

PENSIONER NEWSLETTER

A PUBLICATION OF THE NEWFOUNDLAND AND LABRADOR
PUBLIC SERVICE PENSIONERS' ASSOCIATION

WINTER 2004

OPERATION PENSION INDEXING: A SUCCESSFUL VENTURE

PRESIDENT'S MESSAGE



Ray Rossiter

Our Winter Newsletter featured the Association's alarm regarding Government's threat to withdraw their financial support towards pension indexing. (To their credit, the Unions publically stated that they would honour their part of the Agreement and continue their 1% contribution.)

In response we mounted a major initiative called *Operation Pension Indexing*. We held meetings across the Province including Labrador. The meetings were beyond our expectations. We had fabulous turnouts and received much media attention. The primary outcome of the endeavor is that we are recognized as force to be reckoned with. Many thanks to all who worked so hard and to those who turned out to support us.

The Unfunded Liability of the Pension Fund continues to be an important issue for both our Association and Government. In recent years Government has been making substantial contributions to stabilize the Fund and reduce the liability over time, at the current rate, a long process.

Pensions and Collective Bargaining: Our Association is very concerned that pensions seem to be accepted as a Collective Bargaining issue with Public Sector Unions and Government. We recognize that pensioners cannot participate directly in the Collective Bargaining process but we contend that a way must be found to provide meaningful input into pension related decisions in the future.

These and other issues confront us in the coming months. With your support our Board will pursue them vigorously. On behalf of the Board of Directors I want to wish all our members and their families a safe and happy summer.

HIGHLIGHTS OF BARBECUE & DANCE

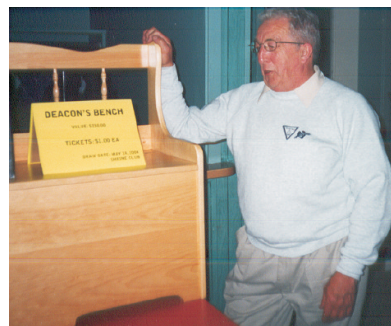
One hundred members and guests turned out for our Annual Barbecue & Dance held on Friday, May 14, 2004 at the Shrine Club, St. John's.

Cash bar service was available at 6:30 p.m. followed by the Barbecue at 7:00 p.m.. Everyone had the option of cooking their own steak or having the chef cook it for them. Following the meal, Ray Rossiter, President, brought greetings from the Board of Directors. At 8:30 p.m. the music started up and everyone had an enjoyable evening of dancing.



Mike Mackey,
President Central Branch
and wife, Anne

The deacons bench, made by Ambrose Denty, Board Member, was won by Wilma Green, Placentia. The Door Prize of \$50 was won by Wallace Eddy.



Ambrose Denty

We would like to thank everyone who attended. We must also thank those Board members who donated prizes for spins. A special thanks to Mrs. Mary Hodder for her generous donation. Lastly, thanks to Tom Cooper and his committee for making our Annual Barbecue a great success.

MANDATE STATEMENT

The Newfoundland & Labrador Public Service Pensioners' Association exists to promote and advance the interests of its members by providing a medium for collaborative action on any matter affecting a pensioner's well-being.

BOARD OF DIRECTORS

President-----Ray Rossiter

Vice President---Tom Cooper

Treasurer-----Eric Hodder

Secretary -----Gerry Conran

Past-President---Bill Shallow

Directors:

Margaret Adey Ray Hawco

Jean Chaisson George Fiander

Ambrose Denty Eric Salter

Mary Ennis Jeff Young

Hope Wiseman (Western)

Mike Mackey (Central)

Administrative Assistant:

Maureen Hogan

Editor: Barbara Hopkins

Layout & Design:

Maureen Hogan

UPCOMING EVENTS

The 2004 Annual General Meeting and Conference will take place on Tuesday, October 19, 2004 at the Capital Hotel, Kenmount Road, St. John's. Details will be outlined in the Fall edition of our Newsletter.

Our Annual Christmas Dinner and Dance will be held on Saturday, December 4, 2004 at the Knights of Columbus, St. Clare Avenue, St. John's. Look for details in the Fall edition of the Newsletter.

**PENSIONER
NEWSLETTER
SUMMER 2004**

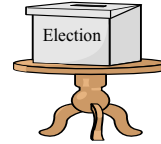
The PENSIONER NEWSLETTER provides Public Service Pensioners with current information relating to pension issues, insurance benefits and the ongoing activities of the current Board.

For more information, or to give your comments please contact:

The Newfoundland & Labrador Public Service Pensioners' Association

446 Newfoundland Dr.
St. John's, NL
A1A 4G7
Phone & Fax:
(709)754-5730
1 (800) 563-4188
e-mail:
pensioners@npspa.ca
website:
www.npspa.ca

CALL FOR NOMINATIONS



To meet the challenges under the mandate of the Association we need strong committed leadership at the Board, Executive and Committee levels. The Nominating Committee invites you to submit nominations for election to the Board of Directors at the upcoming Annual General Meeting on Tuesday, October 19, 2004 at the Capital Hotel, Kenmount Road, St. John's.

If you are interested in serving as a Board Member, or know of someone willing to serve, please contact Maureen at the Association office by telephoning (709) 754-5730, 1(800)563-4188, e-mail: pensioners@npspa.ca

CALL FOR RESOLUTIONS

The Board of Directors uses resolutions passed at the Annual General Meeting to give direction to the incoming Board. If you have concerns or ideas that you feel should be considered by the Association please forward them to Maureen by calling (709)754-5730, 1(800)563-4188, e-mail us at pensioners@npspa.ca.



We often need help from time to time with a particular project. If you would like to help out by serving on a committee, please call Maureen at (709)754-5730 or 1(800)563-4188 or e-mail: pensioners@npspa.ca



I'm so optimistic I'd go after Moby Dick in a row boat and take the tartar sauce with me.

Zig Ziglar



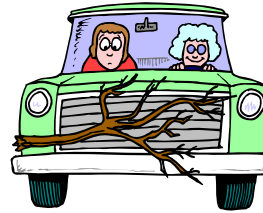
PASS IT ON!

When you've finished with this NEWSLETTER, please pass it on to another prospective member who may be interested in reading it.

JOHNSON INC. HOME-AUTO INSURANCE

Johnson Inc. is delighted to partner with NPSPA. The response to Johnson Inc.'s Preferred Service Home-Auto program since the February 2004 re-launch has been very favourable.

The Winter Newsletter announcing the partnership referenced a 5% NPSPA member discount. The 5% discount applies only if you fall under the established discount cap. As is typical in the industry there is a maximum on the overall discount structure. Please be assured that NPSPA members qualify for Johnson's maximum allowable discount structure subject to their own personal profile.



To have a Johnson representative contact you for a free, no-obligation quote, simply complete the "I'd Like a Quote" form at www.johnson.ca/npspa, call toll-free 1(800)563-0677, or drop in to any one of our branch offices. Please identify yourself as an NPSPA member and provide your group ID code: NP. For a limited time, Johnson Inc. will donate \$20 to the NPSPA for each qualifying member not already insured with Johnson Inc. who receives a no-obligation quote.

HIGHLIGHTS OF OPERATION PENSION INDEXING

Bill Shallow

In our last Newsletter we told you that Government had informed us of their intention to withdraw their contribution to pension indexing. This action would result in the current partial indexing of up to 1.2% for pensioners over 65 being cut in half. This proposal was placed on the table for negotiations with NAPE and CUPE. Your Board of Directors was very concerned by this development; a concern we're sure you, our members, share.

We responded to this threat by Government by mounting *Operation Pension Indexing*. The

goals to this project were to gather together as many pensioners and their supporters as possible, to better inform them about pension issues and pension indexing, to give them a chance to express their views, and to encourage them to take some form of personal action. The project consisted primarily of a series of meetings across the Province. The first meeting took place in St. Johns, on 17 March, and was followed by meetings in Happy Valley-Goose Bay, Placentia, Carbonear, Clarenville, Marystown, Gander, Grand Falls-Windsor, Deer Lake, Corner Brook and Stephenville. All the meetings were well attended, were upbeat, and received considerable media attention.

As the meetings were being held, the issue of pension indexing and contract negotiations changed back and forth, on and off the table. Eventually it was dropped by Government. However, we continued the meetings, not knowing what Government might do next. And, of course, we had to let Government know that we never want it to be on the table again. Indeed, we want pension indexing improved to full indexing and for pensioners younger than 65.

Operating Pension Indexing was an exhilarating and worthwhile experience. It enabled us to be in direct contact with Members across the Province. Many Members were active in organizing the meetings and encouraging their colleagues to attend. Those who attended felt that they were better informed about pension issues. There was very little negativity, but rather a positive attitude of "let's do something!"

Members sent letters and made phone calls to Government and MHA's. Additionally, Members collected signatures for a petition which was presented to the House of Assembly. Most communities expressed interest in having some local organizational presence of the Association. The ill treatment of Public Service Pensioners received public attention.

The Minister of Finance in a recent meeting stated that Government had gotten the message and that reduction in pension indexing will not be raised again.

The general conclusion is that the project helped the cause of pension indexing and it was also good for the Association. In fact, Government may have done us a favour. Never before have we been so united. Never before have we been willing to be assertive in the face of a threat to our security. Never before have we been aware of the strength we can have if we work together.

The Board of Directors wishes to thank all those who made *Operation Pension Indexing* possible and successful. Included also are those who helped organize the events; all those who attended the meetings, especially those who expressed their views; all those who followed up with personal action; and all those who said, "Let's do more".

The challenge for us now is, "What do we do next?" *Operation Pension Indexing* got us on the move in response to a crisis. Can we maintain the momentum and become an even more powerful force for the well being of pensioners? Can we become more active locally as well as provincially? The answer to these questions is "Yes", but it will take time, effort and commitment on the part of Members, especially at the local level. It will also challenge our financial resources. This should be a topic for major discussion at our Annual General Meeting on Tuesday, 19 October 2004. Plan to be there.

YOU THINK GASOLINE IS EXPENSIVE?

Diet Snapple 16oz for \$1.29 = \$10.32 per gal
Lipton Ice Tea 16oz for \$1.19 = \$9.52 per gal
Gatorade 20oz for \$1.59 = \$10.17 per gal
Ocean Spray 16oz for \$1.25 = \$10.00 per gal
Pint of milk 16oz for \$1.59 = \$12.72 per gal
STP Brake Fluid 12oz for \$3.15 = \$33.60 per gal
Vick's Nyquil 6oz for \$8.35 = \$178.13 per gal
Pepto Bismol 4oz for \$3.85 = \$123.20 per gal
Whiteout 0.7oz for \$1.39 = \$25.42 per gal
Scope 1.5oz for \$0.99 = \$84.48 per gal

And this is the REAL KICKER
Evian water 9oz for \$1.49 = \$21.19 per gallon
\$21.19 FOR WATER!

So next time you're at the pump, be glad your car doesn't run on Nyquil, or Scope, or Whiteout!



CENTRAL BRANCH NEWS

Mike Mackey



The Central Branch held its Annual General Meeting and Election of Officers on Wednesday, April 21, 2004. President Ray Rossiter of Provincial Board was the Guest Speaker and conducted the Election of Officers. Elected were:

| | |
|----------------------------|--------------------------|
| Mike Mackey- President | Gerry Bradbury-Treasurer |
| Bill Hayley-Vice President | Stan Thorne-Director |
| Gertrude Thorne-Secretary | Irene Froude-Director |

President, Ray Rossiter, spoke on the topic "Role of Regional Branches" within the Provincial Association. Some of the specific responsibilities include: to consult with Provincial Board and Branches on a suitable role for Branches, to review the Constitution in defining a suitable role for Branches, to consider funding sources and financial controls, to consider geographic areas for which Branches should be responsible, to consider the extent to which Branches may operate autonomously, to propose a suitable role for Branches in achieving the objectives of the Association.

WESTERN BRANCH NEWS

by Hope Wiseman



The Western Branch held a one day retreat at the President's home in mid-March. The Roles and Responsibilities for Board Members, the Terms of Reference for each committee and the Constitution was discussed and copies were distributed to each Board member.

Operation Pension Indexing kept us really busy this Spring. The meetings held in Deer Lake, Stephenville and Corner Brook were well attended, especially in Corner Brook. It was a lot of hard work but we felt it was a worthwhile exercise because it gave our Members an opportunity to have their say and to learn about the Association.

We are planning a barbecue to take place later this summer. Members in the Western region will be notified of the details by telephone.

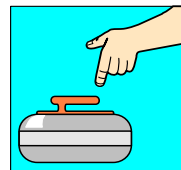
We are currently seeking a member from Stephenville and Port aux Basques to serve on the Western Branch Board. Anyone interested may call Maureen at 1(800)563-4188. We wish all members a safe and enjoyable summer!

On April 1, 2004 a special meeting was held in Grand Falls-Windsor as part of the Board initiative *Operation Pension Indexing*. Bill Shallow and Clarence Randell from the Provincial Board were in attendance and conducted the meeting. There were approximately 50 members in attendance.

The Branch has set some goals for the next year. Some of the issues and challenges are: how can we attract more members into our Branch and to join the Provincial Association, how can we improve the role of our Branch within the Association, how can we communicate with members of our Branch, what kind of activities can we undertake to enhance involvement, what are the important issues that concern us as a Branch, how can we keep pensioner issues alive with the Branch? All the best to everyone for an enjoyable summer!



2005 SCOTT TOURNAMENT OF HEARTS Call for Volunteers



The 2005 Scott Tournament of Hearts, Canadian Women's Curling Championship, is slated for Mile One Stadium in St. John's, February 19 - 27, 2005. Over 500 volunteers with various experiences and skills are needed to

ensure the event runs smoothly throughout the nine days.

To be part of the excitement, you must fill out an Aliant Volunteer Application Form. Forms can be picked up at the Bally Haly Golf and Curling Club, the St. John's Curling Club or by going online to the Official Website for the event at www.hearts2005.curling.ca. Further information can be obtained by calling the local event office at (709) 726-8805.



EACH ONE - RECRUIT ONE CAMPAIGN

The campaign continues! We are depending on you to recruit one of your friends to become a Member of our Association. If each one of us recruits one, our membership and influence will increase dramatically.

WHERE ARE THEY NOW? *by Barbara Hopkins*



Chesley K. Brown is full of surprises as I discovered when I visited him and his wife, Barbara, at their home in St. John's.

Dr. Brown retired from the Department of Education in 1987, having pursued his career as student, teacher, principal, Assistant Superintendent, and Director of Instruction. He made a substantial contribution to educational programming in the province. This I know first hand. I also know of his skill in drawing out one's philosophical position on issues, and his passion for music. He is rightfully proud of his leadership of the St. John's West Salvation Army Band.

Ches mentioned over the phone that he enjoyed gardening so maybe we might want to talk outside. As we walked through the patio door we entered a secluded wonderland. It is still early days but a myriad of little pockets catch one's eye from every angle: a lily pond, a rock garden, rhododendrons planted to blossom at different times, rose bushes, a vegetable garden, lavender, varieties of heather. We stroll over a tiny bridge to the enchanted forest at the end of the property where the grandchildren play.

Ches says that he has counted over 30 species of plants native to Newfoundland, that grew naturally from the forest soil preserved as the original trees died and were cleared away. He said, "You know, I can't believe I did all this while I was doing so many other things". I can't believe it either.

"What sorts of things take up your days?" I ask. Ches replies, "Well, keeping up with our grandchildren's activities. Oh yes, do you know that I paint? I'm not very good though". Barbara produces a gorgeous oil painting of their son's wedding. "My summers are spent in various outdoor activities, gardening being my major interest; winters are mainly divided between painting and family research." I comment on the numerous books on the coffee table. "Oh, I like birdwatching. Barbara and I went to Arizona this year to see some new birds." Ches asked "Have you read *China 1421: The year that China discovered the world?*"... and so on!

Thank you, Ches, for agreeing to this interview. I'm jockeying for an invitation to the enchanted garden later in the season. We wish Barbara and Chesley Brown continued good health and happiness.

CHUCKLE

The man told his doctor that he wasn't able to do all the things around the house that he used to do. When the examination was complete, he said, "Now, Doc, I can take it. Tell me in plain English what is wrong with me." "Well, in plain English," the doctor replied, "you're just lazy." "Okay," said the man. "Now give me the medical term so I can tell my wife."

A self-employed friend is very upset about being required to file a quarterly estimated income tax return. So he sends his in without either name or address. His reasoning? "If they're gonna make me guess how much I'm gonna make, then they can guess who sent it in."

A middle aged woman was driving through a school zone when a policeman pulled her over for speeding. As he was giving her the ticket, she said, "How come I always get a ticket and everyone else gets a warning? Is it my face?" "No, ma'am," explained the officer, "it's your foot."



THE MAILBAG

March 11, 2004

Dear Mr. Shallow:

Thank you for all the creative and diligent work that you and your colleagues have done and are doing to create and develop the Newfoundland & Labrador Public Service Pensioners' Association.

Your work has been extremely well done; its is an excellent and truly professional Association. I am proud to be a member of the Association and appreciate all you have done and are doing.

Sincerely

Kevin Simms
St. Anthony

HELPFUL FINANCIAL HINTS FOR RETIREES

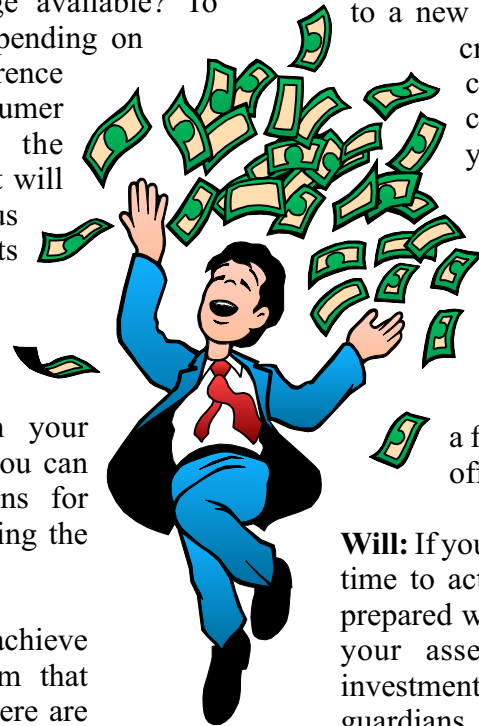
The following information was prepared by Pat Hogan, a retiree and a licensed Financial Security Advisor. He holds the credential of Certified Financial Planner (CFP). Pat would welcome inquiries, with no obligation, at Facey Financial Planning & Consulting. Call (709)754-2143 or e-mail: hogan@roadrunner.nf.net

Banking: Are you getting the best value monthly banking package? Is there any senior's package available? To explore less costly banking services depending on your personal banking habits and preference check out Canada's Business and Consumer Site <http://strategis.ic.gc.ca> to use the Financial Services Charges Calculator. It will give you comparative pricing on various banks and credit unions and their products and services.

Credit cards: Check out <http://strategis.ic.gc.ca> to use the Credit Card Cost Calculator. Depending on your answers to a few screening questions, you can view some comparative pricing options for reducing your credit card costs and getting the best interest rate.

Monthly bill-paying arrangements: To achieve a low-maintenance, user-friendly system that reduces your work and runs by itself, here are some suggestions:

- Arrange direct pension deposit of your bi-monthly cheques to your bank or credit union;
- Arrange with your bank to divide your pension deposit. One part goes to a chequing account to meet regular monthly expenses; the rest goes into a savings account to meet annual irregular expenses;
- Arrange to have bills equalized over a 12 month period to better manage cash flow;
- Authorize automatic monthly payments of your bills from your chequing account; This eliminates a lot of unnecessary mailing bill payments and saves time.
- Schedule your automatic bill payments so that some are paid early in the month and others are paid later in the month. A smoother cash flow results if both these totals are approximately equal, corresponding to your consistent cash flow coming in.



Reduce Taxes: Arrange for the higher income partner to pay the regular monthly bills leaving any investing to come from the income and in the sole name of the lower income partner where it is taxed at a lower rate.

Managing Debt: Credit cards with high interest rates are suspect. Do you have a plan to pay down these debts? Can you transfer the balances on your worst credit cards to a new low-cost card? Reduce the number of credit cards you hold, starting with the high cost cards and then destroy the high cost cards. Is a consolidation loan right for you? If you are in difficulty with debt repayments, talk to a Financial Security Advisor. The *Strategis* website (<http://strategis.ic.gc.ca>) contains the informative *Dealing with Debt: a Consumer's Guide*. Another valued resource is the *Credit Counselling Service of Newfoundland and Labrador*, a free, confidential counselling service with offices in St. John's and Corner Brook.

Will: If you have been procrastinating, now is a good time to act. You can save lawyer's fees by going prepared with full details on your family members, your assets, liabilities, your insurance, your investments, your wishes for potential executors and guardians.

Home and Auto Insurance: a review of your home and auto coverage may be timely. A few comparative quotes can guide you in getting best value for premiums paid. Are you availing of all discounts? Exactly what coverage do you have and need? Consider increasing the deductible to reduce the cost. Ask about pre-authorized monthly deduction with no increase in cost.

Chuckle

A woman's husband has been slipping in and out of a coma for several months yet she stayed by his bedside every single day. When he came to, he motioned for her to come nearer. As she sat by him, he said, "You know what? You have been with me all through the bad times. When I got fired, you were there to support me. When my business fell, you were there. When I got shot, you were by my side. When we lost the house, you gave me support. When my health started failing, you were still by my side. When I consider all that, I think you bring me bad luck!"

SAVINGS

The Association is pleased to add three more items to the list of discounts and benefits available to our Members. You must show your Membership Cards to access these benefits. If you have not received a membership card, please call Maureen at (709)754-5730 or 1(800)563-4188 .

Beltone Hearing Aids - 10% off hearing aids plus free box of batteries.

Breakwater Books - 15% off all Breakwater titles, see coupon on back cover.

CO-OP Taxi Service

20% off cab fare - minimum ride of \$5.00. Must show identification.

Jumbo Video

10% discount on any rentals. Rent a new release and get an all time favorite free. Ask for details. Torbay Rd; Ropewalk Lane in St. John's and Manuels locations only.

Fit For Work - Orthotic Aids Ltd.

The Health Plex, 114 Empire Avenue, St. John's
10% discount. Also services are HST exempt.

Alcock & Brown's Eatery - Hotel Gander

15% off purchases (not including alcohol)

Jungle Jims, Torbay Road, St. John's- 10% discount

Irving Restaurants and Big Stops - 10% discount

Johnson Insurance - Home/Auto- discounts, benefits and free service advantage. For a quote call 1(800)563-0677, visit www.johnson.ca/npspa or a branch office. Your ID Code is : NP

Bill Dilny (Realtor) - substantial savings on home sale/purchase. Call Bill at (709)726-8300 or (709)685-1797

National Car Rental

Discounted daily rates. Ask for details.

12 locations throughout Newfoundland & Labrador. Must give Contract ID # 3815428

Budget Car & Truck Rental

from \$14-\$20. Ask for details.

17 Budget locations throughout Newfoundland
Exception: Wabush and Goose Bay.

Newfoundland Eyewear Services : 15%

WestBrook Plaza, (709)364-8393

Eastern Medical Supplies, 95 Military Road
(709)754-7711 10 - 20% depending on service provided.

T. B. Clift Limited, 34 O'Leary Ave (709)753-6850
10% discount on home health care products.

Ultramar - 3cents off a litre of home heating oil, 10% off furnace protection.

Hickman Motors

10% discount on parts and labour. Does not included vehicle purchases.

The Paint Shop - 31 locations

10% off regular priced merchandise
Some restriction/exclusions may apply.

HOTEL ACCOMMODATIONS *

Battery Hotel & Suites

15% discount on the going room rate. Expire. year-end 2004

Best Western Travellers Inn (709) 722-5540

Selected Rates. Ask for detail.

Also 10% discount off purchases at Flat Rock Bar and Grill.

Glynmill Inn - Corner Brook 1(800) 563-4400

Selected Rates. Ask for details. www.glynmill.ca

Holiday Inn - Corner Brook (709) 634-5381

Selected Rates. Ask for details.

Mount Peyton Hotel - Grand Falls-Windsor

Selected Rates. Ask for Details 1 (800) 563-4894

*** You must request discount at time of reservation**



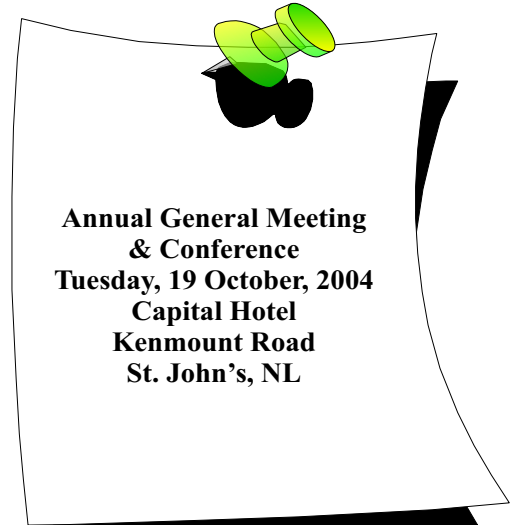
Newfoundland & Labrador
Public Service Pensioners' Association

446 Newfoundland Drive, St. John's, NF A1A 4G7



THIS ISSUE...

Presidents Message -1-
Highlights of Barbecue -1-
Call for Nominations -2-
Call for Resolutions -2-
Johnson Insurance -2-
Operation Pension Indexing -3-
Branch News -4-
2005 Scott Tournament of Hearts -4-
Where Are They Now? -5-
The Mail Bag -5-
Helpful Financial Hints -6-
Discount Update -7-



**Annual General Meeting
& Conference**
Tuesday, 19 October, 2004
Capital Hotel
Kenmount Road
St. John's, NL

A relationship you can trust.

At Johnson Inc., our service staff will provide NPSPA members with "best friend" advice on all home and auto insurance inquiries.

For a home and/or auto insurance quote, call or visit us online today.

1.800.563.0677 or **www.johnson.ca/npspa**

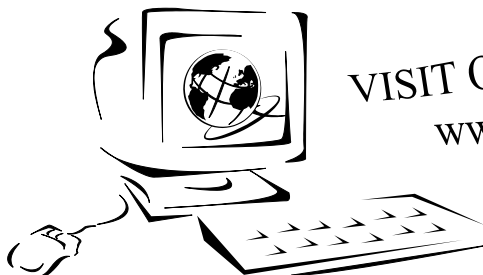


Use this coupon to receive 15% off all Breakwater titles

NEWFOUNDLAND AND LABRADOR PUBLIC SERVICE PENSIONERS' ASSOCIATION

BREAKWATER BOOKS
Celebrating 30 years 1973-2003

P.O. Box 2188 • 100 Water Street • St. John's • NL • A1C 6E6 • (800) 563 3333
www.breakwater.nf.net • info@breakwater.nf.net



VISIT OUR WEBSITE
www.npspa.ca