

**MEMORIAL UNIVERSITY OF NEWFOUNDLAND  
PENSIONERS' ASSOCIATION**

Report to Members

**ANNUAL GENERAL MEETING**

Thursday, October 8, 2020, 2:00 p.m.

Signal Hill Campus + Remote Access via Webex



## TABLE OF CONTENTS

MUNPA Board of Directors .....	2
Agenda .....	3
Minutes of the 2019 Annual General Meeting .....	4
President’s Report .....	6
Treasurer’s Report .....	10
• Review of the 2019-2020 Financial Statements and Treasurer’s Report .....	12
• Balance Sheet .....	13
• Short Term Investments .....	14
• Statement of Revenue and Expenses .....	15
• Budget Proposal 2020-2021 .....	16
Committee Reports .....	17
• Administration Committee Report .....	17
• Awards Committee Report .....	19
• Bargaining Units (MUNFA, NAPE and CUPE) Liaison Report .....	20
• Benefits Committee Report .....	21
• By-laws and Amendments Committee Report .....	22
○ Notice of Motion - 1 .....	23
○ Notice of Motion - 2 .....	24
○ Notice of Motion - 3 .....	25
• Communications Committee Report .....	27
• Grenfell Committee Report .....	28
• Pensions Committee Report .....	29
• Programme Committee Report – St. John’s .....	32
Nominations Committee Report .....	33

## MUNPA BOARD OF DIRECTORS

### OFFICERS:

Steve Wolinetz	President
Jane Foltz	Past President
Chris Dennis	Vice President
Sheila Singleton	Secretary
Audrey Power	Treasurer

### DIRECTORS:

Andy Foster  
Bob Helleur  
Donna Jackman  
Bernadette Power  
Brian Power  
Ann Ryan  
Anne Sinnott  
Mary Sparkes

Lois Bateman (non-voting, participating by invitation of the Board)

## **2020 MUNPA ANNUAL GENERAL MEETING AGENDA**

1. Opening Remarks (President of MUNPA)
2. Approval of Agenda and resolution on voting for the 2020 AGM
3. Approval of the Minutes of the 2019 AGM, June 6, 2019
4. President's Report
5. Treasurer's Report:
  - 2019-2020 Financial Report
  - Proposed 2020-2021 Budget
6. Committee Reports:
  - Administration Committee
  - Awards Committee
  - Bargaining Units (MUNFA, NAPE and CUPE) Liaison
  - Benefits Committee
  - By-laws and Amendments Committee
    - Notice of Motion - 1:  
Amendments to Article 4 of the By-laws - Board of Directors
    - Notice of Motion - 2:  
Revised wording to the MUNPA Privacy Statement and Terms of Reference for Standing Committees, 7. The Privacy Officer
    - Notice of Motion - 3:  
Amendments to Article 7 of the Terms of Reference and General Policies
  - Communications Committee
  - Grenfell Committee
  - Pensions Committee
  - Programme Committee - St. John's
7. Report of Nominations Committee and election of Board of Directors
8. Members' Forum
9. Adjournment

## **MINUTES OF THE 2019 ANNUAL GENERAL MEETING**

**Thursday, June 6, 2019 – The Fluvarium**

### **1. Opening Remarks**

Jane Foltz, MUNPA President, chaired the meeting. She welcomed members to the AGM and thanked the speakers and organizers.

### **2. Agenda for this Meeting**

It was moved by Marilyn Beaton, seconded by Sharon Beuhler and carried that the agenda be approved.

### **3. Minutes of the Previous AGM**

It was moved by Bernadette Power, seconded by Donna Jackman and carried that the minutes of the Annual General Meeting of June 7, 2018, be approved.

### **4. President's Report**

Jane Foltz presented the President's Report, which was circulated in the members' meeting package.

### **5. Treasurer's Report**

Audrey Power presented the Treasurer's Report for 2018-2019, referring to the previously circulated financial documents. It was moved by Bob Lucas, seconded by Edgar Williams and carried that the report be approved.

The proposed budget for 2019/20, as circulated, was presented. It was moved by Kay Matthews, seconded by Steve Wolinetz and carried that the proposed budget for 2019/2020 be approved.

### **6. Committee Reports**

The reports from the various MUNPA committees had been distributed in the members' package and were accepted.

It was moved by Steve Wolinetz, seconded by Sharon Beuhler and carried that the previously circulated amendments to Article 8.6 of the By-laws be approved.

### **7. Nominations Committee**

Grant Gardner, as Chair of the Nominations Committee, first reminded members of the by-laws related to elections to the Board, then presented the report for consideration.

The following persons were nominated by the Committee, and have agreed to serve as officers and directors for the 2019-20 year:

#### **Officers:**

- President: Steve Wolinetz (Political Science; joined the Board in 2015)
- Vice-President: Chris Dennis (Library; joined the Board in 2017)
- Secretary: Sheila Singleton (Office of the Registrar; joined the Board in 2017)
- Treasurer: Audrey Power (Information Technology Services; joined the Board in 2017)

After calling three times for further nominations for these positions, each was elected by acclamation.

- Past President, Jane Foltz (Computer Science, Office of the VP Academic; joined the Board in 2015) (*ex officio* position)

**Directors:**

- Andy Foster (Mathematics and Statistics; not currently a Board member)
- Bob Helleur (Chemistry; joined the Board in 2018)
- Donna Jackman (Biochemistry; joined the Board in 2017)
- Bernadette Power (Faculty of Education; joined the Board in 2018)
- Brian Power (Information Technology Services; joined the Board in 2017)
- Ann Ryan (Medicine; not currently a Board member)
- Anne Sinnott (Biochemistry; joined the Board in 2016)
- Jean Snook (Modern Languages, Literatures and Cultures; not currently a Board member)
- Mary Sparkes (Student Services, Grenfell Campus; not currently a Board member)
- Jim Wyse (Faculty of Business Administration; joined the Board in 2018)

There were no further nominations from the floor. All those nominated were declared elected to the Board by acclamation. Jane Foltz thanked the retiring Board members for their service.

**8. Members' Forum**

There was a brief discussion regarding the cessation of SUNCOR funding for the Fluvarium, and whether MUNPA would write to SUNCOR. It was agreed that watchful waiting was the best approach at this time.

**9. Adjournment**

It was moved by Harold Squires, seconded by Andy Foster and carried that the meeting be adjourned.

Minutes by:  
Sheila Singleton, Secretary

## **PRESIDENT'S REPORT**

It would be an understatement to say that 2019-2020 has been an unusual year. It began normally enough, with the election of a new board in June 2019 and a brief board meeting to re-staff our committees and designate members to represent MUNPA on the University Pensions and Benefits Committee and the liaison with university bargaining units, but changed in mid-March when we had to cease meeting on campus, cancel or postpone planned events and figure out how to operate remotely. One consequence is that the year, at least for me, is divided into two parts, on which I will report separately.

Even so, there is one constant: Throughout, I have enjoyed the support of a strong board, as well as our office assistant, Jackie Collins, who do what they promise when they said they would. If there is any laggard, it is me, who has never outgrown a propensity to procrastinate. Below, I comment on what went before and after, drawing both together in a concluding section on what we have learned, problems that MUNPA faces, and questions that future boards may want to address.

### **June 2019-March 2020**

The 'before' period was busy, but normal when compared with what followed. As president, I represented MUNPA at Memorial's Remembrance Day Ceremonies (focused on MUN graduates who had served in World War I or II) and had the pleasure of presenting a well-deserved Tribute Award to Dr. Les Cake for the tireless efforts he put into the establishment of ARC-NL, the Aging Research Centre of Newfoundland and Labrador, on the Grenfell Campus. In February, I participated in the seminar that HR organizes for prospective retirees, and in March, attended the farewell reception that the university hosted for outgoing president Gary Kachanoski.

Representing MUNPA is only part of the job. A MUNPA president not only chairs the Board of Directors, but also the Administration Committee, which was unusually busy. On its agenda were the operation of our office, the state of our files and the database we use to track members' dues and coordinates, and a planned review of the hours that our office assistant, Jackie Collins, hired in Winter 2019, had been working. As per the Administration Committee report, it was decided to limit the hours allocated for normal office work to thirty hours per month, and to log hours used to clean the database to a special initiative fund that had been established for that purpose. However, it was also agreed that the president could authorize additional hours if these were needed. Put in place in November 2019, the system has worked. Our office has been running smoothly, and, thus far, there has been no need to allocate additional hours. At our March 2020 meeting, the Board agreed to allocate funds for thirty hours per month for the office assistant and to retain the same provisions for the authorization of additional hours if these were required. As expected, Jackie Collins has turned out to be a superb office assistant, but also more than that, a friend and colleague providing the board and me with support needed to keep MUNPA running smoothly.

The Board also reviewed our privacy policy. On the recommendation of our privacy officer, Sheila Singleton, it was agreed that we should collect and retain only the minimum amount of personal information required for MUNPA operations and that our privacy statement be revised to clarify the standards under which operate. The revised statement is included in the second of three amendments that the By-laws Committee is asking you to consider.



MUNPA continues to enjoy strong support from university officials. As per the Memorandum of Understanding with the University, our principal liaison is with the Department of Human Resources, through Director, Stephen Dodge, and Manager of Pensions and Benefits, Glen Roberts, as well as Nicole Dunne. These channels ensure that we enjoy not only a steady flow of supplies, but also a sympathetic hearing when we bring up issues or problems. Early on, we were able to arrange access to on-campus blood collection clinics for MUNPA members who have offices or laboratories on campus. We also began a discussion with Chief Information Officer Stephen Greene about access to academic discounts for the purchase of software, which faculty and staff previously enjoyed. However, this was interrupted by the COVID-19 lockdown.

### **Coping with COVID**

In March, the spread of COVID-19 disrupted normal routines and forced all of us to shelter in place until lockdowns began to ease in early June. Not only individuals but also organizations were disrupted. MUNPA was no exception: Confronted with impending shutdowns, we tried to figure out what, if any, programming could continue. In the week before the lockdown was imposed, we briefly considered whether some of our focus and special interest groups might be able to meet in larger rooms, but it quickly became apparent that even if members were willing to attend this would not be possible. Instead, we instructed our groups not to meet and postponed or cancelled events, including our June 2020 Annual General Meeting, and after some hesitation, the 35<sup>th</sup> Anniversary celebration that we had planned to hold today.

Like many other organizations, we discovered that some operations could continue. Supported by John Duff (technical support, Office of Strategic Operations on the Signal Hill Campus), we held our March board meeting online, using Blue Jeans as a platform and have held subsequent board meetings using Zoom, a platform that we could manage ourselves. From my perspective, chairing meetings online proved to be little different from chairing meetings on the Signal Hill campus. One notable difference, however, is that Mary Sparkes, our representative from the Grenfell Campus, and former board member, Lois Bateman, who has been assisting Mary and participating in meetings at the invitation of the board, were no longer figures on a screen at the back of the room, but rather full participants, co-equal with everyone else, albeit as boxes on my monitor.

Jackie Collins began working from her home in March and, in the earlier phases of lockdown, checked both e-mail account and office telephone frequently so that we could reply quickly to members' queries. Brian and Audrey Power arranged for the MUNPA laptop to be set up so that Jackie Collins could access our office computer from her home. When it became apparent at the end of April that even limited access to our office on the Signal Hill Campus would be impossible, given assurances that no one else would have access to them, the Administration Committee agreed that Jackie Collins could remove membership files from the office to her home so that cleaning up the database could proceed. In addition, Audrey Power volunteered to pick up mail from the Ingstad Building and drop it off at Jackie's house.

The lockdown instigated changes in my work as president. When the lockdown began some MUNPA members were away from home and anxious to return as quickly as they could. Not surprisingly, questions came up about SSQ Travel Insurance and the circumstances under which they would cover COVID-19. HR's Manager of Pensions and Benefits, Glen Roberts, kept us informed about changes in what would SSQ would cover so that we could relay them to members. In addition, Kelly Martin, HR's Manager of Payroll, was concerned that the lockdown would prevent her staff from printing and mailing cheques for retirees who were not receiving their pensions via payroll deduction. We were asked to reach out to members to encourage as many as possible to sign up for direct deposit. I am happy to report that these efforts were for the most part successful. Delivery and receipt of cheques mailed to members in different parts of the world had been a problem which our

former office assistant, the late Gwyn Barrowman, monitored closely. Working with banks and providers of financial services, Kelly Martin found ways that funds could be transferred electronically to pensioners who no longer maintained Canada bank accounts. At last report, the number of retirees not receiving pensions by electronic transfer had been reduced to sixteen.

Some meetings with university officials took place despite the lockdown. MUNPA's president and vice-president normally meet with the university president in late winter or spring to exchange thoughts. Both the lockdown and timing of Gary Kachanoski's departure and Vianne Timmons' assumption of office prevented that meeting from taking place. However, Chris Dennis, Jane Foltz (whom I invited to join us) and I were able to meet with Vianne Timmons via Webex in May. We were surprised not only by her openness but also that she asked us for suggestions about things that she should do as president. We look forward to a strong working relationship with Dr. Timmons. I was also able to meet with Jordan Wright, the incoming director of Strategic Operations at the Signal Hill Campus.

### **Concluding Thoughts**

One of the tasks that I have taken on as president is to ask whether MUNPA is doing enough for our members and particularly those who do not live in and around St. John's or Corner Brook. Although we represent all pensioners, including the principal beneficiaries of deceased pensioners or employees and take them into account in discussions about pensions and benefits, the activities that we organize are geared to those who live near one of these campuses. Our experiences with Zoom, taken up and embraced by some of our focus and special interest groups (the Memoir Group, Health and Aging, and the Shutterbug Club have embraced and are continuing to use it) suggest that many more could be included. One indication of things to come is that the September 30<sup>th</sup> comedy evening with Bill Eaton is being made available to all of our members.

One chronic problem that we face is keeping in touch with our members. Our principal means of communicating with members is through e-mail messages, notices posted on our website, and more recently, our Facebook group. However, not all of our members use computers or have access to the web, and our revenues and staffing preclude mail-outs to our membership. Anyone who retires from Memorial is, according to our by-laws, a MUNPA member. According to HR, as of June 2020, we had 2415 members, but no e-mail address for 1013, including 443 for whom we have no postal address.<sup>1</sup> Reaching these people is a chronic problem for which we have no easy solution. In a normal year, we try to do so by including a letter with the annual mail-out that HR sends to retirees about changes in benefits but the COVID-19 lockdown precluded that from being sent. Unless we decide to redirect funds to pay for a mail-out of our own, all that we can do is ask members if they know of people to who would like to hear from us, but are not, to get in touch with our office.

Let me conclude by thanking members of the board and Jackie Collins for the superb job they have done. I am particularly indebted to past president, Jane Foltz, for guidance and advice; to vice-president, Chris Dennis, for his work on the pensions committee and liaison with MUNFA, NAPE, and CUPE; to secretary, Sheila Singleton for solid support, sage advice, and her work on the Awards Committee; and to treasurer, Audrey Power, not only for managing our finances but also taking on work above and beyond the call of duty. Bernadette Power, assisted by Ann Ryan and Mark Graesser, has done a superb job editing *Your Voice*, and bringing it out on schedule – something that I rarely managed to do. Brian Power has not only kept our website up to date but

---

<sup>1</sup> Because privacy regulations prevent HR from giving us this information, we are dependent on the information that employees provide us when they retire. This means we are dependent on members to provide us with information about changes in their e-mail or postal addresses.

also provided technical support when asked. Our programme committees – Anne Sinnott, Donna Jackman, Jackie Collins and Bob Helleur in St. John’s, and our west coast team, Mary Sparkes and Lois Bateman, have done an excellent job mounting programming in their areas. Anne Sinnott, the chair of our St. John’s Programme Committee, and a force to be reckoned with, is leaving the board and will be missed. Thanks as well to Andy Foster, who is not standing for re-election, for the moral support that he has provided. Finally, special thanks to Jackie Collins, who has made herself as indispensable to our operations as Gwyn Barrowman was before her untimely death.

### **Addendum: The Composition of the Board**

This year there were three changes in the composition of the Board. One that was planned was the inclusion of former Board member Lois Bateman as a non-voting alternate, able to participate but not vote in Board meetings. Although someone from the West Coast was normally included, MUNPA by-laws made no provision for a position on the Board for someone from the Corner Brook area or Grenfell Campus. The absence of shared experience -- e.g., working on MUNPA committees, knowing other board members as colleagues – has sometimes hindered recruitment of a representative from a growing portion of our membership. In order to ease the transition, it was agreed that Lois Bateman, although ineligible for election to the board because she had served four consecutive years as a member, could attend and participate, but not vote in board meetings serving in effect, as a Grenfell alternate. This has worked not only to facilitate transition but also to provide an experienced voice to our discussions. As per the report of the By-laws Committee, the Board is recommending that our by-laws be amended to provide for both for one representative who lives in the Corner Brook area and the designation of an alternate, able to participate in meetings but not vote unless the elected member is absent.

In addition, there were two resignations from the Board. Jean Snook resigned in September, and Jim Wyse resigned in October. Both were for personal reasons and both were accepted with regret: Elected for the first time in June, Jean Snook would have provided a critical point of view that can be useful in deliberations. Jim Wyse had been our representative on the Board of Regents Pension Committee and, even before his election to the board, had been providing us with expertise on the MUN Pensions plan and changes in governance that have been proposed for it. Chris Dennis replaced Jim as our representative on the pensions committee.

Steven Wolinetz,  
President

## TREASURER'S REPORT

*The 2020-21 budget was prepared before the unfolding impact of the global coronavirus pandemic on the world, and Newfoundland in particular, could even begin to be imagined. With the implementation of the ongoing and evolving public health emergency and associated physical distancing restrictions, one can only guess at the full effect they will have on MUNPA's activities and budget in 2020-21 or beyond. The health and safety of our members come first and foremost.*

MUNPA's 2019-20 Financial Statements, with a letter of review by Mr. Roland Burke, retired CPA, CGA and MUNPA member, as well as the 2020-21 Budget Proposal, follow.

### **2019-20 Fiscal Year**

The 2019-20 fiscal year was an exceptionally unusual year. In 2020 especially, weather and then the COVID-19 health emergency meant MUNPA's normal activities were cancelled or moved to a limited on-line forum. As a result, most associated expenses were not incurred and both operating and special initiative actual expenses for the year came in well under budget this year. This would not be typical under normal circumstances.

Membership grew by 4% this past year. Income from supporting members through members' fees has grown by approximately 7%. Most supporting members take advantage of the convenience of automatic monthly deductions from their pension cheques. A small number indicate their intention to pay annually by separate cheque - only a very few of those continue to pay on a regular basis.

<b>Snapshot of Supporting Members – March 2020</b>		
	<u>March, 2020</u>	<u>March, 2019</u>
Members*	2454	2356
Supporting Members	1378 (56%)	1345 (57%)
Pay fees by monthly payroll deduction (\$2)	896 (37%)	843 (36%)
Pay fees by monthly payroll deduction (\$1)	475 (19%)	493 (21%)
Pay fees annually (\$24)	7 (0.29%)	6 (0.24%)

\*Best available number at end of fiscal year.

With the suspension of normal events and group activities, expenses for MUNPA's St. John's and Grenfell Programme Committees and Signal Hill Campus (SHC) parking were lower than anticipated.

At the same time, despite efforts, other costs to maintain MUNPA's office and services to members continue to increase. Through the year, MUNPA's Board of Directors found it necessary to reallocate unused budget from some areas to areas requiring additional funds.

Office administrative services and office costs increase to keep up with our growing membership. To improve tracking, Bank Fees have been separated from other Printing and Copying Costs. Travel is becoming increasingly costly, whether for the CURAC conference, or for our Tribute winner(s) to attend the Tribute Award Ceremony.

At March 31, 2020 MUNPA's equity was just under \$34,300, a decrease of 12% from the previous March.

This is \$7400 over the maximum cap, of which \$6000 was reserved in the 2019/20 budget for MUNPA's 35<sup>th</sup> Anniversary in October 2020.

## **2020-21 Budget Proposal**

Determining how best to fulfill MUNPA's mandate and successfully deliver the services our members depend on and appreciate is an ongoing challenge. The Board of Directors is tackling this issue head on, better predicting future operating costs and income and seeking ways to address future shortfalls. The 2020-21 Budget is based on two criteria: 1) the needs of MUNPA's increasing membership and their positive response to efforts to stay abreast of their growing demand for a wide variety of activities, events, and services; and 2) the fiscal responsibility to manage MUNPA's equity with due diligence.

Last year, exceptional expenses, mainly to bring MUNPA's equity below the maximum cap set in 2017, were reported separately as Special Initiatives Projects. This year, the Board has refined Special Initiatives to ensure it is used only for optional, one-off, or unusual costs as funding allows. Any regular or repeating costs are to appear in the operating budget to better reflect true operating costs.

Items of note in the 2020-21 Budget Proposal:

- Operating expenses are 13% greater than income, resulting in a \$3710 operating deficit.
- Special Initiatives is budgeted at \$9000 - of this amount \$6000 was reserved in the 2019-20 budget for MUNPA's 35<sup>th</sup> Anniversary.
- Equity is expected to be reduced 37% - from approximately \$34,300 to \$21,800 (below maximum cap).
- Several changes have been made to reduce costs. The most significant is a reduction of the St. John's Programme Committee budget. This is to be offset by a \$5.00 fee increase to \$30 for the AGM luncheon to closer reflect actual costs and a \$10 charge to attend the St. John's Christmas social.
- Several items covered under Special Initiatives last year are now under Operating: Grenfell Beneficiaries Social, and Tribute Awards Travel, SHC Parking. They will be part of Operating as budget allows.
- The Tribute Awards Travel will have a set amount budgeted each year, to be used as/if required.
- The Grenfell Programme Committee budget has been increased to accommodate travel to the AGM for the Grenfell Board representative and an alternate (a new non-voting position proposed this year).
- Increased Administrative Services budget to allow for additional work during busy periods, as necessary.

**To close...** In a few years, MUNPA has gone from substantive increases in equity each year to a significant deficit in operating costs. While income is increasing, it is not expected to be enough to cover the shortfall. If spending were to continue as it has been, MUNPA's equity would be consumed within a few years. Delivery of services and activities must be balanced with fiscal restraint and long-term planning. Gradual implementation of changes over the next few years to return to a balanced operating budget while there is equity available to cover the shortfall is a prudent approach. It will allow MUNPA to successfully continue to serve, represent and engage our growing vibrant community with existing and even expanding services while being fiscally responsible. This 2020-21 budget is put forward as a step in that direction.

Respectfully submitted by:  
Audrey Power, Treasurer

**MEMORIAL UNIVERSITY OF NEWFOUNDLAND PENSIONERS' ASSOCIATION  
REVIEW OF THE 2019-20 FINANCIAL STATEMENTS AND TREASURER'S REPORT**

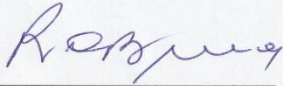
DATE: July 7<sup>th</sup>, 2020

TO: Executive of MUNPA

RE: Review of Financial Statements for the fiscal year ending March 31, 2020

---

I have examined the attached Statements of Financial Position as of March 31, 2020 along with the related financial transactions for the above period. These statements are the responsibility of the Association's Treasurer and the Executive. My responsibility is to express an opinion based on my review. In my opinion, these statements present accurately the financial position of the Memorial University Pensioners' Association Inc. as of March 31, 2020 and the results of the year then ended.



---

Roland Burke, CPA, CGA (retired)

**MEMORIAL UNIVERSITY OF NEWFOUNDLAND PENSIONERS' ASSOCIATION  
BALANCE SHEET**

**As at March 31, 2020 (with comparison to March 31, 2019)**

<u><b>Current Assets</b></u>	<u><b>March 31, 2020</b></u>	<u><b>March 31, 2019</b></u>
Bank	13,290.84	8,676.90
Accrued Interest Received	253.82	381.97
Accounts Receivable	1.53	-
Investments	20,266.09	29,341.95
Prepaid Expenses	475.00	500.00
<b>Total Assets</b>	<b><u>34,287.28</u></b>	<b><u>38,900.82</u></b>
<u><b>Liabilities and Equity</b></u>		
<b>Liabilities</b>	-	-
Members' Equity at the Beginning of the Year	38,900.82	48,402.81
Less: Expenditures in Excess of Income	(4,613.54)	(9,501.99)
<b>Members Equity at Year-end</b>	<b><u>34,287.28</u></b>	<b><u>38,900.82</u></b>
<b>Percentage Increase / Decrease in Equity</b>	<b>-11.86%</b>	<b>-19.63%</b>
<b>Total Equity and Liabilities</b>	<b><u>34,287.28</u></b>	<b><u>38,900.82</u></b>

**MEMORIAL UNIVERSITY of NEWFOUNDLAND PENSIONERS' ASSOCIATION**  
**SHORT TERM INVESTMENTS**  
**As at March 31, 2020**

Date Invested	Date Matures	Amount Invested	Interest Rate %
2018-02-09	2021-02-09	5,792.15	yr 1 - 1.70 yr 2 - 2.05 <b>yr 3 - 2.25</b>
2015-06-09	2020-06-09	3,672.85	yr 1 - 1.10 yr 2 - 1.15 yr 3 - 1.20 yr 4 - 1.40 <b>yr 5 - 1.60</b>
2016-02-11	2021-02-11	5,801.09	yr 1 - 1.20 yr 2 - 1.35 yr 3 - 1.50 yr 4 - 1.75 <b>yr 5 - 2.25</b>
2019-03-25	2020-09-25	5,000.00	<b>2.00</b>
<b>Total</b>		<b>\$ 20,266.09</b>	



**MEMORIAL UNIVERSITY of NEWFOUNDLAND PENSIONERS' ASSOCIATION**  
**STATEMENT OF REVENUE AND EXPENSES**  
As at March 31, 2020 (with 2018-2019 for comparison)

	<u>2019-20</u>			<u>2018-19</u>
	Actual	Budget Apr 2019	Variance	Actual
<b><u>Income</u></b>				
Members' Dues	26,866.00	26,226.00	640.00	25,049.00
Interest Revenue	436.91	330.00	106.91	591.06
CURAC 13 Proceeds	-	-	-	-
<b>Total Income</b>	<b>27,302.91</b>	<b>26,556.00</b>	<b>746.91</b>	<b>25,640.06</b>
<b><u>Expenses</u></b>				
Admin Services	9,999.57	8,900.00	1,099.57	9,768.85
Conference & Travel (CURAC, etc.)	1,549.69	1,426.00	123.69	858.17
Donations	200.00	200.00	-	200.00
Programme - St. John's	9,719.12	10,650.00	(930.88)	10,600.84
Programme - Grenfell	2,397.15	3,105.00	(707.85)	2,087.39
Tribute Awards	-	150.00	(150.00)	88.55
Association Fees - CURAC	300.00	300.00	-	300.00
Miscellaneous	99.83	50.00	49.83	211.00
Office Supplies	34.88	300.00	(265.12)	276.41
Registrar of Companies	10.00	10.00	-	10.00
Postage	267.78	410.00	(142.22)	232.85
Printing and Copying	834.74	544.00	290.74	240.46
Bank Fees	51.00	-	51.00	-
IT Support	-	-	-	-
Equipment	-	-	-	46.03
Parking	-	-	-	951.52
Contingency	-	511.00	(511.00)	-
<b>Total Operating Expenditures*</b>	<b>25,463.76</b>	<b>26,556.00</b>	<b>(1,092.24)</b>	<b>25,872.07</b>
<b>Gain / Loss After Operating</b>	<b>1,839.15</b>	<b>-</b>	<b>1,839.15</b>	<b>(232.01)</b>
Special Initiatives - Projects**	6,452.69	7,850.00	(1,397.31)	9,269.98
<b>Total Operating + Special Initiatives</b>	<b>31,916.45</b>	<b>34,406.00</b>	<b>(2,489.55)</b>	<b>35,142.05</b>
<b>Gain/Loss After Operating + Special Init.</b>	<b>(4,613.54)</b>	<b>(7,850.00)</b>	<b>3,236.46</b>	<b>(9,501.99)</b>

**Note:** \*Operating expenditures do not include: support in-kind received from Memorial University. The support includes the provision of office space, 1 SHC parking permit, printing of AGM report, optional inclusion of insert with HR mailout, hosting MUNPA website, meeting rooms, heat, light, telephone, IT equipment and support, network, office supplies, and other support and assistance.

\*\*2019-20 Special Initiatives - Projects (Planned Reduction of Excess Members Equity - Actual Costs Incurred): Principal Beneficiaries Social - Grenfell \$166.92, Member Records Maintenance \$980, Memorial to G. Barrowman \$1100, MUNPA Logo and Banners \$1265, Tribute Awards Plaque \$257.94, Tribute Award Winner Travel \$1584.02, Signal Hill Parking \$1098.81. \$6000 reserved for 2020/21 fiscal year for MUNPA's 35th Anniversary.

**MEMORIAL UNIVERSITY OF NEWFOUNDLAND PENSIONERS' ASSOCIATION**  
**BUDGET PROPOSAL - 2020-21**  
**(with Comparison to Previous Year Actual and Budget)**

	<u>2019-20</u>		<u>2020-21</u>
	<u>Actual</u>	<u>Budget Apr 2019</u>	<u>Proposed Budget</u>
<b><u>Income</u></b>			
Members' Dues	26,866.00	26,226.00	27,336.00
Interest Revenue	436.91	330.00	290.00
<b>Total Income</b>	<b><u>27,302.91</u></b>	<b><u>26,556.00</u></b>	<b><u>27,626.00</u></b>
<b><u>Operating Expenses</u></b>			
Admin Services	9,999.57	8,900.00	10,363.00
Conference Travel (CURAC)	1,549.69	1,426.00	1,565.00
Donations	200.00	200.00	200.00
Programme - St. John's	9,719.12	10,650.00	8,330.00
Programme - Grenfell	2,397.15	3,105.00	4,150.00
Tribute Awards	-	150.00	3,150.00
Association Fees - CURAC	300.00	300.00	300.00
Miscellaneous	99.83	50.00	100.00
Office Supplies	34.88	300.00	300.00
Registrar of Companies	10.00	10.00	10.00
Postage	267.78	410.00	200.00
Printing and Copying	834.74	544.00	495.00
Bank Fees	51.00	-	48.00
IT Support	-	-	-
Equipment	-	-	-
Parking			1,625.00
Contingency	-	511.00	500.00
<b>Total Operating Expenditures*</b>	<b><u>25,463.76</u></b>	<b><u>26,556.00</u></b>	<b><u>31,336.00</u></b>
<b>Gain/Loss After Operating</b>	<b><u>1,839.15</u></b>		<b><u>(3,710.00)</u></b>
Special Initiatives - Projects**	6,452.69	7,850.00	9,000.00
<b>Total Annual Expenses</b>	<b><u>31,916.45</u></b>	<b><u>34,406.00</u></b>	<b><u>40,336.00</u></b>
<b>Total Gain/Loss After Operating &amp; Special Initiatives Expenses</b>	<b><u>(4,613.54)</u></b>		<b><u>(12,710.00)</u></b>

**NOTE: \*Operating expenditures do not include** support in-kind received from Memorial University. The support includes the provision of office space, 1 SHC parking permit, printing of AGM report, optional inclusion of insert with HR mailout, hosting MUNPA website, meeting rooms, heat, light, telephone, IT equipment and support, network, office supplies, and other support and assistance.

**\*\*2020-21 Special Initiatives** (Planned Reduction of Excess Members Equity): MUNPA 35th Anniversary \$7,500, MUNPA Data and File Cleanup \$500, Contingency \$1,000.

## **COMMITTEE REPORTS**

### **ADMINISTRATION COMMITTEE REPORT**

The Administration Committee met several times in the Fall of 2019 and less frequently during the winter and spring. Our principal concern was to determine whether the thirty hours per month allocated for our office assistant, Ms. Jackie Collins, were sufficient to update our database, manage the office, and accomplish other tasks that board members requested. Ms. Collins started March 2019. Aware that a few months were required to “learn the ropes,” we waited until the Fall of 2019 to review the hours worked. To our surprise, we discovered additional hours had been required not only in the fall, but also during the summer, which is normally a quieter period. When we investigated, we discovered that there were two sources of the problem. One was that there was a considerable backlog of filing that had never been done, impeding the efficient operation of the office and the other, of which we were aware, was entries into our database of members had not always been done as systematically as they should have. The Board had already allocated funds to clean up the database. The Administration Committee took two measures to gain greater control over the hours that our office assistant worked:

1. We asked Ms. Collins to separate out and log the time spent on database cleanup so that could be paid from the funds that we had allocated for that purpose.
2. We asked Ms. Collins to advise the president when she was about to exhaust the thirty hours per month and not to work additional hours unless the president authorized her to do so.

We also agreed that Ms. Collins should be paid for the additional hours that she had worked. These two measures, along with the normal reduction in workload during the Christmas break, were sufficient to routinize the hours worked. Thirty hours of work per month were authorized in the 2020-21 budget.

Ms. Collins’ contract was renewed in April 2020 for the 2020-21 fiscal year.

#### **Privacy Policy**

Because Administration Committee membership includes MUNPA’s president, past president, vice-president, secretary and treasurer, it has also functioned as an informal executive and sounding board for the president. As such, it provided a forum to review MUNPA’s privacy policy. On the recommendation of our privacy officer, Sheila Singleton, it was agreed that we should collect and retain only the minimum amount of personal information required for MUNPA operations and that our privacy statement be revised to clarify the standards under which operate. The revised statement, included in the second of three amendments that we are asking you to consider, indicates that:

*The Memorial University of Newfoundland Pensioners Association (MUNPA) collects and retains personal information about Memorial pensioners and their principal beneficiaries, including individuals’ names, postal addresses, e-mail addresses, telephone numbers, and pensioners’ date of retirement. MUNPA adheres to the highest principles of privacy and security. Data are kept secure from unauthorized access, disclosure or misuse. Data are used exclusively for MUNPA business, communication with MUNPA members, provision of services to them, and representations of their interests.*

## **Database Cleanup**

Cleaning up the database is an ongoing process that involves cross-checking paper and electronic records with monthly 'feeds' from Human Resources, ensuring that data is entered consistently and that, as per our privacy policy, only the minimum information needed for MUNPA operations is retained. This is an ongoing process.

## **The COVID-19 Lockdown**

COVID-19 lockdown and the closure of the Signal Hill Campus disrupted normal routines. With the help of Audrey and Brian Power, Ms. Collins was able to set up a home office using the MUNPA laptop and our office printer. It soon became clear that it would be impossible to access the office during an extended lockdown. Assured that the same standards of privacy could be maintained in her home, the Administration Committee authorized Ms. Collins to remove members' files from the office to her home so that she could continue cleaning the database. Ms. Collins continues to work from her home. Only in August were we able to arrange for her to have occasional access (one hour per week) to our Signal Hill office.

Members of the Administration Committee are:

Chris Dennis, Vice-President

Sheila Singleton, Secretary

Audrey Power, Treasurer

Jane Foltz, Past President

Steven Wolinetz, President and Chair

Submitted by:

Steven Wolinetz,

Chair, On behalf of the Administration Committee

## TRIBUTE AWARDS COMMITTEE REPORT

In September 2019, one nomination was unanimously endorsed, and was approved by the MUNPA Board at its September 2019 meeting. The citation for Dr. Leslie Cake is included below and can also be found on the MUNPA website. He was recognized at a reception hosted by the University President in December, 2019; photos can be seen on the website as well.

Dr. Leslie Cake, a man with a cause!

Since he retired as a Professor of Psychology at the Sir Wilfred Grenfell Campus in 2009, Dr. Cake has worked tirelessly to realize the establishment of the Ageing Research Centre at Memorial University. To quote Dr. Sharon Beuhler, “it is difficult to overestimate the hours contributed by Les to this nine year effort”.

Until its establishment in 2019, Newfoundland and Labrador was the only province in Canada without such an entity, a surprising and embarrassing situation given that we have the fastest ageing population of any province/territory in Canada.

Three previous attempts to establish such a Centre had failed. When Dr. Cake’s vision was presented to NLCAHR’s Research Affinity Group on Ageing in 2009, it was enthusiastically received. He has worked to educate the “powers that be”, met with representatives of Eastern and Western Health, spoken to and been reported by the media, visited all such bodies in other provinces to educate himself on best practices in the field, collaborated in research projects with University colleagues, published papers and presented at conferences. Of particular note is the report “Building an Evidence-Based Framework for an NL Centre on Ageing”, published in 2011 and serving as a background paper for discussion with university and government officials.

The Ageing Research Centre was opened at Sir Wilfred Grenfell Campus in December 2018, and was introduced as the newest such centre in October of this year at the national conference of the Canadian Association on Gerontology. Dr. Cake currently sits on the Centre’s Management Board.

Dr. Leslie Cake, aptly described by Dr. Jim Greenlee as a “citizen-scholar”, is nominated for the MUNPA Tribute Award in recognition of his dedicated work in bringing the Ageing Research Centre to life.

The Tribute Awards Committee was tasked by the MUNPA Board to create a logo, a physical presence, for the Association. In conjunction with the University’s Division of Marketing and Communications (MarComm), a logo and pop-up banner were developed, and were adopted by the Board. The logo is used on our website, our stationary and other materials. Subsequently, a memorial plaque was created to record annually the names of the recipients of the Tribute Award. A heartfelt thank you to Andrea Morgan and Jeff Hulan of MarComm for their work on our behalf!

Submitted by committee members:

Sheila Singleton (Chair)

Karyn Butler

Sheila Devine

Andy Foster

Barbara Cox

Maureen Dunne

Kathleen Snow

## **BARGAINING UNITS LIAISON REPORT**

Chris Dennis's responsibility for liaison included all MUN campus bargaining units, with MUNFA, CUPE, and NAPE. Activity included formal and informal contacts with key people in those organizations, monitoring of communications postings and campus news for relevant matters involving the campus unions, and direct communications between the bargaining units and MUNPA.

One subject of liaison is still ongoing from last year, namely, governance of the University pension plan. As reported by the Pensions Committee at the time, the University administration and the campus bargaining units had agreed in September 2018 on a structure for joint sponsorship of the plan, this having been mandated by the Provincial Government after it withdrew from its sole responsibility for the plan's viability. There was no activity or response from the Province following the joint submission of the new structure, until the Government requested a review last September 17<sup>th</sup>. There is more on this in the Report from the University Pensions Committee.

Liaison with the campus Bargaining Units has continued and expanded. The contacts with MUNFA have been maintained, and have also been expanded to CUPE and NAPE, with the latter of which there are now three new contact people for their numerous small bargaining units. Most of these are also members of the University Pensions Committee, and this regular contact has been particularly useful for dealing with rumors from outside of the pensioner group.

Respectfully submitted by:

Chris Dennis, MUNPA Liaison with Campus Bargaining Units

## **REPRESENTATIVE TO THE UNIVERSITY BENEFITS COMMITTEE REPORT**

Over the past 12 months, the Benefits Committee met to receive updates from the providers of our Supplementary Health Benefits, Dental Benefits and our Travel Insurance. These presentations help to inform the Committee when approving recommendations to the Board of Regents for insurance rates for the various insurances.

Based on recommendations from the Benefits Committee, the Board of Regents approved renewal of benefits with the following rate changes:

- Basic life insurance plan at the existing rate;
- Dependent life insurance plan at a 4.4% rate increase;
- Optional life insurance plan at the existing rate;
- Optional spousal and dependent child life insurance plans at the existing rates;
- Basic and optional accidental death and dismemberment plans at the existing rates;
- Voluntary accidental death and dismemberment plan at the existing rates;
- Long term disability plan at an 12.3% rate reduction;
- Supplementary health plan at a 5.0% rate increase;
- Travel health insurance plan at a 5.0% rate reduction; and
- Dental plan at the existing rate.

Last fall, on behalf of the Benefits Committee, the Department of Human Resources had a consultant benchmark our Plan against plans of other universities in Canada and other public sector employers in the province. While our Plan generally compared favourably, two issues were noted:

- Our Basic Life Insurance provided less coverage than other plans;
- There is an increasing trend to separate mental health services from other para-medical (massage, physiotherapy, etc.) services with a separate cap.

Accordingly, the Benefits Committee recommended such changes to the Board of Regents, but these recommendations were not approved.

Submitted by:

Sheila Singleton, MUNPA Representative to the University Benefits Committee

## **BY-LAWS AND AMENDMENTS COMMITTEE REPORT**

Two notices of motion for updates and amendments were brought to the Board this year, and approved. The relevant Notices of Motion have been provided to the AGM by the Secretary.

The first contained updates for the Privacy Statement and to the Terms of Reference for the Privacy Officer. These were approved by the Board at the November 13, 2019 meeting.

The second was an amendment to Article 4 of the Board of Directors By-Laws, providing for a dedicated Board member residing in and representing the Corner Brook area. This was approved at the February 17<sup>th</sup>, 2020 meeting.

There were two personnel changes in this Committee during the 2019-2020 year. Chris Dennis joined the Committee in September. In October, Sheila Singleton took on the additional responsibility of Privacy Officer for the Association.

Respectfully submitted by:

Chris Dennis, By-laws and Amendments Committee

Nb. The Board approved amendments to general policy 7 at its September 8, 2020 meeting. These have been provided to the AGM by the Secretary and are being brought forward in a third notice of motion for your approval.



## NOTICE OF MOTION - 1

TO: MUNPA Members  
FROM: Sheila Singleton, Secretary, MUNPA Board of Directors  
SUBJECT: Notice of Motion - Amendments to Article 4 of the By-laws - Board of Directors

---

At its February 2020 meeting, the MUNPA Board of Directors approved amendments to Article 4.1 of the By-laws to provide a dedicated seat on the Board for a retiree from the greater Corner Brook area, and to allow an alternate for such a Board member. Changes are in **Bold**. The Board is now seeking ratification from the Association at its 2020 Annual General Meeting.

*Memorial University of Newfoundland Pensioners' Association BYLAWS  
ARTICLE 4: BOARD OF DIRECTORS [Revised 2020]*

*4.1 There shall be an **elected** Board of Directors (the Board) consisting of: (i) the Officers and (ii) at least five (5) and at most ten (10) additional Directors, **at least one of whom shall reside in the greater Corner Brook area. This Corner Brook Board member may also have an alternate; either/both may attend all Board meetings but shall have a single vote;***

Members should note that: "An amendment requires support by at least a two-thirds majority of the total of (i) members present and voting *at the General Meeting* and (ii) absent members who have submitted a vote by mail or e-mail, provided that such vote is received by the Secretary at least three days prior to the scheduled meeting and that such absentee vote clearly indicates "Aye" or "Nay" for any proposed amendment. 9.4 Amended Bylaws shall take effect at a time stated in the resolution to amend". Members who will be absent from the Annual General Meeting and who wish to vote can submit a vote addressed to "Secretary, MUNPA Board of Directors" at [munpa@mun.ca](mailto:munpa@mun.ca).

## NOTICE OF MOTION - 2

TO: MUNPA Members  
FROM: Sheila Singleton, Secretary, MUNPA Board of Directors  
SUBJECT: Notice of Motion - Revised wording to the MUNPA Privacy Statement and Terms of Reference for Standing Committees, 7. The Privacy Officer

---

At its November 2019 meeting, the MUNPA Board of Directors approved new wording for the MUNPA Privacy Statement, and changes to the Terms of Reference of the Privacy Officer (changes in bold). These changes reflect the fact that MUNPA is bound by neither the provincial Access to Information and Protection of Privacy Act (ATIPPA) as it is not a public body nor the federal Personal Information Protection and Electronic Documents Act (PIPEDA) because we do not engage in commercial activities. We do, of course, adhere to the highest standards of privacy and data protection. The Board of Directors is now seeking ratification from the Association at its 2020 Annual General Meeting.

### ***MUNPA Privacy Statement***

*The Memorial University of Pensioners' Association (MUNPA) collects and retains personal information about Memorial pensioners and their principal beneficiaries, including individuals' names, postal addresses, e-mail addresses, telephone numbers and pensioners' date of retirement. MUNPA adheres to the highest principles of privacy and security. Data are kept secure from unauthorized access, disclosure or misuse. Data are used exclusively for MUNPA business, communication with MUNPA members, provision of services to them and representations of their interests.*

### **GENERAL POLICIES AND TERMS OF REFERENCE FOR BOARD COMMITTEES AND OTHER APPOINTMENT**

*Terms of Reference for Standing Committees:*

*7. The Privacy Officer shall:*

- 7.1 undertake training and liaison with the University IAPP office as necessary;*
- 7.2 review and recommend to the Board updates to the Association's Privacy Policy;*
- 7.3 ensure that the Association complies with provincial and federal privacy legislation***  
***[DELETE]***
- 7.3 respond to questions from the membership on privacy issues;*
- 7.4 remind the Board at least annually of the Privacy Policy approved by the Association.*

Members should note that: "An amendment requires support by at least a two-thirds majority of the total of (i) members present and voting at the General Meeting and (ii) absent members who have submitted a vote by mail or e-mail, provided that such vote is received by the Secretary at least three days prior to the scheduled meeting and that such absentee vote clearly indicates "Aye" or "Nay" for any proposed amendment. 9.4 Amended Bylaws shall take effect at a time stated in the resolution to amend". Members who will be absent from the Annual General Meeting and who wish to vote can submit a vote addressed to "Secretary, MUNPA Board of Directors" at munpa@mun.ca.

### **NOTICE OF MOTION - 3**

TO: MUNPA Members  
FROM: Sheila Singleton, Secretary, MUNPA Board of Directors  
SUBJECT: Notice of Motion - Amendments to Article 7 of the Terms of Reference and General Policies

---

The Board anticipates that there will be a surplus at the end of the 2020-21 fiscal year because of cancellations of MUNPA activities and events due to the pandemic. In order to protect surplus created by extraordinary circumstances the Board, at its September 2020 meeting, approved revisions to Article 7 to allow a carried forward surplus beyond the current cap.

In reviewing the Policy, it was noted that the timeline of the last paragraph is now exhausted and therefore that paragraph is deleted from the revised policy. Further revisions are intended to provide greater clarity (the current version contains conflicting timelines) while giving the Board greater flexibility in spending surplus funds.

#### ***CURRENT POLICY #7***

*7. It is the intention of the Board that retained revenues should be capped annually. The cap will be determined by examining the dues collected in the fiscal year immediately ending. Total retained revenues will not exceed the total amount collected to that fiscal year end.*

*Where funds are available in excess of the cap, excess funds will be liquidated on or before December 31st of the current fiscal period based on proposals received and approved by the Board. Where no proposals are received and/or approved or where excess funds are not fully expended by September 30, the Treasurer is to tender the funds available beyond the cap to the MUNPA scholarship fund.*

*In that there currently is a sizable retained revenue balance as at March 31, 2016 it is agreed that the Board does not wish to release these funds in one lump sum. The balance in excess of 2017 revenue will be disbursed over a maximum of a three year period at the Boards direction beginning in the 2017/18 fiscal year. Where no proposals are received and/or approved by December 31st or where funds dispersed do not equal one third of the excess retained revenue recorded at March 31, 2017, the Treasurer is to tender the funds available to the MUNPA scholarship fund.*

#### ***PROPOSED REVISIONS TO THE POLICY***

*7. It is the intention of the Board that retained revenues should be capped annually. (A) The cap will be determined by examining the dues collected in the fiscal year that has just ended. Total retained revenues should not exceed the total amount collected to that fiscal year end. (B) When, due to extenuating circumstances beyond the Board's control that result in the cancellation of MUNPA activities/events and associated expenditures, the cap will be temporarily increased by the amount of unspent revenue. (C) It is the responsibility of the Board to specify how these retained revenues will be expended in subsequent years. (D) Where funds are available in excess of the cap defined in*

*(A) and (B), excess funds will be expended efficiently and prudently. It will be the responsibility of the board to specify how and when excess retained revenues will be expended in subsequent fiscal years. (E) Where funds exceeding the cap defined in (A) and (B) are not fully expended within two fiscal years, the Treasurer is to tender the funds exceeding the cap to the MUNPA scholarship fund or to another fund, chosen by the Board, that supports Memorial University students.*

Members should note that: “An amendment requires support by at least a two-thirds majority of the total of (i) members present and voting at the General Meeting and (ii) absent members who have submitted a vote by mail or e-mail, provided that such vote is received by the Secretary at least three days prior to the scheduled meeting and that such absentee vote clearly indicates “Aye” or “Nay” for any proposed amendment. 9.4 Amended Bylaws shall take effect at a time stated in the resolution to amend”. Members who will be absent from the Annual General Meeting and who wish to vote can submit a vote addressed to “Secretary, MUNPA Board of Directors” at [munpa@mun.ca](mailto:munpa@mun.ca).

## COMMUNICATIONS COMMITTEE REPORT

The MUNPA Communications Committee has been actively seeking new ways to better and more frequently communicate with our members. Brian Power, MUNPA webmaster, has been constantly updating the website <http://www.mun.ca/> with information that is important to our membership: current happenings, group activities, MUNPA's purpose and contact information. Since COVID-19, Brian has created a piece dedicated to COVID-19 Related Messages which is helpful to keep us informed on matters relevant to this pandemic.

We are approaching the publication of the fifth issue of *Your Voice* for this year, and we hope you've been enjoying the stories on diverse topics from various sources. Ann Ryan (co-editor) and Mark Graesser (volunteer formatter) have been diligent in getting things done as we go to print. We are grateful to those of you who provided feedback regarding *Your Voice* articles. It would be wonderful to receive more of that so we know if we are on track with what you, our members, would like to see.

*Your Voice* is an opportunity for you to let other members know what you are doing these days, or to reminisce about a memory you'd like to share. Maybe there are hobbies you have been exploring and sharing those may encourage others to find their own projects. You may even want to offer comments regarding the value of MUNPA's support and where we can improve. We can only meet your needs through **your voice**. We encourage you to write about anything you'd like to share with others, whether it provides a chuckle, views on current happenings, what you are doing in retirement, or any other topics. We want to thank those of you who have submitted copy for *Your Voice*. Let's try to increase our flow of communication whether it be through *Your Voice*, MUNPA website, email or our new Facebook page. You are important to us and the better the flow of communication between us, the more we can do for each other.

Stay safe!

Submitted by:

Bernadette Power, Ann Ryan, Brian Power, Mark Graesser  
Communications Committee

## **Grenfell Committee Report**

The Grenfell MUNPA group is now comprised of approximately 130 individuals, most of whom still reside in western Newfoundland. Approximately forty of these, often accompanied by their partners, attended at least one of the western MUNPA events during 2019-2020.

Although the activities of the Grenfell MUNPA group had to be curtailed in March because of the Covid-19 pandemic, three very successful events were held during Fall 2019 and Winter 2020. These included lunch at the Eagles' Nest restaurant in the Humber Valley Resort in September. Approximately 25 members enjoyed a lovely lunch and the spectacular views from the restaurant. Fifty-seven members attended our annual Christmas dinner social, held in November at the Blow Me Down Ski Park. This is always one of the highlights of the Grenfell MUNPA year. People come early to mingle and catch up with friends, then feast on a wonderful turkey dinner. We also tried a Stick Curling event in February at the Corner Brook Curling Club. This was new to almost everyone, but the feedback was very positive. Approximately 20 people attended. A second Stick Curling afternoon was planned for March, but had to be cancelled because of the pandemic. When the restrictions are lifted, we have several events in the works, including our annual lunch for spouses/ partners of deceased MUN retirees.

A small Grenfell subcommittee, consisting of Sharon Walsh, Madonna Day, Kathleen Snow and Linda Carroll, met through the year to plan events. Their dedication has been invaluable.

A pop-up banner featuring the new MUNPA logo now resides with the west coast committee. This will be displayed at future indoor MUNPA events.

Prepared by:

Mary Sparkes, Board Member for Grenfell Pensioners

Lois Bateman, Grenfell Alternate

## **REPRESENTATIVE TO THE MUN PENSIONS COMMITTEE REPORT**

Chris Dennis became the Association's principal representative to the University Pensions Committee on October 16, 2019; Andy Foster continued as the Association's alternate rep. This year three interconnected issues relating to pensions continued to be of concern to the Committee and to our members.

### **Governance of the Pension Plan**

The first is the ongoing effort to revise the governance of the University Pension Plan. The current governance of the plan has the sole responsibility for funding sponsorship resting on the University, with Advice to the Board of Regents supplied by the University Pensions Committee, and funding support supplied by the Provincial Government. Change to this arrangement was ordered by the Provincial Government some years ago, such that that the governance and funding of the plan should be changed to joint sponsorship funding by the University and its members, without any funding from the Government. The campus union bargaining units and the University had therefore formed a working group which negotiated to create a proposal on principles, including a commitment by the University to cover the existing unfunded liability (\$163 million). The University presented it to the Government in 2018, and all then waited for its enactment.

However, on September 17, 2019, the Minister of Advanced Education requested a further review of the principles to bring them more into line with the Public Service and Teachers' plans. There was unfortunately no detail provided with the request, and the administration and bargaining units' working group resumed conversations on September 30th. It met with the fund manager Eckler on February 13, 2020, to discuss managing the fundamental principle of sharing the unfunded liability of the fund. After not hearing from the Government, apparently due to the need for input from the Department of Finance, the University received a second letter on March 12 from the Minister of Advanced Education, who requested an update by the 20<sup>th</sup> of March; The President of the University replied to this on the 19<sup>th</sup>. A teleconference meeting was held between representatives of the University, Counsel for the bargaining groups, and Eckler on March 31, to discuss aspects of collectively dealing with the Government, and to work out a proposed course of action. For the moment, nevertheless, "hurry up and wait" seems the order of the day, the University Pensions Committee remains the advisory body, and the unfunded liability remains uncovered.

### **Security of Our Pensions**

The second issue is one consequence of these events, that fears might arise concerning the ability of the plan to continue to support our members' pensions without the Government guarantee. It is important to understand that this is not a likely scenario. This is because ours is a defined benefit plan, under which the plan's obligation to the retiree is explicitly and permanently set at the time of retirement. We have had emphatic and repeated assurance from the University that current members' pension benefits will be unaffected, and that the plan will continue to honour the promises made to those who have retired. The governance changes will only affect those members of the plan who have not yet retired; that is, their contributions will be greater under the new arrangement, and under the new conditions existing in the markets.

## **Unfunded Liability of the Plan**

It is in this light that we should understand the third issue, that of unfunded liability of the fund. That is, the fund must be sufficiently funded and ready according to the defined actuarial criteria to pay the pensions of retirees as they come due in the future. While there has been a turbulent experience in the markets since the advent of Covid-19, the liability of the pension fund is presently 90% covered, which means its unfunded liability is relatively small, and the possibility it might endanger the capacity of the fund to meet its obligation is therefore distant in time. The fund's value on April 27 stood at \$1,690,676,000. While 100% complete funding is required, continues to be the objective of the sponsors and managers of the fund, and is attainable, there is very little prospect of difficulty in meeting the fund's obligations to current pensioners in the meantime as the shortfall is made up. However, it must be made up regardless of the progress in revision of governance; the unfunded liability is a problem now, and it will still be a problem when the new arrangements are in place. If the University's pledge regarding the \$163,000,000 is incorporated in a revised governance arrangement, that will be the source of a solution to the problem, depending upon the University's ability to fulfill that pledge; if not, the problem will remain. In this connection it nevertheless should also be pointed out that the fund's condition in this respect is considerably better than during the last large market disturbance, in 2008-2009, though it is not clear that market performance will be sufficient in itself to cover the liability.

## **Meetings of the University Pensions Committee**

There have been two meetings of the University Pensions Committee since last September. The first of these occurred on September 13. Discussion included arrears in Annual payments by the University to address liability of the plan, due to budget constraints; a presentation by one of the fund managers; a decision that the Committee should continue to operate as is, in view of the absence at that time of response by the Government; and the improvement of the fund's value to 90% of funded liability.

The second meeting took place on February 12. It was a day-long session wherein Eckler, the fund manager, reported, and sought the advice of the Committee on economic assumptions for the coming year. The meeting agreed on those assumptions and to recommend them to the University' Board of Regents, which accepted them on March 12. The fund managers presented a review of the performance of the investments in the year just finished, and assumptions for an asset/liability study to be performed by the fund managers in the coming months were decided. The result of the study is now expected to be received by the University in late May. The performance of the fund was good, and it surpassed the benchmark targets for each of the previous five years. Efforts will continue to achieve 100% funding of liability over the longer term.

## **MUNPA's Participation in the Changes**

The University, the campus unions and MUNPA all have a strong desire to move the governance issue forward to a satisfactory conclusion, and we have all been working diligently together to that end. However, under the current, old, arrangement, we in the Pensioners' Association have had representation on the University



Pensions Committee similar to that of the Union Bargaining units, in an advisory capacity to the Board of Regents. But under the new arrangement, we will only be beneficiaries of the plan, and not contributing sponsors of it, as current employees (represented by their unions) will then have become. It is therefore likely that we will not participate directly in decision making on the new Board of Sponsors, despite our expressed readiness to be involved, but will retain an advisory status.

Respectfully submitted:

Chris Dennis, MUNPA Representative to the University Pensions Committee

## **PROGRAMME COMMITTEE REPORT – ST. JOHN’S**

Since our Annual General Meeting of June 6, 2019, the Programme Committee - St. John’s has organized the following events:

1. Tour of Government House, with tour guide Dianne O’ Mara
2. Talk and Tour at MUN’s Maritime History Archive, “Shipping and Trade in Newfoundland during the First World War” with Dr. Mike O’Brien (talk) and David Bradley (tour)
3. “Zipper Merges and Roundabouts”, instructed by Jim Brazil, Safety Services NL
4. “Make a Christmas Centerpiece” at Murray’s Garden Centre
5. Christmas Social
6. Tour of Railway Coastal Museum
7. “Emergency Preparedness”, instructed by Len LeRiche, Safety Services NL
8. First Aid mini course, instructed by Jill Hunt, First Aid Vitals NL

An additional four events planned for Winter 2020 were cancelled when the St. John’s campus closed due to the pandemic. In the absence of those events, the committee posted on our website a Flashback page for some of our past speakers and site visits. We provided links to videos, slideshows and galleries from them that could be viewed at home.

Our combined attendance for the above events totalled around 300 people, much less than last year’s events, but the cancelled events would be a cause. Our Programme Committee also organized the morning programme and lunch at the 2019 Annual General Meeting, which drew about 75 people.

We also sponsor nine groups:

1. Bowling Group, organized by Joanne Myrick-Harris, meets monthly
2. Craft Group, organized by Linda Kirby and Liz Stanford, meets weekly
3. Games Group, organized by Audrey Power and Brian Power, meets monthly
4. Health and Aging, organized by Joanne Myrick-Harris, Linda Longerich and Joan Scott, meets monthly
5. Memoir Group, organized by Roberta Buchanan and Tony Chadwick, meets monthly, but moved to biweekly during the pandemic
6. Music Group, organized by Craig Skinner, meets weekly
7. Outing Club, organized by Ann Ryan and Adrian Tanner, meets biweekly
8. Shutterbug Club, organized by Mike Wilkshire, meets biweekly
9. Woodcarving Group, organized by Helger Eckenweber, meets biweekly

The active membership in these groups currently totals about 150, up from last year. During the pandemic most groups continued to function in some manner, by such methods as meeting on Zoom, or phone and email check-ins. We are most appreciative of our group leaders who volunteer their time during the year to organize the group sessions.

We offer a varied program and work to ensure that there’s something for everyone wants to attend. MUNPA members who wish to make suggestions for future events may do so at [munpaevents@mun.ca](mailto:munpaevents@mun.ca). If you are interested in joining any of the groups, contact information for leaders is listed on our website group pages.

The members of the committee are Anne Sinnott (Chair), Jackie Collins, Bob Helleur, and Donna Jackman.

Submitted by:

Anne Sinnott, Chair, Programme Committee - St. John’s

## NOMINATIONS COMMITTEE REPORT

### **MUNPA Board of Directors (as per Article 4 of MUNPA's By-laws):**

- 4.1 There shall be a Board of Directors (the Board) consisting of: (i) the Officers and (ii) at least five (5) and at most ten (10) additional Directors;
- 4.2 The Board shall be responsible for the day-to-day operation of the Association. On matters considered important to the membership, the Board shall make submissions to appropriate university officials, government or other organizations, either directly or through representation on university and other committees;
- 4.3 The Board may establish such Committees as it deems necessary to carry out the objectives of the Association;
- 4.4 The Board shall be responsible for ensuring that the Association complies with all applicable federal and provincial legislation;
- 4.5 A Board member may serve up to a maximum of four consecutive one-year terms unless the member is elected subsequently as President and may serve up to two additional years and an additional two years as Past President. A member may be elected to serve again after a minimum of one year off the Board;
- 4.6 Members of the Board shall normally remain in office until their successors are elected. The Board may appoint a member to serve until the next Annual General Meeting if an elected position on the Board is declared vacant.

The following officers and directors have been nominated for the 2020-21 year:

#### **Officers:**

President, Steve Wolinetz (Political Science; joined the Board in 2015)

Past President (*ex officio*), Jane Foltz (Computer Science/Office of the V.P. Academic; joined the Board in 2015)

Vice President, Chris Dennis (Library; joined the Board in 2017)

Secretary, Sheila Singleton (Office of the Registrar; joined the Board in 2017)

Treasurer, Audrey Power (Information Technology Services; joined the Board in 2017)

#### **Directors:**

Lois Bateman (Biology; not currently a Board member)

Jane Cooper (Botanical Gardens; not currently a Board member)

Catherine Dutton (Marine Institute; not currently a Board member)

Grant Gardner (Biology/ Office of Associate VP Academic; not currently a Board member)

Bob Helleur (Chemistry; joined the Board in 2018)

Donna Jackman (Biochemistry; joined the Board in 2017)

Bernadette Power (Faculty of Education; joined the Board in 2018)

Brian Power (Information Technology Services; joined the Board in 2017)

Ann Ryan (Division of Community Health, Faculty of Medicine; joined the Board in 2019)

Mary Sparkes (Student Services, Grenfell Campus; joined the Board in 2019)

Submitted by:

Jane Foltz, Chair, 2020-21 Nominations Committee