

PENSIONER

NEWSLETTER

Volume 22, Number 11

Convention Edition

August 2015

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

*Being Prepared for a
Healthy Future*



**25th NLPSPA Annual
General Meeting and
2015 Convention**



NLPSPA

*Newfoundland and Labrador
Public Sector Pensioners' Association
2015 Convention and 25th Annual General Meeting*

Convention Theme:
***"Being Prepared for
a Healthy Future"***
October 6 – 7, 2015
Capital Hotel
Kenmount Road, St. John's, NL

The 2015 NLPSPA Convention will address quality of life topics of timely interest for pensioners, retirees and seniors.

- Registration fee including Luncheon, Program Breaks and Entertainment is \$50.00 with a 50% reduction for NLPSPA fee paying members.

Mailing Address: 446 Newfoundland Drive, Suite 206, St. John's NL A1A 4G7	
Phone - Local (709) 754-5730	Toll Free 1-800-563-4188
Fax (709) 754-5790	E-mail pensioners@npspa.ca
HOTEL ACCOMODATIONS: Toll free number is 1-800-503-1603; 738-4480 for local calls; email request to reservations@capitalhotel.ca . Refer to Pensioners' Convention at time of booking. Room rate is \$131.49 plus taxes and gratuities.	
EACH DELEGATE MUST COMPLETE A SEPARATE REGISTRATION FORM:	
Membership Number _____ Non-Member (Tracking Purposes only) _____	
Surname	First Name
Address Line 1	Address Line 2
Town/City	Postal Code
Telephone Number(s)	
Email Address	
Dietary Concerns: _____	
Mobility Considerations: _____	
<ul style="list-style-type: none">• Mail, fax or email your registration form or call the office to register.• Additional registration forms can be downloaded from website, 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 by September 30th, 2015 in order for registration to be confirmed.• (Office Use Only) Payment method _____ Receipt Number _____	

Date:

Signature:

Message from the President

NLPSPA 2015

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
Vice President – Robert Corbett
Past President - Ralph Morris
Treasurer – Pat Roberts
Secretary – Geri Lutz

Directors:

Sharron Callahan
Terry Dalton
Dave Dempster
Paul Dillon
Craig Hall
Doug Laing
Tom Mills
Wesley Roberts
Al Skehen

Contact Us:

446 Newfoundland Drive, Suite 206
St. John's, NL, A1A 4G7
Telephone: 1-709-754-5730
Toll Free: 1-800-563-4188
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Graphic Design: Stephanie Furey



Greetings from your President, Executive Committee and Board of Directors. The past while has been extremely busy as Ralph Morris and I travelled across the Province as part of our Town Hall Meetings. It was wonderful meeting so many people along the way and rekindling contact again with friends of a time of long ago. For me, it was a real learning curve as we addressed Pension Reform as well as common related concerns pertaining to seniors throughout the Province.

Our first meeting in Corner Brook got off to an excellent start with the room filled to capacity. As we travelled across the Province meetings were well attended and the dialogue was a source of encouragement.

What we found was not only did members of our Association attend the various Town Hall meetings but seniors representing so many other professions, including teachers and nurses, did as well. It became obvious seniors are looking to our Association as a source to obtain support, help and clarification of concerns and looking to us to provide an advocate role. The need is obvious, so much so, I feel we need to turn inward to determine how we can best continue to fill this void even more.

The need for a senior's advocate for the Province was addressed at every meeting with the recommendation **"The position be independent of Government."**

Just a few of the comments made during our meeting are as follows:

- We can demand change at the ballot box. Seniors like never before have to ability to make change. **"Charity begins at home."**
- Governments who decide to ignore seniors of this province do so at the own peril. We will know the answer soon.
- Seniors like never before are forced to go back to work because pensions have not been increased in the past 25 years. It was clearly stated that seniors are existing at **"the poverty level"**. **"SPCA is looking after those in their care better than seniors in our Province."**

- Seniors are being treated like “second class citizens.”
- Seniors are being placed in personal care homes far removed from their family. This is a major concern and “that must stop.”
- When is Government going to listen to the people? Any recover at our age is going to hurt. **“I have until 2026 to pay back my overpayment and will be ten toes up by that time.”**
- Lack of ongoing supervision in Personal Care Homes is very much a serious to major concern and could result in the loss of life in some of these homes. The loss of life in the “Chafe Personal Care Home” was cited as an example.
- Standards of care is a joke and issues of concern are very seldom addressed.

As soon as we completed our Town Hall Meetings we met with Government and made them aware of the concerns that were identified during our meetings.

In September we plan to conclude our Town Hall Meetings by visiting Labrador.

In the meantime I look forward to seeing as many people as possible at our Convention in October. Convention information is throughout the newsletter!

Until then. ■

*Best Wishes,
Neil Hamilton
President*

Group Insurance Advisory Committee

David Dempster

Well, the process of the market review has been completed and the advice of the Group Insurance Advisory Committee (GIAC) to Government, was that Great-West Life (GWL) has the best package to meet our needs.

Government accepted this advice and on September 1st our Group Benefits Plan is moving from Desjardin Financial Services to Great-West Life.

A GWL Benefits card will be mailed directly to your home within the next few weeks. This card will be three cards in one:

- Your Plan member ID card
- Your pay direct drug card, and
- Your travel assistance card.

To review the eWelcome Package and the Benefits Summary Sheet, visit www.mygreatwest.ca available to you under your group plan. This includes benefit maximums and deductibles.

Our plan member booklet providing information on items and services covered specifically by our plan, will be available after September 1st.

If you have an iPhone, you can use DrugHub, one of GWL's free apps to:

- Search medications for their ingredients, interactions and side effects
- Set reminders for you and your family to take medications on schedule,
- Know when you are running low, when to order refills etc.

To keep up to date with coverage information, benefit maximums and your claims history after September 1st, you can go online, register and login for the first time on GroupNet for Plan Members. To do this follow these steps:

- Visit www.greatwestlife.com
- Click GroupNet for Plan Members
- Click Register now
- Have your plan number and member ID number available, as you'll be prompted to provide this information. (These details are available on the front of your benefits card.)
- Follow the instructions to register and choose your own name and password
- Download GroupNet Mobile, for access to benefits information on the go. Use the app to submit claims, find out coverage details and locate the nearest approved who has access to Provider eClaim through a built-in GPS mapping tool.
- Sign up for GroupNet Text and enjoy the convenience of getting plan details including co-insurance amounts, benefit maximums, balances and more.
- Call the dedicated Government of Newfoundland and Labrador Group Customer Contact Centre at 1-844-349-5656.

Review of Provincial Home Care Program

The Provincial Government, through the Department of Health, has recently tendered for a review of the province's home care program.

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.

Since 2009, the Government has noted, in the RFP, that the caseload of seniors eligible for home care has doubled, up nearly 181% from 1,289 seniors a month to 3,653 seniors a month as of March 2014. In addition, the cost of home care has skyrocketed from \$66 million in 2003-2004 to \$170.3 million in 2013-2014. It is also noted in the RFP, that the program has been hampered with difficulties in attracting and keeping home support workers and that the geographic disbursement of clients is also an issue.

The Government has indicated that it will take approximately four months to conduct the review, with the RFP expecting to be awarded in April.

The issue of home care for seniors has been a recurring concern for the Coalition of Pensioners, Retirees, and Seniors Associations and to the purpose of having your voice heard when this review is undertaken, I welcome your input. The Coalition intends to exercise a strong voice in this review and our request to present to the consultation has been acknowledged. We now need your stories, your concerns, and your suggestions. To be prepared for this review, you are invited to respond via the email address of the Newfoundland and Labrador Public Sector Pensioners Association: pensioners@npspa.ca. ■

*Sharron Callahan
Chair*

*Coalition of Pensioners, Retirees,
and Seniors Associations*

Volunteers Needed!



The nonprofit Seniors Resource Centre NL is currently looking for volunteers 18+ for their "Friendly Visiting" & Mall Walkers Club.

The Friendly Visiting Program offers a senior a new and supportive friendship, a link to community programs and services, and regular visits from a volunteer. The Mall Walkers Club offers seniors a chance to increase their level of activity while having fun and making new friends.

Please contact:
Sharon Brown

Friendly Visiting Program Coordinator & Mall Walkers
Program Coordinator
Seniors Resource Centre Newfoundland and Labrador
370 Torbay Road, Suite W 100
St. John's, NL, A1A 3W8
709-737-2333
1-800-563-5599
www.seniorsresource.ca



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A Link Between Untreated Hearing Loss and Dementia

By *Quenton Currie, M.Sc., Aud*



increased as their hearing loss increased. For every 10 decibels of hearing loss the individual risk of developing dementia increased by 20%. So strong was the link that the researchers further commented in an interview with the *Globe & Mail* that “about 1/3 of dementia risk can be explained by hearing loss even though the connection is rarely considered.”

A recent study published in the medical journal “*Archives of Neurology*” by researchers at Johns Hopkins in Baltimore, Maryland gives even more evidence for the need

to identify and address hearing difficulties sooner rather than later. The researchers reported that individuals with untreated hearing loss had higher risk of dementia and that, not surprisingly, the risk

So why would hearing loss be linked to dementia? Well, hearing loss has already been shown to contribute to social and physical isolation and to cognitive decline. The researchers further speculate that hearing loss puts stress on your “cognitive reserve”. Think of the cognitive reserve as the computing power of your brain. The authors speculate



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that the brain has to devote more resources to handle the poor quality information coming from the ears which reduces its ability to function well. Because you need to use more brain resources to hear, less is available for things like working memory and reasoning.

So what can be done?

Firstly, have your hearing checked by a certified Audiologist. It's painless, takes no time at all and will be a permanent starting point against which to measure any future changes in your hearing. Secondly, if you do have a hearing loss, consider hearing instruments to improve the quality of what you're hearing and to allow you

to stay active and alert. Thirdly, if you already have hearing aids, have them checked regularly to ensure they're working well, that the settings and fit are optimized for your hearing (which will change over time) and that the best technology available is working daily to keep you independent and enjoying life. ■

Agenda

25th Annual General Meeting,

6:30 PM, Tuesday, October 6th, 2015

1. Call to Order/Welcome
2. Rules of Order for Meeting
3. Adoption of Agenda for 2015 Meeting
4. Minute of Silence for Deceased Members
5. Introduction of 2014 – 2015 Board Members
6. Adoption of 2014 AGM Minutes
7. Nominations Committee Report – Chair,
8. A. Treasurer's/Finance Committee Report – Treasurer, Pat Roberts
B. Presentation of 2014 Audited Financial Statements – Treasurer, Pat Roberts
C. Appointment of 2015 Auditor – Treasurer, Pat Roberts
9. Presentation & Adoption of Annual Report – President, Neil Hamilton
10. Status Reports to Membership:
 - a) Government Health Benefits Committee – David Dempster
 - b) Government Pension Investment Committee – Doug Laing
11. Constitutional Amendments – Chair, Sharron Callahan
12. Resolutions
13. Pension Reform and Town Hall Meetings Synopsis– Past President, Ralph Morris
14. Election Results
15. Other Business
16. Announcements
17. Adjournment



NLPSPA

Newfoundland & Labrador
Public Sector Pensioners' Association

NLPSPA 2015 Convention and 25th Annual General Meeting **Capital Hotel, Kenmount Road, St. John's, NL**

"Being Prepared for a Healthy Future"

*The 2015 NLPSPA Convention will address quality of life topics of
timely interest for pensioners, retirees and seniors.*

Tuesday, October 6, 2015

4:00 p.m. **Registration/Information and Membership Desk**

5:00 p.m. **Reception and Buffet**

6:00 p.m. **Opening Ceremonies**

Sharron Callahan, Convention Chair

- O Canada
- Welcome

Neil Hamilton, President, NLPSPA

- Invocation

Clayton Rice, RTANL

- Moment of Silence for deceased NLPSPA Members
- Greetings

Deputy Mayor Ron Ellsworth, City of St. John's

6:30 p.m. **Annual General Meeting**

8:30 p.m. **Cash Bar**

Kitchen Party

*(Imagine a kitchen setting, local musicians with multiple talents,
jammin' together on guitar, fiddle, accordion, etc., singing and playing
a variety of loved favourites; this is the place to be!)*

Wednesday, October 7, 2015

8:00 a.m. **Registration Desk/Information & Membership Desk**
Exhibits

- 9:30 a.m. **Session 1:**
**The Dementia Story in Newfoundland and Labrador-
Should I Be Concerned as a Senior Retired Person?**
Dr. Roger Butler
Faculty of Medicine, Memorial University
*(Dr. Butler will emphasize the need for community change if we are to
tackle this enormous disease and how dementia will likely be the #1
health crisis for seniors)*
Facilitator: Geri Lutz, NLPSPA Board of Directors
- 10:30 a.m. **Nutrition Break**
Exhibits
- 11:00 a.m. **Session 2:**
Assisted Suicide: Legal Questions and Answers
Kevin O'Shea, Executive Director
Public Legal Information Association of NL (PLIAN)
*(Mr. O'Shea will address some of the legal questions about assisted
suicide, including the previous law on assisted suicide, the recent
Supreme Court decision, the current state of the law, possible
changes to the law in the next year, related laws in other countries,
and the potential impact of the new law on advance health care
directives and other legal planning tools. Questions and discussion will
follow.)*
Facilitator: Pat Roberts, NLPSPA Board of Directors
- 12:15 p.m. **Luncheon**
Entertainment
- 2:00 p.m. **Session 3: A New Relationship: Great West Life and Public
Sector Pensioners**
Kelly Sparkes, Account Executive, Great-West Life, Atlantic Region
Jim Doody, C.A.
Director of Pensions Administration and Group Insurance
Facilitator: David Dempster, NLPSPA Board of Directors
- 3:00 p.m. **Closing**
Ode to Newfoundland



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Public Sector Pensioners' Association

Note: Convention Program is a work in progress and may change slightly before October 6-7, 2015.

Seniors Deserve Better Treatment

A reprint from the Evening Telegram Letter to the Editor published on July 14, 2015

I write in response to a letter to the editor, entitled "Government strongly committed to seniors" by Seniors, Wellness and Social Development Minister Clyde Jackman on June 27.

The minister must think that us poor citizens are a bunch of fools. He states that "this government had the foresight to create a Seniors and Aging Division within government in 2004" because the province "has the fastest-aging population in Canada."

Where has he been for the last 40 years? The school system has been experiencing declining enrollment since the 1970s and there has been an out-migration of people from the province since that time. We have known about the aging-population problem for nearly 40 years. Some foresight for this government or any government we have had in recent years.

Furthermore, to say that "nobody can question this government's commitment to seniors" comes across as rather arrogant. Mr. Jackman, we are the citizens you are supposed to represent and have every right (even in the fragile democracy that we have) to question this government's commitment to anything and everything.

But let us suppose that you and your government are, to use your words "strongly committed to seniors." Can I expect you and the Progressive Conservative Party of Newfoundland and Labrador and indeed the other two political parties to take action on the following matters?

1. The final report of "An Examination of the Public Sector Pooled Pension Fund" published in February 2015 concluded that government's decisions have cost the Public Sector Pension fund at least \$12.5 billion. So let's be clear, the unfunded pension liability in the province was through no fault of government employees. The fund has been mismanaged by nearly all governments over a period of almost 50 years. Yet, it is government pensioners who are paying the price.

We now have two classes of government pensioners
Convention 2015

in this province. Those who retired before government sponsored pension plans were integrated with the Canada Pension Plan (CPP) all receive benefits from the two pensions – the CPP and their provincial pension.

Those who retired after the integration of provincial



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pensioners, retirees,
and seniors.**

October 6, 2015:

Opening Ceremonies, 6:00 PM

AGM, 6:30 PM

Convention October 6-7, 2015

Capital Hotel, Kenmount Road, St. John's

To register, contact the office at 709-754-5730
Or 1-800-563-4188 or by email at
pensioners@npspa.ca

Visit our website at www.nlpspa.ca
for further details

pensions with the CPP, in 1998, can only receive two pensions between the ages of 60 and 65. There was no phase-in of significant changes to the rules of employment and government-sponsored pension plans.

When you become a senior at age 65, your provincial pension is clawed back to offset the amount received from the CPP.

In fact, in some cases the amount clawed back annually to help fund (i.e., subsidize) government pension plans exceeds the amount received from Canada Pension.

If these seniors live to be 85 years old, they will each be subsidizing the government pension plans to the tune of more than \$200,000.

What various governments did over the years amounts to stealing benefits or assets from individuals, some of whom had contributed to the government pension plans for 20-plus years without giving them fair compensation in return.

Does it seem fair or just for government to claw back pensions from their employees when they reach age 65? In a presumably modern democratic state like Canada and Newfoundland and Labrador, one would never think this type of blatant mistreatment of government employees could ever happen. Alas, it has happened and now I ask you what you intend to do about this miscarriage of justice placed upon the seniors of this province.

2. Let me illustrate this issue with two examples. Jack Smith (not his real name) is a teacher in the province. He pays into CPP and the Teacher's Pension Plan (TPP) more than \$8,000 a year. At the end of the year he receives a T4 statement of his annual earnings and contributions to the CPP and the TPP. Jack can claim his contributions to these two pension plans on his income tax and in doing so can reduce his net income. Over time, this amounts to a significant amount of money.

Jill Smith (not her real name) is a retired teacher in the province. She paid into CPP and the TPP for 32 years. Last fall, just before she turned 65 and became a senior, she was notified by the government that her teacher's pension would be adjusted or clawed back to the tune of more than \$8,000. This amount would help address the unfunded liability in the TPP. It would more than offset the annual amount she received from CPP. Unlike Jack Smith, she does not receive a T4 statement showing what she contributes annually to the TPP and cannot use that amount to reduce her net income.

Doesn't this sound a lot like the mistreatment or the denial of fair treatment of persons because of their age?

Mr. Minister, if you are as committed to the seniors in this province as you say you are, will you put an end this discrimination?

Victor G. Kendall
St. John's

Call for Nominations 2015

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 October 6, 2015 at the Capital Hotel in St. John's.

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 Board President at the NLPSPA Office at (709) 754-5730, 1-800-563-4188, fax (709) 754-5790, or email: pensioners@npspa.ca

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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 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
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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)



Laughter is the Best Medicine

NLPSPA 2015

CLEVER WORDS

1. ARBITRAITOR

A COOK THAT LEAVES ARBY'S TO WORK AT
MCDONALD'S

2. BERNADETTE

THE ACT OF TORCHING A MORTGAGE

3. BURGLARIZE

WHAT A CROOK SEES THROUGH

4. AVOIDABLE

WHAT A BULLFIGHTER TRIES TO DO

5. EYEDROPPER

CLUMSY OPHTHALMOLOGIST

6. CONTROL

A SHORT, UGLY INMATE

7. COUNTERFEITER

WORKERS WHO PUT TOGETHER KITCHEN CABINETS

8. ECLIPSE

WHAT AN ENGLISH BARBER DOES FOR A LIVING

9. LEFT BANK

WHAT THE BANK ROBBERS DID WHEN THEIR BAG
WAS FULL OF MONEY

10. HEROES

WHAT A MAN IN A BOAT DOES

11. PARASITES

WHAT YOU SEE FROM THE EIFFEL TOWER

12. PARADOX

TWO PHYSICIANS

13. PHARMACIST

A HELPER ON A FARM

14. POLARIZE

WHAT PENGUINS SEE THROUGH

15. PRIMATE

REMOVE YOUR SPOUSE FROM IN FRONT OF TV

16. RELIEF

WHAT TREES DO IN THE SPRING

17. RUBBERNECK

WHAT YOU DO TO RELAX YOUR WIFE

18. SELFISH

WHAT THE OWNER OF A SEAFOOD STORE DOES

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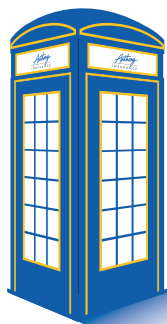
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At Anthony, we appreciate your contributions. If you're retired - or plan to retire in the next 5 years - as a Newfoundland and Labrador Public Sector Pensioners' Association member, you are entitled to PERKS – exclusive savings and benefits from Anthony Insurance that could save you \$1000s.

✓ **Exclusive Auto Savings.**

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



Call your nearest
Anthony office
and save today.

✓ **Maximum Home Savings.**

Get your exclusive member discount: 15% extra savings exclusive to NLPSPA members.

✓ **Better Driving Coverage.**

For members only, we'll add Emergency Road Service protection to your auto policy.

✓ **Enhanced Home Protection.**

At no additional charge, your home liability protection is increased from \$1,000,000 to \$2,000,000.

✓ **Other Special Rewards.**

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