

PENSIONER

NEWSLETTER

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Public Sector Pensioners' Association*

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MESSAGE FROM THE PRESIDENT



Sharron Callahan

As I begin my term as your new President, I want to acknowledge the confidence and support that you afforded to me at our Annual General Meeting and 2010 Convention. Assuming the leadership of the NLPSPA from such a respected leader as Robert Langdon will be no easy task.

However, with the support of the Board, our Coalition partners, and all the members of our Association, I will continue to work towards bettering the lives of all public sector pensioners in Newfoundland and Labrador following the efforts of Bob Langdon and all Past Presidents to have our Government, whom we served so faithfully over the years, recognize and correct their unfair treatment of public sector pensioners.

At our Convention, a new day was launched in our efforts to be heard by our former employer. Our new strategy will have us being heard in every home, in every community, in the print media, through television, radio, social networking, writing to the newspapers, and much more. I urge each of you to spread the word of the injustices of the past, tell your family, your friends and your communities about our struggle and when hopeful candidates seeking election come knocking on your door, be sure to ask them for their position on the resolution of our pension issues. I pledge to you that I will work hard on your behalf and the Board and our Coalition partners to meet the challenges ahead with vigor and determination. 2011 will be our year and when the Government of Premier Williams is seeing re-election, public sector pensioners will be a force of reckoning.

On behalf of the Board of Directors of the Newfoundland and Labrador Public Sector Pensioners' Association, may I wish you and your families a joyful Christmas and a bountiful New Year.

Sharron Callahan, President



The Board of Directors and the Staff of the Newfoundland and Labrador Public Sector Pensioners' Association wish you and your family a peaceful Holiday Season and a prosperous New Year.

Mandate Statement:

The Newfoundland and Labrador Public Sector Pensioners' Association exists to ensure that pensioners have improved pensions and insured benefits that will contribute to a better quality of Life.

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THE 2010 CONVENTION AND ITS AFTERMATH

By Jerry Vink, Executive Director

The Association's recent AGM and Convention covered a wide range of topics relevant to pensioners. A number of themes of interest were identified by the speakers/presenters, by participants during the Questions and Answers sessions and by members during the Wrap-up meetings.

These themes have been collated and refined by staff and will be discussed by the Board for inclusion in the 2010/2011 Action Plan.

As expected, members want the Association to take a stronger stand on provincial pensions and related services. Our radio advertisements on VOCM and in various newspapers and magazines are one indication that you are being heard by the Board. The same applies to the tone of our media releases and the petition campaign by the Association and our Coalition partners.

One common thread in a number of the points raised was that members want more information about government policies and services such as Canada Pension Plan, Old Age Security, the Guaranteed Income Supplement Program and universal health care provisions.

For example, the need for more information on federal services is quite timely because there is an on-going national debate about amending the CPP. As well, there are discussions about the viability of universal health care and a possible pharicare program.

In keeping with your requests, the Newsletter contains a number of articles dealing with federal services for pensioners and how these might change in the future.

Obviously, the concern with federal services is balanced by our continuing campaign to enhance the provincial pension plan and services. Moreover, in keeping with the convention's theme of Empowerment, we hope that you will become involved in our actions to change government's intransigence and support the petition campaign.

2010

Christmas Dinner and Dance

*The Newfoundland and
Labrador Public Sector
Pensioners' Association's
Annual Christmas Dinner and
Dance will be held on
Friday, December 3, 2010
at the
Knights of Columbus
St. Clare Avenue
St. John's*

*Cash Bar at 6:00 PM with a
stuffed chicken breast dinner
and all the trimmings to follow
at 7:00 PM. Music will be
provided by Gary Lawrence.*

*The cost is \$20 per person.
To arrange for tickets (to be
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November 30, 2009
at (709)754-5730
or 1 (800) 563-4188*

*Come join us for a wonderful
evening.*



MEMBERSHIP FEE INCREASE

By Anthony Patey, Treasurer

In our last Newsletter I provided a notice that the Finance Committee would table a motion at the AGM to increase our membership fees from \$1.00 per month to \$2.00 per month. This was to be the first increase in fees since it was set in 1991. The motion was tabled; discussed and supported unanimously by all those present.

While there is never a good time for fee increases, it must be recognized that an organization should never let itself get into jeopardy or have its viability compromised. As a provincial association, NLPSPA was at a point where we were still viable but our effectiveness was being compromised. We were unable to conduct meetings outside St. John's because of costs. The approval of the fee increase by the members was a very important move as it now provides the Association with the funding to cover the operational costs of the Association and to offer increased services, programs and efforts to reach our goals. Your Association is working to change the minds of Government as it relates to indexing and other earned and deserved benefits. Such efforts cost money and to try and accomplish these goals without an increase was all but impossible.

You will notice in your next pension statement the adjustment and be assured these funds are needed and the results will be the evidence.

Again we appreciate your support as we work to better the lot of all Provincial Pensioners.

WE NEED YOUR E-MAIL ADDRESSES

so that we can send you information as quickly as possible when events demand speedy action by the Association. Also, having an electronic contact list will allow us to keep you up-to-date on developing issues and activities.

Therefore, please send us a simple email to pensioners@npspa.ca asking to be placed on the contact list.

GOVERNMENT TELLING HALF THE STORY ON PENSIONS

Sharron Callahan, Letters to the Editor, The Telegram, October 1st, 2010

On Sept. 13, the Pensioners Coalition launched its communications campaign taking public sector pensioners' concerns directly to the people of Newfoundland and Labrador.

At this press conference, the Past President of the Newfoundland and Labrador Public Sector Pensioners' Association, Robert Langdon, stated that "the provincial government has broken its contract with pensioners by refusing to adjust pensions for inflation."

In the Sept. 14 edition of The Telegram, Finance Minister Thomas Marshall dismissed pensioners' concerns when he stated that "pensioners never paid for an indexed pension when they were working, and so the money isn't there now."

Deliberate confusion

As was expected, the minister continues to deliberately confuse the facts in an attempt to publicly justify the government's steadfast refusal to remedy their mismanagement of our pension funds. This applies specifically to the following:

- The Public Service (Pensions) Act, 1968 was initially deficient in that all pension contributions were paid into and mixed with other revenue in the province's Consolidated Revenue Fund. While we expected our pension deposits to be safeguarded, our pension funds instead paid for the development of our province.
- In the beginning, government did not match workers' contributions. No investments were made and no pension fund was created. As a result, the pension fund that was finally established in 1981 was saddled with substantial liabilities and underfunding. These realities continue to haunt us and the government continues to use them as an excuse not to improve our current pensions.
- Government failed to make the employer's contributions to the pension plans for a three-year period from 1991 to 1994. This added to the pension fund's liabilities.
- It is true that, as a result of the Atlantic Accord, the government was able to apply over \$3 billion to the pension plans. However, this was not enough to cover the losses due to the previous mismanagement and due to the failure

to pay the employer's share during the "contribution holiday" of the early 1990s. Moreover, this deposit was designed to forestall the collapse of the pension plans which would have had a negative impact on the government's fiscal reputation.

Indexing often on the table

Despite Minister Marshall's opinion that pensioners never paid for an indexed pension, the facts are to the contrary:

- For a nine-year period, the government recognized that the contract with its workers included indexing and therefore until 1989 it regularly enacted legislation (Increase of Pensions Acts of 1980 to 1989) to compensate for the rise of inflation. Unfortunately, since the unilateral discontinuation in 1989, pensioners have seen the value of their pensions diminish at a rate where they are now worth about 50 per cent of the value at the time of their retirement.
- Government's recognition that it owed its former workers indexing enhancements led to a partial cost of living index, introduced in 2002. However, this is capped at 1.2 per cent of the consumer price index, making our pension plan the one with the worst indexing benefit in Canada.

In summary, the government did not live up to its legal, contractual, moral and ethical obligations.

The members of the Newfoundland and Labrador Public Sector Pensioners' Association and our affiliated partners in the coalition call upon the government to accept its responsibility to rectify the inequities that mark the current public sector pensions' situation.

These are due, not because the former workers did not pay for indexing, but rather, they are due because of past governmental mismanagement.

PETITION INFORMATION

The Petition campaign is going full swing across the province. We need to remind volunteers that:

1. Once you have completed forms to return them to the office or to your local co-ordinator.
2. Do **NOT** have people sign on the back of the forms. Signatures can only be collected on the front side.

MOST FEAR BOOMERS WILL CRIPPLE HEALTH SYSTEM

The following is an extract from an article by André Picard that appeared in the Globe and Mail, Monday, Aug. 23, 2010

Four in every five Canadians believe that the demands placed on the health system by aging Baby Boomers will result in reduced access and lower quality care, a poll commissioned by the Canadian Medical Association (CMA) reveals.

There are also widespread fears – by close to 75 per cent of respondents – that growing health costs will result in significant tax hikes and an inability of seniors to afford health care as they age.

At the same time, the survey shows strong support for user fees and having well-to-do Canadians pay more out-of-pocket to help attenuate the impact of caring for a growing population of seniors.

According to the poll, younger Canadians in particular (those born after 1966) are willing to adapt to the pressures on the Medicare system by buying private health insurance to supplement publicly provided care, using their retirement savings to pay for health care and going into debt to pay the health costs of their parents and themselves.

“What we see in these poll results is a refreshing acknowledgment of reality,” Anne Doig, president of the CMA, said in an interview.

“Canadians are not giving up on Medicare but they’re recognizing that Medicare needs to be transformed to deal with current realities, demographic and otherwise,” she said.

The poll, which is being released Monday at the CMA general council meeting in Niagara Falls, Ont., dovetails nicely with a report released earlier this month entitled *Health Care Transformation in Canada: Change that Works, Care that Lasts*.

In that document, the CMA, the group representing Canada’s 72,000 physicians, argues that the current health system cannot meet future needs, in part because of the aging population. It calls for significant changes, including a universal prescription drug plan, a charter that enshrines the rights of patients, an independent body that can

monitor whether health dollars are being spent efficiently, and monetary incentives for doctors and hospitals to treat more patients. The proposals are based on the premise that health care in Canada needs to be more patient-centred, with a greater focus on prevention and ensuring that geography, income level and age are not a barrier to getting quality, timely care.

Dr. Doig said the poll results show Canadians are pretty savvy about the challenges facing the health system.

Asked to rank who or what is most responsible for increased demand for health-care services, survey respondents blamed individual Canadians not taking responsibility for their own health (33 per cent), the large number of Baby Boomers reaching retirement age (30 per cent), higher demands and expectations by all Canadians (21 per cent) and new medical advances (16 per cent.)

Dr. Doig expressed concern that fingers would be pointed unfairly at Baby Boomers (those born between 1947 and 1966) for many of the woes of the health system.

“I worry that the blaming will happen,” she said. “We don’t want intergenerational tension, we want intergenerational fairness.”

Dr. Doig said she takes comfort in the fact that the younger Canadians who were polled “are being extremely realistic about the limits of Medicare and so-called free health care.”

HEALTH COMMITTEE

The Health Committee will start its work in the near future. We need your input on the type of health issues that are of concern to you. Also, we need volunteers to serve on the Health Committee.

Please contact the office with your concerns or to volunteer. 709-754-5730

WATER, WATER EVERYWHERE: HOW WELL DO YOU KNOW YOUR COVERAGE POLICY?

Ron Walsh is the Manager, Personal Lines Underwriting at Anthony Insurance in St. John's

In the wake of Hurricane Igor there has been a lot of discussion about what types of water damage are covered under a home insurance policy. Flooding like the type we encountered from Igor is relatively uncommon in Newfoundland and Labrador but water damage of all types remains one of the most common claims made on home insurance. How aware are you of the insurance coverage you have for water damage to your home?

Homeowner's policies in Canada do not cover damages due to a flood but they do cover other kinds of water damage. For example, they would generally pay for damage from rain coming through a hole in the roof or a broken window if the hole was caused by strong storm winds. On the other hand, if you have a hidden pipe leaking in your house and over time water damage occurs, that would not be covered. It pretty much comes down to whether the water damage was caused by a covered peril such as a storm but not due to a problem resulting from overlooked maintenance and repairs.

Water damage happens for many reasons and you can do things to help prevent it – this is an important point for all homeowners. Sewer back-up, for example, is a particularly unpleasant problem but often times are preventable. A back-up can be caused by improper disposal of materials such as fats, oils, grease and diapers in your plumbing; tree roots growing through cracks in the waterlines and

causing blockages; frozen water pipes; and blockages of lines with bricks, wood and oil filters. If you notice your sinks or toilets draining slowly then have your system checked for obstructions.

Some other ideas to prevent water damage are straight-forward things you can do like ensure that there is proper grading around your home, install a sump pump and keep floor drains clear of obstruction. Install backflow valves or plugs for drains, toilets and other sewer connections to prevent water from entering the home. Elevate furnaces, hot water heaters and electrical panels in the basement and store important documents and irreplaceable memorabilia where they will not get damaged.

Homes that are unoccupied in winter have different maintenance requirements than homes vacant in summer. Homes that will be vacant for the winter should have the plumbing drained and should be checked on by a family member or neighbor on a regular basis. Check with your insurance agent to find out what your obligations are to keep your policy in full force.

Ultimately, each insurance policy is different. If you are unsure of your coverage or would like additional information regarding the types of water damage claims that will be covered under your policy, contact your insurance representative.

NOT THE SAME OLD, SAME OLD

Letter to the Editor by Joe Bornstein, President, Ontario Gerontology Association

Policy-makers have long known the population was aging but, faced with many competing demands, chose to let this future problem slide ([The Growing Cost Of An Aging World](#) - Report on Business, July 9). Now, the future is almost here.

People are living longer; many older people are healthy, active and productive. They contribute to

society through volunteerism, leadership and family, so the net benefits of an aging population outweigh simple economic analysis. It's time to see older persons as an asset rather than a deficit. It's time to change the conversation about aging and focus on the positives.

PETITION POWER IS PENSIONER POWER

By Rick Bouzan, Member of the NLPSPA Board of Directors

During our 2009 Annual General Meeting, the NLPSPA membership directed that the Board of Directors pursue a more aggressive approach to have Government correct the past injustices done to public sector pensioners. At the 2010 Convention, your Board outlined its strategy to meet this direction.

Remember, it was our Government who never properly invested our pension money. It was our Government who never paid their portion of the pension contribution for several years and it was our Government who imposed a ten year wage freeze. All of this led to the significantly reduced pension that you now receive.

In this newsletter you will find a copy of a petition that has been prepared by your Board as one part of our strategy. This petition represents one of the most important activities undertaken by your Board to get the attention of our Government. This petition is very important to every public sector pensioner in

this Province, and each one of you, as members, have the power to make a difference!

The power of this petition will enable your Association to apply pressure to Government to do the right thing and afford pensioners the justice they deserve. But success depends on every one of you. It is the time for you to help in this campaign by getting as many people as possible to sign the petition. Remember, you do not have to be a pensioner to sign the petition. Every member of your household, your relatives, your community, your local coffee shop and grocery store patrons and church members can support you and our cause. The more signatures you can get the better.

After a few weeks, collect the petitions you have circulated and send them back to the Association.

Your effort and the small amount of time needed to accomplish this can make all the difference.

SUCCESS IS IN YOUR HANDS.



If you're an NL Public Sector Pensioner...

With NLPSPA member PERKS you get more

At Anthony, we appreciate your contributions. If you're retired - or plan to retire in the next five years - as a Newfoundland and Labrador Public Sector Pensioners' Association Member, you are entitled to PERKS - exclusive savings and benefits from Anthony Insurance that could save you \$1000's.

- ✓ **Exclusive Auto Savings**
As an NLPSPA Member, you get an exclusive, additional discount on your auto insurance.
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Get your exclusive member discount plus your discount limit is increased to 55%.
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IT'S TIME FOR CPP ACTION

Letter to the Editor, Globe and Mail, Friday, September 17, 2010.

Your article “Upgrades to National Pension System Hits a Snag” (September 16) says Governments are behind schedule on putting the final details in place to enhance the Canada Pension Plan.

In the past year, there’s been a thorough debate on retirement security that’s been spearheaded by the labour movement, along with citizens’ and retirees’ groups. An enhanced CPP is simply the best retirement savings plan for workers. Most of the Finance Ministers, the Federation of Canadian Municipalities and many Canadians also have come to that conclusion.

Your article also says that the Labour Movement wants a gradual doubling of both CPP benefits and premiums. The reality is that a gradual doubling of

future CPP benefits can be paid for by a modest increase in contributions phased in over seven years.

For a worker earning \$ 47,200 or more a year, the initial cost of gradually doubling future CPP benefits works out to about 9 cents an hour, or \$ 3.57 a week. That’s less than the cost of a newspaper subscription, and it doesn’t represent a doubling of premiums.

There’s no longer any excuse for putting off improvements to the CPP. Let’s get the job done.

Ken Georgetti, president, Canadian Labour Congress.

GUARANTEED INCOME SUPPLEMENT PROGRAM

The following is an extract from an e-mail by Gerard F. Lee of Corner Brook to the Prime Minister

I write this email in great concern for low income seniors. Once again your government has taken steps that adversely affect those seniors who are on the Old Age Security, **Guaranteed Income Supplement Program**.

I have spent the last 22 years working with this program and retired in March of 2010 from Service Canada.

Over the past 40+ years the Federal Governments of Canada and investment councillors throughout Canada have promoted savings for retirement through Registered Retirement Savings Plans (RRSP). Most low income seniors have only been able to accumulate very low amounts of RRSP's. In my 22 years working with low income seniors their most common statement to me when asked about RRSP savings was to tell me they had enough to pay for the funerals of themselves and their spouses or to buy items like their final vehicle or to replace household items.

In most cases through the years as an experienced seniors councillor with Service Canada I was able to assist low income seniors who had small amounts of RRSP's remove them without adversely affecting their guaranteed income supplement payments.

As of May of 2010 by way of "Functional Guidance and Procedures", a policy was implemented by HRSDC informing all guaranteed

income supplement processing staff that low income seniors who are on supplement would no longer be able to have discretionary use of their Registered Retirement Income Fund (RRIF). In this new policy low income seniors would no longer qualify to have their benefits increased after they voluntarily depleted their Registered Retirement Income Fund (RRIF).

In effect what the government has done by way of this change in policy is this. A low income senior will face losing fifty percent (50%) of their investment and further depending on the year they withdraw the amount they could lose one hundred percent (100%) of their investment. Plus they will be taxed on the withdrawal.

This is grossly unfair to those low income seniors who managed to put away meagre amounts of money into a plan promoted by the Canadian Government. Other seniors who decided to use their savings accounts rather than RRSP's/RRIF's have full discretionary use of their money and can withdraw their money when needed to make purchases with no losses.

Further I cannot find any source where government informed seniors of this change.

I urge you to have this policy repealed immediately. I am giving this email wide spread distribution to all seniors groups as I care about seniors.

VOLUNTEERS IN ACTION

The recent VOCM network radio spots about our pensions and the need to improve them involved the dulcet voices of the following Association members, in the chronological order of their appearances:

Freeman Pope
Doreen Noseworthy
Tom Mahoney
Alice Mackey

Gerry Fitzpatrick
Frankie O'Neil
Norm White
Dorothy Parker

TRASH TALKING ABOUT HEALTH CARE

The following is an extract from an editorial by Brian Jones published in the Telegram on September 17, 2010.

The extract is the second part of his editorial and contains an important message about our health care system.

Government and health-care authorities brag so much about Canada's health-care system being among the best in the world that some people actually believe it. Hence the sneering, self-righteous tone when Canadian patriots talk contemptuously about "American-style" health care, i.e., a system that is substandard and unjust.

But all that boasting by MPs, health-care executives and even some doctors sounds like bluster to patients who have to wait four months, six months or longer to see a specialist, get a test done, have an operation, etc.

Then there's money. Canadians are constantly told the health-care system, as top-notch and near perfect as it is, is too expensive.

A report released this week provided a rare puncturing of the myth that Canada's health-care system is universal (one of the braggarts' favorite

words). The report also demolished the argument that the system costs too much public money.

Prescription drug costs are the great unequalizer of the Canadian health-care system. Visiting a doctor costs patients nothing, but the ensuing trip to the pharmacist can cost a bundle. For people without a health plan, prescription drug costs can be exorbitant. Even people with health plans have varying degrees of coverage to help pay for prescription drugs. It's an American-style aspect of the Canadian system, and it is disturbingly unjust.

The report, prepared by the Canadian Centre for Policy Alternatives, says Canadians could save billions of dollars if a public pharmacare plan were established. Slashing more than \$10 billion off the country's \$25-billion annual prescription drug bill could be accomplished by, among other things, cutting public subsidies to drug companies, boosting competition in the pharmaceutical industry, using generic drugs and buying drugs in bulk, the report stated.

Instituting a national pharmacare program would really give Canadians something to brag about.



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For more information call 864-4422 or visit www.theworksonline.ca.

THE WORKSTM
AQUARENA & FIELD HOUSE

Western Branch Christmas Dinner and Dance

The Western Branch will be holding its Annual Christmas Dinner and Dance on December 9th, 2010. It will be held at Westmount Club, Herald Avenue, Corner Brook. Tickets will be \$12. Entertainment will be provided.

For details, contact Wesley Roberts at 686 – 2432 or Elaine Watton at 634 – 6370.



UPGRADES TO CANADA PENSION PLAN LIKELY TO MISS FALL DEADLINE

The following are extracts from an article by Bill Curry that appeared in the *Globe and Mail*, Thursday, Sep. 16, 2010

A push to strengthen Canada's pension system that was inspired by the recession is now bogged down in the details and will likely come up short of a fall deadline.

One of the hurdles is that the CPP is a national program but Alberta is strongly opposed to changing the existing program. Quebec has also been lukewarm.

Mr. Ambachtsheer, director of the Rotman International Centre for Pension Management, suggested Alberta's opposition is a key reason why any changes to CPP are likely to be very modest.

"I think it would be very tough to proceed with something if you had really strong opposition from a major province," he said.

Bart Johnson, a spokesman for Alberta Finance Minister Ted Morton, said Alberta does not support expanding CPP because the proposal does not target Canadians who don't have a pension. Alberta does support the creation of a new private-sector option.

CUPE President Paul Moist praised Mr. Flaherty and Ontario Finance Minister Dwight Duncan for advocating an increase in CPP benefits and said Alberta appears to be isolated in its opposition.

"We remain cautiously optimistic that this file is moving in the right direction," he said.

Governments consider ways to boost retirement savings

Federal and provincial officials are working on two options to encourage Canadians to save more for retirement. Finance Minister Jim Flaherty announced in June that a majority of provinces supported both of these options in principle.

Option 1: Enhancing the Canada Pension Plan in its current form. This option has the benefit of simplicity because the CPP already exists and has a solid reputation. Any increase in retirement benefits must be paid for by higher premiums. Several unions want benefits to double, but Mr. Flaherty has suggested the changes would be more modest. Alberta opposes this option, warning it will cost jobs and take away consumer choice.

Option 2: Creating a supplemental pension plan run by the private sector. This option aims to help workers who are self-employed or work for a small business that does not offer a company pension. The challenge with this option is that it does not currently exist, so private-sector firms will need to be found that are willing to run the system at low cost. Officials are also grappling with how to ensure there is proper oversight so that prices are fair for consumers. There is also a debate about whether companies of a certain size should be required to offer this on an "opt-out" basis to ensure the program has enough members.

Are You Interested in Serving on an NLPSPA Committee?

Any Member, who would like to participate in the work of the various Committees of the Association, is asked to please indicate your interest by contacting the NLPSPA Office at 709-754-5730, toll-free 1-800-563-4188, or email pensioners@npspa.ca. Now is the right time for you to become involved. We need you!

2010 Christmas Open House

The NLPSPA Office will be hosting an open house on Thursday, December 16th from 2pm to 4pm at our office on 446 Newfoundland Drive, Suite 206. All members welcome.



2010

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