PENSIONER

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

NEWSLETTER

February 2009 Winter Edition

Message from the President



As we welcome in a new year, I take this opportunity to wish all pensioners and their families the very best for 2009.

2009 will present new challenges for our Association, one of the biggest of these challenges being that of increasing our membership. The Strategic Plan approved last year places membership growth as one of the major goals for the Association Robert Langdon for the next three years. We are very optimistic that our newly

placed emphasis on membership growth will attract those government employees who have recently retired or are about to retire to become members of the Association.

How do we attract these potential new members? On the one side, your Board is working on several ideas through our new Provincial Membership Committee. However, we need your involvement as well. My challenge to you is that every member recruits at least one new member.

Most of us have family, friends and neighbors who are eligible to join the Association. Talk to them and encourage them to join. It's that easy and in so doing we could swell our membership overnight. I've seen it work in service clubs and I have been successful in recruiting several new members using this approach.

Another way to attract new members is to form a Branch or Chapter in your area. The numbers do not have to be large and the purpose could be as basic as social interaction. Please contact our office or any Board member if you see the potential in your area to form such an affiliated group. New guidelines respecting Branches and Chapters are near completion and should be released in the near future.

This Newsletter contains information on Board and Committee activities. Please take the time to read the articles and forward your suggestions to help us improve our organization. I am sure every one of our members wishes to see our Association grow, so let's start with each of us doing our part through personal invitation.

Board of Directors 2008 - 2009



Front L-R: Patricia Roberts. Anne Kieley-Ryan, Joanie Bruce, Dorothy Robbins, Sharron Callahan

Back L-R: Bernard Cook. Anthony Patey, Terry Stapleton, Robert Langdon (President), Terry Sullivan, Eric Salter, Ron Tizzard Missing from Photo: Wesley Roberts, Western Branch

MANDATE STATEMENT

The Newfoundland & Labrador Public Sector Pensioners' Association exists to ensure the pensioners have improved pensions and insured benefits that will contribute to a better quality of life.

EXECUTIVE

President-----Robert Langdon Vice President-----Sharron Callahan Treasurer-----Tony Patey Secretary-----Terry Stapleton

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Joanie Bruce
Bernard Cook
Anne Kieley-Ryan
Patricia Roberts
Dorothy Robbins
Eric Salter
Terry Sullivan
Ron Tizzard
Wesley Roberts - Western Branch

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ADVERTISING POLICY

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FOR MORE INFORMATION

Please contact Maureen at Tel: (709) 754-5730 Toll Free: 1 (800) 563-4188 or Email: pensioners@npspa.ca

'... That the tumult and the shouting will die'

By Ron Tizzard, Editor

There are times, when the only thing we can functionally do to retain any psychological balance is to permit ourselves to regress to the confused times of the medieval era, when reality flirted frequently with edges of insanity. One is driven to think that these recent days and weeks in our province would be one of these epic periods when we should pause, and attempt to come to terms with some sense of sensibility in our provincial political leaders' mindsets.

Our Provincial Government recently did a dance on the heads of its Federal counterparts for 'picking the coffers' of this province's entitlement to 1.5 billion dollars. How does this same Provincial government then permit itself to callously shrug off, without a seeming second thought, its own responsibility to address the urgent need to repay monies removed from the Public Service pension fund many years ago? How insane, indeed brazen, is that!

The largess of Kipling's dedicated, epic 'Recessional' verse, catches the solemn reverence due fallen war heroes, but by extension most certainly catches, as well, the woes generally of all peoples struggling to be recognized, heard and not-to-beforgotten.

Amongst them are our older public service brothers and sisters; retired peers with frozen pension incomes, with comparative purchase-values reminiscent of the dark days of the '30's.

While still very much alive, these pensioners remain on the cusp of being counted among the forgotten; forgotten because they would seem to have crossed beyond the unconscionable moral bar of our politicians' recall; depriving them of everincreasingly overdue earned respect as time moves on; perhaps their greatest fear realized, 'that the tumult and the shouting will die', as Kipling cautiously minded.

This Association is evolving into a positive political entity, evolving from the realization that our recent governments have demonstrated severe hearing loss when it comes to recognizing the voices of its retired charges. It is obvious that government has no will to engage in meaningful discussions regarding a debt owed to our retirees; unwilling to look pensioners in the eye, and listen; afraid to hear...entertaining instead, latent fantasies of dancing mindlessly through roses.

These elected members should hang their collective heads in shame at the way it treats its retired employees. These people served the province well at a time when tidal, wave-like contract bargaining was on the cusp of significant change. virtual months, for many, standards of living would plummet while others advanced, effectively establishing unwarranted variable tiers of financial security across the spectrum of now-retired provincial public employees. That inequity needs to be addressed. A beginning would be the thawing of their pension incomes, frozen in time.

It behooves 'the minders' of today's provincial government to return the entitled money picked from their pockets through time. Otherwise, only a certain provincial government audacity would permit any expectation that the Federal government should give Newfoundland and Labrador even the time of day.

The only disability in life is a bad attitude. ~Scott Hamilton~

Constitution Committee Update by Sharron Callahan

Since the Annual General Meeting in September 2008, the Constitution Committee has continued its work by completing the amendments as approved at the AGM and finalizing the Constitution for re-posting to the NLPSPA website, recirculation to the Board, and completing the file at the Office. These amendments included:

- Clarification and consolidation of the categories of membership;
- Clarification of the role of Chairperson for the AGM:
- Definition and extension of term of office for **Board Directors:**
- Clarification of Branches and addition of Chapters of Branches;
- Removal of repetitive of Articles; and
- Re-ordering of Articles for better consistency.

In addition, two Motions from the floor were approved: 1) to align the acronym of the Association to include reference to Labrador; acronym to be NLPSPA and actions to reflect this new acronym on stationary, office sign, publications, website, etc., will be actioned when new printing occurs/orders are placed; 2) that two meetings be held per year in the St. John's area to discuss topics of interest to pensioners; a Town Hall Meeting hosted by the Pensioners' Coalition is set for March 5, 2009.

While additional constitutional amendments are anticipated to address the matter of succession planning for the Officers of the Association, research in organizational models of like associations will be undertaken before drafting begins.

The Committee has also completed its review of the Travel Policy and a revised Policy has been approved by the Board (November 27, 2008). Rates of reimbursement for travel related expenses on behalf of the Board are now in line with the basic Government approved rates.

Work has begun on defining the relationship of Branches and Chapters of Branches to the Board of Directors and this should come before a Board meeting in the near future.

The members of the Constitution Committee are Terry Stapleton, Wes Roberts, Ann Bell, Bob Langdon, and Sharron Callahan (Chair).

Fun Fact

One of the most important parts of the body's defenses against disease and illness is its 'immune system'. Experiments suggest that people who laugh more, and are able to look on the funny side of life, have healthier immune systems than others.

Communications Committee Update by Patricia Roberts

The Communications Committee held its first meeting Our first meeting centered on developing Terms of December 4, 2008. As outlined in the Association's Strategic Plan, the Committee will work to improve all NLPSPA's communication activities by developing a communications strategy and annual communications plan, undertaking specific communication activities to advance the interests of its members and promoting NLPSPA as the leading pensioner's organization in the province. This direction is expected to generate greater public support for the objectives of the organization, provide encouragement for members to continue to support the organization and to attract new members. The Communications Committee will develop a three-year work plan to deliver on these action items.

The members of the Committee are Doreen Noseworthy, Bernadette Power, Dorothy Robbins, Ron Tizzard (Editor of Newsletter), Maureen Hogan (secretarial support) and Pat Roberts (Chair).

Reference for the Committee, which we expect to present for Board approval soon. A number of key objectives were discussed, including a strategy to improve communications with members, increase membership through various communication approaches, add to membership benefits, redesign of the website and building on NLPSPA's profile through key public media messages. These objectives will formulate the groundwork for the development of a Communications and Marketing Strategy. Because there are overlapping areas of responsibility with the Membership Committee, both Chairs will liaise on a regular basis.

We welcome your ideas and your support as we build NLPSPA's profile so that it becomes "recognized as the major pensioner organization in the province".

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Pensioners' Coalition Update by Sharron Callahan

The Pensioners' Coalition continues to work collectively and cooperatively on the premise there is strength in numbers. A document outlining pension and health benefit issues has been developed and since our AGM, the Coalition has been able to establish a formal means for discussion of these issues with Government officials. Two meetings have been held with Government, with the primary focus being to obtain costing information on the various issues identified. This information has been compiled and the Coalition is awaiting confirmation that the Minister of Finance is agreeable to the release of this information. The information is expected to be very useful in a joint pre-budget submission which is being prepared by the Coalition.

In order to meet the information needs of our collective memberships and to keep the issues of pensioners' in the pubic eye, a town hall meeting is being planned. The meeting is set for March 5, 2009, at 7:00 PM, at Elim Pentecostal Tabernacle, 565 Kenmount Road. The meeting will be a panel presentation on issues affecting all public sector pensioners, led by a high profile moderator, and followed by a question and answer period. Invitations will be extended to government officials and the media. In keeping with the resolution made and approved at our AGM "that two meetings be held in the St. John's area to discuss topics of interest to pensioners", NLPSPA members should mark their calendars accordingly and plan to attend this very important meeting.

PENSIONERS' COALITION

(NLPSPA, NAPE Retirees Local 7002, RTANL, MUNPA, SJFFRA, RNCVA, & Retired Correctional Officers)

WILL HOST A

TOWN HALL MEETING **THURSDAY, MARCH 5, 2009**

AT 7:00 PM

ELIM PENTECOSTAL TABERNACLE 565 KENMOUNT ROAD, ST. JOHN'S

Purpose: To provide a forum for information and discussion of issues regarding provincial pension benefits for all public sector pensioners.

Legal Advice for **Pensioners**

The Public Legal Information Association of Newfoundland and Labrador (PLIAN) offers services to the citizens of Newfoundland and Labrador that help them better understand their legal rights and where to get the help they may need.

The PLIAN website has information on such matters as: grandparents and grandchildren, custody and access; estate planning; wills; enduring power of attorney; advanced health care directives; and much more. If you would like to review what information PLIAN has available, you can visit their website at www.publiclegalinfo.com; email: info@publiclegalinfo.com; or call 1-888-660-7788.

NLPSPA President speaks to RTANL Convention



Robert Langdon, NLPSPA President, speaking to the RTANL Convention in Corner Brook

Last Fall our President, Robert Langdon, was invited to address the Biennial Convention of the Retired Teachers' Association of Newfoundland and Labrador held in Corner Brook on October 2, 2008. Langdon spoke on the history of the Pooled Pension Fund and presented arguments why we believe the fight to improve our pension benefits are justified.

Mr. Langdon's speech was enthusiastically received and the audience showed strong support for the Association's work regarding pensions. He noted that the RTANL is also a strong partner in the Pensioners' Coalition, established by our Association last year.

Employment Opportunity

Executive Director

NLPSPA

The Newfoundland and Labrador Public Sector Pensioners' Association (NLPSPA) is embarking on a new governance and management structure to oversee its operations and is seeking to hire an Executive Director.

With a strategic plan in place, a growing membership base and a desire to improve the overall well-being of its members, The Executive Director will support the work of the Board of Directors and implement the Association's operational objectives in a timely and efficient manner. This will be accomplished by managing the operations of the Association, engaging with potential partners and sponsors, developing policy, managing the financial affairs of NLPSPA, and engaging in strategies that improve communications, develop membership, and address the issues of public sector pensioners in Newfoundland and Labrador.

This position will be of interest to those with a background in policy development and advocacy, membership development and organizational management. It is offered on a half-time basis for a term of one year beginning at the commencement of employment and subject to renewal based on performance evaluation. Salary range: \$32,500 to \$37,500.

Applications will be accepted until the close of business on February 18, 2009. Please forward your resume along with a letter of application indicating your interest in the position to: Mr. Robert Langdon, President, NLPSPA, Suite 206, 446 Newfoundland Drive, St. John's, NL, A1A 4G7; or e-mail: pensioners@npspa.ca. All applications will be acknowledged. A detailed position description is available by calling NLPSPA at 709-754-5730. Toll Free: 1(800)564-4188, Website: www.npspa.ca

Western Branch News by Wesley Roberts

The Western Branch meets monthly to discuss matters of concern to members on the west coast. The President, Wes Roberts, brings these concerns to the Provincial Board at the Association's monthly Board Meetings. Terms of Reference for the Role of Branches are currently being reviewed by the Provincial Board.

The Western Branch held its annual Christmas dinner and dance on December 11, 2008 at the Westmount Club. The event was attended by approximately eighty members and guests. Music for dancing was supplied by a six piece orchestra. Everyone had a great time

We would like to thank the members of the social committee. Seamus Gibbons and John White, for the work they did in making this such a great event. A big thank you is also extended to Peter Buckingham of Anthony Insurance for donating the door prize.

The Western Branch would like to take this opportunity to wish all Public Sector Pensioners a Happy New Year.



YOUR OPINION

This Newsletter belongs to you and we would like to hear from you. Please take advantage of this opportunity to say what you think on any issue or any aspect of your life as a pensioner.

We invite members, and others, to share their opinions 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, A1A 4G7 or E-mail: mhogan@npspa.ca

2008 Convention Highlights By Ann Bell

Convention 2008 was a tremendous success. Participants filled out evaluations that were encouraging and very supportive. The banquet and entertainment by the Spirit of Newfoundland was the proverbial icing on the cake. Like all conventions we had time constraints, and a few gliches.

For example, our panel on Pensions "add your voice" did not have enough time. From that session alone, we have learned that we need to build in enough time for you to ask more questions and to help draft a strategy so that we can work together to influence government's policy on Pensions.

Our trade show was very professional and many of the exhibitors are ready to come back for 2009. But our convention wasn't all work. The workshop "healthy cooking for one or two" was a fun session and the recipes and food samples were equally devoured.

The lunch with Minister Marshall and his subsequent presentation was a political Brahui. The Minister came to tell us that he had nothing new to give to public sector pensioners, that we were the same as all seniors, that it did not matter that we were governments former employees, that in governments's eyes, we are the same

as all seniors in the province. These were not his exact words, but they were words to that effect.

He was confronted by some upset members as he was leaving the conference, and you may have seen short coverage of it on the media. If we were ever in any doubt that we were going to make inroads with this government in times of plenty with a surplus budget of over 1 billion dollars, then we got a rude awakening.

Public Sector Pensioners have a lot of work ahead to move our agenda to the top of governments agenda. We have to turn up the heat and keep it up.

We have already started working on Convention 2009, and our main focus will be ACTION.

Be a part of it!













2008 Christmas Dinner and Dance Highlights

The annual Christmas dinner and dance was held at the Knights of Columbus on Friday, December 5, 2008. The event was well organized with beautiful decorations for the hall and the tables, individual place cards and planned seating and everyone had a fabulous time. We were delighted with the turnout. One hundred and eighty seven members and guests were in attendance. Our Master of Ceremonies was Ron Tizzard who called upon the Reverend Canon Rueban Hatcher to say grace. We all enjoyed a delicious dinner of stuffed chicken breast and all the trimmings. Following the meal, our President, Robert Langdon, brought greetings on behalf of the Board of Directors.

Gary Lawrence supplied the music for the dancing and drew for the many prizes won throughout the evening. Everyone agreed that it was a great time and a grand kickoff for the holiday season. If you have any ideas for a social event, please call Maureen at (709)753-5730 or 1(800)563-4188 or e-mail at pensioners@npspa.ca.

2009 Convention

Plans are underway for the 2009 Convention to be held on September 21 & 22, at Holiday Inn, St. John's.

The Theme for this year's Convention is *Turning Power into Action:* A conference about Pension Action.

Details will be outlined in the Spring & Fall Editions of our Newsletter and also on our Website: www.npspa.ca

Mark your calendars!







If you break your neck, if you have nothing to eat, if your house is on fire, then you got a problem. Everything else is inconvenience.

Provincial Membership Committee by Terry Stapleton

During 2008, the NLPSPA Board of Directors developed a three year Strategic Plan to give direction to the future development of the Association. The Strategic Plan has four major objectives:

Achieve improvements in pensions, insured benefits and overall quality of life for NLPSPA members and other pensioners in the province;

Increase NLPSPA membership;

Improve NLPSPA communication activities;

Have NLPSPA recognized as the major pensioner organization in the province.

Board Working Committees were redesigned and/or new Committees created to take leadership in implementing the new Strategic Plan. One of the new Committees formed was the Provincial Membership Committee to be chaired by Terry Stapleton.

The mandate of the Provincial Membership Committee is to increase membership in the NLPSPA and to work with interested members throughout the province to develop Branches and Chapters of Branches to bring members together to further the objectives of the Association, to socialize, and to show support for their Association. While there are approximately 6000 NLPSPA members, there are approximately 23,000 retirees eligible for membership. If NLPSPA is going to see Government respond to membership needs, NLPSPA will require a majority of eligible retirees as members. Government respects the "power of numbers" and every new member adds strength to the collective voice of the membership.

Why are so many retirees not taking the opportunity to join the NLPSPA? Is it that they are not aware of the NLPSPA and efforts to improve pensions, insured benefits and the overall quality of life for members? Is it that they cannot afford the membership fee of .50 cents per pay period? Is it that they just haven't gotten around to joining? As a NLPSPA member, have you encouraged your family members and friends who are eligible for membership to join? Just imagine, if the 6000 current members each got one person to join NLPSPA, the membership would double.

As Chairperson for the Provincial Membership Committee, I need your help. The NLPSPA annual membership drive is scheduled for April. An application form and information on joining NLPSPA will be included in all Public Sector Retirees March-end pension cheque. During the first week of April, talk to the eligible members you may know and encourage them to join by completing the mailed out application. If you are interested in starting a Branch or Chapter in your area, call 1(800)563-4188 or (709)754-5730 or e-mail: pensioners@npspa.ca and I will be only too glad to provide you with information and assistance in getting started.

The NLPSPA is your Association and you need to take an active role in growing the membership and in establishing active groups throughout the province. Contact me now so we can get the Association growing and make a difference in the lives of our members.

Chuckle



After the Baptism of his baby brother in church, little Denis sobbed all the way home in the back seat of the car.

His father asked him three times what was wrong.

Finally, Denis replied, 'That priest said he wanted us brought up in a Christian home, but I want to stay with you guys.'



Seniors and Aging - Preventing Falls in and around Your Home

The Issue

Anyone can fall, but the risk of falling becomes greater with age. There are a number of simple steps you can take in and around your home to help prevent falls and the injuries caused by falling.

Background

Every year, one in three Canadian seniors will fall at least once. Hip fractures are the most common type of fall injury among seniors, and about 20 percent of injury-related deaths among seniors can be traced back to a fall.

Factors that can increase your risk of falling include the following:

poor balance, decreased muscle and bone strength, reduced vision or hearing, unsafe conditions in and around your home,

Nearly half of all injuries among seniors happen at home. The bathroom and stairs are particularly dangerous areas. However, you can prevent falls by making adjustments to your home and lifestyle, and by making sure you eat well, stay fit, and use whatever devices you may need to help keep you safe.

Minimizing Your Risk

Protect Yourself

In the bathroom:

Use a rubber bath mat for the tub and shower. Install the mat when the tub is dry.

Install grab bars by the toilet and bath to help you sit and stand.

Use a bath seat in the shower and a raised toilet seat, if you need them.
Wipe up any moisture or spills right

In the living room and bedroom:

Reduce clutter. Get rid of loose wires, cords and other obstacles.

Consider using a cordless phone so you will not have to rush to answer it.

Have good lighting throughout the house and install night-lights.

Make sure the path is clear between the bedroom and bathroom.

Scatter mats are tripping hazards. Get rid of them or make sure they are non-slip.

Move slowly out of your bed or chair. Getting up suddenly can make you dizzy.

In the kitchen:

Store kitchen supplies and pots and pans in easy-to-reach locations.

Store heavy items in lower cupboards.

Use a stable step stool with a safety rail for reaching high places.

Always wipe up spills immediately to prevent slipping.

If you use floor wax, use the non-skid kind.

Ask for help with tasks that you feel you cannot do safely on your own.

Around stairways:

Make sure your stairs are well lit.

Have solid handrails on both sides of the stairway.

Remove your reading glasses when you go up or down stairs.

Never rush up or down your stairs. Rushing is a major cause of falls.

Around the exterior of your home:

Keep front steps and walkways in good repair and free of snow, ice and leaves

Keep the front entrance well-lit.

Put gardening implements and other tools away when you are not using them.

Keep Fit

Stay active. Do what you can to maintain your flexibility, balance and strength. Start slowly and build up until you accumulate a total of 30-60 minutes of moderate physical activities on most days. A few short exercise sessions during the day are as valuable as one longer session. For advice on getting started, consult Canada's Physical Activity Guide to Healthy Active Living for Older Adults.

Use Safety Aids

Use devices that can help keep you safe and active. Wear your glasses and hearing aid. Consider using a walker or cane. If using a cane, make sure it is the correct height and has a rubber tip for safety. If you will be walking on icy roads or paths, consider using grippers on your boots and a special ice-cap for your cane with cleats to prevent it from sliding. Ask your health care provider about other devices that can make your life safer and easier.

If You Fall

Try to land on your buttocks to prevent more serious injuries. Make sure you are not injured before you try to get up or let others help you. Also, do not let the fear of falling again prevent you from being active. Inactivity creates an even greater risk of falling.

Provided by: Division of Aging and Seniors Public Health Agency of Canada, Ottawa, ON K1A 1B4

2008 - 2009 Home Heating Rebate

The Home Heating Rebate is available to residents of the province whose family net income in 2007 is \$40,000 or less and incur costs to heat their home, regardless of the primary source of heat.

Households with income up to \$35,000 will be eligible to receive a maximum rebate amount of \$300 if the primary source of heat is heating oil, stove oil or propane, \$200 for other sources such as electricity, wood or wood products, and \$500 for Coastal Labrador communities regardless of the source of heat. Individuals and families with income between \$35,000 and \$40,000 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 either an electricity or heating oil invoice (depending on the source of heat) from September 2008 to April 30, 2009 in the name of the applicant or the applicant's spouse. Family net income is the net income of the applicant, and where applicable, the net income of that person's spouse or partner. It is the net income from line 236 of the 2007 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

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

an individual's income will be used to determine eligibility if they become divorced or legally separated.

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 September 30, 2009. Due to the high volume of applications expected, please allow up to 10 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 729-3192 or toll-free at 1-866-990-3444 or by e-mail at homeheatprogram@gov.nl.ca.



This promotion applies to new members at our St. John's Location only and expires on March 31st, 2009. For more information drop by our warehouse at 28 Stavanger Dr., Or call 738-7632

Did You Know?

It is Easter that fixes the date of Shrove Tuesday. Leading up to Easter is Lent with its 40 days of fasting. Just before Lent starts on Ash Wednesday, comes a day of eating up all the naughty foods. In the olden days 'naughty foods', not allowed in Lent, would be butter and eggs - ideal for making pancakes.

Curiously, when calculating Lent, Sunday's don't count, hence Shrove Tuesday is actually 47 days before Easter Sunday.



A father was reading Bible stories to his young son. He read, 'The man named Lot was warned to take his wife and flee out of the city, but his wife looked back and was turned to salt.'

His son asked, 'What happened to the flea?'

I met a man the other day named Flanagan and I said, 'You're a happy man.'

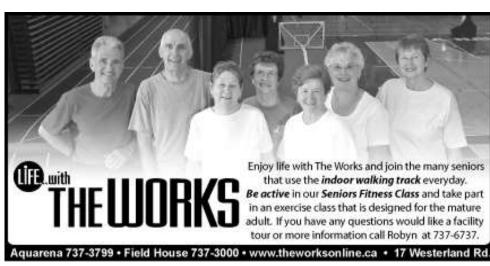
He said. 'I am.'

I said, 'Why?'

'Well,' he said, 'the Income Tax people have been after me for 20 years, driving me mad, to get money out of me, driving me crazy with worry. But, this morning I got a letter from them and it said: FINAL NOTICE.'

'Thank God,' he said, 'I won't be hearing from them again.'







Save \$1000's in your retirement with great 50+ rates and exclusive membership PERKS.

As a member of NLPSPA, you are now entitled to receive exclusive PERKS from Anthony Insurance.

PERKS is an exceptional program of NO-CHARGE, extra value developed by Anthony Insurance for NLPSPA members.

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And as the only home and auto insurance provider endorsed by Newfoundland and Labrador Public Sector Pensioners Association, you can be sure you are getting the best protection and value from Anthony.

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50+ Home Discount Mortgage-free Discount **Higher Deductible Savings** Experienced Driver Discount Combined Policy Discounts

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