

# PENSIONER

## NEWSLETTER

Volume 22, Number 25

Fall Edition

September 2021

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



# NLPSPA

**Newfoundland and Labrador Public  
Sector Pensioners' Association**

**31<sup>st</sup> ANNUAL GENERAL MEETING**

**Thursday, October 14, 2021**

# Alzheimer Society

NEWFOUNDLAND & LABRADOR



## Learn to Live Well with Dementia



The First Link program offers support and connects you and your family to our programs and services. First Link is about helping you and your family make informed choices so you can live well with dementia.

Talk to your health care professional and be referred to the First Link program or contact us directly!

835 Topsail Road, Unit 107  
Mount Pearl NL A1N 3J6  
Tel: 709-576-0608 Fax: 709-576-0798  
1-877-776-0608  
[alzheimer.ca/en/nl](http://alzheimer.ca/en/nl)  
[info@alzheimernl.ca](mailto:info@alzheimernl.ca)

*Our Connections Matter*

# Message from the President

NLPSPA 2021

## 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 – Doreen Noseworthy  
Vice President – Ann Marie Cleary  
Treasurer – Fred Oates  
Secretary – Mary Cleary

### Directors:

Paul Fisher  
Doug Laing  
Geri Lutz  
Ralph Morris  
Wanye Noseworthy  
Wayne Ruth  
Al Skehen

### Executive Director:

Sharron Callahan

### Administrative Assistant:

Cheryl Myers

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Graphic Design: Stephanie Furey



**M**y dear friends in retirement, As I sit here today, in the cool of my air-conditioned trailer, I can't help but think how far we've come and the many changes we've seen over the years. First of all, who would have thought, in the early days of our working career, that we would ever want or need air conditioning in Newfoundland and Labrador? We needed good heaters but, air conditioning? I think not!

I remember, as a young woman back in 1969, my best friend and I set out from St. John's on, what I would call, the adventure of a lifetime. Our plan was to drive as far as Anaheim, California and visit Disneyland and all major points of interest in between. It seemed simple enough to us. We had our course marked out on a map and highlighted every notable tourist site along the way.

Being from Newfoundland, we hadn't given any thought as to how hot it would be as we drove through the United States, especially in the southern and western regions of that country. We had no hotel reservations, since we didn't know where we would be on any given day or at what time we might be expected to arrive. Basically, we had all the windows in the car open, as we drove so many miles each day. The 8-track stereo player, which a friend had installed for me, was blasting out our favourite Beatles and Elvis tunes and we hadn't a care in the world. To say that our parents were worried for the 6 weeks we were gone would be an understatement! We knew we were fine but they didn't, and we didn't want to waste any money on long distance phone calls in case we might need it for other things.

We put 11,600 miles on the car in 6 weeks. We visited many of the places in the US and did many of the things most people, at that time, could only think about in dreams. We saw "Hair", "Fiddler on the Roof", "Applause" and "Hello Dolly" on Broadway; visited the top of the Empire State Building, saw a show at Radio City, visited Greenwich Village and ate at the Derby Steak House, took a boat tour out to the Statue of Liberty; visited Washington, D.C. and saw the White House, the Pentagon, the Lincoln Memorial, the Washington Memorial, the Tomb of The Unknown Soldier and Arlington Cemetery; visited Las Vegas and saw shows with many of the big-name stars of the day such as The Everly Brothers, Steve Alan and Audrey Meadows, Otis Redding, Perry Como, Andy Williams and the Osmond Brothers, to name but a few. We visited the Grand Canyon, the Alamo, Tombstone, Mount Rushmore;

ago, was daring and very adventurous and I would totally agree. What is even more exciting and adventurous, however, is all the changes that we have encountered over these many years and have had to adjust our lives to accept. What would we have given to have a GPS, a cell phone, a tablet (which, back in the day, was a pill), an I-Pad, a computer, an air conditioner in our car, a built-in car stereo, rear defoggers, the ability to book shows and hotel reservations while traveling!

Think of all the modern conveniences we now have in our lives. Everything is easier, faster and so much better. From our microwave ovens to the latest in coffee machines, from our automatic washers and dryers to our dishwashers, from our brooms and mops to robot vacuum cleaners, from our automatic cars to our electric vehicles and self-driven cars, from our jet airliners to our space ships, from our floor model TVs to our Smart TV's, from our Kodak cameras to our phone cameras, from personal shopping to online shopping, from our in-person world to our virtual world and I have just begun to scratch the surface!

I am evermore amazed each day as we embrace our modern world with all its advances and advantages. It reminds me of something my mom said to me when our son and family were moving to PEI because of work and I was so distraught. The idea of not being able to see them whenever we wanted was more than I could bear, especially since our only grandchild was just 9 months old. She quickly told me how lucky we were to be living in such wonderful times, where we could now actually see them every day, if we wanted. With the advent of phone and

went into Mexico via Tijuana and Juarez where we experienced barter shopping, dog races and our first margarita; crossed the Yuma Desert in Arizona, where the plastic tops of the speakers of my stereo melted in the heat, and finally found our way to Anaheim, California where we did, indeed, visit Disneyland and immediately became children again. Then it was on with the return journey and many more interesting adventures yet to be experienced.

The most wonderful part of our journey was the people we encountered along the way, especially the trucker who stopped to help us when the radiator overheated and all the fluid boiled over onto the ground. From tourism guides to hotel clerks, to restaurant waiters and waitresses, to guys who pumped gas (a foreign concept now-a-days), to patrons of hotels and venues that we visited. Everyone we met was pleasant, kind, interesting, so helpful and very accommodating. Most of them also showed a great deal of interest in the fact that we were from Newfoundland, Canada and were very curious to know more about us and our way of life. Some hadn't heard of Newfoundland while others thought it was a place of darkness, snow and ice most of the year but they were all interested in knowing more. It was such an amazing experience for us to share our homeland and culture with so many and for them to recognise that we were no different than they, themselves.

I guess the sweltering heat today, and the relief of having air conditioning, made me think of all these things and want to share them with you, but not without my reasons. You might say that our journey, so many years

computer technology, we could face time them anytime and could track the baby's growth and see the changes almost as they were happening. She went on to compare this to the time my sister and husband moved away to the United States, expecting their first baby, Mom's and Dad's first grandchild, and how the only means of communication was a long-distance telephone call every Saturday evening, and how nerve-wrecking that was for them. It truly humbled me and made me very thankful for all the opportunities we have in today's world, once again reminding me of the many marvels of our time.

All these things have been created for our use, in the name of progress, and we certainly can't deny that the world has progressed, probably at a rate beyond our wildest expectations. Looking back, it doesn't seem so very long ago that life was much simpler. Looking ahead, I can't begin to imagine where technology and communication will have taken us, by the time our grandchildren have families of their own and are making their way in whatever form that world may take. In any case, we just have to "roll with the punches" and accept, as best we can, the ever-changing world we live in and continue to make the most of every day!

Until next time, please accept our world of COVID-19 by getting fully vaccinated; continue to be vigilant, wear masks, stay safe and "hold fast" members of NLPSPA! ■

A handwritten signature in cursive script, appearing to read "Noreen", written in dark ink on a light background.



## News from Executive Director

Work continues on the Governance Transition Plan, despite a lull period during the month of July. A Privacy Policy has now been drafted and will be presented to the Board in September for approval. We are continuing to investigate office efficiencies to improve our resources to manage the business of the Association and to streamline our work processes. One such example is the acquisition of bank deposit cards for our staff and bookkeepers to more efficiently do their work.

There has been follow-up with Government on matters that have been raised by our members. The issue of upfronting the costs of diabetic supply strips and the non-inclusion of certain prescribed medications onto the Provincial Government's formulary are two examples of issues that have been addressed during this period. As these issues arise, we will continue to address them to the extent possible, with the intention of obtaining resolution, despite the frustration of working through bureaucracy. In an effort to increase our communications capacities, the office also undertook, at the direction of the Board, a massive mailout to members who did not have an email on record. This resulted in a very busy period, as the response rate was excellent to this ask.

This period had the Association researching, preparing, and submitting a written response to the recommendations within the Premier's Economic Recovery Team (PERT) Report "that pensions be converted to a collective defined contribution plan in three years". Our submission was also circulated to our membership, posted to our website, sent to all the major unions representing current workers, and supplied to Provident 10. Our office received many follow-up questions, all of which were answered in due course.

Since the submission of our objection to this recommendation in the PERT Report, the NLPSPA has also participated in an organization stakeholder engagement, wherein we have had the opportunity to again state our strong objection to

this recommendation. Rest assured that the NLPSPA will continue to oppose this recommendation in every possible format and through any means to ensure there is no tampering with our pension plan.

As we turn the corner into the autumn season, we are busy getting ready for the Annual General Meeting, the Board Committees will be reconvening their work soon, and we will be positioned very soon to announce our NLPSPA 2021 Scholarship winners. Please check out all the announcements in this newsletter, especially those pertaining to the Annual General Meeting and upcoming membership events and plan to join. We note for you that Chuck Bruce, CEO of Provident 10 will be attending the AGM and will give us an update on the pension plan and how well the Plan is doing, despite the challenges of coming through a pandemic.

Stay well and safe, everyone. It is an honor for me to be doing this work for you. ■



Executive Director

### ***Upcoming NLPSPA Membership Events***

***Save the dates!***

***Tuesday, September 14, 2021***

***1:00 – 3:00 PM (NL); 12:30 – 2:30 PM (Labrador)***

***Probate & Administrative Law, with Greg Noseworthy, PLIAN***

***Wednesday, September 22, 2021***

***2:00 – 4:00 PM (NL); 12:30 – 2:30 PM (Labrador)***

***Safer Medications, with Dr. Justin Turner, Canadian***

***Deprescribing Network, & Kelda Newport,***

***Project Coordinator, SaferMedsNL***

***Monday, November 1, 2021***

***2:00 – 4:00 PM (NL); 12:30 – 2:30 PM (Labrador)***

***Smart Shopping for Santa by Seniors, Al Antle, Credit***

***Counselling Services NL***

# Message from Communications Chair

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Greetings Fellow Members of NLPSPA,

Well, I hope everyone had a great summer despite the 'inclement weather' and all. We were not alone when it comes to the lack of balmy weather because the Atlantic Provinces, that I visited, had similar experiences with the weather as well.

This summer had a positive side to it because it was a time when many re-connected with family and friends after a long, long 'lockdown'. The opening of the 'Atlantic Bubble' has proven to have a very beneficial side to it and allowed less travel restrictions. All of those associated with public service such as the medical profession, truck drivers, businesses and staff knows, all too well, how daunting it has been for them. Once again, the tremendous work and sacrifice by all of them should be recognized by all of us even if it is a simple 'Thank You'.

Despite the summer break for the Board members of the NLPSPA, some have continued to fulfill their obligation to the membership by having committee meetings and such to assure a smooth operation.

The next couple of months will keep the Board busy on items such as the election for Board members to the idea of the new agreement on pension restructuring by government as spelled out in 'THE Big Reset' commonly known as the 'Greene Report'- that was rolled out in May. If the opportunity presents itself then maybe you should read the report - especially page 222 - whereas the government wants to change our hard-worked-for pension to be converted to a collective defined contribution plan within the next three years. The impact of that move is highly considered, by

this Board, as a huge mistake and a backwards move for all of us. Please use what power and influence you have to encourage your fellow pensioners and your local MHAs to vehemently oppose this move. Our President, Doreen, and our executive Director, Sharron, has spent a tremendous amount of time putting together a presentation and forwarding it to all political parties on your behalf. Now, collectively as members of the NLPSPA, we must be diligent and take a strong stand on this draconian attitude - let's get on the move. The NLPSPA Board is asking that you now do your part in this process.

With this being the last newsletter before the Board elections, on behalf of the present Board, I want to extend sincere appreciation to our nearly 10,000 members for your continued support. And to those who will not continue with the Board we thank them, on your behalf, for their individual contribution to NLPSPA and wish them continued success with whatever endeavor they so choose. ■

*Wayne Ruth*

“

***We finished 2019 fully funded and ended 2020 equally as strong.***

As a defined benefit pension plan our asset mix is well diversified, with a long term investment strategy to provide you the benefits you are entitled to.

— **CHUCK BRUCE**  
CEO



**Provident<sup>10</sup>**  
REST ASSURED

# Provident<sup>10</sup>

REST ASSURED

## NEWS & UPDATES

Provident<sup>10</sup> is pleased to release its [2020 Annual Report](https://annualreport.provident10.ca). In a year of vast uncertainty, Provident<sup>10</sup> not only weathered the COVID-19 storm, but also rose above. The report can be found at <https://annualreport.provident10.ca>

The resilience and the financial health of the Public Service Pension Plan (PPSP) continues to propel Provident<sup>10</sup> to be a sustainable fund that can deliver on its promises. To this end, the organization is pleased to report that the PPSP Fund exceeded the 9.2% policy benchmark in 2020, earning a rate of return of 11.9%. The Fund ended the year with a funded ratio of 101%.

Despite the instability in the market, and the evolving global crisis of the COVID-19 pandemic, the people of Newfoundland and Labrador, including all staff of Provident<sup>10</sup>, united together to ensure safety and security for all in this province.

The past year was filled with trepidation, uncertainty, and loss. Many members stood on the front lines of this pandemic, serving fellow neighbours, during a time of immense uncertainty. Provident<sup>10</sup> sincerely thanks each and every one of its members for the continued work they do for this great province.

Retirement security is critical for the economic future of this province and Provident<sup>10</sup> is proud to govern the largest public sector pension plan in Atlantic Canada.

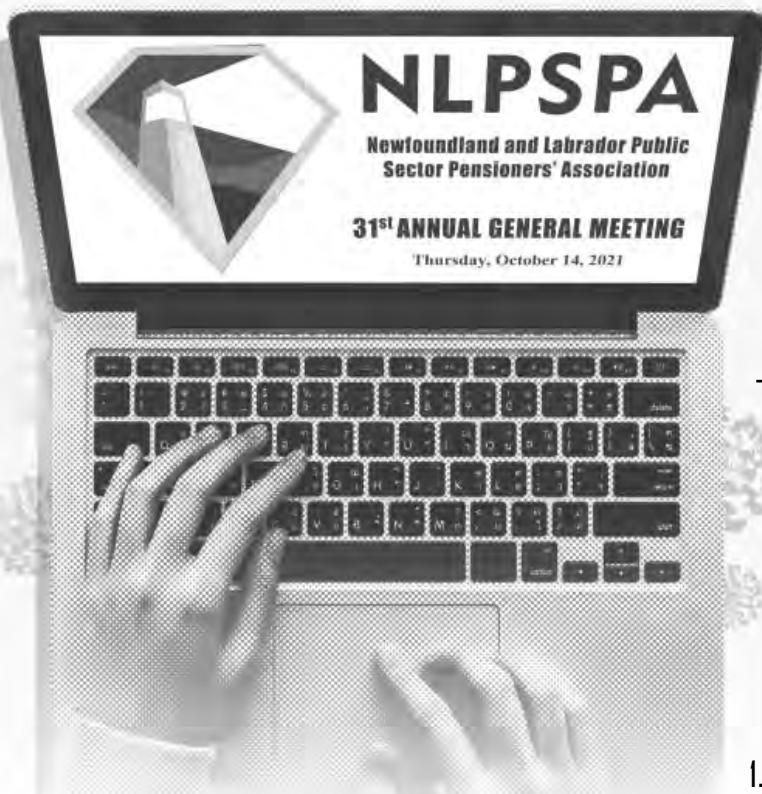
The year ahead continues to bring uncertainty, but when you need assurance or answers, Provident<sup>10</sup> will be there.

Provident<sup>10</sup> invites you to take the time to review its [2020 Annual Report](https://annualreport.provident10.ca) and provide your feedback through the survey.

Provident<sup>10</sup> is also happy to announce that the organization has joined LinkedIn. This is the next step towards more direct communication opportunities with members and employers and is one that will continue to propel Provident<sup>10</sup> as a leader in the province for defined benefit pension plans.

You can follow Porvident<sup>10</sup> online by using the link below:

<https://www.linkedin.com/company/provident10-nl/>



## **2021 NLPSPA Annual General Meeting**

### **This will be a Zoom Virtual Meeting**

**WHEN:** Thursday, October 14, 2021, at 2:00 PM (Mark Your Calendar)

The usual business (Introduction of the NLPSPA Board, 2020 AGM Minutes, Audited Financial Statements, Annual Report, Board Elections, etc.) will be conducted.

Additional details about the AGM are included in this newsletter. The registration details to attend the annual meeting will be emailed as the date comes closer.

If you have any questions in the meantime, please contact the Office at 709-754-5730 or 1-800-563-4188 or by email at [pensioners@npspa.ca](mailto:pensioners@npspa.ca).

# **AGENDA**

## **NLPSPA Annual General Meeting**

**Thursday, October 14<sup>th</sup>, 2021**

**2:00 - 4:00 PM**

**Via Zoom**

1. CALL TO ORDER/**WELCOME**
2. LAND ACKNOWLEDGEMENT
3. RULES OF ORDER FOR MEETING/**CONFIRM QUORUM**
4. ADOPTION OF AGENDA
5. MINUTE OF SILENCE FOR DECEASED MEMBERS
6. INTRODUCTION OF 2020 – 2021 BOARD MEMBERS
7. ADOPTION OF 2020 AGM MINUTES
8. A) NOMINATIONS COMMITTEE REPORT  
B) ELECTION
9. A) TREASURER'S/**FINANCE COMMITTEE REPORT**  
B) PRESENTATION OF 2020 AUDITED FINANCIAL STATEMENTS  
C) APPOINTMENT OF 2021 AUDITOR
10. ADOPTION OF ANNUAL REPORT
11. SCHOLARSHIP ANNOUNCEMENT & PRESENTATION
12. CONSTITUTION AMENDMENTS/**RESOLUTIONS TO AGM**
13. ELECTION RESULTS
14. PRESENTATION, CHUCK BRUCE, CEO, PROVIDENT ⑩
15. RECOGNITION/**OTHER BUSINESS/ANNOUNCEMENT**
16. ADJOURNMENT



# NLPSPA Board Elections 2021

At our Annual General Meeting on October 14, 2021, we will have seven positions to fill on the Board of Directors.

At this time, the NLPSPA Board is transitioning to a “Governance/Policy Board” and is seeking Directors who are **Voting** members in good standing, with high ethical standards, effective communication, leadership and interpersonal skills, and with an ability to positively influence discussion and review meeting materials. Adequate internet access, computer capability, a comfort level using virtual meeting platforms and having some time to contribute would also be of asset. If you think you meet most of these requirements, this opportunity might be just the right fit for you.

For clarification, **Voting** members are those persons who are in receipt of a Provincial Public Sector Pension or who are surviving spouses of such persons, or in receipt of a pension from the Government Money Purchase Pension Plan. Affiliate, Associate, Honourary and Reciprocal members are not eligible for election to the NLPSPA Board.

If you are interested in joining the NLPSPA Board, please complete the attached, brief form and return it to Cheryl at the NLPSPA Office at [pensioners@npspa.ca](mailto:pensioners@npspa.ca) **no later than September 15, 2021**. If you would like to speak to the Nominations Chair or President on this, please advise Cheryl and she will set up the contact for you.

**To make the process of completing your submission as easy as possible, please answer the questions below directly into an email to [pensioners@npspa.ca](mailto:pensioners@npspa.ca)**

Name:

Full Mailing Address:

Email:

Telephone, including cell number:

NLPSPA Membership Number:

1. Provide a brief summary of your employment experience:
2. Briefly describe your volunteer experience and interests:
3. Briefly describe what skills you can bring to the Board:
4. Tell us why you might like to serve on the NLPSPA Board:

# GROUP INSURANCE BENEFITS AND DIABETIC SUPPLIES

Sharron Callahan, Executive Director

The Newfoundland and Labrador Public Sector Pensioners' Association (NLPSPA) has had membership on the Group Health Insurance Committee of Government for some time and has used this opportunity to offer opinion on and concerns with issues that our membership, other pensioners and sometimes employees have brought to our attention.

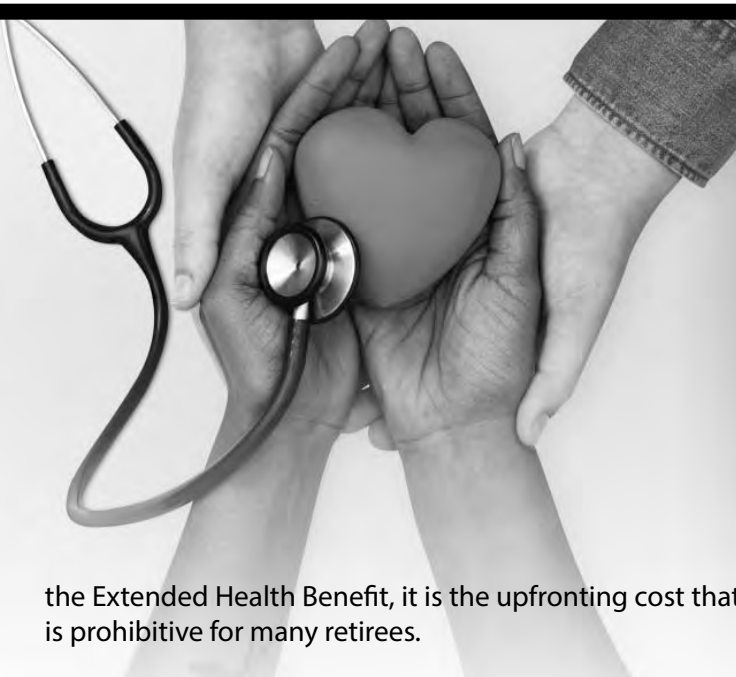
One of these continuing concerns has been with the cost of diabetic supplies and while this has been raised many times within the Committee meetings, the answer has been that these supplies are not drugs and are, therefore, not a part of the drug coverage formula for upfront payment through the health insurance policy.

The problem, therefore, for many folks, especially retirees from Government, who are living on a fixed pension income is that the cost of these supplies can be quite high and having to upfront these costs has placed many folks in a situation of having to choose between properly caring for their diabetic condition and taking care of other normal living expenses. As an insulin dependent diabetic requires monitoring strips, needles for injection, and so on and while these are eventually covered under

the Extended Health Benefit, it is the upfront cost that is prohibitive for many retirees.

On behalf of the many members who have reached out to the Association to seek a remedy to this situation, a letter was sent to the Honourable Siobhan Coady, President of Treasury Board, to plead the case for a policy adjustment.

The Minister replied on June 2 and while no definitive resolution was made, she did commit to having further discussions on this issue internally with the benefits administration officials and the Government Insurance Committee representatives. Our NLPSPA representative, Fred Oates, is fully aware of this issue and will continue to bring it forward in hopes of ultimately achieving a solution. ■



## TAKE NOTICE:

### PROPOSED AMENDMENT TO NLPSPA CONSTITUTION

At the Annual General Meeting on October 14, the following will be proposed for approval by the membership:  
To amend Article VII (Board of Directors), by the addition of the following three (3) new sections:

1. Board Directors shall abide by all clauses of the NLPSPA Constitution, any established bylaws and policies, including the Code of Conduct, Oath of Confidentiality, and Conflict of Interest Policy.
2. Should a member of the Board of Directors fail to perform any of the duties assigned or is found in violation of any established acts, bylaws or policies, the Board of Directors shall have the authority to impose such penalty, including dismissal from position, as appropriate to the circumstance.
3. A Board Director may be removed from office before the expiration of term by a two-thirds majority vote of the Board of Directors present at a Special Meeting of the Board of Directors duly convened for that purpose. A meeting for this purpose may be called only with the knowledge of the Director concerned.

No other amendments are anticipated at this time.

# News Release, Government of Newfoundland & Labrador Public Advisory: Motor Registration Division Offers Walk-in Service

July 26, 2021

The Provincial Government wishes to update residents of the province on walk-in services at the Motor Registration Division. Beginning Wednesday, July 28, and every Wednesday thereafter, Motor Registration will provide walk-in counter service to seniors and those who require assistance. The service will be available from 8:30 a.m. to 12:00 p.m.

Those availing of the walk-in service on Wednesdays are asked to please cancel any existing appointments with Motor Registration via the [online appointment calendar](#). If you have an existing appointment for a Wednesday morning, your appointment will remain unchanged.

For the remainder of the week, services will continue to be available by appointment. Services that require an appointment include licence plate replacements; vision and on-road testing for driver's licences; photo capture for

new licences and ID cards; in-transit permits; purchase/transfer of vehicles and the transfer of driver's licences and vehicles for those moving to the province.

To help facilitate processing times, the department continues to encourage residents to complete transactions available online such as written drivers' permit testing, address changes, drivers' licence renewals, vehicle renewals and notices of sale at [MyGovNL](#).

Drop boxes are also available at government services offices throughout the province. Please ensure that all necessary documentation is included. Clients can indicate a credit card option for payment, with contact information for processing, or include a cheque or money order. Drop box applications that are incomplete will result in additional delays.

The department is listening to the concerns and issues of the public and is working diligently to address them. *(Reprinted from Government website)*

## **Notice of Resolutions 2021**

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. 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. This is of particular importance again this year as our AGM will be a virtual meeting and it would be challenging to manage Resolutions that might be submitted at the beginning of the meeting.

The Annual General Meeting is set for October 14, 2021, at 2:00 PM. To submit a Resolution, please contact the NLPSPA Office at 709-754-5730, 1-800-563-4188, fax 709-654-5790, or email [pensioners@npspa.ca](mailto:pensioners@npspa.ca)

**NOTE** from NLPSPA: Since this release, there has been an onslaught of negative media attention to this service, such as long lineups, extensive wait times, non-seniors with appointments line jumping, and so on. Before going to print with this message, NLPSPA followed up with the Minister's press team to determine what actions were being taken to correct the challenges to this walk-in service.

On a go forward basis, NLPSPA has been advised that there will no longer be any appointments booked for Wednesday mornings, just walk-ins. This will be a dedicated time for those such as seniors who want walk-in service. Since this service was started, there were some start-up challenges, especially with those who already had existing Wednesday appointments. Staff have been actively trying to move these appointments to other times. Hopefully, all these glitches have been or will be ironed out soon and older persons can avail of a better managed service that meets their particular needs.

Are you taking medication for heartburn or acid reflux? Not sure? Keep reading to find out more about these commonly used medications!

*(Submitted by Kelda Newport, Project Coordinator, SaferMedsNL)*



In this newsletter, we are going to spotlight Proton Pump Inhibitors.

**What are Proton Pump Inhibitors?** Proton Pump Inhibitors, most commonly called “PPIs”, reduce the production of acid in the stomach. They are commonly prescribed to treat stomach problems such as heartburn, reflux and ulcers, and can also be used to prevent ulcers in people at high risk.

**Examples of PPIs:**

- Dexlansoprazole (Dexilant)
- Esomeprazole (Nexium, Nexium 24HR)
- Lansoprazole (Prevacid)
- Omeprazole (Losec, Olex OTC)
- Pantoprazole (Pantoloc, Tecta)
- Rabeprazole (Pariet)

Research suggests that some people continue to take their PPI longer than necessary. For this reason, people should talk to their healthcare provider to find out how long they should be taking a PPI, and if they can safely stop them.

For most people, PPIs should be used for less than 12 weeks. However, your primary healthcare provider may recommend that you take them for longer than 12 weeks if you:

- Take medications that irritate the stomach, such as anti-inflammatory medications (for example ibuprofen or corticosteroids)
- Have had a major stomach bleed

Or if you have been diagnosed with:

- Barrett’s esophagus
- Severe esophagitis
- Zollinger-Ellison syndrome

PPIs are usually well tolerated when taken the right way for the right amount of time. However, treatment can go on for longer than is needed. [Choosing Wisely Canada](#) advises that taking a low dose PPI for less than a year is probably safe, but taking a PPI for a year or longer has been linked to:

- A higher risk of breaking your hip
- Low levels of Vitamin B12 and magnesium
- Pneumonia
- An intestinal infection with the bacteria *Clostridium difficile*, which can lead to severe diarrhea

In addition, PPIs may cause or contribute to side effects such as headache, nausea, diarrhea, rash and interactions with other medications.

**Are there lifestyle changes that can help manage acid reflux and heartburn?**

Of course. There are some simple changes to your diet and lifestyle that can reduce acid reflux without using a PPI.

Watch what you eat, as many foods can cause heartburn and these may differ from person to person. Foods that you may need to avoid because they commonly trigger acid reflux and heartburn include: alcohol, coffee; fried, fatty or junk food; citrus fruits; food with lots of tomatoes; onions and garlic; spicy food.

Other lifestyle tips to control acid reflux and prevent heartburn include:

- Eating smaller meals
- Avoiding alcoholic beverages
- Stopping smoking. Studies show that smoking increases your risk of heartburn and acid reflux.
- Maintaining a healthy weight. Excess weight can increase your risk of heartburn or acid reflux.
- Avoiding eating just before bed or lying down. If you suffer from heartburn while sleeping, try raising your head off your bed by 6-8 inches or try using extra pillows.
- Avoiding wearing tight clothes. The added pressure from tight-fitting clothes or belts that constrict your abdomen can make heartburn worse

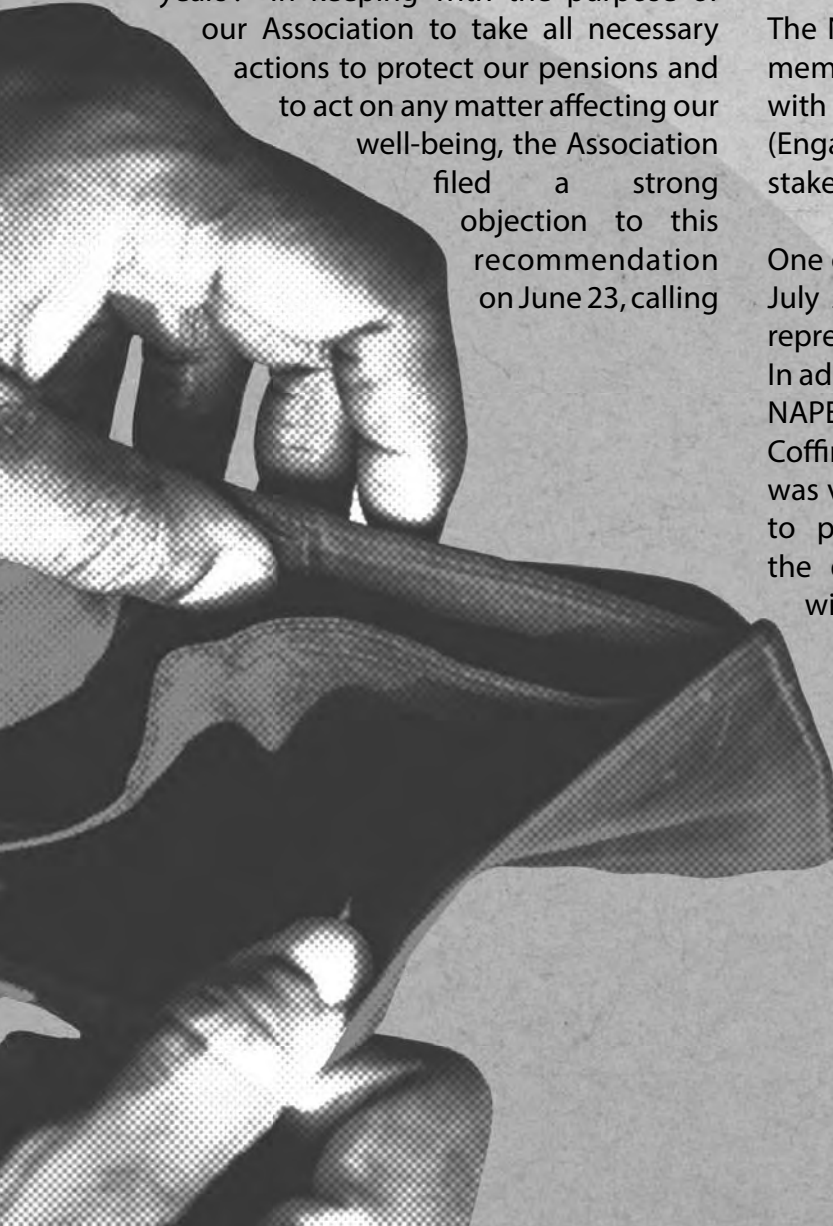
**You should make an appointment to speak with my primary prescriber or pharmacist,** if you no longer have heartburn or have infrequent symptoms but are still taking a PPI; if you have been taking your PPI for longer than 12 weeks; or if there is no reason to continue your PPI long-term.

**Remember to never make changes to your medications, including PPIs, without first speaking to your primary healthcare provider.**



# NLPSPA Responds to Report of Premier's Economic Recovery Team (PERT) and Community Support Services

Sharron Callahan, Executive Director



The Premier's Economic Recovery Team (Greene) Report has taken aim at public sector pensions with a recommendation "that pensions be converted to a collective defined contribution plan in three years". In keeping with the purpose of our Association to take all necessary actions to protect our pensions and to act on any matter affecting our well-being, the Association filed a strong objection to this recommendation on June 23, calling

this recommendation ill-advised, unjust, and unfair to retirees and current workers and strongly urged the Government to abandon any directions to action this recommendation.

The NLPSPA objection was widely circulated to the membership, the unions, and posted to our website, with a registration also made with the Government (EngageNL) to be a participant in organizational stakeholder sessions.

One of these first engagement sessions was held on July 27 and the Association was ably and strongly represented by Ann Marie Cleary, our Vice-President. In addition to Government, this session also included NAPE, the Federation of Labour, CUPE, NDP Alison Coffin, and UNIFOR. Notice to attend this session was very short with none of the groups having time to prepare a formal presentation. Nevertheless, the discussions highlighted strong disagreement with the approach in the PERT Report that had presented outdated information, targeted breaking union contracts, dividing labour, seeking to divest rather than invest, and identifying actions that would drive deeper poverty and hardship rather than correcting the path the Government was on. The NLPSPA recommendation was strongly supported by the powerful voice of those associations in attendance.

The second of these sessions was held on August 10 and attended by President Doreen Noseworthy and Executive Director Sharron Callahan. This time, there was notice given and our Association did a formal power point presentation. Again, we stressed the



inaccuracies in the report's data, gave examples of how the pension plan has been eroded and mismanaged over time, what the impact would be if the recommendations were to be actioned, the value that the pension plan contributes to the provincial economy annually, and concluded with a strong call for the Government to abandon any actions on these recommendations. This engagement session also included Rising Tide Productions and the FFAW/UNIFOR. Despite the diversity of the groups attending this session, there was strong agreement with all the points presented.

Members asked many questions when our written submission was released. We have attempted to answer all individual messages and answered many phone calls and emails. Primarily, members have asked what is a defined contribution plan and would this recommendation affect current pensioners. At this time, it is not possible to advise what position,

if any, Government might take on this particular PERT recommendation, but we want to assure all our members that we are and will be vigilant in taking whatever actions are necessary to protect our pension fund.

If you have not yet had an opportunity to read our submission, it can be found on our website, [www.nlpspa.ca](http://www.nlpspa.ca), home page, or you can follow the link below:

<http://nlpspa.ca/nlpspa-response-to-premiers-economic-recovery-team-greene-report/>

We will continue to keep you advised as we hear more about this recommendation.

## **We want to hear from you!**

If you have any topics, articles, or information in general that you feel would be beneficial to our members please email it to Cheryl at [pensioners@nlpspa.ca](mailto:pensioners@nlpspa.ca) or call 709-754-5730 or toll free 1-800-563-4188 to have included in our next newsletter.

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