



# SAVE THE DATE: 2020 Christmas Dinner and Dance

Our Annual Christmas Dinner and Dance will be held on  
**Friday, January 3rd, 2020**  
at the Knights of Columbus, St. Clare Avenue, St. John's  
Ticket prices and menu will be announced at a later date.  
Come join us for a wonderful evening.



## Ask About the NL Public Sector Pensioners' Association Rate!

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## Message from the President

NLPSPA 2019



**H**appy Spring! By the time you receive this newsletter, there might still be snow on the ground and parts of our Province might still look very much like winter, but let's be optimistic and look forward to the brighter days ahead, with longer periods of daylight and warmer temperatures.

2019 will be a "happening year" in many dimensions for our Association, as first we celebrate thirty (30) years of advocacy for improved pension and health benefits and an enhanced quality of life for our members, pensioners, and older citizens of the Province. We owe a huge vote of gratitude to the Founding

Members of our Association for their readiness to act when our future security was under threat. And, we extend our thanks to all those other leaders who followed these founding visionaries over the years to continue this original direction and who grew our Association into the voice and catalyst for improved life opportunities that it has become. Stay tuned for more information on some celebratory events that the Association will host during the year.

2019 is also an election year, both federally and provincially. To ensure that the voice of public sector pensioners is heard by all those seeking election, the NLPSPA will be hosting a series of public meetings across the Province in key locations, starting mid-April. Please see the two full pages of information on these meetings contained in this newsletter. I encourage you to attend at one of these meetings, bring along your friends and family members and any fellow pensioners you know. Spread the word, as we need to see huge turnouts at these meetings. This will be your opportunity to hear what the key issues are that are impacting the lives of aging persons in our Province, to share your personal concerns and to influence the positions that the Association will take forward to those who propose to be our Government for the next four years.

2019 will also be the year the NLPSPA will host our biennial convention and annual general meeting. The convention and AGM will be held on November 5-6, 2019 at the Holiday Inn on Portugal Cove Road in St. John's. The theme for this convention is "Making Choices-The Power of You" and will align with all the happenings of this year. Plan to be there as you do not want to miss this much anticipated event.

I look forward to meeting many of you as Ralph Morris and I undertake the provincial meetings next month. Stay safe and well. ■

Sincerely,  
Sharron Callahan  
President

### 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 – Sharron Callahan  
Vice President – Ralph Morris  
Past President – Robert Corbett  
Treasurer – Fred Oates  
Secretary – Mary Cleary

### Directors:

Ann Marie Cleary  
Barry Darby  
Craig Hall  
Doug Laing  
Neil Moores  
Doreen Noseworthy  
Wes Roberts  
Al Skehen  
Barry Whitty

### Administrative Assistant:

Cheryl Myers

### Contact Us:

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Toll Free: 1-800-563-4188  
E-mail: [pensioners@nlpspa.ca](mailto:pensioners@nlpspa.ca)  
Website: [www.nlpspa.ca](http://www.nlpspa.ca)

### Advertising Policy:

The Association reserves the right to refuse advertising, or to edit them in consultation with the advertisers. The Association does not endorse or promote any product or service presented in paid advertisements unless so specified.

Graphic Design: Stephanie Furey

# Flagging fraud

## Spot fraudulent activity and protect your assets in 4 simple steps

Did you know fraud is the number one crime committed against older Canadians? While anyone can experience a scam, retirees are targeted at a higher rate than any other age group. The rapid development of technology has made it simpler than ever for criminals to impersonate trusted financial organizations, enabling them to obtain personal information quickly and easily.

The fight against fraud starts with you. Once you understand how to spot early signs of fraudulent activity, you can protect your assets from harm with little to no effort at all. Here's how:

### 1. Protect your personal information

The most popular crimes include identity theft, credit/debit card fraud and online (phishing), phone and door-to-door scams. The common denominator in all these crimes is the loss of personal information. Criminals can use intimidation, manipulation and scare tactics to coerce individuals to disclose sensitive personal information over email, telephone or even in-person.

Stay safe with these tips:

- Never share your personal information (credit card number, social insurance number, PINs, passwords, etc.) over the phone, email or text
- Keep personal documents in a safe place and shred those you no longer need
- Be wary of providing your signature – take time to think it over and ask a trusted advisor or family member before committing to anything in writing (digital or hardcopy)



### 2. Think critically

If you receive an unexpected or urgent message it's important to take caution, even if it seems to be from an institution you trust. Consider the primary method of contact the organization usually uses. For example, would a financial institution that exclusively sends important information by mail or designated online platforms suddenly use text message as a mode of contact? Always be sure to scan the message for spelling and grammar mistakes. If you've received an email, verify the sending address. If anything looks off, it could be a phishing scam.

### 3. Don't click

If the message looks fishy, makes you feel pressured or seems too good to be true, don't click on anything included in its contents.

- Don't click on any links
- Don't open attachments
- Don't send money, offer personal information or enter payment details
- Don't reply

Once you're confident the message you've received is fraudulent, take action by reporting the message as spam, deleting it from your computer and contacting a trusted advisor about the problem. Protecting your computer and mobile devices with spam filters, firewalls and anti-virus software is also always recommended.

### 4. Reach out

You are not alone. If you're unsure about a message you've received or feel you may be a victim of fraud, there are several resources available to seek help. Reach out to your financial institution or advisor to report your issue and make a plan for next steps. You may also choose to report the situation to the Canadian Anti-Fraud Centre, which can be reached toll free at 1-888-495-8501.

## How we help

As a Great-West Life plan member, you can lean on us for protection, support and knowledge as it relates to your benefits plan. Not only do you have access to a number of tools explaining benefits fraud (including brochures, posters, articles and education sessions), you also have an entire team of dedicated professionals standing strong behind you. Here's how we help protect you, your assets and your benefits:



Our team of **dedicated experts** is devoted to the prevention, detection and investigation of suspected benefits fraud. It includes insurance counter-fraud professionals, skilled investigators, former military and security intelligence analysts, former law enforcement, ACFE- and IALEIA-trained staff, legal, dental and health care professionals. That's all to say, you're in great hands with Great-West Life.



Using **advanced technology**, we're able to flag unusual claim activity, including high-dollar and high-frequency claims. These tools use statistical anomalies and progressive algorithms to find and examine high-risk claiming scenarios and unusual claim patterns that could be fraudulent.



**We take benefits fraud seriously.** All suspected cases are investigated. If evidence is found to support an allegation of fraud, strong action is taken. If the allegation involves a plan member, open, transparent communication is our primary priority. If required, we'll engage law enforcement and work to recover any losses, possibly through criminal or civil proceedings. We're here for you.

*Do you suspect fraudulent activity? Report benefit plan fraud using the confidential tip line 1-866-810-TIPS (8477) or email [confide@gwl.ca](mailto:confide@gwl.ca)*

# NLPSPA TOWN HALL MEETINGS 2019

With the Federal and Provincial General Elections coming up in October of this year, the Newfoundland and Labrador Public Sector Pensioners' Association (NLPSPA) and the Seniors' Coalition, of which your association is a participating member, will be holding two rounds of meetings for pensioners, retirees, seniors and their supporters in a number of communities across the Province. The general purpose of these meetings will be to provide awareness of the issues that affect social security, financial well-being, health, wellness, and other social services and benefits that impact the quality of life of aging persons in the Province and across Canada. In particular, meeting participants will be encouraged to take some form of personal action to influence both levels of Government to act responsibly and with concern and compassion on their behalf on the issues that have been identified.

The meeting schedule is below. You will notice that there are two different sets of meetings, the first being a series of local gatherings that will solicit your input to the issues that seem to be overarching for older persons in this province and to give you an opportunity to raise other issues that are important to you. We encourage everyone to attend as this will be your opportunity to share your concerns and

to influence the questions that will eventually get posed to the politicians.

The second set of meetings will be held in larger centers, with presentations by a panel of election "hopefuls" who are seeking your support on election day, whether that is federally or provincially, and who will be asked a series of directed questions on topics that are important to us all. Your input in the first round of meetings will influence the questions that will eventually be used in the second round.

Please note that these dates could possibly change slightly, depending on weather or other factors beyond our control. Please listen to local radio advisements, Facebook, and email communications for more meeting details. As of right now, however, this schedule is getting close to being final. The key presenters will be Sharron Callahan, President, and Ralph Morris, Vice-President, of the NLPSPA.

Should you have any questions, please contact Cheryl at the NLPSPA office at 709-754-5730, toll free 1-800-563-4188, or email pensioners@npspa.ca ; Sharron at 709-690-1238; or Ralph at 709-729-6779.

Provincial Election: October 8 (unless otherwise declared by the Premier)

Federal Election: October 21

It's that time again!

Is it joy or disappointment when tax time comes calling?



To help offset the cost of preparing your tax return, TAX EDGE LTD. is offering NLPSPA members

**15% off**  
Personal Tax Services

If this is a service you might consider using, contact **Tax Edge at 709-726-0000** or drop by their office at **970 Topsail Road, Mount Pearl, or 95 Main Road, Seldom, Fogo Island.**

**TAX EDGE** LIMITED [www.taxedge.ca](http://www.taxedge.ca)



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ROUND #1	
Locations	Dates
Fly into Deer Lake	April 15, early morning
Port-aux-Basques	April 15, (afternoon), 1:30 PM
Stephenville	April 15 (evening) Days Inn <b>(Confirmed)</b>
Corner Brook	April 16 (afternoon) Quality Inn <b>(Confirmed)</b>
Deer Lake	April 16 (evening) Deer Lake Motel <b>(Confirmed)</b>
Springdale	April 17 (afternoon) Springdale Inn & Suites <b>(Confirmed)</b>
Grand Falls-Windsor	April 17 (evening) Mount Peyton Hotel <b>(Confirmed)</b>
Lewisporte	April 18 (afternoon) Brittany Inns <b>(Confirmed)</b>
Gander	April 18 (evening) Quality Hotel & Suites <b>(Confirmed)</b>
	April 19, Return to St. John's
Bonavista	April 24 (afternoon) Hotel Bonavista <b>(Confirmed)</b>
Clarenville	April 24 (evening) Clarenville Inn <b>(Confirmed)</b>
Grand Bank	April 25 (afternoon)
Marystown	April 25 (evening) Marystown Hotel and Convention Centre <b>(Confirmed)</b>
	Return to St. John's
CBN	April 30 (afternoon)
Placentia	April 30 (evening)
CBS/Paradise	May 1 (evening)
Mount Pearl	May 2 or May 6 (evening)
St. John's	May 8 (evening)
Northern Newfoundland-Labrador	September 10-12 (to be done in conjunction with Town Hall #1 (Western))

ROUND #2	
Town Hall #1 (Western)	September 9
Northern Newfoundland and Labrador	September 10-12 (to be done in conjunction with Town Hall #1 (Western))
Town Hall #2 (Central)	September 16
Connaigre Peninsula/Bay d'Espoir Area	(To be done in conjunction with Town Hall #2 (Central))
Town Hall Burin Peninsula (Not confirmed)	September 17
Town Hall #3 (Eastern)	September 23 or 24

# 2019

## DO NOT HESITATE!

Mark your calendars now for the 2019 NLPSPA Convention and Annual General Meeting!

The dates are November 5-6, 2019 and the venue is the Holiday Inn, 180 Portugal Cove Road, St. John's.

The Convention theme for 2019 is *"Making Choices-The Power of You"*. This Convention will explore the following two topics: 1) the use of harmful medications and how to improve medication use; and 2) why seniors' debt is increasing and the pitfalls to avoid debt later in life. The presentations and discussions will be based on the rationale that these issues affect the daily lives of pensioners and older persons and with the right information, the best choices can be made to guide successful and healthier aging into one's retirement years.

The AGM and Convention are open to all pensioners, seniors, and other citizens. Please feel free to invite non-Members of the Association to consider attending the Convention and for those eligible to join NLPSPA, we would be pleased to welcome them into membership.

To register, you can send in the attached registration form with payment, or call the NLPSPA office at 709-754-5730, toll free 1-800-563-4188 to pay with Visa or MasterCard.

## Group Insurance Booklet

We have received some inquiries from members and other retirees seeking access to or a copy of the Group Insurance Booklet. This booklet is readily available on the Government's website. The Provincial Government and your Association are encouraging our members to review the Group Insurance Booklet online at [https://www.exec.gov.nl.ca/exec/hrs/working\\_with\\_us/employee\\_benefits.html](https://www.exec.gov.nl.ca/exec/hrs/working_with_us/employee_benefits.html)

If you are unable to access the information online, please contact our office at 709-754-5730; (toll free) 1-800-563-4188 or email [pensioners@npspa.ca](mailto:pensioners@npspa.ca)



# NLPSPA

Newfoundland and Labrador  
Public Sector Pensioners' Association  
2019 Convention and 29th Annual General Meeting

Convention Theme:  
*"Making Choices -  
The Power of You"*  
November 5 – 6, 2019  
Holiday Inn

180 Portugal Cove Road, St. John's, NL

The 2019 NLPSPA Convention will explore topics of interest for pensioners, retirees and seniors that are critical to successful aging..

- Convention fee including meals, nutrition breaks and resource materials is \$50.00 with a 50% reduction for NLPSPA fee paying members.

Mailing Address: 446 Newfoundland Drive, Suite 206, St. John's NL A1A 4G7

Phone - Local (709) 754-5730

Toll Free 1-800-563-4188

Fax (709) 754-5790

E-mail [pensioners@npspa.ca](mailto:pensioners@npspa.ca)

**HOTEL ACCOMODATIONS:** Holiday Inn, 180 Portugal Cove Road, St. John's. Refer to **Pensioners' Convention** at time of booking. Room rate is \$118.00 plus taxes and gratuities.

### EACH DELEGATE MUST COMPLETE A SEPARATE REGISTRATION FORM:

Membership Number \_\_\_\_\_ Non-Member (Tracking Purposes only) \_\_\_\_\_

Surname

First Name

Address Line 1

Address Line 2

Town/City

Postal Code

Telephone Number(s)

Email Address

Dietary Concerns: \_\_\_\_\_

Mobility Considerations: \_\_\_\_\_

- Mail, fax or email your registration form or call the office to register.
- Additional registration forms can be printed from our website, [www.nlpspa.ca](http://www.nlpspa.ca)
- Make cheques payable to NLPSPA. Do not send cash by mail.
- To pay with Visa/MasterCard, call the office at 754-5730 or 1-800-563-4188.
- **Payment must be received by October 25<sup>th</sup>, 2019 in order for registration to be confirmed. There will be NO deadline extensions.**

(Office Use Only) Payment method \_\_\_\_\_ Receipt Number \_\_\_\_\_

Date:

Signature:

## Kevin Langdon

*"I must go down to the seas again, to the  
lonely sea and the sky.  
And all I ask is a tall ship and a star to steer  
her by."*

Submitted by Robert Langdon

As the Newfoundland and Labrador Public Sector Pensioners' Association celebrates its 30th Anniversary, acknowledgement is offered to those visionary early members who saw and understood the need for unified action to protect the retirement benefits of all public sector workers. This vision continues today through the strength in position that the NLPSPA has as a voice for all pensioners and aging persons in the Province.

It is therefore with profound sadness that the Association acknowledges the passing of Kevin Langdon of Grand Falls-Windsor, brother of Robert Langdon, Past President of the Association. Kevin was an active member of the Association from its early inception particularly in the Central Branch and promoted membership amongst all retiring and retired public servants. He remained an active member of the Association until his passing on 24 January 2019 at the age of 85 years.

Kevin was also a working colleague of Wes Roberts, Chair of our Western Branch. Both served as Regional Directors of their respective districts with the Department of Highways during their working careers.

The Association extends condolences to Kevin's family and friends.

Well Done, Good and Faithful Servant. Rest in Peace, Kevin. ■

## SaferMedsNL: Improving Medication Use Across Newfoundland and Labrador

The Department of Health and Community Services, Memorial University and the Canadian Deprescribing Network are currently developing a deprescribing project entitled SaferMedsNL. The goal of this initiative is to decrease the use of potentially inappropriate medications and maintain or improve the quality of life of Newfoundlander and Labradorians.

SaferMedsNL is a three-year initiative that will focus on reducing the inappropriate use of proton pump inhibitors in year one, sedative-hypnotics in year two and opioids in year three. SaferMedsNL aims to increase public awareness of the benefits and harms of these medications, and facilitate meaningful conversations between healthcare providers and patients to ensure medications are continued when necessary and stopped when they are no longer necessary.

Through SaferMedsNL, both healthcare providers and patients will have access to evidence-based tools and resources to facilitate approaches to deprescribing, improve both patient and healthcare provider competency for reducing inappropriate medications, and provide opportunity for deprescribing via meaningful discussions between healthcare providers and patients.

SaferMedsNL will officially launch in January 2019. In the coming weeks more details will be provided on the inventory of resources and tools available to healthcare providers to mobilize knowledge and promote deprescribing across Newfoundland and Labrador. ■

## CPP Enhancements Rollout to Begin; Those under 30 will see the full benefit

The biggest change to the country's pension plans in more than a decade will take place in the New Year, but the effects will be felt differently depending on which generation you belong to.

Beginning in early 2019, the Canada Pension Plan and Quebec Pension Plan will phase in enhanced benefits over the next seven years to provide more financial support for Canadians after they retire. However, while pension contributions will gradually increase for all employees and employers, the younger generations will see the lion's share of enhanced benefits as the improvements slowly make their way through the system.

"Don't get too excited unless you're 30 years old or less. Then it could impact you fairly significantly," says Doug Runchey, an independent consultant who specializes in Canada Pension Plan and Old Age Security.

Currently, employees contribute a percentage of their pensionable earnings until hitting an annual cap, while their employers pay an equal amount per employee. Self-employed people pay both amounts. Under the enhanced plan, CPP contributions will go up in two ways. One increase will involve a series of higher contribution rates from 2019 to 2023 and the other will involve a higher ceiling on annual income subject to contributions in 2024 and 2025. On Jan. 1, 2019, the total rate paid by employees and employers will rise to 10.2 per cent per employee from 9.9 per cent (employee portion of contribution rises to 5.10 per cent from 4.95 per cent). The contribution rate is scheduled to gradually increase to 11.9 per cent of an employee's pensionable earnings in 2023 (of which employees contribute 5.95 per cent). Until 2023, the contributions will be applied on up to a maximum annual income ceiling that rises most years under an established formula. In each of 2024 and 2025, however, the ceilings will be determined by a new formula - meaning people earning above a certain threshold will contribute more and receive more CPP benefits than they would under the original calculations.

As a result of the contributions increase, benefits will also increase gradually - although it will take decades and a lifetime of employment for most of them to be fully available to retirees. In general, baby boomers and generation X-ers will stand to gain less than millennials or generation Z because it will take 45 years to achieve maximum benefits,

although they go up slightly every year of employment starting in 2019.

Hassan Yussuff, president of the Canadian Labour Congress, says the economic benefits of CPP enhancements will more than offset the increased costs and help the overall economy by giving retirees more buying power. "I believe the premium increase is going to have little or no impact, both on workers but equally so on employers who are going to have to contribute," says Yussuff, who campaigned for several years to get support of the enhancements. He says small business owners - like their employees and the self-employed - have difficulty saving for retirement. "So the CPP is going to guarantee they get something out of the system," Yussuff says. "Of course it will take some time for this new enhancement to deliver the benefits, but that's the nature of all pensions."

One of the main voices speaking against the enhanced CPP when it was proposed in 2016 was the Canadian Federation of Independent Business. Monique Moreau, the CFIB's vice-president for national affairs, says the business group constantly needs to remind governments that its members must deal with a range of cost increases - not just the expense of the latest initiative. "An enhanced CPP may seem like a relatively manageable increase, but that's just for the CPP," Moreau says. She notes that a new federal carbon tax will go into effect next year in provinces that don't have a comparable program. However, she says, Ottawa has also reduced the small business tax rate to 10 per cent, as of Jan. 1, 2018, and it will go down to nine per cent as of the New Year. In addition, the rate for employment insurance premiums and maximum annual EI premiums have fallen since 2016 due to annual adjustments. ■

*National Post*  
December 10th, 2018

**DO YOU KNOW OF A BUSINESS IN NEWFOUNDLAND AND LABRADOR WHO WOULD LIKE TO PARTNER WITH OUR ASSOCIATION BY OFFERING A DISCOUNT TO OUR MEMBERS? PLEASE PROVIDE THE BUSINESS CONTACT INFORMATION TO OUR OFFICE AT 709-754-5730; (TOLL FREE) 1-800-563-4188 OR EMAIL PENSIONERS@NPSA.CA AND WE WILL FOLLOW UP.**

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