

# PENSIONER

## NEWSLETTER

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

Summer Edition

July 2008

You Have The  
**Power**

Newfoundland & Labrador  
Public Sector Pensioners' Association  
18th Annual Convention & Annual General Meeting  
**September 29 - 30, 2008**  
Holiday Inn, 180 Portugal Cove Road, St. John's

### **A Conference About Empowerment, Leadership, Influence and Strength**

Announcing the 18<sup>th</sup> Annual Convention and Annual General Meeting of the Newfoundland and Labrador Public Sector Pensioners' Association to be held at the Holiday Inn, St. John's, September 28 & 29<sup>th</sup>, 2008.

We are building on the success and excitement of last year's convention to make your 2008 Convention entertaining, informative and "an event not to be missed", said Ann Bell, of the NPSPA's convention planning committee. You Have The Power- The Today's Retiree is open to the public and promises to be a major convention event for anyone who is 55-plus." The Convention will feature a range of guest speakers and presenters who are leaders in the health, social and economic sectors. Each day's session will open with a dramatic keynote address followed by a series of informative and thought provoking workshops.

Public Sector Pensioners represent one of the largest and most powerful socio-economic groups in the province. "You have tremendous influence", says Bell. "What you say can define the public policy agenda. How you vote can make governments rise or fall. So come along. Listen, be informed and let your voice be heard, that's the purpose of this convention: to harness our social and political power and ensure that our interests are protected."

The Convention will conclude with the Annual General Meeting of the NPSPA. The NPSPA Board has been working hard on your behalf and our Association is at a critical stage in its history. Mr. Robert Langdon, President, will brief members on Board efforts last year to gain improved pension benefits and outline the Board's approach for 2008. While the main efforts of the Board will be to continue lobbying Government for improved pension benefits, there is a growing demand by some members for the

NPSPA for the NPSPA to broaden its mandate to speak out more on issues that affect our aging population access to medical services in rural areas; home care; increasing property taxes for people on fixed incomes; home repairs; etc. "We have members out there who are suffering" said Mr. Langdon, and, "I believe we need to find ways to do more to help them. However, we need a strong mandate from our members if we are to move a new agenda forward".

As in other years, a number of local and national businesses/organizations will participate in a trade show with information booths and displays. There will also be a Formal Dinner complete with local entertainment for your enjoyment.

"We have had some rave reviews from people who attended the 2007 Convention and who are coming again this year and bringing their friends" Bell said. Bell added that "the planning committee is working diligently to keep the registration cost down and to provide a 2008 Convention that will be informative, fun and a time to meet old friends".

**For more information or to  
register, Please call NPSPA at  
754-5730 or 1 800 563-4188**

**Website: [www.npspa.ca](http://www.npspa.ca)**

"You Have The Power' has become somewhat of a personal clarion call-to-attention for the members of our Association to take some kind of action or response to an outside force, or threat to their own integrity. It has a tone, a certain ring, stirring one's sense of duty to care, to act, to be responsible, to unite and collectively share responsibility directed toward a certain, preferred outcome.

The circumstances surrounding this province's cold, dismissive cavalier treatment of its most elderly retired public servants is not entirely different from the treatment and attitude projected by the U.S. government toward the black population not so many years ago.

Dr. Martin Luther King, in 1963, made his famous '**I have a dream...**' speech, a call to his country to break the bonds of poverty and ignorance of its black community; to show respect for its vulnerable people. Similarly, the call was made to our government to acknowledge and accept the ever-increasing financial impoverishment of the most elderly of its public servant retirees, in the absence of an adequate pension indexing formula.

Premier Williams' acidic tone, upon further request, captured his negative level of respect, border-line disdain for our union-elders when he blurted back, without a nano-second of thought...'not in my time'...will the matter of inequity be addressed.

## PUBLIC SECTOR COALITION

### There is Strength in Numbers *Sharron Callahan*

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Recognizing that efforts in the past to address issues of concern to public sector pensioners have not been successful and that Budget 2008 did not contain any positive news on redress of pension and health benefit concerns, your Association initiated a meeting of public sector pensioner associations in March with the outcome being the establishment of a **Pensioners' Coalition**. This Coalition recognizes that public sector pensioners in Newfoundland and Labrador need a collective voice to address their issues with the management of the public sector pension fund and their concerns about the way the fund has been managed by the Government since 1989. The member associations, including your association, the Retired Teachers Association, Royal Newfoundland Constabulary Veterans, NAPE retirees, Retired Correctional Officers, St. John's Fire Fighters Retirees, and Memorial University Pensioners Association, have as their primary goals to increase the consumable income for pensioners and to address matters relating to health benefits. The Newfoundland and Labrador Public Sector Pensioners Association will lead the Coalition and the Chair will be your President, Bob Langdon.

The Premier is correct of course, in his rawest sense of sensibility and callous disregard for the unpredictable reality of inflationary factors with which our present times would be plagued, leaving many public servant pensioners on the cusp of poverty. Correct, but is it moral? Charles Dickens' famous play *A Christmas Carol* took the back of his hand to the depiction of poverty as a natural way to deplete a surplus population. It was a shameful notion in the 1800s, a discriminatory notion in 1963, and an abomination of fairness and decency in these accelerating inflationary times.

Average human beings, for the most part, live their lives a day at a time when their world is calm about them; and so do most governments, while we have seen a mix from the latter through the years...the white-knuckled hold on a few extra-dollars today (at least for older pensioners), to immoral disregard for, to pilfering of public coffers by many of our provincial 'bright-lights' in more recent times.

That said, the reality is that government must respond in a more positive, inclusive way to the needs of its retirees. The most senior pensioners were the care-takers of the province through the most precious years of their lives, and the most unpredictable years of the province's life.

Let us do what's right by them...let us give them a hand-up. We, of the Pensioner's Association join the spirit of the words of Martin Luther King Jr., and *'refuse to believe that the bank of justice is bankrupt. We refuse to believe that there are insufficient funds in the great vaults of opportunity of this nation'*. Let justice be done to our senior pensioners.

The Coalition has now met four times (4), sent a letter to the Premier seeking a meeting, held a Press Conference to announce its formation and intended actions, held a meeting with The Honorable Tom Marshall, Minister of Finance and his officials (as re-directed from the Premier), and expects to meet again with Minister Marshall to present to him and his officials a complete listing of all concerns. The Coalition believes that progress on the issues affecting pensioners can only be made if there is willingness on the part of government to establish a formal mechanism whereby pensioners and government can seriously examine the issues and recommend solutions. The Coalition is optimistic of a positive response from Government to establish such a mechanism.

Updates on the progress of the work of the Coalition will be provided in future editions of this Newsletter.

## MESSAGE FROM THE PRESIDENT



*Robert Langdon*

Once again greetings from your Association office.

These are exciting times for the Association. As you will note from a number of articles in this Newsletter, we are busy both building and re-building the Association. You will see articles on major topics such as Government Relations, Pensioners Coalition-2008, Strategic Planning, Constitutional Review, and the 2008 Convention and AGM.

Behind the scenes your Board is busy in many other areas including building a new data base on public sector pensioners; developing a research program to gather information on pensions and related programs; pursuing opportunities to establish Regional Branches; developing a membership growth program and improving communications with members and the public at large.

If you refer to the article on Government Relations in this Newsletter, you will see that we have made a major proposal to government to establish a formal mechanism/committee to deal with our issues on pensions and group health insurance. After years of informal discussions we have not been very successful in convincing government to address our concerns. We believe it is time to formalize these discussions.

### Call for Nominations

In order for the Association to meet the challenges under our mandate statement we need strong committed leadership at the Board, Executive and Committee levels. The Nominating Committee invites you to submit nominations for election to the Board of Directors at the upcoming Convention/Annual General Meeting on September 29, 30, 2008.

The Nominations Committee will present a list of interested candidates at the Annual General Meeting at which time the election of Directors will take place. It is important to note that if you have someone in mind you would like to nominate, that nominations can also be made from the floor.

**If you are interested in serving as a Board Member, please contact Maureen at the Association Office by telephoning (709) 754-5730 or 1-800-563-4188 or by e-mail: [mhogan@npspa.ca](mailto:mhogan@npspa.ca).**

A meeting was held this week with the Minister of Finance and officials to explain our proposal, which was made earlier in a letter to the Premier.

Some of you may have heard or seen bits of the media coverage that we have generated in recent months. This is a reflection of the Communications Plan that will be part of our strategies as we move forward. Last week we held a Press Conference and did a Press Release on the creation of the Pensioners Coalition-2008. That event captured the attention of seven major media sources and resulted in province-wide promotion of the Association and our issues. It is very encouraging to read newspaper editorials in support of our cause and to hear call-in radio shows repeatedly raise our issues. This was achieved in the midst of important social and economic news that was circulating at the time.

Feedback from media exposure has been very positive. Many people, both Association members and others, have called to compliment the Association. More importantly, there has been an increase in members' contact with the media. I appreciate the efforts of every member who called or wrote in support of our issues. Your voice is the important one. As we have said about the Coalition, there is strength in numbers-You have the power!

We are now well along in plans for the Annual Convention and AGM. This years' event is expected to be bigger and better and I encourage as many as possible to make plans to attend. Enjoy the summer and stay tuned!

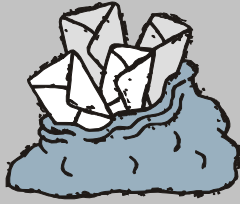
### Call for Resolutions

The Board of Directors uses the resolutions brought forward and passed at the Annual General meeting to give direction to the incoming Board for the year. If you have concerns or ideas that you feel should be considered by the Association please forward them to Maureen by Calling (709) 754-5730 or 1(800) 563-4188 or e-mail us at [pensioners@npspa.ca](mailto:pensioners@npspa.ca).

### In Memoriam

**Ernest Shute:** The Association was saddened by the passing of one of our Founding Members, Ern Shute, on May 11, 2008. Ern served on the Board from 1990 to 2000 and was very interested in the work of the Association. He was made an Honorary Member in 2001. We express our sincere condolences to his wife, Ruth, and daughters Laurie and Renee.

# Letters To The Editor



## You (We) Have The Power?

Dear Editor:

I am writing after receiving, reading and thinking about the Winter Edition 2008 of the Pensioner Newsletter. The lead article is: "You have the Power: Highlights of the 17<sup>th</sup> Annual Convention and Annual General Meeting". The article recalls for us that the main speakers at the Convention last September: Senator Sharon Carstairs, Sue Kelland-Dyer and even Minister Shawn Skinner representing the Provincial Government, told us repeatedly that we as pensioners indeed do have power but in order to use it we have to speak up and speak out.

The Conference was a wonderful event, which I attended together with hundreds of my pensioner colleagues. I, and others, got the message clearly: we as pensioners have power but in order to use it we must speak up and speak out. I agree with that message, and the Board of Directors of the Association must agree with it too, since it is clearly stated in the lead article of the Newsletter. And surely the lead article in the Newsletter reflects the "official" view of the Board and the Association!

But what has happened since? The Convention was in September 2007 and it is now March 2008. There was some media coverage around the time of the Convention and the new President had a piece in the 50 Plus Newspaper. But, we have heard little since, in fact a resounding silence! Perhaps there is a beehive of activity "behind the scenes", but if so, we're not aware of it. Surely to properly utilize Pensioner Power the Membership has to be kept informed and be a part of the team.

*Whether you think you can or whether you think you can't, you're right.*

*- Henry Ford*

Is it because we have nothing to speak up and speak out about? What about improved financial benefits for pensioners, many of whom have received no increase of any kind since 1989? What about the fact that more and more pensioners are sinking toward or into poverty? Isn't that why we have the Association: to speak up and speak out on such issues of concern to pensioners?

What is the point of having a Convention, attracting hundreds of Pensioners, firing them up about having the power and using it and then letting the energy dribble away? Does it mean that the Board doesn't know how to utilize the power or is simply unwilling or unable to use it? According to the Newsletter, we are going to have another Convention in September 2008? Are we going to have another discussion about Pensioner Power that will not be used?

Dear Editor, if you are willing to print this letter in the next edition of the Newsletter, I encourage other Association Members to call, e-mail or write the Association to either agree or disagree with my views.

**Bill Shallow**  
**NPSPA Member**

*We invite members to submit their opinions on topics of interest to pensioners in the form of "Letters to the Editor". 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. 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 "Letters to the Editor" to: NPSPA, 446 Newfoundland Drive, St. John's, NL A1A 4G7 or E-mail: mhogan@npspa.ca*

## Constitutional Amendments

*Sharron Callahan*

In order to move the Association strategically forward by creating processes that provide for an efficient operation and an effective Board of Directors, the Constitution and Operational Review Committee has been working diligently over the past year to complete a thorough review of the Constitution of the Newfoundland and Labrador Public Sector Pensioners' Association. Some amendments will be cosmetic and grammatical in nature with some re-ordering of Articles for better continuity. Others are more substantive in nature and are intended to reflect a better functioning Board with more accountability and more outreach to the membership. These proposals for amendment will be published in the next Newsletter and will be brought forward to the membership at the Annual General Meeting in September for consideration of approval.



### Informal Approach not Working

Inasmuch as government is the SOLE TRUSTEE of the public service pension plan, it is essential that your Association maintain a positive relationship with government at the appropriate levels.

Over the years discussions with government have tended to take place in an informal setting, with no agreed mandate or objectives. The issues of public sector pensioners need a structured mechanism within government in order to affect change. Without a structure government can ignore or defer issues brought to their attention until the advocates lose the energy and will to continue. The exception to this informality is the Association representation on two committees- the Pension Investment Committee and the Advisory Committee on the Group Health Insurance Program.

### Formal Approach

You will be interested to read in this Newsletter an article on the new Coalition of retired government workers. On behalf of the Coalition, your Board has proposed to government the establishment of a FORMAL mechanism/committee with terms of reference to study, research, cost and make recommendations on the many pension and health insurance issues. Your Board believes it is time to really get serious about advancing our issues in a formalized manner.

### 2008 Update

Regardless of the outcome of our proposal to government to formalize future discussions, it is important that you, the membership, are informed on the ongoing involvement of your Board with government at many different levels. The following is a list of the Board's interaction with Government in 2008:

- Meetings at the Ministerial level, usually with the Minister of Finance, -letter to all MHAs explaining the history of the pension plan,

- A written presentation at the 2008 Pre-Budget Consultations,

- Participation in the 2008 pre-Budget Speech Lockup, Dialogue with the Premier and Ministers following the Budget Speech

- Written request to government to defer increase in health insurance premiums,

- Participation in government's Health Aging Framework Program,

- Governments' participation in our Annual Convention, Governments' financial support for our Annual Convention,

- Invitations to government for speakers at our Annual Convention,

- Consultation with the Pension Division on a data profile of public sector pensioners,

- Consultation with the Privacy Commissioner on privacy policy,

- Governments' support in mail-outs to members.

The Western Branch was quite disappointed with the Budget to say the least. We were further disappointed to hear the Premier say "never" in his time and then later hear the member for Grand Falls-Windsor, Ms. Sullivan add injury to insult with her comments and attitude toward the public sector pensioners on a radio talk show. It is obvious, that we still have along way to go.

The Western Branch now feels that we have to get serious about indexing and let government know that we are a force to be reckoned with. We were active in the Pre Budget Submissions to the Finance department and we initiated a meeting with Hon Tom Marshall to press our urgency on recognizing the specific needs of the retired government employees.

The Western Branch held its spring barbecue on June 12, 2008 starting at 3:30 p.m. with a boat tour of the Bay of Islands followed by the Barbecue at the Yacht Club at 5:00 p.m. Our provincial President, Robert Landgon gave a talk which was well received. We were very happy to have Mr. Langdon present and the membership attendance was gratifying.

A meeting with the members in the Stephenville-Bay St. George area took place on Wednesday, June 11<sup>th</sup> at 2:30 p.m. with Mr. Langdon as a guest speaker. There was a good turnout of possible members interested in forming a group in the bay St. George area. Further organizational meetings are being planned for the near future. A number of individuals have indicated interest in being involved which speaks volumes about the work of the organization over the past year..

The Branch is glad to have John White back on the Board after his recent bypass surgery. We wish him all the best.

### You have the **Power** Convention and Annual General Meeting

The 2008 Convention and Annual General Meeting will be held on September 29 & 30, 2008 at the Holiday Inn in St. John's. Pre-register early as space is limited. Registration: Members \$40; Non-members \$60

A limited block of rooms are being held at the Holiday Inn.

# You Have The Power

Newfoundland & Labrador  
Public Sector Pensioners' Association  
18th Annual Convention & Annual General Meeting  
**September 29 - 30, 2008**  
Holiday Inn, 180 Portugal Cove Road, St. John's

## Monday, September 29, 2008

7:45- 8:45	Pre-Registration Sponsor/Exhibitor Viewing
8:45 - 9:00	Official Opening Ceremony
9:00 - 9:30	Keynote Speaker - Julie Bettney, former cabinet member and currently a political/social activist
9:30 - 10:15	<b>Salon (TBA)</b> Pension Issues - Add Your Voice- Panel Discussion
10:15 - 10:30	Nutrition Break
10:30 - 11:30	<b>Salon A</b> Health Care Self Advocacy: Taking an Active Role
10:30 -11:30	<b>Salon B</b> Financial Management
11:30 - 12:30	<b>Salon A</b> Financial Management
11:30 - 12:30	<b>Salon B</b> Health Care Self Advocacy: Taking an Active Role
12:30 - 2:30	<b>Lunch</b> Luncheon Speak - Hon. Tom Marshall Sponsors/Exhibitors Viewing
2:30 - 3:30	<b>Salon A</b> Legal Issues - Knowledge is Power
2:30 - 3:30	<b>Salon B</b> Nutrition - Healthy Choices - Cooking for 1 or 2
3:30 - 4:30	<b>Salon A</b> Nutrition - Healthy Choices - Cooking for 1 or 2
3:30 - 4:30	<b>Salon B</b> Legal Issues - Knowledge is Power
7:00 - 9:30	<b>Salon A, B &amp; C</b> Banquet Honorary Awards Entertainment: Spirit of Newfoundland

## Tuesday, September 30, 2008

9:00- 9:30

### **Salon ( TB)**

Keynote Speaker - Reg Anstey

9:30 - 10:00

### **Salon (TBA)**

Physical Fitness - Strength, Flexibility & Balance

10:00 - 10:30

### **Nutrition Break**

10:30 - 11:30

### **Salon A**

Alternative Living Structures

10:30 - 11:30

### **Salon B**

Life after Retirement

11:30 - 12:30

### **Salon A**

Life after Retirement

11:30 - 12:30

### **Salon B**

Alternative Living Structures

12:30 - 12:40

### **Closing of Convention**

1:00 - 2:00

### **Luncheon for NPSPA Members**

2:00 - 4:45

### **Annual General Meeting**

- President's Report on behalf of the Board of Directors
- 2007 Finance and Auditors Report
- Committee Reports
- Western Branch Report
- Discussion of Issues
- Board of Directors Election Results
- Closing Remarks
- Adjournment of the 2008 Annual General Meeting
- Door Prize Draw

## **Convention Admission**

**NPSPA Members- Full Convention \$40** *(includes access to all Workshops, nutrition breaks, lunches, and Monday evening banquet) Or \$20 (excluding Monday evening banquet)*

**Non-Members - Full Convention \$60** *(includes access to all Workshops, nutrition breaks, lunches and evening banquet) Or \$30 (excluding Monday evening banquet)*

Johnson Insurance is always looking for ways to provide its clients with the very best in benefits. Johnson now offers a new suite of product enhancements that gives NPSA members even more coverage, more assistance and more peace of mind.

Members now have access to the **PS-Home Platinum** package that includes new and enhanced benefits such as:

A critical illness benefit of \$2,000 if diagnosed with an identified illness, including cancer, stroke, heart attack and kidney failure (some conditions apply and applicable only to those members and spouses age 64 or less).

A single deductible in the case of a Home-Auto loss;

A deductible that reduces by \$100 for each claims-free year (to a maximum reduction of \$1,000);

First claim forgiveness; and

Up to \$15,000 for personal property of member, spouse or parent in a nursing or other long-term care home.

In addition to the PS-Home Platinum package, a new **PS 50+ Assist** product offers exclusive benefits to policyholders who are age 50 or more. If you, or your spouse, are age 50 or more, you can access these new benefits which include a home repair referral service benefit and a morale assistance benefit. As well, if you have been hospitalized for a period of five consecutive days, nursing assistance, companion services and housekeeping services will be available to you to ease your recovery.

Members who would like to learn more about these new product offerings can call toll free 1-800-563-0677 or visit online at [www.johnson.ca/npspa](http://www.johnson.ca/npspa)

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### New Group formed in Bay St. George

A Chapter of the Western Branch of Public Sector Pensioners was established on Thursday, June 24, in Stephenville Crossing. Contact person is Jim Mercer (709) 646-2966.

We're hoping that the Public Sector Pensioners in other areas of the Province will follow the lead of the Stephenville Crossing group.

The Board of Directors are looking forward to working with groups in various areas of the Province. For assistance and guidance call 1(800) 563-4188 or (709) 754-5730.

### We Want Your Input

The members services committee is exploring the idea of another social event in addition to the Annual Barbecue and Christmas Dinner/Dance.

Some suggestions for consideration are afternoon luncheon followed by card game, bowling, mini curling bonspiel, afternoon social with guest speaker.

If you have any other suggestions call Maureen at (1800) 563-4188 or (709) 754-5730 or e-mail: [mhogan@npspa.ca](mailto:mhogan@npspa.ca)

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## FIRST ANNUAL MEMBERSHIP DRIVE CONTEST

**JULY 1 - AUGUST 31, 2008**

**Open to all NPSPA Members**

First Prize: Certificate for \$100.00 gas  
or home heating oil  
Five additional prizes of a book or music cd

### How to become a Winner

It's simple! Just have an eligible individual apply for membership and your name will be entered into the prize draw.

Go to the npspa website [www.npspa.ca](http://www.npspa.ca) and print the membership application or out the one below. Have an eligible member complete the form. Write your name, address, telephone number and e-mail address on the back of the application form and mail it to:

### NPSPA

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

For every application received with your name on the back, your name will be added to the draw i.e. six applications; six chances to win.

For Further Information, call Maureen at (709)754-5730, 1(800) 563-4188 or e-mail [pensioners@npspa.ca](mailto:pensioners@npspa.ca)

Draw will take place at the Convention, September 29-30, 2008

## 2008 Barbecue Highlights

Ninty members and guests turned out for our Annual Barbecue & Dance held on Friday, June 20, 2008 at the Shrine Club, St. John's.



*Laura Sceviour & Ted Mercer*

Cash bar service was available at 6:30 p.m. followed by the Barbecue at 7:00 p.m.

Everyone had the option of cooking their own steak or having the chef cook it for them.

Following the meal, Robert Langdon, President, brought greetings from the Board of Directors. At 9:00 p.m. the music started up and everyone had an enjoyable evening of dancing.

We would like to thank everyone who attended and made it such a success. Plans are underway for the Christmas Dinner/Dance to be held on December 5, 2008 at the Knights of Columbus, St. Clare Ave, St. John's. Call Maureen to reserve your tickets.

*Nobody grows old by merely living a number of years.*

*People grow old by deserting their ideals.*

*"Age may wrinkle the face, but lack of enthusiasm wrinkles the soul."*

*General Douglas MacArthur*

We invite you to become a member by completing and returning this application to : **NPSPA, 446 Newfoundland Drive, Suite 206, St. John's, NL A1A 4G7**

### NEWFOUNDLAND & LABRADOR PUBLIC SECTOR PENSIONERS' ASSOCIATION

#### Membership Application

Name: \_\_\_\_\_ Address: \_\_\_\_\_

City/Town: \_\_\_\_\_ Postal Code: \_\_\_\_\_ Telephone: \_\_\_\_\_

What government department /agency did you retire from: \_\_\_\_\_  
E.g. Dept. Of Finance, Workers' Comp, College of North Atlantic etc

I hereby authorize the Department of Finance to deduct (50c bi-monthly) from my pension and remit this amount to the Newfoundland Public Sector Pensioners' Assoc.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Name, Address & Phone # of person who gave you this application: \_\_\_\_\_

All seniors across Canada contribute to payment for their long term care. However, the determination of how much they pay is based on assessment of their income only, and not on their income AND liquid assets, as is the case in this province. Quebec is only other province that has assessment policies that vaguely resemble those of NL; however, their seniors entering Nursing Homes have choices, and should they choose a private room, the cost is approximately \$1300 a month, less than that for double, or multi-person rooms. In NL seniors with liquid assets pay \$2800 per month regardless of accommodation provided until these assets are reduced to \$5000, which they are permitted to retain for their burial expenses, (if not already pre-paid). Seniors in NL pay more than any others across Canada for long- term care.

As a rule when policies that affect persons are approved, those to whom they apply are informed. Seniors of this province were not informed when government on May 8, 2007, revised and approved policies that have a major affect on their lives. The government had, a year earlier, undertaken the Healthy Aging Policy Framework-- and knew the concerns of seniors across the province on matters that detrimentally affect them. Nevertheless government approved these policies that continued to inflict on seniors what many consider an injustice, or more.

June, seniors' month, has passed. While the province was still rejoicing because NL had finally become a "have" province, seniors who have worked all their lives for it to attain such status, felt left out. The media informed the public of elders, because of lack of pension increases for nearly two decades, while the cost of living increased, spent cold weather days in shopping malls to keep warm; others requiring assistance such oxygen therapy and home support to enable them to remain in their own homes couldn't afford these.

The NL members of the Federal Superannuates National Association (FSNA) have consulted with the Minister of Health and Community Services and informed the Premier of their concerns about how certain government policies and decisions are detrimentally affecting NL elders. They requested these policies be amended immediately to give NL seniors privileges similar to what those in other provinces enjoy. FSNA members conclude that is not too much to ask of MHA's they helped elect, in this now "have" province. Furthermore NL FSNA members are requesting that the Government publish in daily newspapers throughout the province the entire Document titled: *Government of Newfoundland and Labrador Department of Health and Community Services Financial Assessment Policy: Long Term Care: Personal Care/Community Care; and Medically Discharged*, May 8, 2007, so that seniors in this province are informed of policies that potentially impact their futures.

*Submitted by Violet Squires-Ruelokke, NL Provincial Advocacy Officer, FSNA, Federal Superannuates National Association. Mrs. Ruelokke, a Registered Nurse, is the author of "And this is called Love..." the story of being a care-giver of a loved one with dementia.. She retired in 1989.*

**Website: [www.npspa.ca](http://www.npspa.ca)**

### Chuckles

*Paddy was driving down the street in a sweat because he had an important meeting and couldn't find a parking place. Looking up to heaven he said, "Lord take pity on me. If you find me a parking place I will go to mass every Sunday for the rest of me life and give up me Irish whiskey. "Miraculously, a parking place appeared.*

*Paddy looked up again and said,*

*"Never mind, Lord, I found one."*

\*\*\*\*\*

*'A man was telling his neighbor, "I just bought a new hearing aid. It cost me four thousand dollars, but it's state of the art. It's perfect."*

*"Really," answered the neighbor. "What kind is it?" "Twelve thirty."*

## Opening Summer 2008

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## 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.

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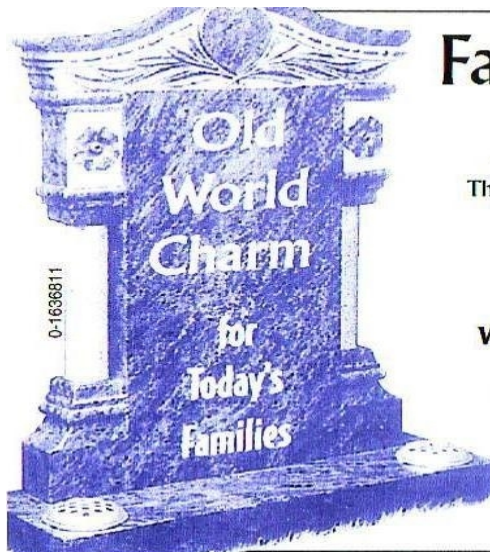
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## Chuckles

*"I can't find the cause of your illness," said the doctor, "But, I think it may be due to drinking,"*  
*"In that case, replied the woman, "I shall come back when you're sober."*

\*\*\*\*\*

*Reporter: "So you are 100 years old. How did you manage to live so long?" Old man: "Well, son, I got married when I was 21. The wife and I decided that if we had arguments, the loser would take a long walk to get over being mad. I suppose I have been benefitted most by 79 years of fresh air."*

## Forgotten Pensioner Budget 2008

by Malcolm Fudge

*Tom brought down the budget  
We're richer than ever before  
The Sun is finally shining  
"Have not" is now no more.*

*Now he must be busy  
Sharing up the wealth  
Money for roads and bridges  
For education and for health.*

*"Freeze" tuition for the students  
Cut Ferry rates on our bays  
Tax breaks for the business sector  
Give unionized workers a raise.*

*But there's nothing for us retirees  
We're the ones he didn't mention  
But Danny shouted for all to hear  
I will never up your pension.*

*So the Pensioners are left out  
Too old for sexual copulation  
Can't get the thousand dollar deal  
To help increase the population.*

*Don't know why we're treated this way  
We have to stop and think  
After years of Government Service  
We're treated worse than the caribou  
and mink.*

*Danny may help the folks up along  
And pay down our provincial debt  
He won't do a thing for pensioners  
We can all starve to death.*

**Ronald A. Cole**

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## in this Issue

Dreams to Reality.....	2
Public Sector Coalition.....	2
Message from President.....	3
Call for Nominations.....	3
Call for Resolutions.....	3
In Memoriam.....	3
Letters to the Editor.....	4
Constitutional Amendments.....	4
Discussions with government.....	5
Western Branch News.....	5
Convention Agenda.....	6-7
Benefits for Group Members.....	8
New Group Formed.....	8
We want your Input.....	8
Membership Drive Contest.....	9
2008 Barbecue .....	10
Long Term Care.....	11

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