

PENSIONER

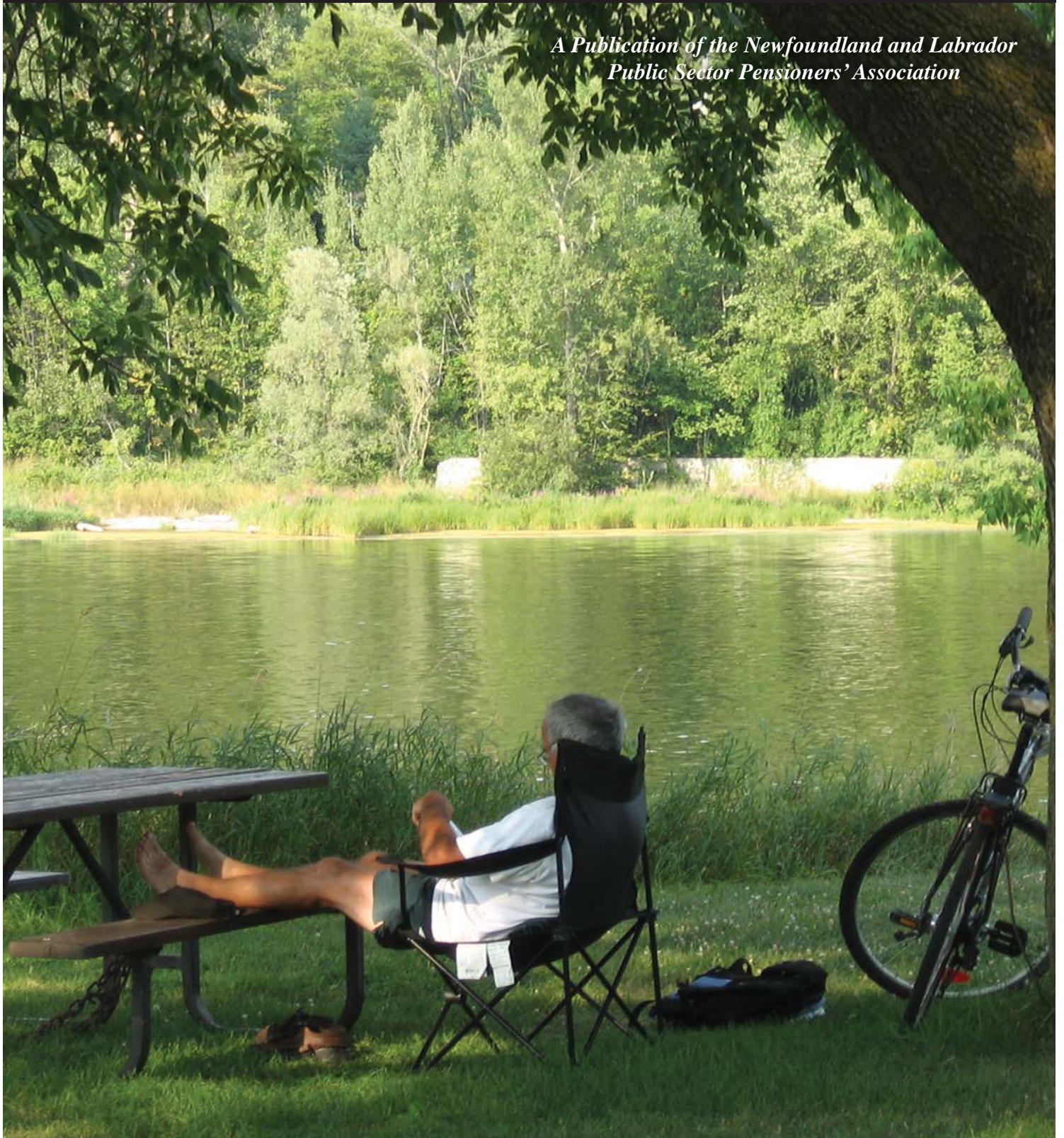
NEWSLETTER

Volume 22, Number 17

Summer Edition

June 2018

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





2018 Annual General Meeting

WHEN: Wednesday, October 17, 2018

WHERE: Salvation Army Citadel Corps, 25 Adams Avenue, St. John's

TIME: 1:30 PM Reception, with light refreshments; AGM at 2:00 PM

Business to be presented:

- Adoption of the Minutes of the previous AGM;
- Receipt of the Annual Report of the Board of Directors;
- Receipt of the audited financial statements;
- Appointments of the auditor(s);
- Board & Member Resolutions; and
- The election of Board of Directors.

Registration is not required.

Please contact the office at 709-754-5730
Or 1-800-563-4188 or by email at
pensioners@npspa.ca if you have any questions.

St. John's Women's Centre

What: Right here, right now drop in counselling is a program that provides single session therapy to women in St John's area.

When: Tuesdays and Wednesdays – Available between 12-5 p.m.

Where: The Women's Centre – 170 Cashin Avenue Extension, St. John's NL A1E 3B6

What should I expect? No appointment or referral is necessary. A woman can show up during drop-in hours and, after some simple intake information is collected, she can receive service. The sessions can vary in length. It could be as long as one hour. We will take women on a first come-first serve basis and we will do everything we can to accommodate everyone who comes.

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.

Executive:

President – Robert Corbett
President Elect – Joyce Reardon
Treasurer – Fred Oates
Secretary – Mary Cleary

Directors:

Sharron Callahan
Ann Marie Cleary
Barry Darby
Craig Hall
Neil Moores
Dan Reid
Wesley Roberts
Judy Vanta
Barry Whitty

Administrative Assistant:

Cheryl Myers

Contact Us:

446 Newfoundland Drive, Suite 206
St. John's, NL A1A 4G7
Telephone: 1-709-754-5730
Toll Free: 1-800-563-4188
E-mail: pensioners@npspa.ca
Website: www.nlpspa.ca

Advertising Policy:

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Newsletter Editor: Joyce Reardon
Graphic Design: Stephanie Furey

Message from the President

NLPSPA 2018



Well it looks like spring is in the air, and we can finally shake off winter and get outside for some fresh air. Unfortunately for seniors and retirees on a fixed income, the rising costs for heat, food, and medicines are getting beyond their reach. It appears this Government is not doing anything to help these retirees and seniors meet their daily needs. With the power rates expected to triple in the next twenty years it doesn't bode well for our citizens. Your Association continues to meet with different agencies and to put our concerns to the people that matter.

In association with the Seniors Coalition a series of town halls are being planned across the Province and we encourage all our members and concerned seniors to attend these meetings. The venues and dates for these meetings will be announced.

Our Annual General Meeting will be held in October and all the details are included in the newsletter so we encourage all our members to attend. It promises to be a good meeting.

I would like to welcome new members to our board of directors. Judy Vanta and Dan Reid, we welcome you to our board and look forward to your input. Your board continues to meet monthly and discussion is quite intense at times as we have a very passionate board of people who care for the welfare of our vulnerable citizens and we will continue to fight for social justice.

I hope you enjoy your summer and please spend time with your family and friends after a long winter. ■

*Cheers,
Bob Corbett*

IS DRINKING
CAUSING
PROBLEMS?

ALCOHOLICS
ANONYMOUS CAN
HELP.

CALL 1-888-579-5215 OR
WWW.AASTJOHNS.COM

Central Chapter AGM

Congratulations to the NLPSPA Central Chapter on a successful, energetic and positive Annual General Meeting. Ralph Morris and I travelled to Gander to attend the meeting on May 9th and we thank you for your generous welcome. There was an excellent turn out for the meeting and a great debate on the floor. It was an excellent meeting.

Due to personal reasons, Paul Dillon did not run for re-election for President. On behalf of the NLPSPA Board, I would like to thank Paul for his years of service to the Central Chapter and his commitment to representing the members in that area.

Congratulation to the new President, Craig Hall and the other 9 members elected: Vice President, Derek Hewitt, Secretary, Ed Blackmore, Treasurer, Francis Reid and Directors Richard Carroll, Paul Dillon, Jane Hall, George Laythe, Judy Murray and Richard Carroll. Our board looks forward to working with you and your members in dealing with all issues concerning your area and respect any input into the Association as a whole.

On behalf of Bob Corbett, President of NLPSPA, myself, and all board members, we wish you all a successful term in office.

Joyce Reardon, President Elect



MEDICATION AND SENIORS

2 out of 3 Canadians over the age of 65 are on at least 5 different prescription medications - some of which may cause more harm than good.



1 out of 4 Canadians over the age of 65 take at least 10 different prescription medications (CIHI 2014).



Deprescribing means reducing or stopping medications that may not be beneficial or may be causing harm, the goal is to maintain or improve quality of life.

Why deprescribe?

- As we get older, the benefits and risks of medications may change
- Risk of medications increase when taking multiple medications together
- Some medications may have been necessary earlier in life, but can become unnecessary or even harmful over time

The impact of risky medications

Canadians spend \$1.4 billion per year in health care costs to treat harmful effects from medications, including fainting, falls, fractures and hospitalization.

What can you do?

Ask questions, stay informed, be proactive and participate in making smart choices. Learn about what medications you are taking and why and discuss options with your healthcare providers.

The Medication Therapy Services Clinic at Memorial University offers one-on-one appointments with a pharmacist to discuss your medications and work with your healthcare provider to determine if anything can be deprescribed. Call for a no-cost appointment 777-7491.

Always consult with a healthcare provider before stopping any medications.

Medication Therapy Services Clinic. 777-7491.

www.mtsclinic.ca



NLPSPA

SCHOLARSHIP PROGRAM 2018

Scholarship Criteria:

NLPSPA will award two annually renewable scholarships and a membership educational assistance program (unless otherwise decided by the Board of Directors), as follows:

Scholarships (x2), one to a value of \$1,500.00 and a second to the value of \$1,000.00, to support a member or a family member of an NLPSPA member (son, daughter, or grandson/granddaughter) to pursue post-secondary education at a recognized college, university or trades program to attain their educational goals, meet their professional objectives, and succeed to their fullest potential.

Scholarship Criteria: The Board of Directors will establish *Eligibility Criteria* that may be modified from time to time depending on available supportive funding, applicants' demographics, and administrative infrastructure demand. NLPSPA will establish a Scholarship Committee to administer the Scholarship Program.

Scholarship Eligibility Criteria:

- High School graduate;
- Accepted and registered to attend a post secondary institute or trades program in September 2018 (letter of confirmation required);
- Two Letters of Reference, one of which should be from a teacher or guidance counselor;
- Applicant or applicant's family member must be a registered member in good standing of the Newfoundland and Labrador Public Sector Pensioners' Association (membership ID number is required);
- Open to students pursuing a degree or non-degree program and in full or part-time attendance;
- Application to be supported by transcript of previous year's grades.

Membership Educational Assistance: Financial support not to exceed \$500.00 to support a member(s), or the member's spouse or partner to pursue post secondary educational opportunities or a recognized training or life long learning program that will enhance their retirement living and independence. The funding may be subdivided at the discretion of the NLPSPA Scholarship Committee. Members must submit a detailed letter including their full name, address, NLPSPA membership status and number, confirmation of registration for the program of study, fees details, and specify how this assistance will be beneficial.

DEADLINE FOR APPLICATIONS IS AUGUST 15, 2018

Application forms available from NLPSPA office by calling (709) 754-5730, toll-free 1-(800)-563-4188, email pensioners@npspa.ca or the NLPSPA website at www.nlpspa.ca

This year we are offering two scholarships for dependents, one to a value of \$1,500.00 and a second to the value of \$1,000.00. It is the desire of the Association to enhance the lives of students and hopefully assist them in pursuing their academic goals. The financial support for a member or their spouse will again be offered at a value of \$500.00. As stated earlier there were no applications received from members or their spouses last year. We encourage members and their spouses to review the criteria for the scholarship program and see if there might be a post secondary learning opportunity / recognized training opportunity or a life long learning program that they would be interested in pursuing, that would enhance their retirement living and independence.

The guidelines for the scholarships are published in this newsletter, as well as the application. We advised all applicants to review the application carefully and ensure that you have included all the necessary information and supporting documents that are required. Applications without necessary information/documents will not be considered. The deadline for the scholarship applications is August 15, 2018. As an Association we encourage all eligible applicants to submit their applications and we look forward to an even greater response then we received last year.

Applicant Information

Name	
Full Address	
Postal Code	
Home Phone	
Cell Phone	
E-Mail Address	
Member's Name & Membership Number	

Name of Post-Secondary Institute you are registered to attend in September 2018 and your proposed Program of Study.

Describe how this scholarship will assist you in your proposed Program of Study?

Describe your relationship with the Newfoundland and Labrador Public Sector Pensioners' Association?

Are you an active member? Are you the spouse, partner, or child/grandchild of a member?

Volunteer, Employment, and Academic Experience

Summarize your volunteer, employment, and academic experiences.

Please answer the following question, in 200 words or less.

What values do you believe seniors and retirees bring to our communities and how do associations like NLPSPA contribute to these values?

Agreement and Signature

By submitting this application, I affirm that the facts set forth in it are true and complete. I understand that if I am the recipient of an NLPSPA Scholarship, I will provide a testimonial to the Board of Directors, NLPSPA, within three (3) months of semester completion, of the benefits to me of this scholarship and that such testimonial may be published in the communications mediums of NLPSPA.

Name (printed)	
Signature	
Date	

PLEASE NOTE: Incomplete Applications will not be accepted.

Why We Need Universal Pharmacare¹

By Sharron Callahan,
Chair, NL Coalition of Seniors', Pensioners', & Retirees' Associations

The call for a universal pharmacare program is a call to finish the business of our Canadian Medicare program, begun over 50 years ago through the vision of Tommy Douglas. Since the 1960's, several studies on Canadian Medicare have recommended including prescription drug coverage, most notably the Hall Commission in 1964, the National Forum on Health in 1997, and the Romanov Commission in 2002. Since then, organizations such as CARP, the Canadian Labour Congress, Federal Retirees, Canadian Medical Association, Canadian Health Coalition, Council of Canadians, and Acer-Cart (just to name a few) have continued the call for a universal pharmacare program. Yet, Canada remains the only developed country in the world with a universal health care program that DOES NOT include a universal prescription drug plan.

One in ten, or 3.5 million, Canadians are not taking the medication they need as prescribed because of the cost, affecting one in five households. Many are splitting their pills, skipping days to stretch their prescriptions, sharing their medicines, or going deep into debt to pay for them. This has serious implications for peoples' health and additional costs to our health care system.

Our multiple-payer system has resulted in the second highest prescription drug costs in the world next to the United States. Our patchwork prescription drug system is inefficient and expensive, leaving many Canadians with widely varying coverage and uneven access to prescription drugs, often resulting in people paying different rates for the same medications.

If Canadians are not benefiting from the current system, then who is? The answer is simple. Pharmaceutical companies can charge higher prices for commonly used drugs because they are selling to so many buyers. Private insurance companies benefit by charging employers, unions, and employees to administer private drug insurance plans. In New Zealand, for example, where there is a universal pharmacare plan, Lipitor (a cholesterol busting drug) costs just \$15 a year; in Canada, it costs \$811. Amlodipine, a common blood pressure medicine costs \$130 in Canada and only \$10 a year in New Zealand. A year's supply of Amoxicillin, the generic antibiotic made by Apotex (Canada), costs \$32 in New Zealand and almost \$200 in Canada or 500% more. Something is seriously wrong with this picture.

NATIONAL DAY OF MOURNING WREATH LAYING CEREMONY APRIL 28, 2018

Ann Marie Cleary, NLPSPA Board Member

April 28, 2018, was the National Day of Mourning in Canada and Newfoundland recognized this day along with the rest of the country. It was a day to remember and acknowledge workers killed or injured in the workplace. This date was first observed in 1986 and was officially declared by the House of Commons as a National Day of Mourning in 1991. In 1992 the Government of Newfoundland and Labrador declared the province would observe April 28th as a Day of Mourning. This year the National Day of Mourning Wreath Laying Ceremony was again held at the Confederation Building with approximately 250 people in attendance. During the program, wreaths were laid by family members, representatives of all levels of government, representatives from labour, safety councils, municipalities, public and private sector employers, as well as professional associations.

The NLPSPA was represented at this event by board members Mary Cleary and Ann Marie Cleary. The St. John's and District Labour Council organized this day of observance and remembrance. NLPSPA President Elect, Joyce Reardon, is a member of the District Labour Council.

Both board members were honoured to be in attendance at such a worthwhile event and very pleased to be able to represent the NLPSPA. It was very evident that the organizers of this event are mandated to make sure the "workers Killed or Injured in the Work Place" are honoured, not just by their family, but by the community as a whole. It was a somber event, but uplifting as well. It was truly a time of remembrance and observance.

We know now that the topic of universal pharmacare will be a federal election issue in 2019. The Liberal party has already made statements about establishing a National Pharmacare plan before 2019, yet shortly after the 2018 federal budget, we have seen messaging from the Minister of Finance to the Economics Club of Canada that he merely plans to fill the gaps to Canada's existing patchwork of private and public drug plans. Patchwork measures are not enough. We need this government to commit to a national publicly administered universal prescription drug plan for every Canadian, in every province and territory. An annual investment of \$1 billion by the federal government will mean

Canadians save \$7.3 billion on the medications they need. There can be no argument with this math. If the party currently holding power is truly committed to establishing a universal pharmacare program, there is no need for more research or consultation. It does not need to be an election promise. It can be done now as THEY CAN DO IT!

Other parties also seeking your vote in lead up to the next election will no doubt be promising a pharmacare plan and this is where we all, together, need to hold every politician or would be politician accountable. Call your MP's, write letters, demand the plan now, speak to our provincial MHA's and tell them you want them to lobby the federal government for this plan, and sign petitions. Do not be misled by rhetoric of cost or corporate impact. The louder our voice, the greater and sooner a pharmacare plan will be in place.

Our power is at the ballot box. It is important that you be knowledgeable of this issue and when you are visited at home or online by those seeking your vote, you ask what their position is on the establishment of a universal pharmacare program. Use the power of the election vote to make change that will positively impact all our lives. ■

There's an easier way to remember when it's time to renew.



As of April 30, 2018 you will no longer receive driver's licence or vehicle registration renewals by mail.

This initiative will:

- Reduce costs without reducing front-line services.
- Reduce waste in our landfill.

The expiry date for your **driver's licence** is printed on the front of your licence and your **vehicle's registration** expires at the end of the month that's printed on your licence plate sticker.

You can also:

- Sync your registration renewal with your birth date to help you remember.
- Receive a discount for renewing online.

Register online to receive a friendly email reminder with plenty of time to renew.

To receive your renewal notices by email, visit
gov.nl.ca/servicenl/renewals

Newfoundland
Labrador

Notice of Resolutions 2018

The Constitution of the Newfoundland and Labrador Public Sector Pensioners' Association provides the opportunity for voting members to bring matters before the Annual General Meeting by means of pre-submitted resolutions to be circulated to the membership thirty (30) days prior to the Annual General Meeting via the Association's newsletter and website. While resolutions may be circulated in writing at the beginning of the AGM, members are encouraged to pre-submit resolutions in advance of the AGM for the informed consideration of those attending the Annual General Meeting, scheduled for October 17, 2018, at 2:00 PM at the Salvation Army Citadel Corps, 25 Adams Avenue in St. John's. To submit a resolution, please contact the NLPSPA Office at 709-754-5730, 1-800-563-4188, fax 709-754-5790, or email pensioners@npspa.ca

Hao Uong - *The Face of Hope*

By Tom Mills

This is Hao Uong, one of our members who retired from Eastern Health in 2007 at the age of sixty seven. Hao devoted her life to caring for the sick and dying for 47 years as a nurse in Vietnam and Newfoundland and Labrador.

Hao arrived in St. John’s in 1979 as a refugee, along with her husband, two very young children and an elderly aunt who helped care for the children. The family had been in a Red Cross refugee camp with 1000 others waiting to be sponsored. Hao volunteered as a nurse for six months in the camp until they were sponsored by the priests of the Roman Catholic Church.

Hao travelled many rough seas, and overcame some very rough storms in her lifetime. She was born in a very small village in 1939 to the parents of six children. Her parents owned a brick making factory employing and housing ten families on site. At age one, her father died and left her mother, although ill equipped, to struggled to maintain the business. Family relatives helped care for the children while her mother managed the plant. At age six, Hao left the village to attend school and live with her much older brother who had a family. She would remain with him until graduation, only returning to the village to see her mother during the summers.

At eighteen, and against the wishes of her brother, she went to the local hospital, asked for a particular doctor and told him she wanted to be a nurse. She was told to report the following day. Hao left and went home, made her uniform and stayed in that hospital for 22 years. For most of this time she was the head nurse in surgery until she escaped in 1979.

Everything changed for Hao in 1975 when the Communists took over the country. They chief doctors in the hospitals were replaced by ones from the North and some were imprisoned. Nursing staff were forced to spend a day a month in crop fields



and lunch times going to “reeducation” classes. The currency for the country was changed three times in one year and personal bank accounts were frozen. A very small amount of personal money was allowed to be withdrawn each month for survival. Hao’s husband earned extra money by buying and selling in the black market. Their condo building was under daily surveillance by two communist workers who watched their comings and goings and their purchases.

In 1978, the chairman of the hospital board told Hao that he was buying a boat to escape and invited her family to leave with him. Payment had to be in gold or jewelry. Under the darkness of one night in April 1979, Hao walked away from her home, her career and her life to start a new one. She sailed on an overcrowded ship, with five hundred others, on a 600 mile journey to Malaysia. It was a perilous trip in the China seas. Ships were being attacked by pirates, from Thailand, who raped, murdered and stole from the almost one million refugees leaving the country at the time.

Shortly after arriving in our province, Hao’s husband died leaving her with two small children, an elderly aunt, no income and unable to speak a word of English. With support from the Presentation Sisters she learned the language and within two years had LPN certification. She raised her children, who are now an engineer and a nurse, while working full time plus two part-time jobs. Just a few years later in 1985, she sponsored and supported her mother and twelve other members of her extended family.

Today, at age 78, Hao is happily independent, drives, mows the lawn and shovels her driveway in the winter. It is often said that “hope sees the invisible and achieves the impossible”. Hao is the face of Hope and an anchor to her family. ■

The Importance of Oral Health in Seniors

Amy Greene RDH

The dental care needs of each person are different, and can change as you age. Talk to your dentist and Hygienist about these common risk factors before finalizing your dental health retirement plan.

DENTAL WORK DOESN’T LAST FOREVER

Work like fillings, crowns, bridges, and veneers can last a long time, they don’t last forever. Dental work can chip, crack, break, or simply wear out and requires regular examination to fix or replace the restoration early to avoid a bigger problem. The more dental work you have, the more vigilance is required to keep it in good shape. Getting your teeth ‘all fixed up’ before you retire means you should also consider a maintenance plan.

YOUR MOUTH IS CONNECTED TO YOUR BODY

A reduction in saliva production (or dry mouth) can dramatically increase your risk of tooth decay and gum disease. While dry mouth is common while we age, many medications can also cause a reduction in saliva. Be sure to advise your dentist or hygienist if you start taking medication or have a change to your existing ones. Certain medical conditions, such as diabetes, can also directly affect your oral health as you age. Your dental visit also serves as an early warning for many medical conditions—including oral cancer—which may be detected during an oral exam.

ARTHRITIS AND OTHER CONDITIONS AFFECTING DEXTERITY CAN IMPACT ORAL HYGIENE

The dexterity needed to thoroughly brush and floss your teeth daily can change quickly. Planning for regular professional dental cleanings with your dentist or hygienist will keep your gums and supporting bones healthy, and provide an opportunity to ask for advice on alternative cleaning tools to help clean your teeth at home.

YOUR MOUTH CHANGES, NO MATTER HOW MUCH YOU BRUSH AND FLOSS

Even the most vigilant brushing and flossing may not prevent all dental problems, for example recession. As gums recede, the softer root of the tooth is exposed to bacteria and sugar which can lead to root caries (root decay) a common condition for older patients. Daily flossing and brushing, along with regular professional cleanings will help reduce gum recession, but sometimes

fillings in these areas are required.

SUGAR AND ACID IN FOOD AND DRINKS INCREASES YOUR RISK OF DECAY

While most people know that pop or candy is not good for their teeth, the ‘hidden’ sugar and acid in fruit juices, wine, flavoured coffees or water, and many healthy foods also impacts your dental health. Your diet and daily dental hygiene habits have a big influence on your dental care needs as you age.

YOUR GENETICS AND YOUR DENTAL HEALTH

Similar to your overall health, your genetics play a role in determining your risk of dental disease. Some people are more prone to tooth decay or gum disease. While your daily dental hygiene habits and diet play a significant role in determining your dental health.

THE CASE FOR FLUORIDE

Many patients don’t realize that St.Johns drinking water does not contain fluoride. The absence of fluoride in our water, and use of non-fluoride dental care products can dramatically increase your risk of decay, especially if you consume sugary food and drinks.

INSURANCE PLAN OPTIONS IN RETIREMENT

Many insurance companies offer a range of extended health benefit plans for retirees with various amounts of dental care coverage.

ProBus

Are you a retired professional or business person? Would you like to join an organization of like minded individuals whose primary interest is socialization? ProBus is an international organization with a chapter in St. John’s. We meet monthly with interesting speakers and optional social activities between meetings. We are not a fund raising organization.

Interested in finding out more?
Contact Wayne at 753-9438.

Moving? Let us know.

It is very important to keep your contact information up to date so you do not miss out on important notices!



Increased savings,
enhanced coverage.

Just some of the PERKS of being
an NL Public Sector Pensioner.

Anthony Insurance has always been a 50+ value leader... with NLPSPA member PERKS *you get more.*

At Anthony, we appreciate your contributions. If you're retired - or plan to retire in the next 5 years - as a Newfoundland and Labrador Public Sector Pensioners' Association member, you are entitled to PERKS – exclusive savings and benefits from Anthony Insurance that could save you \$1000s.

Do you have friends or family in the Federal, Provincial or Municipal public service? They too may be eligible for membership and special benefits in the NLPSPA!

✓ **Exclusive Auto Savings.**

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

✓ **Enhanced Home Protection.**

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

✓ **Maximum Home Savings.**

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

✓ **Other Special Rewards.**

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

✓ **Better Driving Coverage.**

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

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