

PENSIONER

NEWSLETTER

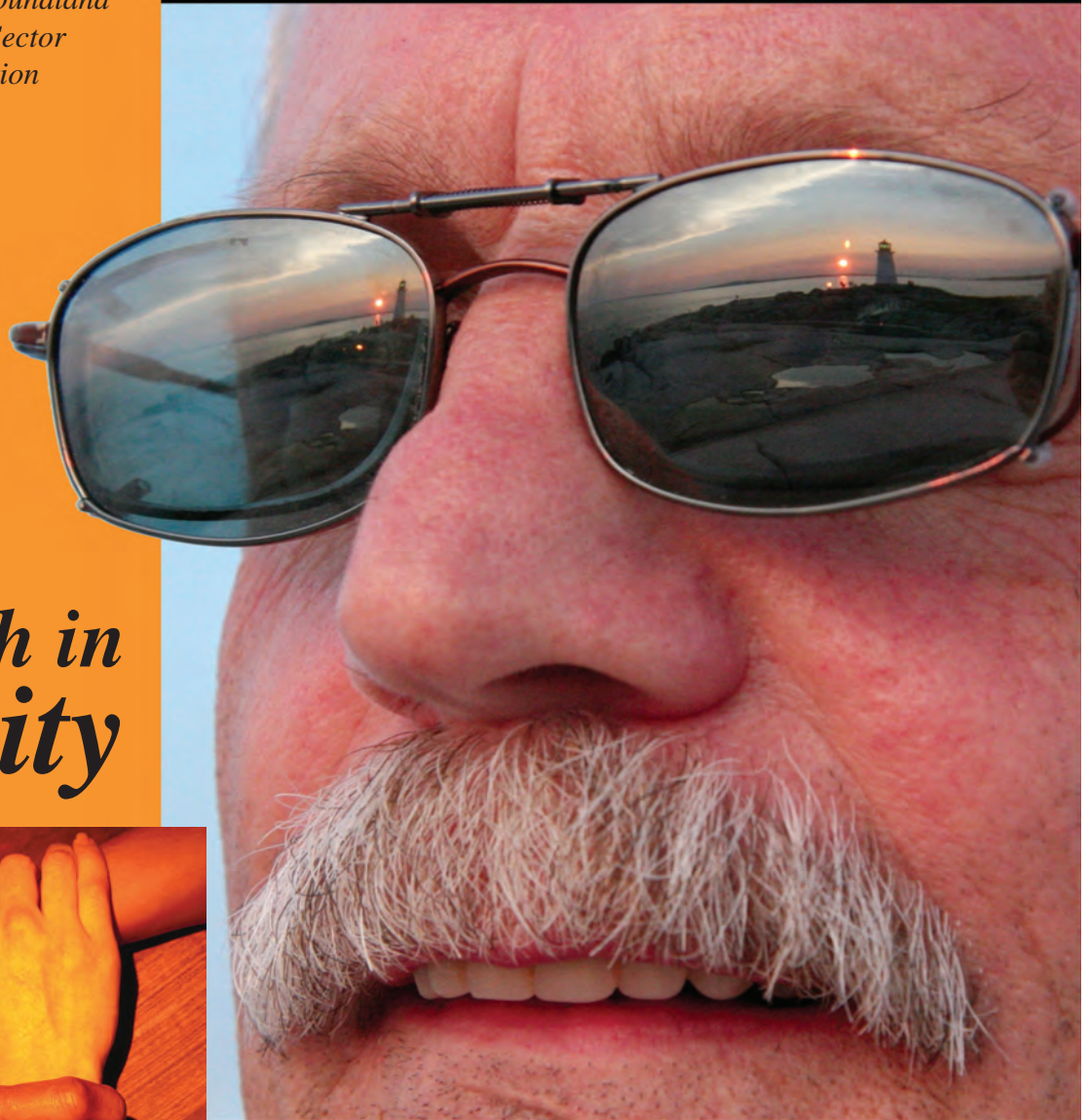
Volume 22, Number 3

Convention Edition

August 2012

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

*Strength in
Unity*



**22nd NLPSPA Annual
General Meeting and 2012 Convention**

Message from the President

NLPSPA 2012

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 – Sharron Callahan
President Elect – Ralph Morris
Treasurer – Tony Patey
Secretary – Bernard Cook

Directors:

Al Skehen
Ann Bell
Dave Dempster
Doug Laing
Geri Lutz
Neil Hamilton
Robert Corbett
Tom Mills
Wesley Roberts

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

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This will be my last Newsletter message to you as your President. In September at our Annual General Meeting and Convention, I will complete my two year term and will be pleased to welcome Ralph Morris into this position. My term has been both challenging and rewarding and while I will continue on the Board for another year as Past President, I am confident the Association has successfully come through a difficult period, is well on the road to recovery, and has forged a new direction. I leave you with a legacy of transformation that I trust

will have positioned NLPSPA to be a powerful advocacy agent for the rights of pensioners, regardless of their place of former employment, seniors, and other citizens who have issues with the attack on retirement and health benefits we have all worked so hard to achieve and to which we have an inherent right.

Since my last message to you, the Planning Committee has been very busy organizing an interesting program for the Convention, to be held in Gander from September 21 (AGM) and 22-23 for the Convention. Our Convention has the theme: Strength in Unity: A convention that defines financial security, social well being, and challenges in retirement. The Convention will offer a variety of interest topics, including a panel presentation on "Pension Issues of the Day", a session on Affordable and Social Housing and Homelessness Amongst Older Persons, a session on the Myths and Truths about Long Term Care, and another on Seniors' Security and is open to all pensioners, seniors, and other citizens. The highlight of the Convention will be the keynote address from MP Irene Mathysen, the NDP Critic on Pensions in the House of Commons. The Convention will also be interspersed with fun activities and multiple opportunities to reconnect with old friends and make new ones. If you have not yet registered, there is still time. Go online to www.npspa.ca and follow the instructions or call the office at 709-754-5730 or email pensioners@npspa.ca

Since my last communication, the Board of Directors has approved a renewed Strategic Plan for the Association that will take us forward to 2015. The new priorities are: Pensions and Insured Benefits; Membership Growth and Support; Communications; and, Leadership and Advocacy. To view the Strategic Plan 2012-2015 in detail, visit the NLPSPA website noted above.

While lots of exciting things are happening for NLPSPA, one of the most recent happenings has been the development of a new logo for the Association. Through the generosity and support of Anthony Insurance and the expertise and skills of Upstream Marketing, a vibrant, exciting, energetic, and contemporary logo has been developed that captures the themes of strength, forward vision, credibility of action, and unity. The new logo will be released at the Convention.

I thank you for the opportunity to have served as your President for the past two years. Good luck to Ralph and the new Executive and Board. I wish the Association well in its continuing efforts on behalf of pensioners into the future.

Sharron Callahan
President

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Public Sector Pensioners' Association*

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Volume 22, Number 3

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August 2012

**Newfoundland and Labrador
Public Sector Pensioners' Association
22nd. Annual
General Meeting and 2012 Convention**

**Annual General Meeting
September 21, 2012**

**Convention
September 22-23, 2012
Hotel Gander, Gander, NL**

Theme:

Strength in Unity

***A Convention that defines financial security,
social well-being and challenges
in retirement.***

***All pensioners/seniors are welcome
to attend this event.***

Registration Fee: \$50.00 includes Lunch and Banquet/Dance (Saturday)

Additional Banquet/Dance Tickets: \$25.00

For online registration, go to www.nlpspa.ca

Mail, fax or email your registration form or call the office to register. (Form can be downloaded from website.)

Make cheques payable to NLPSPA.
446 Newfoundland Drive, Suite 206
St. John's, NL A1A 4G7

Telephone: 1-709-754-5730
Toll Free: 1-800-563-4188
Fax: 1-709-754-5790
pensioners@npspa.ca

To reserve your hotel room, call Hotel Gander at 1-800-563-2988. Refer to NLPSPA Convention at time of booking. Room rate is \$106.00 plus taxes.

*Visa/MasterCard accepted.
Do not send cash by mail.
Payment must be received in order for
registration to be confirmed.*



Notice & Mark your calendar

NLPSPA 2012

Special Thanks!

In addition to being the leading corporate partner of NLPSPA, Anthony Insurance has also shown continuing support in improving and enhancing the image of the Association by offering its assistance and expertise in messaging the Association as the leading pensioner organization in the Province. Through the generosity and support of Anthony Insurance and the expertise and skills of Upstream Marketing, a vibrant, exciting, energetic, contemporary yet classic logo has been developed that captures the themes of strength, forward vision, credibility of action, and unity. The new logo will be released at the Convention. Thank you to Peter Buckingham of Anthony Insurance and Matt Kelland, Mike Butler, Krista Power, and David Keating of the Upstream Marketing team for your support and patience and for translating all our ideas into reality.

We Need Your E-MAIL Addresses

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.



For more detailed information on the Association's activities:

- Go to our website at www.nlpspa.ca
- Visit our group on **Facebook**
- Our **LinkedIn** Profile.

Mark your calendar



Christmas

Dinner and Dance

The NLPSPA's Annual Christmas Dinner and Dance will be held on Friday, December 7th, 2012 at Knights of Columbus, 49 St. Clair Avenue

Notice

As required by Article V (3) of the Constitution, notice is hereby given that the 22nd Annual General Meeting of the Newfoundland and Labrador Public Sector Pensioners' Association will be held on Friday, September 21, 2012 at 7:00 – 9:00 pm at the Hotel Gander, Gander, Newfoundland and Labrador.

CALL FOR NOMINATIONS



Call for Nominations 2012

The Nominations Committee is currently accepting nominations for election to the Association's Board of Directors. Elections will be held during the Annual General Meeting scheduled for September 21, 2012 in Gander, NL.

The Association needs committed Board Members with effective communication and interpersonal skills as well as leadership skills. If you are interested in being nominated for election to the Board or if you would like to nominate another member, please contact the NLPSPA Office at (709) 754-5730, 1-800-563-4188, fax (709) 754-5790, or email: pensioners@npspa.ca More information on the work of NLPSPA is available at our website, www.nlpspa.ca

Nominations Committee Chair, Bernard Cook

NOTICE OF RESOLUTIONS

The Constitution of the Newfoundland and Labrador Public Sector Pensioners' Association provides the opportunity for voting members to bring matters before the Annual General Meeting by means of pre-submitted resolutions to be circulated to the membership thirty (30) days prior to the Annual General Meeting via the Association's newsletter and website.

While resolutions may also be submitted from the floor, members are encouraged to pre-submit Resolutions so they may be circulated in advance for the informed consideration of those attending the AGM, scheduled for Hotel Gander, September 21, 2012

NATIONAL DAY OF MOURNING

On April 28, I had the honour, along with fellow Board Member David Dempster, to represent our association at the National Day of Mourning which was held in the Main Lobby of Confederation Building. The ceremony was beautiful, very moving and was represented by the various levels of Governments,

many Community Groups, as well as many families.

A National Day of Mourning was started in 1984 and is now observed in over one hundred countries around the world to pay respect for workers who were killed or injured at their place of work. The Newfoundland and Labrador Public Sector Pensioners'

Association has been participating in this event for a number of years and is humbled and honoured to participate in recognizing those workers who have given their lives in the performance of their work.

Neil Hamilton
Board Member

NLPSPA Strategic Plan 2012-2015

Submitted by Sharron Callahan

To ensure that the Association has a direction that focuses strategies to achieve its Mission, the Board of Directors engaged in a number of meetings during the Spring to renew and revise the Strategic Plan. The past Strategic Plan had expired in 2011 and due to the extent of re-building the administration of the Association, there was some unexpected delay in developing a new Plan that would take the Association forward with a clear direction towards 2015. The Strategic Plan for 2012-2015 was approved by the Board on May 17, 2012 and may be viewed in full on www.nlpspa.ca

Vision

Pensioners have improved pensions and insured benefits that contribute to a better quality of life.

Mission

The Newfoundland and Labrador Public Sector Pensioners' Association (NLPSPA) will ensure that it is a strong, member supported organization, that it is successful in advocating for improved pensions

and insured benefits, and that the Association is recognized throughout the province for its leadership role in promoting the interests of its members and all pensioners.

Four (4) Strategic Priorities have been identified and each carries an accompanying goal, with a number of strategies particularly directed at achieving that goal. These strategies are not included here, but may be viewed by visiting the Association's website.

Strategic Priority 1:

Pensions and Insured Benefits: Recognizing that action is required to protect the benefits of those who are pensioners and of those who will be pensioners in the near future, NLPSPA will seek to achieve improvements in pensions, insured benefits and the overall quality of life for its members and pensioners generally. This includes defining priorities, undertaking research, identifying opportunities to engage other pensioner organizations and strengthening communications.

Goal: By 2015, the NLPSPA will have focused and increased its actions and activities aimed at improvements in pensions, insured benefits and the related overall quality of life for its members and pensioners generally.



Strategic Priority 2:

Membership Growth and Support: NLPSPA will increase and support its membership. This will include collecting and analyzing data, improving communications, being more active in involving members in the actions of the Association, and promoting the merit of membership in the Association.

Goal: By 2015, the NLPSPA will have demonstrated continued support for its members, increased its overall membership, and undertaken specific activities to increase and strengthen membership in all regions of the Province.

Strategic Priority 3:

Communications: NLPSPA will improve its communications activities to ensure that accurate and timely messages are generated and directed at target and strategic audiences. This will include the development of a three year communications strategy, undertaking specific communication activities to advance the interests of its members and promoting NLPSPA as the leading pensioners' organization in the Province.

Goal: By 2015, the NLPSPA will have improved its communication activities to be more effective in its messaging to Government, advising the general public, and communication with members and other pensioner organizations.

Strategic Priority 4:

Leadership and Advocacy: NLPSPA will strengthen the capacity of the Association by improving its financial, human and other resources, undertaking succession planning, and engaging members and other pensioners' organizations in key advocacy actions.

Goal: By 2015, the NLPSPA will be recognized as the major pensioner association of influence in the Province on matters of public policies that affect members and other pensioners.

This Strategic Plan will guide the Association for the next three years in its work on behalf of public sector pensioners and all pensioners and citizens who have concerns for their security and well being into retirement. ■

***Pensioners
have improved
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Retirement Security for Everyone

By Ralph Morris President-elect NLPSPA

Canada's Public Pensions, The Canada Pension Plan (CPP), together with Old Age Security (OAS) and the Guaranteed Income Supplement (GIS) and Spousal Benefit (SB), have been vital to supporting and stabilizing Canadians' income in retirement. The introduction and maturation of the CPP

system after 1966 played a leading role in reducing old age poverty in Canada. As Canadians began to retire with longer work histories and more years of pensionable earnings, a dramatic drop in poverty among seniors occurred. Canadian seniors saw a decline in the poverty rate after taxes and transfers from 28.4% in

(Continued on page 8)

22nd NLPSPA Annual General Meeting and 2012 Convention

September 21-23, 2012

Strength in Unity

**A convention that defines financial security, social well being and challenges in retirement.
All pensioners/seniors are welcome to attend.**

Friday, September 21, 2012

5:00 – 7:00	Registration/Information and Membership Desk
7:00 – 9:00	Annual General Meeting
9:00 – Midnight	Open Mic/Cash Bar

Saturday, September 22, 2012

7:30	Registration/Information and Membership Desk
8:00	Exhibits
8:45 – 9:00	Opening Ceremonies <ul style="list-style-type: none">• Welcome, Sharron Callahan, President, NLPSPA• Color Party, Girl Guides of Canada• Ode to Newfoundland• Invocation, Reverend Harvey Bullen• Moment of Silence for Deceased NLPSPA Members, Sharron Callahan• Greetings, Honourable Scott Simms, MP Bonavista/Gander/Grand Falls/Windsor• Honourable Ryan Cleary MP, Mount Pearl South• Greetings, Mayor Claude Elliott, Town of Gander
9:00 – 10:00	Keynote Address Irene Mathyssen Critic for Pensions & the federal MP for London-Fanshawe
10:00 – 10:30	Nutrition Break Exhibits
10:30 – 12:00	Federal Social Security Programs (Old Age Security, Guaranteed Income Supplement and Canada Pension Plan)
10:30 – 12:00	Derek Fudge, National Director, National Union of Public and General Employees (NUPGE) <i>Federal Employee Pension Plans</i> Derm Coady, Federal Government Retirees Association of Newfoundland and Labrador Provincial Employee Pension Plans (Defined Pensions Plans and Defined Contribution Plans) Ralph Morris, President Elect, NLPSPA and President, NAPE Retirees' Local 7002 Moderator: Robert Langdon, Honorary Director, NLPSPA
12:00 – 1:30	Luncheon Guest Speakers Des and Jeanne Dillon, Volunteers, Canadian Red Cross Society "Volunteering and Staying Active as Retirees" (A presentation about voluntary experiences when responding to disasters)

22nd NLPSPA Annual General Meeting and 2012 Convention

September 21-23, 2012

1:30 – 2:30	“Affordable Housing/Social Housing/Homelessness” Kimberley Yetman Dawson, Executive Director Newfoundland and Labrador Housing and Homelessness Network Facilitator: Tom Mills, Board of Directors, NLPSPA
2:30 – 3:00	Nutrition Breaks Exhibits
3:00 – 4:00	“The Myths and Realities of Long Term Care - Home Care and Acute Care in the Home” <i>Are you ready? Will you need it? What should you know?</i> Violet Squires-Ruelokke, Retired Registered Nurse Acting Provincial Advocacy Officer (FSNA) Facilitator: Neil Hamilton, Board of Directors, NLPSPA
6:30 – 7:00	Cash Bar
7:00 – 9:00	Banquet Entertainment Gander Academy Elementary Choir
9:00 - Midnight	Dance Music by Derm Coady

Sunday, September 23, 2012

9:00 – 10:00	“Safe Seniors” Cpl. Pamela E. Blackwood RCMP Gander Detachment Facilitator: Bob Corbett, Board of Directors, NLPSPA
10:00 – 10:30	Nutrition Break Exhibits Prize Draws
10:30 – 11:00	Closing O Canada March off the Colors, Girl Guides of Canada

Retirement Security for Everyone (continued)

By Ralph Morris President-elect NLPSPA

1973 to 5.4% in 1997. Old age poverty in Canada today is half the organization of Economic Co-operation and Developments (OECD) average, a major achievement. However public pensions provide only a low maximum benefit and many seniors live on low incomes just above the poverty line, so that economic recession can lead to a spike in old-age poverty. Recently the numbers of poor seniors has begun to increase.

There is a significant portion of seniors living in low income in Newfoundland and Labrador, and seniors living alone in this province (especially women) face a much higher risk of poverty than Newfoundland and Labrador residents as a whole.

Cutting OAS/GIS, a basic building block of income security for all Canadians would hurt all low-income seniors and those unable to work past age 65. Raising the OAS eligibility age or reducing transfers would be especially unfair to low-income seniors who qualify for GIS. One in three seniors now qualify for the GIS, and the OAS/GIS combined, account for a very high share of the total income of low-income seniors. It would be a tragedy to allow poverty among seniors to climb once again.

Raising the OAS/GIS eligibility age will increase the cost of Provincial and Municipal supports to low-income seniors. Social assistance recipients would be unable to move to OAS/GIS at age 65, as would also those receiving provincial disability support eg. Workers Compensation, Provincial Disability Support etc. Transportation subsidies, seniors' tax rebates and deferral programs, and Provincial Drug plans will come under pressure to compensate for a diminished OAS/

GIS, since seniors would have reduced incomes to pay some share of the cost.

Many argue that Canadians will just have to work longer, and should be forced to work longer by raising the retirement age, but, many people are employed in physically and mentally demanding jobs from which they want and deserve to retire. Many people are unable to work past 65 due to illness, disability, or the need



to care for a partner. Others retire to contribute to the community through volunteer work.

Persons on defined benefit pensions plans, which are integrated with CPP will see their pensions clawed back at age 65, and will have to wait an additional two years for the OAS to soften the blow of the claw back, thereby throwing many of those pensioners into a much

Seniors Hits of 2012

Bobby Darin - Splish, Splash, I Was Havin' A Flash

Herman's Hermits - Mrs. Brown, You've Got a Lovely Walker

Ringo Starr - I Get By With A Little Help From Depends

The Bee Gees - How Can You Mend A Broken Hip?

Roberta Flack - The First Time Ever I Forgot Your Face

Johnny Nash - I Can't See Clearly Now

Paul Simon - Fifty Ways To Lose Your Liver

The Commodores - Once, Twice, Three Times To The Bathroom

Procol Harum - A Whiter Shade Of Hair

Leo Sayer - You Make Me Feel Like Napping

The Temptations - Papa's Got A Kidney Stone

Abba - Denture Queen

Tony Orlando - Knock 3 Times On The Ceiling If You Hear Me Fall

Helen Reddy - I Am Woman; Hear Me Snore

Leslie Gore - It's My Procedure, and I'll Cry If I Want To

And Last, but NOT least:

Willie Nelson - On the Commode Again

lower income. Persons on CPP Disability Pensions are at age 65 deemed to be no longer disabled and thus are ineligible for disability benefits those persons will also have to wait for a two year period on greatly diminished income to receive OAS/GIS.

At the same time as young people face a very high unemployment rate of 14% and many leaving the post secondary education system are unable to find jobs with decent wages. Changing demographics should be responded to, not by forcing people to work longer. We need a solution that will help people better prepare for their retirement years while dealing with tomorrow challenges.

The OAS/GIS payments are sustainable. Leading Pensions Expert...the Parliamentary Budget Officer and the most recent actuarial review of the OAS program from the Office of Superintendent of Financial Institutions Canada, claim that OAS is sustainable.

We need to improve living conditions for our seniors not set them back into abstract poverty. Canadians want stability and security in retirement. Many among us are nervous about retirement, an Environics Poll (Oct.

2012) showed only 25% of Canadians feel confident they will save enough to support themselves in retirement..... with one in four saying they simply cannot save more because they can't afford to save more.

IT'S TIME TO PUT SECURITY BACK INTO RETIREMENT. ■



United We Stand

By Sharron Callahan, President

After the completion of our pensions campaign leading up to the Provincial Election of 2011 and the end result that we did not achieve any remediation of our pension issues, the Newfoundland and Labrador Public Sector Pensioners' Association in conjunction with its Coalition partners convened a Think Tank Day to de-brief this strategy and to consider go-forward actions. The Coalition reinforced its commitment to continue "the fight for improved pension benefits" but realized that the position of the present Government administration is entrenched and not likely to change in the next 3-4 years. In the interim, the work of the Association will focus on changing public opinion that our cause is just and deserved so that when the next election comes around there will be stronger and louder voices in support of former public sector workers.

It is difficult to change public attitude when Government has all the means at its disposal to mount the campaign of "having to do for all seniors and taking care of those without pensions". The remedy for NLPSPA members and all pensioners is to evolve into an organization that has public credibility and is seen as a believable and convincing voice on matters of retirement security and health and social benefits affecting all retired persons.

This evolution began on April 20, 2012, when a number of organizations accepted the invitation of the Public Sector Pensioners' Coalition to meet to discuss their concerns over proposed

changes to federal social security benefits, to identify other social issues of mutual concern, i.e. health care, pharmacare, housing, etc., and to determine a willingness to build a network for information exchange and to work cooperatively in advocating on these benefits and social issues on behalf of their respective members. Overwhelmingly, there was unanimous support to continue this collective and to continue outreach to other groups not present on this day. For information, some 50 invitations had been extended, with some 12 groups in attendance. A further meeting is set for mid-November and this outreach will continue.

Since April, the extended group has maintained contact and there has

been preliminary work done to move towards the establishment of a Vision Statement that sees this network of organizations as representing a wider group of retired and older persons and that there is no duplication of efforts. There is strength in numbers and these numbers are growing by a targeted approach to work together to address mutual concerns.

Much still needs to be done to position NLPSPA as a powerful force in the 2015 election, but a start has been made and it will grow in momentum.

We do not intend to go quietly into the night.....in fact, our voice will become a resounding thunder by 2015.

Volunteer Opportunities



Habitat
for Humanity®
Newfoundland & Labrador

Check it out at:

<http://www.habitatnl.ca/SitePages/Volunteer.aspx>

Seniors' Discounts Fee Reduction Schedule

Government of Newfoundland & Labrador

Item	Regular Fee	Reduced Fee for Seniors (65 & over)	Effective Date
Big Game License (moose and caribou)	\$40.00	\$26.00	May 1
Black Bear License Island	\$30.00	\$20.55	
Black Bear License Labrador	\$27.00	\$17.55	
Labrador Caribou License	\$13.50	\$8.76	
Wolf Shooting License (Labrador)	\$25.00	\$16.25	
Trapping License	\$10.00	\$6.50	
Salmon Angling License	\$17.00	\$11.05	
Guide License	\$10.00	\$6.50	
Provincial Park Vehicle Entry Permits			
Daily Permit	\$5.00	\$3.25	
Province-Wide Seasonal	\$20.00	\$13.00	
Serviced Campsites (electrical service)			
Nightly Fee	\$23.00	\$14.95	
Weekly Fee	\$142.00	\$92.30	
Monthly Fee	\$565.00	\$367.25	
Seasonal Fees (length of season varies by park)	\$1,863 - \$2,139	\$1,210.95 - \$1,390.35	
Partially-Serviced Campsites (access to comfort stations, pit toilets, & water taps)			
Nightly Fee	\$15.00	\$9.75	
Weekly Fee	\$92.00	\$59.80	
Monthly Fee	\$370.00	\$240.50	
Seasonal Fee (depending on the length of park season)	\$1,135 - \$1,395	\$737.75 - \$906.75	
Winter Camping Fee	\$175.00	\$113.75 (Butter Pot & Notre Dame)	
Drivers License – Class 5 and 6	\$100.00	\$65.00	June 1
Road Test - Class 5 and 6	\$60.00	\$39.00	
Non Driving Photo Identification Card	\$25.00	\$16.00	
Duplicate Driver's License	\$15.00	\$10.00	
Annual Registration - Passenger Vehicle (counter; mail; bank; etc)	\$140.00	\$91.00	
Annual Registration - Passenger Vehicle (on-line)	\$126.00	\$82.00	
Annual Registration - Motor Cycle (counter; mail; bank; etc)	\$75.00	\$49.00	
Annual Registration - Motor Cycle (on-line)	\$67.50	\$44.00	
Annual registration - Antique Vehicle	\$75.00	\$49.00	
All Terrain Vehicle	\$50.00	\$33.00	
Trail Bike	\$5.00	\$3.00	
Snowmobile	\$20.00	\$13.00	
Transfer Of Registered Ownership - All Vehicles	\$25.00	\$16.00	
Duplicate Vehicle Registration	\$15.00	\$10.00	
Amateur Radio Operator Reserve Plate Fee	\$15.00	\$10.00	
Copy of Driver Record	\$10.00	\$7.00	
Replacement Identification Plate(s), Stickers Or Validation Marker(s)	\$20.00	\$13.00	
License fee - recreational trailer (e.g. utility, tent, or camping trailer)	\$38.00	\$25.00	
Single trip permit (personal-use vehicle)	\$15.00	\$10.00	



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.***

Benefits of Membership:

- Board of Directors to advocate with Government for improved pension benefits.
- Staff to provide you with answers to questions regarding your pension issues.
- Representation on the Health Insurance Committee and on the Government Pension Investment Committee.
- Branches/Chapters to respond to local concerns.
- Minimum of three Newsletters per year.
- An Auto/Home Insurance Package from Anthony Insurance designed specifically for NLPSPA members.
- Discounts from various businesses including Ultramar's 3 cent off a liter of home heating oil. 10 % off furnace protection.
- Annual Conference with seminars and workshops of interest to members.

We invite you to join the growing regular and affiliate membership of the Newfoundland and Labrador Public Sector Pensioners' Association (NLPSPA).

Why should I be an NLPSPA Member?

You should be a member to support the thousands of current members who believe that it is necessary to have an organization which engages our former employer, the Government of Newfoundland and Labrador, to ensure the security of our pensions and medical benefits and to lobby for improved benefits such as indexing.

Your membership is important to support the President and Board of Directors in discussions with the Government. It respects the "power of numbers" and every new member adds strength to our collective voice.

As a pensioner, you should be aware of the provisions of your Pension and Medical Plans. While working, your union ensured the security of the benefits you now enjoy and stood ready to take action if Government tried to alter them. Now, the role of the unions has been passed to the NLPSPA and your membership and involvement is needed more than ever.

What is the cost of Membership?

The membership fee is \$1.00 per pay period or \$24.00 per year. For your convenience, an arrangement has been made with the Government to have the \$1.00 per pay cheque deducted directly from your pension cheque.

What is an Associate Member?

The NLPSPA is a broad-based organization. As such we want to ensure the participation of our regular and affiliate members'

spouses/partners. This can be achieved by enrolling them, free of charge, as an Associate Member.

What is Affiliate Membership?

Besides regular members who are pensioners, the Association also has Affiliate Members. These are persons who are Public Sector employees and who are eligible to retire within five years.

They can complete the attached application form and pay the annual fee of \$ 24.00. To renew their Affiliate Membership, dues have to be paid upon receipt of an annual invoice.

Affiliate Members have largely the same benefits as regular members, including substantial discounts from such partners as Anthony Insurance. As well, they will receive regular newsletters and can participate in events sponsored by the NLPSPA.

Are there other benefits that I should know about?

The office is open Monday to Friday with staff who can answer your questions or put you in contact with a Board Member or other resource person who can provide further information regarding your pension or medical benefits.

The NLPSPA publishes Newsletters throughout the year that address current pension issues, items of special interest and updates on the work of the Board of Directors. It also offers the opportunity for members to have their voices heard by submitting articles or through Letters-to-the-Editor.

The NLPSPA organizes an Annual Conference with workshops of interest to members. There also will be other public events such as town-hall meetings to highlight pension and related concerns.

The NLPSPA works with the business sector to offer special discount offers to "members only". These can save you dollars i.e. an Auto/Home Insurance Package from Anthony Insurance designed specifically for NLPSPA members or a 3 cent per liter saving on heating oil from Ultramar.

In the near future, NLPSPA hopes to offer other valuable discount offers such as a travel/vacation package and financial services.

NLPSPA is the lead association for a Coalition of Public Sector Pensioners groups working to improve your pension and medical benefits. We do this through regular meetings with Government and through the presentation of briefs and participation in various events to keep pension and related issues in the foreground.

Newfoundland and Labrador Public Sector Pensioners' Association Membership Application

Please accept my application for:

Regular Membership ☐
Affiliate Membership ☐

Name _____
Mailing Address _____

Postal Code _____ Phone _____

E-Mail _____

Department _____

or Agency Retired From _____

e.g. Department of Finance
College of the North Atlantic
School Board

Does your spouse/partner wish to join as an Associate Member at no additional cost? Yes ☐ No ☐

Name of spouse/partner: _____

For Affiliate Members, indicate your present Department or Agency: _____

As a pensioner, I hereby authorize the Department of Finance to:

- Deduct \$1.00 per pay from my pension and remit it to the Newfoundland and Labrador Public Sector Pensioners' Association.
- Provide periodic updates to the Association on my mailing and contact information in order to maintain correct mailing lists.

Signature

Date

Office Hours:

Monday to Friday
8:30 am to 3:30 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

Increased savings, enhanced coverage.

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

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

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