



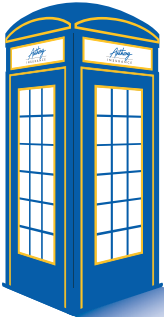
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NEWSLETTER

Volume 22, Number 12

Spring Edition

April 2016

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

Canada Needs a Seniors' Health Strategy



Newfoundland and Labrador Public Sector Pensioners' Association

SAVE THE DATE!

Join us for an
Old Christmas Day Party
Friday, January 6, 2017

Knights of Columbus
49 St. Clare Ave.

Cash Bar: 6:30 p.m. Dinner: 7:00 p.m.



Music by Gary Lawrence
Ticket and Meal information to
follow in the coming months

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 – Neil Hamilton
President Elect – Robert Corbett
Treasurer – Bernard Cook
Secretary – Geri Lutz

Directors:

Sharron Callahan
Mary Cleary
Dave Dempster
Paul Dillon
Doug Laing
Tom Mills
Ralph Morris
Joyce Reardon
Wesley Roberts
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Website: www.nlpspa.ca

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Graphic Design: Stephanie Furey

Message from the President

NLPSPA 2015



Greetings from your President and a time to say hello to everyone. The winter is starting to wind down and before we know it we will be able to look forward to better weather with more comfortable warmer days.

The fall was rather busy as we prepared for our 25th Annual General Meeting and 2015 Convention. The convention was extremely well received. The feedback received in relation to various presentations was most encouraging. It was also a wonderful time to be able to see so many members of NLPSPA.

NLPSPA was also visible as we were very much part of the political debates in October and November as a member of the Coalition of Pensioners, Retirees and Seniors Association. This was again another opportunity to present and discuss senior's issues.

In January we were informed by the newly elected Provincial Government that they were fulfilling their commitment to reverse the request for Pensioners to pay back pension overpayments they received and cease any and all on-going collection efforts. NLPSPA played a key role in making this decision possible.

On January 21st, 2016 we held our Strategic Planning Day which was facilitated by Sharron Callahan. It was an extremely productive day and our approved Strategic Plan for 2016-2019 has been shared with our membership via email and it is also posted on our website.

On February 23rd, 2016 we entered into a new 5 year contract with Anthony Insurance providing us with



sixty thousand dollars a year. This contract which includes a substantial increase will go a long way as we continue to provide many services and supports to seniors across the province. The partnership we have developed with Anthony Insurance as a major group sponsor over the years is one we cherish and is a source of ongoing encouragement. In early May, Ralph Morris and I will be visiting the Eastern, Central and Western branches. We look forward to seeing you along the way. ■

*Until next time, Cheers
Neil Hamilton
NLPSPA President*



**Anthony Insurance 5 Year Contract Signing
February 23rd, 2016
Neil Hamilton, President NLPSPA
Geri Lutz, Secretary NLPSPA
David Anthony, President Anthony Insurance**

Below is a copy of the letter template that will be sent to pensioners who had their overpayment reversed and monies already collected refunded.

“The Provincial Government is fulfilling its commitment to reverse the request for pensioners to pay back pension overpayments they received and cease any and all ongoing collection efforts. This letter is to advise that effective the December 31, 2015 pay period, recovery of your pension overpayment, XXX, will be discontinued. Further, you will receive full reimbursement for any amount you have paid towards your overpayment to date. You can expect to receive your refund on your January 15th pension cheque.

The bi-monthly adjustment to address your corrected pension due to the CPP Bridge error remains in effect.

We thank you for your patience during this process, and are pleased to assist you should you have any further questions. You may reach us at:

*Tel: (709) 729-3931
Fax: (709) 729-6790
Email: pensions@gov.nl.ca”*

Review of Provincial Home Care Program

By Sharron Callahan

As you will recall from a past newsletter, the province’s home care program supports seniors, persons with disabilities, and families who have children with functional limitations to stay in their own homes. A year ago now, the Government in power announced a review of the home care program. When NLPSPA and the Coalition of Pensioners, Retirees, and Seniors Associations became aware of this review, there was immediate contact with the office of the Minister of Health and Community Services to ensure there would be seniors’ engagement in this review. At that time, the Government indicated that it would take approximately four months to conduct the review, with the RFP expecting to be awarded in April. We had been advised then that our request to be heard was acknowledged; however, fast forward to recent times and nothing further was heard, despite numerous follow-ups with the respective Government department.

Then, by chance, I was made aware that the contract for this review had indeed been awarded to Deloitte,

with a sub-contracted consultant in John Abbott, a well-known past Government senior official and health services expert. Mr. Abbott was immediately contacted and in a quickly convened meeting, a number of leaders from the various associations comprising the Coalition were able to sit down with him and a staff manager from Deloitte to identify the issues as seen and witnessed by users of the service, to offer advice on corrections needed, and to ensure that this service is delivered in the best way possible that meets the needs of those for whom it was intended.

First and foremost, concern was expressed as to the umbrella statements pre-ambling the review that seniors are the highest consumers of this service and that costs have skyrocketed in recent years, how this review was being undertaken, who the supervising authority is, the short time frame, how and with whom consultations were to be done. However, not to be sidetracked, when the meeting with Mr. Abbott was convened, the Coalition members were well prepared and addressed over 30 issues with the consultant.

The key issues raised included a request for a total review of health care rather than a piecemeal review of one service at a time; consolidate all health care services into a continuum of care under one department; establish tenants of a primary health care model that includes prevention of disease, accessibility and availability of health services that meets the needs of the public and is cost effective and efficient; equity of service is dependent on need without competition between the consumer communities; make “home first” a priority program; invest in upfront services that will reduce burden on hospital care; streamline hospital services for acute medical care; eliminate assets based assessments and replace with a needs based assessment; eliminate “first available bed” policy; update standards of care for home care as they are grossly outdated; and establish the Seniors’ Advocate, as promised during the election.

We remain hopeful our voices have been heard. Rest assured, however, the lobby for improving this service and all other health related services for seniors and pensioners will continue. ■

Volunteers Needed!

St.Clare’s Mercy Hospital Auxiliary has openings for DAY TIME volunteers in their Gift Shop. If you have a few hours a week that you are willing to offer providing customer service to our patients and visitors please call Volunteer Resources at 777-5539 for further information.

**Please contact:
Michele Hunt BSc
Coordinator, Volunteer Resources
St. Clare’s Mercy Hospital
154 LeMarchant Road
St. John’s NL A1C 5B8
E mail michele.hunt@easternheal.ca
Phone 709-777-5539**



The Results of Lobbying

By Ralph Morris

Pensioners and seniors in total make up a large and growing pool of active retirees who make-up a powerful political force across this Province and indeed across this nation.

The number of retirees and pensioners is going to accelerate dramatically over the next several decades as baby boomers begin turning 65. Thousands of workers could retire in the next 10 years and today's retirees are living a lot longer than past generations.

More retirees mean more voice on public policy and social issues that are important to all people of Canada. Retirees are engaging in politics at all levels. They exercise their right to vote and form an increasingly larger share of the voter turnout. The percentage of the growing senior population that votes is way ahead of any other age group. If trend lines continue, retirees and seniors are well positioned to be a dominant force in future elections.

Many, if not all, seniors of today and those who will become seniors within the next 10 years and who stay politically engaged will need to make sure their voices and ideas are heard. A strong voice is needed

to respond to the constant threat that exists to social programs and benefits on which seniors rely heavily, both now and in the coming years: pensions, health benefits, home care, aging at home and the list goes on and on.

We, as an organization of provincial government retirees, have been quite active over the past few years in making sure that your pension benefits are secure and that Government maintains the health and insurance benefits for retirees. The lobby for enhanced pension benefits, both provincially and federally, that keeps pace with the cost of everyday living for seniors and retirees is also a key focus of address by the association.

Over the past years, past Governments of the provincial Progressive Conservatives and the federal Conservatives have had very little dialogue with us and we saw some draconian measures taken as a result. The refusal of those Governments did not deter us and we kept lobbying for better benefits and life styles with the opposition parties of the day, both Liberal and NDP. If you take a look at what the results of this lobbying brought forward, you will see that

the refusal to listen by both levels of past Governments led to their demise as a governing party.

While some may not like the outcome, it is felt that the lobbying is starting to show results albeit in a small way as of yet but we definitely are seeing results and that is encouraging for those of us who kept up this lobby.

I will mention just a few of the results here, while others are being worked on and we will keep you informed as things unfold. Provincially we have seen the reversal of the PC Government's draconian attempt to claw back some \$900 thousand dollars from pensioners on the poverty line of income, creating great hardships for many of those seniors. The claw back was reversed and any monies already paid were refunded. This lobby was mainly carried out by your Association. We saw a promise provincially to establish the office of a Seniors Advocate. This is a badly needed position to look after the seniors who at times fall through the cracks or are unable to navigate the bureaucracy of Government. The need for this position was lobbied vigorously over the past 10 years and we are very hopeful for a

positive response to this particular lobby issue.

On the federal scene, Prime Minister Trudeau has announced the reversal of the pensions age of eligibility brought in by the Harper Government, reversing the age of eligibility for Old Age Security back to 65 years from the 67 years that the PC Government had passed into legislation.

We continue our lobby of the present day Government even as we write this report. Recently we met with Seamus O'Regan MP for St. John's South- Mount Pearl discussing some 30 items which we had on our agenda. Top of the list federally is the enhancement of federal pensions CPP, OAS and GIS. We feel it is important that this enhancement take place as more and more seniors are falling below the poverty levels of income. The message to Mr. O'Regan was loud and clear that this has to be done and done in a meaningful way. He was receptive to our presentation and promises further meetings on this issue and others in the coming months.

On a provincial level, meetings are set for mid-April with the Minister

of Finance, the Honourable Cathy Bennett, to follow up on issues which are on the front burner in relation to seniors.

The series of provincial meetings held by Neil Hamilton, NLPSPA President, and I last year gave us lots of issues that need addressing. All of your concerns, issues and suggestions have been passed on to the persons responsible for their delivery.

In spite of all the issues out there today, many who are eligible for membership in our organization have not joined. With the minimal cost of joining and the benefits you would be eligible for, we would like to encourage everyone to become a member and help us in our efforts to lobby on behalf of you and all seniors. Politicians know very well the power and strength of numbers. We are a completely volunteer organization with one paid staff member who works on your behalf. For those who have not joined, we ask you to give it consideration and to support us in our efforts on behalf of you.

Part of our duties as an organization in addition to lobbying is acting as a service organization for seniors who

are having problems with benefits they are entitled to but which they either do not know of or are unable to navigate the bureaucracy to obtain them. This is an ongoing daily duty which we perform free of charge. Other benefits can be found on our website, www.nlpspa.ca or by calling our office at (709) 154-5730 or toll free 1 (800) 563-4188.

We look forward to seeing some of you at meetings planned for early May in some areas of the province and others to follow at later dates. Come out, give us your suggestions, problems, ideas and we will make sure that they are dealt with.

Summer is approaching, hopefully good weather, health and happiness will prevail.

Keep the shining side up! ■

Ralph Morris
Past President
NLPSPA

MAY MEETING DATES

May 1st – Stephenville at the Days Inn 7PM

May 2nd – Corner Brook TBD 2PM
Deer Lake at the Deer Lake Motel 7PM

May 3rd – Grand Falls Windsor at Mt. Peyton Hotel 2PM
Gander at Hotel Gander 7PM

May 6th – Clarenville TBD 7PM



NLPSPA

Newfoundland & Labrador
Public Sector Pensioners' Association

*Do you know a Pensioner who is not a member of the NLPSPA?
Help them explore the benefits of membership.*

Membership Benefits:

- NLPSPA advocates with the Government of Newfoundland and Labrador regarding pension and health benefits and other services beneficial to members.
- NLPSPA has a Board Member on the Government Health Insurance Committee, another on the Pension Trustee Committee, and another on the Government Pension Investment Corporation.
- Staff will assist members who have questions and concerns about pension issues or medical benefits by providing them with contact information for individuals in the appropriate government department and/or relevant agency.
- Maintain and electronic database of members.
- Website, www.nlpspa.ca updated with current and relevant information.
- “Pensioner” Newsletters.
- Annual Convention and regional meetings.
- Auto and Home Insurance savings through partnership with Anthony Insurance.
- Members visiting St. John’s can have a discounted rate at the Super 8 Hotel.
- Seasonal social activities.
- NLPSPA Office is open five (5) days a week

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.
- Associate Members are spouses or partners of Regular or Affiliate Members.
- 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.

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 for spouses/ partners of Regular and Affiliate and Members.

NLPSPA Membership Application

MEMBERSHIP CATEGORY	
REGULAR <input type="checkbox"/>	AFFILIATE <input type="checkbox"/>
ASSOCIATE <input type="checkbox"/> (Spouse or Partner)	
RECIPROCAL <input type="checkbox"/>	
SURNAME	
FIRST NAME	
STREET ADDRESS/APT. NUMBER	
P.O. BOX NUMBER	
LOCATION	
PROVINCE	
POSTAL CODE	
TELEPHONE	
EMAIL	
PREVIOUS EMPLOYER (REGULAR & RECIPROCAL MEMBERS)	
CURRENT EMPLOYER (AFFILIATE MEMBERS)	
ASSOCIATE MEMBER’S NAME (WHERE APPLICABLE)	

Office Hours:
Monday to Friday
9:00 am to 3:00 pm

Voicemail available 24 hours a day

If you have any questions regarding this membership application, please call the Office at (709) 754-5730 or 1-800-563-4188 or email pensioners@npspa.ca

NLPSPA Membership Application

(continued)

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 or faxed to NLPSPA Office.
Note: Affiliate 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.

Revised April 2016

Canada Needs a Seniors' Health Strategy

By Ralph Morris

We, the seniors of Canada, need a Seniors Health strategy. In December of 2015 the Canadian Medical Association called for a Seniors Health Strategy. At this December Executive meeting, Dr. Frank Molnar, a specialist in Geriatric Medicine and Vice-President of the Canadian Geriatric Society, said we need to move from an illness model of health care to one that focuses on wellness. Dr. Molnar said the health care system is built around acute care hospitals and we have to have a "universal health care system" that would include universal pharmacare and enhanced universal home care.



We need to "de-hospitalize" the system by creating a community care system, Dr. Molnar said. We do not have a community care system but separate islands of community care that rarely communicate and coordinate their efforts. This is contributing to avoidable hospitalizations and hospital bed gridlock, wasting millions of dollars that could be better invested.

Four pillars are key to a shift from a hospital based system to a community care system. These four key pillars are:

- (1) HEALTH LITERACY: resources to allow seniors to learn how to better manage their illness or their family member's illnesses;
- (2) PRIMARY CARE: family doctors, nurse practitioners and their teams;
- (3) SPECIALIST CARE: for complex medical issues to avoid hospitalizations; and
- (4) ENHANCED HOME CARE: linked to primary care and specialist care.

We, as voters, tax payers and consumers of health care need to make sure that health care for seniors remains a priority. It is time we all spoke up and said we want the system to be universal, accessible to all regardless of individual financial means, and available to all persons when in need.

Lobby your politicians..... You CAN make a difference!■

Ralph Morris
Past President, NLPSPA

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CAUSING
PROBLEMS?

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WWW.AASTJOHNS.COM

Powerless pensioners paying the price.

Reprint from the Evening Telegram December 2015

I write regarding The Telegram's December 19th editorial, "Shortchanged."

It certainly is unfortunate to hear of the plight of retirees at Wabush Mines. The overall conclusion on the need for oversight and regulation in the editorial is correct and perhaps even obvious. How can it be that workers who paid into a company pension in good faith for years, can be left largely high and dry? Is it unreasonable to expect to have a decent pension to depend on after contributing to one for so many years?

Yet large business conglomerates will make every effort to shirk their moral if not legal responsibilities in pursuit of healthier returns to shareholders. This is not the first time and undoubtedly will not be the last.

Pensions are certainly in bad need of reform. Yet when you hear advocates speak of the need for things such as indexed pensions funded by employees and employers, out come the business groups who vehemently will attack the mere suggestion. Business cannot afford it, business will not be competitive, and on and on.

As if that's not enough, they will often go on to argue against public service "gold-plated" defined benefit plans. "Gold-plated" seems to be code for what others would simply call the pension you paid for. Never mind

the fact that many of these pension plans have been found to be financially sustainable while funded entirely by employer and employee contributions. Instead, they will brazenly suggest private sector workers don't have it because we don't want it, so the twist of logic is that no one should have it.

The self-serving platitudes from the Canadian Federation of Independent Business and our own St. John's Board of Trade is both predictable and nauseating. Indeed, these groups will argue the best plans are defined contribution RRSP's. Employees take all the risk.

They will also argue against a beefed-up Canada Pensions Plan and suggest the best approach, not surprisingly, is privatization. Well, how has that worked for those unfortunate workers with Wabush Mines?

So never mind the rhetoric from these groups and their attempts to advocate a race to the bottom on pension plans. They are not speaking in the best interest of retirees. The best pension plan is one that's publicly administered or at least one that will make sure, through regulation and oversight, that companies live up to their commitments to their workers.

Paul Green
St. John's

We Need Your E-MAIL Addresses

Over the past few months many emails have been returned and undeliverable. It is very important that if you change your email address you update the Association with the new one.

We would like to keep you up to date on:

- Developing Issues
- Activities
- Social events.

Please send us a brief email to pensioners@npspa.ca with your name and address asking to be placed on the contact list. All email addresses are held in strict confidence.

ABUSIVE LANDLORDS

By Tom Mills

The Provincial Government and municipalities these days want to create affordable housing for seniors. They provide funding to conduct research, complete surveys, hold forums, and network with industry in an effort to create a safe and healthy lifestyle for seniors. According to current research conducted by these levels of Government, seniors over the age of 60 represent 20% of the population of St. John's and will increase to 28% by 2035.

What is not being done is an examination of the Landlord Tenancy Act, which permits a landlord to evict a tenant without stating a reason, clause 17 of the Act. A great many of these tenants are people living on an income of \$1,400 a month, suffering from serious health problems and powerless to challenge, or defend themselves. They live in large apartment buildings managed by superintendents.

As a retired and volunteer social worker, during the last year I have, supported two separate seniors appeal their evictions. These seniors described their building superintendent as a "bully" who never listened or respected them. On numerous occasions I accompanied these seniors to the offices of the landlord to support them requesting a refund of their rental deposit. In many cases it is necessary to appeal to the Landlord Tenancy Board before a deposit is returned. I have also visited the Landlord Tenancy Board office on several occasions appealing eviction notices. Officials from the landlord company were advised by the chairmen that they did not have to answer any questions at all to support their eviction notice. They sat there with their arms crossed and speechless while our request for answers to why the eviction took place. Clause 17 renders the Act useless when it comes to justice for tenants and gives unrestricted discriminatory power to the landlord over tenants for any reason undisclosed whatsoever. We need to work to get this clause removed. ■



NLPSPA

Newfoundland & Labrador
Public Sector Pensioners' Association

NLPSPA Strategic Plan 2016-2019

By Sharron Callahan

Following a full day of discussion, a revised Strategic Plan for the years 2016-2019 was approved by the Board of Directors on February 25, 2016. The goals and objectives in this plan will address the following five strategic priorities, with a target completion time of December 31, 2019. In order to achieve these goals, the Strategic Plan also includes a number of strategies aligned with each priority that will ensure that the goals of the Plan are met.

1. Pensions and Insured Benefits

NLPSPA will have increased its actions and activities for improvements in pensions and insured benefits.

2. Membership Growth and Support

NLPSPA will have increased and strengthened its membership.

3. Communications

NLPSPA will develop and implement a communications strategy.

4. Advocacy

NLPSPA will be the major pensioner association of influence on matters of public policy affecting pensions, insured benefits, and other matters affecting older persons.

5. Organizational Infrastructure

NLPSPA will ensure it has the fundamental services and resources to deliver on its Vision and Mission.

To view the plan in its entirety, please check out our NLPSPA website at www.nlpspa.ca

Political Debates

By Sharron Callahan, Chair

NL Coalition of Pensioners, Retirees, and Seniors Associations

Have you had enough of political debates? Daily polls on who is ahead and behind? Has voter fatigue got you down? By the time you read this article, I can promise you some peace from all the "politicking", as now the time for accountability has come. And seeking accountability is exactly what the Coalition will be doing. All the affiliated organizations have worked too hard to now sit back without expecting delivery on the promises made. Over the coming months, the Coalition will be sitting down with the federal and provincial Governments to ensure there is an action plan for those promises for which you cast your vote.

But let's just reminisce for a moment on the political debates that the Coalition mounted in October and November.

October 1 was National Seniors' Day and the United Nations International Day of Older Persons and what better day to host a debate amongst candidates for the federal election. The forum was held at the K of C on Ricketts Road, was moderated by Peter Jackson of The Telegram, with opening remarks by myself. Our speakers were Ryan Cleary, NDP candidate, St. John's South-

Mount Pearl and Seamus O'Regan, Liberal candidate also for the riding of St. John's South-Mount Pearl. Merrick Krol, the Conservative candidate for the same district did attend but without having given notice to be present, he could not be accommodated on stage but was advised to the audience, who could choose to speak with him should they wish. More than 150 persons attended and the questions were provocative. Topics extended through health care, access to medications, housing and affordability to maintain your living accommodations, being able to continue to live in your own home and community for as long as possible with supports if needed, issues of financial security and having enough income to live with dignity, and the escalating costs of being able to afford the basic necessities of life if you live on a fixed income. Mr. Cleary and Mr. O'Regan both made opening and closing remarks and throughout the evening gave their party's position on such issues as removing the OAS age increase to 67, a national pharmacare program, a seniors housing strategy, and measures that would ensure that vulnerable citizens (seniors, veterans, aboriginal, homeless) would have access to the services they need and deserve. Was the evening successful? I



For more detailed information on the Association's activities:

- Go to our website at www.nlpspa.ca
- Visit our group on **Facebook**
- Please follow us on twitter @NLPSPA.



believe so, as it focused exclusively on seniors issues and there was significant interest surrounding the background to the issues raised by the Moderator. Did we learn lessons for the federal debate? Of course, and so onto the next forum, which was held on November 9, 2015.

Our provincial debate was held at the Main Auditorium, School of Medicine, as it had elevated seating for better visibility and a fully equipped sound system for better audio service. A huge thank you goes to Dr. Roger Butler for his assistance in arranging this location and for his suggestions to the questions to be discussed. Minister Clyde Jackman attended for the Progressive Conservative Party, Cathy Bennett for the Liberals,

and the New Democratic Party was represented by Alison Coffin. The moderator for the evening was Ralph Morris, a well-known and respected advocate on seniors' issues. Like the federal debate, all issues affecting seniors were on the table, including such topics as poverty amongst seniors, provincial programs to increase the disposable income amongst older eligible persons, health care services for seniors, aging at home, why Newfoundland and Labrador bases its assessment processes for long term care on assets and not need (as all other provinces do), privatization of nursing homes, and the desperate need in this Province for a Seniors' Advocate. Again, we had a large turnout and, as the interest built in discussing the topics, questions from the audience arose, with lineups happening at the microphones. There were moments when the exchange between the candidates became heated, which added spice to the evening and clearly signaled the differences of opinion between the political parties on issues of importance to seniors. It was a successful evening and the issues were spoken to by those seeking your vote on election day but, in the end, the decision was yours as you made that choice when you cast your ballot. The political rhetoric is now over and the reckoning has arrived. Stay tuned for updates as the Coalition holds those accountable for their promises of a better living for aging persons to now "pay the piper". ■

Moving?

Let us know.

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

Laughter is the Best Medicine

NLPSPA 2013



Stock Market Report

Submitted by NLPSPA member Maxwell Head

Helium was up, feather was down,
paper was stationery.

Fluorescent tubing was dimmed in light
trading.

Knives were up sharply.

Cows steered into a bull market.

Pencils lost a few points.

Hiking equipment was trailing.

Elevators rose while escalators
continued their slow decline.

Weights were up in heavy trading.

Light switches were off.

Mining equipment hit rock bottom.

Diapers remained unchanged.

Shipping lines stayed at an even keel.

The market for raisins dried up.

Coca-Cola fizzled.

Caterpillar stock inched up a bit.

Balloon prices were inflated.

Scott tissue touched a new bottom.

Sun peaked at midday.



The only trouble
with retirement...
you never get a damn day off!

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LIKE IT'S YOUR LAST.

One day, you'll get it right.

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