

NEWFOUNDLAND
PUBLIC SERVICE PENSIONERS' ASSOCIATION

4TH ANNUAL GENERAL MEETING

HOTEL ST. JOHN'S
MAY 30, 1994

At our May 30th Annual General Meeting it was the wish of the members that a copy of the report to the meeting be mailed to each of our members who did not attend. As a result we had 2800 of them printed and mailed.

Despite the considerable cost involved, it was determined that, since one of our main priorities is to keep the general membership informed concerning the activities of the Association, it would be a worthwhile effort.

Your Board of Directors expresses the hope that upon receipt of the report you will find time to read it. If you have any questions, suggestions or constructive criticism feel free to contact us. We will be only too happy to hear from you.

A handwritten signature in dark ink, appearing to read 'Bert Price', with a horizontal line drawn underneath it.

Bert Price
President

ORGANIZATION

BOARD OF DIRECTORS:

President -----	Bert Price
1st Vice-President -----	Vince Rossiter
2nd Vice-President -----	Susanne Hill
Secretary -----	Ruby Driscoll
Treasurer -----	Vernon Simmons
	Ambrose Hearn
	Robert Rex
	Ernest Shute
	Doug Whitten
	Bruce Winsor
	Bill O'Driscoll
	Gordon Withers

FINANCE COMMITTEE

Vernon Simmons
Doug Whitten
Gordon Withers

PUBLIC RELATION/MEMBERSHIP COMMITTEE

Bill O'Driscoll
Susanne Hill
Bert Price

PENSION ACTION COMMITTEE

Ern Shute

CONSTITUTION COMMITTEE

Vince Rossiter
Gordon Withers

GOVERNMENT INSURANCE COMM. REPRESENTATIVE

Doug Whitten
Robert Rex -- 1st Alternate
Ernest Shute - 2nd Alternate

SOCIAL COMMITTEE

Bruce Winsor
Ambrose Hearn

PERSONNEL

Maureen Hogan - Secretary/Accountant

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NEWFOUNDLAND PUBLIC SERVICE PENSIONERS' ASSOCIATION

AGENDA

1. Moment's silence for deceased members.
2. Adoption of the Agenda.
3. Adoption of the Rules of Order.
4. Minutes of 1993 Annual General Meeting.
5. Business arising from the minutes.
6. Report of the Board of Directors.
7. Treasurer's & Auditors Report.
8. Government Insurance Committee Report.
9. Public Relations/Membership Committee Report.
10. Nominating Committee Report.
11. Unfinished Business.
12. Other Business.
13. Adjournment.
14. Lunch.

NEWFOUNDLAND PUBLIC SERVICE PENSIONERS' ASSOCIATION

RULES OF ORDER

1. The meeting shall be called to order at 10:00 a.m., Monday, May 30, 1994.
2. Members wishing to speak shall, after recognition by the Chair, state their names.
3. If a member, while speaking, be called to order, he shall, at the request of the Chair, take his seat until the questions of order has been decided.
4. Should two or more members rise to speak at the same time, the Chair shall decide who is entitled to the floor.
5. A member shall not speak more than once upon a question until all who wish to speak have had an opportunity to do so.
6. Any member who, for information purposes, may request the motion under discussion to be re-read, except when a delegate is speaking.
7. Any member who, upon request from the Chair, refuses to take his seat, shall be subject to suspension for the remainder of the meeting.
8. Any motion presented becomes the property of the Association and may be withdrawn only with the consent of the assembled members.
9. Speeches shall be limited to three minutes, including moving a motion.
10. Questions shall be decided upon by a show of hands except where the Chairman is in doubt, then a roll-call shall be ordered.
11. A motion to reconsider shall not be entertained unless made by a member who voted in the majority and the motion received a majority vote.
12. When a roll-call has been ordered, no adjournment shall take place until the results have been announced.
13. The Chairman shall be entitled to debate on the subject after calling a Vice-Chairman to the Chair.
14. When provision is not made in these RULES OF ORDER and it is not in conflict with the constitution, Roberts Rules of Order shall apply.

NEWFOUNDLAND PUBLIC SERVICE PENSIONERS' ASSOCIATION
3RD ANNUAL GENERAL MEETING
MONDAY, MAY 31, 1993
10AM
HOTEL ST. JOHN'S

CALL TO ORDER:

The 3rd Annual General Meeting was called to order by President, Bert Price, at 10:05am with 77 members present.

MOMENTS' SILENCE FOR DECEASED MEMBERS:

Silence was observed for deceased members following which members present were welcomed and pleasure expressed at the large turn out.

ADOPTION OF THE AGENDA:

The agenda was adopted on a motion by Carl Smith and seconded by Ms. Murphy after the following additions were made:

- 3(a) Guest Speaker
- 10(a) Election of Board of Directors

ADOPTION OF RULES OF ORDER:

Rules of order were adopted on a motion by Vince Rossiter and seconded by Bruce Winsor.

GUEST SPEAKER:

The Premier was represented by Tom Murphy, MHA for St. John's South and Parliamentary Assistant to the Premier.

Mr. Murphy outlined the government's position re the poor state of the provincial economy. He told of restraint measures which must be taken and that everyone has to bear their share. In view of all this, he said there would be no indexing and no increase in pensions this year. He also spoke of the fact that government had increased survivor benefits from 55% to 60%. Mr. Murphy then took questions and comments from the floor. Because he had come at such short notice, he said that he could not answer all questions but would take them back to find answers.

Don Johnson expressed his concerns re the treatment of pensioners by government.

Carl Smith asked whether government would withdraw from paying its share of pension premiums for a year. Mr. Murphy said they could not do this without approval from the Federal Government and this had already been obtained but he was not sure whether this would happen and he would get back to the Association on this matter.

Carl Smith, referring to figures from the Pooled Pension Fund Statements for 1991, said that the Public Service Pension Plan had increased in that year by \$85,000,000. When the Association met

with the Premier a process was outlined whereby pensioners could receive a 3% increase at a cost to the Pension Fund of \$1,720,000. This would be our own money and would take nothing from the taxpayers. The proposal was rejected by government because it was felt that it would have an adverse affect on the future of the plan. However, if government withdraws from paying its premiums for one year at a cost of \$42,000,000 we are expected to believe there will be no adverse effect. Carl Smith went on to say that our pension plan is being confused with governments economic situation which should not be. Our Public Service plan, unlike the Uniformed Service Plan and the MHA's plan, is in a healthy state and our tax dollars are paying for the Uniformed Services and MHA pensions which come from general revenue.

The question of survivor benefits increase from 55% to 60% was brought up and Carl Smith pointed out that this increase does not apply to everyone but only to the spouses of those who die after September 1, 1991. it is not retroactive to those receiving survivor pensions prior to that date. These people will receive only 55% and this should be made clear.

Mr. Rose questioned about interest received in the past by government on invested pension money. He was advised that pensions were not funded until July 1, 1980. From 1967 until that date, all money received was placed in General Revenue.

Michael Healey told how difficult it is to live on a pension of \$189.00 every two weeks.

Charlie Warford said there should be a revolt by pensioners when people are receiving such small pensions.

Bill O'Driscoll expressed concern that government could decide to withhold its share of pension premiums and, while we would be affected by it, we would have no vote on it as other groups would.

Mr. Murphy agreed that the Association certainly had genuine concern and a case for and increase and stated that if he were contacted by the Association, he would act as liaison and set up a meeting for representatives of the Board with the Premier and any others we thought necessary to meet with.

Bert Price thanked Mr. Murphy for taking time from his busy schedule to speak to our group.

MINUTES OF 1992 ANNUAL GENERAL MEETING:

Bob Rex brought to the attention of the meeting an omission in the minutes. No summary of Mr. Baker's talk or the questions that followed was included. After being assured that this information was still available on tape and would be incorporated into the minutes.

BUSINESS ARISING:

None.

REPORT OF THE BOARD OF DIRECTORS:

The following addition was made to the report: Bert Price made a presentation to the P.C.Forum at Airport Inn in June, 1992. Bert Price moved the adoption of his report which was seconded by Carl Smith. Report adopted following a correction. Bob Rex noted that Maureen Hogan is Secretary/Accountant and not office manager. Report will be amended to read Secretary/Accountant.

Some discussion followed re ways of increasing membership. Since Finance Department will not supply names of all pensioners to the Association, the only way of increasing membership is by the work of existing members promoting the Association.

TREASURER'S & AUDITOR'S REPORT:

Attention was drawn to the fact that the Auditors Report (page 13) was misplaced and should be immediately before page 14.

Vernon Simmons presented the Treasurer's Report stating that we are in good financial condition and even on 50c per pay period we are managing well.

Vernon Simmons moved the adoption of his report. Bruce Winsor seconded the motion.

Discussion - Carl Smith commented that even with such low rates of interest, our equity had risen from \$15,882 to \$29,000.

Bert Hillyard asked why the secretary was making less money than the previous year.

ANSWER: The previous year we had shared a secretary with the Government Manager's Association and had paid a portion of her salary which cost more than the present arrangement where we have our own part time Secretary. The Treasurer's Report was adopted.

GOVERNMENT INSURANCE COMMITTEE REPORT:

Doug Whitten presented the Insurance Committee Report and moved its adoption which was seconded by Susanne Hill.

Discussion followed re death benefits. At age 65, double your pension to a maximum amount stops. All who reached age 65 prior to 1980 get no death benefits. Those who reach age 65, 1980 or later, receive a sum between 0 and \$10,000., depending what the death benefit was at the time of a persons 65th birthday.

It was moved by Carl Smith and seconded by Bill O'Driscoll that the Association undertake a study to determine the cost involved in securing a Group Insurance Plan for members of the Public Service

Pensioners' Association who are not presently covered by Death Benefit Insurance. Motion Carried.

Ms. Murphy spoke of the financial burden of drugs, hearing aids etc. She felt that an effort should be made to attract more members to the Association since non-members are now getting the same benefits as members.

Mr. Hearn suggested that we ensure members are aware that there are no death benefits for those who reached age 65 prior to 1980. Bert Price advised that this will be included in the next newsletter.

Carl Smith asked if any consideration had been given to tendering for another carrier for our insurance plan. He said the Canadian Snowbird Association (Canadians wintering in southern U.S.) have attracted Crown life as a cheaper carrier.

Doug Whitten said that Great West Life had been left with a \$3,000,000 deficit and Blue Cross now has a deficit of 3.2 million. It would be difficult to get another company to take over in view of this situation. Following this discussion, the motion was carried.

CONSTITUTION COMMITTEE REPORT:

This report was presented by Vince Rossiter.

ARTICLE 111 - MEMBERSHIP

SECTION 6: Delete the final sentence which reads as follows: "Associate membership dues shall be half those for Active members" and substitute the following: " No membership dues shall be assessed Associate members of the Association.

SECTION 7: At the end of this section, add the words: "where applicable."

Moved by Vince Rossiter and seconded by Ambrose Hearn.

Discussion : Carl Smith suggested that since no dues were to be assessed for Associate members, perhaps all spouses could be Associate members.

Charlie Warford asked what the privileges of Associate member were. He was advised that they cannot sit on the Board and cannot vote unless as a member of a committee to which he/she might be appointed. When a member dies, the Associate member gets full privileges provided he/she is in receipt of a Survivor pension from which is being deducted Association dues. Discussion ended and motion was carried.

ARTICLE V1 - BOARD OF DIRECTORS

SECTION 4: To facilitate the election of the Executive Committee without delay, add the following to section 4: "This meeting shall

be convened immediately following the Annual Meeting by the outgoing president or, in his absence, by the most senior ranking officer of the previous Executive Committee." Moved by Vince Rossiter and seconded by Charlie Earle. Carried

ARTICLE XIV - AMENDMENTS

SECTION 2: Following the word "Secretary" insert the following words: " for distribution to the general membership "etc.

Moved by Vince Rossiter and seconded by Bill O'Driscoll. Carried

NOMINATING COMMITTEE REPORT:

Report was presented by Susanne Hill who moved its adoption. It was seconded by Ms. Murphy. Adopted

Wilf Dawe asked for nominations from the floor and he conducted the election of officers.

Clarification: An Associate member whose spouse is deceased and who is receiving a survivor pension from which association dues are being deducted is considered a full member and can vote.

Six vacancies exist on the Board. Nominations by the Nominating Committee as follows:

Bert Price
Ambrose Hearn
Bob Rex
Bruce Winsor
Carl Smith
Wm. O'Driscoll

John Slade nominated Nathaniel Mullett following which nominations ceased. Errol Seward and Don Kelland were appointed as scrutineers.

Results of Election:

Elected: Bert Price, Ambrose Hearn, Bob Rex, Bruce Winsor, Carl Smith, William O'Driscoll

Moved by Mr. Edwards and seconded by Mr. Kipnis that the ballots be destroyed. Motion carried.

Bert Price extended thanks to Wilf Dawe.

UNFINISHED BUSINESS:

Don Johnson thanked Bert Price and the Board for their work on behalf of pensioners. Applause from the membership followed. Bert thanked Don and the membership.

OTHER BUSINESS:

Bert Price announced that a meeting of the Board would be held after lunch 1:30 - 1:45 pm.

Wilf Dawe requested that the report of the next Annual General Meeting be prepared in advance so that it could be studied prior to the meeting. This will be done and copies mailed out to Area Representatives. Bert Price thanked members for letters, phone calls, etc. throughout the year and noted an excellent attendance of 77 members.

Carl Smith Shared information with the membership concerning the Public Service Pension Act.

1980 - Pension Funding Act passed. Government required to match employee payments into the Pooled Pension Fund.

Sept. 1, 1991 - New Public Service Pension Act.

Under the new Act it is stated that government pay into the Pension Fund, an amount equal to that of its employees - UNLESS- otherwise directed by the Act or by regulations. The Lt. Governor in Council can pass regulations. In effect, government can discontinue payments into the Pension Fund.

Mr. Edwards asked if the Association would take Mr. Tom Murphy up on his offer to set up a meeting with the Premier and also that we make an effort at that meeting to secure a list of all pensioners. Bert Price assured him this would be done.

Mr. Kippnis said that if there were any regulations affecting pensions, then the Association should be given a copy of the Newfoundland Gazette in which these changes are published.

Mr. Healey commented on the lack of increases in our pensions since 1989 and reiterated just how difficult it is to live on \$189.00 every two weeks.

ADJOURNMENT:

Meeting adjourned at 12:50pm on a motion by Mr. Kippnis and Seconded by Vince Rossiter.

Meeting followed by lunch.

Respectfully Submitted

Ruby Driscoll
Secretary

Bert Price
President

REPORT OF THE BOARD OF DIRECTORS
TO
4TH ANNUAL GENERAL MEETING

Fellow members of the Newfoundland Public Service Pensioners' Association, it is very rewarding to see this fine attendance today. It shows that there is a decided interest in the activities of this Association. This report of the Board of Directors is relatively short. Not because there is nothing to report. But because there is very little about our financial situation that has changed since the time of our last report in May, 1993. This, I can assure you is not because of the lack of trying.

Over the past 12 months your Board has spent many hours and a great deal of effort lobbying to improve the situation for our members, financial and otherwise. There have been 10 full Board meetings, 8 Executive meetings and many Committee meetings. In addition many individual Board members have spent many hours of their own time to carry out assignments on the members behalf.

We would be an extremely happy group if we could report to you that we had been successful in negotiating an increase in our pension income. But I really don't have to tell you that such is not the case. In this respect, 1993 was a very frustrating year. We have suggested and discussed everything from ad hoc raises, especially for the low-paid pensioner, to immediate implementation of indexation. We have been told that indexing is in the works but will not be implemented until contract negotiations have been completed with the unions. We still cannot understand why the two should be related. In our case the monies would be coming from an already established fund which, up until 1992 at least, was making a very healthy annual net profit. This fact is very clearly shown in the Pooled Pension Fund Financial Statement for 1992. For five years now we, the pensioners, have maintained the financial status quo while all around us the cost of just about everything has soared. And the worst of it is, there seems to be no relief in sight.

Despite this we have not completely given up hope. We continue to keep Government aware of our presence and our concerns by our constant letters, etc. Hopefully we will make some headway, even if it is brought about by making a nuisance of ourselves.

On a more positive note, we feel that we have accomplished much over the past 12 months. We are particularly pleased that quite a few of our members have contacted us to provide assistance and information and we have been able to do something positive for them.

We are happy about the fact that we have increased our membership by 368 members in the past year. This indicates to us that there

is a definite interest in this Association by retirees and, if given the opportunity, they will become part of our organization.

We are at last becoming recognized by other agencies as the accepted representative of the public service pensioner. This has been proven time and again over the year by the amount of correspondence which arrives at our office and the fact that we are on the government mailing list for information, etc. respecting pensions and pensioners.

We are pleased by the impact our representative on the Government Insurance Committee has had on the decisions of the committee, e.g. keeping our premiums and benefits on a par with those of employees, having some of our lost benefits restored, etc. Our representative will explain these and others later.

During the past year, under the leadership of Bill O'Driscoll, our **NEWSLETTER** has improved a great deal in both quantity and quality. It has become the information dispenser that had been envisioned at its inception. It is our most expensive single item, but we think the money is well spent. We invite our members to submit any pertinent information, etc and we will do our best to include it. We have been moderately successful in having some retailers agree to give varying discounts to our members. We have introduced some of our members to the existence of CARP and have passed along other information which we hope might benefit the member financially.

The Board has been considering ways and means to utilize the accumulated funds in a manner that might benefit the members. In this respect we have had at one of our meetings a consultant with a development company to explain the logistics involved if we were to become actively interested in developing a retirement complex for our members. The Board has committed its September meeting to brain storming ideas to constructively use the members money.

We have lost two of our area representatives, one by death and one by resignation. These were in the Whitbourne and Gander areas. If anyone is interested or knows of someone who might be interested, please let us know.

NAPE has, in the past few months, formed a retirees local. We wish them well! I think it is the opinion of the Board that, if positive results can be arrived at, it doesn't matter who achieves them. We have suggested to at least one member of the Local executive that we might combine our efforts but apparently they have no interest in such an arrangement. This is unfortunate since, I would suggest that our objectives are similar even though our methods may differ.

If I may be permitted to insert a personal note here, I would like to indicate my pleasure at being allowed to act as your President over the past year. I have been at times frustrated, angry,

satisfied, dissatisfied and pleased. Despite all that, the overriding feeling has been one of optimism and hope that somewhere down the road things will change and that this Association will have an impact on that change. Personally, I feel that the NPSPA is a vital and viable organization and that we can make an impression. In order to do that though, the individual member has to become actively involved and impress upon our government that we are a group to be taken seriously.

I have learned much during my term as President.... some good, some not so good. I have certainly enjoyed the experience although it can be, and often is, very demanding. I am convinced that my experience was made pleasurable by the assistance and support of the excellent Board members you had elected at the last Annual General Meeting. Their continued support is very much appreciated and I thank them most sincerely.

With great regret I have to report that we lost one of our founding members in the person of Bert Hillyard over the past year. Bert was extremely interested in the affairs of this Association, even after his retirement from the Board for medical reasons, and always put his best effort into any activity requiring his input. On behalf of the Board and membership of this Association I express our sincere condolences to his family.

We also lost from the Board another founding member. Carl Smith resigned as a Board member for personal reasons but has volunteered to assist us at any time with his vast knowledge of pension affairs. For that we thank him most sincerely.

Ladies and gentlemen I thank you for your presence, your attention, and most importantly, your continued support of and interest in this Association. I trust that the meeting today will be informative, instructive and rewarding.



Bert Price
President

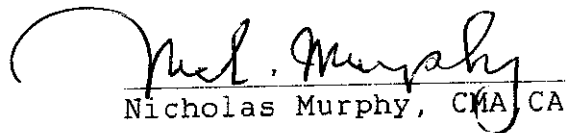
AUDITOR'S REPORT

To: The Board of Directors
Newfoundland Public Service Pensioners' Association

I have examined the balance sheet of the Newfoundland Public Service Pensioners' Association as at 31, December, 1993 and the statement of revenue, expenses for the year then ended. These financial statements are the responsibility of the Directors. My responsibility is to express an opinion on these financial statements based on my audit.

I conducted my audit in accordance with generally accepted auditing standards. Those standards require that I plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the directors, as well as evaluating the overall financial statement presentation.

In my opinion, these financial statements present fairly in all material respects, the financial position of the Newfoundland Public Service Pensioners' Association as at 31, December 1993 and the results of its operations for the year then ended in accordance with generally accepted accounting principles.



Nicholas Murphy, CMA, CA

6 May 1994
St. John's, NF

REPORT FROM THE TREASURER
TO THE 4TH ANNUAL GENERAL MEETING

It gives me pleasure to submit our financial statement for the year ending December 31, 1993. We have again ended the year with a substantial credit balance having invested an amount of twenty thousand dollars during the year. The increase in funds was brought about largely because of an increase in membership while holding our operating expenses to a minimum. It is our intention to have all our investments placed with the Public Service Credit Union in the coming year. With no unforeseen happenings we forecast a sound year financially for 1994.

Respectfully Submitted,


Vernon Simmons
Treasurer

NEWFOUNDLAND PUBLIC SERVICE PENSIONERS' ASSOCIATION

Balance Sheet
December 31, 1993

ASSETSCURRENT ASSETS

	<u>1993</u>	<u>1992</u>
Cash	\$ 4 209.43	\$ 15 992.76
Investments	28 707.02	8 225.17
	<u>\$32 916.45</u>	<u>\$ 24 217.93</u>

FIXED ASSETS

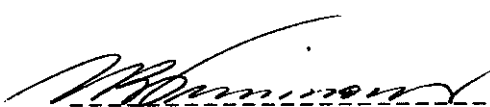
Office Equipment	\$ 5 472.83	\$ 5 522.83
	<u>\$38 389.28</u>	<u>\$ 29 740.76</u>
	=====	=====

LIABILITIES

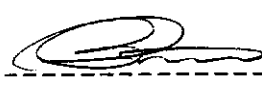
Membership Equity(beginning of year)	\$29 740.76	\$15 880.89
Excess of Revenue over Expenses from statement #2	<u>8 648.52</u>	<u>13 859.87</u>
Total Membership Equity	<u>\$38 389.28</u>	<u>\$29 740.76</u>
	=====	=====

SEE ACCOMPANYING NOTES

Signed on behalf of the Association



 Vernon Simmons
 Treasurer



 Bert Price
 President

Statement No. 2

NEWFOUNDLAND PUBLIC SERVICE PENSIONERS' ASSOCIATION
Statement of Revenue and Expenses for the
period January 1, 1993 to December 31, 1993

REVENUE

	1993	1992
Membership Fees	\$32 272.25	\$31 444.46
Interest	<u>632.65</u>	<u>606.77</u>
	<u>\$32 904.90</u>	<u>\$32 051.23</u>

EXPENSES

Staff Salaries	\$ 7 956.00	\$ 7 019.75
Employee Benefits - CPP/UIC	452.20	394.95
Telephone	1 882.63	1 682.82
Office Supplies/Services	1 176.01	815.22
Printing	2 580.76	1 898.29
Postage	4 399.17	2 752.88
Rent	3 490.90	1 613.75
Advertising	506.66	585.90
Staff Travel	0.00	0.00
Social Committee	441.84	1 070.21
Annual Meeting	856.51	178.05
Bank Charges	53.50	64.49
Infotec Leasing	<u>460.20</u>	<u>115.05</u>
	\$ 24 256.38	\$ 18 191.36

Excess of Revenue over Expenses, carried to statement #1	<u>8 648.52</u>	<u>13 859.87</u>
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	\$ 32 904.90	\$ 32 051.23
	=====	=====

SEE ACCOMPANYING NOTES

NEWFOUNDLAND PUBLIC SERVICE PENSIONERS' ASSOCIATION

NOTES TO FINANCIAL STATEMENT

31, DECEMBER, 1993

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

- (A) Revenue for membership fees is recorded when received.
- (B) Fixed assets are not depreciated.

REPORT OF THE GOVERNMENT INSURANCE COMMITTEE
TO
THE 4TH ANNUAL GENERAL MEETING

During the past year the undersigned attended five (5) meetings of the Government Insurance Committee. Additional meetings were held with the Board of Directors of this Association to assess proposals put forward by Blue Cross concerning the renewal of the Group Insurance Plan for 1994-95.

As a result of financial improvements in the Supplementary Health Insurance Program during 1993-94, a reduction in health care premiums was indicated. The majority of these improvements was generated from the drug program. Rather than take a reduction in premiums the Group Insurance Committee recommended reinstating some of the benefits which had been removed for the Supplementary Health Insurance Program over the past two years. The Board of Directors was quite pleased with the reinstating of semi-private room coverage and vision care being amended to provide coverage once every three calendar years instead of once every thirty-six months. Further details concerning these changes has already been communicated to members in the March 18, 1994 memorandum from the Insurance Division.

The Board of Directors was not, however, pleased with the reduction in the paid-up life insurance from \$10,000 to \$5,000 affecting those pensioners attaining age 65 after April 1, 1994. The recommendation to Government by the Group Insurance Committee was to maintain the \$10,000 paid-up life insurance and increase the surcharge from 0.03 per \$1,000 to 0.08 per \$1,000 of active life coverage per month. However, Government refused to pay the additional matching 0.05 per \$1,000 at a cost of approximately one-half million dollars. If pensioners and employees were to pay the entire premium it would cost somewhere in the vicinity of .13 per \$1,000 of active life coverage. While this would still be favourable to most retirees, employees would not be agreeable to such a high premium for the additional \$5,000 insurance upon attaining age 65. The Board of Directors is aware that many pensioners who have not yet attained age 65 depended on the \$10,000 paid-up life insurance to ease the financial burden on their families and will continue its efforts to have that amount reinstated.

Efforts were also made during the past year to reduce prescription fee costs to members especially those who require long-term medications. Although negotiations between the Insurance Division of Treasury Board and the Nfld Pharmaceutical Association are still ongoing, it appears that the desired benefit for pensioners has already been achieved. This has resulted because of mail order pharmacies being set up throughout Canada where drugs are supplied on a three month basis with one prescription fee. As indicated in a recent newsletter, a number of pharmacies throughout the province

will now supply most drugs on that basis. VALU Pharmacy, a recently established mail order pharmacy in the St. John's area, will supply drugs on a three month basis for one prescription fee by calling a 1-800 number.

Respectfully Submitted

D. Whitten

Doug Whitten
N.P.S.P.A. Representative
Government Insurance Committee

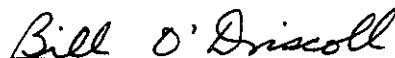
REPORT FROM THE PUBLIC RELATIONS/MEMBERSHIP COMMITTEE
TO
4TH ANNUAL GENERAL MEETING

The Public Relations/Membership Committee is a Board Committee, Chaired by Bill O'Driscoll with Susanne Hill and President Bert Price as members. The Committee advises and makes recommendations to the Board on methods of improving communications with members and the general public and on ways of increasing membership in the Association. Since the Board set communications with members and the provision of good information as a priority this year, the committee has been particularly active and is pleased to report a goodly degree of progress.

We are constantly seeking new and better ways to provide services to members and to communicate regularly on programs and operations of benefit to them. To this end we prepared and mailed four Newsletters to all members during the year under review and because of the growing amount of information, we doubled the size of this publication and changed the format to make it more readable. It is encouraging to know that our members are reading the Newsletter since we receive many questions and comments following each mailing. Your observations help us to continually improve the contents of the Newsletter.

As indicated, communication to members was a major priority for this year and we are confident we met this objective in large part. The number of members continues to grow. As of March 31 of this year we had 2925 members but with a potential of approximately 6000 members, we can anticipate continued growth in the months ahead. We ask you to please encourage your non-member friends to join the Association by pointing out to them the benefits of membership and the growing influence we have because of our burgeoning membership. Everybody can help and please remember - the greater the number, the stronger the voice!

Respectfully Submitted


Bill O'Driscoll
Chairperson, PR/Membership Committee

REPORT OF THE NOMINATING COMMITTEE
TO
THE 4TH ANNUAL GENERAL MEETING

Mr. President , Ladies and Gentlemen:

As Chairperson of the Nominating Committee, it is my pleasure to submit for the consideration and approval of all members in attendance at the Annual General meeting, the following list of candidates who have signified their intention to serve on the Board of Directors for the forthcoming year if elected by you the members of this Association.

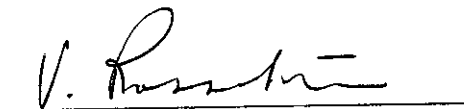
Five members of the existing Board, namely Bert Price, Ambrose Hearn, Bob Rex, Bruce Winsor, and William O'Driscoll were elected to serve two (2) year terms in 1993. Therefore the remaining seven (7) vacancies on the Board of Directors have to be filled at today's meeting.

As you are aware, the purpose of the Nominating Committee is to insure that at least one qualified candidate is available to fill each vacant position on the Board, and is not intended in any way to preclude any nominations from the floor.

The Constitution provides for the election of twelve (12) Board members at large to run the affairs of the Association during the coming year. As indicated above, five (5) members are serving the remainder of their two year term, therefore the following candidates are hereby nominated for the remaining seven (7) vacancies on the Board of Directors for the current year.

Doug Whitten
Vincent Rossiter
Gordon Withers
Ruby Driscoll
Vernon Simmons
Susanne Hill
Ernest Shute

Respectfully submitted,



Vincent Rossiter
Chairperson, Nominating Committee