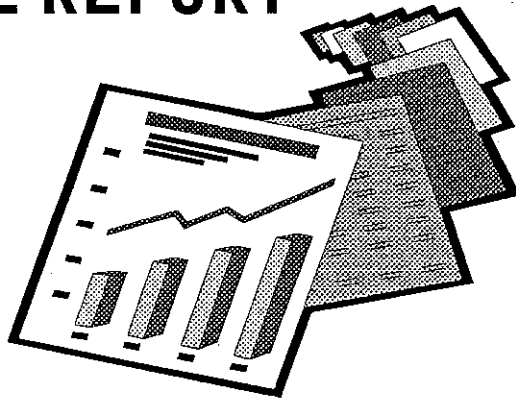


Newfoundland & Labrador
Public Service Pensioners' Association

13TH ANNUAL GENERAL MEETING

ANNUAL REPORT



Marine Institute
155 Ridge Road, St. John's
Saturday, 18 October 2003

IN MEMORY OF DECEASED MEMBERS 2003

Abbott, Emma
Badcock, Phyllis
Baggs, Viola
Bartlett, Frank
Batstone, Ernest
Beaufield, Raymond
Benoit, Frank
Blandford, Elizabeth
Boyd, Austin F
Bragg, James
Breen, Audrey
Brett, Ethel
Burke, Francis J
Burse, Uriah
Burton, Enid
Butler, Gordon
Butler, Mary
Butler, Norman sr
Chafe, Douglas
Clemens, Rhoda
Coates, Reginald
Cochrane, Ann
Connors, Edmund
Cramm, William
Croke, Mary
Davis, Samuel P
Dwyer, Eileen
Eagle, Kathleen
English, Leo F
Fitzpatrick, Rose
Follett, Maxwell
Gagne, Albert
Gaudon, Aloysius
George, E C Lloyd
Gillis, Annie
Glover, Frederick
Goodland, Hilda

Green, Ivan J
Hapgood, James
Healey, Josephine
Hewitt, Uriah
Hickey, John
Hickey, William
Hillier, Lewis G
Hodder, R L Clarence
Hunt, Woodrow J
Hynes, Mary L
Johansen, Alf Erling
Johnson, Edward P
Keefe, Michael J
Keeping, Clarence
Keeping, Reginald
Kelly, Harold
Kwasnik, Jean
Lessner, Alexander
Loder, Hilliard
Loveless, Benjamin
Marsh, Arthur L
Matthews, Betsy
McDonald, Geraldine
McGrath, Wilhelmina
McLennon, Thomas
Mitchell, Cora
Monahan, Michael
Moore, Muriel
Mullaly, Dominic
Newman, Gerald
Nievera, Alfonso
Noonan, Margaret
Olds, Gloria M
Pack, Eric
Payne, Gertrude
Peckford, Chesley P

Peet, Sybil
Pike, Alfred
Pittman, Frederick
Power, Mary
Raymond, Irene
Roche, Matthews
Rose, Helen
Rowe, Jacob
Ryan, Albert
Sandland, Thomas
Sinnott, William
Slade, David
Strickland, William
Taylor, Jean
Thomas, Ethel
Toohey, John
Tucker, Walter
Turpin, Philip
Vannan, William A
Vivian, Agnes
Wakeham, Almena
Walsh, J Frazier
Warren, Garry
Young, Raymond D

MANDATE STATEMENT

The Newfoundland and Labrador Public Service Pensioners' Association exists to promote and advance the interests of its members by providing a medium for collaborative action on any matter affecting a pensioner's well-being.

PRIMARY GOALS

To seek equitable pension increases, primarily through pension indexing based on a formula mutually agreeable to Government and the Association.

To represent membership interests with respect to maintaining a comprehensive insurance program which ensures adequate medical drug-care coverage for members, including those now residing outside the province.

OBJECTIVES

To encourage our Public Service Pensioners to become members of the Association.

To promote the interests of Public Service Pensioners by providing a medium for collective action on matters affecting their well-being.

To represent Public Service Pensioners in addressing with Government the interests of its members for the mutual benefit of all.

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ORGANIZATION

BOARD OF DIRECTORS

President
Vice-President
Treasurer
Secretary
Past-President
Central Branch President
Western Branch President
Directors:

William Shallow
Gerry Conran
Eric Hodder
Catherine Fagan
Eric Salter
Cecil Thomas
Hope Wiseman
Margaret Adey
George Campbell
Tom Cooper
Barbara Hopkins

Ray Hawco
Anne Miller
Jean Ann Rose
Ern Shute

FINANCE COMMITTEE

Eric Hodder, Chair
Gerry Conran
Gerry Bradbury, Central

PENSION ACTION COMMITTEE

Barbara Hopkins, Chair
Bill Shallow Eric Salter
Mary Ennis Clarence Randell
Roy Noseworthy, Central

NOMINATIONS COMMITTEE

Catherine Fagan, Chair
Barbara Hopkins
Freeman Pope (Central)

HONOURS COMMITTEE

Jean Ann Rose, Chair
Mary Codner Gerri Stapleton
Barbara Hopkins Mike Mackey, Central

PUBLIC RELATIONS/MEMBERSHIP

Ray Hawco, Chair
Tom Cooper Jean Ann Rose
Mary Ennis Violet Ruelokke
Bert Price Cec Thomas, Central

NEWSLETTER COMMITTEE

Gerry Conran (Chair)
Barbara Hopkins
Jean Ann Rose
Mike Mackey, Central

HEALTH COMMITTEE

Margaret Adey, Chair
Eric Salter
Bill Hayley, Central

SOCIAL COMMITTEE

Anne Miller, Chair
Catherine Fagan
Gerry Conran
Cec Thomas, Central

CONSTITUTION COMMITTEE

George Campbell, Chair
Leo Murphy, Central

AGM PLANNING COMMITTEE

Margaret Adey, Chair
Barbara Hopkins
Gerry Conran
Cec Thomas, Central

PENSION INVESTMENT COMMITTEE REPRESENTATIVE - Clarence Randell

GOVERNMENT INSURANCE COMMITTEE - Eric Salter

PERSONNEL - Maureen Hogan - Administrative Assistant

AGM 2003 AGENDA

- 1 Call to Order
- 2 Approval of Rules of Order
- 3 Minute of Silence for Deceased Members
- 4 Introduction of Board of Directors
- 5 Adoption of the Agenda for the 2003 AGM and Conference
- 6 Report of the Constitution Committee
- 7 Report of the Nominations Committee
- 8 Conference Workshops
- 9 Coffee Break
- 10 Conference Workshops
- 11 Lunch
 - Election to fill vacancies on Board of Directors
 - Report of Honours Committee
 - Presentation of Awards
 - Visit from Sadie
- 12 Adoption of the Minutes of 2002 Annual General Meeting
- 13 Business arising from the Minutes
14. Report of the President on behalf of the Board of Directors
15. Reaction & Discussion
- 15 Finance Committee, Treasurer's and Auditors Report
- 16 Committee Reports
 - 18.1 Pension Action Committee
 - 18.2 Public Relations/Membership
 - 18.3 Newsletter Committee
 - 18.4 Social Committee
- 17 Report of Representatives on Government Committees
 - Government Insurance
 - Government Pension Investment
- 18 Branch Reports
- 19 Discussion of Issues
- 20 Results of Election for Board of Directors
- 22 Draw for door prize of \$100.00
- 23 Adjournment of 2003 Annual General Meeting

**NEWFOUNDLAND PUBLIC SERVICE PENSIONERS' ASSOCIATION
ANNUAL GENERAL MEETING & CONFERENCE
TUESDAY, 8 OCTOBER 2002
AIRPORT PLAZA HOTEL, ST. JOHN'S, NF**

PRESENT:

Bill Shallow, President	Eric Salter, Past-President
Barbara Hopkins, Vice-President	Eric Hodder, Treasurer
Catherine Fagan, Secretary	Cecil Thomas, Central Branch President
Ray Hawco	George Campbell
John Bambrick	Anne Miller
Ross King	Ern Shute
Jean Anne Rose	

1. CALL TO ORDER:

The meeting was called to order by Ray Hawco, Chair for morning session. There were 105 members in attendance.

2. APPROVAL OF RULES OF ORDER:

The rules of order were approved by consensus.

3. MOMENT OF SILENCE FOR DECEASED MEMBERS:

The membership observed a moment of silence for members who passed away since last AGM.

4. INTRODUCTION OF BOARD OF DIRECTORS:

The President and Board of Directors introduced themselves to those present.

5. ADOPTION OF THE AGENDA:

Motion: that the agenda for the 2002 AGM and Conference be adopted

Moved: Bert Price **Seconded:** Harry Mullins

Carried

6. ADOPTION OF MINUTES OF 2001 ANNUAL GENERAL MEETING:

Motion: that the minutes of the 2001 Annual General Meeting be adopted

Moved: Ray Rossiter **Seconded:** Barbara Coffin

Carried

7. BUSINESS ARISING FROM MINUTES:

There was no business arising from the 2001 minutes.

8. REPORT OF THE PRESIDENT ON BEHALF OF THE BOARD OF DIRECTORS:

Bill presented the President's report which covered the following:

- (a) welcome everyone to the Annual General Meeting.
- (b) thanked all members of the Board for support during the year, especially those members who have completed their term of office.

- (c) Joint Trusteeship
- (d) ad-hoc increase
- (e) general meetings in St. John's & Carbonear
- (f) work of Central Branch

Motion: that President's report be adopted as presented

Moved: Bill Shallow **Seconded:** Carl Smith

Carried

9. REPORT OF NOMINATIONS COMMITTEE:

Eric outlined the status of the Board which showed five present vacancies. The six candidates who have indicated their intention to seek election to the Board are: Margaret Adey, Barbara Coffin, Ray Hawco, Gerry Conran, Walter Milley and Eric Hodder. There were no nominations from the floor.

Motion: that nominations cease.

Moved: Bert Price **Seconded:** Ray Rossiter

Carried

Mary Ennis and Ray Rossiter agreed to count the ballots.

Motion: that the Nominations Committee Report be accepted

Moved: Eric Salter **Seconded:** Bert Price

Carried

10. CONFERENCE KEYNOTE SPEECH:

Dr. Bill Eaton was introduced by Ray Hawco. Dr. Eaton's topic was "Humor in Communications." Dr. Eaton was very interesting and set the tone for the day. Laughter is a stress reliever.

11. CONFERENCE WORKSHOPS:

The following workshops were presented in the morning session:

- (1) Understanding your Health Insurance Plan
- (2) Tapping into your strengths for fun and profit
- (3) What to see in Touring our Province

12. LUNCH BREAK

13. ELECTION TO FILL VACANCIES ON THE BOARD:

The election took place to fill vacancies on the Board.

14. PRESENTATION OF AWARDS:

Honourary Director awards were presented to Ruby Driscoll and Bert Price. Honourary Member award was presented to Lesley-Ann Browne.

15. LUNCHEON SPEAKER:

George Jerrett was the luncheon speaker.

16. CONFERENCE WORKSHOPS:

The following workshops were presented following the lunch break:

- (1) Integration of Alternative Medicine with Conventional Medicine.

(2) Increasing your Rate of Return and Reducing Income Tax

17. FINANCE COMMITTEE, TREASURER'S & AUDITORS REPORT:

Eric Hodder presented the Financial Reports and invited questions.

Motion: that the Treasurer's Report be accepted.

Moved: Eric Hodder **Seconded:** Ern Shute

Carried

Motion: that the Auditor's Report be accepted

Moved: Eric Hodder **Seconded:** Ern Shute

Carried

18. COMMITTEE REPORTS:

18.1 Constitution Committee Report:

Eric Salter presented his report. Bert Price commented on Article VII, Section 8.

Motion: that Article VII, Section 8 of the Constitution read as follows: The President or, in his/her absence, the Vice-President 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.

Moved: Bert Price **Seconded:** Clarence Randell

Carried

Motion: that the Constitution Committee Report be accepted.

Moved: Eric Salter **Seconded:** Cec Thomas

Carried

18.2 Public Relations/Membership Committee:

Ray Hawco presented his report. He made reference to the following:

(1) Mandate of Committee

(2) Telephone contact to members. Bert Price, not a Board member, has accepted responsibility for this project.

(3) Pre-retirement Seminars

Motion: that the Public Relations/Membership Committee Report be accepted

Moved: Ray Hawco **Seconded:** Eric Yetman

Carried

18.3 Newsletter Committee:

Barbara Hopkins presented her report. The function of the Newsletter is to communicate effectively with the members of the Association on the objectives, plans and activities and to raise the profile of the Association.

Motion: that the Newsletter Committee Report be accepted

Moved: Barbara Hopkins **Seconded:** Bert Price

Carried

18.4 Pension Action Committee:

Barbara Hopkins presented her report. She made reference to the following:

(1) The membership passed two resolutions at the 2001 AGM. Therefore, pension action activities have focused primarily on strategies to firstly, get full participation on Joint Trusteeship and secondly, to achieve an ad hoc increase.

(2) Ad hoc Increase - At a meeting in the Fall of 2001 when Joint Trusteeship was discussed, the Premier agreed to consider a one time special increase to pensioners before the Joint Trusteeship comes into effect. However, the Minister of Finance and President of Treasury Board has stated that any increase in benefits would have to be referred to the Transition Committee or to the Board of Trustees of Joint Trusteeship. To date we have heard nothing officially.

(3) Barbara thanked members of the Pension Action Committee, Freeman Pope, Bill Hayley, Barbara Coffin, Mary Ennis, Lesley-Ann Browne and Dave Dempster.

Motion: that the Pension Action Committee Report be accepted

Moved: Barbara Hopkins **Seconded:** Ralph Drover **Carried**

Motion: that the Resolution one and two, passed at the 2001 AGM, be a priority for the 2002-03 Board of Directors.

Moved: John Bambrick **Seconded:** Ray Hawco **Carried**

Resolution #1

be it resolved that the Board of Directors of the Newfoundland & Labrador Public Service Pensioners' Association take all steps necessary to ensure that the Association is represented on the planning committee for the Joint Trusteeship and has a voice and vote on the Board of Trustees.

Resolution #2

be it resolved that the Board of Directors of the Newfoundland & Labrador Public Service Pensioners' Association take all steps necessary to ensure that a one-time, ad hoc increase, to help make up for the loss of purchasing power over the past twelve years, is granted to Public Service Pensioners before any form of Joint Trusteeship of the Pension Plan comes into effect.

18.5 Social Committee

Catherine Fagan presented her report. She made reference to the following:

(1) A very successful barbecue and dance held on June 7, 2002

(2) A Christmas Dinner & Dance is planned for Friday, November 29, 2002 at the Knights of Columbus, St. Clare Avenue, St. John's. Everyone was encouraged to attend.

Motion: that the Social Committee Report be accepted.

Moved: Catherine Fagan **Seconded:** George Campbell **Carried**

18.6 Government Insurance Committee:

Eric Salter reported as our representative on the Government Insurance Committee.

Motion: that the Government Insurance Committee Report be accepted.

Moved: Eric Salter **Seconded:** Barbara Coffin **Carried**

18.7 Government Pension Investment Committee Report:

Clarence Randell reported as our representative on the Government Pension Investment Committee.

Motion: that the Pension Investment Committee Report be accepted

Moved: Clarence Randell **Seconded:** Ern Shute **Carried**

19. CENTRAL BRANCH REPORT:

Cec Thomas, President of Central Branch, presented his report. He indicated to all present that the Central Branch AGM will be held on Tuesday, October 23, 2002 and that any member is welcome to attend.

Motion: that the Central Branch Report be accepted.

Moved: Cec Thomas **Seconded:** Carl Smith **Carried**

20. ELECTION OF PRESIDENT:

It was suggested by the Constitution Committee that the President of the Association be elected by the members at the AGM. Much discussion took place on this issue. The following comments were made:

(1) Election of President by Board of Directors has been our practice in the past and has worked well. Why change it?

(2) A President elected at the AGM might come to the job without sufficient background and realization of the work required.

(3) Once elected to the Board a Director knowing what is entailed and knowing the level of Board support is more likely to consider taking the position of President.

Motion: that the issue of the election of President be subjected to study in the interim period and be brought forward for discussion at the next AGM

Moved: Robert Chafe **Seconded:** Eric Yetman

Motion was defeated.

Motion: that the election of President stay as it is.

Moved: Cec Thomas **Seconded:** John Bambrick **Carried**

21. RESOLUTIONS:

Motion: that the Public Service Pensioners Association of Newfoundland and Labrador petition the Government of Canada to remove the current discriminatory regulations imposed upon Newfoundlanders who engage in the food cod fishery and replace them with regulations similar to those applicable to other citizens of Canada.

Moved: Carl Smith **Seconded:** Ern Shute **Carried**

Motion: that we consider revising our membership criteria to open the Association to all retirees from the Provincial Public Service.

Moved: Eric Yetman **Seconded:** Helen Baddcock **Carried**

Opposed: John Bambrick, Ivan Lethbridge and John Carnell
Mary Ennis has indicated that this may be worthwhile for the Association.

INTEGRATION OF PUBLIC SERVICE PENSION PLAN AND THE CANADA PENSION PLAN:

Discussion took place on the integration of the Public Service Pension Plan with the Canada Pension Plan. As of January 1, 2002, pensioners can begin taking Canada Pension as early as age 60 at a reduced rate. In this case, due to RSPP Bridge Benefit, the CPP benefit will be "stacked" on top of your Public Service Pension Benefit until age 65. Integration with CPP will begin at age 65. Some members say this is unfair. Bill Shallow indicated that harmonization is Federal Law and we have no control over Federal Law.

Motion: that members present at the AGM, Newfoundland and Labrador Public Service Pensioners Association, on Tuesday, 8 October 2002 urge the Government of Newfoundland and Labrador and the Newfoundland Medical Association to resume negotiations and take all necessary steps to resolve the current disruption of medical services across the Province.

Moved: Catherine Fagan **Seconded:** Ralph Drover **Carried**

22. RESULTS OF ELECTION:

The results of the election were announced at this time. Elected members were:
Barbara Coffin, Gerry Conran, Ray Hawco, Eric Hodder and Walter Milley.

Carl Smith expressed appreciation to the President and all Board members for work done on behalf of the Association during the past year.

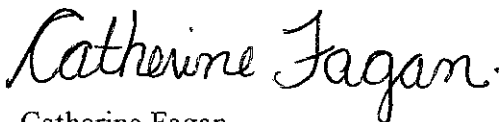
A draw took place for \$100.00. The winner was Ralph Drover.

23. ADJOURNMENT:

Motion: that the meeting adjourn

Moved: Eric Hodder **Seconded:** Ray Hawco **Carried**

Respectfully submitted,



Catherine Fagan
Secretary



William Shallow
President

REPORT OF THE PRESIDENT ON BEHALF OF THE BOARD OF DIRECTORS

Another year in the life of our Association has come to a close. It has been an active one. We have tried to keep you informed and encouraged you to become active as members and work with us on your behalf. It is not my intention to repeat everything reported on elsewhere in this Annual Report. Rather, I want to focus on some highlights.

Action Plan: As has been the practice in recent years, shortly after AGM 2002, the new Board of Directors met to set priorities and plan activities for the new year. We developed Action Plan 2002-03, which appears as an Appendix to this Report. The Plan was our blueprint, and it was ambitious. We made real efforts to implement it. We monitored it on a monthly basis and recently conducted a thorough evaluation. The result is a Report Card of 66%. The evidence is that much has been accomplished but much remains to be done.

Membership: At last year's AGM the Board was directed to review membership criteria as specified in our Constitution. We have done so, and you will be asked to consider some Constitutional changes that will open our Association to a wider range of membership. If you agree, we believe the result can be an even more dynamic organization working on behalf of Public Service Pensioners.

Newsletter: The PENSIONERS LETTER is our main means of communicating with you our Members. We have tried to make it attractive and informative. Your feedback indicates that we have met with some real success.

Regional Branches: Our first Regional Branch, in Central Newfoundland, has been in place for some time. During the past year, we were successful in establishing a Branch in the Western Region. The effort over a number of years was worth it. The West has a dynamic new Board to guide the operation. We are looking forward to an active and supportive organization. A special provincial Committee has been set up to develop clearer guidelines for Branches.

General Meetings: Following on a successful new direction set last year, recently we held General Meetings of Members in Placentia and Clarendville. It was a great opportunity to meet Members outside the St. John's area: to bring them up to date on the Association and pension related issues, and to hear their concerns. There is clear evidence that we should continue this type of meetings and explore committees at the local level.

Pre-Retirement Seminars: The Public Service Commission has been organizing Seminars for employees who are planning to retire. During the past year Seminars have taken place in St. John's, Clarendville, Gander, Corner Brook and Happy Valley-Goose Bay. At the invitation of the Commission, the Association has participated in these events: introducing the Association, presenting information on the Pension Plan and outlining some pensioner realities. Participant feedback indicates that our presentation is a highlight of the Seminars and they want us to continue to participate. We see this as a valuable source of future members.

Joint Trusteeship: You have heard much about this issue over the past couple of years. With your encouragement, we have insisted that Joint Trusteeship should only take place if there is a "Voice and Vote" for pensioners in both the planning and on the Board of Trustees. We have succeeded in being granted a voice on the planning committee, but so far no commitment concerning the Board of Trustees. The planning process started early in 2003 but little progress has been made. The downturn in the investment market has resulted in our Pension Plan going even more deeply into debt. It is not a good time to change the way the plan is managed, so Joint Trusteeship is on the back burner. However, we must continue to be vigilant because it is not a dead issue.

Ad hoc Increase: The first form of indexation was introduced into our Pension Plan in October 2002: up to 1.2% for pensioners who are 65, and another installment will come into effect this month. It is not enough and it does not apply to all pensioners, but it is a beginning. This annual increase will help us to partially keep pace with inflation into the future. However, we are concerned about the lack of any increase between 1989 and 2002, resulting in a 30% decrease in pensioner purchasing power. We met with the Premier and Minister of Finance in early 2002 where a one-time ad hoc increase was promised. We worked on a special committee appointed by the Minister and submitted a proposal. We told you on a number of occasions that we were optimistic about the increase being approved. We now have to report to you, however, that Government has decided not to grant the increase, because of the deteriorating unfunded liability of the Plan. This issue must continue to be a high priority.

Pensioners Vote: The long-awaited Provincial Election is just around the corner. In preparation for the Election we wrote the Party leaders asking their policies on pension issues. All three Parties have finally responded and their letters are available at this meeting. We also asked you to wear a "Pensioners Vote" button and pose pension related questions to candidates and their representatives at every opportunity. Government, of whatever Party, is our former employer and the trustee of our Pension Plan. It is critical that we get our message across. Many of us will not be here when the next Election is called.

Public Sector Unions: You will recall that until two years ago our Association was a member of a Pensions Coalition, together with the Public Sector Unions and the Managers Association. For a number of years we were able to work closely together around pension issues. Unfortunately, the Coalition has dissolved over disagreements related to Joint Trusteeship. While our disagreements are by no means resolved, it is time to rebuild relationships. Hopefully the new Board will be successful in this regard.

Discounts and Partnerships: For same time, our Association has had an arrangement with Ultramar whereby Members can receive a discount on home heating oil. This is a valued benefit for many Members. With this in mind, over the past year, we have pursued other discounts and benefits. A list of discounts now available to Members is provided at this meeting. New Membership Cards will be issued in the New Year to assist Members to access these arrangements. But this is only a start. We will be seeking a wider range of such benefits. Currently we are exploring insurance and real estate partnership arrangements with Johnsons and Remax.

Honourary Directors: We are a voluntary organization. Our efforts can only be successful based on the willingness of our Members who are prepared to go the extra mile. The Honourary Director Award is designed to recognize our Members who do just that. This year four Members will be recognized as Honourary Directors: Catherine Fagan, Reg Gabriel, Barbara Hopkins and Clarence Randell. We congratulate them and thank them for honoring all of us by agreeing to accept the award.

Acknowledgments: Since this is my last report as President of the Association, it is important that I express a range of appreciations, both on behalf of the Board of Directors and personally. As always, we must be thankful to the people of the Pensions and Insurance Divisions of the Department of Finance. They are always most cooperative. Recently, we are indebted to the Public Service Commission for the opportunity to promote the Association and present the pensioner message at the Pre-Retirement Seminars. On behalf of all Members of the Association I want to thank the members of the Board of Directors and the members of the various committees. Few people do much work. Special thanks to Directors who will be leaving the Board this year: Catherine Fagan, Barbara Hopkins, Ann Miller, Jean Ann Rose and Ern Shute,

My words cannot adequately express my debt of gratitude, and I'm sure that of all of us as Members, to Maureen Hogan. Not only is she our one employee; she is a friend and inspiration to all of us. A very sincere "Thank You", Maureen.

As a final note, I want to express my personal thanks to you the Members and to the Board of Directors for your confidence and support of me as President over the past three years. It has been a pleasure to serve and I look forward to a somewhat different focus as Past President.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read 'William Shallow', with a stylized, flowing script.

WILLIAM SHALLOW
PRESIDENT

FINANCE COMMITTEE

The mandate of the Finance Committee is to oversee the accounting operations of the Association through the implementation of policies regarding the control and allocation of expenditures and revenues. The Committee is responsible as well for the preparation of monthly financial statements, the preparation of an annual budget and year end reporting.

During the year the committee finalized a recommendation to the Board for a change in the Associations bankers which was approved by the Board.

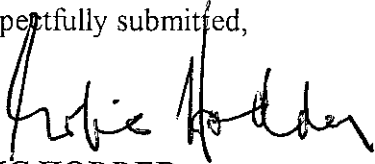
The Committee also recommended to the Board a change in our accounting policy for capital assets i.e. office furniture and equipment account to better reflect members equity. The revised policy reflects that office furniture and equipment be expensed when purchased, but for record purposes, be tabulated annually and shown as an asset with an offsetting entry as an investment in capital assets.

The committee continues to consider the potential for the inclusion of advertising in our Newsletter whilst at the same time ensuring that it does not detract from the quality of this important communication to our members.

The committee is also considering the issue of security in our offices having regard to the fact that there are occasions when we have a large volume of cash on hand.

In conclusion the committee acknowledges with much appreciation the dedicated work of our administrative assistant, Maureen Hogan.

Respectfully submitted,



ERIC HODDER
CHAIR, FINANCE COMMITTEE

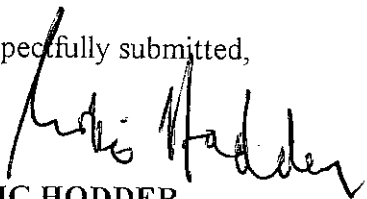
TREASURER'S REPORT

The report of our Auditors and accompanying statements comprising the Association's Balance Sheet as at December 31, 2002, for the year ended December 31, 2002 are presented for your review.

Our financial position continues to be sound notwithstanding the fact that we concluded 2002 with an operating deficit of \$4,624 as compared with a budgeted deficit of \$2,087. This deficit is largely attributable to an expenditure of \$5,353 for Public Relations as we endeavored to take our message for an increase in our pensions to the general public.

Membership growth continues to be positive and fees increased by \$2,842 notwithstanding the fact that 107 of our members were deceased during the year.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Eric Hodder", written over the typed name.

ERIC HODDER
TREASURER

NICHOLAS MURPHY, C.A.
CHARTERED ACCOUNTANT

325 Duckworth Street
P.O. Box 637
St. John's, NF A1C 5K8
Tel: (709) 753-0880
Fax: (709) 753-3608

AUDITOR'S REPORT


**To the Board of Directors of the Newfoundland and Labrador Public
Service Pensioners' Association**

I have audited the balance sheet of the Newfoundland and Labrador Public Service Pensioners' Association as at December 31, 2002 and the statement of revenue, expenditure and equity for the year then ended. These financial statements are the responsibility of the association's management. 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 management, 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 and Labrador Public Service Pensioners' Association as at December 31, 2002 and the results of its operations for the year then ended in accordance with generally accepted accounting principles for Canada.

St. John's, Newfoundland
August 16, 2003


Nicholas Murphy, C.A.
Chartered Accountant

**NEWFOUNDLAND AND LABRADOR PUBLIC SERVICE
PENSIONERS' ASSOCIATION
BALANCE SHEET
DECEMBER 31, 2002**

ASSETS

	<u>2002</u>	<u>2001</u>
CURRENT		
Cash	\$ 7,452	\$ 7,952
Investments (Note 3)	44,726	48,034
Interest Receivable	<u>394</u>	<u>1,210</u>
	52,572	57,196
CAPITAL (Note 2)		
Office furniture and equipment (Note 4)	<u>4,220</u>	<u>15,710</u>
TOTAL ASSETS	<u>56,792</u>	<u>72,906</u>

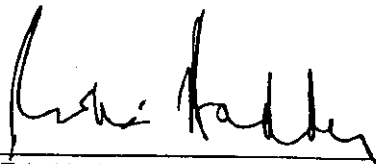
EQUITY

Members' equity	52,572	57,196
Investment in capital assets	<u>4,220</u>	<u>15,710</u>
	<u>\$56,792</u>	<u>\$72,906</u>

See accompanying notes

Signed on behalf of the Association


William Shallow
President


Eric Hodder
Treasurer

**NEWFOUNDLAND AND LABRADOR PUBLIC SERVICE
PENSIONERS' ASSOCIATION
STATEMENT OF REVENUE, EXPENDITURE AND EQUITY
YEAR ENDED DECEMBER 31, 2002**

	<u>2002</u>	<u>2001</u>
Revenue		
Membership fees	\$57,967	\$55,125
Interest	1,280	1,840
Christmas dinner/dance	<u>2,520</u>	<u>-</u>
	61,767	56,965
Expenditure		
Salaries and benefits	21,158	18,895
Rent	6,900	6,900
Postage	6,496	4,264
Printing	7,195	4,254
Office supplies and services	4,118	3,849
Telephone	2,435	3,080
Memorial	-	2,500
Professional services	345	2,127
Annual general meeting	2,988	1,710
Insurance	2,093	1,322
Travel	2,095	1,230
Business tax	549	1,033
Socials	297	272
Branches	1,450	200
Public relations	5,353	-
Christmas dinner/dance	2,517	-
T-Shirts	402	-
Other	<u>-</u>	<u>229</u>
	<u>66,391</u>	<u>51,855</u>
Excess of revenue over expenditure (Expenditure over revenue)	(4,624)	5,100
Members' equity, beginning of period	<u>57,196</u>	<u>52,096</u>
end of period	<u>\$52,572</u>	<u>\$57,196</u>

See accompanying notes

**NEWFOUNDLAND AND LABRADOR PUBLIC SERVICE
PENSIONERS' ASSOCIATION
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2002**

1. Organization

The Association was incorporated under the Corporation Act of the Province on December 29, 1994 as a not-for-profit organization with the overall objective of advocating on behalf of its members who are retired employees of the provincial public service.

2. Significant accounting policy

Capital assets are recorded at cost and are not depreciated.

3. Investments

Investments are comprised of bank guaranteed investment certificates as follows:

<u>Issued</u>	<u>Amount</u>	<u>Rate</u>	<u>Maturity</u>
September 12, 2002	\$31,726	3.00%	March 12, 2004
May 6, 2002	<u>13,000</u>	Variable - prime - linked	May 6, 2003
	<u>\$44,726</u>		

4. Furniture and equipment

During the year the board approved a reduction of \$11,490 in the recorded cost of office furniture and equipment and the related equity account to reflect the value of assets currently in use.

NF PUBLIC SERVICE PENSIONERS' ASSOCIATION
REVENUE & EXPENDITURE
PERIOD ENDING Sept 30, 2003

Jan 1/02 Opening Balance 7,450.54

REVENUE	Actual to 30 Sept 03	BUDGET 2003
Membership Fees	41,899.50	59,000.00
Interest Revenue	226.92	900.00
HRDC Grant	1,692.00	
SUBTOTAL	43,817.42	59,900.00

TOTAL REVENUE	43,817.42	59,900.00
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EXPENSES

Public Relations	1,406.77	40%	3,500.00
Bank Service Charges	45.40	57%	80.00
Office Supplies Expense	4,238.32	109%	3,900.00
Postage	4,688.79	63%	7,500.00
General Meetings	167.84		
Rent	5,175.00	75%	6,900.00
Business Tax	539.28	96%	549.00
Insurances	1,477.75	70%	2,100.00
Telephone	2,302.62	92%	2,500.00
Travel	1,009.42	34%	3,000.00
Printing	5,717.70	77%	7,400.00
Annual General Meeting	0.00	0%	2,000.00
Professional Services	747.50	50%	1,500.00
T-shirt exp	0.00		0.00
Social Committee	0.00	0%	200.00
Christmas dinner/dance exp	0.00		0.00
BBQ Expense	0.00		0.00
Central Branch Expense	0.00	0%	1,000.00
Western Branch Expense	1,097.50	110%	1,000.00
Wages	16,790.79	84%	19,950.00
EI Expense	494.72	76%	650.00
CPP Expense	669.60	84%	800.00
Workers Comp Expense	153.77	128%	120.00
TOTAL OPERATING EXPENSE	46,722.77		64,649.00

Net Income	(2,905.35)	61%	(4,749.00)
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Bank Balance at Sept. 30/03	4,168.38
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INVESTMENT DETAILS:

\$31,726.43- 1 Year, 182 day term - GIC - non-redeemable - matures Mar 12,2004 - 3.00%per annum

\$13,225.72 - 1 year - redeemable - matures May 6, 2004 - 2.00% per annum

NOMINATIONS COMMITTEE

The purpose of the Nominations Committee is to ensure that there are candidates to fill any vacancies on the Board. The Committee held three(3) meetings during the year. As Chairperson of the Nominations Committee, it is my privilege to submit for the consideration and approval of the members attending this Annual General Meeting, a slate of candidates who have signified their willingness to serve on the Board of Directors of the Association.

In addition to bringing forth a slate of candidates who have indicated their intention to seek election to the Board, the Nominations Committee invites nominations from the floor of this Annual General Meeting. Seven (7) positions are available. Three (3) members of the current Board of Directors, Catherine Fagan, Barbara Hopkins and Ern Shute have completed two(2) consecutive two (2) year terms and are not eligible for re-election. One member (1) Anne Miller has completed a two year term and is not seeking re-election. Five (5) members of the Board elected for a two (2) year term and are prepared to stay on the Board are: Margaret Adey, Gerry Conran, Tom Cooper, Ray Hawco and Eric Hodder. Three (3) members of the Board who have completed their two year term and are seeking re-election are:

George Campbell, George began work with the Public Service in 1975. He retired in 1998 from Computer Services. George has served on the Board for the past two years.

Eric Salter, Eric began work with the Public Service in 1978. He retired in 1996 from the Dept. of Forest Resources & Agrifoods. Eric has served on the Board since 1996.

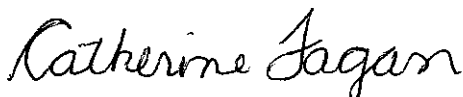
At the time of printing this report the following candidates have indicated their willingness to stand and are hereby nominated to fill the vacancies on the Board of Directors:

Jean Chaisson, Jean began work in Public Service in 1977. She retired as a Program Manager with the Health Care Corporation, St. John's in 1999.

Ray Rossiter, Ray began work with Hydro in 1969. He retired from Hydro in 2002 with 33 years service.

In my capacity as Chairperson of the Nominations Committee, and on your behalf, I would like to acknowledge the services rendered and the commitment made to our Association by the retiring Board members who are not seeking re-election.

Respectfully submitted,



CATHERINE FAGAN
CHAIRPERSON, NOMINATIONS COMMITTEE

CONSTITUTION COMMITTEE

The Constitution Committee, chaired by George Campbell, reviewed the Constitution based on a resolution passed at the 2002 Annual General Meeting.

BE IT RESOLVED that the Board of Directors of the Association prepare a proposed amendment to our Constitution, to open membership to all persons in receipt of any Provincial Government sponsored pension plan, for consideration at the 2003 Annual General Meeting.

The Constitution Committee also proposed further expansion of membership eligibility based on information received during your Association's participation in several pre-retirement seminars offered by the Public Service Commission. Those attending have showed a great deal of interest in the Association and have indicated a desire to join even in advance of retirement. To accommodate such people we are considering making an affiliate category to interested people who are still working. The proposed change to the Constitution to be presented to the 2003 Annual General Meeting is outlined below:

ARTICLE III - MEMBERSHIP

Current Wording:

1. All persons in receipt of a pension from the Public Service Pension Plan and their spouses shall be eligible for membership in the Association.

Proposed Change:

1. All persons and their spouses who are in receipt of a pension from the Provincial Public Service and those persons who are eligible to receive a pension from the Provincial Public Service within 5 years are eligible for membership in the Association.

Current Wording:

2. Membership shall consist of Active Members and Associate Members. Active Members are those in receipt of a Public Service Pension who have become members of the Association. Associate Members are the spouses of such members, who have become members of the Association.

Proposed Change:

2. Membership shall consist of Active Members, Affiliate Members and Associate Members.
 - (1) Active Members are those in receipt of a Provincial Public Service pension who have become members of the Association.
 - (2) Affiliate Members are those who are entitled to receive a Provincial Public Service Pension within 5 years from their retirement eligibility date who have become members of the Association.
 - (3) Associate Members are the spouses of Active or Affiliate Members who have become

members of the Association.

3. Unchanged

Current Wording:

4. Associate Members shall be eligible to attend all general meetings and social functions and may serve on committees subject to the approval of the Board of Directors.

Proposed Change:

4. Affiliate and Associate Members shall be eligible to attend all General Meetings and social functions, and may serve on committees subject to the approval of the Board of Directors.

Current Wording:

5. Associate Members shall not be eligible to hold office in the Association or vote on any matter other than that directly associated with a committee of which he/she is a member.

Proposed Change:

5. Affiliate Members shall be eligible to vote at general meetings of the Association but shall not be eligible to hold office. Associate Members shall not be eligible to hold office or vote on any matter other than that directly associated with committees of which they are members.

Current Wording:

6. Active membership dues shall be determined from time to time by the Annual General Meeting on recommendation of the Board of Directors. No membership dues shall be assessed Associate members of the Association.

Proposed Change:

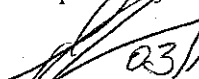
6. Active and Affiliate Membership dues shall be determined from time to time by the Annual General Meeting on recommendation of the Board of Directors. No membership fees shall be assessed Associate Members of the Association.

7. Unchanged.

8. Unchanged.

These proposed changes to the Constitution were endorsed by the Board and were included in the Fall 2003 Newsletter for perusal. They will be voted upon at the Annual General Meeting 18 October 2003.

Respectfully submitted,

 03/10/13

GEORGE CAMPBELL
CHAIR, CONSTITUTION COMMITTEE

PR/MEMBERSHIP COMMITTEE

What: The PR/Membership committee is a standing committee of the Board reconstituted after each AGM.

Why: Its primary mandate/purpose is to promote awareness of the Association and to facilitate its growth and greater benefits for members.

Who: Its comprises seven (7) members including the President ex officio, and a blend of Board and non Board members.

How: The committee pursues its mandate in 2 ways:

- by regular monthly meetings and reports to the Board as well as an annual report to the AGM
- by the use of three (3) sub-committees:

(1) Telephone Contact Committee: Bert Price, Chair

Primary function is to make personal contact with as many members as feasible re issues of importance to members or just "to keep in touch."

(2) Services to Members Committee: Mary Ennis, Chair

Through a special summer project this committee has secured more than a dozen new benefits available to our members. You will find these listed on our Website, in the Winter 2003 edition of our Newsletter and in the registration kit you received here today.

(3) Public Relations Committee: Ray Hawco, Chair

Primary objective is to pursue initiatives and opportunities to increase awareness of our Association and expand its membership. In this regard we have been involved in such activities as :

- pre-retirement seminars
- senior days
- meetings outside St. John's
- use of public media & open line shows
- close working relationship with our Newsletter Committee

This past year has been busy and quite successful, thanks to the dedicated efforts of our President, of those members mentioned above, plus those of Barbara Hopkins, Violet Ruelokke, Tom Cooper and the wonderful support of our office through Maureen.

I present this as my Report to the 2003 Annual General Meeting and move its acceptance.

Respectfully submitted,



RAY HAWCO

CHAIR, PR/MEMBERSHIP COMMITTEE

NEWSLETTER COMMITTEE

The Newsletter Committee was set up to provide a means of effective communication with the members of the Association on its objectives, plans and activities, thereby raising its overall profile as an informative publication. The committee was chaired by Gerry Conran with Barbara Hopkins, Jean Ann Rose as members. Barbara served us well as editor while Maureen Hogan was responsible for layout and design which produced a very attractive publication.

Over the 12 month period, three Newsletters were published. Because of a new contract for printing, which Maureen was able to negotiate, production costs were reduced by \$800. per issue, a great benefit to an Association with a tight budget!

As chair, I want to express my thanks to Barbara, Jean Ann and Maureen for their combined efforts during the year. I hope that members understand that we welcome their input at any time to ensure that Newsletter communication continues to be a two-way affair.

Respectfully submitted,



GERRY CONRAN

CHAIR, NEWSLETTER COMMITTEE


PENSION ACTION COMMITTEE

The Pension Action Committee is a standing committee of the Association with the general responsibility to represent the interests of the Association in matters related to the Public Service Pension Plan.

The membership includes three members from the Board, Barbara Hopkins, Eric Salter, Barbara Coffin and four advisors who attend meetings upon request, Mary Ennis; Dave Dempster, Managers Association; Lesley Ann Brown, Media Specialist and Clarence Randell, member. The Branches have access through the Board representative. The President serves *ex officio*. The committee works closely with the PR/Membership Committee and the Newsletter Committee. The Chair reports to the Board at the monthly meetings of the Board.

The issues of Joint Trusteeship and our having a full representation on the Transition Committee as well as a one time *ad hoc* increase has been stalled for months. The primary reason has been Government's refusal to satisfy the unions demands regarding an escalator clause of 3.5% towards accepting and addressing the unfunded liability. The Association had observer status at the one and only meeting of the transition committee. The second reason for the lack of progress on these two fronts doubtless is related to the impending election. This main thrust of the Committees work has been towards devising strategies to rousing our members to ask relevant questions of the candidates. The committee developed a fact sheet and a series of suggested questions. This initiative was sent to members via the NEWSLETTER.

Respectfully submitted,



BARBARA HOPKINS
CHAIR, PENSION ACTION COMMITTEE

SOCIAL COMMITTEE

The purpose of the Social Committee is to organize social events for the entertainment of the members of the Association. During the past year the committee held three meetings. A very successful Christmas dinner/dance was held on Friday, November 29, 2002 at the Knights of Columbus on St. Clare Avenue, St. John's. Lots of food and prizes along with good music contributed to the success of the evening.

The committee was indeed very disappointed that the Spring Fling planned for May 10, 2003 had to be canceled due to lack of interest. Hopefully next year this event will be successful.

A Christmas dinner/dance is planned for Saturday, November 29, 2003 at St. Theresa's Parish Hall, Mundy Pond Road, St. John's. This will be a wonderful way to kick off the Christmas Season.

The success of any event requires participation of the members of Association.

Respectfully submitted,



ANNE MILLER
CHAIRPERSON, SOCIAL COMMITTEE

HONOURS COMMITTEE

The Newfoundland & Labrador Public Service Pensioners' Association is the only umbrella organization for all recipients of public service pensioners in the province. Because of this unique status, the Association has the potential to recognize and honour the contribution of its members and of others outside the membership who have made a significant impact on the well-being of public service pensioners. The Association has put into place two awards to take advantage of this opportunity: Honorary Director and Honorary Member. The Honorary Director Award is designed to recognize the significant contribution of a member of the Association and is considered to be a lifetime award; any member, either active or associate (ie spouse) is eligible to be recognized as an Honorary Director. The Honorary Member award is designed to recognize the significant contribution of a person who is not a member of the Association and is to be considered a lifetime award; any person who had made a significant contribution to the well-being of public service pensioners or who advocates on behalf of seniors is eligible to be recognized as an Honorary Member.

This year, the Honours Committee has nominated four people for Honorary Director Awards. Their names have been presented to the Board and were approved at the last Board meeting. They are Barbara Hopkins, Catherine Fagan, Reginald Gabriel and Clarence Randell.

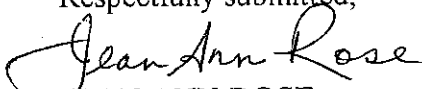
Barbara Hopkins was elected to the Board of Directors in 1998 and is presently a member. She served as Vice-President and Chair of the Nominations and Pension Action Committee. Her very special contribution has been as editor of the Pensioners' Newsletter, whereby she is largely responsible for the new look and the vast improvement in our primary communication mechanism. She is a dedicated member and a significant contributor to the Association.

Catherine Fagan was elected to the Board of Directors in 1999 and is presently a member. She has served as secretary for the past two years. Catherine was also chair of the Social and Nomination committees. In all her activities, and especially as secretary, she has served with dedication and distinction.

Reginald Gabriel has been a member of the Association since his retirement from Social Services & Health in April 1994. He was elected to the Board of Directors in 1995 and had the courage to immediately accept the Presidency. He served with distinction in this capacity for three years.

Clarence Randell was elected to the Board of Directors in 1996 and served as a Director for three (3) years. The Association particularly recognizes his dedication in representing the Association on the Government Pension Investment Committee from 1997 to the present. He reports regularly to the Board and to the AGM on the status of the Pension Fund. He has also made himself available as a resource person to the Pension Action Committee and continues to support the Association.

Respectfully submitted,



JEAN ANN ROSE

CHAIR, HONOURS COMMITTEE

WESTERN BRANCH

The Western Branch of the Newfoundland & Labrador Public Service Pensioners' Association was formed in March 2003:

Board Members: President: Hope Wiseman
Vice-President - Wesley Roberts
Secretary - Keith Ambler
Treasurer - Patricia Cormier

Directors:	Walter McKay	Stephenville
	Bert Hillier	Cormack
	Leroy Pike	Corner Brook
	Carol Jardine	Corner Brook
	Agnes McCarthy	Corner Brook
	John White	Corner Brook

Monthly meetings have been held since we were elected, except for July, August and September. Our June meeting was in the form of a barbeque at Wes Robert's home in Little Rapids. It was well attended and enjoyed by all.

In October 2003, we had the opportunity of bringing our message to the staff of Community Health Western (Hampton to Port aux Basques north, Port Saunders South to Burgeo) at their Annual Educational Session. There was quite a bit of interest and several who will be retiring in five (5) years took the information on the Association.

At our October 9th meeting we invited the Progressive Conservative and Liberal Candidates to attend. Tom Marshall, The Progressive Conservative candidate attended and was well received. He told the Board that, if elected, he would advocate on our behalf and work as hard as he could with regard to our issues.

Our main goal is to increase membership and to make contact with as many pensioners as possible in the Western Region. A year end social is planned for late November in the form of a dinner.

Respectfully submitted,



HOPE WISEMAN
PRESIDENT, WESTERN BRANCH

GOVERNMENT INSURANCE COMMITTEE

The Government Group Insurance Committee is comprised of representatives of Government and all participating employee and pensioner groups that are covered by the Group Insurance Program. The committee is charged with the responsibility to monitor the financial status of the program and to make recommendations to Treasury Board with regards to benefits and participant contributions. Having said this I feel it prudent to provide a history of this committee and its terms of reference.

The Group Insurance Committee was formed by a minute of council in 1974. It stated that a Board of Trustees be established to assist in the administration of the Government sponsored Group Insurance Plan. At that time the Board consisted of a chairman with three management and three union representatives. The Terms of reference stated, "To keep under review and make recommendations to the President of Treasury Board of the Public Service of Newfoundland (the policy holder) on eligibility, claim settlement, benefits, costs (premiums and other wise), and administration of the Life and Health Insurance Program." Specifically the Board will report to the President of Treasury Board at least once per annum. An Annual Report on the years operations will be prepared which will also include recommendations on the disposition of surplus funds.

Aside from the Committee various Public Sector Collective Agreements also have an impact on the Group Insurance Plan. An example would be Article 23.02 of the General Services Agreement which states that the employer will pay 50% of the premiums of the Insurance Plan and the employee will pay 50%. This background information is relevant as you will see when reading an account of this years activities which is as follows.

Meetings were held throughout the past year at the call of the Chair, Mr. Tony Lannon from Treasury Board. Various presentations were made by Mr. Lannon and Mr. Jerry Mercer and other officers from Atlantic Blue Cross Care. Representatives from the various unions, the Public Sector Managers' Association, The Newfoundland & Labrador Public Service Pensioners' Association were also in attendance as was Ms. Brenda Caul, assistant Secretary, Treasury Board.

Again, as in the past this year we were again informed that the Plan was in a deficit position with the drug component of the Plan the major source of the problem. This short fall was in the vicinity of \$5 million dollars. It was recommended that this burden be equally shared between Government and Plan Participants. During the course of deliberations the unions and your Association presented various options to add or enhance benefits and to update others (mileage rates, escort benefit etc.) However, these requests were refused by Treasury Board. The basis given for this decision was simply that the Plan was in an overall deficit position, therefore, not an appropriate time to be requesting changes that could add to this deficit. At best Government was willing to cost share the deficit but maintain the status quo regarding benefits.

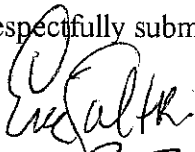
In addition, the President of NAPE had informed the committee that his union would be having a greater say in the management of the Insurance Plan and that he would be dealing directly with Government re this matter.

What do these two incidents mean? I can only speculate but I feel it cannot be taken for granted that Government will automatically assume their half of continuing annual Plan deficits and unions will be requesting a greater say in the management of the health and Insurance Plan. As collective Bargaining is about to begin re the General Services Agreement it will be interesting to see what transpires.

Change in the Health Insurance and Dental Plan for 2003-04 is as follows:

- An increase in Health Plan Premiums of \$1.84 single; \$4.60 family coverage
- Claims will now be adjudicated on the basis of the 1999 Newfoundland and Labrador Dental Fee Guide. This should result in additional savings to Dental Plan Participants.

Respectfully submitted,



ERIC SALTER

GOVERNMENT INSURANCE REPRESENTATIVE

PENSION INVESTMENT COMMITTEE REPORT

The Newfoundland Pooled Pension Fund is comprised of the Public Service Pension Plan, the Teacher's Pension Fund, The Uniformed Pension Plan, and the MHA Pension Plan.

During the financial year 2002 Pension Fund Net Assets decreased by \$135.1 million (6.1%) from the prior year to \$2,087.1 million. As a result the commencement of special payments by the Province to the Uniformed Services Pension Plan and the MHA Pension Plan (in March 2002, the first of five annual payments of \$20.0 million was paid into the USPP and the first of five annual payments of \$7.5 million was paid into the MHAPP). All Plans now have fund balances as follows:

Public Service Pension Plan	\$1,387.8 million
Teacher's Pension Plan	681.0 million
Uniformed Services Pension Plan	13.3 million
MHA Pension Plan	5.0 million

In 2002 there was a net cash inflow into the Public Service Pension Plan of \$27.0 million as follows:

Employee and Employer Contributions	\$170.1 M
Less: Pensions, Refunds and Administration Costs.	\$143.1 M
Net Cash Inflow	\$27.0 M

You will note that employee contributions to the Public Service Pension Plan of \$170.1 million are \$16.1 million (10.4%) greater than 2001 contributions of \$144.0 million. This increase is the result of increased employee/employer contributions of 1% effective October 1, 2002 and the effect of salary increases.

During 2002 there was a decrease in the number of Active Employees and an increase in the number of Pensioners as follows:

	ACTIVE MEMBERS	PENSIONERS
Number, beginning of year	32,140	16,160
Additions	(71)	823
Number, end of year	32,069	16,983

Expenditures during the year increased by \$22.4 million (7.6%) over the prior year. This increase is mainly the result of a \$21.2 million increase in pension payments.

Administrative costs have increased by \$512.0 thousand (6.4%) to \$8.5 million during the year. This increase is the result of the following factors:

- An increase of \$392 thousand in investment management fees;
- An increase of \$167 thousand in salaries and employee benefit costs;
- An increase of \$32.0 thousand in actuarial consulting fees,
- A decrease of \$44.0 thousand in computer costs
- A decrease of \$16.0 thousand in medical assessments.

While the reduction in the Pension Fund Assets during the year 2002 is alarming, I am pleased to report that of July 31, 2003 the asset value has increased to \$2,268.4 million. This is attributable to a number of factors, the primary factor being a marked improvement in market conditions. It is hoped that this trend will continue.

Respectfully submitted



CLARENCE RANDELL
REPRESENTATIVE, PENSION INVESTMENT COMMITTEE

RULES OF ORDER

1. The meeting shall be called to order at 9:00 a.m., on Saturday, 18 October 2003.
2. Members wishing to speak, after recognition by the Chair, shall state their names.
3. If two or more members rise to speak at the same time, the Chair shall decide who is entitled to the floor.
4. Speeches, including the moving of motions, shall be limited to three minutes.
5. No member shall speak more than once on a question until all who wish to speak have had an opportunity to do so.
6. Any member, for information purposes, may request that the motion under discussion be re-read, except when another member is speaking.
7. If a member, while speaking, is called to order, the member, at the request of the Chair, shall be seated until the question of order has been decided.
8. Any member who, upon direction by the Chair, refuses to be seated, shall be subject to suspension for the remainder of the meeting.
9. Any motion moved and seconded becomes the property of the Association and may only be withdrawn with the consent of the assembled members.
10. Questions shall normally be decided by a show of hands, except where the count is in doubt, in which case a roll-call may be ordered.
11. When a roll-call has been ordered, no adjournment shall take place until the results have been announced.
12. A motion to reconsider shall not be entertained unless by a member who voted with the majority, and the motion received a majority vote.
13. The Chair shall only be entitled to debate on a subject under discussion after relinquishing the Chair to a Vice-Chair.
14. When provision is not made in these RULES OF ORDER and the issue is not in conflict with the Constitution, Roberts Rules of Order shall apply.
15. These RULES OF ORDER shall govern the conduct of the Association's meeting after approval by the assembled members at the beginning of the meeting.

APPENDIX A

Goals	Actions	Responsibility	Timelines	Score
1. To make the Association. the effective Voice of Public Service Pensioners	1. Develop and implement a campaign, to increase membership by at least 10%.	PR/Membership	Jan	
	2. Conduct telephone campaign to solicit views and encourage participation of members. See goal #2 (6)	PR/Membership	Jan & May	
	3. Organize two annual social events.	Social	May & Nov	
	4. Secure a spot on local Cable station, space in local papers to provide information about the Association. See goal # 2 (8)	PR/Mem/News	Mar	
	5. Place posters on Government & Hospital bulletin boards	PR/Membership	Mar	
	6. Arrange annual mail-out in Pension Division's pension statement.	PR/Membership	Apr	
	7. Encourage members to pass on the Newsletter to non-members.	Newsletter	Jan/Apr/Sept	
	8. Insert a copy of Application Card in Newsletter.	Newsletter	Jan/Apr/Sept	
	9. Arrange presentations at pre-retirement seminars.	PR/Membership	As they arise	
	10. Maintain and utilize an information board for use at functions eg. Pre-retirement seminars	PR/Membership	Ongoing	
	11. Review membership criteria for referral to Constitution Committee.	Board	Jan	
	12. Develop an article/letter campaign for media publication.	PR/Newsletter	Jan	
	13. Establish contact person in major centers in the Province. See goal # 3 (10)	PR/Membership	Jan Feb	
	14. Investigate the use of lapel pins with NPSPA logo.	PR/Membership	Mar	

Scoring Key:

100% = Fully Achieved 75% = Almost But Not Fully Achieved 50% = Partially Achieved
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Newfoundland a Labrador

Public Service Pensioners' Association

ACTION PLAN 2002-03

Approved by Board: December 10, 2002

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Goals	Actions	Responsibility	Timelines	Score
2. To communicate more effectively with the members of the Assoc.	1. Publish three Newsletters during year.	Newsletter	Jan/Apr/Sept	
	2. Consult members on ways to make Newsletter more useful.	Newsletter	Jan/Apr/Sept	
	3. Invite contributions to the newsletter from members on issues of common interest.	Newsletter	Jan/Apr/Sept	
	4. Promote Association Web Site.	PR/Member/News	On-going	
	5. Maintain Web Site.	Admin. Assistant	On-going	
	6. Conduct telephone campaign to solicit views and encourage participation of members. See goal #1 (2)	PR/Mem/News	Jan/May	
	7. Hold at least two general meetings for members - one in St. John's and one in another area of the Province.	Board/PR/Mem	April	
	8. Secure a spot on local cable station, space in local papers to provide information about the Association. See goal #1, (4)	PR/Mem/News	Mar	

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Goals	Actions	Responsibility	Timelines	Score
3. To establish an organizational presence of the Assoc. in various locations throughout the Province	1. Monitor and maintain regular contact with established Branches.	PR/Membership	On-going	
	2. Take required steps to firmly establish a Branch in West.	PR/Member/Brd	Nov	
	3. Arrange at least one visit to Branches to encourage development.	PR/Membership	As Approp.	
	4. Encourage Branches to conduct telephone campaign of membership. See goal#1 (2)	PR/Membership	Jan & Mar	
	5. Encourage Branches to hold at least one social event.	PR/Membership	As Approp.	
	6. Monitor Constitution provision for Branches to determine effectiveness and propose changes if necessary.	PR/Mem/Constit	Mar	
	7. Consider ways and means to involve Branches at Board level. See goal # 9 (8), 10 (7)	Board	Jan	
	8. Develop Policy & Procedures re the operational funding of established Branches.	Finance	Jan	
	9. Monitor financial records for Branches.	Finance	On-going	
	10. Establish contact persons in other areas of the Province. See goal # 1 (13)	PR/Membership	Feb	

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Goals	Actions	Responsibility	Timelines	Score
4 To explore services that can be developed and/or made available to members	1. Conduct telephone campaign to solicit views on services of interest to members. See goal# 1 (2)	PR/Membership	Jan & May	
	2. Re-establish sub-committee to investigate services available to our members.	PR/Membership	Feb	
	3. Identify services of interest to members and set up database.	PR/Membership	Mar	
	4. Inform members of services currently available.	Newsletter	Jan/Apr/Sept	
	5. Inform members of new services that become available.	Newsletter	As Available	
	6. Appoint and maintain a Board rep on appropriate related service agencies.	Board	As Approp.	

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Goals	Actions	Responsibility	Timelines	Score
5. To improve financial benefits to Public Service Pensioners	1. Identify a legal advisor to be available on a contingency basis.	PAC	Jan	
	2. Advocate to Government on Trusteeship representation.	PAC/Board	On-going	
	3. Inform MHA's about pensioner concerns.	PAC/Newsletter	On-going	
	4. Develop Cabinet and Government Member supporters. See goal# 6 (4)	PAC/Board	On-going	
	5. Communicate with the Opposition about pensioner concerns. See goal # 6 (5)	PAC/Board	On-going	
	6. Advocate for improved indexing & ad hoc increase.	PAC	On-going	
	7. Inform members of progress on Trusteeship and ad hoc increases.	Newsletter	Jan/Apr/Sept	
	8. Investigate the possibility of additional tax deductions for pensioners.	Finance	Apr	

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Newfoundland and Labrador

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Goals	Actions	Responsibility	Timelines	Score
6. To maintain an effective and on-going liaison with Government	1. Emphasize to Minister of Finance the importance we place on-going liaison. 2. Develop an Agenda of pension issues for on-going consideration. 3. Reconvene Pension Forum. 4. Develop Cabinet and Government Member supporters. See goal# 5 (4) 5. Communicate with the Opposition about pensioner concerns. See goal# 5 (5) 6. Propose to Government the establishment of a positive community benefit relationship between Government and pensioners. 7. Maintain positive liaison with senior Government officials.	President PAC/President PAC PAC/Board PAC/Board Board Board	Jan Mar Dec On-going On-going Mar On-going	
7. To establish a working relationship with other retiree groups	1. Identify and make contact with other retiree groups with whom we share common interests. 2. Continue active participation in the Newfoundland and Labrador Federation of Pensioner Associations. 3. Continue to pursue and refine items of mutual interest. 4. Liaise with counterparts in other jurisdiction.	Board Board Board Board	On-going On-going On-going On-going	

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Goals	Actions	Responsibility	Timelines	Score
8 To investigate with other retiree groups the possibility of researching and quantifying the political voice/strength of pensioners at all political levels	1. Clarify our understanding of the "political voice/strength" of pensioners.	Board	Feb	
	2. Raise this issue with NF & Lab. Federation of Pensioner Associations.	Board	Mar	
9. To maximize the use of the financial resources of the Association	1. Prepare Budget for 2003.	Finance	Nov	
	2. Approve Budget for 2003.	Finance	Dec	
	3. Monitor expenditures under 2003 Budget to ensure adherence or make adjustments as required.	Finance	Monthly	
	4. Investigate principle of paid advertising in Newsletter.	Finance	Apr	
	5. Investigate other sources of additional revenue.	Finance	On-going	
	6. Formulate investment policy.	Finance	Apr	
	7. Formulate a travel policy	Finance	Dec	
	8. Consider ways and means to involve Branches at Board level. See goal # 3 (7), 10 (7)	Finance	Jan	

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Goals	Actions	Responsibility	Timelines	Score
10. To ensure that the Board of Directors is an effective mechanism for the administration of the Association.	1. Hold Orientation for new Board.	Board	Oct	
	2. Hold Annual Retreat/Planning Session to revise the Action Plan for 2002-03.	Board	Oct	
	3. Assign Committees and responsibilities to all Board Members.	Board	Nov	
	4. Review and revise Committee structure and Terms of Reference for each Committee.	Board	Jan	
	5. Plan and hold regular Board Meetings to conduct the business of the Association.	Board	Monthly	
	6. Review accuracy of 'Job descriptions' for Board Members and their assignments.	Board	June	
	7. Consider ways and means to involve Branches at Board level. See goal # 3 (7), 9 (8)	Board	Jan	
	8. Communicate Honours Policy to membership.	Newsletter	Apr	
	9. Consider skills and expertise needed to conduct the business of the Association.	Nominations	Apr	
	10. Recruit suitable candidates for Board.	Nominations	Sept	
	11. Notify members of AGM date.	Newsletter	Aug/Sept	
	12. Inform members of nominations to Board prior to AGM.	Newsletter	Aug/Sept	

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Goals	Actions	Responsibility	Timelines	Score
11. To review the Constitution and propose appropriate amendments to the next AGM	1. Review Constitution to identify desirable amendments.	Constitution	Feb	
	2. Review Constitutions of other organizations with similar goals.	Constitution	Apr	
	3. Review membership criteria and prepare proposed amendment for next AGM.	Constitution	Feb	
	4. Formulate proposed amendments.	Board	June	
	5. Approve proposed amendments for circulation to membership.	Board	Mar	
	6. Circulate proposed amendments to membership prior to the 2003 AGM.	Newsletter	Aug/Sept	
12 To review these Goals and the Action Plan on an annual basis	1. Approve the Action Plan for 2002-03.	Board	Dec	
	2. Appoint "Vice-President" as advocate to promote the Plan and facilitate implementation.	Board	Nov	
	3. Monitor the implementation of the Plan.	Board	Monthly	
	4. Assess the achievement of goals.	Board	Sept	
	5. Present Action Plan report to 2003 AGM	Board	Oct	
	6. Post Action Plan on website.	Admin. Assistant	Jan	

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APPENDIX B

NEWFOUNDLAND AND LABRADOR PUBLIC SERVICE PENSIONERS' ASSOCIATION

CONSTITUTION

ARTICLE I, NAME, AUTHORITY, LOCATION

1. The name of the organization shall be the Newfoundland & Labrador Public Service 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 business office and headquarters 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 shall be Incorporated under the terms and conditions of The Corporations Act of the Government of Newfoundland and Labrador. A certificate of Corporation containing the article of Incorporation dated December 29, 1994, shall be deposited in the official file of the Association located at the Headquarters Office of the Association.

ARTICLE II - OBJECTIVES

The purpose of the Association shall be:

1. To unite public service pensioners who are eligible for membership in the Association.
2. To promote the interests of public service pensioners by providing a medium for collective action on any matter affecting their well being.
3. To represent public service pensioners in addressing with Government the interests of its members, for the mutual benefit of all.
4. To promote, organize or take part in any other activity that is in the best interests of public service pensioners

ARTICLE III - MEMBERSHIP

1. All persons in receipt of a pension from the Public Service Pension Plan and their spouses shall be eligible for membership in the Association.
2. Membership shall consist of active members and associate members. Active members are those in receipt of a public service pension who have become members of the Association. Associate members are the spouses of such members, who have become members of the Association.

3. Upon the death of an active member, his/her spouse may become an active member in accordance with this Article III (3) of the Constitution, upon completion and signing of the Association's application for membership form together with the payment of the prescribed membership dues.
4. Associate members shall be eligible to attend all general meetings and social functions and may serve on committees subject to the approval of the Board of Directors.
5. Associate members shall not be eligible to hold office in the Association or vote on any matter other than that directly associated with a committee of which he/she is a member.
6. Active membership dues shall be determined from time to time by the Annual General Meeting on recommendation of the Board of Directors. No membership dues shall be assessed Associate members of the Association.
7. The admission of any applicant to membership in the Association shall be effective by the applicant completing and signing the Association's application form and payment of membership dues where applicable.
8. The Association may, by resolution passed at an Annual General Meeting, confer Honorary Membership upon any person.

ARTICLE IV - GOVERNING AUTHORITY

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

ARTICLE V- ANNUAL GENERAL MEETING

1. There shall be an Annual General Meeting of the Association which shall be a meeting of the Board of Directors and other 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 end of fiscal year.

3. Thirty members, including the members of the Board, shall constitute a quorum at 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.
4. Members of the Association shall bring matters before the Annual General Meeting for consideration by means of resolutions and/or from the floor.
5. The Board may submit its own resolutions to the Annual General Meeting.
6. Unless otherwise required by the Constitution, every question shall be decided in the Annual General Meeting by a straight majority vote of those present and entitled to vote.
7. The Chairperson shall not be entitled to vote on any question, except in the case of a tie vote.
8. The Board shall give notice of the date of the Annual General Meeting at least 30 days prior to such Meeting.
9. No error or omission in the content of any notice of the Annual General Meeting shall affect such meeting, or invalidate the proceedings.

ARTICLE VI - SPECIAL MEETING

1. The President of the Association, upon written request of at least Fifty (50) 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. 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 members to be elected at the Annual Meeting and those provided for in Article VII, Section 7 (Past-President) and Article XVII, Section 4 (Regional Branches).
2. All members of the Board of Directors shall be nominated and elected by the Association

meeting in Annual General Meeting except that members of the first Board of Directors shall be elected by those in attendance at the Annual General Meeting founding the Association.

3. All nominees shall be Active members of the Association in good standing, and be present at the meeting in which they are nominated, or have indicated, in writing, to the Nominating Committee, their willingness to stand for election. Additionally, if nominated prior to the Annual General Meeting, all nominees may submit a brief personal resume to the Nominating Committee for hand-out at the Annual General Meeting. Nominees from the floor may give a brief resume prior to the start of the election of Directors.
4. The Board shall, at its first meeting following the Annual General Meeting each year, elect from their number a President, Vice-President, Secretary and Treasurer together with the immediate Past President to constitute the Executive Committee referred to in Article VIII of this Constitution. This meeting shall be convened within 10 days following the Annual General Meeting by the outgoing President or, in his/her absence, by the most senior ranking officer of the previous Executive Committee.
5. If, between Annual General Meetings, the office of President becomes vacant, the Vice-President shall automatically become President.
6. Vacancies on the Board of Directors that occur between Annual General Meeting may be filled by the Board of Directors from the list of unelected nominees as provided for in Section 3 above. If there are no unelected nominees the Board shall appoint a member(s) to fill the vacant term.
7. The immediate Past President shall serve as a member of the Board of Directors and a member of the Executive Committee.
8. The President or, in his/her absence, the Vice-President shall normally preside at every meeting of the Association. If required, another member may be selected as Chairperson with the approval of the majority of members present.
9. The President or his/her designate shall be the only person to communicate with the media re. Association business.
10. The Board of Directors may authorize the employment of such persons as it may deem necessary to carry out the administration of the affairs of the Association.
11. The President is the Chief Executive Officer of the Association and is responsible for the execution of its policies in carrying out the business of the Association. The President shall act in consultation with the Board of Directors and the Executive Committee.

12. Vice-President

The Vice-President shall assist the President in his/her duties and, in the absence of the President, function in that capacity.

13. Secretary:

The secretary shall be responsible for :

- Recording the minutes of the Annual General Meeting, the Board of Directors meetings, the Executive Committee meetings, and any special meeting, if called.
- Other duties related to the office of Secretary.

14. Treasurer:

The Treasurer shall be responsible for :

1. Receiving and depositing membership dues and other revenue;
2. Disbursement of funds;
3. Preparing monthly financial statements for presentation to the Board;
4. Preparing financial statements for presentation to the Annual General Meeting;
5. Preparing the Annual Budget for submission to, and approval of the Board;
6. Other duties associated with the office of Treasurer.

15. The Board has the power to make by-laws, subject to ratification by the Annual General Meeting.

16. Members of the Board of Directors shall be elected for a term of two (2) years. Retiring members of the Board of Directors who have served two (2) consecutive two (2) year terms shall not be eligible for re-election for at least one (1) year .

ARTICLE VIII - MEETINGS OF THE BOARD OF DIRECTORS

1. The Board of Directors shall meet at least four times a year and at such times and places as the members thereof determine or as summoned by the Secretary on the direction of the President .
2. Special meetings of the Board of Directors may be called by the President or by a notice in writing given to the Secretary by any five members of the Board. 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 telephone, 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 or Special Meeting provided all members are present, or if those absent have signified their consent to such a meeting and to the business transacted.

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 Board including the President or a Vice-President shall constitute a quorum and no business shall be transacted at any meeting of the Board unless a quorum is present.
6. If any member of the Board, without due cause, fails to attend three consecutive meetings of the Board or fails to perform any of the duties assigned to him/her as a member of the Board, this person's position shall be declared vacant by the Board.
7. The Board shall keep minutes of all the 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, Secretary and 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 members of the Executive Committee one of whom shall be the President or a Vice-President shall constitute a quorum.
4. The Executive Committee shall keep the minutes of its meetings, a copy of which shall be sent to each Board Member

ARTICLE X - STANDING COMMITTEES

1. There will be four standing committees: Finance, Public Relations/Membership, Constitution and Pension Action.
2. Committees of the Board may have co-chairs; one to be a member of the Board and one may be appointed by the Committee.
3. Additional ad hoc Committees shall be struck by the Board as deemed necessary.
4. Minutes shall be kept of all Committee meetings and reports to Board shall be given on a regular basis.

ARTICLE XI - ALLOWANCES

1. An expense allowance may be paid, in accordance with Board policy, to any member or employee of the Association for the purpose of carrying out the business of the Association.

ARTICLE XII - FUNDS

1. The Board shall:
 - (1) be trustees of all funds of the Association and of all other assets of the Association, and shall administer them in accordance with this Constitution;
 - (2) 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 to the credit of the Association;
 - (3) invest any moneys 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;
 - (4) arrange that all securities of the Association be maintained in such manner as the Board deems appropriate;
 - (5) 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;
 - (6) arrange that the report of the auditor and the financial statements be tabled at the Annual General Meeting of the Association which immediately follows the audit;
 - (7) The Board shall appoint members of the Executive Committee and the Administrative Assistant as signing officers.
 - (8) ensure that all cheques drawn on the Association's account bear the signature of the Treasurer and/or the President together with the signature of one other signing officer.
 - (9) ensure the preparation and approval of an annual budget.
2. The financial year of the Association shall be from January 1 to December 31 of the same year.

ARTICLE XIII - COMMITTEES

The Board of Directors shall appoint all standing and special committees for the purpose of fulfilling the Association's mandate. 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 objective.

ARTICLE XIV - RULES OF PROCEDURE

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

ARTICLE XV - FOUNDING MEMBERS

Those public service pensioners who are present at the founding meeting of this Association and who make written application for membership either before or at such meeting shall be deemed to immediately become members in good standing of the Association, notwithstanding any other provision in this Constitution, and are authorized to conduct such business as may be necessary to constitute and found this Association and they shall be known as the Founding Members.

ARTICLE XVI - NEWSLETTER

At least two (2) NEWSLETTER, one of which includes notification of date of the Annual General Meeting shall be sent the membership annually. Any other NEWSLETTERS published will be at the discretion of the Board of Directors.

ARTICLE XVII - REGIONAL BRANCHES

1. The Board of Directors of the Association may approve the establishment of a Branch of the Association in any Region where there is a minimum of 400 Members.
2. The primary purpose of a Branch shall be to provide a regional forum for the achievement of the objectives of the Association.
3. 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.
4. 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 provided for in Article VII, Section 1. The

Board of Directors shall appoint one of its members to liaise with Branches on a regular basis and present their concerns at meetings of the Board in their absence. The Board of Directors shall, annually, allocate an amount to a Branch to enable its member of the Board of Directors to attend an Annual General Meeting.

5. A Branch, in the conducting of its activities, shall be vigilant to ensure solidarity with the Board of Directors of the Association.
6. A Branch shall, from time to time, report on its activities to the Board of Directors of the Association and shall provide an Annual Report to the Annual General Meeting of the Association.

ARTICLE XVIII - AMENDMENTS

1. Any member of the Association may propose an amendment to the constitution in writing to the Board. The Board will formulate proposals for Constitutional amendments to be distributed to the general membership at least thirty days prior to the 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. Notices of intended amendments shall be given in writing to the Secretary, for distribution to the general membership, at least thirty days prior to the 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.
3. Amendments to this Constitution shall come into effect when they have been adopted by a two-thirds majority vote of the Association in Annual General Meeting.

Amended October 8, 2002

APPENDIX C

HONOURS POLICY

Preamble - Policy statement

The Newfoundland & Labrador Public Service Pensioners' Association is the only umbrella organization for all recipients of Public Service Pensions in the Province. Because of this unique status, the Association has the potential and opportunity to recognize and honour the contribution of its members and of others outside the membership who have made a significant impact on the well being of public service pensioners. The Association wishes to put into place two awards to take advantage of this opportunity: Honourary Director and Honourary Member of the Association.

Honourary Director

The award of Honourary Director is designed to recognize the significant contribution of a member of the Association, and is to be considered a life-time award. The following applies:

- any Member of the Association, either an Active or Associate Member, is eligible to be recognized as an Honourary Director;
- a Member may be nominated as an Honourary Director because of special leadership provided within the context of the Association or because of a significant contribution to the well being of public service pensioners;
- an Honourary Director shall have the right to attend any General or Special Meeting of the Association and Meetings of the Board of Directors, but shall not have the right to vote beyond those provided for in Article III of the Constitution of the Association.

In order to maintain the quality of the award, no more than one Honourary Director should

normally be named at any Annual General Meeting. In exceptional situations, the Board of Directors may authorize that more than one Honourary Director be named. Conversely, it may be determined by the Board of Directors that no Honourary Director be named at a particular Annual General Meeting.

Honourary Member of the Association

The award of Honourary Member of the Association is designed to recognize the significant contribution of a person who is not a member of the Association, and is to be considered a life-time award. The following applies:

- any person, who is neither an Active nor Associate Member of the Association, may be nominated as an Honourary Member of the Association, who has made a significant contribution to the well being of public service pensioners;
- an Honourary Member of the Association shall have the right to attend any General or Special Meeting of the Association, but shall not have the right to vote;

In order to maintain the quality of the award, no more than one Honourary Member of the Association should normally be named at any Annual General Meeting. In exceptional situations, the Board of Directors may authorize that more than one Honourary Member be named. Conversely, it may be determined by the Board of Directors that no Honourary Member of the Association be named at a particular Annual General Meeting.

Nominations for Awards

Any two Members of the Association, either Active or Associate, may nominate a candidate for the awards of Honourary Director or Honourary Member of the Association. Nominations must:

- be on the official forms, available at the Association office;
- identify the name, address and telephone number of the candidate;

- outline the reason for the nomination;
- be signed by two Active or Associate Members of the Association.
- be submitted to the Honours Committee not later than 60 days prior the Annual General Meeting.

Alternately, candidates may be named by the Honours Committee or the Board of Directors. Nominations will be processed by the Honours Committee and presented to the Board of Directors for approval.

Honours Committee

The Board of Directors shall either appoint an Honours Committee, chaired or co-chaired by a Member of the Board of Directors, or assign this responsibility to another Board Committee. The responsibilities of the Honours Committee will include:

- informing the Membership of the awards and soliciting nominations;
- receiving and reviewing nominations from Members; ensuring that all necessary information is available;
- initiating additional nominations, if it considers appropriate;
- presenting recommendations to the Board of Directors, not later than 30 days prior to the Annual General Meeting;:
- ensuring that a record of Honours is maintained in the appropriate manner.

Approval and Presentation of Awards

The approval of candidates for the awards of Honourary Director and Honourary Member of the Association will be made by the Board of Directors, not later than 30 days prior to the Annual General Meeting. Approved candidates will then be notified and their willingness to accept the award determined.

The awards will consist of an appropriately designed certificate suitable for framing with

a brief citation outlining the contribution that is being recognized.

Announcement of the awards will be made at the Annual General Meeting, and the presentation of the awards will normally take place at that time. However, at the convenience of the individual candidate, the Board of Directors may determine that the award will be presented at a more suitable time and place.

Recording of Honours

An updated list of Honourary Directors and Honourary Members of the Association will be maintained in the records of the Association and a visible record will be maintained in the Association's Office.

Approved by the Board of Directors: 11 September 2001

APPENDIX D

Newfoundland & Labrador
Public Service Pensioners' Association

NOMINATION FORM
HONORARY DIRECTOR

Name of the Member being nominated _____

Address _____

Telephone _____

Reason for the Nomination:

Please attach a brief biography of the Member being nominated

Nominated by:

Member of the Association

Member of the Association

Date of Nomination: _____

Newfoundland & Labrador
Public Service Pensioners' Association

NOMINATION FORM

HONORARY MEMBER OF THE ASSOCIATION

Name of the person being nominated _____

Address _____

Telephone _____

Reason for the Nomination:

Please attach a brief biography of the person being nominated

Nominated by:

Member of the Association

Member of the Association

Date of Nomination: _____