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In Memoriam of all Deceased Members
2010-2011.

Robert Alsop
Keith Ambler
Roy Andrews
Barbara Anstey
Lugora Ash
Elizabeth Avery
Deborah Baker
Melvin Ball
John Beales
Vernon Blake
Ralph Blundell
Frederick Blundon
Rosa Bowering
William Boyce
Mildred Brown
Joseph Browne
Frances Burke
Ethel Butler
Randell Caines
John Carew
Dorothy Chafe
Randolph Clarke
Harold Cocoran

Eliza Colbourne
Roger Colbourne
Mary Coleman
Margaret Collins
John Compagnon
Sam Cooper
Gerald Crewe
Ford Crewe
John Critch
Bridgette Davis
Malcolm Dawe
Everett Day
Harvey Dewey
Gary Duggan
Alice Eddy
Marjorie Faulkner
Leo Foley
Elias Ford
Madeline Freake
Gerard Gamberg
Linda Garrett
Gregory Gaudon
Mary Gear

Joseph George
Fraser Gillingham
John Gillis
Louis Green
Roy Greening
Doris Griffin
Cyril Groves
Dorothy Hallerhan
Gerald Hancock
Douglas Hayley
Douglas Heath
Phillip Heffernan
Jean Hibbs
Winnie Hicks
John Higgins
Daisy Hiscock
Riley Hoddinott
Muriel Honnor
Expedite Howard
Anthony Peter Hughes
Kieran Hynes
Sarah Ittalak
Margaret Ivany

Minnie Jackman
Dorothy Jones
Issac Keats
Hiram Keeping
Sylvia Kelsey
George Kennedy
Mary Kent
Ruth Kielley
Mary Theresa Knight
William Knight
Mildred Langdon
Margaret Leonard
James Letto
Jean Lewis
John Luedee
Howard Lundrigan
Robert MacGillivary
Kidap Madhavankutty
John Martin
Rita Mason
Bryon Matthews
Robert Mercer
Alphonsus Molloy
Jessie Morey
Wilson Moulard
Peter Murphy
William Murphy
John Murphy
Edward Murray
Sylvia Myler

Patricia Myrden
Eric Neil
Calvin Nippard
Mary Noonan
Doris Noseworthy
Leonce O'Brien
Isabella Organ
Emily Osmond
Chelsey Pardy
Gladys Payne
Richard Payne
Alexander Peddle
William Peddle
William Perry
Hilda Pilgram
Winston Poole
Laura Power
Cyril Quinton
William Randell
Mary Robertson
Mary Jo Roche
Andrew Rose
Leonard Rossiter
Margaret Rowe
Mary Rowe
Eileen Sametz
Keith Samuelson
Harry Seaward
Olive Simmons
Richard Simms

Elaine Skinner
Florence Smith
Helen Smith
James Smith
Rose Lee Snelgrove
Redgeway Snook
Patrick Snow
Mary Stack
Esau Stagg
Irene Tobin
Ann Tough
Gilbert Trickett
Yvonne Tucker
Stan Tulk
Mary Turner
Ira Watton
David Wellman
Gertude Wells
Felix Whalen
Eliza Whalen
Richard Wheaton
Clarence Wheeler
Leo White
AngelaWhite
Hettle Willis
John Windsor
Ivy Winsor
Marbrey Winsor
William Yetman
Jeffery Young

**Words are few, thoughts are deep
Memories of you we will always keep**

**NLPSPA: 21ST ANNUAL GENERAL MEETING – ANNUAL REPORT
BACKGROUND ITEMS**

BACKGROUND ITEMS:

- 1. VISION, MISSION, AND STRATEGIC DIRECTIONS**
- 2. BOARD OF DIRECTORS AND COMMITTEES**
- 3. RULES OF ORDER**
- 4. AGENDA**
- 5. MINUTES OF 2009 ANNUAL GENERAL MEETING**

VISION

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

MISSION

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

STRATEGIC DIRECTIONS

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

**NLPSPA: 21ST ANNUAL GENERAL MEETING – ANNUAL REPORT
BACKGROUND ITEMS**

BOARD OF DIRECTORS: 2010/2011

Executive:	Sharron Callahan	President
	Robert Langdon	Past President
	Bernard Cook	Vice-President
	Tony Patey	Treasurer
	Ann Bell	Secretary
Directors:	Rick Bouzan	Eric Salter
	Tom Mills	Bill Shallow
	Freeman Pope	Ralph Morris (Appointed Jan 27, 2011)
	Dorothy Robbins	Wesley Roberts (Western Branch)
	Pat Roberts (Resigned Jan 1, 2011)	

NOMINATIONS/AWARDS COMMITTEE

Tom Cooper, Chair	Sharron Callahan
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OPERATING COMMITTEE

Bill Shallow, Chair	Frank Day
Freeman Pope	Doreen Noseworthy
Ralph Morris	Rick Bouzan
Bernard Cook	Don Blackmore

FINANCE COMMITTEE

Tony Patey, Chair
Doug Heffernan
Ann Bell
Bernard Cook

CONVENTION PLANNING

Sharron Callahan, Chair	Tom Mills
Phyllis Feltham	Eileen Hatch
Blandina Snow	Neil Hamilton
Barbara Barclay	Bernard Cook
Berkley Reynolds	Ralph Morris
Ethel Dempsey	

HEALTH COMMITTEE

Tom Mills, Chair
Wes Roberts
Eric Salter
John Downton

AGM PLANNING COMMITTEE

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

PENSION ACTION ADVISORY

Bernard Cook, Chair	Eric Salter
Rick Bouzan	Freeman Pope
Sharron Callahan	Bill Shallow
Wes Roberts	

PENSION INVESTMENT COM. REPR.

Eric Salter

HEALTH INSURANCE COM. REPR.

John Downton

STAFF:

Jerry Vink	Executive Director
MaryAnn Chafe	Office Clerk

**NLPSPA: 21ST ANNUAL GENERAL MEETING – ANNUAL REPORT
BACKGROUND ITEMS**

RULES OF ORDER

1. The meeting shall be called to order at 7:00pm, on Sunday, 18 September 2011.
2. Members wishing to speak, after recognition by the Chair, shall state their full names.
3. If two or more members rise to speak at the same time, the Chair shall decide who is entitled to the floor.
4. Speeches, including the moving of motions, shall be limited to three minutes.
5. No Member shall speak more than once on a question until all who wish to speak have had an opportunity to do so.
6. Any Member, for information purposes, may request that the motion under discussion be re-read, except when another member is speaking.
7. If a Member, while speaking, is called to order, the Member, at the request of the Chair, shall be seated until the question of order has been decided.
8. Any Member, who, upon direction by the Chair, refuses to be seated, shall be subject to suspension for the remainder of the meeting.
9. Any motion moved and seconded becomes the property of the Association and may only be withdrawn with the consent of the assembled members.
10. Questions shall normally be decided by a show of hands, except where the count is in doubt, in which case a roll-call may be ordered.
11. When a roll-call has been ordered, no adjournment shall take place until the results have been announced.
12. A motion to reconsider shall not be entertained unless by a Member who voted with a majority, and the motion received a majority vote.
13. The Chair shall only be entitled to debate on a subject under discussion after the relinquishing the Chair to the Vice-Chair.
14. When provision is not made in these RULES OF ORDER and the issue is not in conflict with the Constitution, Roberts Rules of Order shall apply.
15. These RULES OF ORDER shall govern the conduct of the Association's meeting after the approval by the assembled members at the beginning of the meeting.

**NLPSPA: 21ST ANNUAL GENERAL MEETING – ANNUAL REPORT
BACKGROUND ITEMS**

**AGENDA:
21ST ANNUAL GENERAL MEETING,
SEPTEMBER 18, 2011**

1. Call to Order/Welcome
2. Rules of Order for Meeting
3. Adoption of Agenda for 2011 Meeting
4. Minute of Silence for Deceased Members
5. Introduction of 2010 – 2011 Board Members
6. Adoption of Minutes of 2010 AGM
7. Nominations Committee Report – Tom Cooper
8. Financial Reports
 - Treasurer's/Finance Committee Report – Anthony Patey
 - Presentation of 2010 Audited Financial Statements – Anthony Patey
 - Appointment of 2011 Auditor – Anthony Patey
9. Presentations
 - Presentation & Adoption of Annual Report - President Sharron Callahan
 - Government Health Benefits Committee (John Downton)
 - Government Pension Investment Committee (Eric Salter)
10. Economic Evaluation of the Pooled Pension Fund – Anthony Patey
11. Resolutions
12. Election Results
13. Other Business
14. Announcements
15. Adjournment

**NLPSPA: 21ST ANNUAL GENERAL MEETING – ANNUAL REPORT
BACKGROUND ITEMS**

**NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION,
20TH ANNUAL GENERAL MEETING
SEPTEMBER 12, 2010
7:00 P.M.
HOLIDAY INN, ST. JOHN'S**

1. Call to Order:

R. Langdon called the meeting to order at 7:10 PM. He welcomed all those present and drew their attention to the 20th Annual General Meeting Report.

2. Moment of Silence for Deceased Members

Members held a minute of silence in recognition of deceased members.

3. Approval of Rules of Order for Meeting:

Motion: To use the Rules of Order, provided in the Annual Report, for the meeting. (D. Robbins/T. Mills) – **Carried**

4. Agenda For 2010 Meeting

Motion: Move to accept Agenda as presented (N. White/G. Fitzpatrick) – **Carried**

5. Introduction of 2009-2010 Board Members

R. Langdon introduced all Board Members.

6. Adoption of 2009 Minutes

Item 8 of the 2009 Minutes should be amended by adding “Carried” and therefore should read:

Motion: To amend the 2008 AGM Minutes with the alteration to #20. (S. Callahan/J. Downton) – **Carried**

Item 8 of the 2009 Minutes should be further amended by adding “amended” before 2008 AGM Minutes and therefore should read

Motion: To move the adoption of the amended 2008 AGM Minutes. (S. Callahan/J. Downton) – **Carried**

Motion: To move the adoption of the 2009 AGM Minutes with the corrections to item 8. (S. Callahan/ A. Bell) – **Carried**

**NLPSPA: 21ST ANNUAL GENERAL MEETING – ANNUAL REPORT
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7. Nominations Committee Report:

B. Cook informed the membership that there were no vacancies at present on the Board. Therefore there will be no Nominations Committee Report nor will there be elections.

8. Treasurer's Report – Anthony Patey:

A. Treasurer's/Finance Committee Report:

The members were informed that the Association is in good financial standings. The surplus in the budget is due mainly to the fact that the Executive Director only being there for half the year and therefore the salary and related budget items were lower than anticipated.

Motion: To accept the Treasurer's/Finance Committee Report as presented. (T. Patey/R. Morris) – **Carried**

B. 2008 Audited Financial Statements:

The membership was informed of the revenue and expenditures. There was a brief discussion in regards to the differences in budgeted items and actual expenditures. The difference in professional fees was due to having to use a Placement Agency to help facilitate the transition from a single person in the office to having an Executive director and office staff.

There was an Overview given for the New Horizons Project and the allocations from that project's income towards expenses as explained in note 4 of the Audited Financial Statement.

Motion: To accept the Audited Financial Report as presented. (T. Patey/N. White) – **Carried**

C. Appointment of 2009 Auditor:

Motion: To appoint the audit firm, Gerald Murphy, as the Auditor for the Fiscal Year of 2010. (T. Patey/F. Day) – **Carried**

D. Membership Fee Increase

Membership fees are the backbone to the Association. There has not been an increase in dues since 1991. At present the membership fees are not covering the operating expenses of the Association and we are dependant on sponsorship money to keep going. The inflation rate over the past number of years has risen by 40%. There is a full support of the Board for partners but the Association needs to be self reliant. Therefore it is the Board's intention to ask the membership for a fee increase.

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The feedback from the membership was mainly positive. There was a feeling that the fee should have been increased gradually over the past few years. This increase will help benefit the membership by allowing the Association to be more active. There were some negative feelings as well. A member expressed the opinion that if members are with more than one organization then they may choose to leave this Association.

Motion – That the annual membership fee for the Newfoundland and Labrador Public Sector Pensioners’ Association be changed from \$0.50 per pay period to \$1.00 per pay period effective immediately. (T. Patey/ J. Downton) – **Carried**

9. Presentation and Adoption of Annual Report:

R. Langdon informed the membership that the President’s Report highlights this year’s events (Full report available in Annual Report). The membership was informed that the full report entitled Association’s Evaluation Report, which lists all activities and is tied to the Strategic Report, was in the annual report as an appendix. The reports from the Government Pension Investment Committee and the Government Health Benefits Committee will be tabled separately.

Motion: To adopt the Annual Report. (R. Langdon/B. Corbett) – **Carried**

i. Government Health Benefits Committee Report

J. Downton addressed the meeting. There was a brief discussion about the committee. The changes in coverage and in costs were discussed. The membership was informed that the administrative costs have been reduced and that the carrier (Desjardin) have credited the fund 1.6 million dollars as a repayment for some claims. The policy, presently, covers some items that are covered though general coverage. The committee is working on getting this removed so as to reduce the costs of the premiums. The fact that the pensioners are included in this policy was addressed as well. This is not standard for other groups. The issue of paid up life insurance was brought up. There are some differences in this amount. The membership was told this was due to the time of purchase by the government. The committee is working on addressing this item.

The terms of employment are the key area where this needs to be addressed. There has been a comparison done between the previous carrier and the current one. The previous carrier was not prepared to make some changes. (Full Report available in Annual Report)

Motion – To adopt the Government Health Benefits Report as presented. (J. Downton/E. Salter) – **Carried**

**NLPSPA: 21ST ANNUAL GENERAL MEETING – ANNUAL REPORT
BACKGROUND ITEMS**

ii. Government Pension Investment Committee Report

E. Salter addressed the meeting. The membership was told that this Association is the only one to sit on both advisory boards for government. The cost of administrating the fund was discussed. The administration costs are 15 million dollars a year. Of that figure 12.5 Million is for management of the fund, paid to private companies. The remainder is for the running of the pension division in Government. The government seem to be looking into changing this so as to have the management of the fund done internally. The membership felt that this was a high cost. Members wanted to know how the fees to CIBC Mellon were spent, were they covering large bonuses to executives.

The fund was hit hard by the recession. It has gone from a high of 7.5 billion dollars to a low of 5.1 billion dollars. The fund is increasing, as of December 2009 it was up to 5.9 billion.

The issue of indexing needs to be addressed by current workers before it is going to be corrected. (Full Report available in the Annual Report)

Motion – To adopt the Government Pension Investment Report as presented. (E. Salter/ R. Bouzan) – **Carried**

10. Organizational Task Force Report:

There was a brief overview given of the process taken to conduct this review. There was a strong confirmation that the members support all the work being done by the Association. The key findings are in the report. Communications need to be strengthened and enhanced. (For more details see Organizational review document in the Annual Report)

Motion – That the actions contained in the 2010 Organizational Review Report be accepted and acted on. (S. Callahan/ T. Mills) – **Carried**

11. Amendments to the Constitution:

B. Shallow informed the membership that there were no amendments proposed for the following sections of the Constitution:

ARTICLE I – no change
ARTICLE II – no change
ARTICLE III – no change
ARTICLE IV – no change

**NLPSPA: 21ST ANNUAL GENERAL MEETING – ANNUAL REPORT
BACKGROUND ITEMS**

He moved the following amendments:

ARTICLE V, Annual General Meeting

It is proposed to change section 8 to

Voting Members of the Association... (Delete “resolutions may be submitted from the floor” and replace by “or resolutions shall be in written form and distributed at the beginning of the Annual General Meeting.”)

Motion: That section 8 be accepted as presented. (D. Wood/ R. Morris) - **Carried**

ARTICLE VI – no changes

ARTICLE VII, Board of Directors

It is proposed to change section 4 to

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.

Motion: That section 4 is accepted as presented. (F. Pope/J. Downton) – **Carried**

It is proposed to change section 5 to

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 two year term, a Vice President for a one (1) year term;
- (c) In the second year of the President’s 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, who shall be eligible for re-election for further one (1) year terms, until completion of their term(s) on the Board.

Motion: That section 5 is accepted as presented. (J. Cahill/T. Mills) – **Carried**

**NLPSPA: 21ST ANNUAL GENERAL MEETING – ANNUAL REPORT
BACKGROUND ITEMS**

It is proposed to change section 6 to

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 year term, the President Elect shall automatically become President.

Motion: That section 6 is accepted as presented. (J. Downton/G. Fitzpatrick) – **Carried**

It is proposed to change Section 8 to

The immediate Past President shall be eligible to serve as a member of the Executive Committee for a period of one (1) year only.

Motion: That section 8 is accepted as presented. (R. Bouzan/F. Pope) – **Carried**

It is proposed to change section 9 to

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.

Motion: That section 9 is accepted as presented. (J. Downton/G. Fitzpatrick) – **Carried**

It is proposed to change section 13 to

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.

Motion: That section 13 is accepted as presented. (J. Downton/R. Bouzan) – **Carried**

It is proposed to change section 14 to

The Secretary is responsible for ensuring the accurate recording and maintenance of the Minutes of the Annual General Meeting... (remainder unchanged)

Motion: That section 14 is accepted as presented. (M. Ennis/T. Mills) – **Carried**

It is proposed to change section 18 to

Section 16 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.

**NLPSPA: 21ST ANNUAL GENERAL MEETING – ANNUAL REPORT
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Motion: That section 18 is accepted as presented. (J. Downton/R. Bouzan) – **Carried**

It is proposed that section 20 to

The Board of Directors may engage, with remuneration, the services of an Executive Director as the senior employee of the Association, accountable to the Board of Directors through the President. The Executive Director shall participate in meetings and proceedings of the Board of Directors and the Executive Committee (with voice but no vote), except in such meetings or proceedings that the Board designates otherwise. The Executive Director shall be an “ex officio” member of all Board Committees (with voice but no vote).

Motion: That section 20 is accepted as presented. (F. Pope/Norm White) – **Carried**

ARTICLE VIII – Meetings of the Board of Directors

It is proposed to change section 5 to

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.

Motion: That section 5 is accepted as presented. (H. Lawlor/E. Salter) – **Carried**

ARTICLE IX: Executive Committee

It is proposed to change section 1 to

There shall be an Executive Committee consisting of the President, Vice President or President Elect, Secretary, Treasurer and immediate Past President. The Executive Director shall be an “ex officio” member of the Executive Committee (with voice but no vote).

Motion: That section 1 is accepted as presented. (D. Wood/G. Fitzpatrick) – **Carried**

It is proposed to change section 3 to

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.

Motion: That section 1 is accepted as presented. (G. Fitzpatrick/T. Mills) – **Carried**

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

**NLPSPA: 21ST ANNUAL GENERAL MEETING – ANNUAL REPORT
BACKGROUND ITEMS**

ARTICLE X – no changes

ARTICLE XI – no changes

ARTICLE XII – no changes

ARTICLE XIII – no changes

ARTICLE XIV – no changes

ARTICLE XV – no changes

12. Resolutions

There were no resolutions at this meeting.

13. Other Issues:

No other issues were raised.

14. Announcements:

There were no announcements related to AGM matters. Rather, members were reminded of the time that the Convention would start and housekeeping items related to that event

15. Adjournment:

The Annual General Meeting was adjourned at 9:45PM

Submitted by Bernard Cook, Secretary, Board of Directors.

**NLPSPA: 21ST ANNUAL GENERAL MEETING – ANNUAL REPORT
FINANCIAL REPORTS**

FINANCIAL REPORTS:

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

**NLPSPA: 21ST ANNUAL GENERAL MEETING – ANNUAL REPORT
FINANCIAL REPORTS**

FINANCIAL REPORTS TO BE PRESENTED AT THE ANNUAL GENERAL MEETING

PRESENTATIONS AND ADOPTION OF ANNUAL REPORT:

- 1. PRESIDENT’S REPORT**
- 2. GROUP INSURANCE REPRESENTATIVE’S REPORT**
- 3. PENSION INVESTMENT REPRESENTATIVE’S REPORT**
- 4. NOMINATION COMMITTEE REPORT**

2011 PRESIDENT’S ANNUAL REPORT.

The past twelve months have been a time of intense activity for your Association. As it became abundantly clear in the weeks leading up to the 2010 Convention that Government had become intransigent to remediation of our long-standing pension issues, your Association and our affiliated partners in the Pensioners’ Coalition repositioned our approach to one of a public awareness campaign to exert external pressure for redress. The membership at the 2010 Convention gave overwhelming support to this approach, with the additional corollary that we also include a series of public meetings in numerous locations across the Province. This plan, which included research, public education, mobilization of members, communications strategies, and public meetings made for a very busy year. One undertaking of significant importance for the Board and our membership is an actuarial study, within defined parameters, of the Pooled Pension Fund. The findings of this Study will be addressed by the Association’s Treasurer as a separate agenda item at the Annual General Meeting. In addition, the Board of Directors continued its usual mandate of accountability for the Association, membership growth, financial sustainability, advocacy, Board growth and development, and the usual business of operational management. For the details of all of last year’s activities to support this mandate and ongoing work, I refer you to the *Association’s Evaluation Report* contained in the AGM Annual Report Appendices.

At this time, I offer a sincere thank you to the members of the Board and our Committees, including the member association representatives of the Pensioners’ Coalition, for all your hard work, commitment, and dedication during the past year. Much has been done, more is ongoing, and still more needs to happen. We are at a crucial juncture in our work.

At this time, I will highlight a few of the key happenings of the past year:

NLPSPA Office: Our Executive Director and our Office Clerk continue to professionally manage the affairs of the Association. Our membership data base has been updated, our website has been redesigned, a Face book account launched, our membership registration form has been redesigned, our newsletters have included many articles of interest and have a regular production schedule, research has been undertaken to support our pension position, position papers have been prepared, and outreach has been done to grow the profile of the Association as a credible agency to speak on matters of concern to pensioners and seniors.

Pensioners’ Coalition: Much of the work of the past year has been accomplished by the team work of the various member associations of the Coalition. As a part of the Communications Strategy, there were various editorials, letters to the editor, letters to MHA’s, radio and newspaper information spots, media interviews, targeted interventions in districts holding provincial by-elections, meetings with the leaders of the Opposition Parties of Government, and a petition campaign resulting in a presentation in the House of Assembly of close to 10,000 signatures. In addition, your President and Ralph Morris, a Board member and President of NAPE Retirees Local 7002 held public pensioner meetings in Marystown, Badger’s Quay, Twillingate, Springdale, Lewisporte, Carbonear, Bonavista, Corner Brook, Port Saunders, Grand Falls/Windsor, Gander, Clarenville, Happy Valley, and St. John’s. As we hold our Convention this year, we will launch the next phase of what is being termed our “Election Strategy”.

NLPSPA: 21ST ANNUAL GENERAL MEETING – ANNUAL REPORT PRESENTATIONS AND ADOPTION OF ANNUAL REPORT

It is fully the intent of the Coalition membership of all public sector pensioners to make public sector pensions an issue in the upcoming provincial election. If the calls that are coming in to meet with ambitious political candidates are any indication of our influence, the Coalition can definitely be a force to reckon with Election Day.

Membership Growth: Our membership continues to grow at a steady pace. On average, we grow by 100 new members per month for a total membership of 6,400 as of July 2011. Our recent public persona, our public outreach, and our public discussion of pension issues have contributed to this growth, in addition to being influenced by the benefits accruing to members as a result of our partnership with Anthony Insurance.

Governance: Since the last Annual Report, your Board of Directors has undertaken three “Think Tank” sessions, focusing on our public image, advocacy, communications, strategic issues facing the Association, issues of Governance, such as the size and composition of the Board, recruitment, succession planning, Board roles and responsibilities, the role of the Executive Committee, the structure of the Association and its outreach to establish Branches or local organizing group committees, and how the Board might more efficiently utilize its committee system to complete its mandate and support the well-being of public sector pensioners. These sessions will continue into the Fall of 2011 as the Board looks at its next strategic planning cycle and what might be the areas of emphasis for the Association during the next three years.

Board Committees: With the exception of the Nominations/Awards Committee and the Pension Action Advisory Committee, most of our traditional Board Committees were not activated this year due to the heavy emphasis on membership outreach in respect of pension remediation and taking actions to influence the upcoming provincial election. The Nominations/Awards Committee has a separate stand alone report in this Annual General Meeting document. Our Board representation on two Government Advisory Committees, the Government Group Insurance Committee and the Government Pension Investment Committee, continued as usual under the capable representation given by John Downton and Eric Salter. Reports from these Committee representatives are also included as separate reports in this AGM document.

- **Pension Action Advisory Committee**, chaired by Freeman Pope. The PAAC was activated during the 2010-2011 year and in addition to the Chair, consisted of Eric Salter, Bill Shallow, Rick Bouzan, Don Blackmore, and Ralph Morris. For the first half of the year, the committee met on a monthly basis and discussed a number of issues that were subsequently shared with the Board for further consideration. Such topics included the petition to be presented in the House of Assembly, preparation of an election strategy for the Fall of 2011, union participation relevant to current pension issues and possible involvement of Opposition Parties when dealing with Government. In the second half of the year a Project Operations Committee (sanctioned by the Coalition) was established to formulate a 2011 Provincial Election Strategy. This committee was chaired by Bill Shallow and comprised mainly of PAAC members. This Committee met numerous times with the main thrust being to arrange and coordinate a series of pensioners meetings across the Province.

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PRESENTATIONS AND ADOPTION OF ANNUAL REPORT**

The main objective of these meetings was to create pension awareness and to provide a forum to discuss how pensioners, on an individual and collective basis, might exert influence on Government. Our President and NAPE Retirees President Ralph Morris addressed all these meetings. The general consensus was that these undertakings were both worthwhile and successful and should be a catalyst for action as we get closer to the 2011 election.

After the 2011 Board elections and Convention, the Board will enter a planning cycle to examine what committees are needed to carry out the functions of the Association and will undertake to establish those committees so they are well and diversely populated and have a clear mandate.

Corporate Partnership. The Association’s relationship with Anthony Insurance continues and is proving a beneficial asset for our members. This partnership has provided a funding source to enable the Association to engage in activities to better the well-being of our members while at the same time providing members with an insurance benefits package designed especially for them. As our partnership has grown, so did our membership numbers and so did the client base for Anthony Insurance. This relationship has developed into a mutually beneficial arrangement.

Social Activities. During this past year, the Association continued with its usual self-funded social events, with the most popular being the Christmas Dinner and Dance and the Summer Barbecue.

Board of Directors. At this time, I wish to say a special thank you to retiring members of the Board of Directors: Eric Salter, Freeman Pope, Dorothy Robbins, Rick Bouzan and Bill Shallow. A very special thank you is extended to Bob Langdon, whose phrase “it is time to fish or cut bait” will remain our rallying cry for many years to come. Bob finishes his terms with the Board, having served as President from 2007 to 2010 and in 2010 as Past President. I extend a warm welcome to those members who will be elected to the Board of Directors this evening. You have exciting, interesting, and definitely challenging times ahead.

Conclusion. The past year has seen the Association gain strength in outreach and advocacy and public acceptance as a competent and credible agency to speak on all matters related to pensions and social policy. We have challenged Government and we have challenged those corporations who would purport to speak on our behalf with opinions that are inaccurate and misleading. We have launched a major initiative to influence the general electorate to support our cause in the 2011 Provincial Election.

It has been a privilege to be your President during this past year and I pledge to continue to work on your behalf for the remainder of my term. We have only just begun. Enjoy the 2011 Convention.

Sharon Callahan, President

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GROUP INSURANCE ADVISORY COMMITTEE REPORT:

I am pleased to be able to continue to represent our Association on the government Group Insurance Advisory Committee. This Committee's membership consists of the policyholder and representatives of various sectors that are participants in the Group Insurance Plan. The role of this Committee is to provide advice and input to the policyholder, the provincial Government, through the Minister of Finance and assist in the effective management of the Government Group Insurance Plan by monitoring the performance of the Plan and the insurance company administering the Plan

The Plan consists of supplementary health and life insurance that is cost shared on a 50/50 basis between employees/retirees and the employer (Government). Optional Dental Insurance and Long Term Disability are optional benefits that are 100% funded by Plan members who opt for this coverage. The current annual expenditure of the cost shared health plans is estimated to be \$68 million and the optional Dental plan \$12 million

In April 2011, each member received a letter outlining changes to the Plan for the current year. For 2011, increases in premiums were necessary for the group health and dental benefits. These increases are already in effect on a semi monthly basis and will remain for the rest of the current year: The amounts of these increases are as follows:

Health coverage-	\$0 .75 for single coverage
	\$1.90 for family coverage
Dental Coverage-	\$1.60 single coverage
	\$3.53 family coverage

These increases were required in order to cover increased claims costs resulting from increased utilization, increased service providers costs and Plan enhancements both in previous years and the current year.

Full details regarding enhancements to the Plan are available on the Government website.

Under our Plan all participants are experience rated, that is considered equally, in a single pool. Because of this arrangement, premiums for retirees are significantly lower than they would be if their rates were calculated separately on retirees' utilization only.

As always, prescription drugs account for the largest expenditure for the Health Plan. As in other years, increased cost in this area continues to be of concern for all groups represented on the Committee. As would be expected as people age, pensioners' groups have higher utilization rates regarding prescription drugs than do active employees.

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It remains important that all Plan members work together to ensure that expenditures under the Plan are utilized for necessary and most cost effective benefits.

On behalf of the Association, I continue to request that the amount of the Paid Up Life Policies be increased for all retirees to the amount of \$10,000. This request has not been granted but will be considered in next year's renewal after the policyholder does a review to determine the cost of such a change to our Plan.

We continue to need to be vigilant as government seeks ways to lower the unfunded liability for employee benefits.

Thank you for your ongoing support.

John Downton
Government Insurance Representative

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GOVERNMENT PENSION INVESTMENT COMMITTEE REPORT

The Pension Investment Committee consists of representatives of the various plan participants and administrators which include: The Unions, Government Managers Association, Public Sector Pensioners Association and representatives from the Pension Division of the Department of Finance. It normally meets monthly (except summer months) and is chaired by Mr. Terry Paddon, Deputy Minister, Department of Finance. The Pension Investment Committee advises the Minister of Finance, as trustee, on the operation and investment of the Pooled Pension Fund of the Province of Newfoundland and Labrador.

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

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

The following information was presented in the annual report of the Newfoundland & Labrador Pooled Pension Fund as of December 31, 2010. The Fund is comprised of the Public Service Pension Plan, the Teachers Pension Plan, the Uniformed Services Pension Plan, the MHA Pension Plan and the Provincial Court Judges Pension Plan.

Individual Plan Balances as of the year end December 31, 2010 were as follows:

- Public Service Pension Plan \$ 3,728,874,000
- Teachers Pension Plan \$ 2,567,170,000
- Uniformed Services Pension Plan \$ 163,471,000
- MHA Pension Plan \$ 12,984,000
- Provincial Court Judges Plan \$ 3,718,000

During 2010 total Pension Plan net assets increased by \$481,358,000 which was not as significant as last year's increase of \$874,829,000. Total Net Assets available for benefits as of December 31, 2010 were \$6,476,217,000 versus \$5,994,895,000 in the previous year.

The following figures are provided to show the comparison between contributions and disbursements of the various pension plans in the Pooled Pension Fund. It also emphasizes the importance of developing prudent investment strategies and careful monitoring of administrative costs. However, even with the best thought out strategies in place it is still difficult to predict the volatility of world markets and its effect on investing and associated returns.

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<u>Contributions</u>	<u>PSPPP</u>	<u>TPP</u>	<u>USPP</u>	<u>MHAPP</u>	<u>PCJPP</u>
Employee	\$123,890,000	\$ 45,640,000	\$ 4,195,000	\$ 487,000	\$250,000
Employer	\$109,753,000	\$ 40,349,000	\$ 4,085,000	\$ 302,000	\$154,000
Investment Income	\$391,626,000	\$273,564,000	\$17,593,000	\$1,394,000	\$390,000

Total Contributions and Investment Income: \$1,013,672,000

Disbursements

Pensions	\$238,390,000	\$236,508,000	\$18,690,000	\$ 545,000	\$32,000
Refunds	\$ 15,196,000	\$ 4,967,000	\$ 774,000	\$ 322,000	
Administrative Costs	\$ 9,503,000	\$ 6,880,000	\$ 461,000	\$ 37,000	\$ 9,000

Total Disbursements: (\$532,314,000)

As of December 31, 2010, fund asset class exposure and asset mix policy was as follows:

	<u>At Market</u>	<u>Policy</u>
Canadian Equities	39%	35%
U.S. Equities	21%	20%
Non North American Equities	20%	20%
Real Estate	2%	5%
Canadian Bonds	18%	20%

Net increases for the year in the number of Plan participants were as follows:

	<u>Active members</u>	<u>Pensioners</u>
Number beginning of year	37,269	23,074
Net additions	1,192	863
Number year end	38,461	23,937

In summary, 2010 was again a positive year from an investment perspective. However, fluctuation in markets did not provide the gains experienced in the previous year. The funds return of 11.6% was 1.2% above the policy benchmark of 10.4%. There were no special payments made to the pooled pension fund by government during 2010. Currently, up to mid 2011, as in 2010 it is again difficult predict investment returns due to unpredictable world markets.

During 2011, actuarial studies for the NL Teachers Pension Plan and Public Service Pension Plan for the period of 2006 to 2009 will be completed. Upon receipt of these documents meetings will be scheduled to discuss same.

Respectfully submitted,

Eric C. Salter
Government Pension Investment
Committee Representative

NOMINATIONS/AWARDS COMMITTEE

REPORT TO THE ANNUAL GENERAL MEETING 2011

The objectives of the Nominations/Awards Committee are threefold: to recruit and present a slate of nominees for election to the Board of Directors; to recruit and maintain a pool of qualified and interested candidates for membership on various Board committees; to facilitate appropriate recognition of individuals who have made a significant contribution to the well being of public sector pensioners.

Nominations:

As Chairperson of the Nominations/Awards Committee, it is my privilege to submit for the consideration and approval of the members attending the 2011 Annual General Meeting a slate of candidates who have indicated their willingness to serve on the Board of Directors of the Association.

Four members of the current Board of Directors have completed one three year term and are eligible to seek re-election for another term. Two have decided to do so. Another current member was appointed to the Board following a resignation and will run for his first three year term. The current Past-President has completed two three year terms as a Board member and one in his current capacity. He is not eligible to run again this year. The current President is entering into her second year of the two year term as President. Six current members of the Board are not required to stand for election this year. Three, however, have decided to resign from the Board following this Annual General Meeting. In total nine positions are available.

On behalf of the Board and the Nominations Committee, I would like to thank the following past Board Members for their service:

1. Patricia Roberts (Resigned January 1, 2011);
2. Dorothy Robbins;
3. Eric Salter;
4. Freeman Pope;
5. Bill Shallow;
6. Robert Langdon;
7. Rick Bouzan.

Those remaining on the Board are the following:

1. Sharron Callahan;
2. Wesley Roberts;
3. Tom Mills;
4. Ann Bell.

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The Committee is pleased to present the following slate of candidates seeking election or re-election to the Board of Directors. In addition to bringing forth the names of people who have indicated their intention to seek election to the Board for a three year term, the Nominations/Awards Committee invites nominations from the floor at this Annual General Meeting.

1. **Bernard J Cook:** Has a Bachelor of Commerce from Memorial University of Newfoundland. He is also a registered Chartered Accountant.

He started working with the Government of Newfoundland and Labrador in August 1971 with the Department of the Auditor General and held various auditor positions, concluding with the position of Audit Manager. In February 1976, he moved to Newfoundland and Labrador Housing where he was the Assistant Comptroller from 1976 to 1979 and Director of Internal Audit from 1979 to 1982. From March 1982 to March 2007, he worked in the Tax Administration Branch first as Manager Retail Sales Tax; then as Director of Support services; Director of Audit and Compliance; and finally as Director of Tax Administration.

Mr. Cook is active as a volunteer and has served as Past Treasurer Agnes Pratt Home; Past Board Member Wesley Church; Past President Kinsmen Club of West St John's; former Board Member Avalon Minor Hockey; Former Treasurer and Auditor St Mary's School PTA and Past Member Wesley Boy Scouts Group Committee. Currently, he is a member of the organizing committee for the 50 year reunion of the 1962 graduating class of PWC.

2. **Robert (Bob) Corbett:** Retired after 33 years service with the St. John's Fire Department. His last position was as acting Chief of the Department. He is currently a reserve member of the Canadian Forces as a musician with the Royal Newfoundland Regiment Band.

Mr. Corbett served as president of the St. John's Fire Fighters Association for 15 years and as Chief negotiator for collective bargaining. In addition, he also served as president of the Atlantic Provinces Professional Fire Fighters Association for 5 years. He facilitated training for fire fighters sessions for week-long schools and is a consultant on dangerous goods and emergency preparedness for corporations and municipal, provincial, and federal governments. He is a trained and certified instructor in many facets of safety training.

3. **David Dempster:** Obtained a M.A. (Econ) from St Andrews University.

Prior to moving to Canada, he worked with the Rank Organization (UK) in Movie Theatre Management from 1967-68. He then worked with Ford of Britain in Budgeting and Credit Control from 1968-76

From 1976 to 1977 he worked as a Loans Officer with the Business Development Bank. In 1977, he began working with the provincial government in the Executive Council as a Program Review and Development Officer, moving on to Assistant Deputy Clerk and finally as Director of Protocol. He retired on April 30, 2011.

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Over the years, Mr. Dempster has been active with such groups as the United Nations Association of Canada, the Torbay Swilers' Festival, the Public Sector Managers' Association Board (Group Insurance Advisory Committee and the Pensions Coalition), the Prostate Cancer Support Group and the St John's Farmers' Market.

4. **Geraldine (Geri) Lutz:** Obtained a Certificate in Public Administration from Memorial University of Newfoundland's Extension Services (1979-1986).

She worked for the Government of Newfoundland and Labrador from February 1977 to July 2008. Initially she held a number of clerical positions. She then moved to the Motor Registration Division of the Department of Transportation where she served as Supervisor, Inventory and Revenue and as a Training Officer from May 1980 to Dec. 1985. She then became a Transportation Policy Officer, January 1986 to September 1990.

Ms. Lutz then worked with the Intergovernmental Affairs Secretariat, Executive Council as a Senior Intergovernmental Analyst from October 1990 to March 1998.

Her last position was as Program and Policy Development Specialist, Strategic Planning and Policy Division, Department of Tourism, Culture and Recreation (March 1998 to July 31 2008).

She has worked as a volunteer with such organizations as the Janeway and currently at Emmaus House.

5. **Ralph Morris:** The President of NAPE retirees Local 7002 and a strong advocate on pension issues. Born at Bar Haven, Placentia Bay, he started his working career teaching for 2 years before he did a medical training program and worked as a medic for the Churchill Falls Labrador Corporation. After finishing this career, Ralph began working with the Ambulance Service in St. John's, from which he retired after 30 years.

In addition to his passion for working on behalf of public sector pensioners, Ralph also has time to be Past- President of the Avalon Chapter of CARP, President of NL Federation of Retirees CURC, President of NL Division of the National Union of Provincial Government (NUPGE) Retirees, Member of the Steering Committee of the North East Avalon Area Development Board Second Career Project, Member of the Board of Directors of the NL Public Sector Pensioners Association, Member of the Pensioners Coalition and he serves on several committees of the Seniors Resource Centre. When he has some spare time, Ralph enjoys spending time boating and relaxing at his cabin on the resettled island of Bar Haven in Placentia Bay.

6. **Anthony (Tony) Patey:** Graduated from the College of Trades and Technology in 1969. He started his career with the Public Service as a Laboratory/X-ray Technician. In 1972 Tony went back to University to study Economics.

Upon graduation, he worked with the Department of Finance as a Debt Analyst. In 1984, he moved to the Department of Industrial Development as a Senior Development Officer in the Economic Research Division, moving eventually to the Divisional Director's position and became very involved in the Free Trade negotiations.

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After the agreements were signed and settled, he moved to the position of Director Strategic Procurement with a focus on maximizing benefits to local companies from Government procurement.

In 1997 Mr. Patey took on the position of Director of the Securities Commission. This proved to be a very exciting position and a great way to round out a full public service career. In this position he was presented the Award for Outstanding Service by the North American Securities Administrators Association. At that time he also completed the Executive Development Program at Memorial University Business School, Center for Management Development. Mr. Patey retired when he completed his 34 year career with the public service.

In retirement, he has taken on the position of Executive Director of the Newfoundland and Labrador Dental Association, a half time position which keeps him active and focused. He is also a volunteer Director with the Canadian International Dental Foundation, a charity which does development work around the world.

7. **J. Berkley Reynolds:** Obtained a Bachelor of Arts Social Work (1971) and a Bachelor of Social Work (1976) from Memorial University of Newfoundland.

He worked as a Social Worker and Supervisor in the Department of Social Services from 1971 to 1986. In addition, he was this province's representative on a federal liaison committee dealing with family law matters and was the Province's member with Family Mediation Canada. He was also a member of various interdepartmental committees and organized numerous conferences and workshops.

Mr. Reynolds was the Court Administrator of the Unified Family Court, Department of Justice (Notary Public and Justice of the Peace) from 1986 to 2006. Although retired, he continues his interest in family law as a Family Law Consultant with the Department of Justice and with the Supreme Court in the development of the new Family Justice Services Division (FJS).

Thanks are extended to Sharron Callahan, the other member of this Committee; also to Patricia Roberts and to the Association's Executive Director, Jerry Vink and Office Clerk, MaryAnn Chafe, for their help and support.

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Awards:

The Newfoundland and Labrador Public Sector Pensioners' Association is the only umbrella organization of all recipients of public service pensions in the Province. The Association may recognize and honour the contribution of its members and of others who made a significant impact on the well-being of public service pensioners. Therefore, the Association has put in place two awards: Honourary Director and Honourary Member.

The Honourary Director Award is designed to recognize the significant contribution of an Active Member of the Association and it is considered to be a lifetime award.

The Honourary Member Award is designed to recognize a Non-Member who has made a significant contribution to the well-being of public sector pensioners or who advocates on behalf of seniors. It is to be considered a lifetime award. Any person is eligible to be recognized as Honourary Member.

This year the Nominations/Awards Committee has proposed awarding a Honourary Director Award to Robert Langdon.

Mr. Langdon became a Board Member in 2006. He served as President of the Board from 2007 to 2010. During that time he brought about significant changes to the Association, to its mandate and to its advocacy on behalf of public sector pensioners.

Although his accomplishments are extensive, some of the most notable are the following:

- Established the Public Sector Pensioners' Coalition to include organizations representing other provincial public sector pensioners;
- Implemented a Strategic Plan to guide the Association in exploring a more extensive and rational approach to advocacy on behalf of its members;
- Raised the frequency of meetings with Government about pensions, thus increasing the Association's profile as a reputable voice for public sector pensions;
- Initiated a more pro-active role in promoting pension concerns once it became clear that Government was not willing to deal with our issues. The more activist activities of the past year are a result of that change in approach in dealing with Government;
- Created a viable and profitable partnership with the private sector, notably with Anthony Insurance;
- Fostered a dramatic growth in membership of over 1000 new members, a trend which is continuing to this day;
- Reorganized the office and other support functions to ensure the success of the new and more activist advocacy.

Respectfully submitted,

Tom Cooper,
Chairperson, Nominations/Awards Committee

APPENDICES:

1. APPENDIX A – CONSTITUTION

2. APPENDIX B – ASSOCIATION’S EVALUATION REPORT

Newfoundland & Labrador Public Sector Pensioners' Association

Constitution - 2010

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.

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Article III - Membership

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

Article IV - Governing Authority

1. The Association, in Annual General Meeting, shall be the legitimate source of all authority in the Association.
2. When the Association is not in Annual General Meeting, the Board of Directors shall be the governing body of the Association.
3. The Board of Directors shall exercise supervision over all matters which may affect the interests of the Association, and 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 be circulated to the membership thirty (30) days prior to the Annual General Meeting via the Association's Newsletter and website.
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) prior to the Annual General Meeting via the Association's newsletter and website, or resolutions shall be in written form and distributed at the beginning of 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.
10. The Chairperson for the Annual General Meeting, if a Voting Member, shall only be entitled to debate on an issue under discussion by relinquishing the Chair to a another Voting Member until the issue is disposed.

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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 8 (Past President) and Article XI, Section 4 (Branches).
2. All Members of the Board of Directors shall be nominated and elected by the Association at the Annual General Meeting.
3. All nominees shall be Voting Members of the Association, be present at the meeting in which they are nominated or indicate in writing to the Nominating Committee their willingness to stand for election.
4. The 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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5. 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.
6. 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.
7. Vacancies on the Board of Directors that occur between Annual General Meetings may be filled at the discretion of the Board from the general voting membership. Such newly appointed Director(s) shall be entitled to fulfill only the balance remaining of the term and shall be eligible for re-election at the next Annual General Meeting. Time served by the newly appointed Director to the date of the Annual General Meeting shall not count in calculating any subsequent three-year term of election of the said Director.
8. The immediate Past President shall be eligible to serve as a member of the Executive Committee for a period of one (1) year only.
9. 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.
10. The President or designate shall be the official spokesperson for the Association in communication with the media.
11. 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.
12. **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.
13. **The Vice-President** shall assist the President in his/her duties and, in the absence of the President, function in that capacity.

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14. **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.
15. **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.
16. **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.
17. The Board has the power to make by-laws, subject to ratification by the Annual General Meeting.
18. 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.
19. Section 18 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.
20. Resignations or leave of absence from the Board exceeding two months may be filled by appointment by the Board.
21. The Board of Directors may engage, with remuneration, the services of an Executive Director as the senior employee of the Association, accountable to the Board of Directors through the President. The Executive Director shall participate in meetings and proceedings of the Board of Directors and the Executive Committee (with voice but no vote), except in such meetings or proceedings that the Board designates otherwise. The Executive Director shall be an “ex officio” member of all Board Committees (with voice but no vote).
22. 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.

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2. Special meetings of the Board of Directors may be called by the President or by a notice in writing given to the Secretary by any five (5) members of the Board ten (10) days prior to the proposed meeting date. The Secretary shall notify all members of the Board and only such business may be transacted at the special meeting as is named in the notice.
3. Notice of any meeting of the Board of Directors shall be given in writing or by electronic means not less than three (3) days before such meeting. No notice shall be necessary in the case of a meeting held immediately upon the adjournment of an Annual General Meeting.
4. No error or omission in the content of any notice calling a meeting of the Board shall affect such meetings or invalidate the proceedings.
5. A majority of the 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. The Executive Director shall be an “ex officio” member of the Executive Committee (with voice but no vote).
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.

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Article X - Committees

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

Article XI- Branches

1. The Board of Directors of the Association may approve the establishment of a Branch of the Association and local chapters of a Branch of the Association.
2. The primary purpose of a Branch shall be to provide a regional forum for the achievement of the objectives of the Association.
3. The primary purpose of a chapter of a Branch of the Association shall be to provide a formal means for a group of members to provide input to the Branch in achieving the objectives of the Association and to have an opportunity for local social interaction.
4. A Branch shall operate in accordance with the Constitution of the Association. The Board of Directors of the Association may revoke approval of a Branch if it fails to operate in accordance with the Constitution.
5. Any Branch approved by the Board of Directors of the Association shall have the right to appoint one of its members to serve as a member of the Board. These appointments shall be in addition to the members of the Board as provided for in Article VII, Section 1.
6. A Branch, in the conducting of its activities, shall ensure solidarity with the Board of Directors of the Association.
7. A Branch shall report regularly on its activities to the Board of Directors and shall provide an Annual Report to the Annual General Meeting of the Association.
8. Funding for Branches may be approved by and at the discretion of the Board of Directors based upon the submission of a budget which is to be submitted for the next fiscal year by November 30 in each current year.

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Article XII – Remuneration of Members

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

Article XIII - Finances

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

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Article XIV - Rules of Procedure

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

Article XV - Amendments

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

Approved by: AGM Membership, September 12, 2010

EXECUTIVE SUMMARY:

The Association's *Evaluation Report: Strategic Directions – The Third Year, 2010/2011* covers all the activities carried out over this past year by the Board, volunteers and staff.

It is important to note the tremendous role of our volunteers. The rather “dry” list of meetings and activities masks the fact that a large number of people contributed their time, not only by attending or participating, but also preparing for these events.

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

This year's focus has been in four areas which are reflected in the number of meetings:

1. The AGM and convention planned for September 18, 19 and 20, 2011 has been a priority in the last number of months leading up to the actual event. It should prove to be a challenging occasion for all participants.
2. Although we have continued to participate in the two advisory committees on Group Insurance and Pension Investments, there have been no face-to-face meetings with Government on pension improvements. As was clear during the Pre-Budget Consultations, Government seems to have “dug in its heels” on this matter, forcing the Association and its Coalition Partners to resort to public education to exert pressure for redress. These activities – research, public education and mobilization and communication campaigns – are dealt with under Strategic Directions 2 and 3.
3. As Government refuses to address our issues, we have continued to refine and improve our policies. Thus we have, for example, defined a Pension Improvement Strategy that is both reasonable and creative in exploring the means to resolve these pension matters.
4. There seems to be a trend by Government and the Business communities to advocate restrictions of pension benefits. Benefits that we have paid for through our contributions while we were employed. Thus we continue to monitor these trends and where necessary intervene publicly to set the record straight.

Strategic Direction 2: The NLPSPA will increase its membership.

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Our membership continues to increase. Thus there has been 20% increase since January 2009. Over and above replacement due to natural attrition, our membership continues to grow by about 100 people per month for a total membership of 6,400 persons as of July 15, 2011.

With such a rapid growth and with the need to keep you informed, we have totally updated and refined our Data Base. This includes e-mail contacts.

During our interaction with Government and during the public debates, it became clear that we needed to refine our arguments based on independent research. Thus we have contracted an actuarial study to determine the actual Pooled Pension Funds' assets that should be available if Government had prudently managed our pension funds.

Once this study has been completed, we will have to go further and conduct research in where specific mistakes were made. This includes, but is not limited to, such areas as contribution 'holidays', *ex gratia* pensions, transferring liabilities to the Pension Funds, and the financial impacts of early retirements.

Finally, we have moved into more pro-active activities such as the Election Campaign. Phase 1 of this project has included province-wide meetings in 14 localities. In Phase 2, to be implemented in September and October, we hope to visit or revisit 9 more places.

Strategic Direction 3: The NLPSPA will improve its communications activities

The Association and its Coalition Partners laid the groundwork for our increased voice in the public pension debate in the latter part of 2010 and early 2011 with the implementation of the Communications Strategy. Through radio and newspaper advertisements, letters to the editor and to our MHA's, media interviews and, most importantly, through the Petition Campaign, we were able to put our concerns out front in the public domain.

Subsequent pensioners' meetings and other efforts were built on that Communications Strategy. The increasingly testy responses from Government and the business community indicate that we are being heard.

In concert with these activities, we have improved the quality of our newsletters and the electronic communications. We know that this multi-faceted approach indicates, that not only WILL PENSIONERS BE HEARD, but also that people are becoming aware that our issues must be addressed because they will not go away since they are based on facts, not fancies.

Strategic Direction 4: The NLPSPA will be recognized as the major pensioner organization in the province.

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The many activities identified in this Evaluation Report are not conducted solely by the Association, but in concert with our Coalition Partners.

To meet the challenges of implementing co-ordinated activities requires three approaches:

1. On the one hand the Association continues to evaluate its own structure, communications and governance. As our advocacy increases and becomes more sophisticated, we must ensure that our organization continues to adapt and improve.
2. The same creativity needs to be applied to the Coalition. Not only must the member groups be more flexible and more sophisticated, but we must also continue to expand our membership through inclusion of other public sector pensioner groups that have not been involved until now.
3. Finally, we must expand our approach to include such groups as unions and professional associations. The membership of these entities will eventually retire and will benefit from our present struggle to obtain redress.

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

Advocacy activities cannot be conducted without prudent financial management of our limited resources. Thus we have continued to enhance our budgetary and other controls.

All income and disbursements are properly documented, identified in financial reports and approved on a weekly basis. This includes financial and budgetary adjustments to reflect unforeseen incomes and costs within the overall approved Budget.

We have also ensured that all liabilities are paid on time. Thus the Association remains not only solvent, but also able to support the advocacy and other activities planned and implemented by the Board and the Coalition.

Social and Recreational Events:

Due to popular demand, the Association has conducted a number of social events. These however are based on them being self-funded. The most popular activities were the Christmas Dinner and Dance and the Summer Barbecue.

ASSOCIATION’S EVALUATION REPORT

Introduction:

The following Report deals with the Association’s activities during the period from the 2010 AGM to August 15, 2011. It identifies the various activities to reflect the different components of our Strategic Plan.

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

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

Compliance: Convention

- Completed 2010 Convention and follow-up items such as acknowledgements and financial reports and compiled and interpreted conference evaluations to act as template for 2011 conference;
- Completed preparations for the 2011 Convention based on suggestions made in 2009 and 2010 and as defined during the convention planning sessions.
- Conducted 7 Convention 2011 planning meetings.

Compliance: Policy Development

- Conducted 8 PAAC meetings.
- Conducted 8 Board Meetings and 7 Executive Committee Meetings;
- Conducted 3 Board “Think Tank” meetings.

Compliance: Privacy Guidelines

- All interactions with partners were governed by government privacy guidelines;
- Membership application forms were amended based on factors that included privacy legislation criteria.

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

Compliance: Committees

- Government Group Insurance Committee: The Association’s representative participated in 15 advisory meetings with the policy holder;
- Government Pension Investment Committee: The Association’s representative participated in 5 advisory meetings.

Compliance: Presentations/Briefs

- In January 2011, the Association, in conjunction with the Coalition, submitted a policy paper to Government as part of the Pre-Budget Consultations;
- In January/February 2011, the Association developed and published its Pension Improvement Strategy.

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

Compliance: Quality of Life Issues

- Conducted daily reviews of the media and government press releases to identify emerging issues that affect the quality of life of pensioners;
- Participated in various community consultations on matters relevant to pensioners such as elder abuse and employment/entrepreneurial opportunities for seniors.

STRATEGIC DIRECTION 2: The NLPSPA will increase its membership.

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

Compliance: Membership Increase

- Increased the membership to 6,500 persons as of July 15, 2011. This constitutes an increase of 1046 persons compared to the base figure of the January 2009 membership of 5454 persons.

Compliance: E-mail Contact List

- Established an e-mail contact list. It presently consists of 1050 names.

Compliance: Updated Membership Data Base

- Conducted weekly updates of the database;
- Completed an in-depth remediation of the membership data base to include, but not limited to the following;
 - Increased field size for Last Name and First Name fields;
 - Added a new field for an email address;
 - Deleted SIN field from table and remove SIN field from all respective queries and forms;
 - Automated the postal codes field for proper mailing form;
 - Corrected the Spelling and Association contact information in the database;
 - Added a First and Last Name Field to the table for affiliate membership;
 - Created reports for Associate members;
 - Created a separate table for Inactive Members with a field for reason for Inactivity and dates;
 - Ensure clear message boxes are added to prevent accidental flagging as inactive.

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

Compliance: Survey

- Survey completed in 2009/2010 and findings of the survey have been analysed and incorporated into the organizational review.

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

Compliance: Research and Related

- Redesigned the recruitment brochure to provide more up-to-date information on the benefits of membership and to facilitate recruitment of Affiliate Members;
- Updated the Fact Sheet on pensions.
- Used the Conference Pre-registration form to include application for membership. This form is distributed to 22,000 plus pensioners;
- Appealed to members through the newsletter, the Website and Face Book and at pensioners' meetings to become more involved through volunteering by initiating local pensioners' meetings and by participating in various organizational activities;
- Initiate an Aquarian Study to include the following:
 - Identification of supporting documentation of Government's commitment to establishing the pension fund in 1965;
 - Estimation of the value of contributions that ought to have been made between 1965 and 1980 as 12% of Provincial Government Salaries over that time;
 - Identification of the rate of return on the pension fund if the balance, (cash inflows minus pension payouts) were invested in financial markets (Investments will be made at a rate of 90% equities and 10% debt and real estate assets);
 - Calculation of current balance of Government's Pooled Pension Fund based on contributions being made between 1965 and 1980 at a rate of 12% and those contributions being invested in financial assets since 1965;
 - Comparison of value of the Pension Fund as it currently exists with the value estimated from this analysis;
 - Final report documenting findings, sources, methodology and background information.

Action Item 6 – Expand Activities to Regional basis:

Compliance: Conducted a Series of Local Meetings as part of the Election Campaign

- Conducted 6 Election Campaign Co-ordination/Travel Planning Meetings;
- Prepared two “core” presentations to be used by the two presenters during the province-wide pensioners' meetings;
- On March 23, the Association and the members of the Coalition began a province-wide schedule of meetings to bring our pension issues to pensioners in the communities where they live and also to the general public in those areas.

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- Meetings were held in the following places:
 - Marystown: 30 people and good media coverage – CBC, NTV and the local newspaper;
 - Badger’s Quay: 70 people;
 - Twillingate: 30 people;
 - Springdale: 70 persons, local press coverage;
 - Lewisporte: 70 + people, local press coverage;
 - Carbonear: over 50 people;
 - Bonavista: 70 + persons;
 - Corner Brook: x persons;
 - Port Saunders: 30 people;
 - Grand Falls/Windsor: 140 persons, full media coverage by Rogers Cable, NTV, and local paper;
 - Gander: 120 persons, local newspaper coverage;
 - Clarenville: 50 people;
 - Happy Valley: very publicly visible meeting;
 - St. John’s: 275 persons.

- As of the time of writing this report, plans are being finalized for visits/return visits to the following places:
 - Ferryland;
 - Corner Brook;
 - Deer Lake;
 - Grand Falls;
 - Gander;
 - Fogo;
 - Clarenville;
 - St. John’s;
 - Grand Bank;

STRATEGIC DIRECTION 3: The NLPSPA will improve its communications activities

Action Item 1 – Identify and Develop Key Communications messages:

Compliance: Communications Strategy 2010/2011

- The Publicity Campaign to highlight our members’ pension related concerns began in September of 2010 and was largely completed in February 2011.
 - **Press Conference:** The Campaign was launched at the September convention.
 - **Editorials/ Letters-to-the-Editor:** Four letters were sent and published in the Telegram. In addition, the first three letters were also published in six local newspapers. They ran at the same time that our advertisements were published and the radio spots were aired.
 - **Letters to the MHA’s:** The letters to the MHA’s, including the Pension Improvement Strategy, the response to the Auditor General’s concerns with the Pooled Pension Fund and the Pension Fact Sheet were sent in February of 2011.
 - **Radio/Newspaper Information Spots:** Four short radio information spots were developed and broadcast throughout the province on the VOCM network. Each spot was broadcast 50 times over a three week cycle. In total, our messages were broadcast 200 times (4 cycles). In addition, the same messages were published in 6 local newspapers, in the Telegram and in the Herald
 - **Face Book and In-depth Interviews:** For the first time in the Association’s history, we have set up a Face Book page to ask people to support the petition and to encourage people to have their family members and friends join the campaign. Rogers Cable broadcast an in-depth interview with S. Callahan and R. Morris on their **Out of the Fog** program.
 - **Petition Campaign:** The Petition forms were distributed at the convention, upon request from the office, on the Website and as inserts in the December newsletter. The Coalition Partners also circulated the same petition through their respective newsletters and communications systems. In March, 2011, when the House resumed its deliberations, a petition with 8500 signatures was presented (NLPSPA: 4000 signatures, NAPE Retirees’ Local 7002: 1700 signatures and the RTANL: 2800 signatures).
 - **Develop a Future Strategy for 2011:** The Pension Action Advisory Committee took the lead in this area. They developed an Election Strategy to be implemented in 2011 to lead up to the scheduled provincial election. The document went through various revisions, was then adopted by the Board of Directors of the NLPSPA and eventually by the Pensioners’ Coalition.
 - **The Humber West By-Election:** The Coalition intervened in the by-election in Humber West. Besides an advertisement in the Western Star, the Association and its partners sent out individual letters to our respective members in the District asking them to ensure that our concerns continued to be raised. As well, we circulated an updated version of the Did You Know Fact Sheet.

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

Compliance: Three Year Communications Plan

- The focus has been on short-term strategies such as the Communications Strategy (Fall/Winter, 2010/2011); the Elections Strategy: Phase 1 (Spring/Summer, 2011); and the Elections Strategy Phase 2 (Fall, 2011). It is hoped to prepare a more comprehensive Plan in the future.

Action Item 4 – Engage in Promotional Activities:

Compliance: Newsletters

- Four newsletters were published. The contents have focussed on matters of importance to pensioners such as pensions (both provincial and federal) and pension plan management; activities to promote pension enhancements; health and health delivery; protection of assets; and life-style issues.

Compliance: Electronic Promotions

- The Association's Website has been redesigned. However, this is a work-in-progress and will continue to be a priority during 2011/2012 as we expand the reproduction of relevant articles from the main-stream media and various position papers;
- A redesigned Facebook page has been initiated. Much needs to be done to make this a more active tool in our public education activities.

Compliance: Other Materials

- Reviewed and reprinted the application/brochure;
- Reviewed and reprinted the Fact Sheets about pensions;
- Identified and reproduced documents such as Seniors and the Law.

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

Action Item 1 – Undertake a Governance Review:

Compliance: Governance Review

- As a result of the Governance Review, the Membership Survey and the need to adjust to Government's intransience on pension issues, the focus of the three "Think Tank" sessions has been on the following:
 - Public Image/Advocacy;
 - Communications;
 - Structure/Branches;
 - Preparation for the provincial election in October 2011;
 - Strategic issues facing the Association;
 - Governance *i.e.* does the Board have the right number of members, are the committees of the Board given proper authority
 - The role of the Executive Committee

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

- See Strategic Directions 1, 2 and 3.

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

- See Compliance: Governance Review

Action Item 4 – Identify Additional Human Resources:

- See Compliance: Governance Review

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

- Pending

Action Item 6 – Financial Needs Assessment:

- See Organizational Strengthening;
- Conducted 4 Finance Committee Meetings.

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

Compliance: Co-ordination Meetings

- Conducted 12 meetings with the Coalition partners.

Compliance: Joint Activities

- See Strategic Direction 2 – Action Item 6 (Election campaign, Phases 1 and 2);
- See Strategic Direction 3 – Action Item 1 (Communications Strategy 2010/2011).

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

- Completed Year End Financial Report – 2010;
- Prepared and adopted the 2011 Budget;
- Completed the Audit – 2010;
- Complied with all municipal, provincial and federal reporting and other statutory requirements. There are no outstanding liabilities in this area;
- No outstanding liabilities – all payables are up-to-date;
- Provided administrative and secretarial support to the Association’s Committees.

SOCIAL AND RECREATIONAL EVENTS:

- Complete Christmas Dinner and Dance as a self-funded activity;
- Complete December “Open House”;
- Complete summer barbecue as a self-funded activity;
- Completed Western Branch Christmas Dinner and Dance;
- Completed Western Branch summer barbecue.