

PENSIONER

NEWSLETTER

Volume 22, Number 14

Winter Edition

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

Announcing Our 2017 Convention
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Important information on Bill C-27
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Purple Ribbon Campaign



Myths and Facts about Violence Against Women

Myths	Facts
Violence against women is rare.	Violence toward women is extremely common, with half of Canadian women having survived at least one incident of physical or sexual violence throughout their lifetime.
The problem is not really violence against "women." Women are just as violent as men.	In about 90% of domestic assaults, the man is the perpetrator. This may be uncomfortable but it is true.
Domestic violence only occurs in low-income, poorly educated, minority or dysfunctional families.	Violence occurs in all socioeconomic classes and in all types of families.
Domestic violence is usually an isolated incident.	Violence is a pattern of behaviour that exists in some relationships and gets worse and more frequent over time.
When there is violence happening in the family, all members of the family are participating in the dynamic, and therefore everyone must change their behaviour for the violence to stop.	Only the perpetrator has the ability to stop the violence. While many victims attempt to change their behaviour in hopes of stopping the violence, the perpetrator must be the one to change.
People who are violent towards others have mental health issues.	An extremely small percentage of perpetrators suffer from mental health issues. Most perpetrators are charming, persuasive and rational. The use of personal power to control others is a behavioural choice.
If women really wanted to leave a violent relationship they would.	Abused women leaving their partners are faced with the reality of severe physical assault or even death. Abusers may isolate their partners, depriving them of jobs and educational opportunities while maintaining control. This combined with unequal opportunities for women makes it difficult for a woman to leave a violent relationship.
The community places responsibility on the perpetrator where it belongs.	Most people blame the victim for staying in a violent relationship rather than questioning why the perpetrator continues the violence or why the community allows the violence to happen.
Men who batter are often good fathers and should have joint custody of their children.	At least 70% of men who batter their partners sexually or physically victimize their children as well. All children suffer from witnessing violence against their mother.
Alcoholism and poor anger management cause violence.	While a correlation exists between substance abuse and violence, no causal relationship exists. Abusers are not usually violent toward others in their life besides their partners or children, and can control themselves in social situations.

Purple Ribbon Campaign
Violence Prevention Initiative
Women's Policy Office
PO Box 8700, 4th Floor, West Block
Confederation Building
St. John's, NL A1B 4J6

T: (709) 729-5009
F: (709) 729-2331
vpi@gov.nl.ca

www.gov.nl.ca/vpi
www.respectwomen.ca
www.exec.gov.nl.ca/exec/wpo


**Newfoundland
Labrador**

Message from the President

NLPSPA 2016

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 – Robert Corbett
Vice President – Joyce Reardon
Past President – Neil Hamilton
Treasurer – Ralph Morris
Secretary – Mary Cleary

Directors:

Sharron Callahan
Dave Dempster
Paul Dillon
Doug Laing
Geri Lutz
Tom Mills
Fred Oates
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Advertising Policy:

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Newsletter Editor: Joyce Reardon
Graphic Design: Stephanie Furey



At our first board meeting of the year, January 10th 2017, several items were discussed that were of a serious concern to our members and other seniors within Newfoundland and Labrador. Issues such as the appointment of our Seniors Advocate for the Province, Bill C-27 to amend the Pension Standards Act of Canada from a defined benefit to a defined contribution plan, and the effect of a computer glitch in the GIS pay system that refused benefits to a host of seniors across Canada

resulting in complications in the benefits they could be receiving with their drug card and other income related benefits.

Your association is only one of a few organizations within the province who are speaking up for seniors. The effect on our members by the increase in taxes, the increase in our light bills, and the ability to pay for heat and lights, and prescription drugs were also items up for discussion. The compassion shown by all board members was a comfort for me in that it displayed that this Association has the best interests of our members and seniors at heart. This is a typical board meeting and this goes on at each and every one. This is why I want to assure our members that we will continue to fight for the best interests of our members with continued meetings with both Federal and Provincial Governments and their agencies. I urge all members to make a contribution to our newsletter and try and attend our Annual General Meeting in October 2017.

As this is my first letter as President, feel free to contact the office if you wish to discuss any issues with me. Your board will continue to strive for the overall benefit to our members and I encourage you to contact retired public service members who are not members and ask them to join us. ■

Thank you very much.

Bob Corbett
NLPSPA President

What You Need to Know about

Reprinted from the City of St. John's
Fall 2016 City Guide



It was late September, 2010 and media from around the world was reporting on a devastating storm that forced flooded, wind-battered towns to declare states of emergency as rivers overflowed and roads completely washed away.

The difference this time was that we in Newfoundland we're not just watching the news on TV-we were living it.

Hurricane Igor wiped out power and destroyed homes across the province-particularly on Eastern Newfoundland where the storm hit the hardest. But those in St. John's felt its effects, too.

Firefighter Randy King was on shift at the Mount Pearl station the day the hurricane hit, and all stations of the St. John's Regional Fire Department were on high alert during the storm and the days that followed. But it wasn't fire that had been concerned the most.

"When people are without power, they find ways to stay warm", says Firefighter Randy King. "I was called out to a home of a woman who was found by EMS crews, semi-responsive. The paramedics suspected a case of carbon monoxide poisoning, so we suited up in our self-contained breathing apparatus. Immediately upon entering the home our gas detectors noted a high concentration of CO."

"In the basement, we found a gas generator operating on a table with a hose hook up that meant to release the fumes outside of the house-it wasn't working, and the results could have been fatal."

Carbon monoxide is a highly poisonous gas, often referred to as "the silent killer" because you can't see, touch or smell it. This odorless gas is produced as a byproduct of combustion when common fuel-burning appliances and equipment that use gasoline, oil, wood, propane and kerosene, don't get enough air to burn up completely.

When this happens, carbon monoxide can build up and this can lead to toxic effects on humans and pets. Carbon monoxide poisoning can be especially dangerous for people who are sleeping or intoxicated. People may have irreversible brain damage or even die before anyone realizes there is a problem. Our firefighters want to remind residents to be alert to the risks of carbon monoxide poisoning.

"Sometimes we only think of this as a problem in the winter, or in your cottage, but the truth is that this can happen anytime, anywhere, and given the right-or I guess wrong-circumstances," says Randy. "Gas generators are especially dangerous because they don't burn cleanly, and the fumes rise even faster the smoke. This is the reason why we encourage homeowners to have their fuel burning appliances

inspected and cleaned regularly and to use them with extreme caution.”

Be Proactive: install alarms in your home

Carbon monoxide alarms should be installed outside each sleeping area. Install alarms on every level of the home. It is best to use interconnected alarms. When one sounds all carbon monoxide alarms in the home should. If the carbon monoxide alarm sounds, you must get fresh air. Move out doors. Make sure everyone, including pets, gets to fresh air. Call the fire department from a fresh air location. Stay there until help arrives.

Be Alert:

Signs and symptoms of carbon monoxide poisoning may include:

Dull headache
Weakness
Dizziness
Nausea or vomiting
Shortness of breath
Confusion
Blurred vision
Loss of consciousness

Be Safe:

When warming a vehicle, move it out of the garage. Do not run a fueled engine indoors, even if garage doors are open. Make sure the exhaust pipe of a running vehicle is not blocked.

Clear snow away. During and after a snowstorm make sure vents for the dryer, furnace, stove and fireplace are clear of snow buildup.

Clear all debris from dryer, furnace, stove and fireplace vents.

A generator should only be used outdoors. Use in a well ventilated location away from windows, doors and vent openings.



Gas or charcoal grills can produce carbon monoxide. Only use them outside.

Have heating equipment and chimneys inspected by a professional every year before cold weather sets in.

Open the damper when using a fireplace for adequate ventilation.

Never use your stove or oven to heat your home.

For more information, contact fire prevention at 576-3905, by email at fire@st.johns.ca , or visit their website www.sjrfd.ca ■

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 Need Your E-MAIL Addresses

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

We would like to keep you up to date on:

- Developing Issues
- Activities
- Social events.

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

Bill C-27

An Act to Amend the Pension Benefits Standards Act, 1985

By Sharron Callahan

Below is a letter written from the NL Coalition of Pensioners, Retirees, and Seniors Organizations asking the Prime Minister and the Minister of Finance Canada to abandon Bill C-27, An Act to Amend the Pension Benefits Standards Act, 1985. Should this Bill proceed, the Coalition believes that not only will it initiate a serious and immediate attack on future and current retirees and Defined Benefit (DB) Pension Plans in the federal sector and Crown Corporations, but that it will set a precedent for other levels of Government and private industry in every jurisdiction in Canada. While an acknowledgement of our letter has been received from the Office of the Prime Minister, we have not been informed of any decision. The protest of Bill C-27 is also a high priority of the Canadian Coalition for Income Security and our letter has been shared widely across Canada. The Coalition will keep you advised of our progress on this matter.

Re: Bill C-27, An Act to Amend the Pension Benefits Standards Act, 1985

Dear Prime Minister Trudeau & Finance Minister Morneau:

As Chairperson of the Newfoundland and Labrador Coalition of Pensioners, Retirees, and Seniors Organizations, I am writing to you on behalf of the associations that comprise the Coalition to ask you to abandon Bill C-27, An Act to Amend the Pension Benefits Standards Act, 1985. Should this Bill proceed, the Coalition believes that not only will it initiate a serious and immediate attack on future and current retirees and Defined Benefit (DB) Pension Plans in the federal sector and Crown Corporations, but that it will set a precedent for other levels of Government and private industry in every jurisdiction in Canada to take similar actions.

One of the platform promises of your Government, prior to the election, was to strengthen the retirement security of all Canadians. Taking measures that will see Government and Crown Corporation employers be given permission to convert Defined Benefit Pension Plans to Target Benefit (TB) Pension Plans will pronounce open season for all other employers, and other plan sponsors, to renege on their pension promises to employees and retirees. While it is completely unnecessary for me to remind you that Target Benefit plans are subject to multiple risks brought on by market volatility, TB plans also remove any security of retirement income, thus impacting the ability of retirees to live their lives into their retirement with security and predictability of monthly income to meet their living expenses. You will also know that a TB plan has a limiting period to it, such that when the value is depleted, (most often occurring when retired older persons are in their 70's or 80's), retirees are faced with making significant and very stressful decisions to manage their financial security, including seeking social/financial assistance benefits. Any amendment that does not protect the promised security income of the pensioner is unconscionable, represents a total abandonment of promises made to current and retired employees, and is an outright betrayal of the legal rights and protections of plan members.

The Newfoundland and Labrador Coalition of Pensioners, Retirees, and Seniors Organizations is adding its voice to all the national organizations, such as the Canadian Labour Congress, the Canadian Coalition for Retirement Security, CARP and the National Association of Federal Retirees, who have taken a strong stand against the tabling of Bill C-27. On behalf of the Coalition, I respectfully urge the Government of Canada to abandon Bill C-27.

Canada is one of the global leaders in health care and financial security into retirement. The Coalition abhors any attempt to dismantle the plans that currently exist. Do not bow to corporate and business pressure to increase the coffers of those who might undertake to manage such TB plan funds, but rather, stay committed to the promise that was made during your campaign for election - to stay focused on strengthening the retirement security of all Canadians.

The Coalition looks forward to receiving your written response to our concerns regarding Bill C-27.

Sincerely,
Sharron Callahan
Chair
NL Coalition of Pensioners, Retirees, and Seniors Organizations

Bill C-27: Undermining Canadian Pensions

By Ralph Morris –NLPSPA Treasurer

Canadian pension law exists to protect pensions that have already been promised. Bill C-27 would tear up this traditional protection by permitting employers to pressure their workers and retirees into “surrendering” their pension rights. Canada is supposedly a country where a deal is a deal. Employers should not be allowed to walk away from the pensions promises they made to workers and retirees.

Before the election, Justin Trudeau clearly promised in writing “(Defined Benefit Plans) which have already been paid for by employees and pensioners, should not be retroactively changed into “Target Benefit Plan.” Bill C-27 would permit precisely this retroactive change. Trudeau has broken his promise to retirees and pension plan members.

The Harper government considered these changes, but even the Conservatives did not proceed with this anti-worker legislation. Now the Liberals are picking up where they left off. Bill C-27 is Stephen Harpers unfinished business.

Finance Minister Bill Morneau’s firm Morneau Shepell wrote in a submission to the federal government that Target Benefit Plans entail “excessive operating costs” (which of course, flows to firms like Morneau Shepell. These actuarial firms will be the big winners if Defined Benefit Plans were converted to Target Benefit plans, which require more frequent and more complex services from actuarial and pension consulting firms like Morneau Shepell. Actuarial firms are the big winners

The Liberal Party did not campaign on allowing employers to pressure worker into “surrendering” their pension rights. In fact, it signaled to voters that it would protect those rights. The government has no mandate for this extreme legislation.

The Bill will destabilize labour relations in the workplace. Employers will be keen to push workers to “surrender” the pension promises they’ve already earned. This will fuel conflicts between members of the bargaining unit, between more senior workers and new hires, and between active and retired workers. It will fuel labour disputes.

Conversion from a Defined Benefit Plan to a Target Benefit Plan shifts virtually all plan risks from employers to active and retired members.

Bill C-27 is not about creating new options for employers and increasing pension coverage. This Bill is really about attacking secure Defined Benefit pensions and replacing them with employer-friendly Target benefit plans. This Bill is downgrading not upgrading. .

Bill C-27 would set an example across the country that other provinces will be invited to follow giving private and public sector employers the green light to intensify attacks on Defined Benefit plans in every jurisdiction. This is a dangerous national precedent.

We encourage all pensioners and workers to call, phone, text, write, or e-mail. Talk in person to your members of Parliament and demand that this attack on workers and pensioners be stopped immediately. Remind them their term is four years and if they pass this regressive legislation that that is the last 4 year term they will ever have. We have it in our own hands and we will make sure we respond with our vote in the next election. We will keep you informed as this progresses. Remember as citizens of this great country ‘Canada’ an injustice to one is an injustice to all. ■

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- Social events.

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NLPSPA

Newfoundland & Labrador
Public Sector Pensioners’ Association

Announcing the NLPSPA 2017 Convention

Mark your calendars now!

October 24-25, 2017 is the date for the 2017 NLPSPA Convention and our Annual General Meeting. The Convention and AGM will be held at the Capital Hotel on Kenmount Road in St. John’s.

The Convention theme for 2017 is “**Gaining the Edge on Successful Aging**”. This Convention will explore a variety of topics of interest for pensioners, retirees, and seniors as they consider critical decisions for their future. The presentations and discussions will be based on the rationale that conditions and issues which affect the daily lives of pensioners and older persons are changing, and they should be informed, engaged, and aware

so they can make the best personal decisions to guide successful aging into their retirement years.

The AGM and Convention are open to all pensioners, seniors, and other citizens. Please feel free to invite non-Members of the Association to consider attending the Convention and for those eligible to join NLPSPA, we would be pleased to welcome them into membership.

To register, you can go online to www.nlpspa.ca to print the form to send in with payment, or call the NLPSPA office at 709-754-5730, toll free 1-800-563-4188, or email pensioners@npspa.ca. A copy of the registration form is included in this newsletter.



For more detailed information on the Association’s activities:

- Go to our website at www.nlpspa.ca
- Visit our group on **Facebook**
- Please follow us on twitter [@NLPSPA](https://twitter.com/NLPSPA).

<div><div><div>NLPSPA</div><div>Newfoundland and Labrador Public Sector Pensioners' Association 2017 Convention and Annual General Meeting</div></div></div>		<div>Convention Theme: "Gaining the Edge on Successful Aging" October 24 – 25, 2017 Capital Hotel Kenmount Road, St. John's, NL</div>	
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Guaranteed Income Supplement (GIS) Back Payments

By Sharron Callahan

Below is a letter written from the NL Coalition of Pensioners, Retirees, and Seniors Organizations on the matter of the back payment of GIS benefits to low income seniors. While this letter is addressed to Ministers Gambin-Walsh and Bennett, it is copied to other politicians of influence and decision, including our Federal MP's. The fall-out of this back payment, while the righting of a long standing wrong, will have serious implications for a large number of low income seniors in our Province unless some action is taken to not penalize them for getting this rightful benefit to which they were long overdue. This letter is self-explanatory. The Coalition will keep you advised of our progress on this matter.

December 4, 2016

Dear Minister Gambin-Walsh and Minister Bennett,

As Chairperson of the Newfoundland and Labrador Coalition of Pensioners, Retirees, and Seniors Organizations, I am writing to you on behalf of the associations that comprise the Coalition to bring to your attention an issue that is very important to us but of utmost, critical importance to thousands of Newfoundland and Labrador low income seniors who will be impacted by the Federal Government's GIS Back Payment actions.

As I know you have been advised, there were many thousands (now exceeding 94,000 Canadian seniors) of older persons who were denied eligibility for GIS benefits, due to a computer glitch in the processing of their GIS applications over a period of time that dates back many years, and to whom the Federal Government is now taking action to send out these entitled back payments. We are thankful that the Federal Government has acknowledged their mistake and that they are willing to right a wrong that unjustly compromised the healthy aging of many low income senior members of our communities. From pressure in the House of Commons, the Federal Government agreed to include cost of living payments into these back payments and most recently agreed to pay interest on the GIS money owed. However, the Federal Government has stated that it is the responsibility of provinces and territories to take action on any seniors' means tested benefits that might be or have been lost as a result of these back payments.

The Coalition has been advised that the average number of persons affected in Atlantic Canada is about 5% of this number of 94,000 that have already received or will receive a GIS back payment. While this money will be helpful heading into the cold winter months, we need to be reminded that folks getting the GIS benefit are low-income seniors who otherwise do not have other sources of income. While there is an upside to getting this back payment before Christmas, there could be a very serious downside that could significantly impact the eligibility of these persons for provincial benefits. This lump sum payment will also affect taxable income on Line 236 of their 2016 tax return. The affected seniors should be exempted from the additional tax as it would not have been taxed if paid out when it should have been. Furthermore, this back payment could significantly impact the eligibility of these seniors for provincial benefits, such as their drug card, home care services, long term care eligibility for subsidy, the NL Seniors Benefit and, potentially their non-eligibility to be exempt from the provincial levy.

The Coalition calls upon you, in your capacity as the Government's agent and spokesperson for seniors, and you as the Minister of Finance, to address this issue in a timely manner and to offer forward an "action of forgiveness" to those persons who have received this back payment to which they were rightly entitled and not penalize them for the means tested services that they might currently be receiving.

In view of their interest in these matters, I am copying this to the Hon. Dwight Ball, Premier and Minister of Intergovernmental Affairs, and the Hon. Dr. John Haggie, Minister of Health and Community Services and Chair of the Social Policy Committee of Cabinet.

The Coalition looks forward to receiving your written response and intended actions to this serious looming problem for a significant number of low income seniors in our Province.

Select members of the Coalition and I are available to meet and further discuss this matter, should you so wish.

Sincerely,
Sharron Callahan
Chair
NL Coalition of Pensioners, Retirees, and Seniors Organizations

Council of Canadians Conference 2016

Joyce Reardon - NLPSPA Vice President

On behalf of Tom Mills and myself, I would like to thank the NLPSPA Board for sponsoring us to attend the Council of Canadians Groundswell 2016 Conference at the Sheraton Hotel in St. John's. We both enjoyed the conference and found it very informative and a real eye opener in some issues that were discussed. Nine workshops for delegates to attend were:

1. Dams
2. Effective Organizing in the Trudeau Era
3. From NAFTA to the TPP: Arguments for Activists
4. How to Become a Frack Free Community
5. A prescription for better Health Care
6. Reaching the boiling point
7. The Pipeline Stops Here: Organizing to keep oil in the ground
8. The Blue Planet Project: Human Rights and Corporate Wrongs
9. The Economics of War and Peace: Canada's Changing Role

While we were unable to attend all, we did participate in the discussions on #5 and #8.

The plenary panel: Big pharma and health care; the new economy; and mobilizing for a new economy were excellent and show that we cannot sit back and relax. We need to be constantly vigilant to what's happening to our planet and supportive to each other's cause.

Out of this conference, I felt that younger people need to get involved and to educate themselves.

We need to lobby politicians and make our elected officials more accountable to the public needs.

Other people expressed their opinion on grassroots uprising and use social media to the full extent of the law.

We need to stand up to corporations and Governments to protect our environment, our public services, our jobs and our democracy.

Thank you.

Congratulations!

Robert Evans, St. John's
Winner of NL Print at NLPSPA Old Christmas
Day Dinner and Dance, January 6, 2017



'Musical-et-Tea'
Artist: Stephanie Moore
www.moorenart.wix.com/moorenart

Thank you to all the members who attended this event. We look forward to seeing you again next year.



Neighbourhood Watch is a community-based crime prevention program that has been used internationally to reduce crime by reducing the opportunities for crime to happen. It involves neighbours working together, being alert to suspicious activities and looking out for one another to help create a safer environment for everyone.

Neighbourhood Watch is a safe program that does not require you to patrol or take on the responsibilities of the police. It is about banding together to keep your eyes open to anything that looks out of the ordinary and alerting the police to help prevent crime in our communities.

If you have increased crime in your area and do not already have a neighbourhood watch please call **726-0180** or email neighbourhoodwatch@stjohns.ca

Do you know Pensioners who are not members of NLPSPA?

Help them explore the benefits of membership.



Accomplishments for Members:

- Reversal of the recent pension plan overpayments clawback;
- Maintenance of health coverage for pensioners;
- Direct voice in pension plan reform;
- Oversight of the PSPP through membership on the Pensions Corporation;
- Leadership of NL Coalition of Pensioners and Seniors, with united voice and public visibility on seniors' issues;
- Establishment of Seniors' Advocate;
- Establishment of NLPSPA Scholarship(s).

Membership Benefits:

- Strong public voice on pension, and health issues;
- A collective voice and input to matters of public policy;
- Advocacy for improved care services for seniors
- Higher and more credible profile with Government(s);
- Opportunities to participate in public forums;
- Continuous learning and information sharing;
- Access to information and pension news;
- NLPSPA Convention;
- Auto and Home Insurance savings with Anthony Insurance;
- Discounted rate at Super 8 Hotel, St. John's;
- Seasonal social activities.

Membership Types:

Regular Members are public sector pensioners in receipt of a pension from the Government of Newfoundland and Labrador.

Affiliate Members are employed by the Government of Newfoundland and Labrador and eligible to retire within five (5) years.

Reciprocal Members are persons in receipt of a pension from a pension plan that has a reciprocal agreement with the NL Public Service Pension Plan.

Associate Members are spouses or partners of Regular, Affiliate or Reciprocal Members.

Membership Costs:

Regular Members: \$1.00 per pay period, deducted from pension cheques on a bi-monthly basis by the Department of Finance, Pensions' Division, upon receipt of pensioner's membership application from NLPSPA Office;

Affiliate and Reciprocal Members: \$24.00 annually payable to NLPSPA at the time of membership application and subsequently upon receipt of annual invoice;

Associate Members: No membership fee. Associate Members are eligible to convert to regular membership upon receipt of a pensioner's survivor benefit.



NLPSPA

Newfoundland & Labrador
Public Sector Pensioners' Association

446 Newfoundland Drive, Suite 206
St. John's, NL A1A 4G7
709-754-5730 . 1-800-563-4188 . 709-754-5790 (Fax)
pensioners@npspa.ca . www.nlpspa.ca

NLPSPA Membership Application

MEMBERSHIP CATEGORY: ☐ REGULAR ☐ AFFILIATE ☐ ASSOCIATE ☐ RECIPROCAL

SURNAME: _____ **FIRST NAME** _____

STREET ADDRESS/APT. NUMBER _____

P.O. BOX NUMBER _____ **TOWN** _____

PROVINCE _____ **POSTAL CODE** _____ **PHONE()** _____

EMAIL _____

PREVIOUS EMPLOYER (Regular or Reciprocal Members) _____

CURRENT EMPLOYER (Affiliate Members) _____

ASSOCIATE MEMBER'S NAME (Where Applicable) _____

I hereby authorize the Department of Finance to

☐ Deduct \$1.00 from my bi-monthly pension cheques and remit to NLPSPA.

☐ Provide periodic updates to NLPSPA about my current mailing and contact information.

Signature

Date

Applications for membership can be mailed, faxed or emailed to NLPSPA Office.

Note: Affiliate and Reciprocal membership applications must be accompanied by cheque or credit card payment by contacting the NLPSPA Office.

New members will receive a membership card and membership number.

Scholarship Program 2017

NLPSPA will award two renewable (unless otherwise decided by the Board of Directors) scholarships valued at \$500.00 each on an annual basis to an NLPSPA member or relative of an NLPSPA member who is pursuing post secondary education or a community college program.

The NLPSPA Scholarship Program will:

- Support members pursuing post secondary educational opportunities that will enhance their retirement living and independence; and/or
- Provide support to family members of NLPSPA members (spouse, partner, son, daughter, grandson/granddaughter) who are pursuing post-secondary education at a recognized college, university or trades program to attain their educational goals, meet their professional objectives, and succeed to their fullest potential.

Scholarship Criteria: The Board of Directors will establish Eligibility Criteria that may be modified from time to time depending on available supportive funding, applicants' demographics, and administrative infrastructure

demand. NLPSPA will establish a Scholarship Committee to administer the Scholarship Program.

Eligibility Criteria:

- High School graduate;
- Accepted and registered to attend a post secondary institute or trades program in September 2017 (letter of confirmation required);
- Applicant or applicant's family member must be a registered member of the Newfoundland and Labrador Public Sector Pensioners' Association (membership ID number is required);
- Open to students pursuing a degree or non-degree program and in full or part-time attendance;
- Application to be supported by transcript of previous year's grades.

DEADLINE FOR APPLICATIONS IS JULY 15, 2017

Application forms available from NLPSPA office by calling **(709) 754-5730**, toll-free **1-(800)-563-4188**, email **pensioners@npspa.ca** or the NLPSPA website at **www.nlpspa.ca**

Seniors' Advocate

By Sharron Callahan

Just before Christmas, in the middle of a snow storm, the NLPSPA and the Coalition for Pensioners', Retirees', and Seniors' Associations received one of the best gifts ever, the announcement that Bill 64, An Act Respecting the Seniors' Advocate was enacted. Following through on one of its election promises, the Liberal Government of Premier Dwight Ball held a Press Conference on December 13, 2016 announcing that the Bill had been passed, and that the office should be open by the spring of 2017, with an annual budget of \$500,000. Newfoundland Labrador joins only two other Canadian provinces (Alberta and British Columbia) that have recognized and actioned the creation of such a position.

Minister Sherry Gambin-Walsh during the Press Conference stated that 19% of this Province's population

is over 65 and that will grow to 27% by 2026. Minister Gambin-Walsh stated that these were statistics that cannot be ignored, something that the NLPSPA and the Coalition has been advocating for a number of years. The Seniors' Advocate will work with the Citizens' Representative and associations representing seniors to ensure that older persons have a powerful and independent voice to identify issues that are of importance to them and to ensure that they have reasonable, appropriate, and fair services as they age and that there is a process in place to address systemic issues facing seniors into their later years.

NLPSPA and the Coalition welcome this news and look forward to further engagement with the Government as the regulations, policies, and infrastructure to support and materialize this position are put into place. ■

Depression in the Older Adult

By Joyce Reardon - NLPSPA Vice President

Do you have periods of sadness, low energy, sleeplessness, tired, lack of interest in daily living?

Everyone feels down or sad sometimes but these feelings are usually temporary. Depression is harder to detect in older adults. You may not feel sad but you feel tired, have more aches, pains or headaches. Sleep problems and decrease in energy can happen naturally as you age, so these symptoms may be wrongly considered as a normal part of aging rather than depression. You may have difficulty talking about your feelings or asking for help.

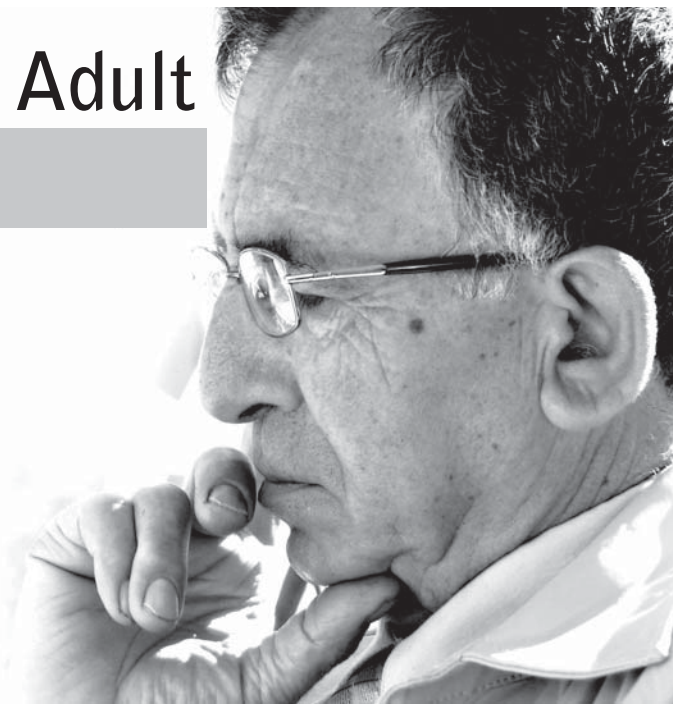
If you or someone you love experience three or more symptoms of depression for longer than two weeks, see your family doctor for help or call your district clinic for support and direction.

Symptoms may include:

- Feeling sad
- Suicidal thoughts
- Changes in appetite
- Loss of interest in daily living, hobbies and pastimes
- Feeling tired, muscle aches and pains
- Poor sleep, no interest in housework or paying the bills
- Staying home and not wanting to be with friends

If you have a chronic illness such as heart disease, cancer, or diabetes etc you have a higher risk of experiencing depression. Depending on the medications you are taking, dosages, different medications together the side effects may increase your risk of depression. Talk to your doctor or pharmacist about your risk of depression, side effects and toxicity of multiple medications.

Depression can be treated and here are some options that may help:
Antidepressants. These can take several weeks to work, so don't expect an immediate recovery.
Therapy can teach you better coping skills and help you through stressful and emotional life changes.
Support groups can connect you with others that are experiencing the same feelings and understanding what you are



going through.

Some things you can do to prevent or deal with depression:

- A healthy diet and foods that give you energy.
- Sleep 7 to 8 hours a night.
- Physical activity everyday such as a walk or swim etc.
- Volunteering can expand your circle of friends and helping others makes you feel better about yourself.

Depression is not a normal part of growing older. Seniors today are healthier, more independent, active and living longer lives than ever before.

If you think you are depressed or someone you love is experiencing symptoms please get help. Seek appropriate treatment from a doctor. DO NOT take medication from a friend or family member who want to help you. You could have an allergic reaction or worse!

Be Happy! Healthy Thoughts! ■

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CAUSING
PROBLEMS?

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