

PENSIONER

NEWSLETTER

Volume 22, Number 31

Fall Edition

September 2023

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



NLPSPA Annual General Meeting
Wednesday, October 11, 2023



NLPSPA

Newfoundland & Labrador
Public Sector Pensioners' Association

AGENDA
NLPSPA Annual General Meeting
Wednesday, October 11, 2023, 11:00 AM

1. Call to Order/Welcome
2. Land Acknowledgement
3. Rules of Order for Meeting/Confirm Quorum
4. Adoption of Agenda for 2023 Meeting
5. Minute of Silence for Deceased Members
6. Introduction of 2022 – 2023 Board Members
7. Adoption of 2022 AGM Minutes
8. a) Nominations Committee Report – Chair, Al Skehen
b) Elections
9. a) Treasurer's/Finance Committee Report – Treasurer, Craig Hall
b) Presentation of 2022 Audited Financial Statements – Treasurer, Craig Hall
c) Appointment of 2023 Auditor – Treasurer, Craig Hall
10. Adoption of Annual Report – President, Wayne Noseworthy
11. Scholarship Announcement & Presentation – Ann Marie Cleary
12. Constitution Amendments/Resolutions to AGM – Chair, Wayne Noseworthy
13. Election Results, Al Skehen
14. Recognition Awards
15. Public Sector Pension Plan, Update, Chuck Bruce, CEO Provident 10 (TBD)
- 12:30 PM LUNCH, followed by entertainment
16. Other Business/Announcements
17. Adjournment

Mandate Statement:

The Newfoundland and Labrador Public Sector Pensioners' Association (NLPSPA) is a strong, member supported organization that will be successful in advocating for improved pensions and insured benefits; will advocate for a better quality of life for pensioners; and, is recognized throughout the province for its leadership role in promoting the interests of its members and all pensioners.

Executive:

President – Wayne Noseworthy
Vice President – Craig Hall
Treasurer – Craig Hall
Secretary – Helena Bragg
Past President – Doreen Noseworthy

Directors:

Ann Marie Cleary
Paul Fisher
Doug Laing
Brian Miller
Ralph Morris
Cliff Reid
Wayne Ruth
Al Skehen

Executive Director:

Sharron Callahan

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.npspa.ca

Advertising Policy:

The Association reserves the right to refuse advertising, or to edit them in consultation with the advertisers. The Association does not endorse or promote any product or service presented in paid advertisements unless so specified.

Graphic Design: Stephanie Furey

Message from the President

NLPSPA 2023



It is once again a distinct pleasure to write as your President. Since my May message, our Association has had a very busy summer pursuing initiatives on your behalf.

I remind you to visit our Website and our Facebook page to experience the wealth of information and services that are literally at your fingertips. Please take advantage of these communication vehicles to inform yourselves, provide input to your NLPSPA, and initiate new friendships with our expanding membership.

As you will see in this edition, plans are well underway for the AGM on October 11. I remind you to consider attending; it is vital that we use this opportunity to direct the activities and

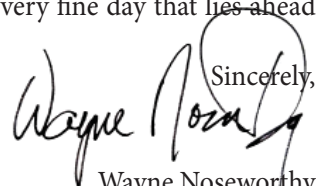
priorities of our Association. I encourage you to consider running for the existing vacancies on the Board. New ideas and strong leadership are critical.

This has been quite a busy summer for your Association, particularly as we focus our energies on advocacy issues of the NLPSPA. Elsewhere in this newsletter you will see a comprehensive report from our Executive Director, Sharron Callahan. Rather than repeat much of what Sharron has presented, I do want to mention just a few of the key elements, particularly as they relate to advocacy:

- Coalition meeting held in late June: note the various topics raised in Sharron's report.
- On behalf of our Association and the Coalition, our Executive Director researched and filed a submission to the Commission reviewing the Statutory Offices of the House of Assembly with reference to the Office of the Seniors Advocate.
- Our Executive Director has been appointed as a member of the Community Stakeholder Committee to the Long-Term Care and Personal Care Homes Review. See details in Sharron's report.
- Meeting held on August 9 with MP Darren Fisher (Dartmouth Lakes), Parliamentary Secretary to Minister of Seniors Seamus O'Regan and MP Joanne Thompson, Liberal Seniors Caucus Chair. Issues discussed included the Safe Long Term Care Act, Aging Well at Home, and the New Horizons for Seniors Program.
- Meeting held with MP Thompson on August 24, at which time the Executive Director presented a fully researched Issues Briefing Paper on matters of importance to seniors in our Province. A copy of this Issues Paper is available on our NLPSPA website.

I want to extend the deep appreciation of our entire Board to Sharron and Cheryl for their tireless efforts in carrying forward the goals and priorities of our Association.

Following a superb summer, I wish each of you health and happiness and every good fortune as we continue through the balance of 2023. Be safe, get active and continue to enjoy the renewal of friendships. Take advantage of every fine day that lies ahead during the coming Fall. ■

Sincerely,

Wayne Noseworthy
President



Notes & News

from the Executive Director

As we anticipate the arrival of the Fall season, we look forward to the startup of regular routines, the commencement of meetings, the Association's Annual General Meeting with Social and Entertainment, the election of new Board Directors, and planned events and meetings for the membership with specific focused topics of interest. The summer months have seen a lull in the workload of the Association, with staff holiday periods; however, we have kept pace with your business, answering your calls, renewing memberships, managing mail, and have been particularly busy with time sensitive advocacy actions as you will see below in our Advocacy section.

In Operations:

- Congratulations to the Association on being approved for grant funding from the Community Services Recovery Fund! We have been granted \$12,355.00 to increase our capacity for membership outreach by the purchase and installation of high-level technology equipment for the NLPSPA Board Room. The equipment needed is now in place, the NLPSPA board room has been reconfigured, and technology support in the use of the equipment has been obtained. Some orientation in proper use remains to be done, which will occur within the next few weeks.
- The Scholarship Program for 2023 was released and distributed to the membership and to the many post-secondary institutions throughout the Province. The deadline for applications is August 11 and the Screening and Selection Team will be meeting shortly thereafter to select the successful applicants. The scholarship winners will be announced at the AGM in October.
- Messaged the updated [Provident10 website](#) to the NLPSPA membership.
- Communicated to Minister Sarah Stoodley and Minister John Abbott about [Seniors on the Go Event](#) at MUN Botanical Gardens; subsequently, invited Minister Paul Pike following NL Cabinet shuffle.
- Continued to upload a variety of historical documents to the NLPSPA website, post information to Facebook, and add events of interest to the calendar.
- Discussions held with Anthony Insurance to understand the impact of the merger with Bellairdirect on the PERKS Program and the Funding Contract with NLPSPA. More information will be available later in the Fall, as the changeover commences.
- Attended to several requests from members for help with personal issues, generally involving payment of insurance claims by Canada Life.
- Met with TechKNOWtutors Program of Community Sector Council NL to establish a partnership for digital literacy training. Messaging developed and sent to the membership, with program roll-out to commence in the Fall.
- Continued communications with Provident 10 on the development of a membership growth relationship and participation in pre-retirement seminars.

In Governance:

- Held multiple meetings to develop a Strategic Plan for 2024-2028. This Plan has been approved by the Board, with follow-up meetings being held to prepare "targets and measures" to gauge the success of the Plan over the four-year cycle. This plan will be presented to the membership at the AGM in October.
- Approved a [policy document](#) detailing how the NLPSPA Board will select and approve appointments to the Provident10 Sponsorship Body and the Board of Directors.
- Engaged multiple communications during the audit process for 2022. The Board is pleased to report a clean audit for the year 2022 and the full audit will be available at the AGM.
- Released the [Call for Nominations](#) for the 2023 Board election.
- Held meetings to plan for the upcoming Annual General Meeting. Meeting will include a provided lunch and

entertainment. Plans are nearing finalization and membership attendance is encouraged. Meal cost to members is nominal at \$10.00 per person.

- Due to an increasing request for understanding of indexation within the public sector pension plans, researched and drafted a document for the Board on “An Overview of Indexation: Public Sector Pension Plans”. This document will be posted to the website, once approved by the Board.
- In accordance with the NLPSPA Human Resources Policy and Procedures Manual, plans are underway for performance reviews for our two staff persons.

In Advocacy:

- NLPSPA continues as the lead agency of the Newfoundland and Labrador Coalition of Seniors, Pensioners, and Retirees Association.
- Coalition meeting held June 26. Topics of discussion included: Cost of Living Cheques; Grocery Rebate; Personal Care & Long-Term Care Homes Review; Review of Independent Appointments Commission; Review of Statutory Offices of HOA, Coalition Submission on the Office of Seniors’ Advocate; Meeting with Federal MP’s; and, Meeting with Minister Pike, CSSD.
- Made a submission to the Department of Finance requesting information on how unclaimed cost-of-living cheques could be released to folks who did not receive them in the Fall of 2022. Information circulated through the Coalition.
- Participated in the review of the Independent Appointments Commission. The points presented were included in the [Commissioners’ Report](#).
- Researched and filed a [submission to the Commission](#) reviewing the Statutory Offices of the House of Assembly with reference to the Office of the Seniors Advocate. Thank you to those members who took the time to also file support for the position that was submitted to retain and even enhance the Office of the Seniors Advocate.
- Executive Director has been appointed as [a member of the Community Stakeholder Committee to the Long-Term Care and Personal Care Homes Review](#). A one-on-one discussion has been held with the Chair of the Expert Advisory Panel, Dr. Janice Keefe, and multiple meetings have been held with the Seniors Advocate. It is expected the meetings of the Community Stakeholder Committee will be commencing soon.
- A communication has been sent to the Department of Children, Seniors, and Social Development to inquire on the status of the Social and Economic

Well-Being Report (Poverty Reduction) and when the proposed Community Summit might be held.

- In July, [a letter was sent to the President of Treasury Board and the Minister of Health and Community Services](#) requesting clarification and revision of the types of authorizations required by Canada Life for services that are covered by the GNL (Government of Newfoundland and Labrador) Group Insurance Plan. We are still awaiting a response.
- A meeting was held on August 9 with MP Darren Fisher (Dartmouth Lakes), Parliamentary Secretary to Minister of Seniors, Seamus O’Regan and MP Joanne Thompson, Liberal Seniors Caucus Chair. Issues discussed included the Safe Long Term Care Act, Aging Well at Home, and the New Horizons for Seniors Program. Another meeting was held with [MP Thompson on August 24](#), at which time the Executive Director presented a fully researched Issues Briefing Paper on matters of importance to seniors in our Province. A copy of this Issues Paper is available on our NLPSPA website.
- At the beginning of this article, I suggested it had been a reasonably quiet few months over the summer. In hindsight, as I offer this report of activities to you, this is far from the case. We have, in fact, been quite busy and this will carry over into the next season. Rest assured that your Association is active on your behalf and that we are doing all we can to see that your issues and concerns are brought forward to those who can provide a remedy. ■

Until next time, stay well and safe.



Included for the benefit of members that receive a Hardcopy only of the Newsletter. Type the link into your browser to view these articles.

Provident 10 Website: <https://provident10.ca/>

Seniors On the Go Event: June 20.
<https://nlpspa.ca/events/month/2023-06>

Provident 10 Policy Document:
<https://nlpspa.ca/policies>

Call for Nominations: <https://nlpspa.ca/news>

Independent Appointments Commission: Commissioners’ Report.
<https://www.gov.nl.ca/releases/2023/exec/0605n07/>

A submission to the Commission reviewing the Statutory Offices of the House of Assembly
<https://www.rsonl.ca/submissions/>



It's likely that most of us at some point have experienced long periods of physical inactivity during the fall and winter months.

This can be caused by seasonal affective disorder from less sunshine and colder winter weather which can sometimes leave us unmotivated and looking for quick comfort.

Even those who do not suffer from SADs can still have a harder time keeping energy levels up during these months but we can, however, embrace the changing seasons by having a plan that can adapt to our weather and our individual situations.

Here are our top 10 tips and strategies for you to stay active, motivated and healthy during the fall and winter months but note that these can be applied year round as part of a healthy lifestyle.

1. Take Inventory

Make a list of what interests you. (We'll provide suggestions here) Narrowing it down to even a couple of activities can be enough to get us more active and also give us a clearer path to sustainable lifestyle changes.

2. Try Something New

As long as the activity is safe for you and can be modified, you've got nothing to lose by trying new things. This can lead to increased confidence and improvements in all aspects of your life.

3. Join A Group

Winter can be very isolating for some and it's important

to socialize with others to not only get moving more but to also improve our mental and cognitive health. There are local groups for outdoor walking, hiking, and snowshoeing or you may also want to look at different fitness facilities that offer programs of interest to you in a group setting. Your rate of success will increase drastically when you place yourself in an environment where you get motivation, accountability and a chance to meet new people.

4. Have a Clear Plan

Know exactly what days of the week and time of day you will take part in your activities as leaving them to chance can lead to inconsistency. Schedule it as you would any appointment or meeting and remember that any activity is always better than nothing and is a vote for you in forming new healthy habits!

5. Resistance Train

Some basic exercises with weights, bands or other accessories can provide strength for our outdoor activities as well as our activities of daily living (ADLs) which are essential for our day to day lives. Don't be afraid to seek advice from a professional who can customize a resistance training plan around any pre-existing issues you may have while helping you set goals.

6. Take Part In Virtual Classes

Whoever said there's no bad weather only bad clothes probably never spent a winter in NL. When you are stranded at home or conditions are less than ideal you can avail of online offerings such as exercise classes, cooking classes, book clubs and workshops related to anything of interest to you. It's not just about keeping the body moving but also keeping the mind sharp with new skills and education.

7. Mindfulness

This can be a tough one for some to include and is essentially the practice of being present and aware of what is currently happening. An easy way to start is with Mindful Breathing where you inhale through your nose for 2-4 seconds and exhale through pursed lips for 6-8 seconds and repeat 5 or 6 times. Try it before you read ahead to tip number 8 and notice how you feel.

8. Nutrition

As we mentioned earlier, the colder months can push us towards comforts which include higher energy foods that are sometimes

processed and high in sugar with not a lot of nutritional value. While we believe that there is no such thing as bad foods, only bad amounts, it can still be a good idea to fill up on more real whole foods so we are less likely to overeat on our treats. Things like homemade stews and soups can provide warmth and nutrition to fuel our winter activities. We will also include hydration here as sometimes we can forget to drink enough water during winter when temps drop and with factors such as indoor heating, and sweating when exercising it can lead to dehydration. Aim for 6-8 glasses per day and you can add more according to your activity levels if needed.

9. Garden Indoors

There are many of us who love to garden during the spring and summer months and are a little lost when the snow puts a pause on it. That is why things like indoor herb gardens are a great way to keep us planting and growing while adding a little life and greenery to our homes. Herbs are also a great compliment to our nutrition as they contain high levels of antioxidants that exceed that of fruits and vegetables and can easily be grown in cups on the kitchen window sill.

10. Tell Others

Sharing your new activities with friends, family or new acquaintances can have numerous benefits such as accountability for you to stick with your activities and excel at them. This can also help create a culture where your activities are the norm and offer more access to these activities with more people interested in them and who support you and your interests. This fall and winter season make it a priority to try at least one new activity that gets you moving and socializing more or improves your health and wellbeing in any way and you'll be glad you did it. This for some will be the start of a healthier lifestyle or will enhance those already on that journey. Remember to start small, gradually progress and never be afraid to ask for help.

Shane Monahan is owner of AgeRight Health and Fitness, a 50 plus fitness and lifestyle club in St. John's where he and his staff of trainers specialize in seniors fitness, group exercise, personal training and specialized kinesiology services.

Inquire: info@ageright.net
Ph: 7097542437
www.ageright.net

NLPSPA BOARD ELECTIONS 2023

At the Annual General Meeting on October 11, 2023, we will have three (3) positions to fill on the Board of Directors.

The NLPSPA Board is a Governance/Policy Board 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 15, 2023**. 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:

NLPSPA Membership Number:

Full Mailing Address:

Email:

Telephone, including cell 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

Exciting News!

We're thrilled to announce the re-launch of our Digital Literacy Program - techKNOWtutors!

techKNOWtutors is a free digital literacy teaching program created to help individuals learn to use technology in their daily lives, regardless of age or background.

In today's fast-paced digital world, having strong digital skills is more important than ever. Whether you're a student, professional, or simply someone looking to enhance your digital know-how, this program is designed to empower you with the essential tools and knowledge to thrive in the digital era. The techKNOWtutors program provides accessible and responsive digital education to encourage citizen engagement and promote the integration of social and economic development for all individuals.

What to expect?

Comprehensive Curriculum: Our program offers a carefully crafted curriculum covering a wide range of digital topics, including internet safety, online privacy, critical thinking, media literacy, effective communication, and much more. We'll guide you through every step of your digital journey!

Interactive Learning: Get ready for an engaging and interactive learning experience! techKNOWtutors incorporates a variety of multimedia resources, hands-on activities, quizzes, and real-world examples to ensure you grasp the concepts and gain practical skills.

Expert Instructors: Learn from experts who are passionate about digital literacy and committed to your success. They'll share their valuable insights, answer your questions, and provide guidance throughout the program.

Practical Applications: We believe in learning by doing! With our program, you'll have plenty of opportunities to apply your newly acquired skills to real-life situations. From creating professional online profiles to evaluating online sources, you'll gain practical experience that can be immediately put into practice.

Flexible Learning: We understand that everyone has different schedules and learning preferences. techKNOWtutors offers flexible options, including one-on-one sessions, group sessions, and even virtual classrooms. Choose the format that suits you best and embark on your tech learning adventure.

Personalized Growth: Our program recognizes that every learner is unique. techKNOWtutors focuses on personalized growth, catering to individual learning goals and adapting to different learning styles. We believe in empowering learners to achieve their full potential at their own pace.

Secure and Trusted: Rest assured that techKNOWtutors prioritizes safety and security. Our platform ensures a secure learning environment and maintains the privacy of all participants. We strive to create a trusted space where learners can focus on their growth without any worries.

Join us as we revolutionize digital literacy and empower learners to become tech experts! Whether you're a tutor or a learner, techKNOWtutors is the place to be. We are looking for community partnerships to help make Newfoundland and Labrador a more inclusive and thriving digital community.

Follow us on social media, sign up for our newsletter, and tag your friends who would benefit from techKNOWtutors. Let's spread the word and build a thriving tech community together!



For more information, contact Manny Kaur, Program Manager for techKNOWtutors, at manpreetkaur@cscnl.ca.



NLPSPA

Newfoundland & Labrador
Public Sector Pensioners' Association

SAVE THE DATE...

*"Winter is Coming!
Are you Ready?"*

By Al Antle,
Credit Counselling Services NL

WHEN:

Tuesday, October 17, 2023

TIME: 2:00 - 4:30 PM

WHERE:

This will be a virtual meeting. Internet access will be needed.

Are you worried about the high price of groceries, fuel, housing, and other essential living costs? At this membership event, we will explore possible ways to stretch your dollar a bit further, some purchasing traps to avoid, and how to make wise and sensible choices over the colder months of winter. Put this date on your calendar and stay tuned to your email for more information regarding registration and the Zoom meeting link.

NOTICE: NLPSPA Annual General Meeting 2023

(With lunch option & entertainment)

The NLPSPA Annual General Meeting for 2023 will be held on October 11, 2023, at the Comfort Hotel & Convention Centre, 106 Airport Road, commencing at 11:00 AM. All are welcome to attend the Annual General Meeting, at no cost.

This year, however, NLPSPA is providing an associated opportunity for socializing with the sharing of a meal and entertainment, for which a nominal cost of \$10.00 per person is being charged. If you are planning to attend the Annual General Meeting and wish to partake of the meal, with entertainment, contact Cheryl at the NLPSPA Office to arrange for your meal and entertainment registration at 709-754-5730 or 1-800-563-4188.

The menu is bruschetta chicken breast supreme, fresh rolls, seasonal fresh vegetables, tea, coffee, and dessert.

Entertainment is being provided by the "The Hallidays" who are a family music group consisting of two sisters, Sarah and Jennifer -vocals and keys, and Dave (husband/brother-in-law) on the drums. The trio has been performing together since 2006 and have been heard on CBC Radio, Rogers Television and multiple venues throughout St. John's and Toronto. This promises to be a wonderful afternoon of music and song.

Due to capacity numbers at the Comfort Hotel, you are encouraged to purchase your dinner seat as soon as possible. Deadline is Friday, September 29, 2023. There will be NO refunds after this date.

Are you experiencing difficulties with modern Communication Technology?

Cliff Reid, NLPSPA Communications Lead

Have you heard anyone ask, "Are you doing online banking?" or "Do you accept e-transfers?" and wonder what in the world are they talking about? Do you love to hunt big game but need to get someone to help file your Big Game Application online? Have you heard about ZOOM entertainment sessions sponsored by NLPSPA, Seniors NL and others but was not comfortable in participating because you are not sure how ZOOM works? Have you wanted to browse the Internet but don't know how to get started? Have you created an account on the Government of Canada website where you can access your personal data about Income Tax, Employment Records and much more? Have you created a MyGovNL account on the Government of Newfoundland website where you may renew your driver's license or your MCP card and much more? The questions are endless in today's world of modern technology.

All these questions may be very intimidating to anyone that has limited knowledge about using a computer, laptop, iPad or smart phone. If you would like to learn how to use these modern tools to help with your everyday living experience then "it's never too late." Your Association, the NLPSPA is attempting to communicate with all of its members via the [NLPSPA Website](#), [NLPSPA Facebook Page](#), Email, Telephone and regular mail. Several posts are made to the Facebook page weekly to inform members of actions, activities and events that may be of interest to many. In addition, actions, articles, and current news events are uploaded to the Website as they occur. Whenever the Association feels that it is necessary to communicate directly with members only an Email is sent out. If you have not been able to participate in one or more of these methods of communication because you are not comfortable with the tools mentioned earlier, then the Association is attempting to help overcome some of these barriers.

In her ED Report, Sharron mentioned that she had "met with TechKNOWtutors Program of Community Sector Council NL to establish a partnership for digital literacy training. Messaging developed and sent to the membership, with program roll-out to commence in the Fall".

Once this program is up and running, I would like to encourage you to check it out. It has something for everyone, from the most basic introduction to computers to more advanced courses for the knowledgeable. You will be able to participate from your own home, as long as you can get access to a computer, laptop or iPad/Tablet and the internet. If you are not sure about how to make these first connections then please reach out to the Association for guidance.■

Provincial Government Covering the Cost of Drivers Medicals for Seniors

August 28, 2023

The Provincial Government is now covering the cost for drivers' medicals for seniors 75 years of age or older in Newfoundland and Labrador. Effective immediately, physicians will now bill MCP directly for this service instead of charging patients.

Coverage for age-related driver medical examinations is retroactive to April 1, 2023. Seniors who have been charged for this service will be reimbursed up to the \$100 amount of the fee code established by the government and the Newfoundland and Labrador Medical Association.

To be eligible for reimbursement, seniors must provide a receipt indicating that an age-related Driver's Medical Examination was provided and paid for on or after April 1, 2023. Examinations not related to age, as well as all examinations prior to April 1, 2023, are not covered.

Seniors may complete the [reimbursement form](#) and mail it with the receipt from the physician to:

Drivers' Medicals Reimbursement

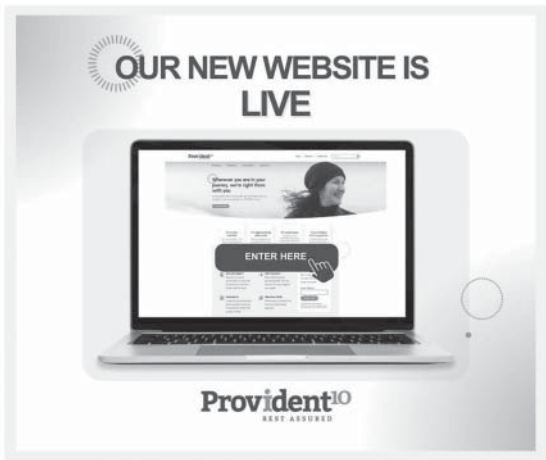
Department of Health and Community Services
Medical Services Division
1st Floor, Confederation Complex
P.O. Box 8700
St. John's NL A1B 4J6

Anyone who has been charged for this service and has questions about the process or reimbursement may contact the Department of Health and Community Services by email or telephone:

- Email: driversmedicals@gov.nl.ca
- Telephone: 1-833-864-0223

Please include your name and contact information and be prepared to leave a message. Calls will be returned within three business days.

In Budget 2023, the government invested \$1.3 million to cover the cost of driver medical examinations for people 75 years of age and older, an initiative that supports continued independence for seniors in Newfoundland and Labrador. This coverage addresses another recommendation of the Seniors' Advocate report Long May Your Big Jib Draw: Setting Sail. ■



**REFRESHED
WEBSITE**

**LET'S
CONNECT!**



**NEW
E-NEWSLETTER**

It has been a busy summer at Provident10! In addition to launching a new website, we've also launched a new e-subscription tool – Provident10 Pulse!

With Provident10 Pulse, at least once a quarter (sometimes more), subscribers will receive an email with information such as:

Important news and updates about their pension

Resources to help members better understand their pensions and how to make the most of it

Information about the Public Service Pension Plan, and the work that we do here at Provident10

These new communications tools will help enhance the member experience through improved educational resources, and better and more frequent interaction with Provident10.

To view the new site and to sign up for Provident10 Pulse, visit www.provident10.com.

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 to enable appropriate review by the Governance Committee.

The Annual General Meeting is set for October 11, 2023, at 11:00 AM, at the Comfort Hotel & Conference Centre, 106 Airport Road, St. John's.

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

New Research Explores Canadians' Shifting Perceptions on Retirement

(CPPLC.ca Newsletter, June 2023)

Submitted by Provident10

The Canadian Public Pension Leadership Council (CPPLC) released their newest research in June, The Pensions Canadians Want: Perceptions of Retirement (2016–2022) and is now accessible on their website – cpplc.ca.

CPPLC commissioned Pollara Strategic Insights to conduct the online survey of 2,001 Canadians in September 2022. The sample was randomly selected to evenly represent Canadians by age, gender

and location. Participants were asked about their expectations, desires and strategies for retirement. The results were compared to a similar survey we conducted in 2016.

"After some difficult years that have included the COVID-19 pandemic and rapidly rising cost of living, we felt it was a good time to check in with Canadians again and see how they're feeling about retirement," said CPPLC co-chair Derek Dobson. "Many worry they could run out of money during retirement or have to delay their plans. The research shows access to a workplace pension plan helps to alleviate some of these concerns."

The research shows Canadians were less confident about their finances in 2022. The number reporting confidence they could retire at their desired age dropped by 15 per cent. Canadians were 18 per cent less likely to consider supporting family or friends as an important financial goal. They were also 11 per cent less likely to consider travel, recreation, and entertainment a priority.

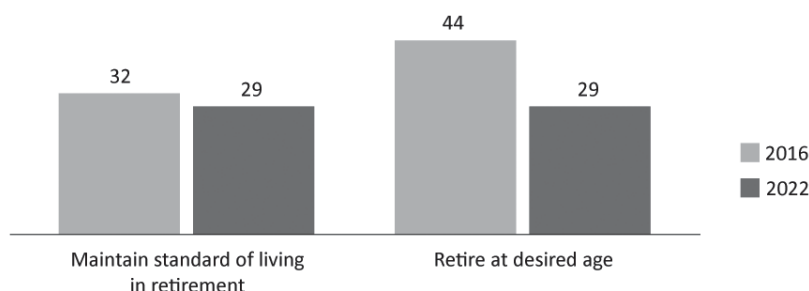
We want to hear from you!

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@npspa.ca or call 709-754-5730 or toll free 1-800-563-4188 to have included in our next newsletter.

Other key findings include:

- Canadians' stress about retirement affects their personal health, career decisions, relationships, and choice of employers.
- Canadians consistently prioritize maintaining their living standards in retirement as a key financial objective.
- The results show a need to invest in financial literacy programs. Fewer than 30 per cent said they are knowledgeable about sources of retirement income like workplace pensions, personal savings, and government plans.
- There was a 16 per cent decrease in Canadians reporting they expect to retire debt-free.

Confidence in ability to achieve retirement goals (2016–2022) (%)



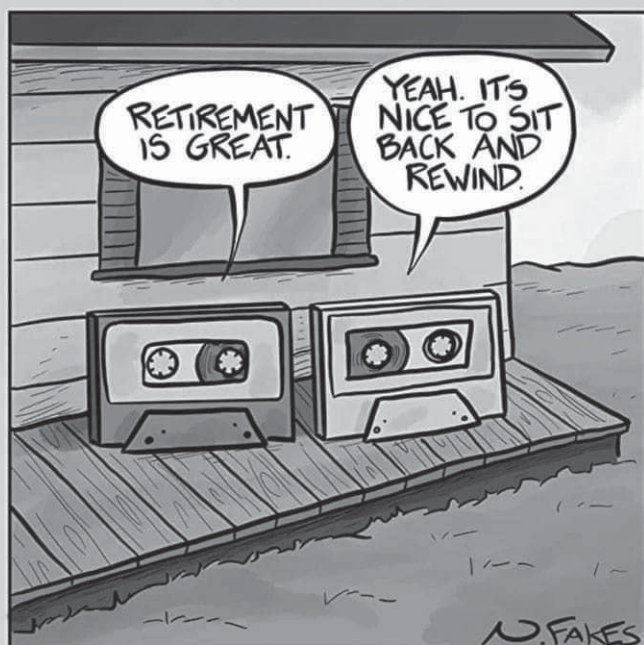
Note: The percentages represent the proportion of respondents that rated confidence as 8 to 10 on a scale from 1 to 10, where 10 is extremely confident and 1 is not confident at all.



Laughter is the Best Medicine

NLPSPA 2023

Cassette Deck



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

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



Accomplishments for Members:

- Continuing advocacy to improve financial security, health care, and social well-being;
- Maintenance of and improvements to health coverage for pensioners, including diabetic supplies at source and additional drugs' coverage;
- Direct voice in pension plan administration;
- Oversight of the PSPP through membership on the Sponsorship Body and Board of Directors of Provident 10;
- Leadership of NL Coalition of Pensioners and Seniors, with united voice and public visibility on seniors' issues;
- Collaborative working relationship with Seniors' Advocate;
- Continuation of NLPSPA Scholarship Program;
- Enhanced communications to the membership;
- Streamlined governance of the Association.

Membership Benefits:

- Strong public voice on pension and health issues;
- A collective voice and input to matters of public policy;
- Advocacy for improved health care services;
- Opportunities to participate in public forums and stakeholder engagements;
- Information sharing on issues of importance to pensioners;
- User friendly and interactive website plus increased use of social media;
- Online digital membership information sessions and entertainment plus in person social activities;
- Auto and Home Insurance savings with Anthony Insurance;
- Selection of Membership Benefits.

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.nlpspa.ca
www.facebook.com/NLpensioners

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.