



NLPSPA

Newfoundland & Labrador
Public Sector Pensioners' Association

**34th ANNUAL
GENERAL MEETING**

Wednesday, October 9, 2024

Capital Hotel
208 Kenmount Road, St. John's, NL

ANNUAL REPORT

NLPSPA: 34th Annual General Meeting – Annual Report

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In Memoriam 2023-2024

| | | |
|--------------------|--------------------|--------------------|
| Matthew Alexander | Gordon Davidge | Bernice Hibbs |
| Luke Alexander | Melvin Decker | Thomas Hickey |
| Florence Anderson | William Dixon | Emilio Hilario |
| Verna Anstey | James Dobson | Pearl Hillier |
| Henry Anthony | Olive Doyle | Roland Hillyard |
| Roy Ayles | Margaret Drover | Marina Hillyard |
| David Baker | Richard Dunphy | Kevin Hines |
| Lorraine Bambury | James Dwyer | James Hiscock |
| Elizabeth Banfield | Clifford Dyke | Carol Hodder |
| Donald Banfield | Sadie Earle | Harvey Holloway |
| Theodore Barnes | Ruth Edison | Ronald Holloway |
| Germaine Barnes | Verdun Ellis | Clarence Humby |
| Enid Barrett | Charles Ennis | Louetta Inder |
| Lorraine Barron | Gerald Fallon | Dorothy Jenkins |
| Thomas Barry | Martin Farrell | June Jones |
| Georgina Barry | Muriel Felt | Franklin Jones |
| Shirley Bartlett | Maureen Finlay | Jerome Kavanagh |
| Robert Bennett | Peggy Fitzgerald | Sylvia Keeping |
| Raymond Bennett | Edward Foley | Lloyd Kendell |
| Edward Bessey | Donald Frampton | John Kent |
| Trudi Brake | Lorna Gale | Anne Keough |
| Gordon Breen | Sarah Gale | Shirley King |
| Eli Brenton | Francis Gale | Gerald King |
| Nelson Brenton | Anna Gaulton | Herbert King |
| George Burge | Dennis Gauthier | Mae Kit |
| Esther Burke | James Gill | Beverly Lane |
| Mary Burke | Clayton Gillingham | Margaret Leblanc |
| William Burrage | Mary Glynn | David Lewis |
| Peter Burry | John Goldthrope | Patrick Linehan |
| Charles Butler | Gladys Gosse | William Littlejohn |
| Jeannette Button | Lillian Gosse | Angus MacDonald |
| Dennis Byrd | Bryant Green | Margaret MacDonald |
| Edwin Canning | Garfield Greene | Leo Mackey |
| Hubert Cantwell | Jennie Hackett | Ronald Mackey |
| Ralph Cassell | Norma Hall | Eileen Madden |
| Elsie Chafe | Margaret Hamilton | John Mahar |
| Nora Cleary | Neil Hamilton | Earl Martin |
| George Clements | Florence Hann | Anne Martin |
| Barbara Coady | Evelyn Hann | Bride Mavin |
| Olive Coffen | Nora Harnett | Elizabeth McCann |
| Stephen Cole | Raymond Harris | Daniel McConnell |
| Anne Crossley | Joan Harrison | Gloria McHugh |
| John Cumbie | Maureen Harvey | Violet Mercer |
| Hugh Cumming | Lewis Hayley | David Mercer |
| Heather Cutler | Maxwell Head | Thomas Mills |
| Eva Dampier | Lawrence Hepditch | Lillian Moakler |

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| | | |
|-----------------------|----------------------|----------------------|
| Hector Ross Moss | Maxwell Reid | Oliver Toope |
| Alvin Mouland | Elizabeth Reid | Linda Trenchard |
| Nathaniel Mullett | Violet Richards | Clarence Tuck |
| Tabea Murphy | Ralph Roberts | Ronald Tucker |
| James Murray | Catherine Roche | Joseph Van Schaick |
| Bertram Harold Nash | Ruby Rodgers | Andrew Walsh |
| Wilfred Neil | Bertha Rose | Amy Roberta Way |
| Janet Nugent | Maxwell Rowsell | Neta Weir |
| Patricia O'Keefe | Richard Ryall | Elsie Wells |
| W Augustus Oldford | Leone Ryan | Arthur Wells |
| Matilda O'Neill | Frederick Samson | Philip Wells |
| Eva Oram | Norma Saunders | Arthur T White |
| Larry Osmond | Ronald Scaplen | George White |
| Ronald Ozon | Barbarba Surrency | Thomas White |
| Gordon Packwood | George Senior | George William White |
| Joseph Paquet | Richard Seward | Frank Whiteway |
| Rosie Parsons | Jean Shea | Maxwell Williams |
| Kevin Payne | Donna Short | Vernon Wiseman |
| Bruce Peckford | Ruby Skiffington | Alma Yates |
| Shirley Pelley | Wallace Skinner | Patsy Youden |
| Boyd Pennell | Kevin Slade | Roy Young |
| Pearce Penney | Avalon Smith | |
| Elizabeth Perry | William Smith | |
| Angela Philpott | Carrie Smith | |
| Frances Piercey | Victor Smith | |
| Ronald Pike | Edwin Snook | |
| Stanley Pike | Melinda Sparkes | |
| Pauline Plowman | Judy Sparkes | |
| Myrtice Pomeroy | Raymond Spencer | |
| Shirley Powell | Irene Squires | |
| Lloyd Powell | Kevin Stamp | |
| Irene Power | Herbert Stone | |
| Doreen Power | Genevieve Strickland | |
| George Power | Sidney Strowbridge | |
| Anges Christina Power | Minnie Sturge | |
| John Price | David Taylor | |
| Elmira Prior | Allan Thistle | |
| Joyce Pye | Mildred Thistle | |
| David Quigley | Marion Thoms | |
| Mary Quinton | Hardold Thornhill | |
| Robert Read | Millicent Tobin | |

Well Done, Good and Faithful Servants, Rest in Peace

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Background Items:

- 1. Vision, Mission, and Strategic Directions**
- 2. Board of Directors and Committees**
- 3. Rules of Order**
- 4. Agenda**
- 5. Minutes of 2023 Annual General Meeting**

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Vision

Pensioners have a better quality of life through improved pensions and insured benefits.

Mission

NLPSPA is a strong, member supported organisation that advocates for improved pensions, insured benefits, and a better quality of life for all members and pensioners and is recognized for its leadership role in promoting the interests of its members and all pensioners.

Strategic Priorities 2024-2028

Strategic Priority: Pensions & Insured Benefits

- Engagement with Pension Plan Corporations & Employer
- Membership on Pension Plan and Insurance Committees
- Policy Positions
- Engage with Governments
- Pension Advocacy Actions
- Health Insurance Actions

Strategic Priority: Membership Growth & Support

- Data Base Review
- Renew Membership Registration
- Pre-Retirement Outreach
- Non-Members Communication Strategy
- Membership Meetings
- Membership Discounts
- Personal Issues of Members

Strategic Priority: Communications

- Enhance Communications Resources
- Monitor Newsfeeds and Broadcasts
- Increase Website/Face Book Readership
- Share Information on Wellness
- Connect Newsletter to Website
- Events Calendar
- High Quality Audio Production

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Strategic Priority: Advocacy

- Independent Advocacy
- Policy Positions
- Lead of NL Seniors' Coalition
- Expand Coalition Membership
- Sharing of resources
- Seniors' Advocate

Strategic Priority: Infrastructure

- Governance & Staffing resources
- Recruitment & Succession Planning
- Contemporary Board of Directors
- New Board Model
- Relationship to belairdirect

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BOARD OF DIRECTORS 2023/2024:

Executive: Wayne Noseworthy President
Craig Hall President Elect & Treasurer
Helena Bragg Secretary

Directors: Mary Cleary Fred Oates
Doug Laing Ralph Morris
Tony Kelly Cliff Reid
Wayne Ruth Al Skehen

SCHOLARSHIPS:

Mary Cleary, Chair
Helena Bragg
Sharron Callahan

NOMINATIONS/AWARDS:

Al Skehen, Chair
Sharron Callahan
Wayne Noseworthy

FINANCE COMMITTEE:

Craig Hall, Chair
Helena Bragg
Sharron Callahan
Wayne Noseworthy

AGM & CONVENTION:

Fred Oates, Chair
Sharron Callahan
Cheryl Myers

GOVERNANCE:

Wayne Noseworthy, Chair
Sharron Callahan
Craig Hall

COMMUNICATIONS & PR:

Clifford Reid, Chair
Sharron Callahan
Cheryl Myers

GROUP HEALTH INSURANCE:

Helena Bragg

PROVIDENT 10:

Doug Laing
Ralph Morris

HUMAN RESOURCES:

Brian Miller, Chair
Tony Kelly
Wayne Noseworthy
Fred Oates

STAFF:

Executive Director: Sharron Callahan
Administrative Assistant: Cheryl Myers

SENIOR'S ADVISORY COMMITTEE, ST. JOHN'S:

Al Skehen

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Rules of Order

1. The meeting shall commence at 7:30 pm, on Wednesday, October 9th, 2024.
2. The parliamentary process of the Annual General Meeting shall be under the direction of the Chairperson, President Wayne Noseworthy, with support from Convention Chairperson, Fred Oates.
3. Members wishing to speak, after recognition by the Chair, shall state their full name.
4. If two or more members rise to speak at the same time, the Chair shall decide who is entitled to the floor.
5. Speakers, including the mover of a motion, shall be limited to three minutes.
6. No Member shall speak more than once on a question.
7. The mover of the motion shall have the first opportunity to speak to the motion and retains the opportunity to close debate.
8. Any Member, for information purposes, may request that the motion under discussion be re-read, except when another member is speaking.
9. If a Member, while speaking, is called to order, the Member, at the request of the Chair, shall be seated until the question of order has been decided.
10. Any Member who exercises unacceptable actions after being called to order, shall be subject to suspension for the remainder of the meeting.
11. Any motion moved and seconded becomes the property of the Association and may only be withdrawn with the consent of the assembled members.
12. Voting shall be conducted by majority vote through a show of hands. Where an election vote or similar vote action is required, a ballot will be provided.
13. A motion to reconsider shall not be entertained unless by a Member who voted with the majority.
14. The Chair shall only be entitled to debate on a subject under discussion after relinquishing the Chair.
15. When provision is not made in these RULES OF ORDER and the issue is not in conflict with the Constitution, Roberts Rules of Order shall apply.
16. These RULES OF ORDER shall govern the conduct of the Association's meeting after approval by the assembled members at the beginning of the meeting.

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AGENDA NLPSPA Annual General Meeting Wednesday, October 9, 2024, 7:30 PM

1. Call to Order/Welcome
2. Land Acknowledgement
3. Rules of Order for Meeting/Confirm Quorum
4. Adoption of Agenda for 2024 Meeting
5. Minute of Silence for Deceased Members
6. Introduction of 2023 – 2024 Board Members
7. Adoption of 2023 AGM Minutes
8. a) Nominations Committee Report – Chair, Al Skehen
b) Elections
9. a) Treasurer's/Finance Committee Report – Treasurer, Craig Hall
b) Presentation of 2023 Audited Financial Statements – Treasurer, Craig Hall
c) Appointment of 2024 Auditor – Treasurer, Craig Hall
10. Adoption of Annual Report – President, Wayne Noseworthy
11. Scholarship Announcement – Mary Cleary
12. Constitution Amendments/Resolutions to AGM – Chair, Wayne Noseworthy
13. Election Results, Al Skehen
14. Recognition Awards
15. Other Business/Announcements
16. Adjournment

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MINUTES

NLPSPA 33rd Annual General Meeting

October 11, 2023

VENUE: Comfort Hotel & Conference Centre

106 Airport Road, St. John's

Welcome: Past President Doreen Noseworthy welcomed everyone to the 33rd Annual General Meeting, addressed the audience with the Land Acknowledgement for Newfoundland and Labrador, and reviewed the housekeeping rules. She then called upon Wayne Noseworthy, President, to conduct the business of the Annual General Meeting.

1. Call to Order:

The meeting was called to order at 11:00 AM by Wayne Noseworthy, President, who welcomed everyone to the 33rd Annual General Meeting of the Newfoundland and Labrador Public Sector Pensioners' Association. President Noseworthy advised this has been a busy year for the Association but one in which the Association has had much success, achieved much for the members, developed a new Vision and Plan for the next four years, and solidified our governance and operating infrastructure. President Noseworthy also expressed how encouraged he was to have so many members in attendance today, and welcomed them to participate fully in the meeting, enjoy the luncheon, and the after-meal entertainment.

The meeting was constituted as per Article V, Sections 1, 2, 3, 4 and 5 of the Association's Constitution. The business transacted at the AGM included:

- Adoption of the Minutes of the 2021 AGM
- Receipt of the Annual Report of the Board of Directors.
- Receipt of Committee Reports.
- Receipt of the Treasurer's Report.
- Receipt of the Audited Financial Statements.
- Appointment of the Auditor(s).
- Receipt of the Nominations Committee Report and the election of the Board of Directors; and
- Any other business that would have been specified in the notice convening the meeting.

2. Confirm Rules of Order:

Motion: To use the Rules of Order, as provided in the Annual Report.

Moved: Al Skehen **Seconded:** Wayne Ruth

Motion Carried

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Quorum was confirmed by a show of voting cards.

President Noseworthy advised that Past President Doreen Noseworthy and he (upon relinquishing the Chair) would be co-parliamentarians for the meeting, should there be a need for such direction.

3. Adoption of the Agenda for the 2023 Meeting:

Motion: To accept the agenda for the Annual General Meeting, as presented.

Moved: Ralph Morris **Seconded:** Cliff Reid

Motion Carried

4. Minute of Silence for Deceased Members:

President Noseworthy extended an expression of sympathy to the families and friends of members who passed during the past year. A moment of silence was observed in their honour.

The list of deceased members of the past year is contained inside the cover of the Annual Report.

5. Introduction of the 2022 - 2023 Board Members:

President Noseworthy introduced the members of the Board of Directors for the past year: Helena Bragg, Ann Marie Cleary, Paul Fisher, Craig Hall, Doug Laing, Brian Miller, Ralph Morris, Doreen Noseworthy, Allan Reid, Clifford Reid, Wayne Ruth, Al Skehen, and himself, Wayne Noseworthy, as President. President Noseworthy also noted that Director Allan Reid had resigned earlier in the year, but the Board had chosen not to seek an interim replacement as it was close to the summer recess. A sincere thanks was offered for the continuing commitment and dedication of the members of the Board in advancing the Vision and Mission of the Association and for oversight of the day-to-day business of the Association.

President Noseworthy also offered a sincere thank you to Directors Paul Fisher, Ann Marie Cleary, and Doreen Noseworthy, who were completing their terms on the Board at this AGM. He acknowledged their solid support, wise counsel, and valued opinions over their terms for the directions NLPSPA had taken.

President Noseworthy also acknowledged, with gratitude, the work and support of the NLPSPA staff, Sharron Callahan and Cheryl Myers, over the last year. He noted that both staff are the instrumental forces that keep the work flowing, support the Board, and are the primary links to our members and our community connections.

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6. Adoption of the Minutes of the 2022 AGM:

President Noseworthy presented the Minutes of the 32nd AGM and asked if there were any errors or omissions which needed to be addressed. As no errors or omissions were noted, a motion to approve the Minutes, as presented, was made.

Motion: To approve the Minutes of the Annual General Meeting, of October 12, 2022, as presented.

Moved: Helena Bragg **Seconded:** Doreen Noseworthy

Motion Carried

7. Nominations Committee Report – Committee Chairperson, Al Skehen

The Nominations Report was presented by Al Skehen, Chair of the Nominations Committee, who referenced the slate of nominees contained in the Annual Report.

Al Skehen advised that the following had offered themselves for election to the Board of Directors: Mary Cleary, Terrence Hutchings, and Fred Oates and that their profile submissions were contained within the Annual Report.

Al Skehen then called for nominations from the floor. As a result, Tony Kelly was nominated and accepted the nomination. His name was added to the ballot, and he was provided with an opportunity to speak to his nomination.

Nominations ceased and the voting membership was requested to complete their ballots, voting for up to three (3) candidates only. Ballots were collected. Sharron Callahan and Clayton Rice acted as scrutineers of the ballots.

8. Treasurer's Report and 2022 Audited Financial Statements

Craig Hall presented the treasurer's/finance committee report, the audited financial statements, and the recommendation for the auditors for 2022.

a) Treasurer's/Finance Committee Report

Motion: That the report of the Treasurer/Finance Committee for the fiscal year 2022 be accepted as presented.

Moved: Craig Hall **Seconded:** Doug Laing
Motion Carried.

b) Presentation of the 2022 Audited Financial Statements

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Craig presented the highlights of the 2022 audit report and asked if there were any questions. Two (2) questions were posed: 1) what the rate of interest NLPSPA was getting on its investments; and 2) why a cash amount was there left on hand and not invested. Treasurer Craig answered these questions to satisfaction. There being no further questions, the following motion was presented:

Motion: That the audited financial statements of the Newfoundland and Labrador Public Sector Pensioners' Association for the fiscal year 2022, be accepted as presented.

Moved: Craig Hall

Seconded: Doug Laing

Motion Carried.

c) Appointment of Auditors for the 2023 Financial Year

Motion: That the firm of Noseworthy Chapman be appointed as the auditors for the Newfoundland and Labrador Public Sector Pensioners' Association for the fiscal year, 2023.

Moved: Craig Hall

Seconded: Doug Laing

Motion Carried

9. NLPSPA Annual Report – Wayne Noseworthy, President

President Noseworthy presented the Annual Report of the Association for the past year and did a brief recap of key happenings.

Following the overview, a motion to accept the report was presented.

Motion: To accept the Annual Report, as presented.

Moved: Cliff Reid

Seconded: Ann Marie Cleary

Motion Carried

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10. Strategic Plan 2024-2028 – Sharron Callahan

President Noseworthy next requested the Executive Director to present the highlights of the NLPSPA Strategic plan for the next four (4) year cycle of the Association. The Executive Director gave a short power point presentation, advising the new priorities with strategic actions for the year 2024-2028.

11. Scholarship Report – Ann Marie Cleary

President Noseworthy called upon Ann Marie Cleary, the Board Lead of the Scholarships Committee, to present a recap of this year's program and to announce the 2023 scholarship recipients.

Ann Marie advised that the Scholarship Program of the Newfoundland and Labrador Public Sector Pensioners Association (NLPSPA) had become a cornerstone membership program ever since the program was launched in 2017. The program had the goal of enhancing support to the membership by offering a scholarship for a dependent of a member and a scholarship for a member of the Association, as well as on behalf of the Board and the membership. She indicated that this program is, most assuredly, one of the best undertakings for the Association and that the scholarship program has been well received by many family members of NLPSPA. Thus far, close to 500 applications have been received in the seven years since the scholarship program has been offered. Of these 500 applications, 89 were submitted for the 2023 scholarship program. It is the intention of the Board that, as long as resources continue to be stable, this Program will continue for many years into the future.

Ann Marie then advised that the NLPSPA Scholarship recipients for 2022 were:

1. Bethany Antle, New Glasgow, NS, \$2,000, Bachelor of Nursing at Cape Breton University.
2. Amy Manning, St. Phillip's, NL, \$1,500, Bachelor of Science Degree in Human Biosciences.
3. Anna Regular, Paradise, NL, \$1,000, Bachelor of Science in Health at Memorial University.
4. Molly Power, Conception Bay South, NL, \$500, Bachelor of Science, at Memorial University, in Mathematics and Biology.

It was also noted that testimonials had been received from all recipients, expressing their gratitude for choosing them to receive the scholarships. Ann Marie presented a snapshot of these testimonials to the audience.

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12. Constitution Amendment/Resolutions to AGM. None were proposed.

13. Election Results – Al Skehen

Al Skehen advised that the following had been elected to the Board of Directors for the year 2023-2024:

- Mary Cleary
- Fred Oates
- Tony Kelly

Motion: That the ballots for the 2023 election of Board Directors be destroyed.

Moved: Al Skehen **Seconded:** Wayne Ruth

Motion Carried.

14. Recognition

On behalf of the Board of Directors, President Noseworthy offered a vote of thanks to Paul Fisher, who was not seeking re-election, and Allan Reid, who had resigned earlier in the year, for their contributions to the work of the Association. Certificates of Appreciation will be sent to these retiring Directors.

President Noseworthy next acknowledged, with gratitude, the contribution of Ann Marie Cleary who is completing her Board terms at this AGM. Ann Marie Cleary has served the Association faithfully and has been fully committed for the past 6 years. She is currently the Committee Lead for the Scholarships Program and is the NLPSPA representative to the Seniors Coalition. She has held many committee positions with NLPSPA, served as Vice President, been involved with the planning of the 2016- 2018 AGMs as a Committee Member and the 2019- 2021 AGMs as the Committee Chairperson. Ann Marie has been available on short notice to attend extra meetings of the Coalition, to take the lead when the Chair was unavailable, and to be a “behind the scenes editor” for a variety of Documents, Minutes, and Issues Briefings. She has recently taken on the role of Secretary for the Coalition. Ann Marie has had a distinguished career in education, holds Bachelor’s degrees in Education, Special Education, as well as a Master’s degree in Education and has been actively involved in the NLTA at the school, branch, and provincial levels and has held many positions with the NLTA and with the RTANL.

As Ann Marie completes her terms, the Board of Directors honored her by awarding her an Honourary Director of the Association.

Next, President Noseworthy also acknowledged, with gratitude, the contribution of Doreen Noseworthy who is also completing her Board term at this AGM. Doreen Noseworthy has completed five years of dedicated and committed service to NLPSPA. She was recently serving as Past President and sat on the Executive Committee, Finance Committee, Governance Committee, is the Committee Lead for the AGM Planning Team, and participated in the Ad Hoc Working Team to develop the next Strategic Plan for NLPSPA. In her tenure with the Board, Doreen has been a Director, President, and Past President, she has served on just about every

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committee there has been and continues to be a loyal and engaged member of the Board of Directors.

In her previous life before NLPSPA, Doreen was/is a teacher of 38 years, she has served as President of the Conception Bay Centre Branch of NLTA; was elected as a member of Provincial Executive, chaired and participated in various committees, including Table Officer. She was formation President of the Kinette Club of Conception Bay Centre, going on to serve as a member of the Atlantic Provinces District 7 Team.

Doreen is also an entertainer and singer. She was Leader of Song in her parish for many years and continues as a member of the Church Choir, as well as entertaining at many Retirement Homes on the Eastern Avalon.

Upon retirement, she was elected Vice President of Avalon East Division of RTANL and has continued to serve in many capacities, including a two-year term as President.

Doreen was also a founding member of the Seniors' Coalition.

As Doreen completes her terms, the Board of Directors honored her by awarding her an Honourary Director of the Association.

Both Ann Marie and Doreen were presented with Certificates indicating their Honourary Director status and their names will now be engraved on the large plaque in the board room of the NLPSPA Office.

15. Public Service Pension Plan Update, Chuck Bruce, CEO Provident 10

President Noseworthy welcomed Chuck Bruce, CEO of Provident 10, to the meeting and invited his presentation on the status of the pension plan. Chuck is a senior executive with broad based experience in finance, operations, and corporate governance. In December 2015, Chuck returned to Newfoundland as the inaugural CEO of Provident10. Provident 10 is a private sector non-profit corporation responsible for overseeing the assets and administration of the Public Service Pension Plan for 57,000 current and former public-sector workers in Newfoundland and Labrador.

Chuck provided the audience with an update on the pension plan, pointing out the successes of and challenges to the plan, the asset mix, the diligence in meeting and exceeding the established benchmark, and the total assets of the plan.

Chuck's presentation is a welcome addition each year to the business of the NLPSPA Annual General Meeting.

The meeting adjourned for lunch at 1:00 PM.

Entertainment. During lunch, Doreen Noseworthy introduced the Hallidays, a musical entertainment group, consisting of two sisters and drummer Dave Halliday, who coincidentally has

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no relation. This trio has been performing together since 2006 and has been heard on CBC radio and multiple venues throughout St. John's. They have also appeared at locations in Toronto. The Hallidays are proud members of the Business Association of Newfoundland and Labrador under the category of music and entertainment.

Meal was enjoyed by all, and the entertainment provided an opportunity to enjoy many well-known favourite songs.

The AGM, with luncheon and entertainment adjourned at 2:00 PM.

Prize Draws

- **Anthony Insurance, an assortment of gift cards, won by Robyn Janes**
- **NLPSPA grocery gift card, won by Genevieve Slater**
- **NLPSPA grocery gift card, won by Al Billings**

8. Adjournment

Motion by Ralph Morris: that the 2022 AGM be adjourned.

Minutes recorded by Sharron Callahan, Executive Director.

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Financial Reports:

- 1. Treasurer's Report**
- 2. Financial Statements 2023**

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Treasurer's Report 2023

On behalf of the Finance Committee, I would like to welcome everyone to the Annual General Meeting of the Newfoundland & Labrador Public Sector Pensioners Association (NLPSPA). I will present the Audited Financial Statements, of the Association, for the year ending December 31, 2023.

Our Association is in a great financial position as of the end of the fiscal year with a surplus of \$48,718, investments of \$737,066 and cash on hand of \$78,493.

I wish to thank the Finance Committee for their support and advice during the year and a big thank you to Elizabeth Dawe and Joan Osmond for their excellent work in providing financial support to the Association for the year ending December 31, 2023. I also would like to recognize the excellent work and a big thanks to Sharron Callahan, Executive Director for her excellent support to the Finance Committee and Management of the Association and to Cheryl Meyers, Administrative Assistant, for her hard work and dedication to ensure the efficient functioning of the office throughout the year.

In closing, I would like to remind the membership that we did receive the Audit for 2023 with no qualifications. Our membership continues to grow, and we look forward to another great year for 2024.

Respectfully submitted,

Craig Hall

Craig Hall CPA, CGA
VP & Treasurer

**NEWFOUNDLAND & LABRADOR PUBLIC
SECTOR PENSIONERS' ASSOCIATION INC.**

Financial Statements

Year Ended December 31, 2023

Draft for discussion purposes only

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.
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Year Ended December 31, 2023

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Draft for discussion purposes only



INDEPENDENT AUDITOR'S REPORT

To the Members of Newfoundland & Labrador Public Sector Pensioners' Association Inc.

Opinion

We have audited the financial statements of Newfoundland & Labrador Public Sector Pensioners' Association Inc. (the "association"), which comprise the statement of financial position as at December 31, 2023, and the statements of revenues and expenditures, changes in net assets and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the association as at December 31, 2023, and the results of its operations and cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the association in accordance with ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with ASNPO, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the association's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the association or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the association's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

(continues)



Independent Auditor's Report to the Members of Newfoundland & Labrador Public Sector Pensioners' Association Inc. (continued)

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the association's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the association's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the association to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Chartered Professional Accountants
St. John's, NL

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.
Statement of Financial Position
December 31, 2023

| | 2023 | 2022 |
|------------------------------------|-------------------|-------------------|
| ASSETS | | |
| CURRENT | | |
| Cash | \$ 78,493 | \$ 103,754 |
| Guaranteed investment certificates | 737,066 | 662,052 |
| Accounts receivable | 7,769 | 17,982 |
| Prepaid expenses | 6,856 | 3,192 |
| | \$ 830,184 | \$ 786,980 |
| LIABILITIES | | |
| CURRENT | | |
| Accounts payable | \$ 9,143 | \$ 11,510 |
| Deferred income | 240 | 5,787 |
| | 9,383 | 17,297 |
| NET ASSETS | | |
| Unappropriated net assets | 320,801 | 269,683 |
| Defence fund (Note 4) | 500,000 | 500,000 |
| | 820,801 | 769,683 |
| | \$ 830,184 | \$ 786,980 |

LEASE COMMITMENTS (Note 5)

ON BEHALF OF THE BOARD

Director

Director

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.**Statement of Revenues and Expenditures****Year Ended December 31, 2023**

| | 2023 | 2022 |
|---|------------------|------------------|
| REVENUES | | |
| Membership fees | \$ 233,493 | \$ 233,942 |
| Partnerships/advertising | 60,000 | 60,000 |
| Interest income | 25,014 | 5,901 |
| Government grant | 12,355 | - |
| Social events | 5,476 | 3 |
| Convention and Annual General Meeting | 2,280 | 6,297 |
| | 338,618 | 306,143 |
| EXPENDITURES | | |
| Bank charges, interest and penalties | 1,789 | 1,982 |
| Business taxes | 10 | 1,558 |
| Community services | 9,468 | - |
| Convention and Annual General Meeting | 21,425 | 28,400 |
| Equipment rentals and purchases | 7,698 | 5,897 |
| Insurance | 2,599 | 2,316 |
| Office and administration | 13,361 | 12,764 |
| Pensioners meetings | 3,585 | 2,413 |
| Postage | 5,457 | 6,325 |
| Printing | 1,722 | 1,411 |
| Professional services | 26,570 | 29,487 |
| Public relations (recovery) | 998 | (63) |
| Rent | 17,013 | 16,539 |
| Salaries and benefits | 140,645 | 139,752 |
| Scholarships | 5,000 | 5,000 |
| Social events | 9,120 | 1,103 |
| Telephone | 8,544 | 12,576 |
| Travel | 10,869 | 12,400 |
| Website development | 1,627 | 6,084 |
| | 287,500 | 285,944 |
| EXCESS OF REVENUES OVER EXPENDITURES | \$ 51,118 | \$ 20,199 |

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.
Statement of Changes in Net Assets
Year Ended December 31, 2023

| | General Fund | Defense Fund | 2023 | 2022 |
|---------------------------------------|--------------|--------------|-------------------|------------|
| NET ASSETS - BEGINNING OF YEAR | \$ 269,683 | \$ 500,000 | \$ 769,683 | \$ 749,484 |
| EXCESS OF REVENUES OVER EXPENDITURES | 51,118 | - | 51,118 | 20,199 |
| NET ASSETS - END OF YEAR | \$ 320,801 | \$ 500,000 | \$ 820,801 | \$ 769,683 |

Draft for discussion purposes only

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.**Statement of Cash Flows****Year Ended December 31, 2023**

| | 2023 | 2022 |
|--------------------------------------|-------------------|-------------------|
| OPERATING ACTIVITIES | | |
| Cash receipts | \$ 318,270 | \$ 295,388 |
| Cash paid to suppliers and employees | (293,531) | (286,147) |
| Interest received | 25,014 | 5,901 |
| INCREASE IN CASH | 49,753 | 15,142 |
| Cash - beginning of year | 765,806 | 750,664 |
| CASH - END OF YEAR | \$ 815,559 | \$ 765,806 |
| CASH CONSISTS OF: | | |
| Cash | \$ 78,493 | \$ 103,754 |
| Guaranteed investment certificates | 737,066 | 662,052 |
| | \$ 815,559 | \$ 765,806 |

Draft for discussion purposes only

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.

Notes to Financial Statements

Year Ended December 31, 2023

1. GENERAL

Newfoundland & Labrador Public Sector Pensioners' Association (the "Association") was incorporated under the Corporations Act of Newfoundland and Labrador on December 29, 1994 as a not-for-profit association. The Association's principal business activity is advocating on behalf of its members who are retired Provincial public sector employees.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of presentation

The financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

Cash

Cash includes cash on hand and balances with financial institutions, net of overdrafts.

Financial instruments

Financial instruments are recorded at fair value when acquired or issued. In subsequent periods, financial assets with actively traded markets are reported at fair value, with any unrealized gains and losses reported in income. All other financial instruments are reported at amortized cost, and tested for impairment at each reporting date. Transaction costs on the acquisition, sale, or issue of financial instruments are expensed when incurred.

Revenue recognition

The Association follows the deferral method of accounting for contributions. Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured. Externally restricted contributions are recognized as revenue in the year in which the related expenses are incurred.

Measurement uncertainty

The preparation of financial statements in conformity with Canadian accounting standards for private enterprises requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. Such estimates are periodically reviewed and any adjustments necessary are reported in earnings in the period in which they become known. Actual results could differ from these estimates.

Examples of significant estimates include:

- the allowance for doubtful accounts;

Management does not expect these significant estimates to change materially in the near term.

NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION INC.

Notes to Financial Statements

Year Ended December 31, 2023

3. FINANCIAL INSTRUMENTS

The association is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate and manage these risks. The following analysis provides information about the association's risk exposure and concentration as of December 31, 2023.

Credit risk

Credit risk arises from the potential that a counter party will fail to perform its obligations. The association is exposed to credit risk from members. In order to reduce its credit risk, the association reviews a new member's credit history before extending credit and conducts regular reviews of its existing members' credit performance. An allowance for doubtful accounts is established based upon factors surrounding the credit risk of specific accounts, historical trends and other information. The association has a significant number of members which minimizes concentration of credit risk.

4. DEFENSE FUND

In a prior year, the Board approved an allocation of funds from the unappropriated net assets to a Defence Fund. The Board has identified that the Defense Fund shall be used to fund any legal actions initiated by the Association or to counter any legal actions filed against the Association.

5. LEASE COMMITMENTS

The association leases premises under a long term lease that expires April 2026. The association is required to pay a base rent of \$1,438 which includes its appropriate share of utilities, property taxes, maintenance and other related costs for the leased premises.

The Association leases a photocopier under a 60-month term lease that expires December 2028. The Association is required to pay \$93 plus applicable taxes per month,

The Association's future lease commitments in respect of these leases are as follows:

| | | |
|------|----|--------|
| 2024 | \$ | 18,362 |
| 2025 | | 18,362 |
| 2026 | | 6,862 |
| 2027 | | 1,112 |
| 2028 | | 1,112 |

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Presentation and Adoption of Annual Report:

1. President's Annual Report

2. Nominations Committee Report

NLPSPA: 34th Annual General Meeting Annual Report

2024 PRESIDENT'S ANNUAL REPORT

It is with pride and humility that I present this second, and my final Annual Report as your President.

Much of this document will serve as a follow-up to what was reported in 2023. Our overall goal has been to advance the functioning of our Association into the 21st Century. We have completed the process of transitioning the Board from a Working Board to a Governance Board. The last step in this process was the hiring of a full-time permanent Executive Director; as we now know, this was realized with the appointment of Sharron Callahan in October of 2022.

We have moved to quarterly Board meetings utilizing both in-person and virtual gatherings, depending on the time of year and the nature of decisions to be taken.

The venture into newer technologies has enabled us to continue to offer many events virtually, thus allowing us the ability to offer many important information sessions to our membership, their friends and families.

Our committees have been quite busy during the current year, dealing with all the issues within their respective roles. Your directors have been extremely diligent carrying out their duties. I encourage you to examine closely each of the Committee Reports to get a full appreciation of the excellent undertakings within your Association.

I have worked most closely with the Executive Committee, and all our committees for that matter, during this past year and realize fully the dedicated leadership and commitment within those groups, particularly as they, in tandem with Executive Director Sharron, help direct the ongoing work of the Board.

Over this past year, the association's efforts have been concentrated over four broad strands: Operations, Governance, Communications and Advocacy. The Board during this current year has been working in accordance with our new Strategic Plan for 2024-2028, with heightened emphasis on membership support, events, and outreach.

It is neither my intention nor style to repeat in this Presidential summary the great work done this past year relative to the four elements noted above. But, to get a full appreciation of our accomplishments, I remind you to read all the reports of the Committee Chairs, as contained in this booklet; more particularly, I implore you to please take the time to examine closely the report of the Executive Director. Sharron's report outlines all the Association's accomplishments this year, and further intentions, for the coming years in line with all the strands of our Strategic Plan.

Sharron has done an amazing job for us in her relatively new role, as she has done over the last number of years. Her passion for the Association and her dedication and commitment have been nothing short of phenomenal! We could never have accomplished the things we have without her dedicated leadership, knowledge and guidance.

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Having said that, I must also acknowledge and commend the continuous dedication shown by Cheryl Myers this year and every year. Cheryl is the voice and the face of the organization that our members have come to admire when they reach out to NLPSPA.

Thirty-five years marks quite a legacy and history of accomplishments, from our humble beginnings to the vibrant organization that NLPSPA has become!! Thank you to the generations of leadership that have made this possible!!

Please enjoy our AGM and Convention.

I invite you now to read, in more detail, the reports of the Executive Director and the individual Committees of the Board.

EXECUTIVE DIRECTOR (Sharron Callahan):

I will begin my report to you for this past year by once again thanking the Board of Directors for their continued confidence in me for working as your Executive Director. The trust of the Board and the membership has been an acknowledgement to me that the work being undertaken is correctly focused, aligned with the Strategic Plan, and that the achievement on the strategic actions set for Year 1 has not only been accomplished but surpassed and that the interests of the Association and the membership are front and centre in all that has been undertaken.

The year since the Annual General Meeting in 2023 has been a very positive and successful one. I am pleased to report that we continue to be a viable, active, and engaged association on many fronts, including membership activities and interests, pension and health related benefits, advocacy, communications, and maintaining a sound and firm infrastructure. For this year's report to you, I will be using a slightly different format that shows the targeted strategic priorities and the accomplishments against them. This report will, therefore, have five (5) specific reported categories.

Strategic Priority: Pensions & Insured Benefits

- **Canada Dental Care Plan.** NLPSPA membership advised of basic facts of the Canada Dental Care Plan (CDCP) and eligibility issues.
- **Group Insurance:** Our office continues to receive multiple complaints from our members with their coverage and service with Canada Life. The complaints are generally with the non-coverage of certain prescribed drugs, health coverage during travel, extraordinary delays in claim payments, orthopaedic footwear, and eyeglasses and dental coverage. Each case is dealt with individually. Some receive resolution, while others are not so successful as they are tied into the contractual agreement between Canada Life and the Government of Newfoundland and Labrador (GNL). As this is the final year of the Canada Life contract with GNL, a market study is currently underway. As information on a new or updated contract becomes available, it will be shared with the membership.
- **Indexation and Commuted Value.** Pension indexation and commuted value continue to be a concern for Association membership. An information paper on the level of indexation, or not,

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within the various public service pension plans was prepared and is available on the NLPSPA website. These are not quickly resolvable or understood issues as they are tied into the funded ratios of certain plans. As for commuted value, the Association continues to be concerned with the impact on the pension plan by those taking commuted value upon retirement. Our position remains that this is not the best or wise choice a pensioner can make, albeit the right is there to do so. NLPSPA strongly urges against doing so if we receive an inquiry, while still respecting the pensioner's right to make that decision.

- Ralph Morris continues as the Association's representative on the P10 Sponsorship Body and Doug Laing continues as our representative on the P10 Board of Directors.
- **Provident 10 and Teachers' Pension Plan Corporation (TPPC).** Our relationship with Provident 10 and the TPPC has grown considerably in the past year. We now have prime dedicated space for the Association in the pre-retirement booklet given to those planning retirement and we have attended several sessions offered by the TPPC to invite membership into NLPSPA.
- **Provident10:** NLPSPA supported P10 to reach out to the retired membership to seek pensioners interested in submitting life stories of achievements post-employment. This call engaged many interviews, video and audio recordings and is featured in the publication of the P10 2023 Annual Report which can be viewed on the Provident 10 website.
- **Relationship with Provident 10.** Provident 10 and NLPSPA continue to collaborate on ways for P10 to support the membership. To this end, P10 sponsored the event on Wills & Estate Planning in November 2023. Regular meetings are held with the Manager of Stakeholder Relations.

Strategic Priority: Membership

- **Membership Events.** Many virtual events have been offered to the membership over the past year:
 1. October 17, an event "Winter is Coming: Are you Ready?" was held in partnership with Al Antle of the Credit Counselling Service of Newfoundland and Labrador.
 2. November 27, CRA, Income Tax, Benefits and Credits, and Other CRA Services by Heather Angnatok, CRA CVITP and Benefits Outreach Officer from Labrador.
 3. A musical night was held on December 7 and again on May 28 with the Cloudberries Choir.
 4. On March 14, NLPSPA members enjoyed a St. Patrick's Day concert by Fergus O'Byrne.
 5. Unfortunately, a planned event by the Filliday Quartet did not happen due to audio transmission difficulties.
- **Membership Inquiries.** Throughout the year, the office and the Executive Director responded to many questions from individual members. Most questions related to Canada Life insurance claims, pension benefits, dental coverage, vaccinations, Disability Tax Credit, three-year coverage for eye examinations, emergency services at Western Memorial Hospital, how members could be reimbursed for driver license medicals over age 75, and much more.

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- **Digital Literacy Trainings:** A lot of effort was put into digital literacy training over the past year. Many thanks are extended to the enthusiastic, keen, and highly knowledgeable staff of techKNOWtutors, who together with our own Cliff Reid, Fred Oates, and Craig Hall were successful in offering day-long training sessions in Reidville, Corner Brook, Stephenville, Gander, and Marystown during February and March. In addition, online and in-person training were provided back in December, January, and February and an additional series of online workshops were also offered weekly on Thursday from May 16 – June 13. More training will be considered in the Fall of 2024 as we do our best to assist our membership in keeping pace with the digital business processes of government, corporations, supermarkets, and financial institutions.
- **Scholarship Program:** Our Scholarship Program for 2024 has launched.

Strategic Priority: Communications

Please see the very detailed included report from our Communications Lead, Cliff Reid.

- The work in Communications is never-ending and NLPSPA is hugely grateful for the dedication and commitment of both Cliff and Cheryl in ensuring currency of our website and social media resources. Throughout the year, edits were made as needed, many reports and other documents were uploaded, changes that were needed to improve reader ease of access were made, and NLPSPA continues to be active with our dedicated Facebook account. Members are encouraged to share NLPSPA publications and encourage folks to follow the Association.
- Thanks to Cliff Reid for drafting a NLPSPA Fact Sheet about NLPSPA and how to become a member that can be copied and distributed for participants at any of the in-person learning opportunities.
- Cliff Reid and I developed and delivered a session on how to navigate Zoom. This was held on February 29, it was hugely successful, and consideration will be given to repeating this in the Fall.
- Cliff Reid has developed a video showing the history of NLPSPA through our 35-year history, which will be shown during the birthday celebration segment at the Convention, after which it will be posted appropriately for viewing.
- Throughout the year, Cheryl Myers, our Administrative Assistant, has circulated multiple email communiques on topics of importance and interest to our membership.
- NLPSPA entered into a special service contract with Triware, our technology service provider, to deliver a more cost-effective arrangement for the payment of routine service calls.
- The Association published newsletters to the membership in accordance with the newsletters' schedule.
- Work is underway to consider alternative computer devices for the work of the Board Directors.

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- A lot of time was spent completing the rebranding of all our NLPSPA resources to reflect the changeover from Anthony Insurance to belairdirect. With help from Triware, our technology contract company, this work is complete.
- NLPSPA now has a new public promotion banner that will be on display at this 2024 convention. Also, check out our new swag in our participant bags for the convention.

Strategic Priority: Advocacy

Please refer to the Report of the Coalition as all the details of our highly successful advocacy actions over the past year are contained therein. Our NLPSPA advocacy role is always a high priority as we lead the affiliated associations in the NL Seniors, Pensioners, and Retirees Coalition. Through the collaborative actions of the member associations, the Coalition remains a strong voice for pensioners, seniors, and other citizens on all matters that impact their retirement, financial security and health and social wellness. The Coalition also reviewed its member affiliates during the past year and was pleased to welcome back into membership the Memorial University of Newfoundland Pensioners' Association (MUNPA). A listing of all the meetings held since the last AGM and the various actions taken are contained within the Coalition Report.

Strategic Priority: Infrastructure

- NLPSPA has renewed its General and Directors & Officers Liability Insurance policies for the next coverage year.
- NLPSPA successfully completed the reconfiguration and installation of high-level technology in the board room to enable increased capacity for membership outreach and cost-effective Association business. All terms associated with the funding for the project from the Community Services Recovery Fund grant of \$12,355.00 have been met.
- **belairdirect Affinity Partnership.** Multiple meetings have been held with belairdirect officials to discuss issues connected to the merger of Anthony Insurance. Also, there have been multiple meetings and discussions with belairdirect company officials to explore new opportunities for NLPSPA members and to clarify any transitional complications arising from the merger. On the upside, NLPSPA has now completed the negotiation of a new marketing plan that will provide additional travel insurance benefits to our membership while providing NLPSPA with additional funding resources and an enhanced Affinity Partnership with the highest value of savings amongst all belairdirect partners being afforded to NLPSPA members.
- On the downside, we are still working out some “kinks” that occur upon a member’s insurance renewal timeline, especially in the instance of reciprocal members who have eligibility with other belairdirect Affinity Partnerships. This is a work in progress, and I am hopeful there will be a mutual resolution once the first year of the transition process is complete.
- The work of the staff is being regularly monitored by the Board.
- Cheryl continues to be busy with membership renewals, managing mail, answering calls, and regular office management business.

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- Numerous calls/meetings continue as needed with the President, President Elect/Treasurer and other Board Directors.

In closing, I offer a huge thank you to Cheryl for all her assistance and support over this past year; to Liz and Joan, our bookkeepers, for your timely work and availability to answer all finance related questions; to our NLPSPA Board for your confidence, support and trust as the Executive Director; and to our President Wayne, Executive members, and Committee Leads, it has been a pleasure to work with you over this past year and to be a part of our advancements in communications, advocacy, and membership outreach. To the membership of NLPSPA, it has been and is my honor to have your trust and confidence in doing this work on your behalf.

THE NEWFOUNDLAND AND LABRADOR COALITION OF PENSIONERS, RETIREES, AND SENIORS' ORGANIZATION (Sharron Callahan):

Since the Annual General Meeting in 2023 and through 2024 to this AGM, the past year was an extremely productive one for the Coalition. In-person meetings were held with the Federal Minister for Seniors, Seamus O'Regan, and MP Joanne Thompson, who is chair of the National Seniors Caucus of the Government. Provincially, in-person meetings also took place with the Minister for Children, Seniors, and Social Development, Paul Pike, and the Minister of Health and Community Services, Tom Osborne. In addition, other advocacy actions, especially relating to the Canada Dental Care Plan and the National Pharmacare Plan, also took place.

The Coalition remains the avenue of advocacy for the Association and is a strong voice for pensioners, seniors, and other citizens on all matters that impact their retirement, financial security and health and social wellness. Over the years, the Coalition has gained a highly regarded reputation and a high level of respect for its well-researched positions and professional approaches to the issues of concern for aging persons and as a result, is able to engage with all political leaders at all levels of government who can make decisions for improvement to or remedy the concerns of the affiliated member associations.

In terms of composition, the Coalition saw some membership changes this past year, welcoming back Memorial University of Newfoundland's Pensioners' Association. Contact changes also took place with NAPE Retirees, 50+ Federation, Retired Correctional Officers, and NLPSPA. The Coalition remains engaged with the St. John's Firefighters Retirees Association in sourcing a replacement for the late Robert Corbett. We also mourned the loss of Dr. Maurice Brewster (August 2023), who was a long-standing representative of the CARP membership in the Coalition.

One of the priority issues for the Coalition during the past year has been to ensure the delivery of the long-promised provincial Social and Economic Well-Being Plan (Poverty Reduction Plan) for seniors. This Plan was promised over a year ago and while the Coalition made multiple submissions to the engagement process, we continued to inquire about its delayed release. In November, the Premier and Minister Pike announced the release of the general plan and that a seniors' plan would be released soon. The Seniors Health and Well-Being Plan was finally released on July 24, 2024, and circulated widely to the membership. There does not appear to be anything new in this announcement that was not already announced in Budget 2024, except for some clarifications: amount of the Aging Well at Home grants, caregiver benefit amount, where to apply for the grants, an enhanced flu

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vaccine for seniors over 65 in the community but it is NOT the high dose, fluzone, as is being provided to residents in congregate living, and the increase in the rates for Home Repair and Home Modification. On the latter increases for home repair and modification, clarification is being sought on the level of increase. In any regard, the eligibility level applies to low-income seniors as the rates, as published on the NL Housing website, are \$32,500 for home repair and \$46,500 for home modification, leaving many middle-income seniors ineligible for this assistance.

The Coalition met multiple times throughout the past year.

September 11, 2023, meeting with officials of the Department of Children, Seniors, and Social Development. While Minister Pike was unable to attend, the Coalition requested that the meeting be held with the officials. Topics discussed included the Social and Economic Well-Being Plan; Adult Protection and Elder Abuse; Position of the Seniors' Advocate; Intergenerational Program Guide; Ageism; Promoting Age Friendly Communities; Aging in Place Strategy; and Building a Relationship with Federal Counterparts. A detailed Briefing Paper was prepared and is available on the NLPSPA website at www.nlpspa.ca.

September 26, 2023, due to the unavailability of Minister Seamus O'Regan, a meeting was held with Mark Duggan, Director of Issues Management, Office of the Minister for Seniors. The Coalition reviewed the continuing issues raised federally in the past with emphasis on National Pharmacare, Dental Care, Cost of Living, Financial Security, and the complicated application process for seniors' programs, especially the New Horizons for Seniors Program.

October 10, 2023, a meeting was held with MP Joanne Thompson. A fully researched Issues Briefing Paper on matters of importance to seniors in our Province was also prepared. Topics covered with MP Thompson included: National Seniors Strategy, National Pharmacare Program, Safe Long Term Care Act and National Long Term Care Standards, Aging at Home, Preventative Health Services, Family Caregiver Support, Elder Abuse, Ageism, Cost of Living and Financial Support, and the New Horizons for Seniors Program. The Coalition will continue to hold these meetings with our Federal MP's, usually anticipating a twice a year schedule.

October 13, 2023, Executive Director, Sharron Callahan, presented to the Federal Standing Committee on Finance. This was by invitation and a Briefing Paper was also prepared and presented on a range of issues impacting pensioners and seniors, particularly referencing the escalating cost of living and the ability of older persons to keep pace, access to health care services, preventative health care, and the need for an older workers' strategy.

In October, Executive Director, Sharron Callahan, was appointed by the City of St. John's to the Building Safer Communities Stakeholder Advisory Committee as a representative of NLPSPA. Multiple meetings have been held over the past year and will continue with its mandate for another two years. This Committee is an Advisory Committee to the City Council of St. John's, that has received federal funding to develop an action plan to build a safer community.

November 10, 2023, Executive Director, Sharron Callahan, did an interview with CBC Gander on "Homelessness and Seniors".

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Earlier in the past year, Executive Director, Sharron Callahan, was appointed by the Minister of Health and Community Services as a member of the Community Stakeholder Committee to the Long-Term Care and Personal Care Homes Review. Multiple meetings have also been held with the Seniors Advocate. Meetings of the Community Stakeholder Committee commenced in August and have continued irregularly through the timeline of the review. We understand that the report of the Expert Panel, which was to be completed by March 31, 2024, has been submitted and is going through review. No public announcement or release of the recommendations has yet been made. The Coalition is also pushing strongly for the release of this report.

The Coalition held a regular planning meeting on January 16, 2024, and a meeting on February 5, 2024, with officials of CSSD to add additional clarifications concerning seniors' poverty and to press for the release of the Poverty Reduction Plan.

March 12, 2024, Executive Director, Sharron Callahan, attended an NDP sponsored Town Hall on the new Canada Dental Care Plan and questioned NDP Health Critic on the exclusion of those in a private or employer sponsored dental care plan from coverage by the CDCP.

March 13, 2024, with Minister Seamus O'Regan. Topics addressed included the need to develop a National Seniors' Strategy, update on the Canada Dental Plan, National Universal Pharmacare Bill C-64, Safe Long Term Care Act and the National Long Term Care Standards, and Ageism/Older Workers Strategy. It was stressed during this meeting that improvements to the programs discussed would be of great benefit to the seniors of the province, improving their quality of life and alleviating some financial burden. Minister O'Regan confirmed he would meet again with the Coalition early in the fall.

Regular meetings were held on March 19, 2024, and April 22, 2024.

June 11, 2024, an in-person meeting was held with Minister Paul Pike of CSSD and officials of the Department with the release of the Seniors' Poverty Reduction Plan a top-of-mind concern. Also discussed was the high cost of living and the impact on seniors, when would the intergenerational program guide be available, a request to ensure that the Seniors Social Inclusion Grants Program is inclusive of all seniors-serving groups and not an exclusive program for the 50+ Federation, and ending with a discussion on ageism and particular reference to ageism and denial of services in the health care system. This was a very productive meeting, and more future meetings were welcomed by the Minister.

On June 15, 2024, Executive Director, Sharron Callahan, attended an NDP sponsored Town Hall on the new National Pharmacare Act Bill C-64 and questioned MP Peter Juliean on what accountabilities would be built into the agreement with the province to ensure the plan was universal and not income-tested.

June 26, 2024, an in-person meeting was held with Minister Tom Osborne, Health and Community Services and officials of the Department. Discussion took place on the new Pharmacare Act and how

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the province might roll it out, a request was made to make the high dose flu vaccine available to all seniors 65+ years of age, information was sought on when the review of the personal and long-term care homes would be released, and the issue of ageism in health care services was raised to which the Minister promised to review. Further meetings will be scheduled when the new Minister is appointed. The Coalition wished Minister Osborne a successful retirement.

On July 31, 2024, the Coalition associations met with NDP MP Heather McPherson and discussed her Private Member's Bill, C-387, An Act to amend the Canada Pension Plan, that would see the addition of a protection clause to prevent jurisdiction(s) from dismantling the CPP.

As we conclude this busy period, I offer a sincere thank you to the associations that are affiliated with NLPSPA in this Coalition. Together, our voice is powerful, and we will use that voice and our well-established connections to continue our advocacy to ensure that all seniors, pensioners, and retirees can enjoy financial well-being, health and wellness, and positive socialization in their retirement years. Currently, the affiliated associations in the Coalition are:

1. Newfoundland and Labrador Public Sector Pensioners Association
2. St. John's Fire Fighters Retirees Association
3. NAPE Retirees Local 7002
4. Retired Teachers Association of Newfoundland and Labrador
5. Retired Correctional Officers (Represented by NAPE)
6. National Association of Federal Retirees (NL)
7. CARP (Canadian Association of Retired Persons), NL, Chapter 1
8. Marine Atlantic Pensioners Association
9. Silver Lights Retirees (NL Hydro)
10. Royal Newfoundland Constabulary Veterans Association
11. 50+ Federation
12. CBC Pensioners
13. Memorial University of Newfoundland Pensioners' Association

NLPSPA is represented on the Coalition by Board Director Mary Cleary and is chaired by Sharron Callahan, NLPSPA Executive Director.

HUMAN RESOURCES COMMITTEE (Brian Miller):

Committee Members:

Brian Miller, Chair

Wayne Noseworthy, President

Fred Oates, Board Director

Tony Kelly, Board Director

The Human Resources Committee is responsible for the establishment of the overall direction for managing the human resources of the Association, which includes overseeing recruitment and compensation of the Executive Director, managing the Executive Director's performance, establishing a succession plan for the Executive Director, and ensuring policies related to the recruitment and terms of employment for staff are in place and current.

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The Association has a HUMAN RESOURCES POLICIES & PROCEDURES MANUAL which was approved by the Board of Directors as revised in February of 2022. The Manual is comprehensive, covering all aspects of human resource operations, ranging from recruitment, compensation and benefits to succession planning.

As mentioned, one of our responsibilities is to complete an annual assessment of the Executive Director's work performance. That has been done and an assessment has been placed in Ms. Callahan's personnel file at the Association. Such documents are confidential in nature so we will not report on details, however, we can report that the HR Committee is very pleased with the performance of Sharron Callahan as our Executive Director. Similarly, we can report that a positive assessment of Cheryl Myers' performance of her Administrative Assistant duties has also been filed at the Association.

Over the coming year the Human Resource Committee will undertake a review of the staff position descriptions and give some consideration to the development of a succession plan to address recruitment challenges we may face if we have to fill one of our staff positions.

Thank you for the opportunity to serve as Chair of the Human Resource Committee.

PROVIDENT 10 AND THE PUBLIC SERVICE PENSION PLAN, YEAR ENDED DECEMBER 31, 2020 (Doug Laing):

The Public Service Pension Plan Reform Agreement and the Joint Sponsorship Agreement were reached in 2014. These agreements provided for joint trusteeship for the Public Service Pension Plan (the Plan), with the employer and employees sharing responsibility for the Plan.

The Agreement created a not-for-profit corporation, Provident 10, to act as trustee and administrator of the Plan and a Sponsorship Body, consisting of representatives of stakeholders, with responsibility for oversight of the Corporation and the Plan.

The Association represents public sector pensioners on both the Board of Directors of Provident 10 and the Sponsorship Body. Doug Laing is the Association's appointee to the Board of Directors of Provident 10. He serves on the Corporation's Investment Committee and the Audit and Finance Committee. Ralph Morris is the Association's appointee to the Sponsorship Body. Mr. Laing and Mr. Morris have been appointed for a three- and two-year term, respectively.

Despite continuing challenges for investors in the global economy, the Fund reported a turnaround in 2023 after a tumultuous 2022. The Fund reported a 9.1% return on investments in 2023. The total value of the Fund increased by \$618 million to \$11.5 billion during the year. The funded ratio was 104.4% at year end. Most sectors of the investment portfolios performed well. However, the real estate portfolio remained a concern. Market returns for equities lagged behind benchmarks again in 2023 due to the impact of a small number of tech stocks which dominated markets in 2023 and

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distorted market return ratios. The Fund's success in 2023 can be attributed to the diversification of the current asset mix.

During 2023 the Plan paid \$527 million in pensions and \$87 million in refunds to those opting for commuted value instead of a pension. There were 24,082 pensioners and the average pension was \$ 21,883 in 2023.

2023 was the second year of Provident 10's five-year strategic plan "Now to Next-Our Path to 2026". The plan will build on the momentum of the previous plan. The theme is "Brilliant at the Basics". The Corporation aspires to be an industry leader in pensions and investment services, to be a trusted brand and to be recognized as an employer of choice. The corporation is committed to stable long-term growth in the Fund building value and member security, enabling service excellence through technology and modernization, enhancing transparency and stakeholder engagement, developing talent and a purpose driven culture, and leading with strong governance.

During 2023 final allocations were made to the strategic asset mix. The current asset mix has allowed the Fund to maximize market returns at a reasonable level of risk to archive its long-term goal of providing a lifetime pension for members. There is now greater emphasis on environment, social and governance factors when making investment decisions. Work will commence on updating the strategic asset mix in 2024. Provident 10 launched the new case management system in 2023. The new system has improved service to members and pensioners. A new web site was launched during the year following consultation with member focus groups. Overall member satisfaction level was at 98% during 2023. An IT strategic road map was developed in 2023 to assist in protecting confidential member information and privacy. Enterprise risk management remains a major focus of Board and management.

Many of the global socio-economic headwinds of 2023 continued into 2024. Central banks continued their restrictive interest rate policies. Fears of a recession caused negative pressure on world equity markets. However, the Fund continued to show resilience despite these challenges and has added value during the first half of the year.

Members of the Association can view the Annual Report and Financial Statements for Provident 10 and the Plan on the Corporation's website at "provident10.ca".

GROUP INSURANCE ADVISORY COMMITTEE (Helena Bragg):

The Group Insurance Advisory Committee (GIC) has meetings scheduled the second Wednesday of every month from September to June of each year. All sections that exist within government have a representative on this committee.

These meetings are chaired by Jim Doody, Director, Benefits Administration, and Lisa Woodrow, Manager of Group Insurance. A secretary is always present, so transcripts of the meetings are very detailed. At these meetings, we are provided with information about all aspects of the plan both orally and in printed copy.

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I have found that a great deal of effort goes into the planning of these meetings and the members ask a lot of questions which are always answered fully and without hesitation.

It appears to me that the plan is being handled well by the government. The problem is Canada Life (CL). There have been an enormous number of complaints about the plan coming into our office over the past eighteen months. Clients are telling us that both the level of service and the way in which they are being treated when they call Canada Life is completely unacceptable. Fortunately, this is the last year of the CL contract, and the government is actively looking for a new carrier.

Where possible, we give clients whatever assistance we can when they call our office. However, our members need to know that we have no jurisdiction over the CL program. We have representation on the GIC so that we can keep informed on matters related to the insurance program and bring issues of concern forward.

If a member has a problem, s/he should go directly to Lisa Woodrow. Call her at **709-729-1501** or email her at LisaWoodrow@gov.nl.ca.

COMMUNICATIONS & PUBLIC RELATIONS COMMITTEE (Cliff Reid):

WEBSITE: <https://www.nlpspa.ca>

During the year, from mid-September 2023 to mid-October 2024, to address Strategic Actions SA 3.1: the Committee continued to improve and enhance current communication resources, AND to address SA 3.2 the committee continued to monitor newsfeed lines and major broadcast systems, government generated press releases and other bulletins, messaging from affiliated associations and other stakeholders and communicated articles and/or messages of interest or importance to pensioners or older persons by means of the following communication documents/information notices uploaded to the NLPSPA website.:

- 16 CURRENT NEWS articles
- 18 ADVOCACY documents
- 86 New Events to the CALENDAR
- 3 new RESOURCES with links to docs and video
- 4 new links to LINKS
- 1 document added to NLPSPA Policy: Appointments to Sponsorship Body & Board of Directors, Provident10
- 3 NEWSLETTERS

To address SA 3.3: To increase the readership of the information sourced on the NLPSPA website and Facebook page to achieve greater outreach to the membership, affiliated organizations, and the public), (a) the Committee added the Facebook and Webpage links to all digital correspondence and included the URL to each in all paper mailouts. In addition, each Board Member was requested to add the same to their NLPSPA email. (c)The Committee encouraged current Board Members, NLPSPA Members (via the Newsletter) and all Followers on the Association Facebook page to invite friends to Like/Follow the NLPSPA Facebook page. (d)Sharron has invited the affiliated associations of the Coalition to like/follow the NLPSPA Facebook page and Cliff has attempted to reach each Facebook Administrator to request the same, however, with little success.

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To address SA 3.4: To provide the membership with additional information that highlights wellness, social inclusion, and healthy activity, the Committee has (a) requested articles/links from affiliated and other seniors' organizations on information and organized activities for communication to the NLPSPA membership and published them on the NLPSPA Events Calendar. In addition, an explanation of how to navigate Zoom was published in the Newsletter and a challenge issued for members to engage in their first ZOOM meeting. This was held on February 29; it was hugely successful. The goal being that members could register for the many ZOOM sessions identified on the NLPSPA Events Calendar pertaining to wellness, social inclusion, and healthy activity. Furthermore, the rebranding of all our NLPSPA resources to reflect the changeover from Anthony Insurance to belairdirect, and the addition of their social media sites to the NLPSPA benefits page.

To address SA 3.5: The Committee has enhanced the interconnectivity of the Pensioner Newsletter by linking referenced articles in the newsletter to the published articles on the website for the most recent publications, namely, Volume 22, #30, #31, #32 & #33.

To address SA 3.6: The Committee has highlighted, through its email, Newsletter and Facebook page references to and usage of the NLPSPA Events Calendar as a principal guide to happenings/activities of relevance to the membership.

Specific Actions that are still pending include.

SA 3.3(b) send a monthly email to the membership advising of new uploaded content and the identification of the new monthly articles on the website with links to each of the sections.

SA 3.3 (e) undertake an examination of the liabilities of establishing a member-driven Questions and Answers page on the NLPSPA website.

SA 3.3 (f) add a You Tube Instructional Videos section for seniors to the Resources Page of the NLPSPA website.

SA 3.4 (b) create a Seniors/Pensioners Organization Features Web Page to publish events/testimonials submitted by seniors or pensioners' association.

SA 3.4(c) invite affiliated or other seniors' organizations to submit an organizational profile of their association, their programs, services, and any special or particular social activity.

SA 3.7 In order to increase opportunities for online entertainment or other presentations, NLPSPA will investigate alternate platforms and/or necessary equipment for high quality audio production for live events.

Below are snippets about the usage of the NLPSPA Webpage from Google Analytics.

New Website users: Aug. 2023 to August 2024 NLPSPA Website had 4000 users with 3900 being New Users (or first-time visitors to the web site). The majority of visits each month was to the Events Calendar.

Facebook <https://www.facebook.com/NLpensioners>

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We have made a total of **181** Facebook Post and Shares from May 19, 2023, to August 5, 2024

Likes: Up from 345 in March, 2023 to 397 as of August 8, 2024 a gain of 52

Followers: Up from 441 in March, 2023 to 523 as of August 8, 2024 a gain of 82

- From March 2023 to August 8, 2024, the post included;
 - Events (Entertainment, Training (TKT sessions), CRA information, Seniors Advocate, Seniors NL, CARP and others)
 - Shares of COALITION minutes and Advocacy posts.
 - Reference to Live TV Media articles
 - Government services and policy (Provincial and Federal)
 - others

Newsletters: <https://nlpspa.ca/newsletters>

- Published 3 Newsletters: Winter (Jan) and Spring (May) and Fall (Sept.) 2024

The Communications Committee includes Cliff Reid as Communications Lead; Sharron Callahan, Executive Director; and, Cheryl Myers, Administrative Assistant.

2024 CONVENTION & AGM PLANNING COMMITTEE (Fred Oates/Sharron Callahan):

Cheers to 35 Years! Through the brilliance of our Administrative Assistant Cheryl, the theme for the 2024 Convention was chosen. Thirty-five years ago, NLPSPA (Newfoundland & Labrador Public Sector Pensioners' Association) began its journey to today where the Association has a high public profile, is a credible voice on issues of concern to public sector pensioners and is a strong advocate to ensure that all pensioners can depend on financial security and health and social well-being plans that guarantee a successful retirement.

Knowing that 2024 would be a special celebration year for the Association, planning began very shortly after the conclusion of the 2023 Annual General Meeting. The date and location were quickly set with the two-day event being October 9-10 and location to be the Comfort Hotel, Airport Road in St. John's. While the dates met the timeline obligations of the NLPSPA Constitution, a problem was encountered once the Government of Newfoundland and Labrador entered a transitional housing arrangement with the contracted hotel. Our staff had to scramble very quickly to locate an alternate venue, with success being achieved with a contract at the Capital Hotel on Kenmount Road in St. John's. While it is known that there could be some challenges with parking at this location, delegates are encouraged to plan for drop off and pick-up, as best as possible. This location is accessible and meets all the needed space requirements for a large-scale convention, booth displays, entertainment, catering, and socializing.

From the start of planning, the committee, with the approval of the Board, is offering a cost-efficient event to delegates by keeping the registration fee as low as possible and providing three full meals, entertainment, and meeting materials. Entertainment will be by Fergus O'Byrne and Jim Payne, a musical duo who are well known to our audience for their traditional Newfoundland and Irish repertoire, their storytelling, and their audience engagement.

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The logistics of the location are now well organized, Eastern Audio has been contracted for video and audio support and the agenda is set to manage the business of the AGM. Quite a numbers of booth displays are also confirmed. Several special guests are expected, and the evening of the AGM on October 9 will feature a special 35th anniversary birthday celebration. The 2024 Convention and Annual General Meeting can be anticipated to be a special milestone for the Association as we celebrate the accomplishments of the past year, as well as the history of happenings that have brought NLPSPA to where it is today.

The AGM and Convention Planning Committee is composed of Fred Oates (Board Lead), Sharron Callahan (Executive Director), with support from Cheryl Myers (Administrative Assistant).

GOVERNANCE COMMITTEE (Wayne Noseworthy):

The Governance Committee continues to provide oversight of parliamentary procedures for Board meetings, etiquette, and general governance of the Association, including the drafting and revision of policy documents, as necessary. This committee also provides special guidance to the work of the Executive Director to achieve on her delegated tasks, to support the functioning of the Board, and to meet the actions of the current Strategic Plan.

Following the AGM in October, the Board Profiles for 2023-2024 were updated on the website; the new signing officers for the year were completed at the bank; contact information for the Directors was updated; Committee assignments were made by the President; the Committees' listing was updated, the Board Terms of Office Chart was revised. Orientation sessions for the new/returning Directors were also completed.

The Board Terms of Reference for the Human Resources Committee needed a minor editorial change, and this was completed.

The Board renewed its General and Directors & Officers Liability Insurance policies for this current coverage year.

NLPSPA staff worked with E.C. Boone and delivered two new branding banners for NLPSPA, which will be on display at the 2024 Convention.

Volunteer Week 2024 was acknowledged, NLPSPA was present at the National Day of Mourning Ceremonies at Confederation Building on April 28, and the dedication, contribution, and impeccable work of our Administrative Assistant, Cheryl Myers, was acknowledged on Administrative Professionals Day with flowers and a celebratory luncheon.

This past year was one of stability for the Governance Committee with no major needed actions or constitution or policy amendments, except attention to meeting the first-year targets of the 2024-2028 Strategic Plan.

The Governance Committee includes Wayne Noseworthy (President), Craig Hall (President Elect/Treasurer) and Sharron Callahan (Executive Director).

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SCHOLARSHIP COMMITTEE (Mary Cleary):

The Scholarship Program of the Newfoundland and Labrador Public Sector Pensioners Association (NLPSPA) has become a cornerstone membership program ever since its launch in 2017. The program has the goal of enhancing support to the membership by offering a scholarship for a dependent of a member and a scholarship for a member of the Association. On behalf of the Board and the membership, I would offer to you that this is most assuredly one of the best undertakings for the Association.

To say that the scholarship program has been well received by dependents of the members would be an understatement. Thus far, we have received close to 600 applications in the eight years the scholarship program has been offered. Of these 600 applications, 76 applications were received for the 2024 scholarship program.

This year, the NLPSPA awarded four scholarships: one \$2000.00 scholarship, one \$1500.00 scholarship, one \$1000.00 scholarship and one \$500.00 scholarship. We encourage all members to think about these scholarship opportunities in the coming years and continue to promote them far and wide so more students may avail themselves of these learning experiences.

We continue to see the scholarship program as a way for the NLPSPA to continue to contribute to the future of the families of members of our Association. The applicants for the scholarship program each year confirm that there are a great number of young people who are eagerly wishing to make a future for themselves and in doing so, enhance the future of the communities they choose to live in. The scholarship applicants, through their essays, show insight into the Association and see the contributions of our members as being very valuable to the province as a whole and their own respective communities.

It is the intention of the Board, that as long as our resources continue and are stable, this Program will continue to be offered.

As we await the confirmation of attendance for the upcoming academic year, the scholarship recipients for 2024 will be announced at the Annual General Meeting on October 9, 2024.

The Scholarship Selection Committee for 2024 included Mary Cleary (Lead, Board Director), Helena Bragg (Board Director) and Sharron Callahan (Executive Director).

SENIORS' ADVISORY COMMITTEE, CITY OF ST. JOHN'S (Al Skehen):

Welcome to the 35th AGM Of the NLPSPA. Once again, it is my privilege to submit this report as your representative on the Seniors Advisory Committee (SAC), City of St. John's. I am one of fifteen members on this committee and chaired by our own Sharron Callahan.

Since our last AGM I have attended four official meetings and volunteered at three events.

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The Seniors Advisory Committee provides information and advice to the committee of the whole of City Council on matters related to seniors, and city policies and programs as referred to it by committees of council.

Members of the SAC have been a vital part in the engagement sessions held over the past year by the city. Some of these are:

1. Seniors Day (Oct.5/23)
2. Age Friendly Cities-Voice of Seniors
3. Housing
4. Applause Awards (April 17/24)
5. Party in the Park

Seniors Day: This event took place on Oct. 5, 2023 and was a complete success for all who attended. It took place at the Paul Renolds Community Centre. Approximately 250 people attended. They enjoyed sandwiches, tea or coffee, entertainment by Fergus O’Byrne and were welcomed by Mayor Breen and other dignitaries. Many prizes were given away before the event ended. It is scheduled this year for October 4th and will once again be held at the Paul Reynolds Community Centre.

Age-Friendly Cities-Voice of Seniors: This subject was discussed on several occasions and some of the discussions surrounded transportation for seniors, public washrooms accessible at parks and trail-ways, adequate seating in parks and walkways, and adjustable times for some seniors’ events, (i.e. swimming) at city recreational facilities.

Housing: Affordable Housing was a special open meeting and discussion. Individuals spoke about a strategic review of the subject. Council approved (2018) a ten-year affordable housing strategy. Numerous affordable units have been built since 2018. Housing should not cost more than 30% of a household’s pretax income.

Applause awards: These awards were presented on April 17th, 2024 at the St. John’s Convention Centre. Both Sharron and I attended the event. Approximately seventeen awards were presented for different categories and ended with the senior of the year award to Steven Wolinetz. Sharron and I received recognition as volunteers and received certificates for same.

Party in the Park: This event took place at Bowring Park on July 17/24. It was well attended by some 500 seniors. All enjoyed refreshments, some light exercises and music galore. A number of those attending also danced. Buses from a number of seniors homes brought them there and picked them up at the end. Those present were greeted by Mayor Breen and other dignitaries.

SOCIAL AND TRAINING ACTIVITIES (Sharron Callahan):

NLPSPA is pleased to be able to offer a variety of entertainment events that dissolve the isolation from the COVID pandemic years and to present several webinars and training opportunities on topics of interest to older persons that assist our members to make healthy and meaningful choices in their retirement years.

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During the year since the last Annual General Meeting, NLPSPA gave concentrated attention to enhance the digital literacy skills of the membership. Many thanks are extended to the enthusiastic, keen, and highly knowledgeable staff of techKNOWtutors, Community Sector Council NL, who together with our own Cliff Reid, Fred Oates, and Craig Hall were successful in offering day-long training sessions in Reidville, Corner Brook, Stephenville, Gander, and Marystown during February and March. In addition, online and in-person training was provided back in December, January, and February, and again for five additional weeks, once a week from May 16-June 13, 2024. In addition, Executive Director, Sharron Callahan, presented to the audience attending Tech Talks Day on March 21. This relationship between NLPSPA and TKT has been so successful that additional workshops will be considered and organized for the upcoming year.

Members of the Association had the opportunity during the past year to participate in educational sessions offered on topics of interest. On October 17, we offered “Winter is Coming! Are You Ready?” with Al Antle, from the Credit Counselling Service of Newfoundland and Labrador. On November 21, in partnership with Provident10, we sponsored “Estate Planning” with Sara Hawkins from Public Legal Information, and on November 27, we sponsored through CRA, “Income Tax, Benefits & Credits”. The ever-popular Cloudberry Choir presented two wonderful musical events on December 7 and again on May 28. NLPSPA members enjoyed a St. Patrick’s Day concert by Fergus O’Byrne on March 14, sponsored by CARP NL. Unfortunately, a planned event by the Filliday Quartet did not happen due to audio transmission difficulties.

The Association was also pleased to share through social media many learning opportunities sponsored by other community agencies that would be of benefit to NLPSPA members.

Other events of note throughout the year were the International Women’s Day luncheon on April 5, attended by Directors Mary Cleary and Helena Bragg and Executive Director Sharron Callahan; and the St. John’s Applause Awards on April 17, attended by Director Al Skehen and Executive Director Sharron Callahan.

Unfortunately, the biggest and most popular event of the year, the Association’s Christmas Dinner and Dance which was to be held on January 5, 2024, had to be cancelled due to severe winter weather and heavy snowfall. Hopefully, there will be no interruption this year as reservations have already been made for the 2024-25 Christmas season to hold the dinner and dance event on January 3, 2025. Mark your calendars now as this event sells out very quickly!

CONCLUSION:

As I complete my final year as President, I would like to express my appreciation to all those who have helped, in any way, to make my Presidency a rewarding and successful journey.

To our Board members, I say “Thank You” for your contributions and commitment to the acceptance of change and renewal within our Association.

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To Cheryl, our Administrative Assistant at the Office, our Bookkeepers/Accountants, Liz and Joan, and to our Committee Leads for accepting the changes and for all the help and assistance you gave along the way, I offer a genuine “Thank You”.

To our Executive and Governance Committee Members, I extend a deep appreciation for the added responsibilities you willingly accepted in guiding the organization into regular quarterly Board meetings,

I give special mention and extend my deepest personal commendation to Executive Director, Sharron Callahan. Her work ethic, knowledge and dedication to this Association is beyond measure. We are so fortunate that Sharron accepted the role of Executive Director on a permanent basis in October 2022. Sharron’s background knowledge, history, passion for and commitment to NLPSPA have been invaluable in allowing us to move forward into this new era.

I welcome Craig into his new role as President. Having worked closely with him, I have the utmost confidence that Craig and his new leadership team will continue to accomplish great things for our Association. It will be a pleasure to serve with him as Past President in the year ahead.

On a personal note, I must acknowledge the support and encouragement that my wife Anita has given me during these challenging and time-consuming two years. Notwithstanding the years of involvement that we both have had in our professional lives and being intimately aware of the time and energy required to meet ongoing responsibilities, she still encouraged and stood by me as I carried on with my role as your President. Thank you, Anita.

And finally, to the membership of NLPSPA, I trust we have fulfilled all your expectations for the leadership of this Association. Your leadership team members strive to meet your needs and to address your concerns to the best of our abilities. I sincerely hope that we have fulfilled your expectations as you read through all the summaries contained within this Annual Report.

Respectfully submitted,

Wayne Noseworthy

Wayne Noseworthy
President

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NOMINATIONS/AWARDS COMMITTEE (Al Skehen) REPORT TO THE ANNUAL GENERAL MEETING

It is once again my pleasure to welcome all of you to the Annual General Meeting of the Newfoundland and Labrador Public Sector Pensioners Association, (NLPSPA).

The objectives of the Nominations/Awards Committee are threefold:

- to ensure a slate of nominees is presented for election at the AGM,
- to recruit and maintain a pool of qualified and interested candidates for membership on various board committees, and
- to facilitate recognition of individuals who have made significant contributions to the well-being of public sector pensioners.

At this time, I offer a sincere thank you to those Directors who are completing their term at this AGM or who have chosen not to seek re-election.

- DOUGLAS LAING (completion of term)
- RALPH MORRIS (completion of term)
- AL SKEHEN (completion of term)
- WAYNE RUTH (not seeking re-election)

At the time of writing of this report there are five vacancies to be filled to achieve a full complement of Board Directors.

The names, with bios, of those presenting themselves for election, in alphabetical order are:

E. Madge Applin: Madge was an R.N. for some 48 years, working in home care, education, administration, leadership and as a consultant. She volunteered in Long Term Care, advocacy for Health Care etc., Madge brings a long list of skills to the board, including leadership, advocacy, planning, teaching and coaching.

Ann-Marie Cleary: Ann-Marie was an NLPSPA board member for six years. She served as V.P. and on countless committees (AGM and Convention planning, scholarship program, and Seniors Coalition to name a few). She is a member of the Retired Teachers Association. Ann-Marie has a lengthy background in education and as a Principal and Assistant Principal. She has a master's degree in education. She was involved in the NLTA at all levels.

Maureen McCarthy: Maureen has a long record of service with the provincial government, having been the Director of Pension Administration with the Department of Finance for 20 years until her retirement in June 2017. As the Director, she oversaw the administration of 5 defined benefit pension plans sponsored by the Government of NL, including benefits administration and the investment of the pension fund assets. She also participated in discussions with the various unions leading to the establishment of Jointly Trusteed pension arrangements for both the PSPP and the TPP. She was a board member of the Credit Union Deposit Guarantee Corporation from 2002 until 2022 and is

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currently the Chair and Secretary of the Committee responsible for the administration of St. John's Shipping Association/Longshoremen's Protective Union (Local 1953) pension plan. She is a retired member of the CPA-CMA Association. Maureen is currently working as a volunteer with the St. Vincent de Paul Society Food Bank located in Mount Pearl. She will bring a wealth of knowledge of pensions and pension investments; regulatory provincial and federal regulations surrounding pensions and would be a strong advocate for public sector pensioners.

Wayne Noseworthy: Wayne is the present President of NLPSPA and has served as Board Director, and on several committees. He has been President of the NLTA, Executive Director of NLTA, Executive Director of NSTU. Wayne brings managerial and organizational skills and knowledge of constitutional and electoral processes to the Board. He has also held different Director of Human Resources positions.

Directors remaining on the Board are Helena Bragg, Mary Cleary, Craig Hall, Tony Kelly, Brian Miller, Fred Oates, and Clifford Reid.

Any member wishing to run for election from the floor during the AGM will be given an opportunity to do so.

Member(s) will be recognized for their contribution to the association at the AGM as well.

Our appreciation is extended to all who have shown an interest in submitting their names for nomination as a Board Director with the NLPSPA.

During the past year the Nominations/Awards committee members were AL Skehen (Chair), Wayne Noseworthy, (President) and Sharron Callahan, (E.D.). Many thanks to Wayne and Sharron for always being available.

Submitted by,

Al Skehen

Chair, Nominations Committee

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Proposed Constitution Amendment, Article X111, s 1(e)

Reason for Amendment: Our auditing firm, Noseworthy Chapman, has advised that audit standards have become increasingly stringent each year, presenting challenges in conducting audits for smaller associations due to the lack of segregation of duties. As a result, significantly more testing is required each year to ensure compliance with these evolving standards, resulting in delayed audits and increased costs to the customer.

On August 21, the President, Treasurer, and Executive Director met with the auditor to explore the benefits of converting our audit process to a review engagement process, while still maintaining the high established standards for financial accountability that NLPSPA has with the membership. As a result of this meeting, it has been confirmed that the less strenuous process of a review engagement would be suitable for NLPSPA. Through this less arduous process, the auditor would provide limited assurance about whether material changes are needed to the financial statements. The CPA would make inquiries and perform analytical procedures designed to identify any unusual items that might need further detailed review.

Given the recent changes in the accounting industry and the more stringent procedures for larger corporations, the changeover to this review engagement process for smaller not-for-profits (such as NLPSPA) is being recommended, provided our constitution would allow such.

A review of the wording in our constitution requires that an amendment is needed, as an audit is different in the application of standards and process from a review engagement.

| Current Wording | Proposed Amendment |
|---|---|
| Article XIII, 1(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 | Article XIII, 1(e): Appoint a qualified auditor who shall conduct a review engagement of all the books and accounts of the Association and render a report to the Board. |

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Appendices:

1. Appendix A – Constitution

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Newfoundland & Labrador Public Sector Pensioners' Association Constitution - 2022

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, or in receipt of a pension from the

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- Government Money Purchase Pension Plan, 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) Honorary 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;
 - (iv) Reciprocal Members are those persons who are in receipt of a pension from a pension plan that has a reciprocal agreement with the Public Service Pension Plan of the Government of Newfoundland and Labrador and who have completed and signed the Association's application for membership and paid the prescribed membership dues;
 - (v) Non-voting dues paying members (Affiliate and Reciprocal) shall have voice at all meetings of the Association; and
 - (vi) Such other classification of Members that the Board may deem desirable.
2. 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.
3. 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 the Annual General Meeting, shall be the legitimate source of all authority in the Association.
- 2. When the Association is not in the Annual General Meeting, the Board of Directors shall be the governing body of the Association.
- 3. The Board of Directors shall exercise supervision over all matters which may affect the interests of the Association, and endeavor to further any action decided upon by the Association in Annual General Meeting, or such other action as the Board of Directors may deem advisable which is not in conflict with this Constitution.

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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 either be circulated to the membership thirty (30) days prior to the Annual General Meeting via the Association's Newsletter and website or may be in written form and presented at the Annual General Meeting.
8. Voting Members of the Association may also bring matters before the Annual General Meeting for consideration 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, or resolutions shall be in written form and presented at the Annual General Meeting.
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.

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6. The Board of Directors shall, at its first meeting following the Annual General Meeting, elect from their number:
 - a) A President for a two (2) year term, and the President shall not be eligible for re-election for a second consecutive term;
 - b) In the first year of the President's term, a Vice President for a one (1) year term;
 - c) In the second year of the President's two (2) year term, a President Elect, for a one (1) year term, who shall be confirmed as President, for a two (2) year term, upon the completion of the outgoing President's term;
 - d) There shall be no Vice President during the one (1) year term of the President Elect;
 - e) A Secretary and a Treasurer, for one (1) year terms, and shall be eligible for re-election for further one (1) year terms, until completion of their terms on the Board.
7. If, between Annual General Meetings, the office of President becomes vacant during the first year of the President's two (2) year term, the Vice-President shall automatically become President. During the second year of the President's two (2) year term, the President Elect shall automatically become President.
8. 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 year 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.
9. The immediate Past President shall be eligible to serve as a member of the Executive Committee for a period of one (1) year only.
10. The President or, in his/her absence, the Vice-President or President Elect 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.
11. The President or designate shall be the official spokesperson for the Association in communication with the media.
12. 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.
13. **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.
14. **The Vice-President** shall assist the President in his/her duties and, in the absence of the President, function in that capacity.
15. **The President Elect** shall assist the President in his/her duties and in the absence of the President, function in that capacity. Upon completion of the President's two (2) year term, the President Elect shall be confirmed as President for a two (2) year term.

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10. The Chairperson for the Annual General Meeting shall only be entitled to debate on an issue under discussion by relinquishing the Chair to another 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. Thirty (30) Voting Members, including the Members of the Board of Directors, shall constitute a quorum for a Special Meeting of the Association.
3. 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 9 (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. Where the appointed NLPSPA members to the Public Service Pension Plan Corporation and its various sub-committees are not current elected members of the Board of Directors, they shall become special advisers to the Board, with voice and no vote.
4. 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.
5. The first meeting of the newly elected Board of Directors shall be convened within ten (10) days following the Annual General Meeting by the serving or outgoing President or, in his/her absence, by the most senior officer of the previous Board.

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16. **The Secretary** is responsible for ensuring the accurate recording and maintenance of 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.
17. **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.
18. The Board has the power to make by-laws, subject to ratification by the Annual General Meeting.
19. Board Directors shall abide by all clauses of the NLPSPA Constitution, any established bylaws and policies, including the Code of Conduct, Oath of Confidentiality, and Conflict of Interest Policy.
20. Should a member of the Board of Directors fail to perform any of the duties assigned or is found in violation of any established acts, bylaws or policies, the Board of Directors shall have the authority to impose such penalty, including dismissal from position, as appropriate to the circumstance.
21. A Board Director may be removed from office before the expiration of term by a two-thirds majority vote of the Board of Directors present at a Special Meeting of the Board of Directors duly convened for that purpose. A meeting for this purpose may be called only with the knowledge of the Director concerned.
22. 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.
23. Section 19 of this Article notwithstanding, if the President's tenure as a Member of the Board of Directors expires before the completion of his/her two (2) year term as President, his/her tenure on the Board of Directors shall be extended for the duration of his/her term as President and for a further year to serve as Past President. In which case, the President, on completion of such extension shall not be eligible for re-election to the Board of Directors for at least one (1) year.
24. 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.

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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 Members of the Board of Directors, one of whom shall be the President, the Vice-President or the President Elect 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 or President Elect, Secretary, 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, Vice-President or President Elect, 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 Governance 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.

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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 expenses, 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;

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- (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 as signing officers, in addition to the Executive Director.
 - (h) ensure that all cheques drawn on the Association's account bear the signature of at least two persons authorized as signing officers.
 - (i) establish policies for the responsible management of all monies and other assets of the Association;
 - (j) ensure that the budgeting and expenditure of all funds are consistent with the objectives of the Association and are in accordance with generally accepted accounting practices and principals.
 - (k) ensure the preparation and approval of the annual budget.
 - (l) 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

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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.

Article XVI - Electronic Meetings

1. If the two-thirds majority of directors and/or members of the Corporation present at or participating in a meeting of the directors, a meeting of the members or in an Annual General Meeting, as the case may be, consent, a meeting of the directors, a meeting of the members or an Annual General Meeting may be held (provided quorum is established with those participating) by means of such electronic communication facilities, including without limitation teleconference and video conference facilities, as permits all persons participating in the meeting to communicate with each other simultaneously and instantaneously, and a person participating in such a meeting by such means is deemed to be present at that meeting and deemed to have consented to the holding of that meeting by said electronic means.
2. In the event a director or member is present at a meeting by means of electronic communication, and where the Constitution requires voting by show of hands, such person may vote by verbal communication.

Approved by: AGM Membership, October 4, 2013

Amended by: AGM Membership, October 24, 2017 (Addition of Special Advisers, Article VII, Section 3)

Corrected by Board of Directors: May 31, 2019 (Numbering and Font Errors)

Amended by: AGM Membership, November 5, 2019

Amended by: AGM Membership, October 15, 2020 (Electronic Meetings)

Amended by: AGM Membership, October 14, 2021 (Board Director Accountability, insertion of Section 19, 20, and 21 to Article VII and section renumbering)

Amended by: AGM Membership, October 12, 2022 (Rename Constitution Committee as Governance Committee, Article X; include Executive Director as a singing officer for Association, Article XIII)