

# PENSIONER NEWSLETTER

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

FALL 2003

## PENSIONERS VOTE

### **PRESIDENT'S MESSAGE** *by Bill Shallow*

Our most recent PENSIONER NEWSLETTER was a special edition as we were anticipating a Provincial Election. In my message I urged you to take the power of your VOTE seriously. I asked you to pose serious questions to the political parties and their candidates before marking your ballot. We are still waiting for the election call but it will be soon. Again, I stress the importance of asking the questions before making a decision.

As I told you last time, I wrote the leaders of all three political parties. I asked them to clarify their Party's stand on pensioners' right to have a real say about the future of our Pension Plan and whether they support a one-time pension increase to help us make up for our loss in purchasing power since increases were discontinued in 1989. I have to report to you that, to date, I have not received an answer from any party, not even an acknowledgment. Apparently, our votes are so unimportant that the political leaders think they can afford to treat us with contempt. Let's show them how wrong they are. The attached button, **PENSIONERS VOTE**, is a symbol that we may be older but we are not stupid and we are prepared to use our vote effectively. Wear the button - ask the questions - vote accordingly. It is our chance to make a difference.

Finally, I encourage as many as possible to attend our Annual General Meeting on Saturday, 18 October. My invitation is extended especially to members outside St. John's. The business of the Association and the best interests of our members require the participation of us all. Let's take the Election seriously and share our ideas at the Annual General Meeting.

### **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-----Bill Shallow  
Vice President--- Gerry Conran  
Treasurer----- Eric Hodder  
Secretary ----- Catherine Fagan  
Past-President---Eric Salter*

#### **Directors:**

*Margaret Adey      George Campbell  
Tom Cooper        Ray Hawco  
Barbara Hopkins   Anne Miller  
Jean Ann Rose     Ern Shute  
Cecil Thomas (Central)  
Hope Wiseman ( Western )*

#### **Administrative Assistant:**

*Maureen Hogan*

**Editor:**            Barbara Hopkins

**Layout & Design:**

*Maureen Hogan*

## **2003 ANNUAL GENERAL MEETING**

This is our annual opportunity for the membership of the Association to review the activities of the Board and discuss issues of Public Service Pension concern.

The 2003 Annual General Meeting and Conference will be held on Saturday, 18 October, 2003 8:30 a.m. - 4:00 p.m. at Hampton Hall, Marine Institute, 155 Ridge Road, St. John's.

Registration fee is \$10 per person. Lunch will be served consisting of soup and sandwiches. Because lunch has to be ordered and paid for in advance we ask that you pre-register no later than 9 October if you plan on attending by calling Maureen at (709) 754-5730 or 1(800) 563-4188 or e-mail us at [pensioners@npspa.ca](mailto:pensioners@npspa.ca). To minimize costs please notify us if you have a change in plans and are unable to attend as we have to pay for no-shows.

**SEE YOU AT THE AGM!**

**PENSIONER  
NEWSLETTER  
FALL 2003**

*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. Seven (7) positions will become available. Catherine Fagan, Barbara Hopkins, Bill Shallow and Ern Shute will have completed two (2) consecutive two (2) year terms and are not eligible to seek re-election.

The Committee nominates the following candidates interested in a seat on the Board of Directors:

**George Campbell**, George began work with the Public Service in 1975. He retired in 1998 from Computer Services. George has served on the Board for the past two years.

**Jean Ann Rose**, Jean Ann began work with the Public Service in 1966. She retired in 1989 from Dept. Of Social Services. Jean Ann has served on the Board for the past two years.

**Eric Salter**, Eric began work with the Public Service in 1978. He retired in 1996 from the Dept. of Forest Resources & Agrifoods. Eric has served on the Board since 1996.

**Jean Chaisson**, Jean began work in Public Service in 1977. She retired as a Program Manager with the Health Care Corporation, St. John's in 1999.

**Charlie Piercey**, Charlie began work with the Public Service in 1964. He retired in 1991 from the Dept. of Education.

The Nominating Committee invites you to submit nominations for election to the Board of Directors at the upcoming Annual General Meeting on Saturday, October 18, 2003. Nominations can also be made from the floor. If you would like to serve or have someone in mind, please contact Maureen at the Association office by telephoning (709) 754-5730, 1(800)563-4188 or E-mail: pensioners@npspa.ca.

## GENERAL MEETINGS

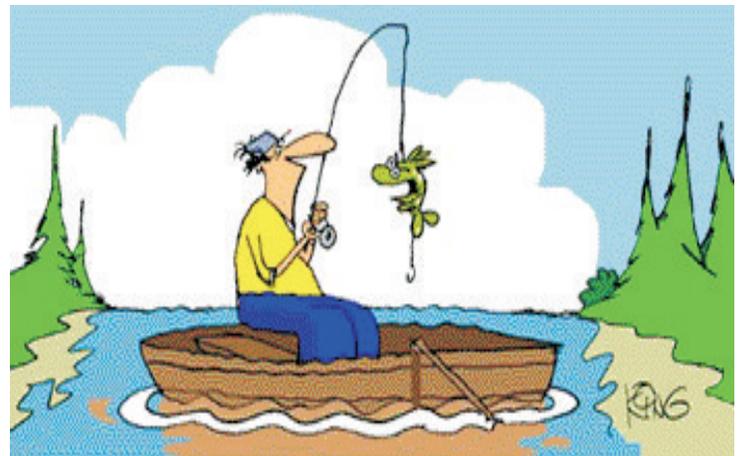
In efforts to reach out to our members throughout the province, The Newfoundland & Labrador Public Service Pensioners' Association will be holding General Meetings in Placentia and Clarenville. The purpose of these meetings is to update our members on pension issues and to give members the opportunity to voice their concerns.

The Placentia meeting will take place on Wednesday, 17 September at the Royal Canadian Legion, Beach Road, Placentia at 7:00 pm.

The meeting in Clarenville will take place on Thursday, 18 September at the College of the North Atlantic Campus at 2:00 p.m

The Board is looking forward to meeting with Public Service Pensioners and their spouses.

VISIT OUR WEBSITE  
[www.npspa.ca](http://www.npspa.ca)



"You catch me, throw me back. You catch me, throw me back. Dude, get a life!"



## PROPOSED CONSTITUTIONAL CHANGE

The Constitution Committee, chaired by George Campbell, reviewed the Constitution. Based on a resolution passed at the 2002 Annual General Meeting an amendment will be proposed at the 2003 Annual General Meeting to expand our membership. The resolution was as follows:

**BE IT RESOLVED** that the Board of Directors of the Association prepare a proposed amendment to our Constitution, to open membership to all persons in receipt of a pension from any Provincial Government sponsored pension plan, for consideration at the 2003 Annual General Meeting.

The Constitution Committee also proposes further expansion of the membership based on information received during the Association's participation in several pre-retirement seminars offered by the Public Service Commission. Those attending showed a great deal of interest in the Association and indicated a desire to join even in advance of retirement. To accommodate such people we are proposing the establishment of an Affiliate category for interested people who are still working. The proposed changes to the Constitution affecting membership eligibility (Article III) will be presented at the 2003 Annual General Meeting and are as follows.

### ARTICLE III - MEMBERSHIP

#### Current Wording:

1. All persons in receipt of a pension from the Public Service Pension **Plan** and their spouses shall be eligible for membership in the Association.

#### Proposed Change:

1. All persons and their spouses who are in receipt of a pension from the Provincial Public Service and those persons who are eligible to receive a pension from the Provincial Public Service within 5 years are eligible for membership in the Association.

#### Current Wording:

2. Membership shall consist of Active Members and Associate Members. Active Members are those in receipt of a Public Service Pension who have become members of the Association. Associate Members are the spouses of such members, who have become members of the Association.

#### Proposed Change:

2. Membership shall consist of Active Members, Affiliate Members and Associate Members.

- (1) Active Members are those in receipt of a Provincial Public Service pension who have become members of the Association.
- (2) Affiliate Members are those who are entitled to receive a Provincial Public Service Pension within 5 years of their retirement eligibility date who have become members of the Association.
- (3) Associate Members are the spouses of Active or Affiliate Members who have become members of the Association.

3. Unchanged

#### Current Wording:

4. Associate Members shall be eligible to attend all general meetings and social functions and may serve on committees subject to the approval of the Board of Directors.

#### Proposed Change:

4. Affiliate and Associate Members shall be eligible to attend all General Meetings and social functions, and may serve on committees subject to the approval of the Board of Directors.

#### Current Wording:

5. Associate Members shall not be eligible to hold office in the Association or vote on any matter other than that directly associated with a committee of which he/she is a member.

#### Proposed Change:

5. Affiliate Members shall be eligible to vote at general meetings of the Association but shall not be eligible to hold office. Associate Members shall not be eligible to hold office or vote on any matter other than that directly associated with committees of which they are members.

#### Current Wording:

6. Active membership dues shall be determined from time to time by the Annual General Meeting on recommendation of the Board of Directors. No membership dues shall be assessed Associate members of the Association.

#### Proposed Change:

6. Active and Affiliate Membership dues shall be determined from time to time by the Annual General Meeting on recommendation of the Board of Directors. No membership fees shall be assessed Associate Members of the Association.

7. Unchanged.

8. Unchanged.

# ANNUAL GENERAL MEETING & CONFERENCE SCHEDULE OF EVENTS

Hampton Hall , Marine Institute  
Ridge Road, St. John's  
Saturday, 18 October, 2003  
8:30 a.m. - 4:00 p.m.  
Registration Fee: \$10.00

## MORNING

8:30 - 9:00

### Registration

9:00 - 9:45

### Welcome & Introductions

Report of the Constitution Committee  
Report of the Nominations Committee

9:45 - 10:45

### Workshops (choose one)

Getting the Most From Your Health Insurance  
How to Keep Mentally Fit  
What to See in Touring Our Province

10:45 - 11:00



Coffee Break

11:00 - 12:00

### Workshops (choose one)

Take Charge Of Your Health, What you should know about your medications  
Fraud & Scams  
A Second Career For Fun and Profit

12:15 - 1:45

### Lunch

Presentation of Honours  
Visit from Sadie  
Election of Board of Directors

## AFTERNOON

2:00 - 4:00

### General Session

President's Report on behalf of the Board of

Directors

Committee Reports  
2002 Finance and Auditors Report  
Central Branch Report  
Western Branch Report  
Discussion of Issues  
Board of Directors Election Results  
Special Door Prize Draw  
Adjournment of 2003 Annual General Meeting

### 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.

### NOTE:

Because lunch has to be ordered and paid for in advance we ask that you pre-register no later than 9 October if you plan on attending by calling Maureen at (709) 754-5730 or 1(800) 563-4188 or e-mail us at pensioners@npspa.ca. To minimize costs please notify us if you have a change in plans and are unable to attend as we have to pay for no-shows.

# 13TH ANNUAL GENERAL MEETING & CONFERENCE NEWFOUNDLAND & LABRADOR PUBLIC SERVICE PENSIONERS' ASSOCIATION

## WORKSHOPS

### GETTING THE MOST FROM YOUR HEALTH INSURANCE

**Presenter:** *Tony Lannon, Tony Lannon is Director of the Insurance Division, Treasury Board, Gov't NF & Lab.* Tony will outline the benefits and limitations of the current Drug Plan and will answer your questions.

### HOW TO KEEP MENTALLY FIT

**Presenter:** *Moyra Buchan, Moyra is Executive Director of the Canadian Mental Health Association, NL Division.* As we grow older we face many challenges to our physical and emotional well-being. This session will explore ways to maintain lifelong mental well-being.

### WHAT TO SEE IN TOURING OUR PROVINCE

**Presenter:** *Regina McCarthy, Regina is the owner/operator of McCarthy's Party Tours and Convention Services.* Regina has a font of knowledge about the out of the way places in our beautiful province as she has escorted thousands of tourists in her many years of operating her business.

### TAKE CHARGE OF YOUR HEALTH: What you should know about your medications

**Presenter:** *Barbara Thomas, Barbara Thomas is a Clinical Pharmacist, Waterford Site, Health Care Corporation.* As we age many require medication. Barbara will discuss such issues as compliance and other related concerns.

### FRAUDS AND SCAMS

**Presenter:** *TBA,* In the media we read many horror stories of the exploitation of older people who are being scammed out of their retirement savings. In this presentation you will learn how to recognize the pitfalls.

### A SECOND CAREER FOR FUN AND PROFIT

**Presenter:** *TBA,* After retirement many of us have found that we still have lots of energy and welcome a challenge. In this workshop we'll hear about the joys of a second career.



### Special Prize

A member still in attendance at the end of the day is eligible for a Grand Prize of \$100.

### All Welcome

This AGM and Conference will be an entertaining and informative event. Come and bring your spouse and friends.

**Registration Fee: \$10.00**

## YOUR OPINION



**Monica R. Bridger, an Association member, has copied to the Association a commentary she has submitted for publication in a local newspaper. With her permission we publish the following excerpts from her text:**

“As a retired government employee and a former union member, I applaud the Newfoundland and Labrador Public Service Pensioners’ Association for leading the fight for justice for government pensioners and for keeping us informed through its excellent newsletter. With them to show the way, more and more pensioners are being galvanized into action; we have discovered that we do have a voice and we are not going to be silenced.

“How can we bring our pension plan back to health and vigor? This, after all, is in the interests of all parties. (Ms. Bridger has suggestions for Government, workers, and pensioners.)

“Pensioners, too, have a role to play. If the government seriously tries to correct this underfunding, then pensioners also must be willing to compromise. Sadly, there has not been a real pension increase since 1989, and in that time the dollar has devalued to 70 cents. However, to help the pension fund get on an even footing, for the time being we may have to settle for the partial indexing ... for pensioners aged 65 or over. Joint trusteeship of the pension fund, as proposed earlier, is apparently not a viable option at this time, while it is badly undercapitalized. However, should the issue of joint trusteeship arise in the future, pensioners must make sure that we have a voice and a vote and we must settle for nothing less. It is OUR plan, too! Union officials may believe that they could be impartial, but when push comes to shove, they would always be inclined to decide in favour of current union members. We all need to be vigilant, ask questions, and ensure that the fund is invested wisely.

“... let’s **all** (emphasis ours) look at the dollars we are spending and see if we cannot direct a more substantial portion of them to buying goods made in our province.

“Finally, we must ask serious questions of our politicians and the leaders of the political parties, both federal and provincial. Are they finally committed to helping Newfoundland and Labrador get its fair share of its own vast resources, including Churchill Falls, an unconscionable contract if there ever was one? ... at the very least our provincial government should be able to apply royalties from our non-renewable resources to reduction of the public debt ... end any reliance on equalization payments ...

“It’s troubling that the larger Canadian public is so misinformed about Newfoundland’s very valuable contribution to the federation....



### CHRISTMAS DINNER AND DANCE

Our Annual Christmas Dinner and Dance will be held on Saturday, November 29, 2003 at St. Theresa’s Parish Hall, Mundy Pond Road, St. John’s.

Cash Bar at 6:00 p.m. with dinner to follow at 7:00 p.m. We’ll be served a hot meal featuring stuffed chicken breast with all the trimmings. DJ, Gus Fitzpatrick will supply the music for dancing. Prizes will be drawn for throughout the evening. Last year was a fabulous success and we’re looking forward to a repeat performance to start off the holiday festivities.

The cost of tickets is \$30 double or \$15 single. To make arrangements please call Maureen at (709) 754-5730 or 1(800) 563-4188. Tickets **must** be picked up at the office no later than Friday, November 21<sup>st</sup>.

“If enough people have the will to make things happen, they can happen. Let’s do it, together!

**Monica Bridger was the Instructor for the final year of Secretarial Science (Medical Option) at the former Cabot Institute, now College of the North Atlantic, (CONA) St. John’s Campus. She retired in 1990.**



### IN MEMORY

The Association was saddened by the passing of one of our members, Tom Sandland, on May 23, 2003. Tom was featured in the “Where Are They Now?” segment of our Winter 2002 Newsletter. His interest in beautiful spaces, initiated a two year process, whereby Government in collaboration with the Association constructed the Pensioners Pavillion. The gazebo is located on the grounds of the Confederation Building. The inscription on the plaque reads “Dedicated to the memory of Public Service Pensioners who provided faithful service to the Government of Newfoundland & Labrador and contributed significantly to the development of the Province.”

We express our condolences to Tom’s wife, Merle, and family.

## NEWFOUNDLAND & LABRADOR PRESCRIPTION DRUG CARD

The Drug Subsidy Plan provides benefits to residents 65 years of age and over who are in receipt of the Guaranteed Income Supplement from the Federal Government. This plan forms part of the Newfoundland and Labrador Prescription Drug Program - a program which pays for approved drug benefits for the residents of the Province who meet program qualifications.



The benefits of the Senior Citizens' Drug Plan are available to all residents of Newfoundland and Labrador who are 65 years of age and over and are registered with the Old Age Security Division of Health and Welfare Canada, and who are in receipt of the Guaranteed Income Supplement. Residents of the Province 65 years of age and over who, with limited residency in Canada, have not qualified for Old Age Security may apply for the benefits of the Senior Citizens' Drug Plan by requesting a special application from the Deputy Minister of Health and Community Services, Department of Health and Community Services, Confederation Building, P.O. Box 8700, St. John's, A1B 4J6.

The Guaranteed Income Supplement provides additional money, on top of the Old Age Security pension, to low-income seniors living in Canada.

To be eligible for the Guaranteed Income Supplement benefit, you must be receiving the Old Age Security Pension and meet the following income requirements:

- (1) Single persons over age 65 and in receipt of Old Age Security and whose annual income is under \$13,175.99.
- (2) Married persons, both over age 65 and in receipt of Old Age Security and whose combined annual income is under \$17,183.99.

If you are in receipt of Old Age Security, but you are not registered for the Guaranteed Income Supplement, but feel you may be eligible for a partial supplement, you may apply for the supplement by completing the appropriate application form.

The form may be obtained by contacting Income Security Programs Branch, Human Resources Development Canada, P.O. Box 9430, St. John's, NL Telephone: toll free 1(800) 277-9914.

**VISIT OUR WEBSITE**  
[www.npspa.ca](http://www.npspa.ca)

### WHERE ARE THEY NOW? *by Barbara Hopkins*



What a treat it was to chat with Charlie Osmond, a member of the Association from Central, at his home in Grand Falls. We were lucky to catch him. It was a Monday. From Thursday to Sunday, at this time of the year, Charlie and his wife, Pearl, spend their

time at their cabin at Sandy Point, a delightful spot on the Bay of Exploits close to the town of Norris Arm.

Charlie came to the Public Service in 1963, having worked with Bowaters for 13 years. He was one of twenty-five tradespeople recruited to undergo training to set up the District Vocational School system in the Province. Charlie's area was welding and after a couple of years he was promoted to the position of Supervisor of Instruction. Under further reorganization he became Principal of Grand Falls Campus of the Central Community College. This Campus had a strong Business Education Department and Charlie was granted an honorary membership to NABET (National Association of Business Education Teachers) as recognition for his support of the Program, a recognition he values.

Although Charlie has been retired since 1988, he still maintains close contact with many of the people who were on his staff. Mun Batstone, who now lives in Halifax, organizes a poker game every March at Charlie's cabin in Sandy Point. There are twelve guys in the group and usually about eight make it. Last year they all made it. They play night and day and the stakes are high. The winner can win as much as \$25 for the weekend!

Charlie and Pearl do as much traveling as they can visiting their children and grandchildren. They plan to spend Christmas in Antigua with Pearl's daughter, Robin, and family, if their health is good. Although he has stomach cancer, Charlie has a marvelous outlook, feels well and takes each day as it comes. They visit St. John's from time to time to see Charlie's son, Robert and his two girls, and Cindy Lu, Pearl's daughter, her husband and two boys. They have seven grandchildren in all. From the photographs displayed throughout his home, one can see they're a handsome lot and much loved.

We wish Charlie and Pearl all the best and are pleased to feature them in this column. Does a straight flush beat a full house, Charlie, or is it the other way 'round?