

PENSIONER

NEWSLETTER

Volume 22, Number 23

Winter Edition

February 2021

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



A diagnosis of dementia can be overwhelming and too often people struggle to cope with the challenges alone. Our First Link program is designed to meet people where they are on their dementia journey and provide education and support to live better with all stages of dementia.

Self Care Tips

Stay active, 30 minutes everyday

Establish a daily routine

Reduce stress

Pace yourself and set realistic goals

Access support

Make time for fun

Stay connected with loved ones

Take mini respite moments

Reach out to fellow caregivers

Be kind and gentle with yourself

Learning Series:

- Education designed to help you live well today, and plan for the future
- 15-week First Link Learning Series computer accessible
- Education sessions presented by health care professionals and other experts including legal professionals, social workers, and nurses

Benefits of the First Link Program:

- One on one support by appointment
- Education sessions to help you learn coping strategies
- Connection to resources including community programs
- Early intervention and support before a crisis occurs

Sharon Brown
First Link Coordinator

835 Topsail Road, Unit 107, Mount Pearl, NL
(709) 576-0608 (p) (709) 576-0798 (f)
Email: firstlink@alzheimernl.ca

Live well with dementia



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
Wayne Noseworthy
Wayne Ruth
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My Dear Friends, Colleagues and Associates,

On behalf of the Newfoundland and Labrador Public Sector Pensioners' Association, I would like to take this opportunity to wish you all a very Happy New Year! May you and all those you treasure and hold dear, enjoy good health, peace, love, happiness and prosperity in the year that lies ahead.

Since this is my first Newsletter message to you as President, I would like to express my gratitude for the continued support you, the members of NLPSPA, give to your Association. I have been serving on the Board of Directors for two years now and I want to assure you that you are in very capable hands. I think it would be very difficult to find a more professionally organized group than that of the Newfoundland and Labrador Public Sector Pensioners Association. I feel very proud to be serving as your president and am looking forward to the next two years with much anticipation.

As you are aware, the Board has been undergoing some changes within, in an effort to serve you better and to be able to continue to attract the best people possible to guide you through the future. The world is ever changing, and we have to change with it or be left behind, and we certainly don't want that. We are continuing work to transition from a Working Board to a Governance Board. Once the transition is completed, the Board will be able to spend a lot more time focusing on growing the Association. I believe it is important to make the association more visible and personal by bringing it to as many members as possible, COVID 19 permitting.

Some of the many things the Board has been dealing with so far this year include:

- Taking a stand against Government's Proposal for Unlocking Pensions. (See article inside).
- Filling vacancies on the Board of Directors. The new members of the Board are Paul Fisher (St. John's), Geri Lutz (St. John's), Wayne Noseworthy (Whitbourne) and Wayne Ruth (Kippens). We welcome them on your behalf and sincerely thank the outgoing members for their invaluable contribution.
- Renewal of our contract with Anthony Insurance for 2021 – 2025
- Work continues on improving communications as we work closely with our contractual company, Triware, to achieve some of our goals

- Working with Stingray Radio Communications to bring Christmas and New Year Greetings to our members and their families.
- Looking at the possibility of a Convention or AGM for 2021. The Convention Committee looked at all aspects of holding a convention in the Fall of 2021 and came to the conclusion that it would not be feasible due to the many uncertainties regarding COVID 19. Therefore, a proposal for having a virtual AGM again this year, with a full Convention to follow in 2022, was presented to the Board and was unanimously accepted.
- Some research is ongoing relative to the possibility of establishing Branches/Chapters throughout the province.

As the work of the Association continues, I ask that you follow the advice of the leaders of our province who have been guiding us safely through the Global Pandemic known as COVID 19. In their words, please, “Stay well, stay safe, and hold fast!” ■

Yours in retirement,



Message from Executive Director



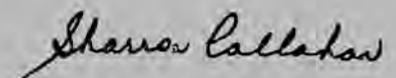
As our President has already advised, the NLPSPA Board has taken a bold decision to transition our Board operated functions from a working board to a governance/policy board. To achieve on this direction, a transition strategy has been developed and I am honoured and privileged to be seconded from the Board to lead the developmental work to this goal. The NLPSPA continues to grow

in membership, now topping over 10,000, and it is time to put the appropriate infrastructure in place to accomplish on our Mission.

Thirteen specific directions have been set for the present work, including renewing our sponsorship contract with Anthony Insurance, reviewing our Board structure, examining our Board Committees to devolve work to the Office and to determine where the Board needs to be hands on involved in the day to day operations, growing our Branches or some other from of regional representation and outreach, developing a human resources policy and an emergency response plan for office operations, providing membership engagement events, and determining a process for sustaining the Coalition. The Board, of course, retains full authority to add additional directions and to provide sanction of any recommended organizational changes.

Work has already begun and is proceeding on target. We have already achieved a renewed five-year contract with Anthony Insurance and the rest of the work is unfolding as it should. We are also pleased to launch our first e-newsletter to our membership with this edition and as we all become more comfortable with the newer ways of work, anticipate more timely communications from your Association.

I thank the Board for their confidence in seconding me to lead this work over the next year. Stay tuned for updates as the year unfolds. ■



Sharron Callahan
Executive Director



Health Accord
for Newfoundland & Labrador

Your Health. Your Province. Your Say.

Our population, our place, our habits, and our health care system all play a part in the overall health of our people.

Newfoundlanders and Labradorians have the worst health in the country, yet as a province we spend the most on health care.

- **How can we become healthier?**
- **How can we make healthier decisions?**
- **How can we change the path we are on?**
- **How can we reimagine the way to better health and health care in your community?**

Health Accord NL wants to know your opinions, hopes, and ideas about how our province can become a healthier place.

Send your comments to us via info@healthaccordnl.ca or by mail to:

Health Accord NL
c/o Lynn Taylor
M4M401, Faculty of Medicine
Memorial University of Newfoundland
300 Prince Philip Drive
St. John's, NL A1B 3V6
Canada

Learn more about Health Accord NL and its work to reimagine health and health care in Newfoundland and Labrador by visiting www.healthaccordnl.ca.

NLPSPA HIGHLIGHTS FROM

2020

Submitted by Sharron Callahan

As we welcome a new year with optimism and a renewal of possibilities for a brighter time, we thought it would be an interesting read for you to browse through a snapshot of our accomplishments, decisions, and happenings from last year. While we are happy that the year has now passed into memory, we are also celebrating a year that witnessed much accomplished. Here is a sneak peak of what the NLPSPA was doing during 2019-2020. We:

- Focused on accountability with both our federal and provincial politicians for all their 2019 election promises. In January, meetings were held with Federal MP's Ken MacDonald and Scott Simms and with Provincial Minister Dr. John Haggie and the Personal Care Home Services Review team; in February, meetings were held with NDP MP Jack Harris and Provincial NDP MHA's Alison Coffin and Jim Dinn;
- Sent a letter to the Minister of Seniors and her Federal colleagues calling for the development of a National Seniors' Strategy and to consider a name change to the Old Age Security Program;
- Through the Coalition, played a leading role in advocating to reverse the restriction placed on dispensing medications for a 30-day period only, eventually resulting in a reversal of this decision;
- Participated in the Seniors Working Group of the Vulnerable Populations Task Force, established by the Provincial Government to ensure that the needs and concerns of vulnerable people

were addressed during the pandemic. We continue to participate in this Working Group.

- Established a Communications Committee and developed a Communications Strategy;
- Took the bold decision to respect the environment and our newsletter publications and other publications will now be online;
- Requested the Ministers of Health, Services NL, and Municipal Affairs to consider providing a commemorative plaque to recognize the victims of the Chafe Nursing Home Fire in 1976 at the site of the new Goulds Fire Hall;
- Requested the Ministers of Health and Services NL to consider advancing legislative amendments that would make it compulsory for out of home care placement facilities, including personal care homes and long-term care, to have alternate heat sources in the event of a power interruption;
- Closed our NLPSPA office for in-person registrations and payments during the height of the pandemic;
- Contracted a virtual meeting provider (Zoom) and are becoming proficient in holding our Board and Committee meetings; we hope to offer virtual membership meetings very soon as our capabilities and capacities expand;



IS DRINKING
CAUSING
PROBLEMS?
**ALCOHOLICS
ANONYMOUS CAN
HELP.**

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WWW.AASTJOHNS.COM**

- Increased the technology capacity of the Board Directors by the provision of laptops for their work;
- Reopened the NLPSPA Office with regular hours on June 10, with strict admission criteria applied; these measures continue;
- Continued to seek members' benefit opportunities, despite the compromising lockdown of COVID-19;
- Continued our participation on the Government's Group Insurance Committee through Neil Moores and following Neil's completion of Board term by Fred Oates;
- Developed a Confidentiality Agreement, Code of Conduct, and Conflict of Interest Policy for all Board Directors, staff, and contracted persons;
- Engaged legal counsel to determine if our Constitution contained language that would permit virtual meetings and if not, what amendment(s) would be needed to permit such to occur. This legal review was completed and approval of the membership to amend the constitution accordingly was given at the AGM on October 15;
- Take great pride that the NLPSPA Scholarship Program is one of the highlights of our year. This year, we had the highest number of applications ever at 62 and were very pleased to offer four scholarships to a combined value of \$3500;
- Continue to enjoy a solid and cooperative working relationship with Provident 10 through the membership of Doug Laing on the Board of Directors and Ralph Morris on the Sponsorship Board;
- Appreciate the work of Craig Hall and the members of the Central Branch for their efforts in holding membership meetings during the year before the shutdown from the pandemic. ■

Stay safe, everyone.
And, Happy New Year 2021 to all.

ANNOUNCING OUR 2020 SCHOLARSHIP WINNERS

NLPSPA is extremely proud of our Scholarship Program and with each year, the applications have continued to increase. More importantly, the applicants have all been amazing students who give us great confidence that our future in Newfoundland and Labrador will be in exceptional hands. The Newfoundland and Labrador Public Sector Pensioners Association offers congratulations to our scholarship recipients for 2020:

Rachel Legge of Mount Pearl, \$1500.00,
MUN, St. John's campus, 1st year Kinesiology program;

Hannah Alexander of Kippens
\$1000.00, MUN, St. John's campus, first year, BSc
program;

Cameron King of Carbonear, \$500.00,
MUN St. John's campus, Bachelor of Engineering Program;

Kimberely Chaulk of Stephenville, \$500.00,
MUN Grenfell campus, BSc program.



Unlocking Pension Benefits

Submitted by
Sharron Callahan

Bill 54, An Act to Amend the Pensions Benefits Act, 1997

On July 29, 2020, the Government of Newfoundland and Labrador issued a statement that it was considering amendments to the Pensions Benefits Act to enable individuals who were experiencing sufficient financial difficulties to withdraw a portion of their LIRA pension accounts. The Newfoundland and Labrador Public Sector Pensioners Association completely opposed any actions that would alter the locked in provisions of any pension plans governed by the Pensions Benefits Act and lobbied strenuously, including media messaging, to prevent this direction. Despite our best efforts, the Government passed Bill 54 in December 2020. At this time, NLPSPA would like to offer to you the reasonings we advanced our opposing position to this action.

First, we asked Government to provide a synopsis of the lobby from individuals and/or corporations and/or the business community who were either asking for this change because they individually are in financial stress or they see an immediate business opportunity with these changes. Follow-up telephone calls did not result in the process becoming open and transparent (within health protocols) with opportunities to present pro/con arguments to this proposal and the Bill passed without any dissent. Not to be turned away, the NLPSPA has now filed an application in accordance with the Access to Information and Protection of Privacy Act for access to all filed positions to this legislative amendment.

Our second point of argument was on the matter of pensioners' poverty and that to unlock pension benefits for short term need would have far-reaching long term implications for income stability later in life. We all know that pension benefits are reduced income and to permit withdrawals because of needs related to the pandemic would have much deeper impact later. Considering further should the pension recipient be a survivor, the benefit which is unconscionably lower would be further reduced and thus increases the likelihood of future dependence on other income support programs. Our argument implored the Province not to solve the matter of present financial hardship by forcing pension recipients to cover their COVID-19 difficulties by sacrificing their futures and thereby absolving the Government of their responsibilities. All for naught, however, as Bill 54 passed.

Our third argument was based on the increasing messaging to soon-to-be pensioners to withdraw



the commuted value of their pension from the pension fund. Individually, this has proven in the past to be poor decision making. There is nothing more heart breaking than the calls we get at NLPSPA from folks wanting to return to the pension plan when they discover they no longer have access to health benefits, have not projected to outlive their lump sum payment due to risky investment decisions made on their behalf or excessive withdrawals have depleted their RRIF accounts, and have been lured by the promise of more lucrative benefits elsewhere. In addition, lump sum withdrawals are considered taxable income by CRA with such withdrawals placing persons in a higher tax bracket. And, not to forget, large sum withdrawals from any fund undermines the sustainability of the fund for the remaining group membership.

So, despite our best efforts, we were not successful in stopping the passage of Bill 54. However, our efforts are not done. Rest assured your Association has pension security top of mind and action and while this Bill does not impact the Public Service Pension Plans or the Teachers' Pension Plans, it is always a "slippery slope" when Government is able to intrude on the financial security of any pensioner in the Province. ■



My COVID 19 Musings

By Doreen Noseworthy

I am sure there are many of us who are glad to see the end of 2020. We certainly deserve some kind of normalcy in our lives in whatever form that takes for each of us. Many will look back at 2020 as a year they would rather forget and, while there is a lot of truth to that, I prefer to think of it as a year that has taught us so much.

It has taught us that, in an instant, the whole world can be brought to a grinding halt. Could we ever have imagined that one microscopic virus could cause such a catastrophe? As if the virus wasn't bad enough in and of itself, there were also major fires, major floods, landslides, tornadoes, hurricanes, volcanic eruptions, earthquakes, wars, racial turmoil, and the list goes on. Many people around the globe were of the opinion that this was Armageddon! Yes, the end of the world was near! I tend to think they were right, in retrospect, because life as we knew it at the beginning of last year will probably never be the same again. That is not, necessarily, a bad thing because life was moving so fast that many people just were having great difficulty keeping up with the pace. Everyone was in a hurry. Very few people had time for leisure, for friends or even for family. They were always racing against the clock.

When COVID 19 started its spread throughout the world, we were all given time for pause. There were lockdowns and people were unable to go to work. Schools and businesses were closed indefinitely and all travel was suspended. Planes were grounded, public transit was halted, taxis were taken off the roads and streets became bare.....no traffic, no people.....nothing! What a tragedy! But was it?

It soon became quite evident that, despite all these things, the world and all the people in it could function quite nicely without all the busyness. Major corporations and so many other places of work around the world carried out their business as usual. How was this even possible? Well, one of the major lessons learned was that many, many people could work from their homes, regardless of where they

lived, and the fact that they were not scrambling to get to an office building or factory or even school, made life at home a much more relaxing and pleasant experience. They found that they did not need the hours of preparation before actually getting to work nor the time after work to get home. This allowed people more time to prepare a meal, spend time with their children, help them with their school work and just be together. It showed them the importance of a better quality of life, without being all caught up in the rat race. There was another great lesson to come out of this. The amount of pollution around the globe was reduced phenomenally! Even in places like China and Japan, two of the biggest industrial nations in the world, the skies overhead became clear.

The positive results of COVID went even deeper than this. People started thinking about others and doing things they would otherwise not have taken the time to do like showing kindness to those less fortunate, calling a family member or neighbour who was living alone just to check that they were okay, dropping a meal off to a shut-in, clearing a driveway for those who couldn't do it themselves. Little things that mean so much to so many.

These things were not only happening in our neighbourhoods but all over the world and we could see this daily in our news reports on television....

people helping people, countries helping other countries, nations helping other nations, politicians of all stripes working together to bring help wherever it was needed. Who could ever have imagined a world so filled with caring?

When it's all boiled down, people all over the world are just people regardless of how many businesses they own, how much money they have, how many cars they drive, how many trips they take each year, how big their house is. If this global pandemic has taught us anything, it is that we're all just people with very basic needs. We need to be nourished, we need to feel loved, we need to be shown kindness and understanding, we need to be warm, we need to have rest, we need family and friends, we need faith, we need hope.

It is my personal belief that the lessons learned from recent global events are things that we already knew but became a little too "busy" within our own lives to recognize what was happening to the rest of the population whether globally, nationally, within our own neighbourhoods and yes, even within our own four walls. It is my sincere hope that we continue to take pause and think about what is truly important in our lives.....the little things that really make a difference. ■

SAVE THE DATE

THURSDAY

25

FEBRUARY

2021

"MANAGING DEBT DURING COVID"

By Al Antle, Credit Counselling Services NL

TIME: **2:00 – 4:00 PM**

WHERE: **THIS WILL BE A VIRTUAL MEETING.**

INTERNET ACCESS WILL BE NEEDED.

During 2021 and on an ongoing basis, NLPSPA is hoping to offer virtual informational events for our membership. Please hold this date on your calendar and stay tuned to your email for more information regarding registration and the Zoom meeting link.

Canada Life – what you need to know

We're proud to let you know that on Jan. 1, 2020 Great-West Life, London Life and Canada Life came together as The Canada Life Assurance Company (Canada Life™). This means you'll begin to start seeing the Canada Life name. Here's what you can expect that to look like.

How you access your plan and what your plan does for you stays the same.

Banking and payments

Your benefit claims will be paid the same way they always have. You'll start to see Canada Life as the payer of those claims on your bank statements. When it changes depends on your financial institution.

Expect to see previous brands

Depending on your plan, you may still see references to Great-West Life or London Life for a while as we make updates. These should be understood as references to Canada Life.

More information

There's nothing you need to do while we make the transition to Canada Life, but if you'd like to get to know us better, visit us at canadalife.com/welcome or [follow us](#).

The best thing about Canada is Canadians. That's why we're grateful to serve our fellow Canadians, like you.



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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