

PENSIONER

NEWSLETTER

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Public Sector Pensioners' Association*



Meet the NLPSPA Board Directors & Staff



Doreen Noseworthy
President/Board Director/
Executive Committee/
Governance



Wayne Noseworthy
Board Director/Executive
Committee/Governance/
Human Resources/
President Elect



Fred Oates
Board Director/Treasurer/
Executive Committee/AGM &
Convention Planning/Govern-
ment Group Insurance
Committee



Helena Bragg
Board Director/Secretary/
Executive Committee/
Coalition



Ann Marie Cleary
Board Director/
Scholarships/Coalition



Paul Fisher
Board Director/Seniors'
Advisory Committee/
Scholarships/Human
Resources



Doug Laing
Board Director/
Provident 10
Board of Directors/Human
Resources/Scholarships



Ralph Morris
Board Director/
Provident 10
Sponsorship Board



Allan Reid
Board Director
Nominations/Awards



Clifford Reid
Board Director/
Communications
Co-Lead



Wayne Ruth
Board Director/
Communications
Co-Lead



Al Skehen
Board Director/
Nominations & Awards



Sharron Callahan
Executive Director/Chair,
Seniors Coalition



Cheryl Myers
Administrative Assistant

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
President Elect – Wayne Noseworthy
Treasurer – Fred Oates
Secretary – Helena Bragg

Directors:

Ann Marie Cleary
Paul Fisher
Doug Laing
Ralph Morris
Allan Reid
Clifford Reid
Wayne Ruth
Al Skehen

Executive Director:

Sharron Callahan

Administrative Assistant:

Cheryl Myers

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Graphic Design: Stephanie Furey

Message from the President

NLPSPA 2022



My Dear Friends,
As I sit here today and look out at the signs of new life all around me, I think of how very fortunate we are to be living in this wonderful country and, in particular, this beautiful province. In spite of whatever is going on throughout the world, the trees are budding and bringing forth new life, the little birds are chirping in the trees, the bunnies and squirrels are busy scurrying

about and people we haven't seen for months, are outside working in their gardens, raking leaves, walking and generally taking in the joys of spring. We've even had some really warm, sunny weather. Yes, new life is all around us and it is up to us to embrace it.

It is very easy, these days, to become cynical and throw our hands up in despair. All you have to do is turn on the TV for a few minutes if you want to be depressed and find an excuse for remaining sedentary and shut off from the realities of our own lives. There is hardly ever any good news happening in the world, if television is your guide. Daily images and reports from the war in Ukraine inundate our lives and, being the humane, compassionate people that we are, we wear their pain and suffering. How can we not when it is flashed on our TV screens hourly, with images of total destruction and death? We see things like floods, fires, pandemics affecting the lives of people daily. Do we need to be supportive of these things? Absolutely, if it is within our means to do so! Is it our responsibility to take them all on as our own and let them rule our lives? No way! How do we avoid that? By learning to focus on the positive things in our personal lives and by thanking our God, whomever that may be to each one of us, for all our blessings...for family, friends, our homes, the community in which we live; the freedoms we enjoy; democracy and the privilege to vote for those who run our country, province, city, town, or community, to mention but a few.

Then there are the reports of mass shootings; of racial discrimination; the protests of anti vaccinators; the abortion lobbyists; protests of our indigenous peoples demanding equality with the rest of the country; crimes necessitated by a life of drugs and the means to support those habits; drug and gang wars, and on it goes. Are these things important? You bet they are! Do we need to be informed about them? Yes, we do, and we need to allow people to have the freedom to express themselves, as long as they do so peacefully and without infringing on the rights and freedoms of others. Everyone needs support in one way or another. It's how we go about it that makes the difference. Being

informed is a very important element of daily life. Being obsessed by that information can be devastating and even debilitating for many.

My friends, there have been wars fought and protests held over religion, land, money, riches and fame since the beginning of time. The difference today is that they all happen in our living rooms, family rooms, bedrooms and any other room where a TV sits in our homes today. There is no escape! We think about the wars of the past or protests that may have happened in any and every corner of the world throughout history. They happened, but the rest of the world were oblivious to them. Why? Because the means to broadcast them simply weren't there. Were they any less destructive, bloody or cold-hearted? Certainly not. In fact, if you've seen any old wartime films or newsreels, or if you've read any history, you know that to be true. I constantly hear things people say about the state of affairs the world is in today. I'm sure you've all heard

them and many of us have probably said them. It's true. The world is in a terrible state! However, it's not the first time and it won't be the last. Is the war in Ukraine fair and just? Certainly not. Is it right for a dictator to just decide to take that country for his own greed and selfish purposes? Of course not! Have we ever seen the likes of this before? Let me but count the ways. Has this war affected our personal lives? Very definitely. It has impacted the entire world by creating an inflation that is going to be with us for some time to come. Is it the only cause of inflation in the world today? No. There are many factors but, like a snowball that collects snow as it rolls downhill, so too, are the effects of inflation. The war may be how it started but so many other factors are now contributing to it. Will we be able to survive it? Yes, but it will be painful for a while. We all need to do some belt-tightening and be much more careful with our few dollars but there will be a light at the end of this tunnel

as there was at the end of so many others. Who would have thought we would ever have bounced back the way we did from the last World War? Yet here we stand, with great pride and dignity in tact.

So, my dear friends, my message to you today is one of hope. Just like the buds on the trees; the little bunnies, birds and squirrels in the woods and the fish in the water, life springs eternal! We have been given life and given it in abundance! Let's start enjoying it again in spite of pandemics, inflations, wars, protests and whatever else may come our way. But, let's do it safely, respectfully, considerately, thoughtfully and, like true Newfoundlanders and Labradorians, generously! If you have plenty, share with those who have not. If you have nothing tangible to give, give kindness and thoughtfulness to those who may need a word of encouragement, a visit, a phone call or a hug. Things are important, especially the basic things of life such as food, shelter and heat, but the most important gift you can give to others is the gift of yourself. Be present to those who need comfort or just to hear a friendly voice or see a friendly face. Kindness doesn't have to cost but it pays great dividends!

I leave you with those few thoughts today and I ask you to ponder them in your hearts.

Have a wonderful summer! Be safe, be alert and, most importantly, be kind to each other! ■

Yours in retirement,
Doreen





2022 Convention and Annual General Meeting
Comfort Hotel & Conference Centre, 106 Airport Road, St. John's, NL

“Recover! Renew! Reconnect”

*The 2022 NLPSPA Convention will offer a variety of opportunities
to support recovery from isolation, to renew friendships and to reconnect with community.*

Wednesday, October 12th, 2022

| | |
|-----------|--|
| 3:30 p.m. | Registration, Membership Desk, Exhibits, Reception and Cash Bar |
| 5:00 p.m. | Meal |
| 6:30 p.m. | Opening Ceremonies |
| 7:00 p.m. | Annual General Meeting |
| 8:30 p.m. | Entertainment |
| 9:30 p.m. | Evening Adjournment |

Thursday, October 13th, 2022

| | |
|------------|---|
| 8:30 a.m. | Registration, Membership Desk and Exhibits |
| 8:45 a.m. | Continental Breakfast |
| 9:30 a.m. | Convention/Housekeeping/Overview of Activities |
| 9:45 a.m. | Status of Public Service Pension Plan & Teacher's Pension Plan |
| 11:00 a.m. | Session 1: |
| 12:30 p.m. | Luncheon |
| 1:30 p.m. | Session 2: |
| 3:30 p.m. | Closing: Prize Draws Convention Evaluation Ode to Newfoundland |

This agenda is a work in progress; more details will be available in the September Newsletter

NLPSPA Board ELECTION 2022



At our Annual General Meeting on October 12-13, 2022, we will have three positions to fill on the Board of Directors.

The NLPSPA Board is 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 **no later than September 14, 2022**. If you would like to speak to the Nominations Chair, Executive Director 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

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

Musings by a Member

Wayne Ruth, NLPSPA Board Director & Communications Co-Chair

There is no doubt that using the old cliché “we live in interesting times” holds true. Besides the Covid pandemic, which needs no elaboration, we, as retirees, are facing financial hardships. With the high cost of living that we are now seeing escalate every day, our incomes are dramatically decreasing in value. Everything we buy is now inflated due to high demand and low supply. One only needs to talk to someone trying to buy a new vehicle. They are either not available, or the wait times are months away.

More to the point, we now face the extreme costs of fuel for our homes and vehicles. People have very few choices when it comes to purchasing this essential item, to say nothing of the soaring costs of food and other daily living necessities. All of this has an adverse effect on what we buy “off the shelf”. So where do we go from here and what do we do? Simply, as a member of society whose income is in the hands of both Federal and Provincial Governments, regardless of their political stripe, we must contact our MP's and MHA's and get them on side with respect to the seniors of this province. Keep in mind, that those elected officials work for us, not the other way around. At election time, they ask us to entrust them with the responsibility of running our country and our province. So, we now ask that they become active, and lobby on our behalf.

The first and most important task is to contact our elected officials and lobby them to increase our OAS payments, so most of us can live comfortable and respectful lives, not having to worry about making decisions, such as whether to buy fuel, food or medicine. It is up to you to make this contact. If you do nothing, then nothing will happen. My father said, on many occasions, “hit the nail while the iron is hot”.

Terra Nova District MHA, Lloyd Parrott, recently delivered a speech to his colleagues in the House of Assembly. He spoke very eloquently on this issue and the content of his speech summarized what most seniors are echoing. I ask you to view this article, if at all possible. The links are posted here (Facebook and Hansard) for ease of reference.

<https://www.facebook.com/lloydparrottmha/videos/4986928014696438/>

<https://www.assembly.nl.ca/HouseBusiness/Hansard/ga50session/22-04-06.htm>

With over 10,000 members strong in our association, we can make a difference. Your Board of Directors and the Seniors' Coalition will continue their lobby efforts on your behalf. However, the powers that be need to hear this from you, the people on the ground. The more you speak out, the greater the chances become, that our collective concerns will actually be heard and addressed.

Since this Newsletter is the last one before the summer recess, I would like to wish you, our membership, a healthy, safe summer. Please take this time to spend with family and friends, after such a long hiatus, and do try to take full advantage of our Provincial Come Home Year 2022. ■

IS DRINKING CAUSING
PROBLEMS?

ALCOHOLICS
ANONYMOUS CAN
HELP.

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



Notes & News

from the Executive Director

Since our last newsletter, the world of NLPSPA has been quite busy with a number of key happenings that either have occurred or will occur during the year of 2022. Of key importance are the 2022 Convention and Annual General Meeting, the redevelopment of our NLPSPA website, the development of all the foundational documentation for the recruitment of a permanent Executor Director for the Association, and continuing advocacy for our membership on issues of critical importance.

2022 Convention & Annual General Meeting.

Planning is well ahead of schedule for our 2022 Convention and Annual General Meeting. We did have to alter the dates that were originally announced due to a conflict with another key affiliated association to ensure our collective memberships could attend both events. It is now scheduled for October 12-13 at the Comfort Hotel and Conference Centre, 106 Airport Road. The theme is **Recover! Renew! Reconnect!** and it is hoped that this Convention and Annual General Meeting will offer a variety of opportunities to support recovery from isolation, to renew friendships and to reconnect with community. Presenters are in place and these will be: Mohamed Abdallah of Connections for Seniors who will speak about the services that the organization provides in emergency accommodations and outreach to homeless adults 55 years of age and older; and, Constable Nick Cashin of the Royal Newfoundland Constabulary who will speak on Frauds, Scams and Seniors Safety. We have included a joint presentation by the CEO's of Provident10 and the Teachers' Pension Plan Corporation. The agenda has been set and a first draft is included in this newsletter. Also, as of this newsletter, registration is open. Given our continuing wish to provide you with a safe and comfortable location, we encourage you to register early, as the usual numbers that you have experienced at past conventions are being reduced. I am especially pleased to advise that the Salt Beek Junkies will be our evening entertainment for the 12th October. This is a youth group (three young men, aged 13, 14, and 10) whose repertoire is traditional Newfoundland folk music. I can definitely assure you

that you will be amazed with their talent. Please make a date for October 12-13 for the Comfort Hotel, Airport Road!

Governance in Transition. The transitional work on our new governance and organizational structure for NLPSPA is nearing completion. I have written, reviewed and updated many policy documents; reviewed the committee structure with the approval of the Board and updated the terms of reference accordingly; and am now into the final significant piece of work which is the development of a comprehensive Human Resources Manual. This is a critical piece of work to be completed before the recruitment processes for the permanent Executive Director can be commenced. The work is, however, progressing very well and the Manual should be ready for Board approval by the end of June. Once this Manual is approved, recruitment for the permanent Executive Director should be able to proceed. It has been a long period since November of 2020 when the Board took the bold and necessary step to embark on this plan of transformation, but the strategy has been successful, the processes are now almost all in place, and the association foundation will be solid and well-positioned for a long time into the future.

NLPSPA Website Re-Development. A lot of time was spent this period working with Board Director Cliff Reid and the Communications Committee in our continuing efforts to increase the social media presence of the Association. The design concept for transforming the NLPSPA website has been sent to Triware and work is proceeding to make the website easier to navigate and more pleasant for viewing with a more up-to-date arrangement, colorful with pictures, and improved text. The current website will continue to be functional until the new site is ready. In the meantime, some work, when time allows, is being undertaken to refresh the current site, fill in missing information, add documents, and update messaging so the transfer of the information from the old to the new site can be as accurate as possible when the refreshed site goes live. We are also trying very hard to increase our social media presence through our Face

Book page. Please visit the site, click "like" and "share" so we can engage more folks to see all that NLPSPA has to offer and the benefits contained in the messaging that we post. <https://www.facebook.com/NLpensioners/>

The Seniors and Pensioners Coalition continues to be very active in its advocacy. We have continued to keep the pressure on Government to announce a replacement for the vacant Seniors' Advocate position. A letter has been sent to both Minister John Abbott and Minister Sarah Stoodley to ensure that services are maintained and delivered to folks who do not have access or knowledge to navigate the new world of service digitization. Another very pointed letter has been sent to the Federal Minister of Health to move forward on the establishment of the National Universal Pharmacare Program and to stop the stonewalling. There has also been communication to both Provident10 and the TPPC as well as to NAPE and NLTA to ensure that the Association is kept informed of any movement from Government to move forward on the recommendations in the PERT Report about pension plan conversion. And finally, but by no means least,

NLPSPA and the Coalition have publicly voiced concern about the rising costs of fuel, food and other essential materials and we will continue to speak up and speak out until this gouging abates.

Membership events are taking a break for the next couple of months as our efforts are focused on planning for the Convention.

I remain honored to have been able to do this transition work for you over the past couple of years and I am confident our Association will continue as the leading organization for public sector pensioners in Newfoundland and Labrador for 2022 and beyond.

As the summer months unfold and the weather warms, stay safe and well. Enjoy Come Home Year! ■



Sharron Callahan
Executive Director



REGISTRATION IS NOW OPEN for our 2022 CONVENTION and 32ND ANNUAL GENERAL MEETING

"Recover! Renew! Reconnect!"

October 12-13, 2022
Comfort Hotel & Conference Centre
106 Airport Road, St. John's, NL



The 2022 NLPSPA Convention will provide a variety of opportunities to support recovery from isolation, to renew friendships, and to reconnect with community.

Convention fee, including dinner on 12th, continental breakfast and luncheon on 13th, and resource materials, is \$50.00 with a 50% reduction for NLPSPA fee paying members.

To register please call our office at 709-754-5730 or toll-free 1-800-563-4188
Payment must be received by September 30th, 2022, for registration to be confirmed.

HOTEL ACCOMMODATIONS can be booked by calling 709-753-3500 ext. 2. Please refer to **Pensioners' Association Convention** at the time of booking. Room rate is \$99.00 plus taxes and gratuities, includes complimentary hot breakfast.

Notice of Proposed Amendment to NLPSPA Constitution

Background: The NLPSPA Constitution (as approved October 14, 2021), Article X-Committees, gives authority to the Board to appoint a Finance Committee, a **Constitution Committee**, and such other Committees as the Board deems necessary. The Board of Directors has found that the work of the Constitution Committee has significantly expanded over time to include more issues impacting the governance of the Association than simply oversight and management of the Constitution and bringing forth constitutional amendments or revisions and Board and member resolutions to the Annual General Meeting.

Since this expansion into more issues of governance, such as ongoing oversight of the quality of governance within the Association and monitoring and strengthening the Board's effectiveness and methods of operation, it would be more appropriate to have the reference in the NLPSPA Constitution reflect a **Governance Committee** rather than a Constitution Committee.

MOTION:

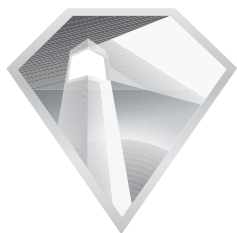
That Article X-Committees, Section 1 of the NLPSPA Constitution be amended to rename the Constitution Committee as the **Governance Committee**.

NOTICE OF RESOLUTIONS 2022

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. While the plan is for an in-person AGM for 2022, there is an alternate plan for a virtual meeting should public health directives change. Given this need for duplicate planning, consideration to the pre-submission of resolutions would be greatly appreciated by the Governance Committee.

The Annual General Meeting is set for October 12, 2022,
at 7:00 PM, at the Comfort Hotel & Conference Centre, 106 Airport Road, St. John's,
as a part of the 2022 NLPSPA Convention.

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



NLPSPA

Newfoundland & Labrador
Public Sector Pensioners' Association

SCHOLARSHIP PROGRAM 2022



In 2022, NLPSPA will award four annually renewable scholarships as follows:

Scholarships (x4), one to a value of \$2,000, a second to a value of \$1,500.00, a third to the value of \$1,000.00, and a fourth to the value of \$500.00 to support 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 has a Scholarship Committee to administer the Scholarship Program.

Scholarship Eligibility Criteria:

- High School graduate/Post-Secondary student;
- Accepted and registered to attend a post-secondary institute or trades program in September 2022 (two letters, one confirming acceptance and one confirming enrollment);
- Two Letters of Reference, one of which should be from a teacher, guidance counselor, instructor or professor;
- 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 final grades from high school or post-secondary institute.

DEADLINE FOR APPLICATIONS IS AUGUST 12, 2022

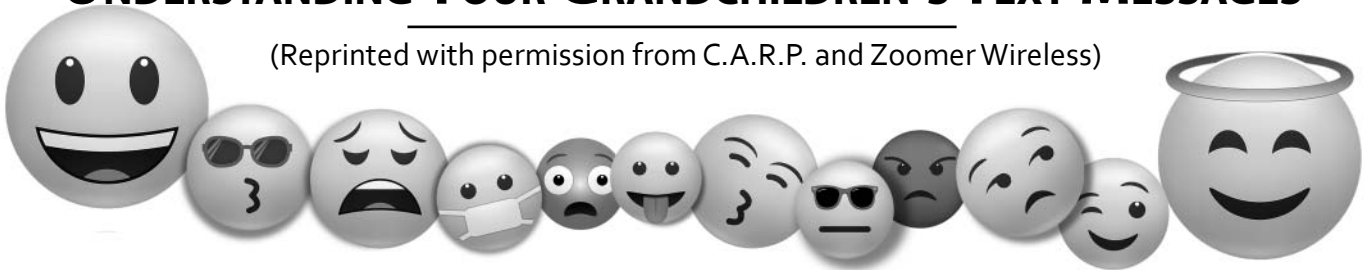
Previous winners are not eligible to apply.
Incomplete applications will not be accepted.

Application forms available from NLPSPA office by calling (709) 754-5730, toll-free 1-(800)-563-4188, email pensioners@npspa.ca or printing from the NLPSPA website at www.nlpspa.ca
(NOTE: NLPSPA does not communicate by "text")

Completed Applications can be emailed to pensioners@npspa.ca, dropped off to our office at 446 Newfoundland Drive, Suite 206, in St. John's or faxed to 709-754-5790.

UNDERSTANDING YOUR GRANDCHILDREN'S TEXT MESSAGES

(Reprinted with permission from C.A.R.P. and Zoomer Wireless)



If you have grandchildren of a certain age, you might be connecting with them almost as much via text as you do in person these days. And while it's great that technology allows us to stay in touch in ways that weren't possible in the past, there is definitely a bit of a learning curve for those of us who are old enough to remember rocking out to 8-track tapes.

For instance, a reply to a text message like, "Hi darling! Miss you and hope school is going well!" might look something like this:

"Hey! 143 SYS! HAK HAND!"

This gobbledygook may appear to be a series of strange typos, but it's simply written in acronyms—the secret language of young people. Believe it or not, this message is actually teen-speak for, "Hey! I love you and I'll see you soon. Hugs and kisses! Have a nice day!"

These abbreviations really do almost feel like a completely different language, but using them is just a quick—and sometimes deliberately cryptic—way for teens to communicate via text. It's fast and easy once they've learned the lingo, but the fact that they can send texts to their friends without parents being able to sneak an over-the-shoulder peek and easily understand the message content is definitely a bonus for kids.

However, being able to monitor message content—particularly in younger teens—is important, and it's one of the reasons that it's good for parents and guardians to be familiar with the acronyms kids are using to chat with each other via text.

Of course, the other reason is so that you can actually understand what the heck they're saying when they dash off a quick text to you!

So, what are they saying?

If you're seeing the following short forms in a message from a teen you love, it's just their way of reaching out and staying in touch with someone they obviously care about—and happily that includes you!

143: I love you
ATM: At the moment
BFN: Bye for now
BRB: Be right back
BTW: By the way
CU: See you
FWIW: For what it's worth
GB: Goodbye
GTG: Got to go, or good to go
HAK: Hugs and kisses
HAND: Have a nice day
IDC: I don't care
IDK: I don't know
IKWIM: If you know what I mean
ILY: I love you
IMHO: In my honest opinion
IRL: In real life
JK: Just kidding
JSYK: Just so you know
KK: Cool, okay
LOL: Laugh out loud
LMK: Let me know
NM: Never mind
PCM: Please call me
RN: Right now
ROFL: Rolling on the floor laughing
SYS: See you soon
TIA: Thanks in advance
TL;DR: Too long; didn't read
TTYL: Talk to you later
YOLO: You only live once
YTB: You're the best

It's important to note that while most abbreviations are completely harmless, there are some "red flag" acronyms you should know if you're the one monitoring a teen's social media usage. Visit VeryWellFamily.com to learn more about these potentially troublesome abbreviations.

Now that you have a handy cheat sheet to help you decipher puzzling acronyms, the next time you get a friendly text from a teen in your life, you can decide whether you want to continue to play dumb or admit that you've cracked their code by ending your response with something like, "TTYL and don't forget ILY!" You never know—they might get a kick out of seeing how tech savvy you actually are! Plus, knowing that you've made an effort to speak their language could encourage them to reach out more often, creating a richer dialogue and an even deeper bond between the two of you.

So, since you now have a better idea of what they're trying to say, make sure the lines of communication stay open by getting a wireless plan and phone deal that works for you so you can always text right back. ■

NLPSPA Membership Benefits

Remember to check out the benefits that accompany your NLPSPA membership. These are listed on the NLPSPA website at www.nlpspa.ca/membership/benefits-discounts. In addition to Anthony Insurance, other benefits might be of interest or useful to you.

Hickman Motors: a 10% discount off any regular priced service, parts and labour. This does not include vehicle purchases. This offer does not apply to Mile 1 Harley-Davidson or Privateers Harley-Davidson.

The Paint Shop: 10% off regular priced merchandise at over 31 locations (some restrictions/exclusions may apply).

Super 8 Hotel: A room rate. Please mention "Pensioners Association" when booking.

Tax Edge Ltd: 15% off Personal Tax Services. www.taxedge.ca

Atlantic Counselling: 15% discount to all members. www.atlanticcounselling.com

Age Right Health & Fitness: 15% discount on all services offered whether in person at the facility or virtual. www.ageright.net

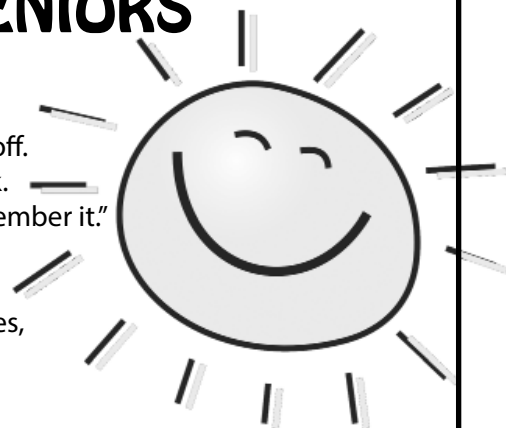
More benefits will continue to be added to the NLPSPA website as they become available.

TWELVE COMMANDMENTS FOR SENIORS

- #1 - Talk to yourself. There are times you need expert advice.
- #2 - "In Style" are the clothes that still fit.
- #3 - You don't need anger management. You need people to stop pissing you off.
- #4 - Your people skills are just fine. It's your tolerance for idiots that needs work.
- #5 - The biggest lie you tell yourself is, "I don't need to write that down. I'll remember it."
- #6 - "On time" is when you get there.
- #7 - Even duct tape can't fix stupid - but it sure does muffle the sound.
- #8 - It would be wonderful if we could put ourselves in the dryer for ten minutes, then come out wrinkle-free and three sizes smaller?
- #9 - Lately, You've noticed people your age are so much older than you.
- #10 - Growing old should have taken longer.
- #11 - Aging has slowed you down, but it hasn't shut you up.
- #12 - You still haven't learned to act your age, and hope you never will.

And one more:

"One for the road" means peeing before you leave the house.



**Do you know Pensioners who
are not members of NLPSPA?**

**Help them explore the
benefits of membership.**



Accomplishments for Members:

- Reversal of the recent pension plan overpayments clawback;
- Maintenance of health coverage for pensioners;
- Direct voice in pension plan reform;
- Oversight of the PSPP through membership on the Pensions Corporation;
- Leadership of NL Coalition of Pensioners and Seniors, with united voice and public visibility on seniors' issues;
- Establishment of Seniors' Advocate;
- Establishment of NLPSPA Scholarship(s).

Membership Benefits:

- Strong public voice on pension, and health issues;
- A collective voice and input to matters of public policy;
- Advocacy for improved care services for seniors
- Higher and more credible profile with Government(s);
- Opportunities to participate in public forums;
- Continuous learning and information sharing;
- Access to information and pension news;
- NLPSPA Convention;
- Auto and Home Insurance savings with Anthony Insurance;
- Discounted rate at Super 8 Hotel, St. John's;
- Seasonal social activities.

Membership Types:

Regular Members are public sector pensioners in receipt of a pension from the Government of Newfoundland and Labrador.

Affiliate Members are employed by the Government of Newfoundland and Labrador and eligible to retire within five (5) years.

Reciprocal Members are persons in receipt of a pension from a pension plan that has a reciprocal agreement with the NL Public Service Pension Plan.

Associate Members are spouses or partners of Regular, Affiliate or Reciprocal Members.

Membership Costs:

Regular Members: \$1.00 per pay period, deducted from pension cheques on a bi-monthly basis by the Department of Finance, Pensions' Division, upon receipt of pensioner's membership application from NLPSPA Office;

Affiliate and Reciprocal Members: \$24.00 annually payable to NLPSPA at the time of membership application and subsequently upon receipt of annual invoice;

Associate Members: No membership fee. Associate Members are eligible to convert to regular membership upon receipt of a pensioner's survivor benefit.



NLPSPA

Newfoundland & Labrador
Public Sector Pensioners' Association

446 Newfoundland Drive, Suite 206
St. John's, NL A1A 4G7

709-754-5730 • 1-800-563-4188 • 709-754-5790 (Fax)

pensioners@npspa.ca • www.npspa.ca

NLPSPA Membership Application

MEMBERSHIP CATEGORY: ☐ REGULAR ☐ AFFILIATE ☐ ASSOCIATE ☐ RECIPROCAL

SURNAME: _____ **FIRST NAME** _____

STREET ADDRESS/APT. NUMBER _____

P.O. BOX NUMBER _____ **TOWN** _____

PROVINCE _____ **POSTAL CODE** _____ **PHONE(____)** _____

EMAIL _____

PREVIOUS EMPLOYER (Regular or Reciprocal Members) _____

CURRENT EMPLOYER (Affiliate Members) _____

ASSOCIATE MEMBER'S NAME (Where Applicable) _____

I hereby authorize the Department of Finance to

☐ Deduct \$1.00 from my bi-monthly pension cheques and remit to NLPSPA.

☐ Provide periodic updates to NLPSPA about my current mailing and contact information.

Signature

Date

Applications for membership can be mailed, faxed or emailed to NLPSPA Office.

Note: Affiliate and Reciprocal membership applications must be accompanied by cheque or credit card payment by contacting the NLPSPA Office.

New members will receive a membership card and membership number.

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 up to \$1000.**

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.

✓ **Exclusive Home Savings.**

Get your additional and exclusive member discount on your home insurance.

✓ **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.