

PENSIONER

NEWSLETTER

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Spring Edition

June 2021

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



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Message from the President

NLPSPA 2021

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:

President – Doreen Noseworthy
Vice President – Ann Marie Cleary
Treasurer – Fred Oates
Secretary – Mary Cleary

Directors:

Bernie Cook
Paul Fisher
Craig Hall
Doug Laing
Geri Lutz
Ralph Morris
Wanye Noseworthy
Wayne Ruth
Al Skehen

Executive Director:

Sharron Callahan

Administrative Assistant:

Cheryl Myers

Contact Us:

446 Newfoundland Drive, Suite 206
St. John's, NL A1A 4G7
Telephone: 1-709-754-5730
Toll Free: 1-800-563-4188
E-mail: pensioners@npspa.ca
Website: www.npspa.ca

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My Dear NLPSPA Members,

As I sit and reflect on the events of the past year, there have been so many things happen in this world of ours that, to focus on just one of them would be extremely difficult. Due to the fact that everything that happens, not only in our own province but across the entire world, is now happening in real time in our own living rooms, kitchens and family rooms, it's impossible not to be affected by them.

We are inundated with the tragedies of COVID 19 statistics, crime, senseless shootings, wars and attacks on the lives of the innocent, riots, demonstrations, political unrest and the list goes on. Rarely do we get a chance to focus on the more positive side of life. So, my message to you is simple: Turn off those TV's for awhile and just "be".

I am a huge proponent of communication and the wonderful opportunities afforded us in today's world of technology, as you probably already know. I think we live in a wonderful age where everything we need or want to know is instantly at our fingertips. However, I do believe that too much of a good thing is just as bad as not enough. In most homes today, the TV is on almost around the clock. Sometimes we're watching, sometimes we're listening and other times it's just white noise but we are still, subliminally, receiving its messages. Then there are the electronic gadgets – the phones, I-pads, tablets, gaming devices, all creating great activity and over stimulation of the senses. Turn them off, folks! Give yourselves a break! Reconnect with people in person or make a phone call instead of the endless stream of text messages, Twitter and Facebook folly!

I realize that the opportunities to connect in person have been marginal, to say the least, over the past year or so, due to the Pandemic and its necessity for health protocols. Yet we, in Newfoundland and Labrador, have been so fortunate. We have had the best possible guidance from our healthcare professionals, Dr. Fitzgerald and Dr. Haggie, as well as the support, both they and we, have received from our Government officials. While that has been a blessing, the most important thing of all is that we have not only listened to what they've said, we have really heeded their message! By so doing, we have remained relatively unscathed, by comparison, to the rest of our country and the world, as a whole. Currently, with all the people who have received their first vaccines, we have much more freedom of movement and can enjoy a certain amount of socializing that the rest of the world can only dream of, as yet. We are looking forward to a summer whereby we can travel a little more safely as well, hopefully, within the Atlantic Bubble, because if I don't get to see those two grandkids of mine in PEI again this summer, I may have to swim across the Gulf, and I can't swim a stroke!

Faith is a wonderful thing, my friends! If you have faith in the messenger, you'll have faith in the message. That is true in so many ways. Whether it's religious faith, faith in your employer, faith in your parents, your children, your friends, your relationships, your insurance provider, your corner store, your doctor, your pharmacist, your pet – it really doesn't matter. Faith is very powerful and the reason for that is that faith gives us trust and trust gives us hope. Think about it! If we have faith in the person or persons giving us the information, we trust what it is they're telling us and believe it to be the truth. That trust gives us the hope we need to look ahead, to move forward and to see that there is a light at the end of what can often be a very dark tunnel. That's what has gotten us through these difficult times and will continue to guide us into better days ahead, until we reach the ultimate goal of getting back to a more normal way of living. Things may never be exactly the same as they were pre-COVID but we will be better people for the experience and we will appreciate the little freedoms, the little things and the people in our lives a whole lot more.

Please stay safe and hold fast, NLPSPA members! This too shall pass! ■



As a little post script, please note that we have just received the Greene Report, The "BIG RESET". We plan on studying it, in depth, and making our feelings known, on your behalf, to the "Powers that Be". I will advise you, at this time, to stay tuned to the NLPSPA website for further developments. As you can imagine, there is a lot to take in from that 300-page report but, we will be giving it a thorough read and analysis and will be discussing it, at great length, at our next meeting on May 26, 2021.

Organizational Shift: Transitioning from a Working Board to a Governance Board

Update from Sharron Callahan, Executive Director

It has been a busy Winter/Spring period for me in my contractual position of Executive Director but I am very pleased to report to you that we are making excellent progress on the identified actions that will position the Association well in its transition to a governance operating model.

Since our last newsletter, work has been completed on reviewing and revising the Terms of Reference for all the Committees of the Board. All policy documents have been revised and updated and new policies have been written where important areas were identified that required a policy statement. A Board Director's self-assessment tool was developed and has been completed by all sitting Directors so that we now have a good understanding of all the skills, abilities, and expertise that our leadership brings to the Association decision making processes. A discussion document for the Board has been prepared which identifies the beginnings of a strategy for the growth of Branches and Chapters within NLPSPA and directions, with timings, for future actions are expected in the next couple of months.

Additionally, we have begun our sponsored virtual membership events and at the time of this publication, four events will have been planned and delivered, all on topics of interest that have been identified by the membership. These events have grown in popularity to the extent that we had to upgrade our virtual meeting platform capacity to respond to this demand. The Charter for the Seniors and Pensioners' Coalition has been revised that now incorporates clearly the relationship of the Coalition to NLPSPA and the Board has sanctioned my continuance as the Chair. Our Directors Liability and General Liability Insurance policies have been renewed and updated as appropriate and a renewed sponsorship agreement for an additional five year term has been negotiated with Anthony Insurance.

One of the key issues during this period was writing the Political Issues document for the Coalition and submitting it to the leadership of the four political parties (NDP, Liberal, PC and NL Alliance), and requesting their



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responses in writing by the set deadline of February 5 to meet the original timeline for the provincial election. Written replies were received from three of the parties and now that the election process is concluded, the Coalition is actioning accountability from the Liberal Government on their promises.

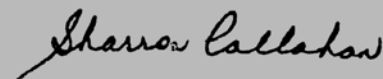
As many of you will recall, the Government, just before the Christmas recess, proposed and approved amendments to the Pensions Benefit Act that would allow folks to unlock pension benefits in a Locked-In Retirement Account (LIRA) to alleviate hardship. While the NLPSPA took an opposing stand to such a direction, the amendments did pass. Following this, at the direction of the NLPSPA Board, I filed an Access to Information action to review all submissions made to the Government, which was granted. I was then tasked to undertake an analysis of these submissions. In the analysis, it was clear the Government responded to individual stories and did not wish to consider the collective opinion of groups who represented large numbers of persons in their memberships. There was also a noted absence of some high profile unions and organizations with a vested interest against this proposed amendment but they might have found another means to offer their opinion. Regrettably, many of the folk who took advantage of this opportunity will be caught in the next tax season with

having to pay additional tax as the financial institutions withheld the minimum amount required by law and these folks will be further disadvantaged later when the level of resources normally available at retirement would have been reduced.

During this season past, all Board Directors have been provided with a specifically assigned NLPSPA computer to conduct their Association business and to ensure the protection and security of all documentation. Training has been provided and despite some technical glitches that are being worked through on an individual basis, progress is happening.

Since the last report, all business of the Association is continuing without interruption, despite the health lockdowns. Cheryl is now back in the office; planning is well underway for our next Annual General Meeting and our Scholarship Program will soon be rolling out once again.

Stay well everyone and stay tuned for updates as the year unfolds. ■



Sharron Callahan
Executive Director



Announcing

2021 NLPSPA Annual General Meeting

This will be a Zoom Virtual Meeting

WHEN: Thursday, October 14, 2021, at 2:00 PM (Mark Your Calendar)

The usual business (Introduction of the NLPSPA Board, 2020 AGM Minutes, Audited Financial Statements, Annual Report, Board Elections, etc.) will be conducted.

Additional details about the AGM are included in this newsletter. The registration details to attend the annual meeting will be emailed as the date comes closer.

If you have any questions in the meantime, please contact the Office at 709-754-5730 or 1-800-563-4188 or by email at pensioners@npspa.ca.

Message from Communications Chair

Greetings Fellow Members of NLPSPA,

My name is Wayne Ruth and my present role as a Board Director of NLPSPA is, in part, that of Chair of the Communication's Committee, through which I will, with the help of my fellow Board members, keep you informed with the direction and happenings within our organization and with any legislative issues that may affect us all.

I retired from Newfoundland and Labrador Hydro as of January 1st of 2006 after 32 plus years of service. Since that time, I was employed as an Electrical Instructor with The College of the North Atlantic – Qatar (CNAQ) at the campus in Doha, Qatar for five years.

I have been a volunteer with numerous boards, committees, and organizations. I was active in my community with four terms as the Mayor of Kippens, the Atlantic Mayors' Congress (AMC) Founding Member & Board Member, President of the Municipalities of Newfoundland and Labrador (MNL), Director and a committee Chair of the National Board of Directors with the Federation of Canadian Municipalities (FCM). As well, I was a Board Member of The NL Municipal Assessment Agency (MAA) and a Board Member of the NL Farm Industries Review Board (FIRB).

NLPSPA plans on producing three newsletters per year. We had one this past February, this is the Spring edition, and the final issue will be in September.

It is my fervent hope that you will pay particular attention to the article on 'New Financial Assessment for Long Term Care' in this edition. This is one item we feel we must have our elected officials with their feet close to the fire and to ensure that all Regional Health Authorities have universality on this issue when it needs implementation. Also, I would like to draw your attention to the lifestyle issue on Pickle Ball and encourage fellow pensioners to become active in their own communities. If it is not Pickle Ball, then try other things that might fit the bill in your respective area. Let us not forget the deal on Home and Auto insurance from Anthony Insurance whereby some of our members have

already saved more than \$500.00 per year on their premiums – check it out at your earliest convenience. By the way, this is an exclusive deal for members of our Association. This is not a sales pitch just to get you to join NLPSPA – albeit there are great advantages – but I ask you to encourage family members, friends and former co-workers who are eligible that being a member will prove worthy for them in the long run. We are an organization of nearly 10,000 members (and growing). With that number of participants, we have great potential to get our elected officials to respond to our needs – why not be part of it...

If you have an article or information that you would like shared with the membership, please feel free to contact our office at pensioners@npspa.ca, calling 754-5730 or call toll free at 1-800-563-4188.

Also, please note that we have been successful in communicating with you via your email. Most of the membership is already taking advantage of this 'paperless' line of communication so let's get on board with this – we support the 'green' initiative and ask you to participate likewise. It will also give you easy access to important issues and immediately keep you informed of happenings within the NLPSPA organization.

As the Communications Chair, I wish you all a wonderful summer and, at some point in the near future, hope you are living in an environment of happiness and safety and spending more time with family and friends. ■

Wayne Ruth



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SJTA/Green Belt- Overview

The Green Belt Tennis Club is an indoor, year-round facility with six tennis courts, six pickleball courts, and a clubhouse. It is managed by the St. John's Tennis Association, and located at 114 Newtown Rd, St. John's.

Pickleball Promotion Program - Overview

Pickleball Promotion Program is designed to introduce new groups to the sport of pickleball, and assist in the sport's development in St. John's and area.

With this program offering, groups will be able to visit the Green Belt facility and play pickleball for an hour and a half. There will be staff on hand to teach the basics of the sport to beginners and to help organize matches.

1.5 hour sessions are offered on Saturday and Sunday evenings from 7:00-8:30 pm. The opening date available for booking is April 10th, 2021. Equipment such as paddles and balls will be provided. The price per session is \$5.00 per participant.

We can also help provide transportation for groups. Let us know and we'll see what we can work out.

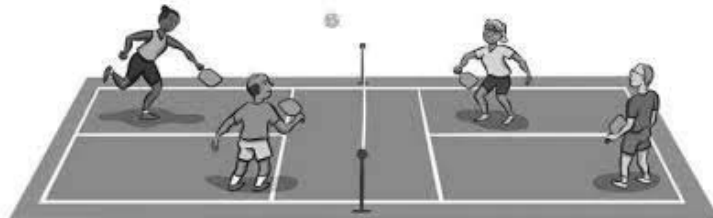
Pickleball- The sport!

Pickleball is a sport similar to tennis, however it is played on a smaller court, and with paddles rather than racquets. It has been described as a mix of tennis, table tennis/ ping pong, and badminton. This game is easy to learn, and provides exercise without being too hard on the body.

You play pickleball in singles (one against one) or doubles (two against two) with large, lightweight paddles that are similar to large ping pong paddles. The pickleball itself is similar to a Wiffle ball, full of holes. It travels slower and bounces lower than a tennis ball, making it easier to hit. The court is similar in size to a badminton court. This close proximity to other players makes playing the sport a social activity, as well as physical!

Please fill out this form to request a session: [Pickleball Booking Request Form](#)

You will be contacted to confirm your booking.




David Whitney-Brown- Pickleball Program Co-ordinator
dwhitneybrown@gmail.com

Ed Buckingham- SJTA General Manager

New Financial Assessment Process for Long-Term Care

Sharron Callahan & Wayne Ruth



After a long period of lobbying for change, the Provincial Government finally introduced a new and improved financial assessment process for long-term care and community support services system. Starting on November 1, 2018, liquid asset testing was eliminated. Up to that date, Newfoundland and Labrador was the only province in Canada that still did liquid (explain) asset testing instead of income based testing. For clarification, liquid assets meant cash in the bank or investments that could easily be converted into cash, such as a savings account or RRSP. After lobbying for many years and through different provincial governments, the long awaited change was finally made.

Now, when someone is applying for long-term care and community supports, they no longer have to provide proof of their liquid assets. Before this change came about, only persons with liquid assets below a certain level would be eligible for financial assistance and significant documentation would have to be provided. On February 1, 2019, as a part of the gradual roll-out of the new financial assessment process, the needs test for specific programs was eliminated and income testing was enacted to all services offered by the regional health authorities. Eligibility is determined through one single test, the Income Test. It is an easily understood tool that will calculate a person's contribution based on

their income. To qualify for financial support, the health authority will only look at your net income from the Canada Revenue Agency Notice of Assessment (your income tax return).

New clients seeking services are now assessed with the Income Test. Clients already getting service under the old system are to be reassessed with the Income Test when their annual reassessment date rolls around. It is possible during this transition that some folks might find themselves assessed higher than expected, but provision for "grandfathering" was to be made. In addition, a financial hardship policy was to be developed for both new and existing clients to allow the health authorities to have some flexibility to adjust or waive the client contribution when clients show that significant financial hardship would occur due to the contribution calculated with the income test.

NLPSPA is concerned, however, that the communication about this change may not have been as consistent across the health authorities as would have been expected. If you or someone you know finds him/herself in this situation and are unsure of the accuracy of their assessment or are unsure if they are getting the correct information, you should follow-up with your social worker or other health professional member of your care team. ■

NLPSPA Board Elections 2021

At our Annual General Meeting on October 14, 2021, we will have six positions to fill on the Board of Directors.

At this time, the NLPSPA Board is transitioning to a “Governance/Policy Board” and is seeking Directors who are **Voting** members in good standing, with high ethical standards, effective communication, leadership and interpersonal skills, and with an ability to positively influence discussion and review meeting materials. Adequate internet access, computer capability, a comfort level using virtual meeting platforms and having some time to contribute would also be of asset. If you think you meet most of these requirements, this opportunity might be just the right fit for you.

For clarification, **Voting** members are those persons who are in receipt of a Provincial Public Sector Pension or who are surviving spouses of such persons, or in receipt of a pension from the Government Money Purchase Pension Plan. Affiliate, Associate, Honourary and Reciprocal members are not eligible for election to the NLPSPA Board.

If you are interested in joining the NLPSPA Board, please complete the attached, brief form and return it to Cheryl at the NLPSPA Office at pensioners@npspa.ca **no later than September 15, 2021**. If you would like to speak to the Nominations Chair or President on this, please advise Cheryl and she will set up the contact for you.

To make the process of completing your submission as easy as possible, please answer the questions below directly into an email to pensioners@npspa.ca

Name:

Full Mailing Address:

Email:

Telephone, including cell number:

NLPSPA Membership Number:

1. Provide a brief summary of your employment experience
2. Briefly describe your volunteer experience and interests
3. Briefly describe what skills you can bring to the Board
4. Tell us why you might like to serve on the NLPSPA Board

SCHOLARSHIP PROGRAM 2021

In 2021, NLPSPA will award four annually renewable scholarships as follows:

Scholarships (x4), one to a value of \$2,000, a second to a value of \$1,500.00, a third to the value of \$1,000.00, and a fourth to the value of \$500.00 to support a family member of an NLPSPA member (son, daughter, or grandson/granddaughter) to pursue post-secondary education at a recognized college, university or trades program to attain their educational goals, meet their professional objectives and succeed to their fullest potential.

Scholarship Criteria: The Board of Directors will establish *Eligibility Criteria* that may be modified from time to time depending on available supportive funding, applicants' demographics, and administrative infrastructure demand. NLPSPA has a Scholarship Committee to administer the Scholarship Program.

Scholarship Eligibility Criteria:

- High School graduate/Post-Secondary student;
- Accepted and registered to attend a post-secondary institute or trades program in September 2021 (two letters, one confirming acceptance and one confirming enrollment);
- Two Letters of Reference, one of which should be from a teacher, guidance counselor, instructor or professor;
- Applicant or applicant's family member must be a registered member in good standing of the Newfoundland and Labrador Public Sector Pensioners' Association (membership ID number is required);
- Open to students pursuing a degree or non-degree program and in full or part-time attendance;
- Application to be supported by transcript of previous year's final grades from high school or post-secondary institute.

DEADLINE FOR APPLICATIONS IS AUGUST 13, 2021

Previous winners are not eligible to apply.

Incomplete applications will not be accepted.

Application forms available from NLPSPA office by calling

(709) 754-5730, toll-free 1-(800)-563-4188,

email pensioners@npspa.ca or

the NLPSPA website at www.npspa.ca

(NOTE: NLPSPA does not communicate by "text")



Helping Members Understand Commuted Pension Value

By Sharron Callahan, Executive Director

Your Association has long been concerned with the implications to individual persons and to the Public Service Pension Fund by decisions to withdraw one's pension commuted value from the Pension Fund upon termination or retirement from public service employment.

The Public Service Pension Plan is a defined benefit pension plan. This means that when a member retires, the pension is guaranteed and payable for the lifetime of the member. The Plan is designed to provide members with a consistent income in retirement by providing a bridging benefit to age 65, the normal retirement age under CPP. The Plan gains its value and stability by the group contributions of employees and is managed in such a way that withdrawals (payments to members) are assumed to be incremental by an anticipated number of recipients annually.

Some members of the Plan will choose to withdraw their commuted value (lump-sum value of the member's pension) when changing employers or readying for retirement. This is the rightful choice of an individual, but your association is committed to ensuring members have the appropriate information when making this important, long-term decision.

At retirement, long-term financial security is one of the top priorities for people. At no other time is it more important to protect the assets that one expects for their retirement. It is important to make decisions that will ensure their financial resources are secured so they can meet their living expenses throughout their retirement years.

One may convince oneself that he/she can be a better manager of their funds than the Pension Corporation. Should someone decide to withdraw his/her commuted value from the Fund, he or she will need to know that one will no longer have access to health benefits and one cannot return into the plan should an individual come to realize that the decision was not the right one. One of the biggest disadvantages to taking out the commuted value is to suddenly have an epiphany that one could outlive the lump sum payment with no fall back to a public service pension should his/her funds become exhausted or fall to losses in the investment markets. There is nothing more heart-breaking at the NLPSPA Office when the phone rings and someone is asking if they can get back into the pension plan and the answer is "no".

If you or someone you know might be considering this decision, contact our NLPSPA Office at (709)754-5730, 1-800-563-4188, fax (709) 754-5790, or email: pensioners@npspa.ca and we will be happy to arrange for someone to talk with you.

For additional information, NLPSPA encourages you to review the Comparing Commuted Value and Deferred Pension Options document which can be found on Provident10's website under resources: Resources Archive | Provident10 | Public Service Pension Plan | Newfoundland. ■

TAKE NOTICE **Proposed Amendment to NLPSPA Constitution**

At the Annual General Meeting in October, the following will be proposed for approval by the membership:

To amend Article VII (Board of Directors), by the addition of the following three (3) new sections:

1. Board Directors shall abide by all clauses of the NLPSPA Constitution, any established bylaws and policies, including the Code of Conduct, Oath of Confidentiality, and Conflict of Interest Policy.
2. Should a member of the Board of Directors fail to perform any of the duties assigned or is found in violation of any established acts, bylaws or policies, the Board of Directors shall have the authority to impose such penalty, including dismissal from position or contract, as appropriate to the circumstance.
3. A Board Director may be removed from office before the expiration of term by a two-thirds majority vote of the Board of Directors present at a Special Meeting of the Board of Directors duly convened for that purpose. A meeting for this purpose may be called only with the knowledge of the Director concerned.

Also take note that other amendments may be proposed in the lead up to the AGM.

Are Your Medications Still Helping?

Spring is in the air. The days are getting warmer and brighter longer. It's a time for optimism, and I am sure many of us are welcoming Summer 2021 with eagerness and hopefulness. I'm Kelda Newport, a pharmacist and the project coordinator for SaferMedsNL, a program working to raise awareness around the safe and effective use of medications. I hope to put some extra Spring into your health this year by sharing how SaferMedsNL is promoting the appropriate use of medications in Newfoundland and Labrador (NL), the messages we are spreading far and wide across the province, and what you can do to improve how you or your loved ones use medications.

Medications are often necessary to maintain health or to improve symptoms. For example, people take medications, like acetaminophen or ibuprofen, to relieve symptoms such as pain or fever. We also use medication to manage chronic conditions such as diabetes, high blood pressure, lung problems, and arthritis. Medications help control those conditions and may prolong life expectancy, slow down disease progression, and prevent disease complications. However, as we get older, we get more chronic diseases, and we tend to take more medications. Medications have many benefits, but "more is not always better". Taking too many medications can sometimes cause more harm than good. The use of multiple medications increases the risk of falls and fractures, hospitalizations, memory problems and drug interactions. Furthermore, as we get older, medications affect us differently, and the benefits and harms of medication may change. What was once a benefit at one point in time may not be of benefit now.

Did you know....

80%

of older adults in NL (age 65 and over) take **5 or more** different *prescription* medicationsⁱ. This is among the highest of Canadian provinces.

40%

of older adults (age 65 and over) take **10 or more** *prescription* medicationsⁱⁱ? This is among the highest of Canadian provinces.

However, it's not always the number of medications we take that can be cause for concern. An estimated one in four older adults in Canada takes at least one medication that is considered potentially harmfulⁱⁱⁱ. A potentially harmful medication is a medication where the potential risks outweigh the potential benefits, and/or a safer alternative treatment exists that is equally or more effective. Older adults are hospitalized 5X more often than people under the age of 65 because of harmful medication effects^{iv}.

SaferMedsNL is a group of healthcare providers, community partners, researchers, and policymakers working together to improve how we use medications across NL. We're working to raise awareness with the public, healthcare providers, and policymakers about medications that may be unnecessary or inappropriate and we're sharing knowledge and tools to help facilitate conversations between patients and their healthcare providers about medications that may no longer be of benefit or that may cause harm.

Deprescribing is part of the solution. Deprescribing means reducing or stopping medications that may not be beneficial or may be causing harm. **Deprescribing must always be done as a team where a shared decision is made between you and your doctor, nurse or pharmacist.** A decision to make changes to medications is very individualized and depends on individual circumstances. **Don't stop your medications without speaking to a healthcare professional.**

When you are prescribed a medication, there should always be a plan to know when the medication should be re-evaluated to see if continued treatment is needed because the medication is providing benefit or if it can be reduced or stopped. SaferMedsNL is raising awareness at a public level, encouraging people to ask, "Do I still need to be taking this medication?" and suggesting people talk to their pharmacist, doctor, or nurse practitioner to ensure a medication is still providing benefit.

Five questions to ask your doctor, nurse or pharmacist about your medications:

1. Why am I taking this medication?
2. What are the potential benefits and harms of this medication?
3. Can it cause harm if taken for longer than needed?
4. Can I stop or reduce the dose of this medication?
5. Who do I follow up with and when?

Do you feel motivated and inspired to ensure all your medications are of benefit to you? Can you think of something you can do in the next two weeks to improve your medication use?

Here are some ideas:

- ✓ **Inform** yourself about your medications and why you are taking them.
- ✓ **Make** a special appointment with your doctor, pharmacist or nurse to have your medications reviewed.
- ✓ **Engage** in a discussion with your doctor, pharmacist or nurse about deprescribing options and alternate therapies.
- ✓ **Spread** the word about deprescribing to friends and family, advocacy groups and policymakers.
- ✓ **Visit SaferMedsNL.ca** for more information on the appropriate use of medications. **Remember to never make changes to your medications without first speaking to your primary healthcare provider.**
- ✓ **Follow** us on Twitter [@SaferMedsNL](https://twitter.com/SaferMedsNL) and Facebook [@SaferMedsNL](https://www.facebook.com/SaferMedsNL) for more information on the safe and effective use of medications. Share our posts to help spread our message!

Stay tuned for future newsletters in 2021 where the focus will be on the appropriate use of specific medication classes such as Proton Pump Inhibitors (PPIs), a stomach medication often used for heartburn and reflux, and sleeping pills.

Sending warm wishes for brighter and sunnier days to come!

ⁱ⁻ⁱⁱⁱ Canadian Institute for Health Information. Drug Use Among Seniors in Canada, 2016. Ottawa, ON: CIHI; ; 2018. Contract No.: ISBN 978-1-77109-705.

ⁱⁱ Canadian Institute for Health Information. 2013. Adverse Drug Reaction–Related Hospitalizations Among Seniors, 2006-2011

What has the NL Seniors' & Pensioners' Coalition Been Doing For You?

By Sharron Callahan, Chair

What busy times the Coalition is experiencing! Being the advocacy agent for the affiliated associations in the Coalition and with leadership and support from the Newfoundland and Labrador Public Sector Pensioners' Association, I want to assure you that we are leaving no stone unturned to ensure that the issues that impact seniors and pensioners are addressed by the political leaders who currently hold the seat of decision making.

Just before Christmas, we were heavily engaged in presenting an opposing argument to the NL Government on their proposed action to amend the Pension Benefits Act to enable individuals who were experiencing financial difficulties to withdraw a portion of their pension benefits. While we encouraged actions to address financial difficulty and poverty during the pandemic, we did not support a direction that would see the deferred pension income anticipated for later in life being further reduced by early withdrawals from income sources that are already below acceptable levels. Unfortunately, despite our opposition and that of others, the Government did approve the amendment.

For a short while over the winter, the Coalition was in a holding position until the results of the provincial election were finalized and we were able to emerge from the community outbreak episodes of the COVID pandemic. Since April, however, we have:

Met with Federal NDP MP Jack Harris and addressed our continuing advocacy for a National Seniors Strategy, National Universal Pharmacare, an Adult Dental Care Plan, Standards of Care for Long Term Care and Community Care, programs to support Aging Well at Home, Preventative Health Care, and Financial Security, including improvements to OAS, GIS, and CPP.

Met with Provincial Minister John Abbott of the Department of Children, Seniors, and Social

Development and addressed seniors' poverty and how the Minister would propose to address this, what is the status of the amendments to strengthen the Adult Protection Act and how will they align to the Federal Government's proposal to amend the Criminal Code of Canada to toughen Canada's approach to elder abuse by establishing new offences and penalties for elder abuse, and to act on the recommendations of the Seniors Advocate Report and other reports where directions were already set, such as the Deloitte Report of 2016, calling for updated Standards of Care for Personal Care Homes, Long Term Care and Community Care.

Met with the Federal Minister of Seniors and amongst addressing the catastrophic situation in long term care across the country, we pressed for the establishment of a National Seniors Strategy. The Minister advised that plans for seniors' engagement to the development of a strategy is underway. She was asked to ensure that the consultations included our Province and did not stop at the Marine Atlantic ferry in Nova Scotia.

At the time of this writing, meetings are pending with the Federal NL Liberal Caucus (MP's Yvonne Jones, Ken MacDonald, Seamus O'Regan, Scott Simms, Gudie Huchthings, and Churence Rodgers) and with Minister Dr. John Haggie of Health and Community Services.

The Coalition has attended Town Halls sponsored by the Health Accord and has participated in stakeholder engagement.

And, now that the Greene Report has been released, we will be examining all the implications for seniors, with particular emphasis on any recommendations that would impact the pension benefits of retirees.

Stay tuned for more information as the weeks ahead unfold. Enjoy your summer but be well and safe.

Below you will find the Policy respecting the publishing of our Newsletter, "Pensioner", that was recently updated by the Board of Directors. We note, for your information, that the newsletter will publish three times a year. It now provides opportunity for the membership to promote many of their saleable, handmade crafts and products free of charge, while the fees for paid advertising have been significantly reduced and adjusted to make them more affordable for members and non-members, depending on the type of items for sale. Please note that the Communications Committee reserves the right to print, reject and/or edit for clarity, all material received and to decide paid or unpaid advertising.

NLPSPA Newsletter Policy

Purpose: NLPSPA is committed to providing a newsletter communication that relays news about the Association; informs the membership and governments of positions and actions for which the Association is advocating and seeking resolution; and provides notice of relevant and interesting events and opportunities. The NLPSPA newsletter shall also be an instrument which promotes unity of public sector retirees, encourages membership in the Association, celebrates motivating and rewarding achievements, and provides high quality and professional representation of NLPSPA.

Guiding Principles: The content and format of the NLPSPA newsletter will be:

- Mission focused
- Accurate and trustworthy
- Timely
- Protective of privacy
- Inclusive and non-discriminatory
- Crediting contributors
- Professional

Policy:

1. NLPSPA shall publish three (3) newsletters per year: Winter, Spring, and Fall/AGM.
 - a) The Winter newsletter publication date shall be January 31, with article submission deadline of January 15;
 - b) The Spring newsletter publication date shall be May 31, with article submissions deadline of May 15. This publication will contain any available preliminary information for the Annual General Meeting and/or Convention;
 - c) The Fall/AGM/Convention newsletter publication date shall be August 31, with article submission deadline of August 15;
 - d) All articles must be into the NLPSPA office by the deadline noted. Two weeks will be set aside to organize the newsletter and send it to the designer for formatting, and final approval.
2. Items accepted for publication reflect the views of the authors and do not necessarily express the opinions of NLPSPA, unless written expressly on behalf of the Association to inform the membership of actions being taken on behalf of their collective interests.
3. Not-for-profit organizations who wish to place public service announcements, volunteer opportunities with service groups, notices of reunions or special events are encouraged to do so. Submissions will be printed dependent upon space allocations and are free of charge.
4. NLPSPA does not endorse or promote any product, service or event presented in paid advertisement or free public service announcements, unless so specified.
5. Advertisements by members of NLPSPA for the promotion of products, such as crafts, art, or written materials, will be placed free of charge, depending on space availability, with an expected donation of one (1) article for presentation at our Annual General Meeting.
6. Given the right of exclusivity in the sponsorship contract with Anthony Insurance, NLPSPA will not publish any advertisements, offers, or messaging of any kind from another property or casualty insurance provider.
7. The cost of paid advertising will be reviewed on an annual basis and may be adjusted accordingly to reflect current market value.
8. The NLPSPA advertising rates for 2021 shall be based on:
 - a) Camera ready copy;
 - b) Digital files to be 300 dpi at 100% printed size;
 - c) A discount of 10% to businesses who pre-book three (3) or more, same size advertisements over a one (1) year period.
9. The cost of ad sizes for 2021 shall be:
 - a) \$25.00 for an ad, quarter - page (8 x 11)
 - b) \$50 for a half-page ad, half- page (8 x11)
 - c) \$100.00 for a full - page ad of the size (8 x 11)
 - d) NLPSPA only offers black and white printing for advertising
 - e) These advertising rates will be reviewed on an annual basis.
10. The Communications Committee reserves the right to print, reject and/or edit for clarity all material received and to decide paid or unpaid advertising.

Approved by Board of Directors April 27, 2021



Increased savings, enhanced coverage.

Just some of the PERKS of being
an NL Public Sector Pensioner.

Anthony Insurance has always been a 50+ value leader... with NLPSPA member PERKS *you get more.*

At Anthony, we appreciate your contributions. If you're retired - or plan to retire in the next 5 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 \$1000s.

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.

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