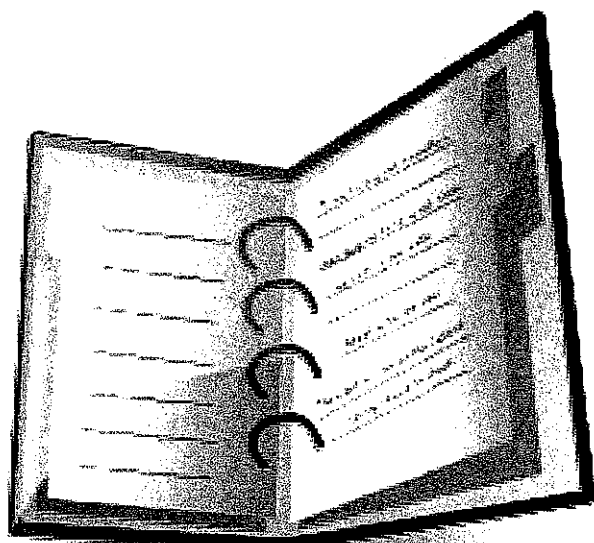


Newfoundland and Labrador Public Sector Pensioners' Association

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19th Annual General Meeting Annual Report



Holiday Inn
Portugal Cove Road
St. John's, NL
Sunday, September 20, 2009

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TURNING POWER TO ACTION

VISION

- To ensure that pensioners have improved pensions and insured benefits that will contribute to a better quality of life.

MISSION

- By 2011, the Newfoundland and Labrador Public Sector Pensioners' Association will ensure that our pensioners are members of a stronger organization that is successful in advocating for improved pensions and insured benefits for them, and that the NLPSPA is recognized throughout the province for our leadership role in promoting the interests of all pensioners.

STRATEGIC DIRECTIONS

1. Achieve improvements in pensions, insured benefits and overall quality of life for NLPSPA members and pensioners generally;
2. Increase NLPSPA membership;
3. Improve NLPSPA's communications activities;
4. NLPSPA will be recognized as the major pensioner organization in the province.

NLPSPA: 19TH ANNUAL GENERAL MEETING — ANNUAL REPORT
BACKGROUND ITEMS

PAGE 3

BOARD OF DIRECTORS: 2008/2009

Executive:	Robert Langdon	President
	Sharron Callahan	Vice-President
	Tony Patey	Treasurer
	Terry Stapleton	Secretary
	Wesley Roberts	Western Branch
Directors:	Bernard Cook	Ron Tizzard (Resigned)
	Anne Kieley-Ryan	Joanie Bruce (Resigned)
	Pat Roberts	Terry Sullivan (Resigned)
	Dorothy Robbins	
	Eric Salter	

NOMINATIONS/AWARDS COMMITTEE

Bernard Cook, Chair
Sharron Callahan

MEMBERSHIP/SERVICES

Terry Stapleton, Chair
Tom Hopkins
Doug Neary
Robert Langdon
Berkley Reynolds
Helen Lawlor Joanie Bruce (Resigned)

COMMUNICATIONS (PR/NEWSLETTER)

Pat Roberts, Chair
Terry Stapleton
Dorothy Robbins
Bernadette Power
Doreen Noseworthy

HEALTH COMMITTEE

Dorothy Robbins, Chair
Eric Salter
Barbara Stone
Bernard Cook
John Downton

FINANCE COMMITTEE

Tony Patey, Chair Ann Bell
Sharron Callahan
Robert Langdon
Bernard Cook
Wes Roberts

CONVENTION PLANNING

Ann Bell, Chair	Ralph Morris
Barbara Barry	Bernard Cook
Mary Ennis	Gerry Conran
Tony Patey	Barbara Stone
Dorothy Robbins	Doreen Noseworthy
Sharron Callahan	Shelia MacKinnon Drover

CONSTITUTION

Sharron Callahan, Chair
Robert Langdon
Terry Stapleton
Bernard Cook
Wesley Roberts
Ann Bell

AGM PLANNING COMMITTEE

Robert Langdon	Terry Stapleton
Tony Patey	Sharron Callahan
Jerry Vink	Barbara Barry

PENSION INVESTMENT COM. REPR. HEALTH INSURANCE COM. REPR.

Eric Salter	John Downton
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STAFF:

Jerry Vink	Executive Director
MaryAnn Chafe	Office Clerk

**AGENDA:
19TH ANNUAL GENERAL MEETING,
SEPTEMBER 20, 2009**

1. Call to Order/Welcome
2. Introduction of Executive Director Jerry Vink
3. Approval of Rules of Order for Meeting
4. Constitution of Meeting: Constitution Article V.2; V.5 (Secretary NLPSPA)
5. Adoption of Agenda for 2009 Meeting
6. Introduction of 2008 – 2009 Board Members
7. Minute of Silence for Deceased Members
8. Adoption of Minutes of 2008 AGM
9. Nominations Committee Report – Bernard Cook
10. A. Treasurer's/finance Committee Report – Anthony Patey
B. Presentation of, 2008 Audited Financial Statements – Anthony Patey
C. Appointment of 2009 Auditor – Anthony Patey
11. Presentation & Adoption of Annual Report, President Robert Langdon
 - i. Report of the President, Robert Langdon
 - ii. Communications Committee, Chair Patricia Roberts
 - iii. Western Branch, President Wes Roberts
 - iv. Constitution Committee, Chair Sharron Callahan
 - v. Health Committee, Chair Dorothy Robbins
 - vi. Pensioners' Coalition, Secretary Sharron Callahan
 - vii. Membership Committee, Chair Terry Stapleton
 - viii. Government Health Benefits Committee (John Downton)
 - ix. Government Pension Investment Committee (Eric Salter)
12. Amendments to the Constitution
13. Resolutions
14. Other Issues
15. Election of Directors
16. Announcements
17. Adjournment

**NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS'
ASSOCIATION, ANNUAL GENERAL MEETING
SEPTEMBER 30, 2008
2:00 P.M.
HOLIDAY INN, ST. JOHN'S**

1. Call to Order:

Meeting was called to order by the President, Robert Langdon at 2:00 p.m.

2. Rules of Order:

Motion: That the Rules of Order be adopted as presented

Moved: Tony Patey **Seconded:** Ron Tizzard

3. Report of the Nominations Committee:

The report of the Nominations Committee was given by Terry Sullivan. A slate of candidates was presented: Joanie Bruce, Sharron Callahan, Bernard Cook, Robert Langdon, Gerry Conran, Anne Kieley-Ryan, Tony Patey, Patricia Roberts and Dorothy Robbins

There was a call for nominations from the floor.

Ron Tizzard nominated Eric Salter, Seconded by Bill Shallow. Eric Salter accepted.

Betty Whalen nominated Bill Shallow, Bill declined.

Ann Bell moved that nominations cease.

Scrutinizers were appointed: Myles Philpott, Ann Bell and John Downton

4. Introduction of Board Members:

Board Members were introduced to the Annual General Meeting.

5. Moment of Silence:

There was a moment of silence for deceased members who passed away in the past year.

6. Adoption of 2007 AGM Minutes :

The Minutes of the 2007 AGM were adopted with the correction (Barbara Stone was listed as President).

Moved: Bernard Cook **Seconded:** Wesley Roberts

Carried

7. Report of the President on behalf of the Board of Directors:

Motion that the Report of the President on behalf of the Board of Directors be accepted as presented

Moved: Robert Langdon **Seconded:** Jon Carnell

Carried

8. Strategic Plan:

A slide presentation was given by Sharron Callahan. The Association is looking at four strategic priorities for 2008-2011:

- Seek to achieve improvements in pensions
- Increase Membership
- Improve Communications
- Be recognized as the major pensioner organization in the Province.

9. Report of the Pensioners' Coalition:

The Pensioners' Coalition Report was presented by Sharron Callahan

Motion: That the Pensioners' Coalition Report be accepted as presented

Moved: Sharron Callahan **Seconded:** Doug Wood **Carried**

Harry Chipman asked why the Association's acronym does not include an "L" for Labrador.

Motion: That NPSPA be changed to NLPSPA to include Labrador

Moved: Cecil Whitten **Seconded:** Eric Salter **Carried**

10. Report of Pension Action Committee:

Motion: That the Pension Action Committee Report be accepted as presented

Moved: Ann Bell **Seconded:** Tony Patey **Carried**

11. Report of the Member Services Committee:

Motion: That the Member Services Committee Report be accepted as presented.

Moved: Barbara Stone **Seconded:** Tony Patey **Carried**

12. Report of the Communications/Newsletter Committee:

Motion: That the Communications/Newsletter Committee Report be accepted as presented.

Moved: Ron Tizzard **Seconded:** Sharron Callahan **Carried**

13. Western Branch Report:

Western Branch Report was given by Wes Roberts. Wes reported that a chapter of the Association is being formed in Stephenville.

Motion: That Western Branch Report be accepted as presented.

Moved: Wes Roberts **Seconded:** Tony Patey **Carried**

14. Constitution Committee Report:

Motion: That the Constitution Committee Report be accepted as presented

Moved: Sharron Callahan **Seconded:** Ron Tizzard **Carried**

15. Constitutional Amendments:

There was some discussion on the voting process for the constitutional changes. It was agreed to vote on each proposed amendment individually.

Motion: That Article 2 be accepted as presented

Moved: Sharron Callahan **Seconded:** Bill Shallow **Carried**

Motion: That Article 3 be accepted as presented

Moved: Sharron Callahan **Seconded:** Bob Corbell **Carried**

Motion: That Article 5 be accepted as presented

Moved: Sharron Callahan **Seconded:** Bill Shallow

Amendment: Chair of Annual General Meeting must be a voting member.

Motion: That amendment be accepted as presented

Moved: Bill Shallow **Seconded:** Clara Tibbs **Carried**

Motion: That Article 5 be accepted as amended

Moved: Sharron Callahan **Seconded:** Mary Ennis **Carried**

Motion: That Article 7 be accepted as presented

Moved: Sharron Callahan **Seconded:** Joanie Bruce

Amendment: Members of the Board of Directors shall be elected for a term of three (3) years. Retiring Members of the Board of Directors who have served two (2) consecutive three (3) year terms shall not be eligible for re-election for at least one (1) year.

Motion: That Article 7 be accepted as amended.

Moved: Sharron Callahan **Seconded:** Bill Shallow **Carried**

Motion: That Article 9 be accepted as presented

Moved: Sharron Callahan **Seconded:** Tony Patey **Carried**

Motion: That Article 10 be accepted as presented

Moved: Sharron Callahan **Seconded:** Ron Tizzard **Carried**

Motion: That Article 11 be accepted as presented

Moved: Sharron Callahan **Seconded:** Barbara Stone **Carried**
Bill Shallow & Doug Wood **Nay**

Motion: That Article 12 be accepted as presented

Moved: Sharron Callahan **Seconded:** Anne O'Driscoll **Carried**

Motion: That Article 13 be accepted as presented

Moved: Sharron Callahan **Seconded:** Joanie Bruce **Carried**

- Motion:** That Article 16 be accepted as presented
Moved: Sharron Callahan **Seconded:** Tony Patey **Carried**
- 16. Government Insurance/Health Committee Report**
Motion: That the Report be accepted as presented
Moved: John Downton **Seconded:** Barbara Stone **Carried**
- 17. Government Pension Investment Committee Report**
Motion: That the Report be accepted as presented
Moved: Eric Salter **Seconded:** Terry Sullivan **Carried**
- 18. Treasurer/Auditors/Finance Committee Report:**
Motion: That the Treasurer's Report be accepted as presented
Moved: Joyce Fewer **Seconded:** Sharron Callahan **Carried**
- Motion:** That the Auditor's Report be accepted as presented
Moved: Joyce Fewer **Seconded:** Ann Bell **Carried**
- Motion:** That the Finance Committee Report be accepted as presented
Moved: Joyce Fewer **Seconded:** Mary Ennis **Carried**
- 19. Appointment of Auditor for 2009:**
Motion: That Gerald Murphy be appointed to do the NLPSPA Audit in 2009
Moved: Joyce Fewer **Seconded:** Joanie Bruce **Carried**
- 20. Discussion of Issues:**
- Resolution:
Motion: That the resolution presented to the AGM that the new Board of Directors arranges for two general meetings in the St. John's area to discuss pension issues be accepted as presented.
Moved: Freeman Pope **Seconded:** Gerry Conran **Carried**
- 21. Announcement of Newly Elected Board Members:**
Joanie Bruce, Sharron Callahan, Bernard Cook, Robert Langdon, Anne Kieley Ryan, Tony Patey, Patricia Roberts, Dorothy Robbins and Eric Salter.
- 22. Door Prize Winner:**
The winner of the \$100 door prize was RoseMary Megann.
- 23. Adjournment:**
Meeting adjourned on a motion by Mary Ennis

PRESIDENT'S REPORT:

1. **STRATEGIC DIRECTIONS – THE FIRST YEAR**

COMMITTEE REPORTS:

2. **COMMUNICATIONS COMMITTEE**
3. **WESTERN BRANCH**
4. **CONSTITUTIONAL COMMITTEE**
5. **HEALTH COMMITTEE**
6. **NOMINATIONS/AWARDS COMMITTEE**
7. **PENSIONERS COALITION**
8. **PROVINCIAL MEMBERSHIP COMMITTEE**
9. **GROUP INSURANCE REPRESENTATIVE REPORT**
10. **PENSION INVESTMENT REPRESENTATIVE REPORT**

REPORT OF THE PRESIDENT ON BEHALF OF THE BOARD OF DIRECTORS

INTRODUCTION:

At the 2008 Annual General Meeting, your Board of Directors presented the Strategic Plan of the Association for 2008 – 2011. This year, in presenting the Report of the President on behalf of the Board of Directors, we will provide you with a progress report on our past year's activities as they reflect the various components of our Strategic Plan. We are an Association in a process of transition. To assist in evaluating our success thus far, we will report on each strategic direction.

STRATEGIC DIRECTION 1: The NLPSPA will seek to achieve improvements in pensions, insured benefits and overall quality of life for its members and pensioners generally.

Action Items 1 and 4 – Refine Policy and Enhance Advocacy Activities:

1. Presented a pre-budget consultation report, entitled "Workers of the Past: The Foundation of Our Future", to focus on issues affecting pensioners;
2. Presented a list of issues for discussion to the Government and asked that these be financially analysed to provide informed figures for further consideration;
3. Met with the Minister of Finance on June 24, 2009, to discuss pension related matters and to plan a strategy for future consultations.

Action Item 2 – Engage Government Directly on Policy and Advocacy Items:

4. Participated in 3 meetings with government officials to begin discussion of issues and to determine costs of implementing pension related adjustments;
5. Continued to participate on the Government Group Insurance Committee (John Downton);
6. Continued to participate on the Government Pension Investment Committee (Eric Salter).

Action Item 3 – Identify Issues Affecting the Quality of Life of Pensioners:

7. Explored the importance to retirees of home care (also called home supportive services). This involved your Association considering support of the Aging Issues Network's presentation to Government on this matter;
8. An article providing information on the issue of paid-up life insurance for public service retirees who have reached age 65 was published in the August 2009 *Pensioner* Newsletter;
9. Established a process of daily reviews of the media and government press releases to identify emerging issues that affect the quality of life of pensioners.

STRATEGIC DIRECTION 2: The NLPSPA will increase its membership.

Action Item 1 – Create and Populate a New Data Base:

1. Conducted a preliminary review of the database;
2. Commenced an in-depth review/remediation of the membership database. Some minor adjustments were immediately instituted, while the remainder were implemented during the month of September 2009.

Action Item 2 – Conduct a Survey of its Members and Potential Members:

3. Deferred until the database has been reconfigured and we have redefined a way to update our membership contact information. Also, the NLPSPA website needs to be enhanced to allow for electronic communications. Once these items have been achieved, a comprehensive survey of members and potential members will be undertaken.

Action Items 3, 4, and 5 – Undertake Research, Engage in Promotional Activities and Identify Opportunities for Members to be more involved:

4. Conducted seven meetings of the Constitution Committee to identify and deal with constitutional and related issues;
5. Developed a Terms of Reference for the Membership Committee;
6. Designed and circulated a recruitment brochure that was mailed to 22,000 pensioners resulting in approximately 500 new members;
7. Implemented a federal government funded project (Help, Understanding, Guidance and Support – HUGS for Seniors) to develop a peer support network of Association members;
8. Initiated preliminary discussions with members in four geographical areas to establish Branches of the Association;
9. Terms of Reference for the Nominations/Awards Committee were revised to include a responsibility to assist in the recruitment of Committee members and to ensure that potential Board members are fully aware of the requirements for and the commitments to the position (Board, May 28, 2009);
10. Identified, based on legal advice to clarify the meaning of “term”, who would need to stand for re-election and/or how many Board vacancies there could be going into the 2009 elections;
11. Prepared a number of amendments to the Constitution for consideration by the membership at the 2009 AGM.

Action Item 6 – Expand Activities to Regional basis:

12. Revised and approved the Role of Branches and Chapters of Branches document (Board, March 26, 2009). It is being used in discussions with locations that have indicated a desire to consider opening a Branch/Chapter.

STRATEGIC DIRECTION 3: The NLPSPA will improve its communications activities

Action Item 1 – Identify and Develop Key Communications messages:

1. Responded to various media requests about the concerns of pensioners and the budget. This included an extensive series of media interviews of the President of the Board;
2. Generated extensive pre and post media coverage linked to the town hall meeting;
3. Redesigned the Association’s Website. This is a work-in-progress and will be a priority during the Fall 2009 and Winter 2010.

Action Item 2 and 3 – Develop and Approve a Three-Year Communications Strategy and Approve Annual Communications Plans:

4. As an organization committed to improving the pension and related benefits that members receive from government our communications are largely dependent on response to specific government initiatives or non-initiatives. As we expand our mandate, a more comprehensive series of communications initiatives will have to be developed. This will be a priority for the year ahead.

Action Item 4 – Engage in Promotional Activities:

5. Changed the acronym from NPSA to NLPSPA to reflect the motion at the 2008 AGM. The actual implementation though still on-going is almost completed. This has included changing banners, letterhead, as well as contracts and other agreements with such entities as the bank and the landlord;
6. Defined guidelines for modernizing the Association's logo;
7. Revised the application/brochure with a special emphasis on requesting information to ensure accuracy of our membership lists;
8. Designed and circulated a newsletter that focussed on pensioners' issues;
9. Modernized the office communications equipment and ensured that we received the maximum financial discounts available.

STRATEGIC DIRECTION 4: The NLPSPA will be recognized as the major pensioner organization in the province.

Action Item 1 – Undertake a Governance Review:

1. This will be a priority for the Fall 2009.

Action Item 2 – Develop a Plan to Expand the Association's Presence throughout the Province:

2. Work is ongoing. Discussions are taking place with members in Grand Falls-Windsor, Gander, and Bay St. George. During the past year, the Role of Chapters/Branches document was revised and is being used as a source document for these discussions. Work is continuing on update to our membership database to better communication. The Peer Advocacy Program Initiative was presented and is currently being evaluated.

Action Item 3 – Establish a System of Appropriate Succession Planning:

3. A Resolution will be brought to the floor of the Annual General Meeting to conduct an organizational review during 2009 – 2010 that incorporates a plan of succession. In addition, the Nominations/Awards Committee is circulating a listing and description of all Board Committees with an invitation to interested Association members to volunteer.

Action Item 4 – Identify Additional Human Resources:

4. During the past year, the Association hired an Executive Director and an Office Clerk. Appropriate position descriptions were developed and job responsibilities identified. The Association has, and will continue to, engage such internal and external support resources as are necessary to further the Objectives of the Association.

Action Item 5 – Develop a Plan to Better Utilize Membership Skills:

5. This Action Item has to be held in abeyance until the database has been reconfigured and until we have redefined the means of updating our membership contact information. Also, the Website needs to be further enhanced to allow for electronic communications. Once these items have been achieved, we will be able to initiate a comprehensive survey of members and potential members. This in turn will lead the development of a Plan and various activities to ensure a better utilization of the skills of the membership.

Action Item 6 – Financial Needs Assessment:

6. Established new guidelines for financial authorizations and transactions;
7. Commenced a review of accounting categories. This task will be completed by the end of the Fiscal Year so that a more comprehensive system can be introduced;
8. Completed the annual Financial Audit;
9. Commenced an overall review of investments, including a weekly evaluation of financial returns.

Action Item 7 – Establish Joint Actions with Other Pensioners Groups:

10. Conducted 9 meetings with the Coalition partners;
11. Strengthened the Coalition through developing a comprehensive strategy on pension issues;
12. Organized a town hall meeting with the participation of the Coalition partners and attended by about 300 persons;
13. Continued discussions with NLNU to involve the Nurses' Union in the Coalition.

ORGANIZATIONAL STRENGTHENING: Implement a number of policies and systems to ensure that Staff can support the realization of the four Strategic Directions:

1. Approved a Travel Policy that is in line with Provincial Travel Rules (Board, November 27, 2008).
2. Developed and adopted a "Job Description" for an Executive Director;
3. Recruited and hired an Executive Director;
4. Developed and adopted a "Job Description" for the Office Clerk;
5. Developed and approved a pay scale for office staff;
6. Prepared amendments to the Constitution for consideration by the membership at the 2009 AGM to deal with issues due to the hire of the Executive Director;
7. Instituted privacy guidelines to govern agreements with partners and other collaborative entities;

8. Anthony Insurance continues to be a Convention Partner and a corporate partner of the Association. Last year, we continued to foster a positive partnership with Anthony Insurance so that our members can receive the best possible insurance benefits. A number of meetings were held throughout the year and a means of membership communication was arranged so as to not contravene privacy laws. This partnership has enabled us to build the necessary infrastructure to move the Association forward in a pro-active manner for the betterment of our membership;
9. Your Association began discussions with other corporations in the interests of sponsorship, considering that any arrangements would have to be aligned with the Objectives of the Association.

INDICATORS TO MEASURE SUCCESS, AS PER ALL STRATEGIC DIRECTIONS:

The Strategic Plan was developed and accepted during the past year. The focus during the year under review has been on achieving **short-term goals** such as hiring an Executive Director. This has also included such **preliminary steps** as an analysis of the membership Data Base. A third focus has been the **identification of baseline data** so that we can actually measure achievements and/or failures.

CONCLUSION: This has been a year of transition and progress for the Association. Since the Annual General Meeting in 2008, your Board of Directors remained committed to the Mission of the Association. Countless hours were dedicated to raising public awareness of the issues affecting public sector pensioners and to presenting arguments to the provincial government to redress the injustices done to pensioners over the past 20 years. We have built an infrastructure to foster this work, we are continuing our work to enhance communications to our membership, and we are pursuing relationships that are in the interests of our members.

APPRECIATION: On behalf of the Board of Directors, I thank all our members for your patient support. On behalf of our membership, I thank the Board, all Committee members, and our staff for their hard work and dedication during this past year.

Respectfully Submitted,

Robert K. Langdon
President

September 4, 2009

**COMMUNICATIONS COMMITTEE
REPORT TO ANNUAL GENERAL MEETING 2009**

The Communications Committee held four meetings between December 4, 2008 and May 11, 2009. The Committee's mandate is to improve all NLPSPA's communication activities. The key priorities included a redesign of the existing website, a review of the telephone system and computer equipment, the setup of an office communications' network and the production of the newsletter. In addition, the Committee has drafted Terms of Reference to guide its work on behalf of the Association. The members of the Committee are Doreen Noseworthy, Bernadette Power, Dorothy Robbins and Pat Roberts (Chair). Terry Stapleton, who is the Membership Committee Chair, attends all meetings to avoid overlap in our efforts on behalf of the membership.

We welcome your ideas and your support as we build NLPSPA's profile so that it becomes "recognized as the major pensioners organization in the province".

Respectfully submitted by:

Pat Roberts, Chair

June 30, 2009

**WESTERN BRANCH:
REPORT TO ANNUAL GENERAL MEETING 2009**

The Western branch meets monthly to discuss matters of concern to the members. The President, Wes Roberts, brings these items to the provincial board of the Association. Also, through his participation on the Board, he is able to keep the local members informed about the general direction of the provincial body.

The Western Branch has also been active on a social level. Approximately 80 members and guests attended the Christmas dance in December. Furthermore, it held its annual Barbecue on a lovely sunny day in mid June. It was attended by over sixty members who really enjoyed the festivities. The boat ride on the tour boat, "The Cristal Waters", was greatly enjoyed by some thirty-five members who took advantage of the clear calm waters in the Bay of Islands along with Newfoundland music, entertainment and the surrounding scenery. We were even shown the site of an old war prisoner-of-war camp. The event was held at the Bay of Islands Yacht Club.

Respectfully submitted by:

Wesley Roberts, Chair

September 3, 2009

**CONSTITUTION COMMITTEE
REPORT TO ANNUAL GENERAL MEETING 2009**

Committee Members: Sharron Callahan, Chair Wesley Roberts, Western Branch
Ann Bell Robert Langdon
Terry Stapleton Bernard Cook

Committee Meetings 2008/09:

The Constitution Committee met regularly since the 2008 Annual General Meeting. Seven (7) meetings were held, generally once a month. The Committee began its work by establishing a work plan to address key issues for the upcoming year. These issues were: additional constitutional amendments; change of the Association acronym; clarification of the Roles of Branches and Chapters of the Association; review of the Travel Policy; review of the Terms of Reference for the Nominations/Awards Committee; and, clarification (legally) of “term” of Board members due to the constitutional change from a two year to a three year term.

Work during 2008/09:

The Committee is pleased to report that all work on the year’s work plan has been completed.

1. Additional amendments to the Constitution, due to the hire of the Executive Director; the new Board to take effect on a set date after the AGM; clarification of Members resolutions; clarification of signing officers; and some housekeeping to articles due to re-numbering, word changes, etc., are finalized and are ready for presentation to the membership in AGM.
2. Acronym has been changed from NPSA to NLPSPA to reflect the motion at the 2008 AGM. This will be implemented as stationary supplies are exhausted, website is re-designed. Signage is changed.
3. Travel Policy has been brought in line with Provincial Travel Rules and has been approved by the Board (November 27, 2008).
4. Role of Branches and Chapters of Branches document has been revised and approved by the Board (March 26, 2009) and is being used in discussions with locations that have indicated a desire to consider opening a Branch/Chapter.
5. Terms of Reference for the Nominations/Awards Committee were revised to include a responsibility to assist in the recruitment of Committee members and to ensure that potential Board members are fully aware of the requirements for and the commitments to the position. These were approved by the Board (May 28, 2009).
6. Legal clarification was sought as to the meaning of “term” in order to clarify who, on the Board, would need to stand for re-election and/or how many Board vacancies there could be going into the 2009 elections. It was clarified that “term” is not measured by counting individual years, but by the collection of years in a defined block, whether that block is two years or three years.

On behalf of the Constitution Committee, thank you for the opportunity to work on your behalf during this past year. It has been a productive, and therefore, successful year.

Respectfully submitted by:
Sharron Callahan, Chair
September 3, 2009

**HEALTH COMMITTEE
REPORT TO THE ANNUAL GENERAL MEETING 2009**

Members of the Health Committee for the 2008-2009 year are John Downton, Eric Salter, Bernard Cook, Barbara Stone and Dorothy Robbins.

John Downton continues to represent NLPSPA on the Government Advisory Committee on Insurance Issues. The contract with Desjardin for Health Insurance expired on March 31, 2009. Government signed a new contract for one year. This contract includes an increase of approximately 6% per annum in health premiums and 18% in dental premiums.

Government is currently considering options for the longer term and has gone to the market to request proposals from companies interested in providing health and life insurance to employees and retirees. It is expected that the successful proponent will be chosen by the fall of 2009. Desjardin, the current insurer, is expected to be a bidder in the new process.

The Committee has discussed paid-up life insurance for public service retirees who have reached age 65, when paid-up life insurance certificates are provided. The amount of these certificates has varied over the years, depending on the experience of the plan. Since January 1, 2007 the paid-up benefit has been \$7500. In past years some retirees have been given certificates for as low as \$2000 and as high as \$10,000. An article to provide information on this issue has been prepared for the *Pensioner*.

The Committee has been exploring another health issue of importance to retirees, home care (also called home supportive services). Kathleen Connors of the Aging Issues Network provided a briefing for the Committee on home care policy in this province. The Network's definition of home supportive services includes all professional and non-professional health and support services provided to people in their own homes. These services assist the frail elderly and others with chronic illnesses or disabilities to live with dignity and independently in their own homes. The Aging Issues Network will be making a presentation to Government on this issue.

Respectfully submitted by:
Dorothy Robbins, Chair
September 3, 2009

**NOMINATIONS/HONOURS COMMITTEE
REPORT TO THE ANNUAL GENERAL MEETING 2009**

During the past year, the Board approved revisions to the Terms of Reference for the Nominations/Honours Committee. In addition to ensuring the effective succession of qualified candidates proposed for election to the Board of Directors and facilitating recognition of members of the Association and of non-members, who have made a significant contribution to the well being of public sector pensioners, the Committee was tasked to recruit and maintain a pool of qualified and interested candidates for membership on the various Standing, Special and Ad Hoc Committees of the Board.

In order to manage the 2009 Board elections, legal advice had to be sought to clarify the meaning of “term” due to the constitutional change in 2008 from a two year to a three year term. This was necessary to clarify which Board Directors would need to stand for re-election and how many Board vacancies there could be. Once clarified that “term” was measured by a defined block, whether that be two years or three years, the nominations process was able to proceed.

We would like to thank the following past Board Members for their service:

- Joanie Bruce
- Terry Stapleton
- Terry Sullivan
- Ron Tizzard
- Anne Kieley-Ryan

The following members are returning to the Board:

- Sharron Callahan
- Bernard Cook
- Bob Langdon
- Tony Patey
- Patricia Roberts
- Wesley Roberts
- Dorothy Robbins
- Eric Salter

For the 5 vacancies on the Board, the following have offered themselves as candidates.

1. **WALT ARNOLD** – Walt retired in 2000 with 30 years’ experience in health care administration. He also has experience in the news research field, having worked most recently as Research Assistant with the Canadian Broadcasting Corporation. Presently he works part time with several national property management companies representing financial institutions, maintaining ‘distressed homes’ around the province. He is a member of the Centennial Celebrations Committee, and a curler.

2. **KEVIN AUCOIN** - Kevin graduated in 1964 with a B.Sc. in Agriculture and a Masters Degree in Agriculture in 1971. He retired after 30 years with the Provincial Government in Agriculture, Forestry, Tourism, and Economic Development. He is active in Boy Scouts, church and community. He was a member of the Town Council of Portugal Cove-St. Phillips from 2001 to 2005 and is currently Chair of the Heritage Advisory Committee.
3. **ANN BELL** – Ann began work in the Public Service in 1972. She retired in 1990 from the Advisory Council on the Status of Women. She has served on the Board in the past and chaired the Conference Planning Committee in 2008 and 2009.
4. **RENARD RALPH PATEY** – Renard spent 30 years as a high school teacher at Bell Island, Corner Brook, and St. Anthony retiring in 1996. He served fourteen years as a member of the St. Anthony Town Council and was elected as vice-president of the Newfoundland and Labrador Federation of Municipalities in 1982. He was a member of the Lions Club for 12 years, the Kinsmen Club for 4 years, and Vice-President of the Co-op for 14 years. He has been involved with the Elks Club and the Oddfellows Lodge, and has been an executive member of the Grand Falls-Windsor Seniors Club since 2001.
5. **JIM MERCER** – Jim began his career with Social Services in 1970 and retired in 2000 after 30 years of service. He spent his career working with Child Welfare Services, mostly in Stephenville Crossing, except for a brief time in Burgeo in 1970. His volunteer involvements include Boy Scouts; the School board, including being the Chairman; Parish Council; Knights of Columbus; Folk Arts Council; Meals on Wheels; and when he has additional time he plays at the seniors' residence and the correctional centre. Jim has also been very active in trying to establish a branch of the Association in the Bay St. George area.
6. **RALPH MORRIS** - Ralph Morris is the President of NAPE retirees Local 7002 and is a strong advocate on pension issues. He started his career as a teacher for 2 years before working as a medic for the Churchill Falls Labrador Corporation. Later, Ralph worked with the Ambulance Service in St. John's, from which he retired after 30 years. In addition to his advocacy on pension issues, Ralph is the Vice- President of the Avalon Chapter of CARP, President of NL Federation of Retirees CURC, is a Member of the Pensioners Coalition, and serves on several committees of the Seniors Resource Centre. When he has some spare time, Ralph enjoys spending time boating and relaxing at his cabin on an isolated island in Placentia Bay.

There will be further opportunity for nominations from the floor.

The Honorary Director award recognizes the significant contribution of an active member of the Association and is a lifetime award. To date, there are no nominations for this award.

Thanks are extended to the members of this committee, Sharron Callahan and Rob Langdon. A special work of thanks is extended to Maureen Hogan, Linda Vaters and Mary Anne Chafe, Administrative Assistants who contributed greatly to the work of this committee during the past year.

Respectfully submitted by:
Bernard Cook, Chair
September 3, 2009

**PENSIONERS' COALITION
REPORT TO ANNUAL GENERAL MEETING 2009**

Continuing with the work begun in 2008 the Pensioners' Coalition remains united and diligent in its efforts to affect an increase in the consumable income for pensioners and to address matters relating to health benefits. The six original associations, led by your Association and including the Retired Teachers Association, Royal Newfoundland Constabulary Veterans, NAPE Retirees, Retired Correctional Officers, St. John's Fire Fighters Retirees, and Memorial University Pensioners Association, continue to press the Government to redress the mismanagement of the public sector pension fund and to engage with the Coalition to implement a pension improvement strategy that would result in enhancements to pension and other benefits

Since last year's Annual General Meeting, the Coalition has met 9 times, including one meeting during the 2008 Convention, 3 times with officials of the Pensions Division immediately following the last Convention up to December 2008 and recently with the Minister of Finance on June 24. The Coalition presented a joint submission during Government's Pre-Budget Consultations, a Town Hall Meeting was held, and your President has spoken multiple times in the media and given various other interviews.

Immediately following last year's Convention, hopes were high that the Government was willing to entertain a process for favourable discussions. The Coalition presented a list of issues for discussion and asked that these be financially analyzed. While we understood the costing to have been done, meetings did not resume until recently when the Minister's office contacted our President and sought a meeting. This meeting was held on June 24 and attended by our President and Ralph Morris. The Minister was open, knowledgeable of the issues and appeared interested in a resolution. He complimented the Coalition on our consolidated Pre-Budget presentation, entitled "Workers of the Past: The Foundation of Our Future"... We reminded the Minister that there have been many "good" meetings over the years, but that reporting back to our members on yet another such meeting with delaying actions for some months was beginning to wear thin. The Minister acknowledged this point and agreed to meet again in September and that he would ensure that meetings with the Government pension officials would resume.

By far, the greatest achievement of the Coalition was the Town Hall Meeting, held on March 5, 2009, in St. John's. A panel, composed of Dr. Wade Locke, Lana Payne, Bob Langdon, and Ralph Morris, moderated by Dr. Myrle Vokey, discussed all aspects of public sector pensions. Questions were entertained from the floor, media were in attendance, and the meeting received high public attention. There was a packed house and the Coalition was commended for the planning, organization, and delivery of this forum. A call was made to hold other such meetings in other locations in the Province, to which the Coalition pledged agreement.

The Coalition expects to resume its regular meetings following the 2009 Convention, with a strategic plan for a more overt and public approach to pension and health benefit issues, should the newly reopened talks with the Minister of Finance not achieve some remediation.

Sharron Callahan, Vice-President, Board of Directors
Secretary, Pensioners' Coalition, September 3, 2009

PROVINCIAL MEMBERSHIP COMMITTEE REPORT TO THE ANNUAL GENERAL MEETING 2009

At the 2008 Annual General Meeting, the President and Board of Directors presented a 3-year Strategic Plan to guide the growth and management of the Association. The Strategic Plan consisted of four strategic directions, namely:

1. Achieving improvements in pensions, insured benefits and overall quality of life for NLPSPA's members as well as all pensioners in the province;
2. Increasing NLPSPA's membership;
3. Improving NLPSPA's communications activities;
4. Having NLPSPA recognized as the major pensioner organization in the province.

To achieve Strategic Direction # 2, the Board established the *Provincial Membership Committee*. The *Operational Objective* of the Committee being to create an improved membership data base; collect and analyze current and potential membership data; improve promotional activities to attract new members; establish a network of *Branches & Chapters of Branches* throughout the province; enhance communications with members and be more active with and involve members in the actions of the organization. The *rational* for this direction is to demonstrate through increased membership the support that members have for their position on improving the quality of lives of members and other pensioners, and to encourage potential members about the merit of membership in the organization.

Mr. Terry Stapleton, Secretary of the Board Executive Committee, was appointed Chairperson of the new **Provincial Membership Committee**. Other members of the Committee: Tom Hopkins; Doug Neary; Berkley Reynolds; Joanie Bruce; Helen Lawlor and Bob Langdon. The first task of the Committee was to develop a *Terms of Reference* to guide the Committee's work which was approved at the March 26, 2009 Board Meeting.

WORK UNDERTAKEN DURING 2009

REVIEW OF CURRENT MEMBERSHIP DATA BASE – a preliminary review of the data base showed that the current information was out of date i.e. change of members address not updated; deceased members not removed from list; limited member information (no e-mail address; addresses not cross referenced with postal codes); no information on public sector pensioners who could be potential members; difficulty in data retrieval; etc.

Government will not provide "change of address" or list of **all** individuals receiving a Public Sector Pension thus limiting the ability to recruit new members and to keep the current membership information updated.

The Committee is currently working with Government to access data on **all** public sector pensioners and timely information on current members as well as working with a computer programmer to determine information needs for a new data base system.

MEMBERSHIP DRIVE – as in past years, Government provided opportunity during March to have an insert placed in **all** public sector pensioners' cheques. The Committee, in conjunction with **Anthony Insurance** (our new partner), designed a new recruitment brochure that was mailed to some 22,000 pensioners resulting in approximately 500 new members to date. Given that the current membership is approximately 5,700 out of a potential 22,000 public sector pensioners, it is clear that increased recruitment efforts are needed to demonstrate to Government that NLPSPA represents the majority of public sector pensioners.

HUGS FOR SENIORS PROJECT – The Association was successful in obtaining a grant from the Federal Government, New Horizons for Seniors Program. The project, **HUGS** (Help, Understanding, Guidance and Support) **for Seniors**, provides opportunity for members to contribute their skills, experience and wisdom in support of social well-being in communities and to promote the ongoing involvement of seniors in their communities to reduce the risk of social isolation. Ms. Mary O'Shea was hired to oversee the project and, after a number of contacts and meetings with members in several communities, Bay Roberts, Carbonear and Harbour Grace were chosen to pilot the project.

The **HUGS for Seniors Project** is currently ongoing with a number of 2-day workshops planned during September/October. The workshops will allow interested NLPSPA members to:

- Learn about federal and provincial programs and services available to seniors, as well as programs offered by the Seniors Resource Centre;
- Identify services that could benefit seniors in their area and discuss a process to make these services available; and
- Network with other members of the Association.

DEVELOPMENT OF BRANCHES & CHAPTERS OF BRANCHES – in order to grow the Association, there is a need to organize the membership across the province. Changes to the Constitution at the 2008 AGM gave authority to the Board of Directors to establish **Branches & Chapters** of the Association. The primary purpose of a **Branch** is to provide a regional forum for the achievement of the objectives of the Association while the formation of a **Chapter** of a Branch is to provide a formal means for a group of member pensioners to have an opportunity for local social interaction.

To date, discussions to form a Branch and/or Chapter have been held with members in the Stephenville/Stephenville Crossing area; Grand Falls-Windsor; Gander and St. Anthony and the Board awaits a formal written submission to move to the approval process. In the coming year, efforts will be made to establish a St. John's Branch and engage the membership in Bay Roberts, Carbonear and Harbour Grace in setting up an Eastern Branch with a number of local Chapters.

MEMBERSHIP PARTICIPATION – As individual pensioners, we can do little to influence Government (our former employer) to right the wrongs of the past or to ensure that the financial sacrifices made by public sector pensioners through forced wage freezes and back to work legislation will be recognized by today's Government.

The primary goal of the Association is to “**achieve improvements in pensions, insured benefits and overall quality of life for its members and pensioners generally**”.

A strong and viable Association depends on attracting new members and current members taking an active role in the running of the organization. During the past few years, membership has decreased to approximately 5,700 while there are approximately 22,000 public sector pensioners eligible to join the Association. If we are to influence Government, we need a **majority** of public sector pensioners to be members of the Association.

CONCLUSION:

In its initial year, the **Provincial Membership Committee** has developed a Terms of Reference to guide its work; commenced an overhaul of the membership data base; developed a new brochure to attract members; worked with interested members wishing to develop Branches and local Chapters; organized and delivered the pilot HUGS for Seniors Program; worked with other committees and the Board to deliver on the Strategic Plan.

Respectfully submitted by:
Terry Stapleton, Chair,
September 3, 2009

**GROUP INSURANCE COMMITTEE
REPORT TO THE ANNUAL GENERAL MEETING 2009**

As the representative of the Newfoundland Labrador Public Sector Pensioners' Association on the government Group Insurance Committee, I offer this report.

As in previous years, the role of this Committee is to provide advice and input to the policyholder, to the provincial Government through the Minister of Finance, and to assist in the effective management of the Government Group Insurance Plan by monitoring the performance of the Plan and the insurance company administering the Plan. This Committee's membership consists of the policy holder and representatives of various sectors that are participants in the Group Insurance Plan. The Plan consists of supplementary health and life insurance that is cost shared on a 50/50 basis between employees/retirees and the employer (Government). Optional Dental Insurance and Long Term Disability are optional benefits that are 100% funded by Plan members who choose this coverage. The annual expenditures for 2008/09 of the cost shared health and life plans was \$65,000,000 for health and \$9,000, 000 for the optional Dental plan.

In April 2009, each Plan member received a letter outlining changes to the Plan for the current year. These changes are increases in premiums for members-- \$1.13 Single and \$2.84 family bi-monthly-- with no change in the benefits for the supplementary health insurance. These increases were required to cover increased claims cost as a result of increased utilization, service providers' costs and the Plan enhancements that in previous years were funded by surplus funds. Increases are cost shared between Plan members and Government, the policyholder.

The Dental plan premium has increased by \$1.78 single and \$3.91 family bi-monthly with no change in benefits.

Prescription drugs account for the largest expenditure (80%) for the Health Plan. Increased cost in this area continues to be of concern for all groups represented on the Committee. As would be expected, pensioners' groups have significantly higher utilization rates regarding prescription drugs than do active employees. Under our Plan, all participants are experience rated, that is considered equally, in a single pool. Because of this arrangement, premiums for retirees are significantly lower than they would be if their rates were calculated separately on retirees' utilization only.

It continues to be extremely important that all Plan members work together to insure that expenditures under the Plan are utilized for the most necessary and most cost effective benefits.

While the paid up life policies have increased to \$7500, effective 2007, our Association continues to bring forward concerns about those who received lesser amounts prior to 2007.

In early 2009, Morneau Sobeco conducted an audit of the Group Insurance Plan. This audit revealed that the Plan was reimbursing pharmacists additional amounts beyond the ingredient cost for injectables. These additional amounts are in excess of what is covered under our Plan design which covers reimbursement for ingredient cost only. This process has been corrected in the system and the Claims system is now adjudicating claims as per the Plan design.

Morneau Sobeco is currently conducting a market study for our group Insurance Plan. This study has involved calling for proposals from insurance companies interested in providing our group insurance coverage. The study has been worthwhile and we have received a number of very competitive proposals. We are currently considering three proposals. Reviewing these proposals is a complex process as there are many details to consider before we make our recommendation to Government, the policy holder, regarding what we think is the best proposal. Government looks at our recommendation but Government is the decision maker regarding which proposal is actually chosen. It is anticipated that the selection process will be finished by the end of October.

Thank you for your interest and support

Respectfully submitted by:

John Downton, Government Insurance Representative,
September 3, 2009

GOVERNMENT PENSION INVESTMENT COMMITTEE REPORT TO ANNUAL GENERAL MEETING 2009

The Pension Investment Committee consists of representatives of the various plan participants and administrators that include: The Unions, Government Managers Association, Pensioners and the Pension Division of the Department of Finance. It meets monthly (except summer months) and is chaired by Mr. Terry Paddon, Deputy Minister, Department of Finance.

The primary mandate of the committee is limited exclusively to issues related to the administration and investment of the Pool Pension Fund. A number of tasks associated with this mandate are as follows:

1. Monitor overall fund performance with the consultant
2. Review the performance reports as presented by various portfolio managers
3. Establish and periodically fine tune the policy investment asset class strategy mix.
4. Review committee mandate guidelines

The following information was presented in the annual report of the Newfoundland & Labrador Pooled Pension Fund as of December 31, 2008. The Fund is comprised of the Public Service Pension Plan, the Teacher's Pension Plan, the Uniformed Services Pension Plan, the MHA Pension Plan and the Provincial Court Judges Pension Plan. Individual Plan Balances are as follows:

Public Service Pension Plan	\$2,849.5 million
Teachers' Pension Plan	\$2,209.4 million
Uniformed Services Pension Plan	\$49.6 million
MHA Pension Plan	\$9.5 million
Provincial Court Judges Plan	\$2.0 million

Total Pension Plan net assets decreased, by \$1,589.6 million (23.7%), from the previous year (\$6,709.6 million) to a year ending total of \$5,120.0 million.

As of December 31, 2008, fund asset class exposure and asset mix policy was as follows:

	<u>At Market</u>	<u>Policy</u>
Canadian Equities	33.2%	35.0%
Foreign Equities	34.4%	40.0%
Real Estate	3.9%	5.0%
Canadian Bonds	28.5%	20.0%

Note: Since December 31, 2008, adjustments have been made in the various investment categories to bring exposure to the market more in line with the policy mix. This drift from the Policy mix was created by volatility experience in various markets during 2008.

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During 2008 there was a net cash outflow of \$213.5 million as follows:

	PSPPP (Million)	TPP (Million)	USPP (Million)	MHAPP (Million)	PCJPP (Million)
Employee/Employer Contributions	193.6	75.6	6.2	0.9	0.3
Pensions, refunds and Administration costs	(230.5)	(241.6)	(16.8)	(1.1)	(0.1)
Net cash outflow	(36.9)	(166.0)	(10.6)	(0.2)	0.2

Net increases for the year in the number of active employees and pensioners were as follows:

	<u>Active members</u>	<u>Pensioners</u>
Number beginning of year	34,344	21,472
Net additions	1,761	769
Number year end	36,105	22,241

In summary, 2008 was a very frustrating year from an investment perspective caused primarily by a world recession. However, up to mid 2009 indications are more on the positive side with minimal financial investment gains being experienced. There were no special payments made to the pooled pension fund by government during 2008, however, on July 7, 2009 a special payment of 100 million dollars was made to the Uniformed Service Pension Plan.

Respectfully submitted,

Eric C. Salter
Government Pension Investment
Committee Representative

FINANCIAL REPORTS:

- 1. TREASURER'S/FINANCE COMMITTEE REPORT**
- 2. AUDITOR'S REPORT AND FINANCIAL STATEMENTS**

TREASURER'S/FINANCE COMMITTEE REPORT
REPORT TO THE ANNUAL GENERAL MEETING 2009

I present to you a copy of the Association's Financial Statements as of December 31st 2008. The Auditor's Report is also attached for your review.

Overall the Association is in good financial health with a stable cash flow to meet our expenditure needs. While in the past our cash flow was almost 100% reliant on dues, this has changed with the partnering with Anthony Insurance. This is positive in two areas, one it gives us as individuals a chance to cut our insurance costs, and two, it provides a cash infusion to the Association which permits us to carry out expanded programs.

With the hiring of an Executive Director my section has seen a major increase in order and structure. We have established a new set of guidelines for financial authorizations and transactions. This is a very positive move in the area of finance where things need to be transparent and effective. As part of this new set of administrative guidelines, I meet with the Executive Director each Thursday and we discuss payments, prospects and plans, keeping elements in a very tight order.

The Finance section has also commenced a review of accounting categories. This task will be completed before the end of the Fiscal Year. It is our intent to reduce the number of accounts and introduce the use of sub accounts. While we are still discussing what a major or minor account is, an example would be the Convention as a major account while within it printing, public relations, supplies or such would be sub accounts. Social events could be another major account while printing, supplies or cost of renting a hall would be a minor account. Staff salaries could be a major account while CPP, EI, Workers' Comp would be minor accounts. This new system will provide us with a faster more efficient process for analysis. We will compare apples to apples rather than a mixed bag to a mixed bag. It is important that I am not suggesting that the current system is flawed or provides a wrong conclusion; it will merely provide a more comprehensive system that will lend itself more readily to financial needs assessment.

We have also commenced an overall review of investments, including a weekly evaluation of financial returns. As you are aware, the Association has developed a small investment account over the past number of years allowing us not have to run from payday to payday but rather make payments when it is in the best interest of the Association. We have maintained a very conservative approach to investing and see no reason to move from this as markets seem to be all over the place. However it is important that we continually review our direction and make policy in the best interest of the members and it is for that reason we have undertaken this review.

I wish to thank you for permitting me to serve.

Respectfully submitted,
Anthony W. Patey, Treasurer
September 3, 2009

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

Financial Statements

December 31, 2008

**The attached Auditor's letter and the Auditor's Report and attachments are
copies of the originals which are signed and maintained in the Association's
office.**

GERALD MURPHY, C.G.A.

CERTIFIED GENERAL ACCOUNTANT

14 Gibraltar Close
Mount Pearl, NL, A1N 3Y7

Tel: (709) 727-6518

AUDITOR'S REPORT

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

I have audited the balance sheet of the Newfoundland and Labrador Public Sector Pensioners' Association as at December 31, 2008 and the statement of revenue and expenditure 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 Canadian 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 statements present fairly, in all material respects the financial position of the Newfoundland and Labrador Public Sector Pensioners' Association as at December 31, 2008 and the results of its operations for the year then ended in accordance with Canadian generally accepted accounting principles.

St. John's, Newfoundland
July 21, 2009

Gerald Murphy, CGA
Certified General Accountant

NEWFOUNDLAND AND LABRADOR PUBLIC SECTOR
PENSIONERS' ASSOCIATION
BALANCE SHEET
DECEMBER 31, 2008

ASSETS

CURRENT	2008	2007
Cash	\$ 20,287	\$ 14,881
Investments (Note 3)	65,101	61,758
Grant Receivable - Province	5,000	5,206
Receivable - Other	1,250	-
Interest Receivable	<u>2,734</u>	<u>3,220</u>
	94,372	85,065
 CAPITAL (Note 2)		
Office furniture and equipment	<u>3,500</u>	<u>3,500</u>
 TOTAL ASSETS	<u>\$97,872</u>	<u>\$88,565</u>

LIABILITIES

Current		
Accounts payable	\$ -	\$ 1,452

EQUITY

Members Equity	94,372	83,613
Investment in capital assets	<u>3,500</u>	<u>3,500</u>
 TOTAL LIABILITIES & EQUITY	<u>\$97,872</u>	<u>\$88,565</u>

Signed on behalf of the Association

Robert Langdon
President

Anthony Patey
Treasurer

**NEWFOUNDLAND AND LABRADOR PUBLIC SECTOR
PENSIONERS' ASSOCIATION
STATEMENT OF REVENUE AND EXPENDITURE
YEAR ENDED DECEMBER 31, 2008**

	<u>Actual</u> <u>2008</u>	<u>Budget</u> <u>2008</u>	<u>Actual</u> <u>2007</u>
Revenue			
Membership fees	\$65,694	\$66,950	\$65,823
Partnership/Advertising	16,443	1,300	1,215
Barbecue	1,069	1,600	1,000
Christmas Dinner/Dance	3,262	2,800	2,640
Interest	3,114	1,600	2,442
Convention and AGM	29,906	5,600	16,141
Branch Reimbursement	-	-	<u>1,399</u>
	<u>119,488</u>	<u>79,850</u>	<u>90,660</u>
Expenditure			
Salaries and benefits	25,549	25,607	24,802
Rent	6,840	6,840	6,840
Postage	8,934	9,500	5,923
Printing	4,224	2,000	1,623
Office supplies and services	3,632	4,520	4,404
Telephone	3,253	3,300	3,219
Professional Services	8,927	4,633	2,168
Convention and AGM	33,691	5,600	16,930
Insurance	1,863	3,200	3,172
Travel	3,502	2,000	832
Business tax	573	576	573
Christmas Dinner/Dance	2,962	2,800	2,813
Barbecue Expense	1,500	1,600	1,591
Socials	249	300	306
Branches	1,374	1,374	1,300
Public Relations	1,175	4,000	486
Other Meetings	<u>481</u>	<u>2,000</u>	<u>404</u>
	<u>108,729</u>	<u>79,850</u>	<u>77,386</u>
Excess of revenue over expenditure	10,759	-	13,274
Equity - beginning of year	<u>83,613</u>	-	<u>70,339</u>
- End of year	<u>\$ 94,372</u>	-	<u>\$83,613</u>

NEWFOUNDLAND AND LABRADOR PUBLIC SECTOR
PENSIONERS' ASSOCIATION
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2008

1. **Organization**

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

2. **Significant accounting policy**

The cost of office furniture and equipment is expensed in the year of purchase. Asset value at year-end is approximately \$3,500.

3. **Investments**

Investments are comprised of bank guaranteed investment certificates as follows:

ISSUED	AMOUNT	RATE	MATURITY	MATURITY VALUE
March 14, 2008	\$37,933	4.00%	March 15, 2010	\$41,033
January 29, 2008	10,410	4.29%	January 29, 2010	11,324
August 31, 2007	16,758	4.85%	August 31, 2009	18,425
	<u>\$65,101</u>			<u>\$70,782</u>

APPENDICES:

- 1. APPENDIX A – CONSTITUTION**
- 2. APPENDIX B – CALL FOR NOMINATIONS FORMS**

**NEWFOUNDLAND AND LABRADOR PUBLIC SECTOR PENSIONERS'
ASSOCIATION
CONSTITUTION**

Article I, Name, Authority, Location

1. The name of the organization shall be the Newfoundland & Labrador Public Sector Pensioners' Association, hereinafter referred to as the Association.
2. The Association shall have and possess exclusive jurisdiction over all of its affairs.
3. The Association may, from time to time, adopt a badge or emblem.
4. The Registered Head Office of the Association shall be located in the City of St. John's, in the Province of Newfoundland and Labrador, the specific location of which shall be determined by the Board of Directors.
5. The Association has been incorporated under the terms and conditions of *the Corporations Act* of Newfoundland and Labrador. A Certificate of Incorporation was issued out of the Registry of Companies containing the Articles of Incorporation dated December 29, 1994, and has been deposited in the official file of the Association located at the Registered Head Office of the Association. The Association's Registered Corporate Number is 34545-94.

Article II - Objectives

The objectives of the Association are:

1. To unite public sector pensioners who are eligible for membership in the Association.
2. To promote the interests of public sector pensioners by providing a medium for collective action.
3. To advocate on behalf of public sector pensioners to Government regarding the interests of Members.
4. To promote, organize or participate in activities that are in the best interests of Members.

Article III - Membership

1. Membership shall consist of two classes, being: (a) Voting Members and (b) Non-voting Members.
 - (a) Voting Members are:
 - (i) those persons who are in receipt of a Provincial Public Sector Pension or who are surviving spouses of such persons, and who have completed and signed the Association's application for membership form; and ,
 - (ii) Founding Members who were present at the founding meeting of the Association who have paid the prescribed membership dues;

- (b) Non-Voting Members are either:
- (i) Affiliate Members who are those persons who are those provincial public sector employees and who are eligible to retire within five (5) years and who have completed and signed the Association's application for membership form and paid the prescribed membership dues;
 - (ii) Associate Members are spouses of Voting or Affiliate Members and are not required to complete the Association's application for membership form;
 - (iii) Honourary Members are those persons whom the Association has, by resolution passed at an Annual General Meeting, been granted a life-time membership as a result of their significant contribution to the well being of public service pensioners; and
 - (iv) Such other classification of Members that the Board may deem desirable.
3. All Non-Voting Members shall be eligible to attend all Annual General Meetings and social functions and may serve on committees subject to the approval of the Board of Directors.
4. Membership dues shall be determined from time to time by the Annual General Meeting on recommendation of the Board of Directors. No membership fees shall be assessed Associate and Honourary Members of the Association.

Article IV - Governing Authority

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

Article V- Annual General Meeting

- 1. There shall be an Annual General Meeting of the Association which shall be a meeting of the Board of Directors and Members of the Association.
- 2. The Annual General Meeting shall be held at a time and place to be decided by the Board of Directors and not later than ten months after the end of the fiscal year.
- 3. The Board shall give notice of the date of the Annual General Meeting at least thirty (30) days prior to such Meeting.
- 4. No error or omission in the content of any notice of the Annual General Meeting shall affect such meeting or invalidate the proceedings.

5. The business to be transacted at the Annual General Meeting must include:
 - (a) adoption of the Minutes of the previous Annual General Meeting;
 - (b) receipt of the Annual Report of the Board of Directors;
 - (c) receipt of Committee Reports;
 - (d) receipt of the Treasurer's Report;
 - (e) receipt of the Audited Financial Statements;
 - (f) appointment of auditor(s)
 - (g) receipt of the Nominations Committee Report and election of Board Directors
 - (h) any other matter specified in the notice convening the meeting.
6. Thirty (30) Voting Members, including the Members of the Board, shall constitute a quorum for an Annual General Meeting. No business shall be transacted at an Annual General Meeting unless a quorum is present. If a quorum is not present, the meeting shall be adjourned to a date not more than fifteen (15) days thereafter and the decisions of that meeting shall be binding upon the Association regardless of the number present, provided that sufficient notice of the adjourned meeting has been reasonably distributed through the media throughout the province.
7. The Board may submit its own resolutions to the Annual General Meeting. Those resolutions shall be circulated to the membership thirty (30) days prior to the Annual General Meeting via the Association's Newsletter.
8. Voting Members of the Association may bring matters before the Annual General Meeting for consideration by means of pre-submitted resolutions or from the floor.
9. The Chairperson for the Annual General Meeting may be a Voting or Non-Voting Member, or other designated person, as determined by the Board of Directors.
10. The Chairperson for the Annual General Meeting, if a Voting Member, shall only be entitled to debate on an issue under discussion by relinquishing the Chair to a another Voting Member until the issue is disposed.
11. All votes shall be by show of hands unless any member requests a vote by written secret ballot.
12. Unless otherwise required by the Constitution, every motion shall be decided in the Annual General Meeting by a majority vote of those present and entitled to vote. If the result of the vote is a tie, the motion shall fail.
13. The Chairperson for the Annual General Meeting, if a Voting Member, shall only be entitled to vote if:
 - (a) the vote is by written secret ballot; or
 - (b) the Chairperson's show of hands vote will change the result of the vote.

Article VI - Special Meeting

1. The President of the Association, upon written request of at least fifty (50) Voting Members of the Association, shall call a special meeting of the Association at any time, providing thirty (30) days prior notice of the date, time and place of such meeting is given to the Board and the Members of the Association.

2. At a special meeting of the Association, the only business which may be dealt with shall be that which has been announced in the notice calling the meeting.

Article VII - Board of Directors

1. The management of the Association shall be vested in a Board of Directors consisting of twelve (12) voting Members to be elected at the Annual General Meeting and those provided for in Article VII, Section 7 (Past President) and Article XI, Section 4 (Branches).
2. All Members of the Board of Directors shall be nominated and elected by the Association at the Annual General Meeting.
3. All nominees shall be Voting Members of the Association, be present at the meeting in which they are nominated or indicate in writing to the Nominating Committee their willingness to stand for election.
4. The Board shall, at its first meeting following the Annual General Meeting, 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 IX 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 Meetings may be filled at the discretion of the Board from the general voting membership. Such newly appointed Director(s) shall be entitled to fulfill only the balance remaining of the term and shall be eligible for re-election at the next Annual General Meeting. Time served by the newly appointed Director to the date of the Annual General Meeting shall not count in calculating any subsequent three-year term of election of the said Director.
7. The immediate Past President shall serve as a member of the Board of Directors and a member of the Executive Committee for a period of one (1) year only and shall be required to retire at the end of such year. The immediate Past President shall only be eligible for re-election to the Board in accordance with Article VII, Section 16, of this Constitution.
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 designate shall be the official spokesperson for the Association in communication with the media.
10. The Board of Directors may authorize the employment of such persons as it may deem necessary to carry out the administration of the affairs of the Association.

11. **The President** is the Senior Officer of the Association and is responsible for the execution of its policies in carrying out the business of the Association. The President shall act in consultation with the Board of Directors and the Executive Committee.
12. **The Vice-President** shall assist the President in his/her duties and, in the absence of the President, function in that capacity.
13. **The Secretary** is responsible for recording the minutes of the Annual General Meeting, Board meetings, Executive Committee meetings, and any special meetings and shall perform such other assigned duties as determined by the Board.
14. **The Treasurer** is responsible for receiving and depositing membership dues and other revenue, the disbursement of funds, preparing monthly financial statements for presentation to the Board, preparing financial statements for presentation to the Annual general meeting, preparing the Annual Budget for submission to and approval of the Board, and for performing other such duties associated with the office of Treasurer.
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 three (3) years. Retiring Members of the Board of Directors who have served two (2) consecutive three (3) year terms shall not be eligible for re-election for at least one (1) year.
17. Resignations or leave of absence from the Board exceeding two months may be filled by appointment by the Board.
18. The Board of Directors may engage, either with or without remuneration, such Advisers or Consultants as may be necessary to meet the Objectives of the Association.

Article VIII - Meetings of the Board of Directors

1. The Board of Directors shall meet at least four (4) times a year and at such times and places as the members determine or as summoned by the Secretary on the direction of the President.
2. Special meetings of the Board of Directors may be called by the President or by a notice in writing given to the Secretary by any five (5) members of the Board ten (10) days prior to the proposed meeting date. The Secretary shall notify all members of the Board and only such business may be transacted at the special meeting as is named in the notice.
3. Notice of any meeting of the Board of Directors shall be given in writing or by electronic means not less than three (3) days before such meeting. No notice shall be necessary in the case of a meeting held immediately upon the adjournment of an Annual General Meeting.
4. No error or omission in the content of any notice calling a meeting of the Board shall affect such meetings or invalidate the proceedings.
5. A majority of the Board including the President or a Vice-President shall constitute a quorum for each meeting of the Board. No business shall be transacted at any meeting of the Board unless a quorum is present. In the event of no quorum, an Executive

Committee meeting may be held as provided for in Article IX, Section 3, Executive Committee.

6. If any member of the Board, without due cause, is absent from three (3) consecutive meetings of the Board this person's position shall be declared vacant by the Board.
7. The Board shall keep minutes of all its meetings and a copy of the minutes of every meeting shall be sent to each Board member.

Article IX - Executive Committee

1. There shall be an Executive Committee consisting of the President, Vice-President, 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 the members of the Executive Committee, one of whom shall be the President or a Vice-President, shall constitute a quorum for a meeting of the Executive Committee.
4. In accordance with Section 2, the Executive Committee shall keep minutes of its meetings, a copy of which shall be sent to each Board Member.

Article X – Committees

1. The Board shall appoint a Finance Committee, a Constitution Committee and such other Committees as the Board deems necessary.
2. The Board shall approve Terms of Reference for its Committees, which direct specific activities, committee composition, and reporting requirements.
3. Records shall be kept of all Committee meetings and reports to the Board shall be given on a regular basis.
4. Retiring committee members may remain on a committee until the Board of Directors appoints a successor or in the case of a Special or Ad Hoc Committee, that committee has completed its mandate.

Article XI- Branches

1. The Board of Directors of the Association may approve the establishment of a Branch of the Association and local chapters of a Branch of the Association.
2. The primary purpose of a Branch shall be to provide a regional forum for the achievement of the objectives of the Association.
3. The primary purpose of a chapter of a Branch of the Association shall be to provide a formal means for a group of members to provide input to the Branch in achieving the objectives of the Association and to have an opportunity for local social interaction.

4. A Branch shall operate in accordance with the Constitution of the Association. The Board of Directors of the Association may revoke approval of a Branch if it fails to operate in accordance with the Constitution.
5. Any Branch approved by the Board of Directors of the Association shall have the right to appoint one of its members to serve as a member of the Board. These appointments shall be in addition to the members of the Board as provided for in Article VII, Section 1.
6. A Branch, in the conducting of its activities, shall ensure solidarity with the Board of Directors of the Association.
7. A Branch shall report regularly on its activities to the Board of Directors and shall provide an Annual Report to the Annual General Meeting of the Association.
8. Funding for Branches may be approved by and at the discretion of the Board of Directors based upon the submission of a budget which is to be submitted for the next fiscal year by November 30 in each current year.

Article XII – Remuneration Of Members

All Members of the Association shall serve without remuneration and no officer of the Association shall directly or indirectly receive any profit from his or her position. Members of the Association may be paid reasonable expenses incurred by them in the performance of duties relating to the objectives of the Association. The level of remuneration, if any, will be determined by the Board and will be set forth in an appropriate policy document.

Article XIII – Finances

1. The Board shall:
 - (a) Be trustee of all funds of the Association and of all other assets of the Association, and shall administer them in accordance with this Constitution;
 - (b) Arrange that all funds received by the Association shall, as soon as possible after receipt thereof, be deposited in a registered financial institution in the Province of Newfoundland and Labrador to the credit of the Association;
 - (c) Invest any funds of the Association, not immediately required for any of its objects, in such manner as may from time to time be determined by the Board;
 - (d) Arrange that all securities of the Association be maintained in such manner as the Board deems appropriate;
 - (e) Appoint a qualified auditor who shall make an annual audit of all the books and accounts of the Association and render a report thereon to the Board;
 - (f) Arrange for the report of the auditor and the financial statements to be tabled at the Annual General Meeting of the Association which immediately follows the audit;
 - (g) Appoint members from the Executive Committee and the Administrative Assistant as signing officers.

- (h) 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.
- (i) Ensure the preparation and approval of the annual budget.
- (j) authorize the payment of expenses on a month by month basis based on the previous year's budget when the new year's budget has not yet been approved by the Board.
- 2. The financial year of the Association shall be from January 1 to December 31 of the same year.

Article XIV - Rules of Procedure

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

Article XV – Amendments

- 1. Any Voting Member of the Association may propose an amendment to the Constitution in writing to the Constitution Committee. The Board will format proposals for constitutional amendments to be distributed to the general membership at least thirty (30) days prior to the Annual General Meeting at which the amendments are to be voted upon. Such notice shall set forth the article and the section proposed to be amended together with the proposed amendments.
- 2. Amendments to this Constitution shall come into effect when they have been adopted by a two-thirds ($\frac{2}{3}$) vote of those present and entitled to vote. at an Annual General Meeting.

Approved by: AGM Membership, September 30, 2008

NAME: _____ Telephone (H): _____
Telephone (C): _____ Email: _____

**Call for Nominations
Committee of the Board**

The Nominations/Awards Committee is in the process of compiling its report for the 2009 Annual General Meeting. Any Member, who may wish to serve on any of the following Committees is asked to please indicate their interest by placing a check mark (✓) beside the Committee of preference and placing this form in the box at the Registration Desk for the AGM/Convention. You may indicate an interest for more than one Committee. Please indicate any special skill or qualification you would have that would assist the work of the Committee(s). This form may also be submitted by email to pensioners@npspa.ca

Committee	Interest Yes (✓) No (X)	Qualification(s)
<u>Constitution Committee</u> This Committee is responsible for organizational review, policy development, and constitutional amendments.		
<u>Membership Committee</u> This Committee is responsible to grow the membership of the Association and to establish and support a network of Branches and Chapter of Branches throughout the Province.		
<u>Finance Committee</u> This Committee is responsible for oversight of all financial and related activities of the Association and to ensure that budgeting and expenditures are in accordance with generally accepted accounting practices and principles.		
<u>Health Committee</u> This Committee is responsible to represent the interests of the Association in matters related to the Government Health Insurance Plan and other health related matters in general.		
<u>Nominations/Awards Committee</u> This Committee has general responsibility to ensure the effective succession of candidates for the Board, to recruit a pool of qualified candidates for the Committees of the Board, and to facilitate appropriate recognition of members of the Association.		
<u>Communications Committee</u> This Committee has responsibility to develop a communications strategy for the Association, an annual communications plan, specific communication activities to advance member interests, and to promote the Association as the leading pensioners' organization in the province.		

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<u>Newsletter Committee</u> A sub-committee of the Communications Committee, this Committee is responsible for all aspects of the publication of the Association's newsletter, including soliciting articles and sponsors, timelines, number of editions, newsletter budgeting, and making recommendations for improvement to the publication.		
<u>Social Committee</u> This Committee is responsible for organizing activities that will encourage members of the Association to interact socially with each other, enhance their relationship with the Association, and support each other in times of personal celebration and discomfort.		