

Newfoundland & Labrador  
Public Service Pensioners' Association

# 14th ANNUAL GENERAL MEETING

## ANNUAL REPORT



CAPITAL HOTEL  
208 Kenmount Road  
St. John's, NL  
Tuesday, 19 October 2004

## IN MEMORY OF DECEASED MEMBERS 2003-2004

Adams, Rex  
Andrews, Muriel  
Andrews, Stephen  
Ash, Mary Monica  
Banfield, William  
Benoit, Adolphus  
Budgen, Margaret  
Cluett, Edwin  
Cole, John  
Cook, Alice  
Costello, John  
Costigan, Charles  
Crocker, Earl E  
Day, Herbert  
Delaney, John  
Denty, George N  
Dopplinger, Frank  
Downing, Vida  
Dunne, Margaret  
Dyke, Hector  
Earles, Clarence  
Eddy, Ethel  
Edwards, Emily  
Evans, Muriel  
Fleck, William T  
Foran, Agnes  
French, Alma  
Gibbins, Ita M  
Gray, Bernice  
Harris, Frank  
Hayes, John A  
Hayward, Gerald  
Hearn, Patrick  
Hewitt, Garfield  
Kennedy, Alice  
King, Ida  
Laing, Mary  
Lane, Norman  
Lundrigan, Virtue  
Madden, Philip  
Mahoney, Eva

Marshall, Rowena  
Martin, Donald  
Maynard, Edward  
McNeilly, Robert W  
Meaney, Gertrude  
Meyers, Peter  
Mills, Eric  
Morgan, Chesley  
Mouland, Louisa  
Neal, George  
Neary, Edward  
Nicholls, Stewart  
Northcott, John  
Noseworthy, Eric  
OLeary, Muriel G  
Ollerhead, Ann  
Osmond, Charles  
Parsons, J Ellis  
Penney, Edward  
Penton, Clarence  
Petten, Hazel M  
Power, Gordon  
Price, William J  
Rideout, Edith Cavell  
Ridgley, Douglas  
Rodgers, Phyllis  
Rogers, Catherine E  
Rogers, Myrtle  
Rowsell, Stanley  
Scammell, Grace  
Seymour, James L  
Sheppard, Maud  
Simmons, Isabel  
Smith, Cecil H  
Snow, Edwin T  
Squires, Kenneth  
Strong, Douglas A  
Thomas, Roland  
Thorne, Violet  
Toms, Cyril L  
Tucker, Gordon

Turner, Weston  
Vardy, Clarence  
Walsh, Elizabeth  
Walsh, Marjorie  
White, Gerald A  
Weir, Maxwell  
White, Chesley  
White, Gerald A  
Williams, George H

## **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.

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## **ORGANIZATION**

### **BOARD OF DIRECTORS**

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

Ray Rossiter	
Tom Cooper	
Eric Hodder	
Gerry Conran	
Bill Shallow	
Mike Mackey	
Hope Wiseman	
Margaret Adey	George Fiander
Jean Chaisson	Ray Hawco
Ambrose Denty	Eric Salter
Mary Ennis	Jeff young

### **FINANCE COMMITTEE**

Eric Hodder, Chair  
Gerry Conran  
Gerry Bradbury, Central

### **PENSION ACTION COMMITTEE**

Bill Shallow, Chair  
Anne Bell                      Frank Petten  
Barbara Hopkins              Eric Salter

### **NOMINATIONS COMMITTEE**

George Fiander, Chair

### **HONOURS**

Jean Chaisson, Chair  
Catherine Fagan  
Ray Hawco

### **NEWSLETTER**

Gerry Conran (Chair)  
Barbara Hopkins  
Mike Mackey (Central)

### **PUBLIC RELATIONS/MEMBERSHIP**

Mary Ennis, Chair	
Tom Cooper	Don Saunders
Doug Neary	Violet Ruelokke
Frankie O'Neill	

### **HEALTH COMMITTEE**

Jeff Young, Chair	Jeff Manuel
Margaret Adey	Eric Salter
John Downton	

### **SOCIAL COMMITTEE**

Tom Cooper, Chair  
Catherine Fagan  
Gerry Conran  
George Fiander

### **CONSTITUTION COMMITTEE**

Ambrose Denty, Chair

### **AGM PLANNING**

Margaret Adey, Chair  
Gerry Conran  
Mary Ennis  
Eric Salter

### **ROLE OF BRANCHES**

Ray Hawco, Chair  
Tom Cooper  
George Fiander  
Ray Rossiter  
Bill Shallow

**PENSION INVESTMENT COMMITTEE REPRESENTATIVE** - Clarence Randell

**GOVERNMENT INSURANCE COMMITTEE** - Eric Salter

**PERSONNEL** - Maureen Hogan - Administrative Assistant

## **AGM 2004 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 2004 AGM and Conference
- 6 Report of the Nominations Committee
- 7 Conference Workshops
- 8 Nutrition Break
- 9 Panel Discussion
- 10 Lunch
  - Election to fill vacancies on Board of Directors
  - Report from Honours Committee
  - Presentation of Awards
  - Luncheon Speaker, Dr. Bill Eaton
- 11 Adoption of the Minutes of 2003 Annual General Meeting
- 12 Business arising from the Minutes
- 13 Report from the President on behalf of the Board of Directors
14. Reaction & Discussion
- 15 Finance Committee, Treasurer's and Auditors Report
- 16 Committee Reports

16.1 Constitution Committee	16.2 Public Relations/Membership
16.3 Newsletter Committee	16.4 Pension Action Committee
16.5 Social Committee	16.6 Health Committee
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  - Government Insurance
  - Government Pension Investment
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- 19 Discussion of Issues
- 20 Results of Election for Board of Directors
- 22 Draw for door prize of \$100.00
- 23 Adjournment of 2004 Annual General Meeting

**NEWFOUNDLAND PUBLIC SERVICE PENSIONERS' ASSOCIATION  
ANNUAL GENERAL MEETING  
SATURDAY, OCTOBER 18, 2003  
MARINE INSTITUTE, ST. JOHN'S, NL**

**PRESENT:**

Bill Shallow, President  
Gerry Conran, Vice President  
Eric Hodder, Treasurer  
Catherine Fagan, Secretary  
Eric Salter, Past President  
Ray Hawco  
Barbara Hopkins  
Jean Ann Rose

George Campbell  
Tom Cooper  
Margaret Adey  
Hope Wiseman

**ABSENT:**

Ern Shute  
Anne Miller  
Cecil Thomas

**1. CALL TO ORDER:**

The meeting was called to order at 9:10 am by Barbara Hopkins, MC for morning session. Barbara welcomed everyone to the 2003 Annual General Meeting and Conference. She made reference to the four workshops. Also there are sheets available for members who wish to serve on various Board committees.

**2. APPROVAL OF RULES OF ORDER:**

**Motion:** That Rules of Order on page 35 of the Annual Report be approved.

**Moved:** Barbara Hopkins **Seconded:** George Campbell

**Carried**

**3. MOMENT OF SILENCE FOR DECEASED MEMBERS:**

The membership observed a moment of silence for members who passed away since last Annual General Meeting.

**4. INTRODUCTION OF BOARD OF DIRECTORS:**

Barbara Hopkins, MC, introduced all Board members present.

**5. ADOPTION OF AGENDA FOR THE 2003 AGM & CONFERENCE:**

**Motion:** That the Agenda be adopted as presented.

**Moved:** Ray Hawco **Seconded:** Tom Cooper

**Carried**

**6. REPORT OF THE CONSTITUTION COMMITTEE:**

The report of the Constitution Committee was presented by George Campbell, Committee Chair. The following Constitutional changes were proposed 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.

### **ARTICLE III - MEMBERSHIP**

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.
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.
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.
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.
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.

**Motion:** that the Constitution Committee Report be accepted as presented.

**Moved:** George Campbell **Seconded:** Eric Hodder

**Question from Carl Smith:** Would this include teachers?

**Answer:** Yes

**Motion Carried**

### **7. REPORT OF NOMINATIONS COMMITTEE:**

Report was given by Catherine Fagan, Chair. The following candidates have signified their willingness to serve on the Board of Directors and have been nominated for election to the Board.

George Campbell, Eric Salter, Jean Chaisson, Ray Rossiter, Ambrose Denty, George Fiander. We still have one vacancy.



**Motion:** that the Nominations Committee Report be accepted

**Moved:** Catherine Fagan, **Seconded** by Tom Cooper

**Call for nominations from the floor:**

Mary Ennis nominated by Bill Shallow **seconded** by Frankie O'Neill

**Mary Ennis Accepted**

Jeff Young nominated by Eric Salter **seconded** by Margaret Adey

**Jeff Young Accepted**

**Motion:** That nominations cease.

**Moved:** Mary Lou Malone **Seconded:** Bill Shallow

**Carried**

We now have 8 individuals to fill 7 positions.

**Question by Carl Smith:** What will happen to Bill Shallow who has completed his two, two year terms?

**Answer:** Bill Shallow will remain on the Board as Past-President.

**Question by John Bambrick:** Do members have to be present at the Annual General Meeting in order to be elected?

**Answer:** According to Article VII, number 3

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.

George Fiander was not in attendance but has stated his intention in writing. All members present were asked to pick up a ballot, complete and place in the ballot box provided.

Results will be announced in the afternoon session. **Scrutineers:** Jean Ann Rose and Bob Finch

**8. CONFERENCE WORKSHOPS:**

The following Workshops were presented at this time.

Group Insurance Financial Update

How to keep mentally fit

**9. COFFEE BREAK**

**10. CONFERENCE WORKSHOPS:**

The following Workshops were presented at this time.

Take charge of your health - What you should know about your medications

The ABC's of Fraud

**11. LUNCH**

Election took place during lunch.

**Report of the Honours Committee:** Four members were presented with the Honourary Director Award. Catherine Fagan, Barbara Hopkins, Clarence Randell and Reg Gabriel

**Motion:** To accept the Honours Committee Report

**Moved:** Jean Ann Rose **Seconded:** Carl Smith

**Carried**

For entertainment we had a visit from Sadie.

**12. ADOPTION OF MINUTES OF 2002 AGM**

**Motion:** That minutes of the 2002 Annual General Meeting be adopted as presented.

**Moved:** George Campbell **Seconded:** Harry Mullins

**13. BUSINESS ARISING FROM MINUTES:**

No Business arising from minutes.

**14. REPORT FROM THE PRESIDENT ON BEHALF OF THE BOARD OF DIRECTORS:**

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

Action Plan - Monitored on a monthly basis and the result of the evaluation is 66%.

Membership - At last years AGM the Board was directed to review membership criteria as specified in our Constitution. This change will open our Association to other pension plan members.

Regional Branches

General meetings

Joint Trusteeship

Ad Hoc Increases

Pensioners Vote

**Motion:** that President's Report be adopted as presented.

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

**Carried**

**15. REACTION AND DISCUSSION**

Carl Smith congratulated Bill Shallow and the Board of Directors for their work during the past year on behalf of the Association. There were comments on the good job done on the Newsletter; and praise for the way Bill got the pension issue across on Open Line shows.

**16. FINANCE COMMITTEE, TREASURER'S REPORT AND AUDITOR'S REPORT**

Eric Hodder presented the Financial Statements with the following comments: deficit of \$4,624 as compared with a budgeted deficit of \$2,087. This is largely attributed to an expenditure of \$5,353 for Public Relations as we tried to get the message out for a pension increase. Eric Hodder indicated that the Finance Committee decided to delay the concept of paid advertising for awhile.

**Motion:** that Treasurers Report be adopted as presented.

**Moved:** Eric Hodder **Seconded:** Tom Cooper

**Carried**

**Motion:** that Auditors Report be adopted as presented.

**Moved:** Eric Hodder **Seconded:** Clarence Randell

**Carried**

**Motion:** that Nick Murphy be appointed as Auditors for the coming year.

**Moved:** Eric Hodder **Seconded:** Tom Cooper

**Carried**

## **17. COMMITTEE REPORTS:**

**17.1 Pension Action:** Barbara Hopkins presented her report as follows: The issues of Joint Trusteeship and full representation on the Transition Committee as well as a one time increase has been stalled for months. The main thrust of this committee work has been towards devising strategies to NPSPA to ask relevant questions to members seeking election to the House of Assembly.

**Motion:** that Pension Action Committee Report be adopted as presented.

**Moved:** Barbara Hopkins **Seconded:** George Campbell

**Carried**

**17.2 Public Relations/Membership:** Ray Hawco presented his report with the following comments: Telephone contact committee's primary function is to make personal contact with as many members re issues of importance to members. The Committee has been involved in such activities as pre-retirement seminars, senior days, meetings outside St. John's, use of public media and open line shows.

**Motion:** that Public Relations/Membership Committee Report be adopted as presented.

**Moved:** Ray Hawco **Seconded:** Doug Wood

**Carried**

**17.3 Newsletter Committee:** Gerry Conran presented his report. Over the past twelve month period, three Newsletters were published. Because of a new contract for printing, production costs were reduced by \$800 per issue.

**Motion:** that Newsletter Committee Report be adopted as presented.

**Moved:** Gerry Conran **Seconded:** Carl Smith

**Carried**

**17.4 Social Committee Report:** Catherine Fagan presented the Social Committee Report on behalf of Anne Miller. During the year the committee held four meetings. The committee was disappointed that the Spring Fling had to be canceled. A Christmas Dinner/Dance is planned for November 29, 2003 at St. Theresa's Parish Hall.

**Motion:** that Social Committee Report be adopted as presented.

**Moved:** Catherine Fagan **Seconded:** Carl Smith

**Carried**

## **18. REPORT OF REPRESENTATIVES ON GOVERNMENT COMMITTEES:**

**Government Insurance Committee:** Eric Salter presented the report on Government Insurance. The committee is charged with the responsibility to monitor the financial status of the program and to make recommendations to Treasury Board with regard to benefits and participant contributions.

The President of NAPE has informed the committee that his Union would be having a greater say in the management of the plan.

Change in the Health Insurance Plan for 2003-04 is as follows: An increase in health plan premiums of \$1.84 single \$4.60 family coverage

**Motion:** that Government Insurance Committee Report be adopted as presented.

**Moved:** Eric Salter **Seconded:** Ray Hawco

**Carried**

**Pension Investment Committee Report:** Clarence Randell presented his report with the following comments: As of July 31, 2003 the asset value has increased to \$2,2684 million. This is attributable to a number of factors the primary factor being a marked improvement in market conditions.

**Motion:** that Pension Investment Committee Report be adopted as presented.

**Moved:** Clarence Randell **Seconded:** Ray Hawco

**Carried**

## **19. BRANCH REPORTS:**

**Central Branch:** No report from Central

**Western Branch:** Hope Wiseman, President, presented her report. The Branch was formed in March 2003. Monthly meetings have been held since then. Main goal is to increase membership and to make contact with as many members as possible.

**Motion:** that Western Branch Report be adopted as presented.

**Moved:** Hope Wiseman **Seconded:** Tom Cooper

**Carried**

## **20. RESOLUTIONS:**

### **Resolution #1                      Communications with New Government**

Whereas a Provincial Election will take place on 21 October 2003, which will result in a new Government, of whichever Party,

and whereas improved Pension Benefits are a priority for the Association and its Members,

and whereas it is critical that the new Government be made aware of our concerns,

be it resolved that the Board of Directors of the Association, as soon as possible after the Provincial Election, establish communications with appropriate officials of the new Government in order to forcefully bring our pensioner concerns to their attention.

**Motion:** that Resolution #1 be adopted as presented.

**Moved:** Carl Smith **Seconded:** Jeff Manuel

**Carried**

### **Resolution #2                      Communications with Public Sector Unions**

Whereas our Association was an active member of the Provincial Pensions Coalition, together with the Public Sector Unions and the Public Sector Managers Association,

and whereas the Coalition provided a communication link that was beneficial to all parties,

and whereas the Coalition was dissolved as a result of a disagreement over the proposed Joint Trusteeship for the Public Service Pension Plan,

and whereas, as a result, we no longer have open communications with the Public Sector Unions,

be it resolved that the Board of Directors of the Association make serious efforts to re-establish regular communication with the Public Sector Unions and the Public Sector Managers Association.

**Motion:** that Resolution #2 be adopted as presented.

**Moved:** Ray Hawco **Seconded:** Barbara Hopkins

**Carried**

**Resolution # 3**      **Discounts and Partnerships**

Whereas many Members of the Association have benefitted from the discount on home heating oil available from Ultramar,

and whereas the Association has recently negotiated other discounts that are now available to Members and is investigating partnership arrangements in real estate and home-auto insurance,

be it resolved that the Board of Directors of the Association seriously pursue an even wider range of discounts and partnerships that will make available additional financial benefits to Members.

**Motion:** that Resolution #3 be adopted as presented.

**Moved:** George Campbell **Seconded:** Jeff Manuel

**Carried**

**Resolution #4**      **Association Health Committee**

Whereas our Health Insurance Plan and health issues generally are of increasing concern to Members of the Association,

and whereas the Association has a representative on the Government's Health Insurance Advisory Committee,

and whereas it is important that Members have the opportunity to express their health related concerns to the Board of Directors,

be it resolved that the Board of Directors of the Association establish a Committee, with representation from the general membership, to advise the Board on positions to be taken on health related issues.

**Motion:** that Resolution #4 be adopted as presented.

**Moved:** Eric Hodder **Seconded:** Eric Salter

**Carried**

**Resolution #5****Provincial Network of Pensioner Groups**

Whereas there are a number of pensioner organizations in the Province, representing public and/or private sector pensioners,

and whereas all pensioner groups have much in common and can both inform and support each other around issues of mutual concern,

and whereas progress has already been made to establish a Federation of Pensioner Associations,

be it resolved that the Board of Directors of the Association renew efforts to firmly establish and actively participate in a provincial network of pensioners related organizations to communicate and collaborate on issues of mutual concern.

**Motion:** that Resolution #5 be adopted as presented.

**Moved:** Alf Sullivan **Seconded:** Clarence Randell

**Carried**

**Resolution #6****National Network of Pensioner Groups**

Whereas the Newfoundland & Labrador Public Service Pensioners' Association has counterparts in other Provinces,

and whereas pensioner groups from other Provinces have expressed interest in establishing a national network of Pensioner Associations,

and whereas such a national network could be beneficial as a communication link to share information and collaborate on issues of national concern and scope,

be it resolved that the Board of Directors of the Association actively pursue the establishment of such a national network of pensioner groups.

**Motion:** that Resolution #6 be adopted as presented.

**Moved:** Tom Cooper **Seconded:** Alf Sullivan

**Carried**

**21. RESULTS OF ELECTION OF BOARD OF DIRECTORS:**

The nominations committee presented the results of the election:

Jean Chaisson	Ambrose Denty
Mary Ennis	George Fiander
Ray Rossiter	Eric Salter
Jeff Young	

**Motion:** that Ballots be destroyed.

**Moved:** Alf Sullivan **Seconded:** Jeff Manuel

**Carried**

**22. DOOR PRIZE DRAW:**

Winner of the \$100 door prize was Hope Wiseman.

**23. ADJOURNMENT:**

Meeting adjourned at 4 p.m on a motion by Mary Ennis, Seconded by Clarence Randell

*Catherine Fagan*

**Catherine Fagan**  
**Secretary**

*William Shallow*

**William Shallow**  
**President**

## **REPORT OF THE PRESIDENT ON BEHALF OF THE BOARD OF DIRECTORS**

On behalf of the Board of Directors I am pleased to report on the activities of the Association for the past year.

**ACTION PLAN:** The Action Plan is our blueprint for established priorities for the year. The Action Plan for 2003-04 appears as an Appendix to this report. We monitor it on a monthly basis and recently conducted a thorough evaluation. The score, as polled by the Board members, is 64.8%: a lot accomplished but a lot left to do.

**MEMBERSHIP:** A constitutional change was approved at last year's AGM whereby membership is now open to members of other Pension Plans: Teachers' Pension Plan, Uniformed Services Pension Plan and MHAs' Pension Plan. The response to this has been very encouraging; approximately 350 new members have joined the Association.

**NEWSLETTER:** Again this year the Pensioner Newsletter was our main means of keeping in touch with our members. This year we solicited some advertising in the Newsletter in an effort to cover our printing costs and to inform members of services available.

**REGIONAL BRANCHES:** The activity of both the Central and Western Branches is very encouraging this past year and will be reported on elsewhere in the Annual Report.

**PRE-RETIREMENT SEMINARS:** The Public Service Commission offers seminars for employees who are planning to retire. Seminars for 2004 are planned for St. John's, Stephenville, Gander, Marystown and Happy Valley/Goose Bay. As participant feedback indicated that our presentation is highly regarded our Association is invited to participate again this year. We shall do so where feasible.

**JOINT TRUSTEESHIP:** Government has placed Joint Trusteeship on the back burner for the moment because of the unfunded liability of the Plan. But please be mindful that it may be resurrected during the next round of negotiations. We have been granted a voice on the planning committee but still no commitment concerning the Board of Trustees.

**OPERATION PENSION INDEXING:** This major activity was launched immediately following the Provincial Government's threat to withdraw pension indexing and will be covered under the Pension Action Committee Report.

**DISCOUNTS AND PARTNERSHIPS:** Over the past year we have continued to pursue discounts and benefits for our members. A list of discounts is in your registration kit.



HONORARY 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 Honorary Director Award is designed to recognize our Members who do just that. This year John Bambrick will be recognized as Honorary Director. We congratulate him and thank him for agreeing to accept the award.

ACKNOWLEDGMENTS: 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. Special thanks to Directors who will be leaving the Board this year: Margaret Adey, Ambrose Denty, Ray Hawco and Eric Hodder. A special thank you to Bill Shallow, Past President, who was always available for support and guidance over the past year. Also a thank you to Maureen Hogan, Administrative Assistant, for her efforts on behalf of the Association.

Respectfully submitted,

A handwritten signature in cursive script that reads "Ray Rossiter".

**RAY ROSSITER  
PRESIDENT**

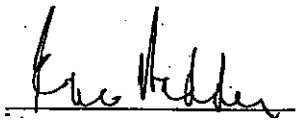
## **FINANCE COMMITTEE**

It was noted in last year's report that the committee was considering the inclusion of advertising in our Newsletter. However, it was decided instead to put our emphasis on the solicitation of a program of discounts for our members which has been reasonably successful.

As well, it was noted in last year's report that the issue of security in our offices was being reviewed having regard to the fact that there are occasions when we have a large volume of cash on hand. This situation was rectified by a decision to utilize the bank's after hours depository system at a nominal cost.

In conclusion the committee acknowledges with much appreciation the dedicated work of our Administrative Assistant, Maureen Hogan. She continues to perform a wide variety of functions in our office in a most competent manner.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read "Eric Hodder", is written over a horizontal line.

**ERIC HODDER**  
**CHAIRPERSON, FINANCE COMMITTEE**

## **TREASURER'S REPORT**

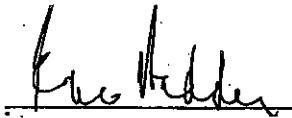
The report of our Auditors and accompanying statements comprising the Association's Balance Sheet as at December 31, 2003 are presented for your review.

Although we concluded the year with a small operating deficit of 656. As compared with a budgeted deficit of \$4,749, our financial position continues to be sound having regard to retained earnings of approximately \$56,000.

It is necessary, however, to point out to our membership that, from an operational perspective of income versus expenses, we would normally incur a small operating deficit. We must be cognizant of this fact in our financial planning.

On a more positive note, we are pleased to report that our principle source of revenue, membership fees, increased by \$2,361.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read "Eric Hodder", is written over a horizontal line.

**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**

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I have audited the balance sheet of the Newfoundland and Labrador Public Service Pensioners' Association as at December 31, 2003 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, 2003 and the results of its operations for the year then ended in accordance with generally accepted accounting principles for Canada.

St. John's, Newfoundland  
September 18, 2004

*Nick. Murphy*  
Nicholas Murphy, C.A.  
Chartered Accountant

**NEWFOUNDLAND AND LABRADOR PUBLIC SERVICE  
PENSIONERS' ASSOCIATION  
BALANCE SHEET  
DECEMBER 31, 2003**

**ASSETS**

	<b><u>2003</u></b>	<b><u>2002</u></b>
<b>CURRENT</b>		
Cash	\$ 5,540	\$ 7,452
Investments (Note 3)	44,952	44,726
Interest Receivable	<u>1,424</u>	<u>394</u>
	51,916	52,572
 <b>CAPITAL (Note 2)</b>		
Office furniture and equipment	<u>4,220</u>	<u>4,220</u>
 <b>TOTAL ASSETS</b>	 <u><b>56,136</b></u>	 <u><b>56,792</b></u>

**EQUITY**

Members' equity	51,916	52,572
Investment in capital assets	<u>4,220</u>	<u>4,220</u>
	<u><b>\$56,136</b></u>	<u><b>\$56,792</b></u>

See accompanying notes

Signed on behalf of the Association

*Ray Romiter*  
President

*Paul Hedder*  
Treasurer

NICHOLAS MURPHY, C.A.  
CHARTERED ACCOUNTANT

**NEWFOUNDLAND AND LABRADOR PUBLIC SERVICE  
PENSIONERS' ASSOCIATION  
STATEMENT OF REVENUE, EXPENDITURE AND EQUITY  
YEAR ENDED DECEMBER 31, 2003**

	<u>2003</u>	<u>2002</u>	<u>2003 Budget</u>
<b>Revenue</b>			
Membership fees	\$59,328	\$57,967	\$59,000
Interest	1,256	1,280	900
Christmas dinner/dance	2,475	2,520	-
Government grant - HRDC	1,880	-	-
Contribution - AGM	810	-	-
	<u>65,749</u>	<u>61,767</u>	<u>59,900</u>
<b>Expenditure</b>			
Salaries and benefits	23,184	21,158	21,520
Rent	6,900	6,900	6,900
Postage	7,196	6,496	7,500
Printing	6,741	7,195	7,400
Office supplies and services	6,618	4,118	3,980
Telephone	3,207	2,435	2,500
Professional services	747	345	1,500
Meetings	2,614	2,988	2,000
Insurance	1,478	2,093	2,100
Travel	1,696	2,095	3,000
Business tax	539	549	549
Socials	246	297	200
Branches	1,097	1,450	2,000
Public relations	1,407	5,353	3,500
Christmas dinner/dance	2,735	2,517	-
T-Shirts	-	402	-
	<u>66,405</u>	<u>66,391</u>	<u>64,649</u>
Excess of revenue over expenditure (Expenditure over revenue)	(656)	(4,624)	(4,749)
Members' equity, beginning of period	<u>52,572</u>	<u>57,196</u>	<u>52,572</u>
end of period	<u>\$51,916</u>	<u>\$52,572</u>	<u>\$47,823</u>

See accompanying notes

NICHOLAS MURPHY, C.A.  
CHARTERED ACCOUNTANT

**NEWFOUNDLAND AND LABRADOR PUBLIC SERVICE  
PENSIONERS' ASSOCIATION  
NOTES TO THE FINANCIAL STATEMENTS  
DECEMBER 31, 2003**

**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**

The cost of office furniture and equipment is expensed in the year of purchase.

**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, 2003	<u>13,226</u>	2.00%	May 6, 2004
	<u>\$44,952</u>		

NICHOLAS MURPHY, C.A.  
CHARTERED ACCOUNTANT

**NF PUBLIC SERVICE PENSIONERS' ASSOCIATION**  
**REVENUE & EXPENDITURE**  
**PERIOD ENDING September 30, 2004**

**Jan 1/04 Opening Balance 5,438.39**

<b>REVENUE</b>	<b>Actual to 30 Sept 04</b>	<b>BUDGET 2004</b>
Membership Fees	47,315.50	62,000.00
Interest Revenue	369.10	1,000.00
HRDC Grant		
AGM Revenue		
Christmas dinner/dance Rev.		
BBQ Revenue	1,443.10	
Partnership & Advertising	600.00	
<b>SUBTOTAL</b>	<b>49,727.70</b>	<b>63,000.00</b>

<b>TOTAL REVENUE</b>	<b>49,727.70</b>	<b>63,000.00</b>
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**EXPENSES**

Public Relations	4,513.85	226%	2,000.00	Operation Pension Indexing
Bank Service Charges	229.21	287%	80.00	50.00 Visa Annual Fee, .80 per cheque
Office Supplies Expense	2,286.38	51%	4,500.00	
Postage	8,134.84	108%	7,500.00	Postage 2 Newsletter
General Meetings	0.00		600.00	
Rent	5,175.00	72%	7,140.00	
Business Tax	532.78	89%	600.00	
Insurances	0.00	0%	2,200.00	
Telephone	2,619.35	75%	3,500.00	
Travel	267.32	13%	2,000.00	
Printing	4,370.94	67%	6,500.00	Printing and mail Prep. 2 Newsletter
Annual General Meeting	0.00	0%	2,000.00	
Professional Services	395.00	49%	800.00	Incorporation Form 6 - change of Directors
T-shirt exp	0.00		0.00	
Social Committee	0.00	0%	250.00	
Christmas dinner/dance ex	0.00		300.00	
BBQ Expense	1,606.50		0.00	Cost to the Assoc. was \$163.40
Central Branch Expense	1,100.00	100%	1,100.00	
Western Branch Expense	0.00	0%	1,100.00	
Staff Salary	15,834.96	75%	21,250.00	
EI Expense	440.27	55%	800.00	
CPP Expense	650.52	65%	1,000.00	
Workers Comp. Expense	163.19	93%	175.00	Total Annual premium
<b>TOTAL OPERATING EXPENSE</b>	<b>48,320.11</b>		<b>65,395.00</b>	

<b>Net Income</b>	<b>1,407.59</b>	<b>-59%</b>	<b>(2,395.00)</b>
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<b>Bank Balance at Sept 30/04</b>	<b>4,577.54</b>
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## NOMINATIONS COMMITTEE

The purpose of the Nominations Committee is to ensure that there are candidates to fill any vacancies on the Board. 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. Two members of the current Board of Directors, Eric Hodder and Ray Hawco have completed two(2) consecutive two (2) year terms and are not eligible for re-election. Two (2) members, Gerry Conran & Tom Cooper have completed their two year term and are seeking re-election.

The following is a slate of candidates seeking election/re-election to the Board of Directors.

**Cyril Bambrick**, Cyril began work in the Public Service in 1966. He retired from the Dept. of Finance in 1998.

**Ann Bell**, Ann began work in the Public Service in 1972. She retired in 1990 from the Advisory Council on Status of Women.

**Gerry Conran**, Gerry began work in the Public Service in 1961. He retired in 1996 from Dept of Works, Services & Transportation. Gerry served on the Board for six years.

**Tom Cooper**, Tom began work in the Public Service in 1979, he retired in 2001 from the Public Service Commission. Tom has served on the Board for the past two years.

**John Downton**, John began work in the Public Service in 1988, He retired in 2003 from the Dept. of Health.

**Barbara Hopkins**, Barbara began work in the Public Service in 1983. She retired from the Dept. of Education in 1995. Barbara served on the Board for five years.

**Frank Petten**, Frank began work in the Public Service in 1978. He retired from Executive Council in 1989.

**Gordon Seabright**, Gordon began work in the Public Service in 1957. He retired in 1989 from the Dept. of Justice.

**Ern Shute**, Ern began work with the Public Service in 1967. He retired in 1988 from MCP. Ern is a founding member of the Association.

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,

A handwritten signature in cursive script, appearing to read "G. Fiander".

**GEORGE FIANDER**  
**CHAIRPERSON, NOMINATIONS COMMITTEE**

## CONSTITUTION COMMITTEE

During the past year the Constitution Committee has reviewed the Constitution and are recommending the following change as outlined below.

Original:

### ARTICLE I, NAME, AUTHORITY, LOCATION

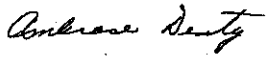
1. The name of the organization shall be the Newfoundland & Labrador Public **Service** Pensioners' Association hereinafter referred to as the Association.

Proposed Change:

### ARTICLE I, NAME, AUTHORITY, LOCATION

1. The name of the organization shall be the Newfoundland & Labrador Public **Sector** Pensioners' Association hereinafter referred to as the Association.

Respectfully submitted,



**AMBROSE DENTY**  
**CHAIRPERSON, CONSTITUTION COMMITTEE**

## PR/MEMBERSHIP COMMITTEE

**What:** The PR/Membership Committee is a standing committee of the Board reconstituted after each Annual General Meeting.

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

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

**How:** The Committee pursues its mandate by; regular monthly meetings, reports to the Board monthly and to its members at the AGM. and through three sub-committees.


- (1) **Telephone Contact Committee:** Approximately 2000 members were contacted by the committee to attend "Operation Pension Indexing" rally held on March 18<sup>th</sup>, 2004. Over 1000 members from across the Island attended. Thanks to telephone committee members Don Saunders, Jean Chaisson, Ambrose Denty and their callers.
- (2) **Services to Members Committee:** The number of businesses that are offering discounts and other services to our members has increased over the past year. Committee member Frankie O'Neill is presently working on ways to expand the services.
- (3) **Public Relations:** Our attendance at the Public Service Commission Pre-retirement Seminars has continued over the past year. Thanks to Bill Shallow, Ray Hawco and Gerry Conran

Several members were present at the Mt. Pearl Seniors Information and Awareness Day . During "Operation Pension" Indexing campaign members were encouraged to voice their concerns through open line and the public press. A number of our members did express their views. Again thanks to Bill Shallow and his committee who organized this event.

The Newsletter Committee is to be commended for their work and support in keeping members updated on matters that are relevant to us personally and as a group. Thanks to Barbara Hopkins, Gerry Conran and our Administrative Assistant, Maureen Hogan.

I request Tom Cooper, in my absence, to present this report at the 2004 AGM and to move its acceptance.

Respectfully submitted



MARY R. ENNIS

CHAIRPERSON, PUBLIC RELATIONS/MEMBERSHIP

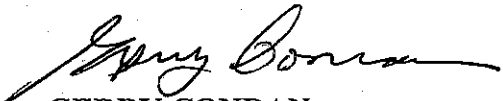
## **NEWSLETTER COMMITTEE**

Your Association continues to provide and communicate information, via the Newsletter, regarding all objectives plans and activities conducted by the Board of Directors. In 2003, three Newsletters were produced. Complaints from members who had not been receiving issues were usually resolved when we were informed of their new address.

The Committee this past year was chaired by the undersigned with Barbara Hopkins as Editor and Maureen Hogan responsible for layout and design. They were primarily responsible for the excellent Publication you received three times last year. I must express my thanks to them for their outstanding effort.

Once again we ask the members for input to the Newsletter. If you have any ideas or suggestions please let us know.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "Gerry Conran", written in dark ink.

**GERRY CONRAN**  
**CHAIRPERSON, NEWSLETTER COMMITTEE**

## PENSION ACTION COMMITTEE

In some ways the Pension Action Committee is what the Association is all about. Its mandate is to represent the interests of the Association in matters related to the pension plans administered by the Provincial Government and to advise the Board of Directors on such matters.

When the current Committee was appointed, shortly after the 2003 AGM, things were changing. A new Provincial Government had recently been elected and there was some hope that we would have an improved relationship with the new Government. However, early in 2004 Government showed its colours relating to pensions when it announced its intention to discontinue its contribution to annual pension indexing. The result would be that the current partial indexing, of up to 1.2%, for pensioners over 65, would be cut in half. This was to be on the table for negotiations with NAPE and CUPE. The Pension Action Committee and Your Board of Directors were very concerned by this development, and we were sure that this concern was shared by you our Members.

The response of the Board of Directors to this threat by Government was to undertake *Operation Pension Indexing*. The Pension Action Committee was expanded to include most of the members of the Board of Directors and was charged with the responsibility to oversee the project. This project became the Committee's major activity for most of the year.

The goals of *Operation Pension Indexing* were: to gather together as many pensioners and their supporters as possible; to better inform them about pension issues and pension indexing; to give them a chance to express their views; and to encourage them to take some form of personal action. The project consisted primarily of a series of meetings across the Province. The first meeting took place in St. Johns, on 17 March, and was followed by meetings in Happy Valley-Goose Bay, Placentia, Carbonear, Clarenville, Marystown, Gander, Grand Falls-Windsor, Deer Lake, Corner Brook and Stephenville. All the meetings were well attended, were upbeat, and received considerable media attention.

As the meetings were being held, the issue of pension indexing and contract negotiations changed back and forth, on and off the table. Eventually it was dropped by Government. However, we continued the meetings, not knowing what Government might do next. And, of course, we had to let Government know that we never want it to be on the table again. In fact, we want pension indexing to be improved: to full indexing and for pensioners younger than 65.

*OPERATION PENSION INDEXING* was an exhilarating and worthwhile experience

- it enabled us to be in direct contact with Members across the Province;
- Many Members were active in organizing the meetings and encouraging their colleagues to attend;
- Those who attended felt that they were better informed about pension issues;
- There was very little negativity, but rather a positive attitude of "let's do something";
- Members and their supporters signed a petition to the House of Assembly, sent letters and made phone calls to Government and MHA's;
- In most communities, there was interest expressed in having some local organizational

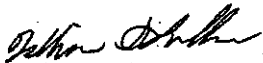
- presence of the Association;
- The ill treatment of Public Service Pensioners received public attention;
- In a recent meeting with the Minister of Finance, he stated that Government had gotten the message and that reduction in pension indexing will not be raised again.

The general conclusion can be that the project helped the cause of pension indexing but it was also good for the Association. In fact, Government may have done us a favour. Never before have we been so united. Never before have we been willing to be assertive in the face of a threat to our security. Never before have we been aware of the strength we can have if we work together

The Pension Action Committee wishes to thank all those who made Operation Pension Indexing possible and successful. All those who helped organize the events. All those who attended the meetings and especially those who expressed their views. All those who followed up with personal action. All those who said, "Let's do more".

The challenge for us now is, "What do we do next?" Operation Pension Indexing got us on the move in response to a crisis. Can we maintain the momentum and become an even more powerful force for the well being of pensioners? Can we become more active locally as well as provincially? The answer to these questions is "Yes", but it will take time, effort and commitment on the part of Members, especially at the local level. It will also challenge our financial resources. These issues will be debated at the Panel Discussion which will be part of this Annual General Meeting. These discussions could have a lasting influence on our future directions.

Respectfully submitted,



**WILLIAM SHALLOW**  
**CHAIRPERSON, PENSION ACTION COMMITTEE**

## SOCIAL COMMITTEE

The Social Committee is a Special Committee of the Association with the general responsibility to organize activities that will encourage members of the Association to interact socially with each other and thereby enhance their identification with the Association and its objectives.

Members of the Social Committee during the past year were: George Fiander; Gerry Conran; Mary Ennis; Catherine Fagan. The Committee has been meeting on a regular basis since January, 2004.

Two social events were held since the previous Annual General Meeting. Our annual Christmas Dinner and Dance was held in St. Theresa's Hall, St. John's on November 29, 2003 and the spring Barbecue and Dance on May 14, 2004 at the Shrine Club. One hundred and seventy-one members and guests shared festivities during the Christmas event, and a hundred more participated in the spring social. Both were very successful and it seems that everyone who attended had a good time. Most of the credit for the Christmas dinner and dance has to go to Anne Miller and the other members of last year's Social Committee. We are planning to have the same again this year on Saturday, December 4, 2004 at the Knights of Columbus, St. Clare Avenue in St. John's.

During the past number of months the Social Committee has been examining methods for effectively bringing greetings to members of the Association who are ill or confined to their homes and, in addition, how we can most appropriately extend condolences when a member has died. A protocol pertaining to the latter service was prepared and accepted by the Board of Directors. We are now in the process of organizing a sub-committee to help provide this service as a pilot project in the St. John's, Mount Pearl, Conception Bay South, Bay Bulls and Torbay area.

I would like to thank the members of the Social Committee, mentioned above, for their cooperation and team work during the past year. A special word of appreciation is due to our Administrative Assistant, Maureen Hogan, for once again going beyond the call of duty in helping the Social Committee to meet its objectives. I wish to thank also Jean Chaisson and Jeff Young for joining with the Committee in helping to prepare the plan for remembering deceased members.

Respectfully submitted,



**TOM COOPER**  
**CHAIRPERSON, SOCIAL COMMITTEE**



## HONOURS COMMITTEE REPORT

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 honor 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 three awards to take advantage of this opportunity: Honorary Director, Honorary Member and President's Appreciation Award.

The Honorary Director Award is designed to recognize the significant contribution of a member of the Association and is considered to be a life-time award; any Active member 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 an Active Member but could be an Associate or Affiliate 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.

The President's Appreciation Award is designed to recognize an outstanding contribution of a member towards furthering the aims and objectives of the Association and is considered to be a one time award. Any member of the Association, either Active, Associate or Affiliate is eligible for this award.

This year, the Honors Committee has presented one name to the Board of Directors for the Honorary Director Award. John Bambrick was approved at the last Board meeting on September 21, 2004.

John Bambrick was elected to the Board of Directors in 1995. He was the first pensioner representative to serve on the Government Investment Committee and served for a period of three years. John was elected President of the Board of Directors in 1998 and served one year in this capacity. During his tenure on the Board the Pension Action Committee was formed to deal with pension related issues when specific intervention was required. John continued to serve on the Board until 2002. In all his activities he has served with dedication and distinction.

Respectfully submitted,



**JEAN CHAISSON**  
**CHAIRPERSON, HONOURS COMMITTEE**

## HEALTH COMMITTEE

The Health Committee is a special committee of the Association with the general responsibility to represent the interests of the Association in matters related to the Government Health Insurance Plan and health related matters in general.

This years committee membership consists of :

Margaret Adey	Geoff Manuel
Jean Chaisson	Eric Salter - Government Insurance Representative
John Downton - Vice-chair	Hope Wiseman - Western Branch Liaison

The Committee met on three occasions during the year. At the first get-together, having completed the formalities, there was some discussion about the direction we would take to achieve our goals:

- concentrate on preserving the health plans integrity, i.e. workers and retirees in the same plan paying like premiums; and
- advocate for priority concerns rather than requesting a long wish-list to Government.

Our February 2004 meeting was held specifically to provide comments to Eric Salter who would be representing the Association at an upcoming meeting of the Government Insurance Committee. You will recall a memorandum to all retirees from Executive Council dated April 1, 2004 which outlined changes to the Group Insurance Program.

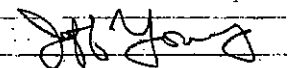
Included in those changes were better coverage for diabetic expenses, psychologist services, speech therapy services and hearing aids. These benefit changes were in the direction recommended by the health Committee. Other items discussed, but not put forward this year were: escort expenses for the frail and elderly; increases reimbursement for use of private car and to add a reimbursement category for tri-focal/progressive lenses.

The final meeting covered a number of general and specific issues. Health claims against Blue Cross for all employees and retirees in preceding year were as follows: 80% Prescription Drugs, 19% Extended health Benefits and 1 % Hospital. There is a concern the ever increasing cost of drug services could overshadow and possibly crowd out other benefits. However it was decided not to make a recommendation such as capping drug claims at the existing 80% level. To do so might unnecessarily deny access to new drugs for current or emerging diseases. Nevertheless, this is an area of the health Plan requiring ongoing review.

Other recommendations will be presented to the Government Insurance Committee at the Fall/Winter meetings. They revolve around: use of the Provincial Drug Card vs the Blue Cross Card, updating the hard copy version of the "Employee Benefits Program Booklet", processes to prevent inadvertent loss of benefits at retirement and or at age 65, etc.

At this time I would like to thank the above mentioned members of the committee for their contribution.

Respectfully submitted,



**JEFF YOUNG**  
**CHAIRPERSON, HEALTH COMMITTEE**

## **ROLE OF BRANCHES COMMITTEE**

This committee was established in 2003 with the mandate to articulate the role that Branches should have as components of the Association.

The primary means taken by the Committee to carry out its task was to consult as widely as possible with members of the Association throughout the Province. This was pursued in three activities:

- through our newsletter sent to all members;
- through a questionnaire sent to 50 members who have had direct involvement in Association matters.
- through discussions with individuals and groups in the various meetings held during the past year dealing with pension indexing.

The number of returns for the questionnaire was disappointing (26% but some practical insights, questions, issues and concerns were identical both in the responses and in our discussions around the Province.)

At this point we are not satisfied that we have sufficient information to present a recommendation to this Annual General Meeting. However, it is our intent to submit our findings (including input from this AGM) to the Board of Directors by the end of December.

Respectfully submitted,



**RAY HAWCO**  
**CHAIRPERSON, ROLE OF BRANCHES COMMITTEE**

## CENTRAL BRANCH REPORT

The Central Branch of the Newfoundland and Labrador Public Service pensioners' Association had a rewarding and productive year despite that no Annual General Meeting was held in 2003 the Branch experienced a brief period of inactivity. The remaining Executive got together in January 2004 to discuss the need for a Branch in the Central area. The remaining Executive made a commitment to keep the Branch active and have held regular meetings since. The Branch meets on the third Wednesday of the month.

The Branch held its Annual General Meeting and election of Officers on April 21, 2004. President, Ray Rossiter of the Provincial Association was the Guest Speaker and conducted the Election of Officers. Elected were:

President	Mike Mackey	Treasurer	Gerry Bradbury
Vice-President	Bill Hayley	Directors	Stan Thorne
Secretary	Gertrude Thorne		Irene Froude

President Ray Rossiter spoke on role of Branches within the Provincial Association. Upon the recommendation of the Executive of the Branch, the Provincial Board has accepted Mike Mackey to the Central Branch representative on the Board.

A meeting of special significance during the year was the meeting on Pension Indexing on April 1, 2004. This was a very informative and successful meeting with approximately 50 members in attendance. Bill Shallow, chair of *Operation Pension Indexing*, assisted by, Mr. Clarence Randell, representative on the Pension Investment Committee, conducted the session. The purpose of the meeting was to inform members about pension and indexing issues, as well as to provide an opportunity for members to express their views and consider actions to be taken. A brief social followed which allowed members to gather informally to discuss pension issues among themselves.

The Branch has set up committees to assist in its efforts to better communicate, inform and attempt to attract more members and improve attendance: Telephone, Social, Provincial Newsletter, Branch Newsletter, Sick& Bereavement and Resolutions.

The Branch has identified a number of issues and challenges that will help keep pensioners issues alive.

Respectfully submitted,



**MIKE MACKEY**  
**PRESIDENT, CENTRAL BRANCH**

## WESTERN BRANCH REPORT

The Western Branch of the Newfoundland and Labrador Public Service Pensioners' Association for the past year (like other branches) has had as its main focus pension indexing. In that regard, there were meetings held in Corner Brook, Stephenville and Deer Lake. Corner Brook saw the largest attendance, Deer Lake next, then Stephenville.

These meetings not only served to provide an update re. indexing, but pensioners also learned about the Association. It also gave members an opportunity to ask questions and voice their concerns. We also gained new members through this process.

Regular monthly meetings were held during the year, and had good attendance. We had a visit from one of the candidates running in the Provincial election at one of our meetings.

We held our Christmas dance in December. Although the turnout was small, those who attended had a good time.

To all who helped during the past year, calling members for meetings, etc., a sincere thank you.

Respectfully submitted

*Hope Wiseman*

**HOPE WISEMAN  
PRESIDENT, WESTERN BRANCH**

## GOVERNMENT INSURANCE COMMITTEE

The Government Group Insurance Committee is comprised of representatives of all participating employee groups and pensioners who are covered by the Group Insurance Program. It is chaired by a representative from Treasury Board. The primary purpose of this committee is to monitor the financial status of the program and to make recommendations to Atlantic Blue Cross care and Treasury Board with regards to benefits and participant contributions.

In this report, I am commenting on the financial results experienced in the 2003/04 fiscal year with plan enhancements and projections for 2004/05. As explained in a previous report the Health Insurance plan was in a deficit position of approximately 5 million dollars during the 2002/03 fiscal year. There was no explanation for this dilemma which required the deficit to be cost shared equally between government and plan participants. The latter portion was obtained through significant premium increases. As a result of this situation there were no benefit improvements made to the plan during the 2003/04 fiscal year. However, again without explanation at the end of this fiscal year the plan was now in a surplus. This positive occurrence could now accommodate benefit improvements which were made to the current plan(2004/05) with no increase in premiums.

The following benefit plan amendments were implemented as follows: \*

Practitioner Services were amended so that effective April 1, 2004 Atlantic Blue Cross Care will require a physician confirmation for Physiotherapy and a physician referral for Massage Therapy.

Insulin pumps were included as an eligible benefit with effect April 1, 2004, for insured 16 years of age or less.

Diabetic supplies, which include insulin pump supplies, were increased to an annual maximum payment amount of 1500.00 per calendar year.

Group Travel Insurance was amended, effective March 1, 2004, so that the program now contains a limit of \$2 million (Canadian funds) per covered participant per incidence outside the province of residence.

Psychologist Services were amended to allow a maximum eligible expense of \$500 per calendar year.

Speech Therapy Services were amended to allow a maximum eligible expense of \$500 per calendar year.

Hearing Aid benefits were amended to a maximum eligible expense of 80% of \$500 for each ear every three consecutive calendar years.

### **Optional Dental Insurance:**

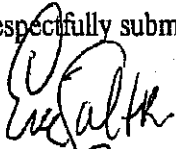
Dental Insurance rates increased effective April 1, 2004 as follows: Single dental coverage increase by \$0.73 per pay period; family dental coverage increased by \$1.61 per pay period. Also eligible claims are now adjudicated based on the 2000 Newfoundland and Labrador Dental Association Fee Guide for General Practitioners and Specialists.

Currently, as of this date (Oct.1) the Health and Dental Plans unaudited financial experience appears to be as predicted with no significant over expenditures evident. However this could change by years end due to unexpected health related claims.

This report will be my last, as I will be turning the reins over to Mr. Jeff Young. We have a number of board members well qualified to deal with this subject and I feel it is time to get some new blood into the system. Jeff is currently Chair of the Health Committee and has considerable work experience in the health field. I am sure that he will represent pensioners and their plan well.

Finally, I would like to say that it has been a pleasure to serve the membership as your Insurance Committee representative. It was an enjoyable experience to sit around the table with other committee members as an equal player and deal with the management of the Insurance Plan, a program that currently has a budget that is in the vicinity of fifty million dollars. I also feel that it was a fruitful tenure with improvements made to the plan which are of benefit to pensioners. Continuing good health to all.

Respectfully submitted,



**ERIC SALTER**

**GOVERNMENT INSURANCE REPRESENTATIVE**

*\* As forwarded by Mr. Tony Lannon, (Director, Insurance Division) to all plan participants.*

## PENSION INVESTMENT COMMITTEE REPORT

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

All Plans now have fund balances (as at 31 December 2003) as follows:

Public Service Pension Plan	\$1,677.2 million
Teacher's Pension Plan	765.4 million
Uniformed Services Pension Plan	29.0 million
MHA Pension Plan	<u>11.1 million</u>
Total	\$2,482.7 million

The above indicates an increase in net fund assets of \$395.6 million (18.9%) from the prior year 2002.

As at 31 December 2003, the funds assets were invested as follows:

Canadian Equities	45.9 %
Foreign Equities	27.2 %
Real Estate	3.7 %
Bonds & Debentures	21.2 %
Short Term Notes	2.0 %

During the year, pensions totaling \$319.6 million were paid from the Fund and 905 refunds totaling \$11.9 million.

During the year there was a net cash inflow of \$52.0 million as follows:

	<b>PSPP</b> (millions)	<b>TPP</b> (millions)	<b>USPP</b> (millions)	<b>MHAPP</b> (millions)
Employee/Employer Contributions	\$212.4	\$146.6	\$24.8	\$8.3
Pensions, refunds, admin costs	153.3	169.9	13.2	3.7
Net cash inflow (outflow)	\$ 59.1	\$(23.3)	\$11.6	\$4.6

In 2003 there were increases in the number of active employees and pensioners as follows:

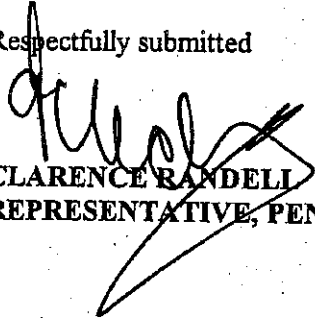
	<b><u>Active Members</u></b>	<b><u>Pensioners</u></b>
Number, beginning of year	32,069	16,983
Additions	1,126	880
Number, end of year	33,195	17,863

Expenditures have increased by \$23.9 million (7.6%) over 2002. This increase is mainly the result of a \$23.3 million increase in pension payments.



Administrative costs, in 2003, increased by \$141.0 thousand (1.7%) to \$8.6 million during the year. While the net gain on investments of \$343.6 million for the year is significant and is reflective of the rebound in capital markets during 2003, markets are still very volatile and unpredictable. Even with these significant gains on investments in 2003, as at June 30, 2004 the total *four year returns* on the Pension Fund is only 3.1%. This is substantially less than the actuarial discount rate of 7.5% per annum.

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 Tuesday, 19 October 2004.
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

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

**ACTION PLAN  
2003-04**

*Approved by Board of Directors December 16, 2003*

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Goals	Actions	Responsibility	Timelines	Score
<p><i>Continued</i></p> <p>1. To make the Association. the effective Voice of Public Service Pensioners</p>	<p>1. Develop and implement a campaign, to increase membership by at least 10%.</p> <p>2. Develop methodology to promote membership criteria.</p> <p>3. Conduct telephone campaign to solicit views and encourage participation of members. <b>See goal # 2 (7) 4(1)</b></p> <p>4. Organize two annual social events. <i>with Outside Association, Social</i></p> <p>5. Utilize local Cable station, space in local papers to provide information about the Association and upcoming events.</p> <p>6. Place posters on Government &amp; Hospital bulletin boards</p> <p>7. Arrange annual mail-out in Pension Division's pension statement.</p> <p>8. Encourage members to pass on the Newsletter to non-members.</p> <p>9. Insert a copy of Application Card in Newsletter.</p> <p>10. Continue to arrange presentations at PSC pre-retirement seminars.</p> <p>11. Investigate participation in other pre-retirement Seminars</p> <p>12. Purchase of an information board for use at various functions.</p>	<p>PR/Membership</p> <p>PR/Membership</p> <p>PR/Membership</p> <p>Social</p> <p>PR/Membership</p> <p>PR/Membership</p> <p>PR/Membership</p> <p>Newsletter</p> <p>Newsletter PR/Membership</p> <p>PR/Membership</p> <p>PR/Membership</p>	<p>Feb</p> <p>Feb</p> <p>Apr &amp; Sept</p> <p>May &amp; Nov</p> <p>ongoing</p> <p>Mar</p> <p>Dec</p> <p>Jan/Apr/Sept</p> <p>Jan/April/Sept As they arise</p> <p>March</p> <p>April</p>	

**Scoring Key:** 100% = Fully Achieved 75% = Almost But Not Fully Achieved 50% = Partially Achieved  
25% = Merely Initiated 0% = Not Achieved At All X = No Relevant Knowledge

Goals	Actions	Responsibility	Timelines	Score
2. To communicate effectively with the members of the Assoc.	<ol style="list-style-type: none"> <li>1. Publish three Newsletters during year.</li> <li>2. Consult members on ways to make Newsletter more useful.</li> <li>3. Invite contributions to the Newsletter from members on issues of common interest.</li> <li>4. Incorporate information questionnaire in Newsletter.</li> <li>5. Promote Association Web Site prominently in Newsletter</li> <li>6. Maintain Web Site.</li> <li>7. Conduct telephone campaign to solicit views and encourage participation of members. See goal # 1(3) 4(1) 22.</li> <li>8. Compile data base on members for further follow-up of special circumstances.</li> <li>9. Hold general meetings in 2 locations outside St. John's area. See goal # 3(10)</li> <li>10. Hold 2 General Meetings with theme focus in St. John's area. See goal # 3(11)</li> <li>11. Investigate feasibility of providing recognition of sickness and bereavement services.</li> </ol>	<p>Newsletter</p> <p>Newsletter</p> <p>Newsletter</p> <p>PR/Member/New</p> <p>Newsletter</p> <p>PR/Mem/Admin A</p> <p>PR/mem/News</p> <p>Admin/PR/Mem</p> <p>Board/PR</p> <p>PR/Membership</p> <p>Social</p>	<p>Jan/Apr/Sept</p> <p>Jan/Apr/Sept</p> <p>Jan/Apr/Sept</p> <p>Jan/Apr/Sept</p> <p>Jan/Apr/Sept</p> <p>ongoing</p> <p>Jan/Apr/Sept</p> <p>ongoing</p> <p>April/June</p> <p>April/June</p> <p>April</p>	

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Goals	Actions	Responsibility	Timelines	Score
3. To establish an organizational presence of the Assoc. in locations throughout the Province	1. Maintain regular contact with established Branches.	PR/Membership	On-going	
	2. Take required steps to revitalize the Branch in Central.	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.	PR/Membership	April/Sept	
	5. Encourage Branches to hold at least one social event.	PR/Membership	As Approp.	
	6. Develop clarified roles for Branches.	Role of Branches	Mar	
	7. Consider ways to improve Branches participation at Board level.	Board	Jan	
	8. Monitor Branch financial records for Branches.	Finance	Monthly	
	9. Establish local committee or appoint local contact persons in other areas of the province.	PR/Membership	June	
	10. Hold general meetings in two locations outside the St. John's area. <b>See goal # 2(9)</b>	Board/PR/Mem	April/June	
	11. Hold two general meetings with theme focus in St. John's. <b>See goal # 2(10)</b>	PR/Membership	April/June	
	12. Establish contact person in major centers in the Province.	PR/Membership	Feb.	

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Newfoundland and a Labrador

Public Service Pensioners' Association

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Approved Dec 16, 2003

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Goals	Actions	Responsibility	Timelines	Score
4 To explore social & other services that can be developed and/or made available to members	<ol style="list-style-type: none"> <li>1. Conduct telephone campaign to solicit views on services of interest to members. See goal# 1 (3) 2(7)</li> <li>2. Investigate services available to our members.</li> <li>3. Identify services of interest to members and set up database.</li> <li>4. Inform members of services currently available.</li> <li>5. Inform members of new services that become available.</li> <li>6. Appoint and maintain a Board rep on appropriate related service agencies.</li> <li>7. Provide members with ID to access services</li> <li>8. Utilize Summer Student Grant program to facilitate additional services to members.</li> </ol>	<p>PR/Membership</p> <p>PR/Membership</p> <p>PR/Membership</p> <p>Newsletter</p> <p>Newsletter</p> <p>Board</p> <p>Admin Assist</p> <p>PR/Mem</p>	<p>April/Sept</p> <p>Feb</p> <p>Mar</p> <p>Jan/Apr/Sept</p> <p>As Available</p> <p>As Approp.</p> <p>Jan</p> <p>Mar</p>	

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Public Service Pensioners' Association

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Goals	Actions	Responsibility	Timelines	Score
5. To improve pension benefits to Public Service Pensioners	1. Identify a legal advisor to be available on a contingency basis.	PAC	Jan	
	2. Establish contact with new Minister of Finance	President	Jan	
	3. Maintain vigilance on Joint Trusteeship issue and act accordingly.	PAC/Board	Ongoing	
	4. Advocate to Government on Trusteeship representation if it goes ahead.	PAC	On-going	
	5. Develop Cabinet and Government Member supporters. See goal #6 (4)	PAC/Board	On-going	
	6. Communicate with the Opposition about pensioner concerns. See goal # 6 (5)	PAC/Board	On-going	
	7. Inform MHA's about pensioner concerns.	PAC	On-going	
	8. Advocate for improved indexing & ad hoc increase.	PAC	On-going	
	9. Keep members informed about pension issues via Newsletter	Newsletter	Jan/Apr/Sept	
	10. Investigate the possibility of additional tax deductions for pensioners.	Finance	Apr	

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Public Service Pensioners' Association

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Goals	Actions	Responsibility	Timelines	Score
6. To establish and maintain an effective and on-going liaison with Government	1. Establish contact with new Minister of Finance.	President	Jan	
	2. Maintain an Agenda of pension issues for on-going consideration.	PAC/President	Mar	
	3. Reconvene Pension Forum.	PAC	Jan	
	4. Develop Cabinet and Government Member support. See # 5(5)	PAC/Board	On-going	
	5. Communicate with the Opposition about pensioner concerns. See# 5(6)	PAC/Board	On-going	
	6. Propose to Government the establishment of a community benefit relationship between Government and pensioners. eg. Telephone pioneers	Board	Mar	
	7. Maintain positive liaison with senior Government officials.	Board	On-going	
7. To establish a working relationship with Public Sector Unions other groups with common interests	1. Establish contact with Public Sector Unions.	President	Jan	
	2. Identify and establish contact with other groups with common interests.	PAC	March	
	3. Renew efforts to establish the N & L Federation of Pensioners' Associations.	PAC/Pres	Feb	
	4. Investigate with other groups the potential political strength of pensioners.	PAC/Pres	April	
	5. Liaise with counterparts in other jurisdiction.	Pac	Feb	

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Goals	Actions	Responsibility	Timelines	Score
8. To maximize the use of the financial resources of the Association	1. Prepare Budget for 2004.	Finance	Dec	
	2. Approve Budget for 2004.	Board	Dec	
	3. Monitor expenditures under 2004 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. Monitor effectiveness of Travel Policy. See #3(8)	Finance	Feb	

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Newfoundland and Labrador

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Goals	Actions	Responsibility	Timelines	Score
9. To ensure that the Board of Directors is an effective mechanism for the administration of the Association.	1. Hold Orientation for new Board.	Board	Nov	
	2. Hold Annual Retreat/Planning Session to revise the Action Plan for 2002-03.	Board	Nov	
	3. Assign Committees and responsibilities to all Board Members.	Board	Dec	
	4. Pursue implementation of 2003 AGM Resolutions.	Board	Jan	
	5. Review and revise Committee structure and Terms of Reference for each Committee.	Board	Feb	
	6. Plan and hold regular Board Meetings to conduct the business of the Association.	Board	Monthly	
	7. Review accuracy of Roles & Responsibilities for Board Members and their assignments.	Board	Monthly	
	8. Consider ways and means to involve Branches at Board level. See # 3 (7)	Board	On-going	
	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
10. To Review the Goals and the Action Plan on an Annual Basis.	1. Approve the Action Plan for 2003-04. 2. Appoint Advocate to promote the plan and facilitate implementation. 3. Develop a method to effectively monitor the implementation of the Plan 4. Monitor the implementation of the Plan. 5. Assess the achievement of goals. 6. Present Action Plan report to 2003 AGM 7. Post Action Plan on website.	Board Board Board Board/Advocate Board Board Admin. Assistant	Dec Nov Feb Monthly Sept Oct Jan	

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# APPENDIX B

# **NEWFOUNDLAND AND LABRADOR PUBLIC SERVICE PENSIONERS' ASSOCIATION**

## **CONSTITUTION 2003**

### **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 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.
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. 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. 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.
  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.
  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. 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 18, 2003*

# APPENDIX C



# **Newfoundland & Labrador Public Service Pensioners' Association**

## **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 three awards to take advantage of this opportunity: Honourary Director, Honourary Member and President's Appreciation Award.

### **Honourary Director**

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

- any Active Member of the Association is eligible to be recognized as an Honourary Director;
- an Active 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 but can be an Associate or Affiliate member of the Association, and is to be considered a life-time award. The following applies:

- any person who is not an Active Member but could be an Associate or Affiliate 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.

## **President's Appreciation Award**

The President's Appreciation Award is designed to recognize a person who has made an outstanding one-time contribution to furthering the aims and objectives of the Association

Any members of the Association either Active, Associate or Affiliate may be nominated to receive this award. In order to maintain the quality of the Award, no more than one

President's Appreciation Award will normally be bestowed at any Annual General Meeting. It may be determined by the Board that no President's Appreciation Award be granted at a particular Annual General Meeting. In exceptional situations, the Board of Directors may authorize that more than one President's Appreciation Award be granted.

## **Nominations for Awards**

Any two Members of the Association, either Active or Associate, may nominate a candidate for the awards of Honourary Director, Honourary Member or President's Appreciation 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 , Honourary Member and President's Appreciation 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.

## **Certificate of Appreciation**

A Certificate of Appreciation is designed to acknowledge a person who has made a special effort in assisting with a one-time, specific undertaking by the Association.

Any member of the Association, either Active, Associative or Affiliate or non-member may be given this Certificate.

At the discretion of the Board of Directors, more than one Certificate of Appreciation can be given during the year, not necessarily at the Annual General Meeting. The normal protocol for nominations is not required for this award and a name can be submitted at any Board of Directors meeting. This will be an unframed certificate.

## **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: 18 October 2004***

# 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:** \_\_\_\_\_



**Newfoundland & Labrador  
Public Service Pensioners' Association**

**NOMINATION FORM**

**PRESIDENT'S APPRECIATION AWARD**

**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:** \_\_\_\_\_