

PENSIONER NEWSLETTER

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

WINTER 2007

MEMBER PARTICIPATION NECESSARY



President's Message

John Downton

I hope everyone had an enjoyable Christmas and I wish everyone a healthy and prosperous 2007.

This year our Board has a good balance of experienced people and people who are new to the Board. Collective experience, together with fresh ideas, should make for an effective functioning Board. The success of our Association is dependent upon member participation and I invite Members to participate in the Association Committees of interest to them..

The objectives of the current Board are:

Improving on the pension indexing that came into effect in 2002: 60% of the Consumer Price Index (CPI) to a maximum of 1.2% for pensioners 65 years of age and over.

Enhancing the group health insurance benefit program through providing access to the latest available technologies that are also cost effective.

On the indexing issue, to date Tony Patey (Vice President and Chair of the Pension Action Committee) and I presented on behalf of our Association at the Provincial Government Pre-Budget Consultations in December 2006. Within this process we had an opportunity to present a brief; but ours was one of very many presented. This is a start but we realize that gaining benefits in this area will be very challenging. A major step will be getting our message heard by the Premier, the Minister of Finance and all other members of the House of Assembly. The Pension Action Committee is in the process of preparing materials and devising strategies for delivering this message. If any of you feel you can assist this committee in gaining the attention of each individual MHA, we would like to hear from you. Further information will be forthcoming from the Committee and will include activities planned around the budget process and the upcoming Provincial Election.

We continue to request enhancements to our Group Insurance Plan. The Group Insurance Committee is comprised of representatives from a number of Unions, the Managers' Association, Newfoundland and Labrador Public Sector Pensioners' Association, Health Boards, and the policy holder, Government. All of these groups have made requests for enhancements. These requests were given to the consultant, Mercer Human Resource Consulting, to cost out the addition of these enhancements to our Health Plan. Mercers have been working on this for some time and we hope that they will soon be ready to submit their analysis to us.

The change from Blue Cross to Desjardins as the new carrier still appears to have some administrative problems. However, the number of problems seems to be diminishing. As members of the Group Insurance Committee are made aware of problems, we are bringing these to the attention of appropriate parties for resolution.

I encourage Members to become involved in our Association and I look forward to meeting as many of you as possible over the coming year.



BOARD OF DIRECTORS 2006-2007

Front Row l-r: Eric Salter, Barbara Hopkins(Past Pres.)Barbara Stone (McKim), Sharron Callahan **Back Row l-r:** Bill Shallow, Ann Bell, John Downton(Pres.), Wesley Roberts (Western Branch President), Cecil Templeman, Robert Langdon, Mary Ennis, Tony Patey **Missing:** Florence Power

HIGHLIGHTS OF THE 16TH ANNUAL GENERAL MEETING

Taking Care of Business was the theme of the 16th Annual General Meeting & Conference. It was held on Tuesday, 17 October 2006 at the Comfort Inn, Airport Road, St. John's. Eighty members attended. President John Downton chaired the Conference.

Mr. Shawn Skinner, the Premier's Parliamentary Assistant, addressed the group and brought greetings from the Provincial Government.

The Keynote Speaker was Marilyn Pendergast, B.A., B.Ed, M.Ed, LLB. Ms. Pendergast gave an enlightening talk on Wills, Advanced Health Care Directives and Powers of Attorney, followed by a question and answer period.

Two Workshops which continued with the theme were offered:

Your Health Plan, presented by Tony Lannon, Director of Insurance Division and Ron Cashin, Service Representative and Jody Crowther, Account Manager for Desjardins. They gave an update on the Desjardins Health Plan followed by a question and answer period.

Your Pension Plan, presented by David Lidstone, Pension Program Training Officer, and Kevin Murphy, CPP Client Services Officer. They gave an overview of the Public Service Pension Plan, the Canada Pension Plan and Old Age Security followed by a question and answer period.

The luncheon speaker this year was Susan Capps. Ms. Capps speech focused on her travels over the years.

Gerry Conran was made an Honorary Director of the Association and Tom Hanlon, Past-President of NAPE was made an Honorary Member in recognition of their extraordinary service to the Association.

ELECTION OF BOARD OF DIRECTORS

The nine vacancies on the Board were filled by acclamation: Sharron Callahan, John Downton, Bob Langdon, Barbara Stone, Tony Patey, Myles Philpott, Bill Shallow and Cecil Templeman

REPORT OF THE PRESIDENT TO THE AGM ON BEHALF OF THE BOARD OF DIRECTORS: *by Barbara Hopkins*

On behalf of the Board of Directors I respectfully report on the activities of the Newfoundland and Labrador Public Sector Pensioners' Association (NPSA) for 2005-06.

MEMBERSHIP

A Constitutional change in 2003 extended the membership to all persons and their spouses who are in receipt of a pension from any Pension Plan administered by the Provincial Government. Our data base shows a membership of 5835 with 305 new members being added during the year. We have been informed of 88 deaths. Hence, a small growth in membership. We do not have the addresses of members who have moved and have not let us know, so we have lost track of some 300 members. The Constitutional change of 2003 with respect to membership also opened the Association to people who were expecting to retire in five years. There are five members only in this category with none opting to join during the past year.

MANDATE STATEMENT

The Newfoundland & Labrador Public Sector 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.

EXECUTIVE

President-----John Downton
Vice President---Tony Patey
Treasurer-----Cecil Templeman
Secretary -----Mary Ennis
Past President --- Barbara Hopkins

DIRECTORS

Ann Bell
Sharron Callahan
Robert Langdon
Barbara Stone
Myles Philpott
Florence Power
Eric Salter
Bill Shallow
Wesley Roberts - Western Branch

Administrative Assistant:
Maureen Hogan

Editor: Barbara Hopkins
Layout & Design: Maureen Hogan

CONTACT US:

446 Newfoundland Drive
Suite 206
St. John's, NL A1A4G7
(709) 754-5730
Toll free: 1(800) 563-4188
E-mail: pensioners@npsa.ca
Website: www.npsa.ca



ADVERTISING POLICY

We are presently accepting ads for our Newsletter. We reserve the right to refuse ads, or to edit them after consultation with the advertisers. NPSA does not endorse or promote any product or service presented in paid advertisements unless so specified. For more information please contact Maureen at (709)754-5730 or 1 (800) 563-4188 or email: pensioners@npsa.ca

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PLANNING & ACTION

We held a Strategic Direction Workshop after the AGM. After a thorough airing of views the consensus was that the Board should focus on two major goals: the protection and enhancement of our Pensions and of our Health Benefits. (The social aspect of the Association would be broadened when we identified the wishes of our members). In turn, members identified the Committees on which they wished to serve, reviewed the Terms of Reference and reported regularly to the Board on the relevant activities. This can be a cumbersome process. During discussion at the table two suggestions were put forward that I feel are worthy of consideration. The Pension Action Committee should be a Committee of the whole Board, it being key, and some meetings during the year should be devoted solely to discussion of issues. Housekeeping items can be held for a couple of months (except for an emergency). Moreover, our Constitution requires us to hold as few as four meetings.

Over the past year we met with Government stressing the long standing need for pension increases given that the Province's fortunes have turned around and Government is taking steps to handle the unfunded liability of our Pension



Barbara Hopkins, President, presents Gerry Conran with the Honorary Director Award

Plan. Indeed, the Minister of Finance indicated to us Government's intention to borrow money to cover 85% of the unfunded liability of the Public Service Pension Plan. This is a significant concession which will at least remove the traditional argument that the fund cannot afford a pension increase. Our position is that 100% of Government's obligation to the fund should be met and that our pensions are a matter of right, not a matter of Government charity. We strenuously object to Government's linking pension plan funding to union negotiations when we are not represented at the table.

Furthermore, Joint Trusteeship is lurking on the back burner. We rallied the troops before when Government attempted to cut their contribution to indexing and we can do it again to ensure our rightful place.

During the year the NAPE Retirees group invited NPSPA along with other groups to meetings with a view to reforming the Coalition. I am sorry to report that for whatever reason the initiative did not get off the ground - people did not turn up except for NAPE retirees Local and NPSPA.

Eric Salter is our Representative on the Government Investment Committee and will be reporting to you elsewhere. I express the Board's appreciation to Eric for his diligence in keeping us informed.

Health

Desjardins (pronounced day-jar-dan) is our new Health Insurance Carrier. The process has been anything but "seamless" as promised when they were awarded the contract.

We have been receiving calls from our members all across Canada expressing their

frustration with getting their claims processed. We are trying to get information for our members but Government doesn't have the answers either. We consider that Government has a responsibility to press the Carrier for information. A representative from *Desjardins* as well as from Government will be present at a workshop session of this Conference. Thanks to John Downton for the countless hours of work and frustrations he has put in as our representative on the Government Health Insurance Plan.

NPSPA participated in the Public Consultations sponsored by the Dept. Of Health and Community Services. We submitted a response to the discussion paper *Healthy Aging for All in the 21st Century*. Jeff Young represented us on the initiative of the Senior's Resource Centre *Aging Issues Network*. Jeff also chaired our Health Committee and will be reporting elsewhere. Because of family commitments Jeff is leaving the Board. We thank him for his service.

Cont'd on pg 4, See: Communications & Public Relations

EACH ONE -RECRUIT ONE

The campaign continues! We are depending on you to recruit one of your friends to become a member of our Association. If each one of us recruits one, our membership and influence will increase dramatically.



Barbara Hopkins, President, presents Tom Hanlon with the Honorary Member Award

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COMMUNICATION & PUBLIC RELATIONS

Newsletter

Our principal means of communication with our members is through the Newsletter. This year we published three: WINTER : *Retirees have Also "Bitten the Bullet"*, SUMMER: *NPSPA Demands Representation and Fair Treatment* and FALL: *AGM 2006: Taking Care of Business*. A partnership was set up with Mr. Rick Hayter whereby he solicits advertizing on our behalf and arranges for the printing and collating of the Newsletter at no charge to the Association. This has continued to work out satisfactorily. I think you will agree that our Administrative Assistant, Maureen Hogan, has mastered the art of Desk Top publishing.

Pre-Retirement Seminars

The Public Service Commission has continued to invite us to the seminars they give to people who are anticipating retirement. We are given about an hour to talk about our current issues with Government as well as the challenges and joys of the retirement process. We made five presentations during the past year in St. John's, one in Grand Falls and one in Clarenville. The word seems to have gotten out because we have also been invited to present at Eastern Health Pre-retirement Seminars and have attended three in St. John's. In December we will have given four presentations to that group with four more planned for the New Year.

Thanks to Tom Cooper who has been our Coordinator and main presenter at all of these sessions and to Jean Chaisson and Mary Ennis who also participated. Both Tom and Jean are leaving the Board this year. Thank you both for your yeoman service.

National Day of Mourning

The Association participated in The National Day of Mourning organized by the St. John's and District Labour Council on April 28th at the Confederation Building. This day of observance was to honour workers killed or injured in the workplace. Tom Cooper and Barbara Hopkins attended on behalf of the Association and presented a wreath. Following the ceremony the wreath was placed at the Pensioner's Pavilion on the grounds of the Confederation Building. The Pensioners' Pavilion came about 10 years ago following a suggestion that The Newfoundland and Labrador Public Sector Pensioners' Association establish a memorial to honour all former Public Sector workers.

Premiers Conference

We took an opportunity to promote the Association by volunteering to drive the dignitaries around during the Premier's Conference, July 22-24. I understand that Mary Ennis was a wonderful ambassador driving the seven passenger van. Tony Patey also enjoyed himself but wondered about his impact when a well known news broadcaster introduced himself on three separate occasions. Thanks to all members who participated and John Downtown for coordinating the effort.

Honorary Awards

This year the Honours Committee chaired by Tom Cooper recommended Mr. Gerry Conran for Honorary Director recognition and Mr. Tom Hanlon for Honorary Member.

Board Travel Policy

The current Travel Policy states that Board Members are not paid for attending Board Meetings. The matter was referred to the Finance Committee who being unable to reach a consensus, recommended that it go to the AGM Business Session for resolution.

Some Thoughts

NPSPA has come of age in that we are recognized as the umbrella group advocating to Government for Public Sector Pensioners. Much is expected of a few with little resources. The time is here when the Association needs outside expertise and this costs money. We need facts, figures, and analyses to support our representations. What is happening in other provinces? When we get the information what do we do with it? How do we get the message out in a compelling way?

I will be stepping down from the Board as the Constitution requires that one must take a year off after serving two consecutive two-year terms. I have enjoyed the experience of serving on the Board and, in particular, editing the Newsletter. Nevertheless, I will support the incoming Board as best I can in the role of Past-President.

Finally, I wish to thank the Board and Executive for their support over the past year. Also, thanks to Jean Chaisson and her Committee for her superb effort in organizing this AGM. I also extend my appreciation and that of the Board to our dedicated and capable employee, Maureen Hogan.

By Barbara Hopkins

2006 MEDICAL EXPENSE RECEIPT

If you need a Medical Expense Receipt from your Insurance Plan Provider for the 2006 Income Tax return you can contact Blue Cross and they will provide you with one up to August 1, 2006. Desjardins will supply you with one up to year end.

RESOLUTIONS

Two resolutions were presented and passed at this year's AGM. They are as follows:

Be it RESOLVED that the Membership of the Newfoundland & Labrador Public Sector Pensioners' Association, at this Annual General Meeting, directs the Board of Directors to write the Prime Minister urging him to reinstate and even increase support for the adult literacy movement and thereby work towards the correction of such an economic and social disaster in our country.

Be it RESOLVED that the Board of Directors of the Association prepare and submit to the Provincial Government a proposal to establish a program, to be jointly managed by the Association and an appropriate Provincial Government agency, whereby members of the Association, on a volunteer basis, could engage in activities designed to provide meaningful services to the community and contribute to the development of the Province.

ADJOURNMENT

A member still in attendance at the end of the day is eligible for a prize of \$100. The winner of the draw was Bud Davidge. The meeting adjourned at 4:15 P.M.

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PENSION INCOME SPLITTING

Pension Income Splitting was announced by the Federal Government in the Fall of 2006 but will not apply until the 2007 tax year. Tax returns are generally filed between February and April so this option will be available in 2008. The Province announced that Pension Income Splitting would apply to Provincial personal income tax, as well as the Federal.

Pension income splitting is useful for married pensioners (including co-habiting couples) who are in different tax brackets. The couple can choose (or not) to split the pension income. Income (for tax purposes) can be transferred from the person with the higher income to the person with the lower income. It should be noted that this is simply a transfer on the tax return. No change will show up on pension cheques.

Details on this initiative will be released by the Federal Government. We will keep our members up to date via the Newsletter when we have the information.

LOW INCOME SENIORS' BENEFIT

The Newfoundland and Labrador Seniors' Benefit is a refundable tax credit for low income seniors. A refundable tax credit is an amount paid to an individual, even if they have no tax payable. The maximum credit for 2006 will be \$376 per senior, or \$752 per senior couple. The benefit will be gradually phased out as family net income increases from \$15,032 to \$21,482.

In order to qualify for this benefit, the person must be 65 years of age by December 31st of the taxation year. This benefit is paid in October of each year and is included in the same cheque as the GST/HST credit. The amount of the credit is based on family net income from the previous year.

More information about the Low Income Seniors' Benefit may be obtained by reviewing Section 34 of the Income Tax Act.

For more information about the Low Income Seniors' Benefit, please contact:

Department of Finance Taxation and Fiscal Policy Branch
P.O. Box 8700 St. John's, Newfoundland A1B 4J6
Telephone: (709) 729-3166
Fax: (709) 729-2070
E Mail: TaxPolicy@mail.gov.nl.ca

2006 CHRISTMAS DINNER & DANCE

The 2006 Christmas Dinner and Dance was held at the Knights of Columbus in St. John's on Saturday, December 2. One hundred and forty-six members and guests sat down at 7:00 p.m. to a hot dinner of stuffed chicken breast and black forest cake for dessert. The venue was appropriately decorated for the occasion.

President John Downton welcomed everybody to the event and Mary Ennis did a great job as emcee. Outgoing President, Barbara Hopkins, was presented with a print in appreciation of her work. Gary Lawrence supplied the music for the dancing and drew for the many prizes won throughout the evening. Everyone had a great time.

Special thanks to the Social Committee for a well organized event. Plans are currently underway for the annual Spring Barbecue to be held at the Shrine Club on May 25, 2007. If you have any ideas for a social event, please call Maureen at (709)754-5730 or 1(800)563-4188 or e-mail at mhogan@npspa.ca.



WESTERN BRANCH NEWS *by Wesley Roberts*

The Western Branch congratulates John Downton on his election to the Presidency of the Association and extends good wishes to the members of the provincial board for a successful year.

At this time we are sad to say that our vice-president Joe Blanchard passed away on January 18, 2007. We send our condolences to his wife, Janet, and family.

The Western Branch held its annual Christmas Dinner and Dance on December 14 at the Westmount Club in Corner Brook. A total of 83 hot roast beef dinners followed by a selection of delicious deserts was served in the beautifully decorated dining room. After dinner President Wes Roberts spoke briefly on current issues of the Association. He recognized Hope Wiseman, Founding President and Board Member for her service to the Branch. Hope was given a sounding round of applause by those present showing their appreciation. After dinner we moved upstairs for dancing which continued until 11p.m. The music was very enjoyable and before the night was over we were entertained by a rendition by John White, Board Member. Prizes ranging from a bottle of wine, to a bottle of mussels or a gallon of paint were awarded. Thanks to John White and Seamus Gibbons for handling the event.

The Western Branch would like to thank the members who participated in the branch activities during 2006 and wishes them and the rest of the members a happy and prosperous 2007. I would like to inform members of the Western Branch that we hold monthly meetings in Corner Brook and if any member has any concerns that they want addressed that they can contact our secretary - Keith Ambler (709) 634-6965 or Wes Roberts (709) 686-2432.

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

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VOLUNTEERING WITH VON ST. JOHN'S

Volunteering is a fantastic way to give back to your community; by sharing your skills, experiences and time with someone else you can positively contribute to their quality of life. Many non-profit and charitable organizations depend on the generosity of volunteers to achieve their goals and the Victorian Order of Nurses (VON) is no exception.

VON's Palliative Care program matches volunteers with individuals and families going through the difficulties of living with a terminal illness. Through this program volunteers help individuals/families with companionship, emotional support, running errands, and helping with a variety of day-to-day tasks. Training for the Palliative Care

program takes place several times a year.

Volunteers are also needed in the VON St. John's office to help out with a variety of daily activities and at VON clinics to welcome clients and assist with administrative tasks.

For information regarding these or other volunteer opportunities with VON St. John's please contact 726-8597. Volunteer opportunities are also

available outside of the St. John's area, for further information please contact the VON Corner Brook and VON Gander Branches at 634-2042.

VON Canada was founded in 1897, and, over the years, we have continued to meet the changing health care needs of Canadians. We now deliver more than 50 different programs and services through 51 branches in 1300 communities across Canada, thanks to 16,000 dedicated staff and volunteers.

VON is dedicated to being a leader in the delivery of innovative comprehensive health and social services and to influencing the development of health and social policy in Canada. They are a national health organization and registered charity offering a wide range of community health care solutions that meet the needs of Canadians from Coast to Coast.

MEMBER SERVICES

Do you know of Members of the Association who are hospitalized in St. John's and have no family or friends to visit them? The Member Services Committee of the Board of Directors are considering a visitation service for Members in this situation. We are asking for your feedback to determine the need for this program and to identify such Members. Please call Maureen at 754-5730 or 1 (800) 563-4188 or mhogan@npspa.ca



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Volunteers are central to VON's mission, working in partnership with VON staff to develop, implement and deliver services that meet community needs.

Volunteering with VON St. John's can be a great way to stay active and healthy and get involved. We are looking for volunteers from all walks of life who are caring, dependable, patient and trustworthy and who want to give back to their communities. VON has a variety of volunteer opportunities available, each with flexible hours and a wide array of tasks to help fit anyone's schedule and skills.

The Meals on Wheels program operates Monday through Friday and is seeking volunteers to deliver hot meals in the community. Meals leave around 11:00 a.m. from two locations in St. John's and the daily process take roughly 60-90 minutes to complete. Volunteers can work as often or as little as they like.

The SMART In-Home Exercise program is just getting started with the first group of volunteers scheduled to be trained in late January or early February. Once trained, SMART program volunteers will be matched with a client whom they will visit at home once a week to go through exercises. Clients and volunteers are matched up to take part in sessions that run for 15 weeks.

"There is always a lot to be thankful for if you take time to look for it. For example, I am sitting here thinking how nice it is that wrinkles don't hurt."

IDENTITY THEFT COVERAGE AVAILABLE FOR NPSPA MEMBERS

Did you know that identity theft is becoming an increasing problem in Canada? Would you be surprised to learn that recent reports indicate that two million Canadians have been affected by this crime? Identity theft is a growing concern and to help policyholders clean up the mess left behind by an identity theft event, Unifund Assurance Company and Johnson Inc. are pleased to announce a new benefit - **Personal Internet and Identity Theft Coverage**.

Personal Internet and Identity Theft Coverage is available immediately to all NPSPA members who currently have or purchase Preferred Service Home Plus (PS-Home Plus). All PS-Home Plus Plan-holders receive this new benefit at no additional charge to their current level of premiums.

According to Ken Bennett, Johnson Inc.'s Chief Operating Officer, "The process of cleaning up the mess left behind by identity theft can be overwhelming and stressful for the victim, this is where our ID Theft Coverage can be of assistance."

The Personal Internet and Identity Theft benefit provides up to \$30,000 coverage for either a PS-Home Plus Plan-holder or their spouse residing in the same household who suffers from a stolen identity event. This coverage provides financial support for: reasonable costs incurred in Canada for re-filing applications for loans, credit cards and credit reports as well as any necessary documentation; long distance calls; postage; lost wages due to time taken off work to correct records; and legal (including criminal) defense fees and expenses arising from the event.

NPSPA members who have insurance through Johnson Inc. can obtain further information about this new benefit by contacting their personally assigned Service Supervisor. NPSPA members who are interested in receiving a Johnson Inc. home and/or auto quote can contact Johnson at 1-800-563-0677 or go online at: .

Johnson Inc. has more than 50 branches across the country from St. John's to Vancouver of which 13 are located in Newfoundland and Labrador.



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BARBECUE & DANCE



Our 7th Annual Barbecue and Dance will take place on Friday, May 25, 2007 at the Shrine Club. The Shrine Club is located at 530 Topsail Road, St. John's. The event starts at 6:30 p.m. for 7:00.

Cash bar service will be available. We ask that you bring your steak or whatever you wish to barbecue and we will supply the rest: baked potato, salad, dinner roll, dessert, coffee and tea. You can cook your own steak or sit back and have a professional chef do it for you. Taped music will be provided by Gary Lawrence. Great prizes are available if you want to try your luck.

The cover charge of \$10 single, \$20 double will offset the cost of club rental, food and music. Tickets **MUST** be purchased in advance and picked up at the office no later than Monday, May 21, 2007. To book tickets please call Maureen at (709) 754-5730 or 1 (800) 563-4188.

For those of you who attend our barbecues we would like your input. What do you think of holding the 2008 barbecue in July? Let us know

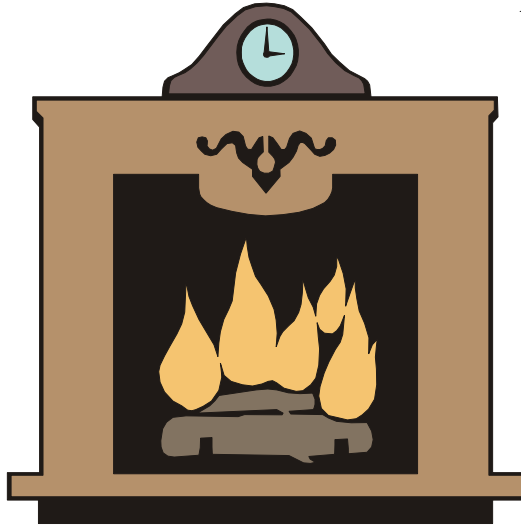
We look forward to seeing you on May 25th as we kick off the summer!

Valentines Day

HOME HEATING REBATE

The Home Heating Rebate is available to residents of the Province whose household income in 2005 is \$30,000 or less and who incur costs to heat their home, regardless of the primary source of heat.

A maximum rebate amount of \$200 is available to households with an income level of up to \$22,500. Individuals and families with income between \$22,500 and \$30,000 will also receive assistance; however the rebate will be reduced on a sliding scale. The minimum rebate an eligible household will receive is \$100.



Eligible individuals or families must apply for the rebate, and must provide an electricity bill from November 2006 to April 2007 in the name of the applicant or the applicant's spouse. Family income is the net income of an individual, and where applicable, the net income of that person's spouse or partner. It is the net income from line 236 of the 2005 personal income tax return.

Special circumstances will be considered when calculating family net income. These include:

the surviving spouse's income for the year will be used to determine eligibility when a spouse has died

if a spouse resides in a long-term care facility, family net income will be reduced by the amount paid to support the spouse in the long-term care facility, and

if a person is enrolled in an Adult Basic Education or skills training program, net income will be reduced by the amount of the payments in respect of the ABE or skills training program.

In Memory

The Association was saddened by the passing of one of our members, Joseph Irvin Blanchard of Gillams, NL on January 18, 2007. Joe was the Vice-President of the Western Branch. We express our condolences to Joe's wife, Janet, and family.

Please note that documentation will be required to support a claim under these special circumstances.

Application forms are available through:
the Department of Finance and the Seniors' Resource Centre in St. John's, and throughout the province at all Human Resources, Labour and Employment offices and Government Service Centres;

Only one person per household may apply for the rebate. The deadline for submitting applications is April 30, 2007. Please allow 6 to 8 weeks for processing.

Applications must be sent to:
Home Heating Rebate
Department of Finance
Tax Administration Division
P.O. Box 8740, St. John's, NL A1B 4K3

For further information, please contact the Department of Finance at 729-1695 or toll-free at 1-877-729-1695.

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WHERE ARE THEY NOW? *by Barbara Hopkins*



We are pleased to feature Vera Schofield in the Winter Edition of the Newsletter. Vera hails from Nova Scotia but can hardly be called a CFA in that she came to the Province in 1963 and has children and grandchildren living in the Province. Vera is a Registered Nurse and has worked in the health care field. She retired in 1997 after working at Hoyles Home in St. John's for 16 years.

Vera is just as active now as she was when she was working and raising four children. She has just retired from a three year appointment by the Anglican Bishop as the Lay Director of the Cursillo Program for the Eastern Region of the Province. Cursillo is a world-wide organization (there is a National Office in Toronto). The Program offers a three-day course in Christian living which is available yearly in November and is open to any baptized person. Vera can be reached at vschofield@nl.rogers.com if you would like more information.

Vera Schofield is very active with St. Thomas's Anglican Church and is a pastoral/eucharistic Lay Minister serving the Miller Centre and Escasoni residents. Vera's volunteer work also includes driving cancer patients to their appointments.

For fun Vera plays Bridge with great skill and enthusiasm when she gets a chance. She tries to keep fit and is an avid walker and cyclist. She works out at a gym in the winter and confessed that she wants to participate in the Tely 10 next summer "not to compete but just do it". I bet she will!

Vera has four children and six grandchildren; two children and four grandchildren live in the province so she spends a lot of time babysitting and doing granny things like picking the children up from school. Robyn is the family dog and requires a lot of attention now that she is aging.

We wish Vera Schofield good health and happiness in her retirement.

Chuckles

Three elderly gentlemen were talking about what their grandchildren would be saying about them fifty years from now.

"I would like my grandchildren to say, 'He was successful in business'," declared the first man.

"Fifty years from now," said the second, "I want them to say, 'He was a loyal family man'."

The third man said. "In fifty years time, I want them all to say, He certainly looks good for his age!"

LOW INCOME TAX REDUCTION

The Minister of Finance announced in the 2004 Budget that Government will be providing a provincial personal income tax reduction for low income individuals and families to be effective for the 2005 taxation year.

This credit will eliminate provincial income tax for individuals with net income up to \$12,000 and for families with net income up to \$19,000.

Partial tax reductions will be received by individuals with net income up to \$14,600 and for families with net income up to \$21,900.

TWAS THE MONTH AFTER CHRISTMAS

*Twas the month after Christmas,
and all through the house
Nothing would fit me, not even a blouse.
The cookies I'd nibbled, the eggnog I'd taste
At the holiday parties, had gone to my waist.
When I got on the scales there arose such a number!
When I walked to the store (less a walk than a lumber).
I'd remember the marvelous meals I'd prepared;
The gravies and sauces and beef nicely rared,
The wine and the rum balls, the bread and the cheese
And the way I'd never said, "No thank you, please."
As I dressed myself in my husband's old shirt
And prepared once again to do battle with dirt---
I said to myself, as I only can
You can't spend a winter disguised as a man!"
So--away with the last of the sour cream dip,
Get rid of the fruit cake, every cracker and chip
Every last bit of food that I like must be banished
"Till all the additional ounces have vanished.
I won't have a cookie--not even a lick.
I'll want only to chew on a long celery stick.
I won't have hot biscuits, or corn bread, or pie,
I'll munch on a carrot and quietly cry.
I'm hungry, I'm lonesome, and life is a bore---
But isn't that what January is for?
Unable to giggle, no longer a riot...
Happy New Year to all and to all a good diet!*

Chuckles

A tour bus driver is driving down the highway with a bus full of seniors when he is tapped on his shoulder by a little old lady. She offers him a handful of peanuts which he gratefully accepts.

After approx. 15 minutes she taps him on his shoulder again and hands him another handful of peanuts. She repeats this gesture about eight times.

At the ninth time he asks the little old lady why she is not eating the peanuts, whereupon she replies that she is unable to chew them.

"Why do you buy them, then?" he asks puzzled.

Whereupon the old lady answers, "I just love the chocolate they're covered in."



YOUR OPINION

We invite members, and others, to submit their opinions on topics of interest to pensioners, in the form of letters, articles or comments. Submissions should include the author's full name and contact information, for verification. The Editor

will reserve the right to print, based on space, timing and good taste. Major changes in text will not be made without the approval of the author. It will be clearly stated that the opinions expressed are not necessarily those of the Association. This is your opportunity to comment on the work of the Association and to offer alternate views for debate. Send YOUR OPINION to: NPSPA, 446 Newfoundland Drive, St. John's, NL A1A4G7 or E-mail: mhogan@npspa.ca

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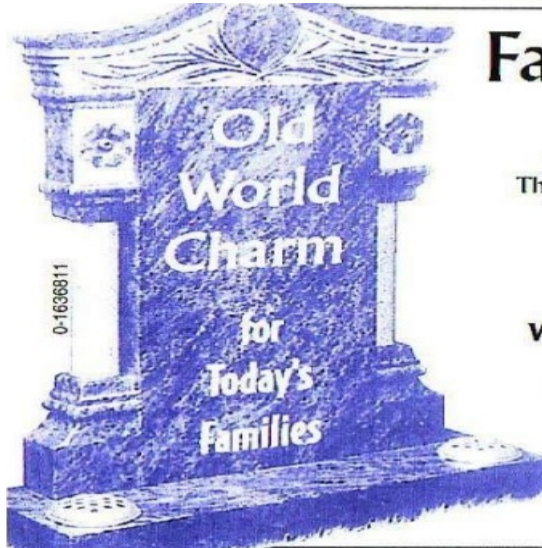
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