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PENSIONER

NEWSLETTER

Volume 22, Number 15

Fall Edition

September 2017

A Publication of the Newfoundland and Labrador Public Sector Pensioners' Association



2017 Convention and Annual General Meeting

Constitutional Amendments 2017



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

SAVE THE DATE!

**Join us for an
Old Christmas Day Party
Friday, January 5, 2018
Knights of Columbus
49 St. Clare Ave.**

Cash Bar: 6:30 p.m. Dinner: 7:00 p.m.



**Ticket, music and meal information to
follow in the coming months**

Message from the President

NLPSPA 2017



It gives me great pleasure to pass on greetings from our president, Mr. Robert Corbett. Bob has undergone major surgery and personal changes over the past few months. With a super positive attitude, grit, and determination, he is making a remarkable recovery and hoping to welcome delegates to our Convention in October. Despite all he has been through, Bob has been available to me for direction, discussions, and resolving issues that have arose in his absence and I thank him for that.

While summer is a slow time for meeting with other parties due to holidays, and the NLPSPA board continues to plan, organize and lobby government on your behalf as well as plan our next Convention and AGM.

This is the last newsletter before the October Convention. Please read through the proposed constitutional amendments. To those of you who are attending the AGM, looking forward to your debate on the floor.

We have had an overwhelming response to the scholarship program. Selection will be done in September and presented at the AGM in October.

Hoping everyone had a wonderful summer and safe driving to our convention. ■

*Sincerely,
Joyce Reardon
Vice President*

Mandate Statement:

The Newfoundland and Labrador Public Sector Pensioners' Association exists to ensure that pensioners have improved pensions and insured benefits that will contribute to a better quality of life.

Executive:

President – Robert Corbett
Vice President – Joyce Reardon
Past President – Neil Hamilton
Treasurer – Ralph Morris
Secretary – Mary Cleary

Directors:

Sharron Callahan
Dave Dempster
Paul Dillon
Doug Laing
Geri Lutz
Tom Mills
Fred Oates
Wesley Roberts
Al Skehen

Administrative Assistant:

Cheryl Myers

Contact Us:

446 Newfoundland Drive, Suite 206
St. John's, NL A1A 4G7
Telephone: 1-709-754-5730
Toll Free: 1-800-563-4188
E-mail: pensioners@nlpspa.ca
Website: www.nlpspa.ca

Advertising Policy:

The Association reserves the right to refuse advertising, or to edit them in consultation with the advertisers. The Association does not endorse or promote any product or service presented in paid advertisements unless so specified.

Newsletter Editor: Joyce Reardon
Graphic Design: Stephanie Furey

Moving? Let us know.

It is very important to keep your contact information up to date so you do not miss out on important notices!

Constitutional Amendments 2017

The amendments being proposed for consideration at the 2017 Annual General Meeting are proposed amendments to Article VII – Board of Directors to: 1) remove the time limits on the term of office for a Board Director; and 2) to add another category of Board Director(s) to include those NLPSPA members who are appointees to the various committees of the Public Service Pension Plan Corporation (operating under the business name of Provident 10) but who may not be current elected members of the NLPSPA Board. If the latter is approved, numbering changes will be necessary to the sections of Article VII.

Notes to Proposed Amendments: During June-July 2017, the Board of Directors of NLPSPA conducted a membership consultation on the proposed amendments to the NLPSPA Constitution, which are being advanced here for approval to the membership at the AGM on October 25, 2017. This consultation took place via an email blast to all members (all membership categories) who had an email address registered in the NLPSPA database; and, through an edition of the NLPSPA newsletter, with a return response deadline of July 15, 2017.

Members were given the substance of the proposed amendments and were provided with a listing of considerations for each proposed amendment. Members were then asked to respond to two questions, specific to the two proposed amendments, by indicating their support, or not, of each proposal.

In total, 8250 members (all categories) received the constitution consultation request. The Board received responses that represented 1.05% of the total membership. To put this rate of response into context, research was undertaken to determine the normal rates of return on such consultations. Apparently rates of response have been declining in recent years and now a rate of response of 7%-9% is the new normal. The other interesting point that has been made by the polling agencies is that these lower rates of return do not necessarily invalidate the information replied.

In short, of the regular members who replied to question #1 and who are eligible to vote at the AGM, 58% of respondents were in favour of the amendments. Of the regular members who responded to question #2, 91% were

in favour. The Board of Directors also noted that, despite the overall low rate of response, the respondents were likely members with strong interest in these proposals and would very likely attend the Annual General Meeting.

Amendment Comparisons Article VII – Board of Directors

**Current:
Section 1** The management of the Association shall be vested in a Board of Directors consisting of (12) voting Members to be elected at the Annual General Meeting and those provided for in Article VII, Section 8 (Past President) and Article XI, Section 4 (Branches).

**Proposed:
Section 1** The management of the Association shall be vested in a Board of Directors consisting of (12) voting Members to be elected at the Annual General Meeting and those provided for in Article VII, Section 8 (Past President), **Article VII, Section 3 (Ex Officio Directors)** and Article XI, Section 4 (Branches).

**NEW:
Section 3** **Where the appointed NLPSPA members to the Public Service Pension Plan Corporation Management Board and its various sub-committees are not current elected members of the Board of Directors, they shall become “ex officio” members of the NLPSPA Board, with voice and vote. “Ex Officio” Board Directors are in addition to the elected members of the Board as provided for in Article VII, Section 1, and are not eligible for election to the positions of the Executive Committee.**

Sections 3-21 **To be re-numbered Sections 4-22 (Note:** Should the proposed new Section 3 above be approved at the AGM, current Sections 3-21 will require re-numbering to Sections 4-22. On September 12, 2010, the AGM granted authority to the Board of NLPSPA

by approved Motion: “That, in addition to the approved amendments, additional authority be granted to adjust numbering of Sections in order to accommodate the amendments, providing that such adjustments do not alter the meaning or intent of the amendments. (J. Downton/N. White) – **Carried**

**Current:
Section 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.

**Proposed:
Section 17** Members of the Board of Directors shall be elected for a term of three (3) years. With the approval of the membership at the Annual General Meeting, Directors may serve consecutive terms. Directors will take office at the conclusion of the Annual General Meeting at which they are elected.

If anyone wishes further clarification of these proposals before the AGM, please contact Sharron Callahan, Constitution Chair, at 709-754-5730 or pensioners@npspa.ca ■

MESSAGE FROM 2017 NLPSPA CONVENTION CHAIR

Hello everyone. I am delighted to be sharing the planning of the 2017 NLPSPA Convention with an awesome team of Board Directors, volunteers, and our staff person, Cheryl. This will be an exciting convention and I promise you will be pleased the sessions that our guest presenters will offer, you will reconnect with some old friends and make new ones, and you will look forward to the many messages and greetings that will be delivered by our President, Government officials, our partners and colleagues who support the Association, and from those other agencies with whom we work to ensure that pensioners and older persons have quality of life and security of person as they age.

The theme for this year’s convention is “Gaining the Edge on Successful Aging”. This Convention will be of particular interest to you as we will be having two very powerful sessions. One will be with Lynn Butler of Butler Wills and Estates who will discuss wills, Enduring Powers of Attorney and Health Care Directives, why we need these documents and how to avoid family disputes, lawsuits, and excessive taxation. Our other session will be presented by Mary Ennis who has worked with the AIDS Committee of Newfoundland and Labrador to develop and produce “Best Sex in Years: Sex over 50” which is intended to assist the aging population in talking comfortably about sexual health. The 2017 Convention promises to be daring, dynamic, and energetic and will also include entertainment by the well known entertainer and comedian extraordinaire, Sheila Williams, and the holding of our Annual General Meeting.

Mark your calendars with the dates of October 24-25, 2017 and plan to join us at the Capital Hotel on Kenmount Road in St. John’s. The Convention and AGM are open to all pensioners, seniors, and citizens. Please feel free to invite non-Members of the Association to consider attending the Convention and for those eligible to join NLPSPA, we would be pleased to welcome them into membership.

If you have not already registered, you can contact the NLPSPA office at 709-754-5730, or toll free 1-800-563-4188 and we would be happy to assist your registration.

For more details about the Convention and the Annual General Meeting, I invite you to peruse this newsletter. I look forward to seeing you at the Capital Hotel on October 24-25; I promise you an exciting and interesting two days. ■



*Sharron Callahan
Chair, 2017 NLPSPA Convention Planning Committee*



“Gaining the Edge on Successful Aging”

The 2017 NLPSPA Convention will explore topics of interest to consider as you make decisions for your retirement future.

Tuesday, October 24, 2017

| | |
|-----------|---|
| 4:00 p.m. | Registration/Information and Membership Desk |
| 5:00 p.m. | Reception and Meal |
| 6:00 p.m. | <p>Opening Ceremonies</p> <p><i>Sharron Callahan, Convention Chair</i></p> <ul style="list-style-type: none"> • O Canada • Welcome <i>Robert Corbett, President, NLPSPA</i> • Invocation <i>Clayton Rice, RTANL</i> • Greetings <i>Honourable Dwight Ball Premier, Government of Newfoundland & Labrador (TBC)</i> <p><i>Honourable Lisa Dempster Minister of Children, Seniors & Community Development (TBC)</i></p> <p><i>Honourable Dr. John Haggie Minister of Health & Community Services</i></p> <p><i>City of St. John's</i></p> <p><i>Marissa Maw Vice-President, Anthony Insurance</i></p> <p><i>Doreen Noseworthy President, RTANL</i></p> <p><i>Gerard Yetman CEO, AIDS Committee of NL</i></p> <p><i>Seniors Advocate (if appointed)</i></p> |

| | |
|-----------|--|
| 7:30 p.m. | Charles (Chuck) Bruce <i>CEO, Provident¹⁰</i> |
| 8:00 p.m. | <p>Session 1: Best Sex in Years</p> <p><i>Mary Ennis AIDS Committee of NL/Seniors Resource Centre</i> <i>(Mary Ennis will address senior sexual health and how seniors can keep safe given the dramatic increase in HIV and other STD's in the senior population)</i></p> <p>Facilitator: Joyce Reardon, V-P, Board of Directors</p> |
| 9:00 p.m. | Evening Adjournment |

Wednesday, October 24, 2017

| | |
|------------|---|
| 8:00 a.m. | Registration Desk/Information & Membership Desk Exhibits |
| 9:00 a.m. | <p>Session 2: The Basics of Estate Planning</p> <p><i>Lynn Butler Butler Wills and Estates</i> <i>(Lynn Butler will discuss wills, Enduring Powers of Attorney and Health Care Directives, why these documents are needed and how to avoid family disputes, lawsuits, and excessive taxation)</i></p> <p>Facilitator: Ann Marie Cleary, Convention Planning Committee</p> |
| 11:00 a.m. | Nutrition Break Exhibits |
| 11:20 a.m. | Annual General Meeting |
| 1:15 p.m. | <p>Luncheon Entertainment Prize Draws Convention Evaluation</p> |
| 3:15 p.m. | <p>Closing Ode to Newfoundland</p> |

Do you know Pensioners who are not members of NLPSPA?

Help them explore the benefits of membership.



Accomplishments for Members:

- Reversal of the recent pension plan overpayments clawback;
- Maintenance of health coverage for pensioners;
- Direct voice in pension plan reform;
- Oversight of the PSPP through membership on the Pensions Corporation;
- Leadership of NL Coalition of Pensioners and Seniors, with united voice and public visibility on seniors' issues;
- Establishment of Seniors' Advocate;
- Establishment of NLPSPA Scholarship(s).

Membership Benefits:

- Strong public voice on pension, and health issues;
- A collective voice and input to matters of public policy;
- Advocacy for improved care services for seniors
- Higher and more credible profile with Government(s);
- Opportunities to participate in public forums;
- Continuous learning and information sharing;
- Access to information and pension news;
- NLPSPA Convention;
- Auto and Home Insurance savings with Anthony Insurance;
- Discounted rate at Super 8 Hotel, St. John's;
- Seasonal social activities.

Membership Types:

Regular Members are public sector pensioners in receipt of a pension from the Government of Newfoundland and Labrador.

Affiliate Members are employed by the Government of Newfoundland and Labrador and eligible to retire within five (5) years.

Reciprocal Members are persons in receipt of a pension from a pension plan that has a reciprocal agreement with the NL Public Service Pension Plan.

Associate Members are spouses or partners of Regular, Affiliate or Reciprocal Members.

Membership Costs:

Regular Members: \$1.00 per pay period, deducted from pension cheques on a bi-monthly basis by the Department of Finance, Pensions' Division, upon receipt of pensioner's membership application from NLPSPA Office;

Affiliate and Reciprocal Members: \$24.00 annually payable to NLPSPA at the time of membership application and subsequently upon receipt of annual invoice;

Associate Members: No membership fee. Associate Members are eligible to convert to regular membership upon receipt of a pensioner's survivor benefit.



NLPSPA

Newfoundland & Labrador
Public Sector Pensioners' Association

446 Newfoundland Drive, Suite 206
St. John's, NL A1A 4G7
709-754-5730 . 1-800-563-4188 . 709-754-5790 (Fax)
pensioners@npspa.ca . www.npspa.ca

NLPSPA Membership Application

MEMBERSHIP CATEGORY: REGULAR AFFILIATE ASSOCIATE RECIPROCAL

SURNAME: _____ **FIRST NAME** _____

STREET ADDRESS/APT. NUMBER _____

P.O. BOX NUMBER _____ **TOWN** _____

PROVINCE _____ **POSTAL CODE** _____ **PHONE**(____) _____

EMAIL _____

PREVIOUS EMPLOYER (Regular or Reciprocal Members) _____

CURRENT EMPLOYER (Affiliate Members) _____

ASSOCIATE MEMBER'S NAME (Where Applicable) _____

I hereby authorize the Department of Finance to

Deduct \$1.00 from my bi-monthly pension cheques and remit to NLPSPA.

Provide periodic updates to NLPSPA about my current mailing and contact information.

Signature

Date

Applications for membership can be mailed, faxed or emailed to NLPSPA Office.

Note: Affiliate and Reciprocal membership applications must be accompanied by cheque or credit card payment by contacting the NLPSPA Office.

New members will receive a membership card and membership number.

Agenda

27th Annual General Meeting,

11:20 AM, Wednesday, October 25th, 2017

11:20 AM:

1. Call to Order/Welcome
2. Rules of Order for Meeting/Confirm Quorum
3. Adoption of Agenda for 2017 Meeting
4. Minute of Silence for Deceased Members
5. Introduction of 2016 – 2017 Board Members
6. Adoption of 2016 AGM Minutes
7. Constitutional Amendments – Chair, Sharron Callahan
8. Nominations Report/Nominations & Election – Chair, Mary Cleary

12:20 PM:

9. A. Treasurer's/Finance Committee Report – Treasurer, Ralph Morris
 B. Presentation of 2016 Audited Financial Statements – Treasurer, R. Morris
 C. Appointment of 2017 Auditor – Treasurer, R. Morris

12:30 PM:

10. Presentation & Adoption of Annual Report – President, Bob Corbett
11. Resolutions
12. Election Results
13. Announcement(s)
14. Adjournment

1:15 PM:

15. Luncheon/Entertainment

Notice of Resolutions 2017

The Constitution of the Newfoundland and Labrador Public Sector Pensioners' Association provides the opportunity for voting members to bring matters before the Annual General Meeting by means of pre-submitted resolutions to be circulated to the membership thirty (30) days prior to the Annual General Meeting via the Association's newsletter and website. While resolutions may be circulated in writing at the beginning of the AGM, members are encouraged to pre-submit resolutions in advance of the AGM for the informed consideration of those attending the Annual General Meeting, scheduled for the Capital Hotel, Kenmount Road, St. John's, October 25, 2017, at 11:20 AM.

To submit a resolution, please contact the NLPSPA Office at 709-754-5730, 1-800-563-4188, fax 709-754-5790, or email pensioners@npspa.ca

Call for Nominations 2017

The Nominations Committee is currently accepting nominations for election to the Association's Board of Directors. Elections will be held during the Annual General Meeting scheduled for October 25, 2017 at the Capital Hotel in St. John's.

The Association needs committed Board Members with effective communication and interpersonal skills as well as leadership skills. If you are interested in being nominated for election to the Board or if you would like to nominate another member, please contact Mary Cleary or Cheryl Myers at the NLPSPA Office at (709) 754-5730, 1-800-563-4188, fax (709) 754-5790, or email: pensioners@npspa.ca



*Newfoundland and Labrador
Public Sector Pensioners' Association
2017 Convention and Annual General Meeting*

**Convention Theme:
"Gaining the Edge
on Successful Aging"
October 24 – 25, 2017
Capital Hotel
Kenmount Road, St. John's, NL**

The 2017 NLPSPA Convention will explore topics of interest for pensioners, retirees and seniors that are critical to successful aging.

- Convention fee including meals, nutrition breaks, and resource materials is \$50.00 with a 50% reduction for NLPSPA fee paying members.

Mailing Address: 446 Newfoundland Drive, Suite 206, St. John's NL A1A 4G7

Phone - Local (709) 754-5730

Toll Free 1-800-563-4188

Fax (709) 754-5790

E-mail pensioners@npspa.ca

HOTEL ACCOMODATIONS: Toll free number is 1-800-503-1603; 738-4480 for local calls; email request to reservations@capitalhotel.ca. Refer to **Pensioners' Convention** at time of booking. Room rate is \$131.49 plus taxes and gratuities.

EACH DELEGATE MUST COMPLETE A SEPARATE REGISTRATION FORM:

Membership Number _____ Non-Member (Tracking Purposes only) _____

Surname

First Name

Address Line 1

Address Line 2

Town/City

Postal Code

Telephone Number(s)

Email Address

Dietary Concerns: _____

Mobility Considerations: _____

- Mail, fax or email your registration form or call the office to register.
- Additional registration forms can be printed from our website, www.nlpspa.ca
- Make cheques payable to NLPSPA. Do not send cash by mail.
- To pay with Visa/MasterCard, call the office at 754-5730 or 1-800-563-4188.
- **Payment must be received by October 10th, 2017 in order for registration to be confirmed.**
- (Office Use Only) Payment method _____ Receipt Number _____

Date:

Signature:

