

Minutes
NSGREA Region 3 (HRM)
General Meeting

Thursday, January 08, 2026

Held at the NSGEU offices 255 John Savage Ave. Dartmouth, NS.

Attendance: 19 (Guests: 1 and 2 interpreters)

Executive present: Matt D, Kathleen B, Bonnie H, Judy R. Cameron MacN
Provincial Pres. Patricia Murray, V.Pres. Don Goss and Val Bobyk

1. Welcome and Call to Order: 1:19 pm

2. Land Acknowledgement: Given by Kathleen B

3. Regrets: Jan Matthews, Lynda Russell

4. Moment of Silence for deceased or ill members.

5: Self introduction of members present.

6. Approval of Agenda: as amended **M/S/Carried** (Gayle G/Valerie B)
to move up Provincial report to after the Minutes.

7: Approval of Minutes - Oct. 28, 2025 as amended **M/S/Carried** (Matt D/Gayle G)
to amend and substitute portions of the Pension Cmt report given in Oct. 28 to one
submitted by Keiren T. today. Matt read the amended report.

8. Provincial President's report:

- a. Pat Murray Thanked the Region 3 for the presentation and certificate she received at last month's social dinner.
- b. Our staff member, Alan Otto is on bereavement leave due to the loss of his mother.
- c. The office is very busy with membership renewals (thousands). We were able to send out some info via email. Hard copies of membership cards and receipts are still going out.
- d. Developing a new website.
- e. In search of a new admin assistant. We may have to advertise outside the membership.
- f. The Organization is looking to fill the position of Provincial Treasurer.
- g. We are asking Ian Johnson to spearhead the development and completion of 4 resolutions (Freedom of Information, QEII parking, Seniors Health Advocacy and Federal PharmaCare deal)
- h. The Provincial Exec will be working on the rest of the resolutions (Policy Manual, Organizational & Strategic Plans, Resolution Recording, etc.)
- i. Looking for new office space, but first need a budget amount.

- j. Pat met with the head advisor of the Provincial Senior Pharmacy program.
Question the need to start paying into the Plan immediately upon retiring.
- k. Looking at the income from BelAirdirect and our investments.
- l. Getting an accountant to look at budgeting.
- m. Concern of member privacy (contact info) regarding mail outs from Johnson Insurance and other partners.
- n. Noted Lawton's pharmacy upgrade to receive benefit pricing.

9. Business Arising:

Substitution of Keiren's Pension report (see minutes)

10. Correspondence: Copy of emails from member regarding Dental Plan coverage.

11: Region 3 President's report: (see attached report)

Kathleen attended the Region Executive's meeting on Nov. 20 along with Judy R.
Noted that smaller Region divisions are struggling to maintain their executive.
Need to acquire Help with volunteering initiatives.
We are changing meeting dates back to Thursdays and the starting time to 1 pm from 1:30.
We will post our schedule of meetings on-line.
The April meeting will be for work on resolutions to the next Convention.
We will work on offering rides for members to meetings.

M/S/Carried (Val B/Judy R) to have our meeting at NSGEU for the next 6 months and to review at that time if members want meetings in Hfx.

There was an offer of engaging a cyber security expert from Dal for next month's special presentation.

12. Treasurer's Report: Submitted by Judy R. **M/S/Carried** (Judy R/Bonnie H)

Balance coming Forward	\$1092.85
Deposits -	
Nov. 50/50	\$57.50
Dec. 50/50	\$96.00
Dec. Social Lunch	<u>\$700.00</u>
Sub total:	\$853.50
Disbursements -	
Oct. hall rental	\$60.51
Oct. tea/coffee	\$47.86
Oct. cupcakes	\$99.00
Janina's Cafe	\$817.70
Whitesails Bakery	\$64.63
Xmas wrapping/stocking	<u>\$36.43</u>
Sub total:	- \$1126.13
Balance on Hand:	\$ 820.22

Discussion on how to plan for the number of members that attend the holiday social. Shopping around for the best caterer etc.

Break from 2:29 - 2:38 pm

50/50 draw for \$55.00 went to Olga M who generously donated it back to Region 3.

13: Pension Cmt Report: Fred M and Keiren T -

- a) Discussions took place that although we are going to receive a 2.61% raise annually in the next 5 years from January 1, 2026 to December 31, 2030, this does not make up for the losses experienced over the past 15 years less than the cost of living; 1.25 % between 2011 to 2015; 0.85% between 2015 to 2020 and 0% between 2021 to 2025;
- b) No other public pension plan has a 5 year period review.
- c) Nova Scotia had the worse return of any public pension.
- d) The Cmt is forming an action plan to seek changes to the legislation we are under.
- e) The Cmt did make a presentation to Convention and to Region 8.
- f) There has been a lot of research done by the Cmt.
- g) The Plan had a funded ratio of 114.6% as of December 31, 2024 (surplus of \$1.05 billion) which allowed for the indexing of 2.61%.
- h) The rate of return is an issue. With each 1% change to the rate, the plan loses \$85 million.
- i) There was a discount rate of 6.5 %. Changed from 7.03 % from last report.
- j) In addition to concerns about investment returns, another very significant concern with the PSSP is the **ratio of about 1 active employee to approximately 1.08 retirees** limiting the amount of contributions into the plan to pay for pensions. Merging with other plans would help with the low ratio.
- k) **Strong need to change the 5 year review to a shorter period (to 1 year).**

The Executive will look at giving a 'Day Long' Pension presentation and look into pension planning seminars that the Union and Government used to put on.

It was pointed out that exact amounts of the indexing increases to our pension will be sent out in a letter with a Pay Slip at the end of the month.

14: Elections: For Vice President Region 3 (term to end May 2026)

There was a call for volunteers. James Halliday put his name forward.

There were no further nominations and James was acclaimed to Vice Pres.

15: New Business:

Dental Plan Coverage: There was a discussion on how much reimbursement for procedures we get for the premiums paid with the current sponsored Dental Plan we partner with. This is a private insurance plan so there will

always be some limits. It was asked that the Executive look at 'shopping around' for other deals.

It was pointed out that the Lawton's card used to gain brand name prescription drugs at generic prices no longer works. One must re apply to the program.

16. Next Meeting: (tentative) Feb. 12, 2026 Special Presentation to be held in Dart.
March 12, 2026 General meeting to be held at NSGEU, 255 John Savage Ave.
Dartmouth.

Please note that the start time for meetings has been changed to 1:00 PM.

17: Adjournment: Called by Don Goss at 3:29 pm