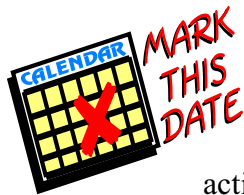


PENSIONER NEWSLETTER

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

FALL 2004

AGM 2004: YOUR OPPORTUNITY FOR INPUT



The Annual General Meeting of the Association is the most important meeting of the whole year. It is the time when the Board of Directors reports on its activities over the previous year and seeks direction from the Members for the year ahead.

It is the opportunity for you, the Members, to review the past and have your say about where we go from here.

AGM 2004 will be an even more special occasion. During the past year we conducted *Operation Pension Indexing*. This series of meetings around the Province was a response to our concern about Government's threat to reduce pension indexing. The meetings were very successful. In fact, so successful that there is now a challenge to expand our activities and become even more assertive on behalf of Public Sector Pensioners. How we can deal with this challenge will be a major topic of discussion at the AGM.

AGM 2004 will be held on Tuesday, 19 October, at the new Capital Hotel, 208 Kenmount Road, St. John's. We need you to be there. It is your opportunity to have a real say about where the Association is going and how we will get there. Come and bring another Member with you.

Lunch consisting of soup, sandwiches, dessert, coffee/tea will be provided. Because lunch has to be ordered and paid for in advance we ask that you pre-register no later than 15 October if you plan on attending. Call Maureen at (709) 754-5730 or 1(800) 563-4188 or e-mail her at pensioners@npspa.ca. Please notify us if you have a change in plans and are unable to attend as we have to pay for no-shows. Registration fee is \$10.

PRESIDENT'S MESSAGE *Ray Rossiter*

We reported in the Summer issue of the Newsletter that *Operation Pension Indexing* was a successful venture, particularly in that we reached many members through the meetings we held around the Province.

Bill Shallow developed a discussion paper, with input from members, which we sent to the Minister of Finance, Honourable Loyola Sullivan, prior to a meeting with him and his Officials on June 1, 2004. We were disappointed that only a few of the issues were discussed at the meeting because of the Minister's time constraint. Government's commitment to reestablish the Pension Forum will allow us to bring issues forward on a regular basis.

Government has also agreed to prepare and circulate an information pamphlet to clarify CPP and PSPP Harmonization, a constant source of confusion for our members.

The Association continues to be concerned that pensions are recognized as a Collective Bargaining item with the Public Sector Unions. We recognize that pensions are a Union issue but the Unions are not the only players. Many who contributed to the plan are no longer members of the Unions or never were. Also, survivor benefits need to be considered. Pensioners must have a say. Joint Trusteeship, deferred to 2008, is enshrined in the imposed Collective Agreement and causes concern as well as the Unfunded Liability of the Plan. We will continue our vigilance on these issues and will follow the Health Care Plan closely.

I hope you all had an enjoyable summer and I look forward to seeing you at the Annual General Meeting on 19 October at the new, recently opened, Capital Hotel, 208 Kenmount Road, St. John's.

MANDATE STATEMENT

The Newfoundland & Labrador Public Service Pensioners' Association exists to promote and advance the interests of its members by providing a medium for collaborative action on any matter affecting a pensioner's well-being.

BOARD OF DIRECTORS

President-----Ray Rossiter
Vice President---Tom Cooper
Treasurer-----Eric Hodder
Secretary -----Gerry Conran
Past-President---Bill Shallow

Directors:

Margaret Adey Ray Hawco
Jean Chaisson George Fiander
Ambrose Denty Eric Salter
Mary Ennis Jeff Young
Hope Wiseman (Western)
Mike Mackey (Central)

Administrative Assistant:
Maureen Hogan

Editor: Barbara Hopkins
Layout & Design:
Maureen Hogan

**PENSIONER
NEWSLETTER
FALL 2004**

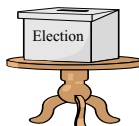
The PENSIONER NEWSLETTER provides Public Service Pensioners with current information relating to pension issues, insurance benefits and the ongoing activities of the current Board.

For more information, or to give your comments please contact:

The Newfoundland & Labrador Public Service Pensioners' Association

446 Newfoundland Dr.
St. John's, NL
A1A 4G7
Phone & Fax:
(709)754-5730
1 (800) 563-4188
e-mail:
pensioners@npspa.ca
website:
www.npspa.ca

CALL FOR NOMINATIONS



To meet the challenges under the mandate of the Association we need strong committed leadership at the Board, Executive and Committee levels. We have seven positions to fill. At the time of printing Tom Cooper, Gerry Conran and Frank Petten have agreed to stand. The Nominating Committee invites nominations for election to the Board of Directors at the upcoming Annual General Meeting on Tuesday, 19 October 2004 at the Capital Hotel, Kenmount Road, St. John's.

If you are interested in serving as a Board Member, or know of someone willing to serve, please contact Maureen at the Association office by telephoning (709) 754-5730, 1(800)563-4188, e-mail: pensioners@npspa.ca

CONSTITUTIONAL CHANGE

The Constitution Committee, chaired by Ambrose Denty, reviewed the Constitution and is recommending that the wording in the name of the Association be changed from **Service** to **Sector**.

ARTICLE I, NAME, AUTHORITY, LOCATION

1.The name of the organization shall be the Newfoundland & Labrador Public **Service** Pensioners' Association hereinafter referred to as the Association.

Proposed Change:

ARTICLE I, NAME, AUTHORITY, LOCATION

1.The name of the organization shall be the Newfoundland & Labrador Public **Sector** Pensioners' Association hereinafter referred to as the Association.



We often need help from time to time with a particular project. If you would like to help out by serving on a committee, please call Maureen at (709)754-5730 or 1(800)563-4188 or e-mail: pensioners@npspa.ca

ADVERTISING ??????

In an effort to cover expenses, the Association is selling advertising space in the Newsletter. The revenues derived will cover our printing costs which consumes a large portion of our annual operating budget. We welcome your comments.

Rest Assured

We know vacations.

Puerto Plata	Varadero
Iberostar ★★★★★ Costa Dorado Dep. Apr 13, 20, 27 & May 4 from \$ 1469 <small>CDN P.P.</small>	Iberostar ★★★★★ Varadero Dep. Apr 13, 20, 27 & May 4 from \$ 1459 <small>CDN P.P.</small>
<small>* Price per person, based on dbl occupancy. Taxes extra</small>	
Call Now for Complete Details!	
Carlson Wagonlit Travel <small>OWNED & OPERATED BY HARVEY'S TRAVEL</small>	
Avalon Mall • 722-6500 Toll Free: 1-800-565-6500	

WHERE ARE THEY NOW? *Hope Wiseman*



In this issue we are pleased to feature Keith Ambler. Keith played a key role in the establishment of the Western Branch of our Association and is a Founding Member. He is the current Secretary of the Branch.

Keith Ambler retired from the position of Director of Physiotherapy Services at Western Memorial Regional Hospital in

1996. He speaks fondly of the wonderful folks who made working at Western Memorial such a profoundly satisfying experience.

After going on to take a part-time position in private practice, Keith is now retired and still makes his home in Corner Brook. He keeps physically active. He participates in an exercise program at the "Y" three times a week. In the winter months he enjoys skiing, alpine and cross country. During the summer it's sailing with friends on his 26 foot Contessa.

This year he was part of the flotilla which sailed the Quebec North shore and the Northern Peninsula of Newfoundland. He has a long term interest in the Bay of Islands Yacht Club - he's been Secretary for seventeen years!

Keith can be caught at home helping Carole with gardening as well as with various household projects (ugh!). He's also busy keeping his almost antique automobile roadworthy.

Keith and Carole enjoy their visits to their children, family and friends in various parts of Canada and the UK. Frequent annual trips to 'all inclusive' southern climes are particularly pleasant usually as winter is merging into spring.

Keith would like to convey to all retirees his best wishes for a happy and healthy retirement. In turn, we also extend the same to Keith and Carole.



1277 Topsail Road, Mount Pearl, NL, Canada A1N-5G3

"At the Overpass"

Phone: 709-747-3591, Fax: 709-747-3103

• Full Road Hazard Warranty

• Computerized Wheel Balancing

• New-Retreaded & Used Tires

• Installation While You Wait

Plus FRONT-END ALIGNMENTS & MECHANICAL REPAIRS



CHRISTMAS DINNER AND DANCE

Our Annual Christmas Dinner and Dance will be held on Saturday, December 4, 2004 at the Knights of Columbus, St. Clare Avenue, St. John's.

Cash Bar at 6:00 p.m. with dinner to follow at 7:00 p.m. We'll be served a hot meal featuring stuffed chicken breast with all the trimmings. DJ, Gus Fitzpatrick will supply the music for dancing. Prizes will be drawn for throughout the evening. Every year seems to get better so we're hoping for a repeat performance. Come and bring your friends!

The cost of tickets is \$30 double or \$15 single. To make arrangements please call Maureen at (709) 754-5730 or 1(800) 563-4188. Tickets **must** be picked up at the office no later than Friday, November 26, 2004



IN MEMORY

The Association was saddened by the passing of one of our members, Charlie Osmond on April 23, 2004. Charlie was featured in the "Where Are They Now?" segment of our Fall 2003 Newsletter.

We express our condolences to Charlie's wife, Pearl, and family.

**Use this coupon to
receive 15% off all
Breakwater titles**

NEWFOUNDLAND AND LABRADOR PUBLIC SERVICE PENSIONERS ASSOCIATION

BREAKWATER BOOKS

Celebrating 30 years 1973-2003

P.O. Box 2188 • 100 Water Street • St. John's • NL • A1C 6E6 • (800) 563 3333

www.breakwater.nf.net • info@breakwater.nf.net

The Public Service Credit Union offers a broad range of personal banking and financial services. Incorporated in 1936, it is owned and operated by over 5600 Public Service employees, both working and retired in Newfoundland and Labrador and it is directed by a nine member Board of Directors. The Credit Union's member/owners are employees or retired from the Municipal, Provincial and Federal levels of government and agencies who receive pay or pensions directly or indirectly from these sources and who take advantage of convenient payroll deductions and direct deposit services for RRSP, Savings, Loan and Mortgage repayment purposes.

The Public Service Credit Union is committed to providing members with responsive and innovative financial products and services, while ensuring the highest standard of excellence and integrity. It ensures the safety of deposits (currently protected to \$250,000) and provides members with full branch and electronic access to deposits, lending and other banking services. Its lending philosophy permits loan requests to be dealt with fairly and equitably. The range of services spans the periods of the members working life through to retirement.

BRANCH NEWS

The Branches will be resuming their regular monthly meeting in September.

The Central Branch will be holding an Executive meeting on September 15, 2004.

The Western Branch will be holding an Executive meeting on September 16, 2004. They will have two new members in attendance.



Public Service Credit Union

403 Empire Avenue
St. John's, NL
A1E 1W6

Telephone: (709) 579-8210 or 1-800-563-6755
Fax: (709) 579-8233
E-mail: pscadmin@pscu.creditu.net
Internet: www.pscu.ca

The Public Service Credit Union is committed to providing retired employees of the Provincial, Federal, & Municipal Governments Agencies with responsive and innovative financial products and services while ensuring the highest standard of excellence and integrity.

We are a full service Financial Institution. As an owner of the Credit Union a member is more than just a number. Call us today for a membership application and/or to arrange to meet with one of our officers to discuss your financial needs.



These financial services are offered at competitive rates and include Consumer Loans, Mortgages, Pension and Investment Products, Electronic Card Services, ATM Access, Internet Banking and a complete package of Chequing and Savings Accounts.

As a member of a Credit Union you are more than a customer, you are an owner. Membership provides privileges such as the right to appeal a loan decline or interest rate offering, the right to have a voice in the operations of the Credit Union through attendance and voting at annual meetings, the right to seek election to the Board, and the opportunity to serve on Committees.



We get the job done... plain and simple.

Call us for our step by step plan on buying and selling. Watch for our new website coming soon at www.MyNewfoundlandHome.com

Brophy & Dilny
Realtors

Office: 726-8300
Denise's cell: 685-1798 Bill's cell: 685-1797

CHUCKLE:

A dietitian was once addressing a large audience in Chicago. "The material we put into our stomachs is enough to have killed most of us sitting here, years ago. "Red meat is awful. Soft drinks erode your stomach lining. Chinese food is loaded with MSG. Vegetables can be disastrous, and none of us realizes the long-term harm caused by the germs in our drinking water. But there is one thing that is the most dangerous of all and we all have, or will, eat it. Can anyone here tell me what food it is that causes the most grief and suffering for years after eating it?"

A 75-year-old man in the front row stood up and said, "Wedding cake."

CARNELL'S PROVIDES FUNERAL PLANNING ON-LINE

To celebrate their 200th Anniversary of serving the community, Carnell's Funeral Home Ltd. has redesigned its website to meet the needs of every family. The site provides a comprehensive overview of such topics as cremation services, dying away from home, funeral customs of different religions, organ donation, helping children understand, and even the duties of an Executor.

When on-line, take a virtual tour through Carnell's facilities. Stand in their chapel or one of their six reposing rooms or see many of the products offered in their modern traditional or cremation showrooms.

Through their on-line services you can set up your funeral prearrangement or that of your loved one in the privacy of your own home or office. Simply log-on to **www.carnells.com**. All the products and services are displayed and with one click you can get a detailed cost summary of your final wishes. Confidentiality is assured by the use of a password.

To mark their affiliation with the Newfoundland & Labrador Public Service Pensioners' Association (NPSPA), for a limited time, Carnell's will make a cash donation of \$15 to NPSPA for each qualifying member and/or their spouse, who preplan their funeral with Carnell's Funeral Home on-line or in person. Carnell's will donate an additional \$25 to NPSPA for those who prefund. Simply identify yourself as a NPSPA member, or spouse of a member, and once verified Carnell's will look after the rest.

Visit our website to preplan online

Our website heralds the beginning of a new era in funeral service with the introduction of "online" funeral planning. To celebrate 200 years of serving the community, we are offering a **FREE Funeral Planning Guide**. Call or visit us online today to get your copy.



Celebrating 200
1804-2004 *Years*



TURN TO CARNELL'S

A RETIREE'S PRAYER

by Linda Ann Green

Dear God up there in heaven,
My career is at an end.
My vocation in the marketplace
I mourn it like a friend.

Not everyone could understand,
At first, my hesitation,
They laughed and even teased me
On my "permanent vacation."

But the job, the work, the people,
Was a second home for me,
Where I could do all tasks assigned
With great efficiency.

The admiration and support,
The enrichment of my life,
Co-workers who encouraged me,
Through many times of strife.

Some envy me my freedom
And "how lucky can you get?"
But retirement is a process,
Containing some regret.

God, let me put to good advantage,
Skills I have acquired,
So I can still be useful
Although I am retired.

April 2003

Ronald A. Cole
B.ENG., P.ENG., LL.B.

Kenneth J.A. Young
B.A., LL.B.

COLE LAW OFFICES

BARRISTERS, SOLICITORS & NOTARIES PUBLIC
Comprehensive Legal Services for Individuals, Families & Business.
Civil Matters: Personal Injury; Insurance & Construction Claims;
Labour Law; Family; Property & Estate Affairs;
Also: Youth and Adult Criminal Offenses.

177 Hamlyn Rd
St. John's, NL
A1E 5Z5

368-8377
Facsimile Service 368-8269
web site: www.colelaw.ca

ANNUAL GENERAL MEETING & CONFERENCE

SCHEDULE OF EVENTS

Capital Hotel, 208 Kenmount Road, St. John's
Tuesday, 19 October, 2004 8:30 a.m. - 4:00 p.m.

- 8:30 - 9:00 **Registration**
- 9:00 - 9:15 **Welcome & Introductions**
Report of the Nominations Committee
- 9:15 - 10:15 **Workshops (choose one)**
Pension Issues
Health Forum
- 10:15- 10:45 Coffee Break

PASS IT ON!

When you've finished with this NEWSLETTER, please pass it on to another prospective member who may be interested in reading it.

- 11:00 12:00 - **Panel Discussion**

Where do we go after OPERATION PENSION INDEXING?

Panelists will facilitate a discussion of *Operation Pension Indexing*.

What have we learned from the success of this series of meetings?
How has the pension/political environment changes over the past year?
Should the Association expand its activities and change its tactics?
Do we have the necessary energy and resources to do things differently?

Members can have a real say on how the Association can become dynamic in the future.

- 12:30 - 1:45 **Lunch**
Presentation of Honours
Luncheon Speaker
Election of Board of Directors

- 2:00 - 4:00 **General Session**
President's Report on behalf of the Board of Directors
Committee Reports
2003 Finance and Auditors Report
Central Branch Report
Western Branch Report
Discussion of Issues
Board of Directors Election Results
Special Door Prize Draw
Adjournment of 2004 Annual General Meeting

Special Prize

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

Registration Fee: \$10.00

Savings

The Association is pleased to add five more items to the list of discounts and benefits available to our Members. You must show your Membership Cards to access these benefits. If you have not received a membership card, please call Maureen at (709)754-5730 or 1(800)563-4188.

Beltone Hearing Aids - 10% off hearing aids plus free box of batteries.

Breakwater Books - 15% off all Breakwater titles, see coupon on back cover.

CO-OP Taxi Service

20% off cab fare - minimum ride of \$5.00. Must show identification.

Jumbo Video

10% discount on any rentals. Rent a new release and get an all time favorite free. Ask for details. Torbay Rd; Ropewalk Lane in St. John's and Manuels locations only.

Fit For Work - Orthotic Aids Ltd.

The Health Plex, 114 Empire Avenue, St. John's
10% discount. Also services are HST exempt.

Alcock & Brown's Eatery - Hotel Gander

15% off purchases (not including alcohol)

Jungle Jims, Torbay Road, St. John's - 10% discount

Irving Restaurants and Big Stops - 10% discount

Johnson Insurance - Home/Auto- discounts, benefits and free service advantages. For a quote call 1(800)563-0677, visit www.johnson.ca/npspa or a branch office. Your ID Code is : NP

Bill Dilny (Realtor) - substantial savings on home sale/purchase. Call Bill at (709)726-8300 or (709)685-1797

National Car Rental

Discounted daily rates. Ask for details.

12 locations throughout Newfoundland & Labrador. Must give Contract ID # 3815428

Budget Car & Truck Rental

from \$14-\$20. Ask for details.

17 Budget locations throughout Newfoundland
Exception: Wabush and Goose Bay.

Newfoundland Eyewear Services : 15%

WestBrook Plaza, (709)364-8393

Vogue Optical: 10% off second pair free policy
30% off one pair only

Carlton Wagonlit Harvey's Travel , Avalon Mall- free travel supplies kit with any Britain or European tour package.
(709)722-6500.

Merry Maids - 10% discount

103-14 Forbes Street, St. John's (709) 745-8585

Tire Mart - Free balancing with purchase of new or used tires. Value \$22.00 - \$30.00

Tony's Tailor Shop - 15% off on all alterations
28 Frerswater Road (709)753-0281

Eastern Medical Supplies, 95 Military Road (709)754-7711 10 - 20% depending on service provided.

T. B. Clift Limited, 34 O'Leary Ave (709)753-6850
10% discount on home health care products.

Ultramar - 3cents off a litre of home heating oil, 10% off furnace protection.

Hickman Motors

10% discount on parts and labour. Does not included vehicle purchases.

The Paint Shop - 31 locations

10% off regular priced merchandise
Some restriction/exclusions may apply.

Battery Hotel & Suites

15% discount on the going room rate. Expire. year-end 2004

Best Western Travellers Inn (709) 722-5540

Selected Rates. Ask for detail.

Also 10% discount off purchases at Flat Rock Bar and Grill.

Glynmill Inn - Corner Brook 1(800) 563-4400

Selected Rates. Ask for details. www.glynmill.ca

Holiday Inn - Corner Brook
(709) 634-5381

Selected Rates. Ask for details.

Mount Peyton Hotel - Grand Falls-Windsor

Selected Rates. Ask for Details
1 (800) 563-4894



merry maids

HOMES THAT SPARKLE
FROM PEOPLE WHO SHINE

103-14 Forbes Street
St. John's, NL A1E 3L5
(709) 745-8585
Fax: (709) 745-8798





Newfoundland & Labrador
Public Service Pensioners' Association

446 Newfoundland Drive, St. John's, NF A1A 4G7



THIS ISSUE...

Presidents Message.....	-1-
AGM Announcement.....	-1-
Call for Nomination.....	-2-
Constitutional Change.....	-2-
Where are they now?.....	-3-
Christmas Dinner/Dance.....	-3-
Public Service Credit Union.....	-4-
Branch News.....	-4-
Carnells: Funeral Planning on-line.....	-5-
AGM Schedule of Events.....	-6-
Discount List.....	-7-



REMINDER

Annual General Meeting
Tuesday, 19 October, 2004
Capital Hotel
208 Kenmount Road
St. John's, NL

Details inside

Someone you can always count on

You can count on our promise to be there for NPSPA Members with personal attention and the best insurance advice and coverage available.

For a home or auto insurance quote, call or visit us online today.

1.800.563.0677 or www.johnson.ca/npspa



northAmerican[®] VAN LINES / AGENT
Home-to-Home With You In Mind

1800 709-5679



Dependable, carefully trained, professional moving personnel
Safe and secure storage • Scheduled pick-up & delivery times
Ask about our free in-home survey and guaranteed estimate
Personal Move Coordinator to handle every stage of your move
Complete packing and unpacking available
24-hour customer service

Donovan's Industrial Park, St. John's
Areas outside St. John's 1-800-563-8080
Fax: 368-2819 • Email: householdmovers@nfd.net
www.householdmovers.ca

HOUSEHOLD MOVERS
& SHIPPERS LIMITED