

# PENSIONER

## NEWSLETTER

Volume 22, Number 16

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April 2018

*A Publication of the Newfoundland and Labrador  
Public Sector Pensioners' Association*

**2017  
Convention  
Synopsis**

**Seniors and  
Mental Health**



# Thank You

**“Gaining the Edge on Successful Aging”  
2017 NLPSPA Convention**

The Board of Directors of NLPSPA, on behalf of the membership, offers a sincere thank you to the businesses, corporations, associations, and individuals who provided support, either financial or in-kind, to the success of our 2017 Convention, **“Gaining the Edge on Successful Aging”**. A convention is a monumental undertaking, which would not be possible without the support, commitment, and dedication of our supporters and sponsors who make such an event possible. With the utmost gratitude, we say **THANK YOU!**

To our Convention Partners:

- Anthony Insurance
- Government of Newfoundland and Labrador.

To our Platinum Sponsor:

- Kenny’s Pond Retirement Living & Tiffany Village Retirement Living

To our Silver Sponsor

- Shoppers Drug Mart.

To our Nutrition Break Sponsor

- NL Teachers’ Association

# Thank You

To our other supporters:

<ul style="list-style-type: none"><li>• Sisters of Mercy-Responsible Sharing Committee</li><li>• NL Federation of Labour</li><li>• Belbin’s Grocery</li><li>• Workers Compensation</li><li>• MacDonald’s Home Hardware, Goulds</li><li>• Peter’s Pizza, Hamlyn Road</li><li>• Canadian Labour Congress, NL Chapter</li><li>• PSCA</li><li>• Jungle Jim’s, Topsail Road</li><li>• NAPE</li><li>• Bank of Nova Scotia</li><li>• FFAW</li><li>• CUPE</li></ul>	<ul style="list-style-type: none"><li>• PSAC</li><li>• Subway, Goulds</li><li>• Browning Harvey</li><li>• Labatt’s Brewery</li><li>• Churchill’s Home Hardware, Bay Roberts</li><li>• Foodland, Bay Roberts</li><li>• Dominion, Bay Roberts</li><li>• Powell’s Supermarket, Bay Roberts</li><li>• Sobey’s Howley Estates</li><li>• Sobey’s, Kelsey Drive</li><li>• Sobey’s, Ropewalk Lane</li><li>• Purity Factories</li><li>• Coleman’s, Mount Pearl</li><li>• Credit Counseling Services NL</li><li>• Orthopedic Solutions</li></ul>
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# Thank You

# Message from the President

NLPSPA 2018

## 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.

## Executive:

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Newsletter Editor: Joyce Reardon  
Graphic Design: Stephanie Furey



The winter is almost over and after a mild season we are looking forward to brighter days, but dark clouds are on the horizon when the high energy bills kick in for Muskrat Falls Hydro project. Our vulnerable pensioners, who have not had a raise in 35 years, will be expected to pay these higher electrical costs. The question remains is “Where do they get the money”?

This is one of the issues your Association deals with on a continuing basis when we have meetings with Federal, Provincial, and Municipal officials. Your Association was instrumental in lobbying Government to appoint a Seniors

Advocate, and recently we met with Dr. Suzanne Brake on your behalf and covered a lot of topics in our two hour meeting.

Our convention was a complete success and attendance was the best we ever had. Several topics were discussed and participation of the attendees was excellent. For those who couldn't attend you can read the synopsis in the newsletter. I would like to thank the organizers and our sponsors for their financial help and look forward to our next convention in 2019. At the AGM we said goodbye to long time board members David Dempster, Geri Lutz, Tom Mills, and Al Skehen. I would like to thank them for their service and wish them well. Doug Laing and Ralph Morris have moved to a new role as special advisors. We welcome to the board Anne Marie Cleary, Barry Darby, Craig Hall, and Barry Whitty. I look forward to working with them this year.

I would ask that our members reading this newsletter pass it on to a Public Sector retiree who is presently not a member, and encourage them to join the Association. It's only through strength in numbers that our Government starts to pay attention. Have a safe summer and hope to see you at our fall Annual General Meeting. ■

*Cheers  
Bob Corbett*



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# NLPSPA Scholarship Program

In 2016, the NLPSPA developed a scholarship program with the desire to offer two scholarships, one \$1000.00 scholarship for the dependent of a member and one \$500 scholarship for a member or their spouse. It was the Association's intention to enhance the life experience of both a member and a dependent through education. The scholarship program was officially launched in 2017 and the response with applications by dependents was overwhelming. However, the response by members did not materialize. Unfortunately there were no applications from members or spouses. As an Association we are not deterred by this, hoping that the response will improve this year and in years to come.

We did receive 43 applications from dependents and the level of academic excellence was outstanding. Students entering post secondary schools for the first time or students anxious to continue with their post secondary dreams, were among the applicants. Applicants alluded to their academic goals, described their relationship to the NLPSPA and wrote about the values that seniors and retirees bring to their communities. It was evident from the various applicants that winning this scholarship would enhance their academic experience, relieve some financial obligation and allow the student more time to focus on their study.

The first \$1,000.00 scholarship to a dependent was awarded to Taylor Stone, a very worthy recipient, and



*2017 NLPSPA Scholarship Recieipient Taylor Stone  
Harbour Breton, NL  
First Year Student, MUN Science*

a first year student at Memorial University. Ms. Stone came to the office of the NLPSPA and was awarded with her scholarship cheque. She was very pleased to have been chosen as the successful applicant and explained how the scholarship would enhance her academic experience. Here is her testimonial to the benefits of the winning the scholarship: "Once again, I would like to say that I am greatly honored to have received the NLPSPA scholarship. It has helped ease the financial strain that comes along with university such as tuition, books, transportation, and living accommodations. It is also because of this scholarship that I was able to focus more on my studies and finish my first semester of university with

an academic standing I am proud of. I would encourage anyone who is eligible to apply for this scholarship to do so; it is a great opportunity to not only receive money to help with your schooling but to also learn, in depth, the importance of what the NLPSPA does for pensioners. With sincere gratitude, Taylor."

As an Association we are very pleased to offer this scholarship program and encourage all eligible to apply. Further details around the 2018 scholarship program will be released in the near future and members will be advised through upcoming newsletters and other media options. ■

*Mary Cleary  
Chair, Scholarship Committee*

# Soci t  Alzheimer Society



## Your first steps to living well with Alzheimer's disease or related dementia

A diagnosis with dementia can be overwhelming.

Too often families struggle to cope with these challenges alone. Our First Link Program is designed to connect with people immediately upon diagnosis so we can provide them with the support and education along the journey.



### First Link connects people to:

A 15-week Learning series offering information about diagnosis, day to day living, positive approaches to care, how to manage the challenges and prepare for the future. The learning series are free and offered by webinar to improve accessibility across the province and to accommodate busy schedules.

## 15 Week Educational Learning Series

*"I AM SO GLAD MY DAUGHTER PERSUADED ME TO CONTACT THE ALZHEIMER SOCIETY OF NEWFOUNDLAND AND LABRADOR. I FOUND MY CONTACT MOST USEFUL" ~ CAREGIVER*

### First Steps

- Memory Loss and the Brain
- Communication & Coping Strategies
- Navigating the System
- Legal & Financial Matters
- Resource Systems & Wellness

### Options for Care

- When care needs are increasing
- The Long Term Care process
- The day of placement

### Caregiver Essentials

- What to expect
- Understanding Behaviors
- Day to Day Care
- The Caregiver Journey

### Care in the Late Stages

- Advanced dementia
- Pain & Distress
- Understanding grief

For more information on our First Link Program, please contact us 709-576-0608

107-835 Topsail Road, Mount Pearl, NL A1N 3J6  
1-800-776-0608  
[www.alzheimer.ca/nl](http://www.alzheimer.ca/nl)

# “Gaining the Edge on Successful Aging”

## A Report on the 2017 NLPSPA Convention

There is reason to celebrate, as this was the best attended convention ever since NLPSPA has been offering such events. While the high attendance was phenomenal, it did present challenges to the Planning Committee right up to the start of the convention, including last minute decisions on the layout of the room, the need to request an additional projection screen, the ability of the hotel staff to move nimbly around the room to serve meals, and a need to facilitate the sound check for the entertainment when the need for space compromised the use of an anticipated vacant salon for the AGM. Despite these challenges, the majority of participants were very pleased with the convention and enjoyed the sessions and entertainment offered and felt the convention support processes were well organized, managed, and delivered.

### Validity of Evaluation:

The 2017 NLPSPA Convention was held October 24-25 at the Capital Hotel, Kenmount Road, St. John's. In total, 156 persons were present and 112 convention evaluations were returned, for a 72% rate of evaluation. This is a high rate of return and the Planning Committee and the Board of Directors of NLPSPA appreciate the honest and respectful feedback and will consider all recommendations offered forward into the planning for the next convention.

### Overall Comments:

The overall general commentary indicated this was a good, well organized and well received convention. The speakers were informative, engaging, and gave excellent presentations, with an overarching suggestion that the session on Wills & Estate Planning by Lynne Butler could have been longer. There was some commentary of the inappropriateness of some of the jokes by some speakers as having no place in such a public forum and some delegates were clearly offended by them. There was much dissatisfaction with the meal on the first evening, suggestions that the larger meal on the next day should be switched out to the first evening, and additional commentary that pastries, etc., and the layout for breaks did not offer enough choice or healthy food and did not consider the mobility issues of some delegates, including the crowded location. The Planning Committee acknowledges the problem with insufficient parking at the hotel, realizing in hindsight that given the high turnout for the convention, this posed an unexpected problem. There were a lot of comments about the Annual General Meeting,

with emphasis on the timing of the AGM and the confusion that ensued with the proposed constitutional amendments. Regrettably, the audience was probably not aware that at the 2016 AGM, a member had advanced a Resolution to ensure the AGM would be held during daylight hours to enable members attending from outside St. John's to travel in daylight. The approval of this 2016 Resolution placed a timing obligation on the Planning Committee. In the future, the Board of Directors commits to ensure a parliamentarian is available to conduct any constitutional amendments. Should the volume of registrations be as high for future conventions, an alternate location will need to be given consideration. **The Planning Committee offers that for the future there must be an established adhered deadline for registration, with no extensions, as increasing numbers within days and hours of the convention dramatically caused an unmanageable situation with the hotel logistics and parking, and the necessity of the Committee to take last minute changes to already established plans.**

### Other Comments/Information Obtained:

The largest number of respondents (86 of 112) learned about the convention from the NLPSPA newsletter. Other sources of knowledge came from email, the website, by contacting the office or from other members.

There was an excellent level of satisfaction with the registration process and the registration and information set-up. It was suggested that the program for the convention be made available in advance of the convention to delegates. There were some comments about persons who had not pre-registered and turned up at the convention expecting admission. On a go forward basis, this will be addressed by a future Planning Committee. It must be noted, however, that any venue that has size requirements must be respected to avoid being in contravention of fire and capacity regulations. While this might evoke sympathy for those who choose to simply turn-up, planning for such a large event cannot be derailed by such actions. Sometimes, hard decisions simply have to be made.

Many compliments were offered to the convention planning team.

The convention layout was good, length of sessions was fine, introductions short with not a lot of detail, sessions

did keep to timelines, room temperature was mostly satisfactory, with some comments about the placement of the speakers that impeded the visibility of the screens for the presenters and speakers.

Clearly, folks were dissatisfied with the Tuesday evening soup and sandwich meal. There was high praise for the noon meal on Wednesday, with some suggestion that this more fulsome meal should be served the evening before. There was also considerable concern about the location of the break supplies, no decaf coffee, and the crowding which limited the ability for people to move and mingle comfortably. It is acknowledged that parking was an issue. All were pleased with the entertainment. There were some comments about having more sponsor booths and displays. The Planning Committee notes that a lot of effort and follow-up was done with potential sponsors, including letters, phone calls and emails. Despite a strong effort to increase sponsorship for the convention, many past sponsors are cutting back due to difficult times and increased sponsorship has been difficult to achieve. The NLPSPA remains ever grateful for the continuing contributions from the Government of Newfoundland and Labrador and Anthony Insurance, Tiffany Retirement Residence, Kenny's Pond Retirement Residence, Shopper's Drug Mart, and the NTA, as well as a significant numbers of donors who provided many donations for the prize draws.

Everyone who responded felt they got good return for the fee.

Topics suggested for future conventions include more discussions on wills and estate planning, elder abuse, diabetes, the challenges of living on a fixed or reduced income, transition from independent to dependent living, travel medical insurance, health and wellness, diet and exercise, heart health, investments and tax management,

condo living, etc. Some did suggest moving the convention to a different location if the number of delegates remains high.

#### **Thank You to Sponsors and Donors:**

No convention is ever possible unless there is support from the community and your Association's convention was no different. On behalf of the Board of Directors, a huge vote of thanks is offered to the following who provided support for this year's Convention:

**Convention Partners:** Anthony Insurance & the Government of Newfoundland and Labrador; our **Platinum Sponsor:** Kenny's Pond Retirement Living & Tiffany Village Retirement Living; our **Silver Sponsor:** Shoppers Drug Mart; and our **Nutrition Break Sponsor:** the NL Teachers' Association. **Our Donors include:** Sisters of Mercy-Responsible Sharing Committee; NL Federation of Labour; Belbin's Grocery; Workers Compensation; MacDonald's Home Hardware, Goulds; Peter's Pizza, Hamlyn Road; Canadian Labour Congress, NL Chapter; PSAC; Jungle Jim's, Topsail Road; NAPE; PSAC; Subway, Goulds; Browning Harvey; Labatt's Brewery; Churchill's Home Hardware, Bay Roberts; Foodland, Bay Roberts; Dominion, Bay Roberts; Powell's Supermarket, Bay Roberts; Sobey's Howley Estates; Sobey's, Kelsey Drive; Sobey's, Ropewalk Lane; Purity Factories; Coleman's, Mount Pearl; Bank of Nova Scotia; FFAW; CUPE; and Credit Counseling Services, NL.

The Planning Committee offers a sincere thank you to the Board and the membership for the opportunity to have planned and delivered one of the best conventions ever.

Submitted by:

Sharron Callahan, Ann Marie Cleary, Mary Cleary, Joyce Reardon, Al Skehan, & Bob Corbett  
NLPSPA 2017 Convention Planning Committee



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## Canadian Blood Services *it's in you to give*

### **Are You a Pensioner?**

**Do you have free time on your hands?**

**Looking for a way to give back to your  
community?**

Volunteering with Canadian Blood Services means helping Give Life. Did you know that the warmth of your smile, a casual conversation, a friendly face and caring attitude can give that first time blood donor all the confidence they need to begin donating blood?

Become an ambassador of Canada's blood system and help ensure that your community remains committed to blood donation by volunteering with Canadian Blood Services.

We are currently looking for In-Community Volunteers to help us recruit blood donors in your community. Participate in local events, promote community awareness to your friends, family and on social media and by encouraging people to roll up their sleeves and donate blood.

We need to collect 14,000 units of blood this year in Newfoundland in order to meet hospital demand. We can't do this alone; volunteers play an important role in blood collection.

#### Becoming a In-Community Volunteer

- We help you succeed with one-on-one training and mentoring
- You will find yourself in a meaningful, rewarding role that suits your skills and abilities

If you are looking for an opportunity to make a difference for hospital patients, we welcome the involvement of community-minded people like yourself.

Apply online at

[www.blood.ca](http://www.blood.ca) – Get Involved – Atlantic Region

Or contact : Susanne Stevenson at  
[susanne.stevenson@blood.ca](mailto:susanne.stevenson@blood.ca)

***On behalf of hospital patients who rely on blood and  
blood products, thank you!***

# VITAMIN D

## ARE YOU GETTING ENOUGH?

Years ago, children lined up for their dose of yummy (haha) cod liver oil. We knew that cod liver oil is a great source of vitamin D which helps keep bones and teeth strong. It helps prevent disease like rickets in childhood and osteoporosis as we age, so we took it to help build and keep strong bones. Cod liver oil was no longer needed when vitamin D was added to milk by law.

As we age our need for vitamin D changes. Adults over 50 are recommended to take a daily vitamin D supplement of 400 IU.

### **Why do we need vitamin D?**

Vitamin D plays a role in promoting healthy bones and teeth. It helps prevent osteoporosis, a disease where bone loss occurs, making bones fragile and brittle. It also helps reduce the



## We Need Your E-MAIL Addresses

Over the past few months many emails have been returned and undeliverable. It is very important that if you change your email address you update the Association with the new one.

We would like to keep you up to date on:

- Developing Issues
- Activities
- Social events.

Please send us a brief email to [pensioners@npspa.ca](mailto:pensioners@npspa.ca) with your name and address asking to be placed on the contact list. All email addresses are held in strict confidence.



risk of falls and bone fractures in older adults.

### **Where do we get vitamin D?**

Vitamin D is called the sunshine vitamin because it is produced in a person's skin through exposure to the sun's rays. In Newfoundland and Labrador, because of our northern latitude, the sun is not strong enough to produce vitamin D from October to March. Sun exposure also stimulates the development of certain skin cancers. Therefore, sunlight is not recommended as the main source of vitamin D.

Foods naturally rich in vitamin D include eggs and fatty fish such as salmon, mackerel, sardines and tuna. Some foods contain added vitamin D such as milk, margarine and some soy beverages.

### **How do we get enough vitamin D?**

For adequate vitamin D intake, Canada's Food Guide recommends adults over age 50 drink two cups of milk (or

## ***Vitamin D helps keep our bones strong and prevent falls and bone fractures in older adults.***

fortified soy beverage) daily and take a daily vitamin supplement of 400 IU. As you age, you produce less vitamin D from sunshine and may not absorb as much from food, so a supplement is recommended.

Speak with your pharmacist about choosing the right vitamin D supplement that does not interfere with any medication or other supplements you may be taking.

Along with healthy eating and getting enough vitamin D, exercising regularly can help prevent bone loss and improve balance and coordination, which helps prevent falls. Check with your doctor before beginning a new exercise program.

For a copy of Canada's Food Guide visit: [www.healthcanada.gc.ca/foodguide](http://www.healthcanada.gc.ca/foodguide) or call: 1-800-225-0709

For more information regarding vitamin D, visit: [www.hc-sc.gc.ca/fn-an/nutrition/vitamin/vita-d-eng.php#a15](http://www.hc-sc.gc.ca/fn-an/nutrition/vitamin/vita-d-eng.php#a15)

## **The Foot Doctor**

**Dr. Constantinos Sugarman, D.P.M.**

**12 Centennial Street**

**Mount Pearl, NL**

**(709) 747-6824**

**H**ello. My name is Constantinos Sugarman, D.P.M and I have been practising podiatry in St. John's for the last 20 years. The majority of my patients are senior citizens and I've been asked to discuss their particular issues as it relates to foot health.

The truth is that feet are neglected. There is a false belief that painful feet are a natural part of aging. Pain is the body's way of letting us know there is a problem. These issues can be addressed and relief can be provided.

Seniors are beset by a myriad of ailments, many of which have an effect on the feet. Decreases in vision and flexibility can lead to issues in foot care. Arthritic conditions can lead to crippling pain. Bunions are a common issue with varying levels of discomfort. Proper assessment and treatment with orthopedic shoes and orthotics can provide relief.

Diabetes is of particular concern in Newfoundland. Diabetic neuropathy (numbness) is particularly insidious. If the patient can't feel pain he or she won't know there is a problem until an infection has spread and become life threatening. Diabetic amputations are some of the most common surgeries performed. Once again, proper assessment and maintenance would lead to fewer complications. If you feel you have an issue, tell your GP and show them your feet. Early intervention is the key to an improved quality of life.

There are several foot care providers in the St. John's area who have received the training necessary to address many of these issues. From routine nail clipping, custom orthotics to wound care, the services are available. Check with your insurance provider and they will inform you of your individual coverage.

*Constantinos Sugarman, D.P.M*

# Seniors and Mental Health

*By Heather Pollett, BA, MA, MHS, CHE*

According to the most recent Statistics Canada census figures, seniors now outnumber children in Canada's population for the first time. Seniors make up a large, diverse group of individuals of different ages, backgrounds, interests, and abilities. Over the course of a long life, seniors have gathered wisdom and experiences, and have made many valuable contributions to our families and communities.

In general, it is estimated that 1 in 5 Canadians will have a mental illness at some point in their lives. Over the next 30 years, prevalence rates of mental illness for Canadians 60 and older are projected to rise more than for any other age group. Newfoundland and Labrador has the most rapidly aging population in Canada. With a large proportion of seniors who may be struggling with a mental illness, and with people living longer in our

communities, it is more important than ever before to value mental health as we age and develop a greater awareness of it.

Understanding mental health as we age is important for everyone, including those who work, volunteer, and live with seniors. Myths and misconceptions about aging, and about mental illness, are barriers to understanding and receiving support. For example, one myth is that depression is an inevitable part of growing older. Another myth is that persons with mental illness are weak or lazy. It is important to know that mental health problems are not a normal part of growing older and might be a sign of an underlying illness. Lack of awareness about these myths can prevent people from seeking help and others from responding effectively. Some individuals have had mental health problems since childhood or young adulthood, but new issues

can also arise as we age. Some of the changes and challenges of growing older may contribute to developing symptoms or worsen previously existing mental health problems. Changes in health, abilities, housing/living situations, social isolation, and deaths of friends and loved ones as we age can be risk factors for poor mental health. Retirement and financial changes can affect quality of life. Physical health conditions and multiple prescription medications can mask symptoms and complicate or delay treatment of mental illness. In some cases, seniors may use alcohol, drugs, or gamble, to help cope with mental health problems.

There are many types of mental health problems that can affect people's well-being and functioning. Depending on the illness, some symptoms that may appear are changes in mood (up or down), loss of interest in activities, social withdrawal, changes in appetite, anxiety, problems with concentration, usual behaviours, or delusional beliefs. Thoughts or talk of self-harm or suicide should always be taken seriously. Speaking to a senior about suicide will not make them more likely to harm

## GROUP LIFE INSURANCE – REDUCTION CLAUSE

In the event you have been insured under the Group Life Insurance for a period of five consecutive years immediately prior to your 65th birthday, you are eligible for a reduced paid-up life insurance policy on the first of the month following attainment of age 65 which will remain in force throughout your lifetime and is payable upon your death. If you haven't received a certificate from the Insurance Division of Government, please call the Department of Finance at (709) 729-2310.



[http://www.exec.gov.nl.ca/exec/hrs/working\\_with\\_us/employee\\_benefits.html#Basic\\_Group\\_Life\\_Insurance](http://www.exec.gov.nl.ca/exec/hrs/working_with_us/employee_benefits.html#Basic_Group_Life_Insurance)

themselves. Ask about their feelings, respectfully listen to their concerns, but encourage them to seek help. Call crisis services immediately if needed. Suicide can be prevented in many cases.

Recovery from mental illness is possible with the right treatment, supports, and services. Recovery does not mean 'cure' in the traditional sense. Recovery means living a meaningful life with hope and dignity, even though there may still be some symptoms of an illness present.

Looking after yourself and connecting with others are important for promoting good mental health and supporting recovery from mental illness. Social support is important for mental health. Keep in touch with trusted friends, family, and community members. Seek out support groups or community organizations, and peer support (people who have had similar experiences). Look after your general health through being active, eating well, and getting plenty of rest. Manage stress and stay or get involved in activities you enjoy.

You are not alone. If you or a loved one is experiencing mental health problems, know that these health issues are common, and there are treatments and supports available. Here are some information sources and tips for seniors and their families:

- Speak with your health care provider about your mental health concerns, including new or worsening symptoms;
- Call the Mental Health Crisis Line toll free at 1-888-737-4668 in NL if you or someone you know is in a crisis, or is having thoughts of suicide or self-harm;
- Canadian Mental Health Association has free brochures on a variety of mental health topics on their website: <http://www.cmha.ca/mental-health/mental-health-brochures/>
- The Canadian Coalition for Seniors Mental Health has free booklets for seniors and families on topics such as mental health in long-term care and suicide prevention: <http://ccsmh.ca/booklet/>

- Seniors Resource Centre of NL has many programs to support seniors and their families: <http://www.seniorsresource.ca/> ■

*Heather Pollett is the Policy and Program Analyst for the Canadian Mental Health Association, NL Division (CMHA-NL), a Certified Health Executive, and Incoming Chair of the Canadian College of Health Leaders, NL Chapter.*

**References available upon request**

***Moving?***  
***Let us know.***

It is very important to keep your contact information up to date so you do not miss out on important notices!

# ACIP 2018 Injury Prevention Conference

Wednesday June 13<sup>th</sup>, 2018 | ST. JOHN'S, NEWFOUNDLAND

Visit our conference website at: [www.fallsprevention2018.ca/acip-conference](http://www.fallsprevention2018.ca/acip-conference)

Questions? Email us at [conference@acip.ca](mailto:conference@acip.ca)





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*Do you have friends or family in the Federal, Provincial or Municipal public service? They too may be eligible for membership and special benefits in the NLPSPA!*

✓ **Exclusive Auto Savings.**

As an NLPSPA Member you get an exclusive, additional discount on your auto insurance.

✓ **Maximum Home Savings.**

Get your exclusive member discount, plus your discount limit is increased to 55%.

✓ **Better Driving Coverage.**

For members only, we'll add Emergency Road Service protection to your auto policy.

✓ **Enhanced Home Protection.**

At no additional charge, your home liability protection is increased from \$1,000,000 to \$2,000,000.

✓ **Other Special Rewards.**

Combine home and auto to receive vanishing deductibles and more claims enhancements.

*Anthony*  
INSURANCE