

# PENSIONER

## NEWSLETTER

Volume 22, Number 6

Convention Edition

August 2013

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

### 2013 Convention and 23rd AGM Agenda

Your Issues, Your Solution:  
Pensioners, Retirees, Aging Persons and Seniors  
Talking about Life's Issues

Important Message  
for Retiring Public  
Sector Workers



**Newfoundland and Labrador  
Public Sector Pensioners' Association  
23rd. Annual General Meeting and 2013 Convention**

**Annual General Meeting  
October 4, 2013**

**Convention  
October 5, 2013  
The Capital Hotel, St. John's, NL**

*Theme:*

***Your Issues, Your Solution:  
Pensioners, Retirees, Aging Persons and Seniors  
Talking about Life's Issues***

*The aim is to provide a forum where the delegates can bring their unique concerns forward, share their stories and find common ground with others as they move towards timely solutions. Building on the delegates' own expertise in life's issues about health, finances, housing and much more, there will be a panel of persons with expertise who will also contribute their years of insight to the attendees.*

Early Bird Registration Fee (before Aug. 15th): \$50.00  
Registration Fee (after Aug. 15th): \$60.00  
includes Lunch and Banquet/Dance (Saturday)

Additional Banquet/Dance Tickets: \$40.00

To print registrations forms, go to [www.nlpspa.ca](http://www.nlpspa.ca)  
Mail, fax or email your registration form or call the office to register.

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](mailto:pensioners@npspa.ca)

To reserve your hotel room, call The Capital Hotel at 1-800-503-1603.  
Refer to NLPSPA Convention at time of booking.  
Room rate is \$112.00 plus taxes.

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

**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 – Ralph Morris  
Past President – Sharron Callahan  
Vice President – Neil Hamilton  
Treasurer – Tony Patey  
Secretary – Geri Lutz

**Directors:**

Bernard Cook  
Robert Corbett  
Dave Dempster  
Craig Hall  
Doug Laing  
Bob Langdon  
Craig Pendergast  
Wesley Roberts  
Al Skehen

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Website: [www.nlpspa.ca](http://www.nlpspa.ca)

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# Message from the President

NLPSPA 2013



**G**reetings from your President, Executive and Board. We hope that you are enjoying the warm weather of summer and keeping healthy.

During the summer season, issues around pensions and seniors issues tend to not get a lot of publicity; however this does not mean that we aren't working on your behalf to make life better for all retirees and their families as well as the public in general.

Your convention committee has been working hard over the last few months putting together a program that we hope will give many of you an opportunity to express your views, discuss your issues and tell us what you see as the answer to many of the problems facing us today. A copy of the AGM agenda and the convention program can be found in this issue of the newsletter. We would like as many of you as possible make a special effort to attend this year's convention and send a strong message to Government about how you feel, as pensioners and voters in this province, the issues affecting us are being handled.

In early May, I received a letter from The Honourable Jerome Kennedy, Minister of Finance, inviting me to attend a meeting on June 28 at the Confederation Building, to outline the issues Government felt it was facing with respect to the unfunded liability in our pension plan and non-pension benefits and the sources of this growing liability. We have been asked, for the first time since the start of our Association, to enter

into dialogue to discuss these financial concerns in order to ensure that our pension plan and other post-retirement benefits can be maintained in a sustainable fashion into the future.

At this meeting, those in attendance (CUPE, NAPE, and AAHP, plus NLPSPA) were asked to consider the information and data given in what is to be an ongoing consultation into this important matter. We learned that Government has been doing some consultation with several different companies looking for answers to some of the problems as they see them and have promised to supply us with copies of the reports as soon as they receive them. The next meeting is scheduled for the second week in September. It is clearly a critical place for NLPSPA to be at this table and information will continue to be passed on to you, the members, as it is imparted to me.

May 27, 2013

Mr. Ralph Morris  
President  
Newfoundland and Labrador Public Sector  
Pensioners Association  
446 Newfoundland Drive, Suite 206-208  
St. John's, NL A1A 4G7



Dear Mr. Morris:

As you are likely aware we are facing a number of challenging issues with the continued financial sustainability of our pension plan and other post-retirement benefits. I wish to invite you to a presentation to be held on June 28, 2013 at 9 a.m. in the Collective Bargaining Board Room in which to begin discussions on how we may address these concerns.

This presentation will outline the issues facing us with respect to our unfunded pension liability, non-pension benefits and the sources of our growing liability. We hope to begin discussions to address these financial concerns in order to ensure that our pension plan and other post-retirement benefits can be maintained in a sustainable fashion into the future.

The information shared at this meeting will give you information and data for consideration which will assist in our ongoing consultation on this important matter

Yours sincerely,

Jerome P. Kennedy, Q.C.  
MHA, Carbonear-Harbour Grace  
Minister of Finance and  
President of Treasury Board

The issues of pensions and our health insurance plan will have to be very carefully monitored so as to make sure we do not suffer a lessening of benefits and in fact to cease every opportunity we can to at least try to resolve some of the issues with those benefits that have haunted us for years. We need to send a strong message to Government that we DO NOT want a lessening of benefits and in fact want some of the wrongs of the past corrected. We, as pensioners, have the power to say who in fact the Government of the day will be, and any party who does not treat public sector pensioners with the respect and dignity that we deserve, will feel the consequences at the ballot box. I cannot emphasize enough that these will be critical times for us. Strong messages to Government are more important than ever. Your Association is building a strong affiliation with the Unions representing current workers as what have been our issues for so long are now their issues and unity of past and current workers is more critical than ever. Our message has to be, that while we do not like the actions of the past and want them changed, we have to be ever vigilant that we are united with current workers and will not accept any actions that would see a lessening of retirement benefits now or into the future.

I wish you health and happiness in the months ahead and look forward to seeing you at the convention in October.

*Cheers*

*Ralph Morris  
President*

## Group Insurance Advisory Committee

After the Spring edition of the Pensioner Newsletter, in which the subject of brand name drugs, generic drugs and Special Authorisation was discussed briefly, a number of people spoke to me of concerns they, and others they know, have with this subject.

Most people know that brand name drugs are invariably many times more expensive than their generic equivalents. Some people may have been able to try the brand name version, perhaps courtesy of a sample of that drug their doctor received from the manufacturer. If their condition was alleviated by that drug, it would then seem reasonable to believe that it is the medication they require to treat their condition.

If a request for Special Authorisation is refused by the Insurance Plan, their doctor may decide to prescribe a generic version of that drug. In those cases where the individual does not get the same relief from the generic drug as from the brand name, it appears that they are left with the options of suffering without treatment or finding the cash to pay the difference between what the Insurance Plan will cover for the generic and the market price of the brand name drug.

However, perhaps there is another option, and that is to find out why the generic drug was not as effective as the brand name drug, since the active ingredient in the generic drug is the same as in the brand name drug.

Perhaps, and I am using that word with great care, the problem is with the non-medicinal or inactive ingredients.

For example, the brand name drug, Altace, which is prescribed for blood pressure and other cardiovascular conditions, has the inactive ingredients: pre-gelatinized starch NF, gelatin and titanium dioxide. The 1.25 mg capsule shell contains yellow iron oxide, the 2.5 mg capsule shell contains F D & C yellow #10 and F D & C red #40, the 5 mg capsule shell contains F D & C blue #1 and F D & C red #40 and the 10 mg capsule shell contains F D & C blue #1.

Another brand name drug, Effexor, which is prescribed for depression and other mental conditions, contains the inactive ingredients: cellulose, iron oxides, lactose, magnesium stearate and sodium starch glycolate.

It would seem quite possible therefore, that people who have found that they have problems with generic versions of drugs while they appeared not to have had any problems with the brand name version are, in fact, having problems with what are termed, the "inactive" ingredients.

They may have an allergy which is activated by one or more of these inactive ingredients.

Perhaps a discussion with their doctor on this subject and allergy tests could find an explanation for their "problem" with the generic drug that had been prescribed. Perhaps there is another generic which does not contain the specific inactive ingredient to which they are allergic.

In the course of these discussions, the inability of a Pensioner's income to cover the cost of brand name drugs for which Special Authorisation is not available should be mentioned.

Pensioners must speak up.

### **Constitutional Amendments 2013**

The amendments being proposed for consideration at the 2013 Annual General Meeting include proposed amendments to Article III - Membership to permit an expansion of Voting Membership to those persons in receipt of a pension from the Government Money Purchase Pension Plan and to add another category of non-voting membership to include those persons in receipt of a pension from a pension plan that has a reciprocal agreement with the PSPP. In addition, there is a proposed deletion of Section 21, Article VII – Board of Directors as the hiring of staff is already covered in Section 11.

### **Article III – Membership**

#### **Current:**

**1 (a) (1)** those persons who are in receipt of a Provincial Public Sector Pension or who are surviving spouses of such persons and who have completed and signed the Association's application for membership form.

#### **Proposed:**

**1 (a) (1)** 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, and who have completed and signed the Association's application for membership form.

#### **New: 1 (a) (iv)**

Reciprocal Members are those persons who are in receipt of a pension from a pension plan that has a reciprocal agreement with the Public Service Pension Plan of the Government of Newfoundland and Labrador

### **Article VII – Board of Directors**

#### **Delete:**

21. The Board of Directors may engage, with remuneration, the services of an Executive Director as the senior employee of the Association, accountable to the Board of Directors through the President. The Executive Director shall participate in meetings and proceedings of the Board of Directors and the Executive Committee (with voice but no vote), except in such meetings or proceedings that the Board designates otherwise. The Executive Director shall be an "ex officio" member of all Board Committees (with voice but no vote).

## *Pensioners Coalition Questions Numbers in Budget*

**T**he Provincial Government is playing fast and loose with the facts in its latest budget, says the Newfoundland and Labrador Public Sector Pensioners' Association.

"There are inconsistencies, from one page to the next, and there are some mystery numbers that we'd like to see explained," said Ralph Morris, President of the Pensioners' Association. "Also, Government has been suppressing information for years that pensioners have every right to see."

Following are the key points of concern for the Pensioners' Association:

On page 1.7 of the Consolidated Revenue Statements in supporting documents released by the Department of Finance, there is a budgeted amount of almost \$70 million for Ex-Gratia and Other Non-Statutory Payments. While we can assume this includes pensions, severance packages and other benefits payable to people who did not pay into the Public Service Pension Plan, we demand to know why there is an increase of close to \$67 million over last year when less than \$3 million was spent on this item last year and is consistent year over year before.

Finance Minister Jerome Kennedy has said that the unfunded pension fund liability is \$6.5 billion. However, in his own budget documents, it is listed as \$3 billion.

"Why the discrepancy? It's because Government is including expenses related to employees' earned benefits, such as weeks of severance, vacation days and sick days owed, and adding these to the unfunded liabilities of the pension fund," Morris said. "Government is using this tactic to further inflate the unfunded liability which they then use as a stick to beat up on pensioners. It's wrong on so many levels and pensioners are tired and fed up of being scapegoated as the reason for the financial chaos of Government deficits and mismanagement."

Most recently, Minister Kennedy has stated he will consult with stakeholders in the pension plan to source solutions for the unfunded liability. To this end, he and the previous Finance Minister have consulted with the Board of Trade as it sees this body is better able to advise solutions to OUR pension plan than the pensioners themselves. Most credible agencies would seek input from the direct consumers, but not this Government. Another slur to those folks who built our Province, cared for the sick, kept our communities safe, taught our children, and assisted those in need.

In addition, Government is withholding even the most basic information. It has not posted any financial statements about the pension fund since 2007.

"This is unacceptable," Morris said. "All other provincial pension plans in Canada post this information. If you look at other provinces, you will see complete statements up to 2011 or 2012. In this province, there hasn't been any new information posted since 2007. We used to quote data from those statements, old as they were, in our advocacy work and guess what? Government took down some information. As demonstrated by Bill 29, this is a Government that seeks to control and suppress information. 'Open and accountable' is a joke."

Government portrays the unfunded liability as a problem that has to be fixed – no doubt at the expense of current and future pensioners. However, this is fiction. The pension fund is actually quite healthy, despite Government's mismanagement and ex-gratia pillaging.

Morris said, "We know that the pension fund grew by 10 percent last year, and has continued to grow by 10 percent in the first two months of this year. We know that the fund is back to pre-2008 levels, with a net worth of roughly \$7 billion. The fund has never been healthier, despite what Government says when it misrepresents pension liabilities. Does Government dispute this? If so, publish the statements."

According to reliable sources, the provincial pension fund is being managed by CIBC Mellon, a company based in the United States with an obvious Canadian connection. Last year, pensioners were charged \$17 million from the pension plan to manage the fund.

In recent weeks there have been complaints to media sources about the clawback of provincial pensions with the integration of the plan with the Canada Pension Plan. What this means is that the Provincial Government takes back a portion of a pensioner's benefits when the person begins receiving Canada Pension Plan benefits at age 65.

### ***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!

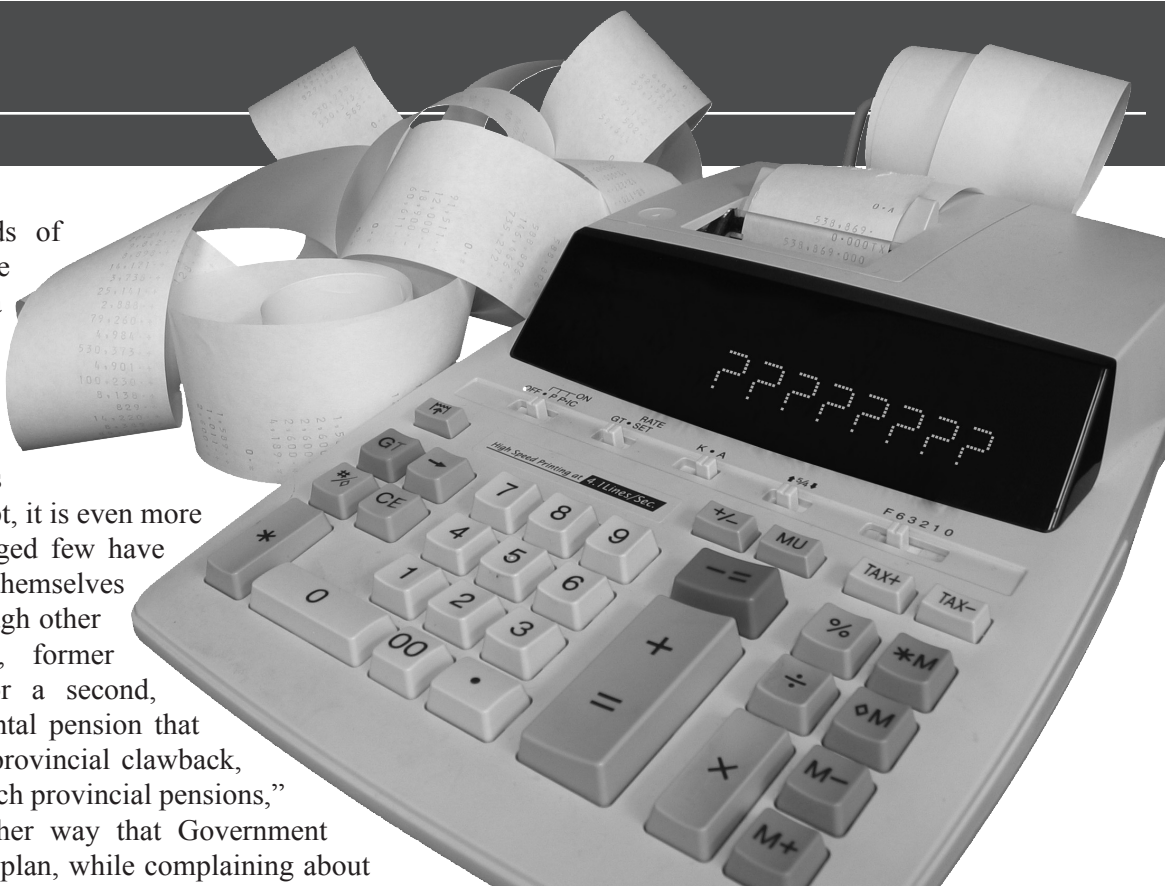


“We know of hundreds of pensioners who, at age 65, suddenly suffered a provincial clawback of anywhere from \$5000 to \$8000 per year. This is ethically and morally wrong.” While this is difficult enough to accept, it is even more difficult when a privileged few have found ways to exempt themselves or recoup this loss through other means. “For instance, former MHAs are eligible for a second, non-statutory supplemental pension that effectively offsets this provincial clawback, on top of their already rich provincial pensions,” Morris said. “It’s another way that Government sucks money out of the plan, while complaining about its unfunded liabilities. Pensioners have many reasons to be angry at this Government.”

Morris said that the Pensioners’ Association is currently the voice for 25,000 public service pensioners in this province, but that number is going to grow dramatically in the weeks ahead as new alliances are announced. This will further increase the electoral power of pensioners and

enable potentially crippling boycotts against businesses and organizations who insist on blaming pensioners for fictitious unfunded liabilities.

“Stay tuned,” Morris said. ■



## Notice of Resolutions 2013

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 be circulated in writing at the beginning of the AGM, members are encouraged to pre-submit Resolutions in advance of the AGM for the informed consideration of those attending the Annual General Meeting, scheduled for the Capital Hotel, Kenmount Road, St. John’s, October 4, 2013.

**To submit a resolution, please contact the NLPSPA  
Office at 709-754-5730, 1-800-563-4188,  
fax 709- 754-5790, or email [pensioners@npspa.ca](mailto:pensioners@npspa.ca)**

## Note from Central

We did have a meeting in Gander in May to begin to form the central branch and elect a board but membership turnout was low so it has been postponed until the fall. In the meantime, we may try to have a BBQ for any interested and potential members in late August.

Thank you to our President, Ralph Morris, who gave a great summary of what is happening at the present.

# 23rd NLPSPA Annual General Meeting and 2013 Convention

Capital Hotel, Kenmount Road, St. John's, NL

Draft Program July 2013



## ***“Your Issues – Your Solutions”***

**Pensioners, Retirees, Aging Persons and Seniors Talking about Life's Issues**



### **Friday, October 4, 2013**

**4:00 p.m.**

**Registration/Information and Membership Desk**

**5:00 p.m.**

**Reception**

**5:00 p.m.**

**Opening Ceremonies**

*Sharron Callahan, Convention Facilitator*

- Welcome  
*Ralph Morris, President, NLPSPA*
- O Canada
- Invocation  
*Clayton Rice*
- Moment of Silence for Deceased NLPSPA Members
- Greetings
- Setting the Stage (TBD)  
*Larry Brown, National Secretary-Treasurer  
National Union of Public and General Employees (NUPGE)*

**7:00 p.m.**

**Annual General Meeting**

### **Saturday, October 5, 2013**

**7:30 a.m.**

**Registration Desk, Information/Membership Desk and Exhibits**

**9:00 a.m.**

**Opening Address**

*Larry Brown, National Secretary-Treasurer  
National Union of Public and General Employees (NUPGE)*

**9:45 a.m.**

**Dance Break**

*Lynn Panting, Max Dance*

**10:00 a.m.**

**Nutrition Break  
Exhibits**

**10:30 a.m.**

**Plenary Session: “Talking about Life's Issues - Points to Ponder”**

An interactive session involving all delegates

*Sharron Callahan, Convention Facilitator*

**12:15 p.m.**

**Luncheon  
Entertainment**

*“Perlin Players”*



# 23rd NLPSPA Annual General Meeting and 2013 Convention

Capital Hotel, Kenmount Road, St. John's, NL

Draft Program July 2013

## 2:00 p.m. Plenary Session: "Perspectives on Solutions to Life's Issues"

- Alternative Living/Longterm Care Issues  
*Violet Squires-Ruelokke, A/Provincial Advocacy Office*  
*Federal Superannuates National Association (FSNA)*
- Recurring Pension Issues  
*Ralph Morris, President, NLPSPA*
- Social Housing  
*Bruce Pearce, Executive Director*  
*NL Housing and Homelessness Network*
- Social Justice Issues  
*Gerry Rogers, MHA, New Democrat Party*  
*St. John's Centre*  
  
*Robert Langdon, Session Facilitator*

## 3:15 p.m. Nutrition Break Exhibits

## 3:30 p.m. Closing Ode to Newfoundland

## 6:30 p.m. Cash Bar

## 7:00 p.m. Banquet Entertainment "The Sweet Forget-Me-Nots"

## 9:00 p.m. Dance Music by "Gary Lawrence"

### REGISTRATION INFORMATION

- Early bird Registration Fee is **\$50.00** until August 15, 2013, after which Registration Fee is **\$60.00**
- Fee includes program, nutritional breaks, lunch/entertainment and banquet/entertainment/dance
- Additional tickets for banquet/entertainment/dance (Saturday evening) are **\$40.00** each
- For registration details and to download form, go to [www.nlpspa.ca](http://www.nlpspa.ca) or call the NLPSPA Office:
  - o Toll Free 1-800-563-4188; Local Calls 709-754-5730
- Email address is [pensioners@npspa.ca](mailto:pensioners@npspa.ca)
  - o **HOTEL ACCOMMODATIONS:** (Refer to **NLPSPA Convention** at time of booking)
  - o Toll free number is 1-800-503-1603; Local Calls 709-738-4480
  - o Email [reservations@capitalhotel.ca](mailto:reservations@capitalhotel.ca)
  - o Room rate is \$112.00 plus taxes and gratuities

## Introducing Cheryl Myers...

In recognition of Administrative Assistant's week, the Board of Directors presented a lovely bouquet of flowers to Cheryl for her dedication and commitment to her work on behalf of our membership. Cheryl's work days are quite busy, answering phone calls from members, updating our membership database, organizing meetings for different committees, troubleshooting registration forms, registering members for conferences, organizing social events, and much more. Despite her official duties, the highlight of Cheryl's work days is speaking with our members, many of whom she can now recognize by voice and are always appreciative of the help that she offers to them, even if it just a friendly chat.

Thank you, Cheryl, for all that you do on our behalf.



## City announces winner of Senior of the Year Award

Sharron Callahan is the winner of the third annual Senior of the Year Award, the City of St. John's has announced.

According to a news release, the award, which is a partnership with Kenny's Pond Retirement Community, honours a local senior who has made significant contributions to the city through service to the community, or by improving the quality of life for citizens through community involvement.

Callahan was nominated for the award by Dr. Edgar R. Williams, chair of the St. John's Chapter of the Canadian Association of Retired Persons (CARP).

"I will outline some of the reasons why Sharron is deserving of this award," Williams states on the nomination form. "She is the most reliable and hard-working volunteer that I know, and if you want something done just ask Sharron."

Callahan retired from the provincial public service in 2002 as a senior policy specialist in youth justice with the Department of Justice. During her 35-year career as a social worker in and around St. John's she spent many hours as a volunteer.

She recently completed the governance essentials program for directors of not-for-profit-organizations. Throughout her career she served on numerous boards which related directly to services

for children and youth. Some of the volunteer organizations she has worked with include: Big Brothers/Big Sisters, Family Life Bureau, Co-operative Living Projects, Young Offender Advisory Committees, Child and Youth Care Association of Newfoundland and Labrador, and Justice Association of Newfoundland and Labrador.



**Pictured during the St. John's Senior of the Year presentation (from left) are: Amanda Kinsman, Kenny's Pond Retirement Community; Allan Miller, Chair, Mayor's Advisory Committee on Seniors; Councillor At Large Tom Hann; award recipient Sharron Callahan; Mayor Dennis O'Keefe; nominator Ed Williams, St. John's Chapter of CARP; and Ward 3 Coun. Bruce Tilley. — Submitted photo**

Callahan says one of the highlights of her volunteer service has been her work with the Girl Guides of Canada. She has served as a unit leader for Sparks, Brownies, Guides and Pathfinders. She has also served as District, Division and Area Commission and from 2002 to 2007 was the Provincial Commissioner for Newfoundland and Labrador.

Since 2007, she has taken on increasing responsibility by becoming a Deputy Chief Commissioner for the Girl Guides of Canada. In 2012 she became Chief Commissioner, which is the most senior volunteer position with the national organization. Even with all of

her national responsibilities, Callahan still leads a Guiding Unit at Kirby House.

Callahan is also an advocate for advancing the concerns and interests of seniors through her volunteer work with the Newfoundland and Labrador Public Sector Pensioners Association and the Canadian Association of Retired Persons, Avalon Chapter.

# National Day of Mourning 2013

*Submitted by Sharron Callahan*

The haunting sounds of Amazing Grace and Nearer My God to Thee made this moving ceremony a fitting memorial tribute for all workers injured or deceased as a result of work place accidents and offered a reassuring message of comfort to family members and co-workers. Held on April 28 every year, this year's ceremony, under the direction of the St. John's and District Labour Council, was a ceremony of respect, opened by a March on of the Colours, a moment of silence, vocal performances by the Gonzaga Chamber Choir, and poignant vocal pieces "Your Last Goodbye", "Atlantic Blue", "To Where You Are", and "Sing Me to Heaven" and included the laying of 99 wreaths from companies, union locals, labour unions, Governments, uniformed services, and different associations representing retired workers. Ralph Morris and Sharron Callahan laid a wreath on behalf of the Newfoundland and Labrador Public Sector Pensioners' Association.



**NLPSPA**

Newfoundland & Labrador  
Public Sector Pensioners' Association

## IMPORTANT MESSAGE FOR RETIRING PUBLIC SECTOR WORKERS

Recently advertisements have been appearing in media sources promoting opportunities for you to withdraw your pension account from the Government's pension fund and invest it with a private financial company. Before you make a life changing decision that will impact you and your family for the future, we urge you to understand:

- > As a public sector retiree, you will be depositing your funds into an investment account that is subject to market unpredictability; your monthly investment pension income can change from month to month; there will be no stability;
- > After you possibly pay off some accumulated debts, such as mortgage, buy a new vehicle, set aside money for grandchildren's education, the balance to support you into your retirement will be seriously diminished;
- > Once the funds that you have deposited are depleted, there will be no going back; your pension account is gone;
- > As you will no longer be a public sector retiree, you will lose your health insurance benefits;
- > Any spousal benefit will no longer be available;
- > Any benefits for dependent children between the age of 18 and 24 to attend a post secondary education institution will be eliminated.

Before you take this action, please talk to someone who can give you advice on the realities of short term gain. If you make a hasty decision, you could be inviting long term pain. Call the Newfoundland and Labrador Public Sector Pensioners' Association at 709-754-5730, toll free 1-800-754-4188, email: pensioners@npspa.ca

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## Call for Nominations 2013

The Nominations Committee is continuing to accept nominations for election to the Association's Board of Directors. Elections will be held during the Annual General Meeting scheduled for October 4, 2013 in St. John's, 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.npspa.ca](http://www.npspa.ca)

*Nominations Committee Chair,  
Bernard Cook*





# 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.
- NLPSPA has a Board Member on the Government Health Insurance Committee and on the Government Pension Investment Committee.
- 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](http://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.
- Discounts from various businesses, including home heating oil and furnace protection from Ultramar Home Energy.
- Seasonal social activities.
- NLPSPA Office is open five (5) days a week.

## **Membership Types:**

1. Regular Members are public sector pensioners in receipt of a pension from the Government of Newfoundland and Labrador.
2. Affiliate Members are employed by the Government of Newfoundland and Labrador and eligible to retire within five (5) years.
3. Associate Members are spouses or partners of Regular or Affiliate 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 Members:** \$24.00 annually payable to NLPSPA at the time of membership application and subsequently upon receipt of annual invoice until eligible for regular membership.

**Associate Members:** No membership fee for spouses/partners of Regular and Affiliate Members.



## NLPSPA Membership Application

MEMBERSHIP CATEGORY	
REGULAR <input type="checkbox"/>	AFFILIATE <input type="checkbox"/>
ASSOCIATE <input type="checkbox"/> (Spouse or Partner)	

SURNAME
FIRST NAME
STREET ADDRESS/APT. NUMBER
P.O. BOX NUMBER
LOCATION
PROVINCE
POSTAL CODE
TELEPHONE
EMAIL
PREVIOUS EMPLOYER (REGULAR MEMBERS)
CURRENT EMPLOYER (AFFILIATE MEMBERS)
ASSOCIATE MEMBER'S NAME (WHERE APPLICABLE)

## 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 September 2012*

### **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\*\*](mailto:pensioners@npspa.ca)

# Agenda

## 23rd Annual General Meeting,

7:00 PM, Friday, October 4, 2013

1. Call to Order/Welcome
2. Rules of Order for Meeting
3. Adoption of Agenda for 2013 Meeting
4. Minute of Silence for Deceased Members
5. Introduction of 2012 – 2013 Board Members
6. Adoption of 2012 AGM Minutes
7. Nominations Committee Report & Election – Chair, Bernard Cook
8. A. Treasurer's/Finance Committee Report – Treasurer, Anthony Patey  
B. Presentation of 2012 Audited Financial Statements – Treasurer, Anthony Patey  
C. Appointment of 2013 Auditor – Treasurer, Anthony Patey
9. Presentation & Adoption of Annual Report – President, Ralph Morris
10. Status Reports to Membership:
  - a) Pension Plan Changes/Meetings with Government (Ralph Morris)
  - b) Government Health Benefits Committee (David Dempster)
  - c) Government Pension Investment Committee (Doug Laing)
11. Amendments to Constitution – Sharron Callahan
12. Resolutions
13. Election Results
14. Other Business
15. Announcements
16. Adjournment



# NLPSPA

*Newfoundland and Labrador  
Public Sector Pensioners' Association  
2013 Convention and 23<sup>rd</sup> Annual General Meeting*

*Convention Theme:  
"Your Issues – Your Solutions"  
October 4 – 5, 2013  
Capital Hotel  
Kenmount Road, St. John's, NL*

- Early bird Registration Fee is **\$50.00** until August 15, 2013
- After August 15, 2013, Registration Fee is **\$60.00**
- Fee includes program, nutritional breaks, lunch/entertainment and banquet/entertainment/dance
- Additional ticket for banquet/entertainment/dance (Saturday evening) is **\$40.00**

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

Local (709) 754-5730

Toll Free 1-800-563-4188

Fax (709) 754-5790

[pensioners@npspa.ca](mailto:pensioners@npspa.ca)

**HOTEL ACCOMODATIONS:** Toll free number is 1-800-503-1603; 738-4480 for local calls; email request to [reservations@capitalhotel.ca](mailto:reservations@capitalhotel.ca). Refer to **NLPSPA Convention** at time of booking. Room rate is \$112.00 plus taxes and gratuities.

**PLEASE COMPLETE REGISTRATION DETAILS:**

**Status**    ☐ Member    ☐ Non-Member (Tracking Purposes only)

Surname

First Name

Address Line 1

Address Line 2

Town/City

Postal Code

Telephone Number(s)

Email Address

**Registration Fee including Luncheon and Banquet/Dance:**

On/before August 15<sup>th</sup> (\$50.00)    After August 15<sup>th</sup> (\$60.00)

Dietary Concerns: \_\_\_\_\_

☐ Additional Ticket(s) for Banquet/Entertainment/Dance x \$40.00

Dietary Concerns: \_\_\_\_\_

Total Cost (Registration Fee and Additional Tickets)

- Mail, fax or email your registration form or call the office to register.
- Additional registration forms can be downloaded from website, [www.nlpspa.ca](http://www.nlpspa.ca)
- Make cheques payable to NLPSPA. Do not send cash by mail.
- To pay with Visa/MasterCard, call the office at 754-5730 or 1-800-563-4188.
- **Payment must be received in order for registration to be confirmed.**

Date

Signature

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*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 \$1000s.*

☒ **Exclusive Auto Savings.**

As a NLPSPA Member you get an exclusive, additional discount on your auto insurance.

☒ **Maximum Home Savings.**

Get your exclusive member discount, plus your discount limit is increased to 55%.

☒ **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 \$1000,000 to \$2,000,000.

☒ **Other Special Rewards.**

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