLPSPA members and to welcome them into the Association. This is a work in progress and has a high priority in the strategic priorities for the new Plan.

Discussions have been held with Anthony Insurance to understand the impact of the merger with belairdirect on the PERKS Program and the Funding Contract with NLPSPA. Preliminary discussions indicate there will be no impact to our funding contract, except a slight amendment to rename the provider, and while the PERKS program will be rebranded, we understand the benefits to NLPSPA members will increase and will be advised personally to everyone at their policy renewal date. As the Association receives more information, it will be posted and shared with the membership.

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In closing, I offer a huge thank you to Cheryl for all her assistance and support over this past year; to Liz and Joan, our bookkeepers, for your timely work and availability to answer all finance related questions; to our NLPSPA Board for your confidence and trust in accepting me for the position of Executive Director; and to our President Wayne, Executive members, and Committee Leads, it has been a pleasure to work with you over this past year and to be a part of our advancements in communications, advocacy, and membership outreach. To the membership of NLPSPA, it has been and is my honor to have your trust and confidence to be 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. Over the years, the Coalition has gained a highly regarded reputation and a high level of respect for its well-researched positions and professional approaches to the issues of concern for aging persons and as a result, is able to engage with all political leaders at all levels of government who can make decisions for improvement or remedy to the concerns of the affiliated member associations.

On September 14, 2022, the Coalition participated in a meeting of the Canadian Health Coalition, where Jagmeet Singh was the guest speaker. Mr. Singh addressed the Confidence and Supply Agreement with the Liberal Government and how the NDP would expect accountability. He also addressed the lack of primary care physicians, the dental care bill, Universal Pharmacare and the Hoskins report, and that the NDP would insist on enforcement of the Canada Health Act.

A letter was written to Minister Siobhan Coady on the Accommodation Tax and its impact on persons having to visit St. John's for purposes other than tourism. Currently this issue is on hold, as it requires further discussion with the Mayor and Council of St. John's.

A letter was also written to Minister Siobhan Coady and Minister Tom Osborne on a number of issues concerning medical transportation. This is an ongoing issue of concern and will continue to be brought forward to the right health agency and Ministers.

A Coalition meeting was held with Minister Tom Osborne, Minister of Health and Community Services on September 28, 2022. Topics presented included the need for a National Seniors Strategy, advancement of National Universal Pharmacare, Personal Care Home Standards, Long Term Care Standards, Continuing Builds of LTC facilities, Dementia Care Action Plan; Building Code Standards; dental care plan; closure of emergency services, lack of family practitioners, LPN's and RN's practice to full scope; and push to digital services without alternate servicing to folks without capacity. The Issues Document presented to the Minister can be viewed in the Coalition section of the NLPSPA website.

On December 5, 2022, the NLPSPA and the Coalition sponsored a public engagement session with the Seniors' Advocate to confirm or revise the issues that had earlier been identified to her office since her appointment. Over 60 people attended the engagement session. All areas of health care,

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housing, finances, and poverty were discussed as people shared their lived experiences and the impact on their lives. The information gained subsequently informed the Report of the Seniors Advocate “Status Report on Recommendations 2022-2023”.

The Association through the Coalition is very concerned with the review of the Statutory Offices of the House of Assembly. Our concern stems from the fact that the Office of the Seniors’ Advocate is included in this review and the terms of reference state “whether each Statutory Office requires the dedication of a full-time statutory officer (Seniors’ Advocate) or whether it could be part-time or on an as needed basis.” This is gravely alarming as NLPSPA and the Coalition fought long and hard to have this position created and now, six years into the position there is consideration it is no longer needed. NLPSPA and the Coalition have made a strong submission to Commissioner Fowler that opposes any action by Government to eliminate the Office of the Seniors’ Advocate. This submission is available on the NLPSPA website.

In continuing to ensure engagement in the Personal Care and Long-Term Care Review, I reached out to the Expert Panel to introduce ourselves, to inquire an update on what and when would be the process for engagement, and who the person “with lived experience” would be and if this Coalition could have any input into the selection. I expected an administrative reply but was duly pleased when the Chair of the Expert Panel, Dr. Janice Keefe, asked for a meeting with me. We met via telephone on May 15 for over an hour and I have every confidence, as a result, that we will be included in stakeholder engagements, albeit the person with lived experience to the Expert Panel had already been chosen. For your information, Dr. Keefe is Professor and Chair of the Department of Family Studies and Gerontology, the Lena Isabel Jodrey Chair in Gerontology and Director, Nova Scotia Centre on Aging at Mount St. Vincent University, and a NS Health Affiliated Scientist (Research). Since this outreach to Dr. Keefe, I have been appointed by the Minister of Health and Community Services as a member of the Community Stakeholder Committee to the Long-Term Care and Personal Care Homes Review. In addition to the one-on-one discussion with the Chair of the Expert Advisory Panel, multiple meetings have also been held with the Seniors Advocate. The first meeting of the Community Stakeholder Committee was held on August 24, mostly to acquaint the committee with each other and to understand the scope of the review and the committee’s role in it. Other meetings are pending.

Review of the Independent Appointments Commission. I participated in a stakeholder engagement on May 10, led by David Conway, the person appointed to do the review. It was most informative and very engaged, including why the review was being done. Mr. Conway advised that so far, he had conducted about 60 interviews and the emerging issues appeared to be: timeliness of appointments; transparency of process; credibility; complicated application process; need for diversification; need to streamline the process; culture change is needed; consideration of incentivization; and posted information about the IAC is not current. His report has since been filed and is available on the NL Government website.

NDP Town Hall on Health Care. I attended the NDP Town Hall meeting on May 6. The meeting included MP Don Davies from BC, who is the NDP Critic on Health in the Federal Parliament and the original author of the Dental Care Bill. I had the opportunity to address the audience and politicians on the crisis in NL, the failure to recognize and action small fixes rather than focusing on

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the larger governance structures, lack of community medical care, and so much more. It was a productive meeting.

A Coalition Meeting was held on June 26. Topics for discussion included: Cost of Living Cheques; Grocery Rebate; Personal Care & Long-Term Care Homes Review; Review of Independent Appointments Commission; Review of Statutory Offices of HOA, Coalition Submission on the Office of Seniors' Advocate; Meeting with Federal MP's; and, Meeting with Minister Pike, CSSD. The Coalition met again on September 6 to prepare for the upcoming meetings with MP Joanne Thompson and Minister Paul Pike. A meeting with Minister Tom Osborne is pending.

Social and Economic Well-Being Plan. A communication has been sent to the Department of Children, Seniors, and Social Development to inquire on the status of the Social and Economic Well-Being Report (Poverty Reduction) and when the proposed Community Summit might be held. It has since been learned that the Community Summit is not being held and that the Well-Being Plan is being drafted from research and engagements sessions that were held earlier and should be released in the near future, upon approval by the Minister.

Meeting with Parliamentary Secretary to Minister of Seniors. A meeting was held on August 9 with MP Darren Fisher (Dartmouth Lakes), Parliamentary Secretary to Minister of Seniors Seamus O'Regan and MP Joanne Thompson, Liberal Seniors Caucus Chair. Issues discussed included the Safe Long Term Care Act, Aging Well at Home, and the New Horizons for Seniors Program. Meeting with Minister Paul Pike, Children, Seniors, and Social Development. This in-person meeting was held on September 11 with departmental officials as the Minister was unexpectedly called away. As with all such meetings with departmental Ministers, a full Issues Paper was prepared and is posted to the NLPSPA website. The topics discussed were: Social and Economic Well-Being (Poverty Reduction) Plan; Adult Protection Act and Elder Abuse; Position of the Seniors' Advocate; Intergenerational Program Guide; Ageism; Promoting Age Friendly Communities; and Building a Relationship with the Federal Minister of Seniors.

Meeting with MP Joanne Thompson. Another meeting with MP Thompson was scheduled for August 24, but due to some scheduling conflicts, it has now been rescheduled to October 10. I have written and submitted a fully researched Issues Briefing Paper on matters of importance to seniors in our Province. A copy of this Issues Paper is also available on our NLPSPA website.

As we round out this report period, I offer a sincere thank you to the associations that are affiliated with NLPSPA in this Coalition. Together, our voice is powerful, and we will use that voice and our well-established connections to continue our advocacy to ensure that all seniors, pensioners, and retirees can enjoy financial well-being, health and wellness, and positive socialization in their retirement years.

Currently, 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

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

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

HUMAN RESOURCES COMMITTEE (Brian Miller):

I am pleased to submit the following as the Annual Report of the NLPSPA Human Resources Committee.

Committee Members:

Doreen Noseworthy
Doug Laing
Paul Fisher
Brian Miller (Chair)

This is the second year that the NLPSPA has had a fully functioning Human Resources Committee and when I accepted the role of Committee Chair, a number of positive action decisions related to human resources had already been achieved.

One of very significant importance was the appointment of Sharon Callahan to the position of Executive Director. This was done at the pre-AGM Board meeting on October 12, 2022. Another decision was to extend a recognition bonus to the NLPSPA staff consistent to what the provincial government had decided to provide to its employees. And finally, there was a revision to the Human Resources Committee, Terms of Reference which provided for the appointment of a Committee Chair from the Board of Directors, rather than the sitting Vice-President or President Elect, upon recommendation by the President and approval of the Board, which explains my presence in the role.

During my short tenure as Chair, the Committee has met to consider issues related to the compensation of the Executive Director in the areas of leave entitlement and medical insurance coverage. The Committee made recommendations to the Board on both matters and these recommendations were approved.

The Human Resources Policy and Procedures Manual is being followed in the management of NLPSPA human resources: as such, the final items for this year are the implementation of work plans and performance reviews for the Executive Director and the Administrative Assistant. As per the Strategic Plan, it is anticipated that the Human Resources Committee will spend some time in the coming year on the issue of succession planning.

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I thank you for the opportunity to serve as Chair of the Human Resource Committee and look forward to providing further assistance in this area.

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.

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. Both Mr. Laing and Mr. Morris have been reappointed for a three- and two-year term, respectively.

2022 was a turbulent year for the Pension Fund's investment portfolio. Central banks took aggressive interest rate action to control inflation caused by supply chain issues, higher energy costs and geopolitical events. The total value of the Fund declined by 5.3% to \$10.9 billion during the year. However, the Pension Fund exceeded expectations despite these challenges. The Fund's diversified asset mix strategy and two years of strong earnings over the past two years put the Fund in a good position to meet these challenges. Fund performance exceeded the policy benchmark of -7.1%, and indices in the major world financial markets. The 4-year net investment return was 8.1%. The funded ratio at December 31, 2022 was 99.8% using the discount rate of 6% set out in the Joint Sponsorship Agreement.

It is not unusual for the funded ratio to vary above and below 100% due to prevailing market conditions. The Fund remains healthy despite a difficult year. It is on track to achieve the goal of full funding by 2045.

During 2022 the Plan paid \$512 million in pensions and \$194 million in refunds to those opting for commuted value instead of a pension. There were 23,668 pensioners and the average pension was \$21,633 in 2022.

2022 was the first year of Provident 10's five-year strategic plan "Now to the Next-Our Path to 2026". The new strategic plan will build on the momentum of the previous 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, building value and the financial security of members, enabling service excellence.

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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 in 2022 with respect to enterprise risk management and the need to identify strategic risks and to take mitigating action. A risk based internal audit plan was implemented during the year. The investment division was reorganized to facilitate greater emphasis on environmental, social and governance factors when investing while pursuing a policy of sustainable investing at reasonable risk. Work continued on Provident 10's new case management system with a goal of launching the system in 2023. A major focus was on IT governance and the protection of member data and privacy. The Corporation increased efforts to support members and pensioners during 2022. Focus groups were established to determine members' needs and perception of the pension plan. Pre-retirement seminars resumed. During the year performance goals were reached or exceeded in key service areas. Overall member satisfaction level was at 97%

Financial market conditions began to stabilize in late 2022 and were strong in the first quarter of 2023 despite fears of a recession and the fact that many of the issues affecting markets in 2022 continued into 2023. The Fund avoided fallout from regional bank failures in the United States and Europe. Exposure was negligible. The Pension Fund reported a gain of 3.1% during the first quarter of 2023. Total assets at March 31, 2023 were \$11.1 billion. The funded ratio was 101%.

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

GROUP INSURANCE ADVISORY COMMITTEE (Helena Bragg):

GIC meetings are scheduled for the second Wednesday of each month at 2 p.m.

All aspects of the Canada Life (CL) program are dealt with at these meetings including, but not limited to, detailed financial reports, audits, fraud issues, and concerns of individual clients.

The regularly scheduled meeting for September was cancelled due to unforeseen circumstances, which may in part be that the market study is not yet complete. This study is necessary because our contract with CL is about to expire. Other items for this agenda would have included a fraud issues report for the second quarter of 2023 and a meeting with two CL representatives who would deal with any issues that the committee wished to raise. Committee members were asked during the summer to submit any queries from individual clients of the program.

Health and dental issues and premiums take up a good deal of the committee's time. Healthrelated issues escalate to the program manager who is prompt in contacting CL and responding. Health premiums were not an issue in 2023. They remained the same as the previous year. Dental premiums required some adjustment. Dental premiums are not subsidized by the government, and the demands on the program are high; it was in deficit at the end of 2022. CL asked for a premium increase of over

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30 per cent. This was negotiated down to 15 per cent with an agreement to keep rates of pay at the 2022 level.

The October GIC meeting is the same day as the NLPSPA AGM.

COMMUNICATIONS & PUBLIC RELATIONS COMMITTEE (Cliff Reid):

WEBSITE: <https://www.nlpspa.ca>

The Committee continued to work one-on-one with Triware until the Updated NLPSPA Website was completed and uploaded on November 09, 2022. After the new site became active the Committee proceeded to populate all the pages in the new site. Throughout the Fall (2022) and Winter 2023 the following sections were completed.

- Uploaded all Governance, Policies and Terms of Reference documents.
- Added the annual reports from 2010 to 2022.
- Updated the Member's Benefits page.
- Updated COALITION Chairperson's Message
- Add Coalition Member Organizations 2022 Contact List.
- ABOUT NLPSPA: Uploaded President's Message.
- Updated Directors/Staff Profiles.
- News: Cheryl updates this section as important issues need to be published.
- Advocacy: Cheryl updates action files in this section with guidance from Sharron and the NLPSPA Executive, as required
- Events: Cheryl updates events to the Calendar as suggested by Sharron and the NLPSPA Executive. The Committee recommends all NLPSPA and COALITION MEMBERS events be added to this Calendar as they are planned.
- Uploaded all past Newsletters.
- Resources: Updated with; 7 Presentations / Information sheets and a YouTube link to the ZOOM Session: Let's Talk About...The Importance of Preventing Falls and Injury and 4 Presentations from the AGM & Convention 2022. Updated by Communications Committee and/or Cheryl as suggestions are presented.
- Memories Albums were created throughout the year.
- Honorary Members and Honour Rolls populated with images that were available.
- Updated the NLPSPA Committees list.
- History of NLPSPA updated.
- FAQ section updated.

Below are snippets of information from Google Analytics. We do not have previous data to compare the Website usage currently. However, this information will serve as a benchmark on a go forward basis to allow us to determine the user activity on the Site.

New Website users: Jan 1–Aug 18, 2023, 1900 Users:

Canada:	1600	China:	13
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United States: 216	Brazil: 10
Other countries included Netherlands, France, Nigeria, and others.	

Jan 1–Aug 18, 2023

Page visit in order of priority visits:

- Home page: 480
- Advocacy: 279
- Scholarships: 265
- Contact: 42
- News: 30
- About: 27
- Policies: 27
- Resources: 23
- others...

Facebook <https://www.facebook.com/NLpensioners>

- From October 13, 2022, to August 17, 2023 made 230 post which included;
 - Entertainment events
 - News flashes
 - Education/training announcements
 - Shares of COALITION members posts.
 - Reference to Live TV Media articles
 - Communications with and by the Seniors' Advocate
 - others

From October 13, 2022 to August 17, 2023 VS Dec 8, 2021 – Oct 12, 2022)

- Reached **5221** viewers (down 36.3%)
- Facebook visits were **2572** (Up 154.5%)
- New Facebook likes were **112** (down by 55%)
- On August 17, 2023, the Facebook page had **474** Followers 72% Women and 28% Men

Newsletters: <https://nlpspa.ca/newsletters>

- Published 2 Newsletters: Winter (Jan) and Fall (Sept) 2023

Strategic Plan:

- Communications Committee Lead was invited by the Strategic Planning Committee to participate in developing the Communications Strategy component on the Plan. Several meetings were attended via Zoom and one In-Person meeting to work on this Strategy.

The Communications Committee includes Cliff Reid as Communications Lead; Sharron Callahan, Executive Director; and, Cheryl Myers, Administrative Assistant.

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AGM PLANNING COMMITTEE (Doreen Noseworthy and Sharron Callahan):

Once the 2022 AGM was concluded, planning commenced shortly afterwards to set the date and location for this years Annual General Meeting. The date of October 11, 2023, was set and the venue was contracted to the Comfort Hotel, Airport Road in St. John's. This date meets the timeline obligations of the NLPSPA Constitution, and the location is accessible, with lots of parking, and the service is warm, friendly, and very inviting.

From the start of planning, the committee looked at ways to expand the business of the AGM to attract the attendance of more members. As a result, the AGM for this year will include a catered luncheon, for a nominal fee, followed by an hour of music and singing to socially engage as many members of NLPSPA and their friends as possible.

Entertainment will be by the Hallidays, a musical trio who have been performing together since 2006 and have been heard on CBC Radio and multiple venues throughout St. John's. They have also appeared at The Rex Jazz and Blues Bar on Queen Street in Toronto. The Hallidays are proud members of the Business Association of Newfoundland and Labrador under the category of music and entertainment. The Halliday's consist of two sisters Sarah and Jennifer Halliday, and drummer Dave Halliday, who coincidently has no relation. Their entertainment is stellar, and we are confident that the membership and friends in attendance will thoroughly enjoy this musical offering.

The logistics of the location are well organized, Eastern Audio has been contracted for video and audio support and the agenda is set to manage the business of the AGM. It is noted that while no fee or registration is required to attend the AGM, persons who have purchased a meal will be provided with a ticket upon arrival, so we can ensure the ordered meals are correctly distributed. The uptake on attendance is high and the planning team is looking forward to a successful 2023 AGM, with luncheon and entertainment.

The AGM Planning Committee is composed of Doreen Noseworthy (Board Lead), Sharron Callahan (Executive Director), with support from Cheryl Myers (Administrative Assistant).

GOVERNANCE COMMITTEE (Wayne Noseworthy):

The Governance Committee continues to provide oversight of parliamentary procedures for Board meetings, etiquette, and general governance of the Association, including the drafting and revision of policy documents, as necessary. This committee also provided special guidance to the work of the Executive Director to achieve on her delegated tasks, to support the functioning of the Board, and to meet the actions of the current Strategic Plan.

During the year in review, the following policy documents were revised or developed, and approved:

- In keeping with its governance and operational separation of functions, the committees of the Board were separated into two streams. The governance committees were designated to be

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Executive & Finance; Human Resources; Nominations & Awards; and Governance. The operational committees were designated to be Scholarships; AGM & Convention Planning; and, Communications & Public Relations. The Terms of Reference were subsequently revised to reflect this separation.

- A policy was developed and approved that clarified the process for the appointment or reappointment of representative members of NLPSPA to the Sponsorship Body and Board of Directors of Provident 10.

As 2023 was the final year of the current Strategic Plan, the Board engaged an ad hoc Strategic Plan Working Group to undertake the development of a Strategic Plan for the next four years, 2024-2028. This Plan has been developed and approved and will be presented to the membership at the Annual General Meeting on October 11.

The Governance Committee is extremely satisfied with the transition of the Board from a Working Board to a Governance Board. The Directors have settled into this new way of work and as such, the future should bode well for the Association in its recruitment of new Directors. The Board is also very pleased and confident that the operational functions of the Association are being managed well by the NLPSPA staff.

The Board continues appropriate Parliamentary Procedure with its adherence to Robert's Rules of Order at all meetings.

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

SCHOLARSHIP COMMITTEE (Ann Marie Cleary):

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 and on behalf of the Board and the membership, I would offer to you that this is most assuredly one of the best undertakings for 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 500 applications in the seven years the scholarship program has been offered. Of these 500 applications, 89 applications were received for the 2023 scholarship program.

This year, the NLPSPA awarded four scholarships: one \$2000.00 scholarship, one \$1500.00 scholarship, one \$1000.00 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 themselves of these learning experiences.

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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 eagerly wishing to make a future for themselves and in doing so, enhance the future 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 own respective communities.

It is the intention of the Board, that as long as our resources continue and are stable, this Program will continue for many years into the future.

As we await the confirmation of attendance for the upcoming academic year, the scholarship recipients for 2023 will be announced at the Annual General Meeting on October 11, 2023.

The Scholarship Selection Committee for 2023 included Ann-Marie Cleary (Lead, Board Director), Doreen Noseworthy (Board Director) and Sharron Callahan (Executive Director).

SENIORS' ADVISORY COMMITTEE, CITY OF ST. JOHN'S (Al Skehen):

Since accepting the position of representative for NLPSPA on the Seniors' Advisory Committee, I have attended many meetings at City Hall. The Seniors' Advisory Committee provides information and advice to the Committee as of the Whole on matters related to seniors impacted by city policies and programs, as referred to it by committees of City Council.

Members of the Seniors Advisory Committee have been a vital part in the engagement sessions held during the past year by the city. Some of these are:

- Shared-use paths
- Downtown Neighborhood Plan
- Neighborhood Watch
- Applause Awards
- Snow Clearing
- Party in the Park
- Seniors Day

Shared-Use Paths: Public engagements were held in June and July. There were over 2000 visits and active engagements by over 120 people. There were many positive acknowledgements and several concerns (lack of consultations, safe biking spaces, more signage, more lighting, places to stop and rest, and winter maintenance, to name a few). For further information call 709-576-8510 or contact engage@st.john's.ca

Downtown Neighborhood Plan: The plan was presented by Ms. Ann Marie Cashin and consultants are seeking input from all seniors. Changes have occurred in downtown St. John's. Some of these include businesses and economic activity has waned, many companies have relocated to big box

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stores, storefronts are competing with online shopping. etc. How do we tackle these concerns? An online survey is available and can be completed and forwarded at:
<http://www.survey.monkey.DTSJPLan..>

Neighborhood Watch: Ms. Jennifer McGrath gave a presentation to the committee on the program. The overview included many features of the program, such as, what is neighborhood watch, cost of crime, healthy city, working together to prevent crime, and many others. To start a Neighborhood Watch Program 25% of the neighborhood is required. The first step is to call and inquire. Ask for Jennifer at Neighborhood Services at www.st.john's.ca or call 709-726-0180.

Applause Awards: The Applause Awards were held on March 28, 2023, at the St. John's Convention Centre. The awards highlighted individuals, groups and organizations who have made significant contributions to improve the city. The climax to these awards was the naming of the Senior of the Year award which went to Douglas England. At 91 years of age, Doug is still volunteering. Doug is also a Korean War Veteran. Many thanks to Doug for his volunteering and service.

Snow Clearing: There was a presentation by city staff on snow clearing, both streets and sidewalks and the plan the city uses during and after a snowfall. Major routes are given priority as well as school zones. An initial cut is given to all streets within 12 hours after the end of the snow fall. For full details call 709-576-3158 or call the city line at 311.

Party in the Park: This party was scheduled for July 19th or 20th, 2023. Unfortunately, due to high temperatures and humidity and out of health concerns, it had to be cancelled on both days.

Seniors Day: This event is scheduled for October 5th, 2023. This will be a one- afternoon event, from 12:00 noon to 4:00 p.m. at the Paul Reynolds Community Centre. The facility can be accessed from Carrick Dr. at the rotary or from Gleneyre St. (which is presently under construction). Registration starts at 12:00 noon with entertainment by Fergus O'Byrne and Jim Payne. Booths will be set up and snacks will be available. All are welcome.

SOCIAL ACTIVITIES (Sharron Callahan):

Members of the Association had the opportunity during the past year to participate in educational sessions offered on topics of interest such as managing your income in inflated cost of living times and to enjoy co-sponsored musical and song entertainment events with affiliated associations. These social opportunities were well received with all participants enjoying an evening of relaxation, merriment, and storytelling, which are of popular interest to everyone who registered. The Association was also pleased to share through social media many learning opportunities sponsored by other community agencies that would be of benefit to NLPSPA members.

The biggest and most popular event of the year, the Association's Christmas Dinner and Dance held on January 6, 2023, went ahead at the Knights of Columbus Building on Rickett's Road without any interruption. After a delicious meal where soft dinner music played in the background and after an exciting and highly anticipated prize draw took place, folks were ready to dance the night away to the music of DJNewSoundMan (Eric Webber). All the golden oldies, rock n'roll, and jiggs and reels

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made the night a welcome time from the frustrations of having to cancel this event the year before. This event has always sold out quickly, so set the date of January 5, 2024, in your calendars so as not to miss this wonderful evening of laughter, music, dancing, and friendship for the coming season.

CONCLUSION:

As I complete my first year as President, I would like to express my appreciation to all those who have helped, in any way, to make this year a rewarding and successful journey.

To our Board members, I say “Thank You” for your contributions and commitment to the acceptance of change within our Association as we continued the move from a working board to a policy board.

To Cheryl, our Administrative Assistant at the Office, our Bookkeepers/Accountants, Liz and Joan, and to our Committee Leads for accepting the changes and for all the help and assistance you gave along the way, I offer a genuine “Thank You”.

To our Executive and Governance Committee Members, I extend a deep appreciation for the added responsibilities you willingly accepted in guiding the organization in between our new format of regular quarterly Board meetings,

I give special mention and extend my deepest personal commendation to Executive Director, Sharron Callahan. Her work ethic, knowledge and dedication to this Association is beyond measure. We are so fortunate that Sharron accepted the role of Executive Director on a permanent basis in October 2022. Sharron’s background knowledge, history, passion for and commitment to NLPSPA have been invaluable in allowing us to move forward into this new era.

On a personal note, I must acknowledge the support and encouragement that my wife Anita has given me in this challenging and time-consuming year. Notwithstanding the years of involvement that we both have had in our professional lives and being intimately aware of the time and energy required to meet ongoing responsibilities, she still encouraged and stood by me as I carried on with my role as your President. Thank you, Anita.

And finally, to the membership of NLPSPA, I trust we have fulfilled all your expectations for the leadership of this Association. We are here to meet your needs and to address your concerns to the best of our abilities. I sincerely hope that we have fulfilled your expectations as you read through all the reports contained within this Annual Report.

Respectfully submitted,

Wayne Noseworthy

Wayne Noseworthy
President

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

It is once again my pleasure to welcome all of you to the 33rd Annual General Meeting of the Newfoundland and Labrador Public Sector Pensioners Association, (NLPSPA)

The objectives of the Nominations//Awards Committee are threefold:

- to ensure a slate of nominees is presented for election at the AGM,
- to recruit and maintain a pool of qualified and interested candidates for membership on various board committees, and
- to facilitate recognition of individuals who have made a significant contribution to the well-being of public sector pensioners.

At this time, I offer a sincere thank you to those Directors who are completing their term at this Annual General Meeting or who have chosen not to seek re-election:

- Paul Fisher
- Allan Reid (resigned)
- Ann Marie Cleary
- Doreen Noseworthy

The Annual General Meeting of 2023 and at the time of writing this report, there are three (3) vacancies to be filled in order to achieve a full complement of Board Directors. The names, with bios, of those presenting themselves for election at this time are:

Mary Cleary: Mary is a social worker by profession who worked with the Provincial Government in the Departments of Social Services and Justice during her career. She has been involved in several committees, including NAPE and is a strong advocate for workers' rights. She continues to be involved with Help Hand in Bay Roberts. She has served previously as a Director with NLPSPA and was instrumental in developing and launching the Scholarships Program. She is hard-working, committed, a team player and a strong voice for the membership.

Terrance Hutchings. Terrance lives in Corner Brook and has an accounting background. He has worked with Chartered Accountant firms as an auditor, accountant and advisor and has been self-employed doing tax reviews, tax preparations and installing and setting-up various accounting software. He was an instructor in Business Studies IT at CNA Corner Brook and has taught a variety of business courses. His current accounting designations are FCPA and FCGA. He has also worked part-time at Xavier House with budgeting, payroll, timesheets, and other HR duties. He has served on a number of committees, is a member of the Board of Governors of CPA NL and is a public representative to the Embalmers and Funeral Directors Board of NL. Terrance brings good communication skills, financial analysis, and committee experience to the NLPSPA Board.

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Fred Oates. Fred is a resident of Stephenville and is a retiree from the College of the North Atlantic where he was an instructor for 30+ years. He was also Western Vice President of NAPE's board of directors for seven years and then with NAPE as an Employee Relations Officer from 1999 to 2015. He holds a Bachelor of Vocational Science Education from MUN and holds a Red Seal Certification from the Department of Education. Fred has served on the NLPSPA Board for six years from 2016 to 2022. During that time, he participated in all meetings and was on the executive as treasurer for five of those years and insurance representative for two years. He has volunteered with various groups such as the union, his church, citizen of the year, scouts, the school board, and other groups. He brings a wide variety of skills, experience, and commitment to NLPSPA.

Those Directors remaining on the Board are:

- Helena Bragg
- Craig Hall
- Doug Laing
- Brian Miller
- Ralph Morris
- Wayne Noseworthy
- Cliff Reid
- Wayne Ruth
- Al Skehen

Any member wishing to run for election from the floor during the AGM will be given an opportunity to do so.

Member(s) will be recognized for their contribution to the association at the AGM as well.

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

During the past year, the Nominations/Awards committee members were Al Skehen (Chair), Wayne Noseworthy (President) and Sharron Callahan (Executive Director). I extend thanks to Wayne and Sharron for always being there when I needed advice. They made my task much easier.

Submitted by,

Al Skehen

Chair, Nominations Committee

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Appendices:

1. Appendix A – Constitution

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Newfoundland & Labrador Public Sector Pensioners' Association Constitution - 2022

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

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- (i) those persons who are in receipt of a Provincial Public Sector Pension or who are surviving spouses of such persons, or in receipt of a pension from the Government Money Purchase Pension Plan, and who have completed and signed the Association's application for membership form; and ,
 - (ii) Founding Members who were present at the founding meeting of the Association who have paid the prescribed membership dues;
- (b) Non-Voting Members are either:
 - (i) Affiliate Members who are those persons who are those provincial public sector employees and who are eligible to retire within five (5) years and who have completed and signed the Association's application for membership form and paid the prescribed membership dues;
 - (ii) Associate Members are spouses of Voting or Affiliate Members and are not required to complete the Association's application for membership form;
 - (iii) 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.

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

Article V- Annual General Meeting

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

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9. The Chairperson for the Annual General Meeting may be a Voting or Non-Voting Member, or other designated person, as determined by the Board of Directors.
10. The Chairperson for the Annual General Meeting shall only be entitled to debate on an issue under discussion by relinquishing the Chair to another Member until the issue is disposed.
11. All votes shall be by show of hands unless any member requests a vote by written secret ballot.
12. Unless otherwise required by the Constitution, every motion shall be decided in the Annual General Meeting by a majority vote of those present and entitled to vote. If the result of the vote is a tie, the motion shall fail.
13. The Chairperson for the Annual General Meeting, if a Voting Member, shall only be entitled to vote if:
 - (a) the vote is by written secret ballot; or
 - (b) the Chairperson's show of hands vote will change the result of the vote.

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.

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5. The first meeting of the newly elected Board of Directors shall be convened within ten (10) days following the Annual General Meeting by the serving or outgoing President or, in his/her absence, by the most senior officer of the previous Board.
6. The Board of Directors shall, at its first meeting following the Annual General Meeting, elect from their number:
 - a) A President for a two (2) year term, and the President shall not be eligible for re-election for a second consecutive term;
 - b) In the first year of the President's term, a Vice President for a one (1) year term;
 - c) In the second year of the President's two (2) year term, a President Elect, for a one (1) year term, who shall be confirmed as President, for a two (2) year term, upon the completion of the outgoing President's term;
 - d) There shall be no Vice President during the one (1) year term of the President Elect;
 - e) A Secretary and a Treasurer, for one (1) year terms, and shall be eligible for re-election for further one (1) year terms, until completion of their terms on the Board.
7. If, between Annual General Meetings, the office of President becomes vacant during the first year of the President's two (2) year term, the Vice-President shall automatically become President. During the second year of the President's two (2) year term, the President Elect shall automatically become President.
8. Vacancies on the Board of Directors that occur between Annual General Meetings may be filled at the discretion of the Board from the general voting membership. Such newly appointed Director(s) shall be entitled to fulfill only the balance remaining of the year and shall be eligible for re-election at the next Annual General Meeting. Time served by the newly appointed Director to the date of the Annual General Meeting shall not count in calculating any subsequent three-year term of election of the said Director.
9. The immediate Past President shall be eligible to serve as a member of the Executive Committee for a period of one (1) year only.
10. The President or, in his/her absence, the Vice-President or President Elect shall normally preside at every meeting of the Association. If required, another Member may be selected as Chairperson with the approval of the majority of members present.
11. The President or designate shall be the official spokesperson for the Association in communication with the media.
12. The Board of Directors may authorize the employment of such persons as it may deem necessary to carry out the administration of the affairs of the Association.
13. **The President** is the Senior Officer of the Association and is responsible for the execution of its policies in carrying out the business of the Association. The President shall act in consultation with the Board of Directors and the Executive Committee.
14. **The Vice-President** shall assist the President in his/her duties and, in the absence of the President, function in that capacity.

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15. **The President Elect** shall assist the President in his/her duties and in the absence of the President, function in that capacity. Upon completion of the President's two (2) year term, the President Elect shall be confirmed as President for a two (2) year term.
16. **The Secretary** is responsible for ensuring the accurate recording and maintenance of the minutes of the Annual General Meeting, Board meetings, Executive Committee meetings, and any special meetings and shall perform such other assigned duties as determined by the Board.
17. **The Treasurer** is responsible for receiving and depositing membership dues and other revenue, the disbursement of funds, preparing monthly financial statements for presentation to the Board, preparing financial statements for presentation to the Annual general meeting, preparing the Annual Budget for submission to and approval of the Board, and for performing other such duties associated with the office of Treasurer.
18. The Board has the power to make by-laws, subject to ratification by the Annual General Meeting.
19. 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.
20. 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.
21. 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.
22. 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.
23. 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.
24. 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.

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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.
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 Governance Committee and such other Committees as the Board deems necessary.

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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 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.

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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, in addition to the Executive Director.
 - (h) ensure that all cheques drawn on the Association's account bear the signature of at least two persons authorized as signing officers.
 - (i) establish policies for the responsible management of all monies and other assets of the Association;
 - (j) ensure that the budgeting and expenditure of all funds are consistent with the objectives of the Association and are in accordance with generally accepted accounting practices and principals.
 - (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.

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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)

Amended by: AGM Membership, October 12, 2022 (Rename Constitution Committee as Governance Committee, Article X; include Executive Director as a singing officer for Association, Article XIII)