

PENSIONER

NEWSLETTER

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Public Sector Pensioners' Association*

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MESSAGE FROM THE PRESIDENT



Sharron Callahan

By the time you read this message, I will have completed or be very close to completion of a cross Province series of membership meetings to raise the awareness of all public sector pensioners on the issues with our pension plan. I was accompanied on this journey by Ralph Morris, a member of the NLPSPA Board of Directors and President of NAPE Retirees Local 7002. This undertaking was sponsored by the Public Sector Pensioners' Coalition and was met with enthusiastic response in all the communities where meetings were held.

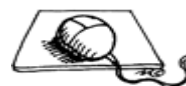
On all fronts, we continue to press our cause for remediation of our issues. It is a difficult struggle as the Government continues with its public messaging that public sector pensioners are looking for special treatment at the expense of the taxpayers of the Province and that we should be grateful that our political leaders have programs in place to assist all seniors. At every opportunity, we impress upon Government that our issues are not seniors' issues but those of an employment contractual nature that have been breached by the employer we trusted. Our issue is a simple one: we expect to be treated justly and fairly and to have correction of the past wrongs that were unilaterally inflicted.

The old saying that "there is strength in numbers" is truer today than ever. You have the power of the ballot. While I would never presume to tell you how to vote on election day, consider whether your intended candidate is supportive of your cause and then make the choice that best suits you and your family. It is time to unite. If all pensioners become personally engaged to send a message to all candidates, then our issues can have a powerful impact at election time.

In this newsletter, you will see information about the Association's Annual General Meeting and Convention to be held in St. John's from September 18-20, 2011. With one month remaining before the 2011 Provincial Election, this Convention will be the place for all pensioners who are able to attend to send a loud message to Government that we intend to be heard.

Enjoy your summer, spend time relaxing with family and friends, and commit to join us for the Convention in September. You will not be disappointed.

Sharron Callahan, President



**VISIT OUR
WEBSITE**

For more detailed information on the
Association's activities,
visit our website at www.nlpspa.ca

Mandate Statement:

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

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Wesley Roberts

Staff:

Jerry Vink – Executive Director (Editor)
MaryAnn Chafe – Office Clerk (Layout and Design)

Contact Us:

446 Newfoundland Drive, Suite 206
St. John's, NL, A1A 4G7
Telephone: 754 – 5730
Toll Free: 800 -563 – 4188
E-mail: pensioners@npspa.ca
Website: www.nlpspa.ca

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THE EVER-CHANGING WORLD

By Jerry Vink, Executive Director

The Times They Are A-changin' was the title of Bob Dylan's third album released in 1964. And it still holds true today.

As pensioners we must accept that the world is in flux, but we must also ensure that as informed persons, we are able to make sense of change and to deal with its implications.

In the Fall of this year, we will be facing possible changes in the political landscape; there are calls for changes to the federal pension plan structures; our financial savings and investments are under constant threat from many quarters; should we be unfortunate to get ill, we have to face a labyrinth of health care challenges; and, voices from the most unexpected corners call into question retirees' right to fairness in the provision of public sector pensions.

There are many additional challenges and changes which space do not allow us to identify.

However, your Association is aware of these trends and much of our focus is directed to help you be more informed and thus retain your footing in the face of these winds of change.

On September 19 and 20, with the theme *Well-being for Tomorrow, Defining our Challenges: Knowledge, Understanding and Action*, our annual convention will tackle many of the aspects of this ever-changing world.

This newsletter also focuses on different challenges. Some of the articles might not reflect your personal opinion, but they are meant to help you think more deeply about the issues and thus bring about better understanding.

Equally, the publicity and public education campaign of last Fall and the series of local meetings presently being conducted and mentioned elsewhere in this newsletter have the same goal – increase understanding and take action.

All these activities by your Association are meant to provide you with information and understanding to become active in influencing your environment.

The world might change, but you, as informed pensioners, will be better prepared to cope with its challenges.

HEALTH SYSTEM 'MAKES A MOCKERY' OF MEDICARE VALUES

The following are extracts from an article by Andre Picard, Globe and Mail, Wednesday, Mar. 09, 2011. To read the full article, please go to the Issues section of our website www.nlpspa.ca

"Treating patients callously is neither good social policy nor good economic policy," Jeffrey Turnbull says.

Yet, callousness is increasingly becoming a hallmark of treatment in our overburdened health care system.

Dr. Turnbull, chief of staff at the Ottawa Hospital, gives this example: An 80-year-old woman requires major surgery for an aneurysm (life-threatening swelling of a blood vessel); her two daughters fly in from Vancouver to be with her; the patient undergoes taxing preparation and is medicated for surgery; the surgical team is ready; but, at the last moment, the procedure is cancelled because there is no bed available after the surgery.

The surgery-cancelled-at-the-last-minute scenario is repeated, with slight variations, about 450 times a year at the Ottawa Hospital. Consider that there are 900 hospitals nationwide – most of which rarely have an occupancy rate of less than 100 per cent – and you soon realize that tens of thousands of Canadians suffer this sort of humiliation, and the delays cost hospitals untold millions.

Apart from cancelled surgery, a ripple effect of hospitals that are full – or, more precisely, overfull – is overcrowded emergency rooms, where patients languish on gurneys in hallways for days.

We aren't necessarily short of hospital beds. Rather, these backlogs occur because so many patients with chronic illnesses are in hospitals awaiting placement in a long-term care facility or because they have inadequate homecare.

Why do we tolerate such systemic inefficiency? Why do we tolerate such casual callousness?

"It not only costs us all in dollars and cents, it runs counter to our values as Canadians," says Dr. Turnbull, who is also president of the Canadian Medical Association.

Medicare has a foundation of sound principles: Universality, accessibility, comprehensiveness, portability and public administration.

"Our health care system today makes a mockery of those principles, both in letter and in spirit," Dr. Turnbull says. "We're living under the delusion of what Medicare ought to be rather than seeing it for what it really is."

How universal is Medicare if five million Canadians do not have ready access to a primary-care practitioner? How accessible is Medicare if a scheduled surgery can be cancelled at a moment's notice? How comprehensive is Medicare if you have to pay out-of-pocket for life-sustaining medication once you are discharged from hospital? How can portability be said to exist when Ontario hospitals systematically refuse to treat Quebec patients without upfront cash payments? How can the Medicare system be said to be public-administered when it utterly lacks concerted, co-ordinated leadership?

Medicare, a public-funded insurance program, allows us to pool risk and make health care affordable to all, individually and collectively. But beyond that base economic function, Canadians have come to see Medicare as a reflection of their core belief system: Notably, that a good health care system can help us live longer, more productive lives, and that quality care should be available to all, whether they are rich or poor, or whether they live in Whitehorse or Willowdale.

We talk a good game but those principles are no longer routinely reflected in the delivery of health care services. Care should be accessible, affordable, compassionate and patient-centred, not inaccessible, inefficient, callous and politically driven.

To say the system is unsustainable is a cop-out. It is as sustainable as we will it to be. But to make it so, Canadians need to take back ownership of Medicare, to demand a transformation that reflects their needs and their values.

INVESTOR BILL OF RIGHTS

This article is a reprint from a website published by the North American Securities Administrators Association

When You Invest, You Have the Right to:

Ask for and receive information from a firm about the work history and background of the person handling your account, as well as information about the firm itself.

Receive complete information about the risks, obligations, and costs of any investment before investing.

Receive recommendations consistent with your financial needs and investment objectives.

Receive a copy of all completed account forms and agreements.

Receive account statements that are accurate and understandable.

Understand the terms and conditions of transactions you undertake.

Access your funds in a timely manner and receive information about any restrictions or limitations on access.

Discuss account problems with the branch manager or compliance department of the firm and receive prompt attention to and fair consideration of your concerns.

Receive complete information about commissions, sales charges, maintenance or service charges, transaction or redemption fees, and penalties.

Contact your provincial securities agency in order to verify the employment and disciplinary history of a securities salesperson and the salesperson's firm; find out if the investment is permitted to be sold; or file a complaint. You can find further information at www.gs.gov.nl.ca/insurance/securities.

Volunteers in Action



As part of our public education campaign the Association and our partners submitted more than 9233 names on the petition presented to the House of Assembly on April 14th, 2011. The tremendous task of collecting signatures was only possible through the work of volunteers.

Most outstanding are the following individuals who each submitted more than 100 signatures.

Bob Corbett,
Gloria Kennedy,
Reg Gabriel,

Brian Trainor,
Leonard Bursey,
Rick Bouzan.

Freeman Pope,
Marina Dicks,

SHOULD WE RAISE THE RETIREMENT AGE FOR PUBLIC AND PRIVATE PENSIONS?

By CLC President Ken Georgetti, January-February 2011 issue of The Costco Connection.

Many economists dismally interpret rising life expectancy as bad news. The doom and gloom set see nothing but exploding pension costs and they call for an increase in the retirement age.

The reality is that our economy has become much richer and more productive as life spans have grown longer and healthier. It is entirely reasonable for individuals and societies to take the fruits of economic growth and progress in the form of more time spent outside the paid work force. A decent and secure retirement after a life of paid work remains highly valued by the great majority of working people, and, they are prepared to contribute to pension plans to make that goal possible.

The labour movement championed a set age for retirement with decent pensions for good reason. Many people had physically very difficult jobs and were worn out by age 65 or even earlier. While this is less true to some degree, the stress and pace of work are increasing, not just in mines and factories, but also in schools, hospitals, nursing homes, and offices. Most people, after 40 or more years of work, really do want a change.

People with the means generally choose to retire before the age of 65, when they become eligible for Old Age Security and an unreduced Canada Pension Plan benefit. Studies show that workers with good workplace pensions generally retire close to the time at which they become eligible for those pensions.

Retirement is not some kind of free ride. Benefits from workplace pension plans and the CPP are paid for by wages that workers have deferred and which have accumulated over many years. Retirees also pay taxes on their pension income. Workers are generally prepared to pay higher pension contributions, as needed, to keep pension plans viable.

Retirement does not mean that people shift from paid work to inactivity.

Many retirees follow their own interests and contribute to their communities as volunteers. Many seniors who have retired from a job with a pension choose to work in a different job, often on a part-time or self-employed basis. Decent pensions give working people the luxury to make choices as they embark on a new phase of life. Unions support programs, such as phased-in retirement, which allows workers to gradually transition, by working fewer hours before they leave the work force.

Finally, a predictable age of retirement is important in opening up opportunities for younger workers, especially with unemployment likely to remain at high levels for the next several years.

CALL FOR NOMINATIONS

The Nominations Committee is currently accepting nominations for election to the Association's Board of Directors. Elections will be held during the Annual General Meeting scheduled for September 18, 2011 in St. John's.

The Association needs committed Board Members with effective communication and interpersonal skills as well as leadership skills. If you are interested in being nominated for elections to the Board or if you would like to nominate another member, please contact the NLPSPA Office at (709) 754 5730, 1-800 563-4188, fax (709) 754-5790, or e-mail: pensioners@npspa.ca. Up to date information on the work of NLPSPA is available at our website, www.nlpspa.ca.

Nominations Committee Chair, Tom Cooper



RECREATIONAL VEHICLES

By Peter Buckingham, Anthony Insurance

Trailers and recreational vehicles are meant to bring relaxation and pleasure, but if not properly taken care of, these places of leisure can end up causing more unease than repose.

Without maintenance most RVs will eventually leak due to their manner of construction, highway wear-and-tear and our harsh weather conditions. It is important for owners to conduct regular checks in order to avoid the type of maintenance-related deterioration that commonly occurs but is not protected by insurance. The damage, and the losses, can be significant.

Insurance for your RV, like most other insurance, is designed to cover sudden and accidental water damage such as leaks from an open window or vent but not slow leaks that go undiscovered over time.

There are a number of straight-forward measures you can take to protect your investment - and your R&R.

Direct sunlight and heat deteriorates the chemical compounds of many sealants over time, allowing moisture to eventually find the cracks in the material. Parking indoors or under a structure helps, but never use a tarp as it causes other issues pertaining to poor air circulation. A specially designed cover may be more appropriate but the condition still needs to be checked on a regular basis before and after usage as well as during the storage period.

Maintaining your RV roof is a straightforward process but you'll do have to a little homework. A reputable RV retailer can advise you on the right repair kits, cleaning products, coatings and sealants

for your type of RV. Their advice is generally accurate and free - something you may not get at a big box store.

Owners should check seals and caulking every year as well as look for signs of interior water damage. Make a thorough inspection of your RV at the beginning of each season and include places such as floor and ceiling edges, window and vent seams, panel joins and behind cubbyholes and cabinets. Treat all stains seriously as they may be the only visible sign of a larger or on-going problem. Rot and mould are signs of slow damage and usually indicate that a maintenance issue has been missed and therefore not covered by an insurance policy.

When moving your trailer, conduct checks on both the vehicle and the trailer and have them properly inspected before hitting the road. Wheels, tires and suspension are critical to the safety of your RV and your family. When you're on the highway, drive cautiously, ensuring there is extra distance between you and vehicles ahead of you - because of the weight you are carrying, it will take longer to come to a full stop.

When you have peace of mind that you have done all you can to ensure the quality of your RV, to protect yourself financially and to look after your family's safety, you will be able to enjoy your leisure time all the more.

Peter Buckingham is the Marketing Manager with Anthony Insurance. He is a recent convert to the world of travel trailers and consulted some of his colleagues for advice when putting this article together.



WE NEED YOUR E-MAIL ADDRESSES

To send you information as quickly as possible when events demand speedy action and to keep you up to date on developing issues and activities, send us a simple email to pensioners@npspa.ca asking to be placed on the contact list.

TEACHERS LOOK TO ADDRESSING SHORTFALL AHEAD OF SCHEDULE

By Tara Perkins, *Globe and Mail*, Wednesday, April 6, 2011

The sponsors of the *Ontario Teachers' Pension Plan* are considering taking early action, such as boosting contributions or cutting benefits, to tackle a growing shortfall in funding.

The gap between the pension fund's assets and the amount of benefits it has promised to pay in coming decades will be almost impossible to eliminate through investment returns alone, a fact made clear Tuesday when the Plan reported its 2010 results.

Although Teachers' investment portfolio posted record income above its target benchmarks during the year, that wasn't enough to stop its funding deficit from growing to \$17.2-billion from \$17.1-billion, as liabilities outpaced assets.

Now the fund's investment professionals are in a bind. "Just at a time when we need greater returns, we can't take the risk to do it," said Teachers' chief executive officer Jim Leech.

While unsettled financial markets are compounding the fund's headaches, its biggest problem is demographics. And the issues it is grappling with are ones that many other pension funds around the world will soon find themselves facing as well, Mr. Leech said.

"This is a plan that is maturing. We've been saying that for a decade, and now we're seeing it in front of our eyes," he said at a press conference in Toronto.

As a group, teachers have been at the forefront of a number of major demographic and lifestyle shifts; a slew of them were hired to educate the baby boomers, meaning that the profession over all skews older than most. In addition, teachers in general tended to quit smoking and adopt better eating and exercise habits earlier than others, Mr. Leech said.

As a result they are living longer, even while retiring earlier. And the profession has more women than most, adding to the longer lifespan.

On average, Teachers' members now draw a pension for 30 years, after working 26 years. In 1990, on average, they received benefits for 25 years after working 29 years. About 45,000 members of the plan are expected to retire over the next decade.

Those trends, coupled with losses stemming from the financial crisis, have created a problem that needs to be addressed quickly. While the pension plan is solid and could pay benefits for years to come even with no changes, its sponsors must come up with a plan to ensure there will be money to pay pensions to the province's young teachers decades from now.



Summer Barbecue

The summer barbecue is going to be held on Friday, June 24th, 2011 at 7:00PM at the Knights of Columbus, St. Clare Ave.

The cost will be \$25 each. There will be a choice of steak or chicken with all the trimmings (*when booking your reservation, indicate your preference.*)

Entertainment to be provided by Gary Lawrence.

FAIRNESS AND PUBLIC SECTOR PENSIONS

By Sharron Callahan, as printed in the Telegram

The Coalition of Public Sector Pension Organizations in Newfoundland and Labrador takes strong exception to the inaccurate and misleading comments by Richard Alexander of the Newfoundland and Labrador Employers' Council in his recent media blitz to denigrate the issues between our membership and the Government.

It is interesting that Mr. Alexander has an expectation that government will cut the payroll tax to reduce costs and improve the benefits to businesses, while telling public sector pensioners they have no right to expect the quality of life they were promised at the time of their hiring, due to the past and present actions of government.

At no time have public sector pensioners ever asked for anything more than what they were promised.

Simply put, our employment arrangement with government provided, and continues to provide for current employees, a pension plan that requires the partners to contribute equally.

While former and current employees have continued to uphold their side of this arrangement, government has broken faith over the years by using our pension contributions to build provincial infrastructure, by not matching workers' contributions for the period 1968-1981, by taking a three year holiday between 1991 to 1994 from their responsibilities, and by rolling back and freezing wages thus negatively impacting the expected pension benefits of those who would have used those years for purposes of pension calculation.

The cause of public sector pensioners is no different than someone finding their personal bank account short by a certain sum of money.

No one person would accept that and would take immediate action to have the banking agency remedy the situation. That is what we are doing, simply seeking remediation for the actions of the past.

The coalition is not calling for any special treatment, we are simply asking to be treated fairly and with

justice for the past wrongs that have been unilaterally inflicted.

The former premier made the statement in the most recent round of public sector bargaining that it was time "to reward those employees who worked for the public sector with a substantial increase because of the years they had taken very low increases, in some cases a zero per cent increase."

He must have forgotten that many of those who paid that price had gone on to retirement, thus rewarding many who did not have the experience of wage roll-backs or freezes.

We caution current workers to consider the implied comments of Mr. Alexander. Once business, banking, investment agencies, and corporations start influencing the type of benefit plan you have, the greater the risk of erosion of that plan or conversion of the plan to a defined contribution plan, the ramifications of which could be monumental.

Mr. Alexander would have the general public believe that public sector pensioners should be grateful for what they have, should not speak out against unfair treatment, and should applaud the government for its unilateral decisions to negatively impact our employment agreement. During our working years we paid for this pension; we are not looking for any handout, only what is rightfully ours by agreement.

I can assure Mr. Alexander and the government of Newfoundland and Labrador that we will not go quietly into the night, we will continue to speak out against this unfair treatment and we will continue to press for justice, fairness, and equality.

Public sector pensioners fully support the government in its actions, programs, and initiatives to better the life circumstances of seniors. Government should do no less for seniors than they would for children, youth, or persons in need.

Our issues are not seniors' issues but those of an employment contract nature and require redress in their own right.

ON THE ROAD FOR PENSIONS.....

by Sharron Callahan, President

At the Annual Convention last year, the membership gave full support to a more directed communications approach aimed at getting the attention of the Premier to redress the injustices of the past by impacting the general public to bring pressure on top decision makers. This took the form of a series of public communications, such as letters to newspapers, featured articles, radio spots hosted by pensioners, and TV interviews.

In addition, the membership gave further support to a series of province wide meetings, which began on March 23, 2011, in Marystown and has continued in different locations every since. The response from pensioners, their families, and the general public has been astounding as Ralph Morris, a NLPSPA Board Member and President of the NAPE Retirees Local 7002 and I travel the province speaking out and engaging members on the issues we have faced for 22 years; what has been done to get Government to act; why Government has not responded; why does the same rhetoric of confusing our issues with Government's Seniors' Strategy continue; and what each pensioner should consider when casting his/her ballot on Election Day 2011.

Pensioners, in large numbers, have attended meetings in Marystown, Badger's Quay, Twillingate,

Lewisporte, Springdale, Carbonear, and Bonavista. By the time you read this newsletter, we will also have been to Corner Brook, Port Saunders, Grand Falls/Windsor, Gander, Clarendville, and St. John's. We will also be travelling to Labrador and repeat meetings are being considered for Corner Brook, Grand Falls, and St. John's as we get closer to the date of the Provincial Election. At this time, I offer a sincere thank you to all the local organizing committee members who are making these meetings possible and to the Provincial Operations Committee for their perseverance and attention to planning and coordinating our approach.

The meeting schedule has been rewarding and the groundswell of discontent is growing. Everywhere we go, pensioners have questions, are astounded when they hear the truths about our pension plan and the injustices of the past, and are appalled that Government still refuses to remediate our issues. Our message has been simple and has been enthusiastically embraced in all communities: ***Pensioners have power and on Election Day in October, cast your ballot by making the choice that is best for you and your family. Public Sector Pensioners WILL be a force to reckon with in the 2011 election.***



Photo by T. Kendell

Some of the 140 pensioners attending the Grand Falls Windsor meeting about pensions and government's lack of action on this matter

Well Being For Tomorrow

2011 Convention

The 2011 Convention will be held on September 19th and 20th, 2011 at the Holiday Inn.

Tickets are \$50 for members and \$75 for non members and include lunches, nutrition breaks and banquet.



THE RIGHT TO PRIVACY

By: Robynn Arnold, as published in the April 13th, 2011 edition of the Telegram

Increasingly, governments and other public as well as private organizations collect vast amounts of personal information about individuals for a variety of purposes. Privacy law is an area of law concerned with the protection and preservation of the privacy rights of individuals. It regulates the type of information which may be collected and how this information may be used, disclosed and stored.

Privacy has long been considered a fundamental right in Canada. The *Canadian Charter of Rights and Freedoms* (*Charter*), the *Federal Privacy Act* and *Personal Information Protection and Electronic Documents Act* (*PIPEDA*), along with territorial and provincial privacy legislation, including the *Access to Information and Protection of Privacy Act* (*ATIPPA*) and *Personal Health Information Act* (*PHIA*) in this province, work together to protect Canadians with respect to their personal information held by government and private institutions:

- The *Charter* protects privacy from unreasonable searches and seizures from public entities such as the RCMP and RNC.
- The *PIPEDA* governs the collection, use and disclosure of personal information in connection with commercial activities and personal information about employees of federal works, undertakings and businesses.
- The *Privacy Act* governs personal information collected, used and disclosed by the Federal Government and many Crown corporations.
- *ATIPPA* governs personal information collected, used and disclosed by public bodies in Newfoundland and Labrador.
- *PHIA*, the newly proclaimed health-sector specific legislation, governs personal health information collected, used and disclosed by custodians (those with custody or control of this information) in Newfoundland and Labrador.

The *ATIPPA* defines “personal information” as “recorded information about an identifiable individual.” It includes, but is not limited to:

- Name, address and telephone number;
- Race, ethnicity, religious or political beliefs;
- Age, sex, sexual orientation, marital status;
- Educational, financial, criminal or employment status or history;
- Opinions about you;
- Your personal views or opinions

Additionally, the *PHIA* defines “personal health information” as “identifying information in oral or recorded form about an individual.” It includes, but is not limited to:

- Physical or mental health care status and history and the health care history of the individual’s family
- Provision of health care to an individual
- Registration information
- Entitlement to benefits under, or participation in, a health care program or service
- Drugs, health care aids, devices, products, equipment or other items provided to an individual under a prescription or other authorization issued by a health care professional

These two provincial pieces of legislation regulate and help protect your personal information and personal health information from unauthorized collection, use and disclosure, as well as set requirements for retention and destruction. However, if you believe that your personal information, in the custody or under the control of a public body or your personal health information in the custody or under the control of a custodian, has been improperly collected, used or disclosed, is not accurate or complete, has not been adequately protected, or has not been retained for the minimum period, you have recourse to file a complaint with the Provincial Office of the Information and Privacy Commissioner.

WHY SENIORS WANT RETIREMENT JOBS

By Sharon O'Brien, *About.com Guide*

Retirement jobs? The answer used to be “no way” when the line between work and retirement was very clear. People worked until age 65 or so, collected their gold watch, and headed for their easy chair and a well-deserved rest.

Today, more seniors and baby boomers are choosing to retire earlier or later than age 65, and to make having retirement jobs a part of their retirement years. The National Council on Aging reports that one in three Americans age 65 and older has a retirement job, working at least part-time. And the retirement jobs trend is likely to increase as more baby boomers get close to retirement.

The reasons people give for wanting retirement jobs fall into four basic categories:

- **Money:** The chance to earn supplemental income is one of the main reasons people want retirement jobs. By earning extra money at a part-time retirement job or business, retirees can stretch their pensions, afford a few luxuries they might otherwise be forced to forgo, and in some cases

lower their health care costs by receiving employer-sponsored medical coverage.

- **Love:** Some people want retirement jobs because they just love to work. Especially for people whose work is creative and offers them a lot of autonomy—such as entrepreneurs, writers, artists, and consultants—work is often so much a part of their lives and what they do, and a source of so much personal satisfaction, that being without a retirement job holds little or no appeal.
- **Friends:** For people who are outgoing and love to interact with other people every day, retirement jobs may provide a vibrant social life and a built-in network of professional colleagues and potential friends.
- **Fear:** Some people have devoted themselves so completely to work before retirement that they prefer to keep working at retirement jobs as long as possible to delay any need to adjust to a different lifestyle. Without a well-developed support network of friends and family, or a plan for retirement activities they want to pursue, retirement jobs may feel like the safest alternative.

PRACTICAL TIPS ON HOW YOU CAN PROTECT YOUR PERSONAL INFORMATION

Courtesy of the Office of the Privacy Commissioner of Canada, edited by Robynn Arnold

- ✓ Always read the fine print on sales agreements. Check the “no thanks” box, or write and initial a short note on the document saying you don't want your personal information shared with anyone else.
- ✓ Many retail stores ask for your name, address and telephone number when you make a purchase. If the store cannot give you a satisfactory reason for collecting the information, don't give it out.
- ✓ Charities and other fund-raising organizations often share donor lists with one another. If you make a donation and do not want your personal information to be given to any other charities, enclose a note with your payment.
- ✓ Avoid filling out ballots for “free draws” or other promotions, or your name, address and telephone number may end up on a junk mail or telemarketing list.
- ✓ Magazines to which you subscribe usually mention they may give your name and address to other companies for one reason or another. Ensure to opt out of this “service”.
- ✓ Dial *67 on your telephone (1167 on old rotary dial phones) to prevent your name and number from being displayed.
- ✓ Contact the Canadian Marketing Association, 1 Concorde Gate, Suite 607, Don Mills, Ontario, M3C 3N6, or call 1 – 866 – 580 – 3625 to request your name be removed from mailing and telephone lists.

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As a NLPSPA Member you get an exclusive, additional discount on your auto insurance.

☒ **Maximum Home Savings.**

Get your exclusive member discount, plus your discount limit is increased to 55%.

☒ **Better Driving Coverage.**

For members only, we'll add Emergency Road Service protection to your auto policy.

☒ **Enhanced Home Protection.**

At no additional charge, your home liability protection is increased from \$1,000,000 to \$2,000,000.

☒ **Other Special Rewards.**

Combine home and auto to receive vanishing deductibles and more claims enhancements.