

# PENSIONER NEWSLETTER

A Publication of the Newfoundland and Labrador Public Service Pensioners' Association, 446 Newfoundland Drive St. John's, NL A1A 4G7

Fall 2006

## AGM 2006: TAKING CARE OF BUSINESS

### PRESIDENT'S MESSAGE *by Barbara Hopkins*



After the summer hiatus (and what a summer it was!) your Association is gearing up for the 16th Annual General Meeting and Conference titled *Taking Care of Business* and the election of a new Board of Directors.

I will be stepping down from the Board next year as the Constitution requires that one must take a year off after serving two consecutive two-year terms. I have enjoyed the experience of serving on the Board and, in particular, editing the Newsletter. I am feeling somewhat wistful about what I have been able to achieve. Nevertheless, I will support the incoming Board as best I can in the role of Past-President.

During 2005-2006 we met with Government and stressed the long standing need for pension increases. Given that the Province's fortunes have turned around and Government is taking steps to handle the unfunded liability of the Pension Plans we feel that an increase is warranted. Government indicated that it was putting the \$1.9 billion into the Teachers' Pension Plan resulting in a reduction of debt and debt servicing costs. Some of our members think that this happened at the expense of Public Service Pensioners. Not so. The Teacher's Plan is close to being bankrupt. The Minister of Finance indicated Government's intention to borrow money to cover 85% of the unfunded liability of the Public Service Pension Plan. This is a significant concession which will at least remove the traditional argument that the Fund cannot afford a pension increase. Our position is that 100% of Government's obligation to the fund should be met and that our pensions are a matter of right, not a matter of Government charity. We strenuously object to Government's linking pension plan funding to union negotiations when we are not represented at the table. It galls me to think that someone relatively new to the Public Service has a voice when those of us who have paid in for 35 years do not. We rallied the troops before when Government attempted to cut their contribution to indexing and we can do it again to ensure our rightful place.

*Desjardins* (pronounced day-jar-dan) is our new Health Insurance Carrier. The process has been anything but "seamless" as promised when they were awarded the contract. We have been receiving calls from our members all across Canada expressing their frustration with getting their claims processed. We are trying to get information for our members but Government doesn't have the answers either. We consider that Government has a responsibility to press the Carrier to deliver on its promises. A representative from *Desjardins* will be present at our Annual General Meeting on October 17. Meanwhile, members needing assistance with claims should contact Brent Allan of *Desjardins* at 1-800-567-8881.

NPSPA has come of age in that we are recognized as the umbrella group advocating for Public Sector Pensioners. But much is expected and we have limited resources. We need facts, figures, and analyses to support our representations. For example, what is happening in other provinces? How do we "get the message out" in a compelling way? We need professional expertise and this costs money. Perhaps the time has come to consider an increase in Membership fees. What organization provides the same level of services for 16 years without an increase?

In closing, I urge all members to make an effort to attend our Annual General Meeting and Conference, on October 17 at the Comfort Inn, Airport Road, St. John's. We have some contentious issues to deal with. This is your opportunity to have input in the affairs of the Association.



Happy  
Thanksgiving

## 16 th ANNUAL GENERAL MEETING AND CONFERENCE

The 2006 Annual General Meeting & Conference will take place on Tuesday, 17 October at the Comfort Inn (formerly known as the Airport Plaza Hotel). Registration will begin at 8:30 a.m.

The Theme for the Conference is *Taking Care of Business*. Our Keynote Speaker is Marilyn Pendergast, B.A., B.Ed., M.Ed., LLB who will speak on Wills, The Advanced Health Care Directives and Power of Attorney, followed by a short question answer period.

We are also planning a Workshop on **Understanding Your Health Plan**, presented by Tony Lannon of the Government Insurance Division and Ron Cashin representing Desjardins.

David Lidstone from the Pension Division will speak on **Understanding Your Pension Plans** and Kevin Murphy representing Service Canada will speak on Canada Pension Plan and Old Age Security. These workshops will be followed by a question and answer period. We will break for lunch at 12:30. The afternoon will consist of the Business Session. We encourage all Public Sector Pensioners to attend and voice their concerns.

*See details on page 7.*



### WESTERN BRANCH NEWS *by Wes Roberts*

The Western Branch held its first Board Meeting after the summer break in Corner Brook on September 6, 2006 and was attended by most of the members.

The members were happy to hear that Joe Blanchard is recovering from his illness to the point where he is ready to get involved with the Branch again and is looking forward to next year. Way to Go, Joe! We are very happy for you.

During the meeting some concerns were discussed about the new Health Insurance Carrier. The changeover is not running smoothly.

The Annual General meeting will be held on October 5<sup>th</sup>, 2006 at 2:00 p.m. at the Westmount Club, Corner Brook. All members in the Western Branch are encouraged to attend

The Western Branch will be holding their Annual Christmas Dinner and Dance on Thursday, December 14<sup>th</sup>, 2006 at 7:00 p.m., at the Westmount Club, Corner Brook. To book your tickets please call Wesley Roberts at 686-2432 or John White at 634-1905. Come out and bring your friends for a fun filled evening.

The Board was saddened to hear of the death on one of our members, Mr. Edgar Legge of Pasadena, and we pass along our deepest sympathy to his wife, Ruth and family.

### MANDATE STATEMENT

The Newfoundland & Labrador Public Sector 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.

### EXECUTIVE

President-----Barbara Hopkins  
Vice President---John Downton  
Treasurer-----Paul O'Leary  
Secretary -----Mary Ennis

### DIRECTORS

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Jeff Young  
Wesley Roberts - Western Branch

Administrative Assistant:

Maureen Hogan

Editor: Barbara Hopkins

Layout & Design: Maureen Hogan

### CONTACT US:

446 Newfoundland Drive  
Suite 206  
St. John's, NL A1A4G7  
(709) 754-5730  
Toll free : 1(800) 563-4188  
E-mail: pensioners@npspa.ca  
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### ADVERTISING POLICY

*We are presently accepting ads for our Newsletter. We reserve the right to refuse ads, or to edit them after consultation with the advertisers. NPSPA does not endorse or promote any product or service presented in paid advertisements unless so specified. For more information please contact Maureen at (709)754-5730 or 1 (800) 563 - 4188 or email: pensioners@npspa.ca*

## 2006 CHRISTMAS DINNER AND DANCE



Our Annual Christmas Dinner and Dance will be held on Friday, December 8, 2006 at the Knights of Columbus, St. Clare Avenue, St. John's.

Cash Bar at 6:00 p.m. followed by a stuffed chicken breast dinner and all the trimmings at 7:00 p.m. Music will be provided by Gary Lawrence.

The cost is \$30 double or \$15 single. To arrange for tickets (to be purchased in advance) please call Maureen no later than December 1, 2006 at (709)754-5730 or 1(800)563-4188.

Come join us for a wonderful evening!



## YOUR OPINION

*YOUR OPINION* We invite members, and others, to submit their opinions on topics of interest to pensioners, in the form of letters, articles or comments. Submissions should include the author's full name and contact information, for verification. The Editor will reserve the right to print, based on space, timing and good taste. Major changes in text will not be made without the approval of the author. It will be clearly stated that the opinions expressed are not necessarily those of the Association. This is your opportunity to comment on the work of the Association and to offer alternate views for debate. Send us *YOUR OPINION* now.

## 50th WEDDING ANNIVERSARY



*Congratulations and Best Wishes go to Wesley and Helen Roberts of Deer Lake who celebrated their 50<sup>th</sup> Wedding Anniversary on August 9, 2006. Family and friends from all over Newfoundland and as far away as England, Vancouver Island, Alaska and Tennessee helped them celebrate. Wes is President of the Western Branch. We wish Wes and Helen all the best!*

## CHUCKLE

*Man of the House*

*A man had just finished reading the book, Man of the House, while riding the commuter train home from work. When he reached home, he stormed into the house and walked directly up to his wife. Pointing his finger in her face, he said, "From now on I want you to know that I am the man of this house and my word is law! You are to prepare me a gourmet meal tonight, and when I'm finished eating my meal, I expect a sumptuous dessert afterward. Then, after dinner, you're going to draw my bath so I can relax. And when I'm finished with my bath, guess who's going to dress me and comb my hair?"*

*His wife thought for a moment and responded, "The funeral director is my guess."*

**Ronald A. Cole**  
B.ENG., P.ENG., LL.B.

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2. If the damage to your vehicle was \$6,000 over your deductible (which it likely would be in a total loss situation), your **deductible would be waived**.
3. The **Depreciation Add-Back** feature of the PS Auto Plus package would increase the settlement of your claim by giving you what your vehicle was worth up to 2 years prior to the accident occurring regardless of the age of your vehicle. This could increase your c l a i m settlement by thousands of dollars.
4. If your vehicle was financed or leased, when it comes time to finance or lease your replacement vehicle, PS Auto Plus **protects you against any increased interest on the lease or financing charges** (up to \$2,500).

Similarly, Johnson Inc. Home Insurance policyholders benefit from the additional features and benefits of the PS Home Plus package. Some of these features include:

1. **Vanishing Deductible.** If your claim was \$6,000 over your policy deductible (normally \$500), your deductible would be waived.
2. **\$5,000 Credit Card Indemnity.** Provides against unauthorized use of missing or stolen credit cards.
3. **\$5,000 All Risk Coverage on Purchases.** Worldwide coverage up to \$5,000 for 30 days after purchase of items insurable under Unifund's Personal Articles Endorsement.

NPSPA/Johnson Inc. policyholders can obtain further information by contacting their personally assigned Service Supervisor. NPSPA members who are interested in receiving a Johnson Inc. Home and/or Auto quote can contact Johnson at 1-800-563-0677 or go online at: [www.johnson.ca/npspa](http://www.johnson.ca/npspa).

Johnson Inc. has more than 50 branches across the country of which 13 are located throughout Newfoundland and Labrador. Johnson's policyholder surveys indicate extremely high levels of satisfaction across the country in relation to their claims process.

*For specific details and policy wordings please refer to your policy documents or contact Johnson Inc. At 1-800-563-0677*

### DIGITAL CAMERA CONTEST WINNER

From February through May of this year, Johnson Inc., our Group Home-Auto Insurance partner, held a contest exclusively for NPSPA members that featured a prize of a Sony Digital Camera. This contest was open to members who requested a quote on-line for home and/or auto insurance and individuals insured under the existing NPSPA Group Home-Auto Insurance Program.

Johnson Inc. is headquartered in St. John's and has over 50 branches across Canada, including 13 in Newfoundland and Labrador. To request a quote, visit [www.johnson.ca/npspa](http://www.johnson.ca/npspa) or call: 1-800-563-0677

Pictured below(right) is the winner of the camera, Robert Pike, of St. John's and Michael Goodridge (left) representing Johnson Inc.



*Michael Goodridge, Johnson Inc.  
Robert Pike, NPSPA Member*

## ATTITUDE IS EVERYTHING

Mike woke up one morning, looked in the mirror, and noticed he had only three hairs on his head. "Well, he said. "I think I'll braid my hair today." So he did and he had a wonderful day.

The next day he woke up, looked in the mirror and saw that he had only two hairs on his head. "M-m-m," he said. "I think I'll part my hair down the middle today." So he did and he had a grand day.

The next day he woke up and looked in the mirror and noticed that he only had one hair on his head. "Well," he said. "Today I'm going to wear my hair in a pony tail." So he did and he had a fun filled day.

The next day he woke up and looked in the mirror and noticed that there was no hair on his head. "YEAH," he exclaimed. Today I don't have to do anything with my hair.

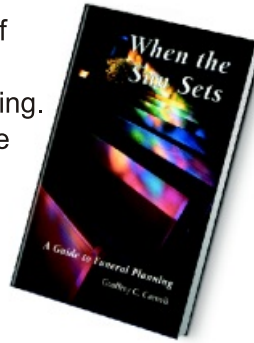


### Did You Know...

The Irish Potato Famine (1845-50) prompted over 700,000 people to immigrate to the Americas. These immigrants brought with them their traditions of Halloween and Jack O'Lanterns, but turnips were not as readily available as back home. They found the American pumpkin to be a more than an adequate replacement. Today, the carved pumpkin is perhaps the most famous icon of the holiday.

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**Chuckles**

Fire swept the plains and burned down the farmer's barn. While he surveyed the wreckage, his wife called their insurance company and asked them to send a check for \$75,000, the amount of insurance on the barn. "We don't give you the money," a

company official explained. "We replace the barn and all the equipment in it." "In that case," replied the wife, "cancel the policy I have on my husband."



A young woman brings home her fiancée to meet her parents. After dinner, her mother tells her father to find out about the young man. The father invites the fiancée to his study for a drink. "So what are your plans?" the father asks the young man. "I am a Torah scholar," he replies. "A Torah scholar. Hmmm," the father says. "admirable, but what will you do to provide a nice house for my daughter to live in, as she's accustomed to?" "I will study," the young man replies, "and God will provide for us." "And how will you buy her a beautiful engagement ring, such as she deserves?" asks the father. "I will concentrate on my studies," the young man replies, "God will provide for us." "And children?" asks the father. "How will you support children?" "Don't worry, sir, God will provide," replies the fiancée. The conversation proceeds like this, and each time the father questions, the young idealist insists that God will provide. Later, the mother asks, "How did it go, Honey?" The father answers, "He has no job and no plans, but the good news is he thinks I'm God."

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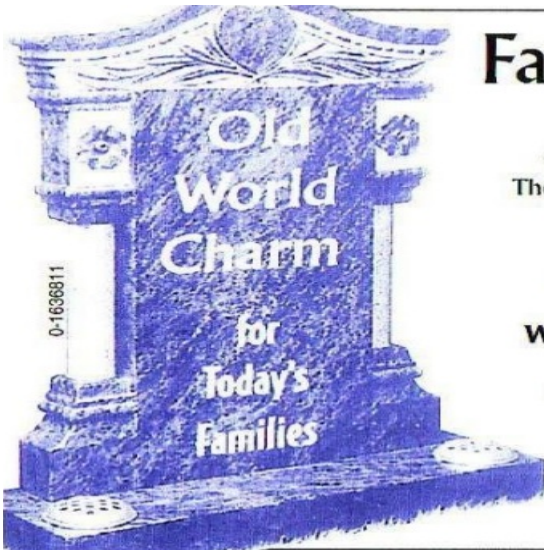


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# 2006 ANNUAL GENERAL MEETING & CONFERENCE SCHEDULE OF EVENTS

Comfort Inn, Airport Road  
Tuesday, 17 October, 2006 8:30 a.m. - 4:00 p.m.

8:30 - 9:00 **REGISTRATION**

9:00 - 9:15 **WELCOME & INTRODUCTIONS - M.C. - John Downton**  
Greeting from Government

9:15 - 9:30 **NOMINATIONS COMMITTEE REPORT**

9:30 - 10:30 **KEYNOTE SPEAKER**

Marilyn A. Pendergast, B.A., B.Ed., M.Ed., LLB

Ms. Pendergast will speak on Wills, Advanced Health Care Directives and Power of Attorney, followed by a short question/answer period.

10:30 - 11:00 **COFFEE BREAK**

11:00 - 12:30 **WORKSHOPS: (choose one)**

## **UNDERSTANDING YOUR HEALTH INSURANCE PLAN**

Presenters: *Tony Lannon*. Tony Lannon is Director of the Insurance Division, Executive Council. *Ron Cashin*., Ron Cashin is the Regional Manager for Desjardins

## **UNDERSTANDING YOUR PENSION PLANS - PSPP, CPP, OAS**

Presenters: *David Lidstone*. David Lidstone is a Pension Program Training Officer  
*Kevin Murphy*, Client Services Officer, Service Canada, (CPP/OAS)

12:30 - 2:00 **LUNCH**

Presentation of Honours  
Luncheon Speaker, *Susan Capps*  
Voting for Board of Directors

2:00 - 4:00 **BUSINESS SESSION**

President's Report on behalf of the Board  
Committee Reports  
Western Branch Report  
2005 Finance and Auditor's Report  
Discussion of Issues  
Board of Directors Election Results  
Door Prize Draw

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& Conference**  
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