

PENSIONER

NEWSLETTER

Volume 22, Number 5

Spring Edition

March 2013

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

STRENGTH IN
NUMBERS

SPRING FLING

New Central Branch

Rolling Back the Age
of Eligibility for OAS
and GIS is Not Gender
Neutral



**News Flash:
2013 Convention
& 23rd AGM**

The poster features a central text area flanked by decorative vertical borders. The left border includes a butterfly and a tulip, while the right border features a bird. The background is a light brick pattern with floral motifs.

Spring Fling

Friday, April 19, 2013

**Knight of Columbus
49 St. Clare Ave.**

Cash Bar: 6:30 p.m.

BBQ: 7:00 p.m.

Music by Gary Lawrence

**Ticket cost is \$30.00 per person
Payment by VISA/MC,
Cheque or Cash**

**Please mention any food allergies at
the time of purchase**

**Contact the NLPSPA office at
754-5730 or 1-800-563-4188
between 9:00 a.m. – 3 p.m.**

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

Contact Us:

446 Newfoundland Drive, Suite 206
St. John's, NL, A1A 4G7
Telephone: 1-709-754-5730
Toll Free: 1-800-563-4188
E-mail: pensioners@npspa.ca
Website: www.npspa.ca

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Greetings from your President, Executive and Board. We hope that you are having a wonderful winter season and keeping in good health.

This is my second message to you since my election as President of your Association. Since my last message, your Executive and Board have been keeping busy working on your behalf. Meetings have been held with a number of organizations and groups trying all the time to make life a little better for us as pensioners. Government is still

sticking to its guns of not wanting to talk to us about our pension issues. It is a strong possibility that this attitude may continue as long as we have a powerful majority Government. This does not, however, deter us from continuing the fight. It is more important than ever that each of you be prepared to engage with your Government member on the issues that are important to you as a retired public sector worker, including our pension benefits, health issues, and other issues that impact our well-being. We need these to be in front of Government on a daily basis.

In the last issue of your newsletter we undertook to offer suggestions as to how you might engage your Government representative in dialogue on the issues as they affect you. We hope many of you have since tried this new skill and will encourage others to do the same. Your Executive and Board need all the help they can get in dealing with pension and other issues, so an e-mail, letter, phone call, tweet, or personal face to face contact would greatly be appreciated. Take the time to write a letter to the editor of your local and provincial newspapers, call the open line programs, and use any opportunity you can get to talk about these issues.

Since your last newsletter we have been busy planning the Annual General Meeting (AGM) and 2013 Convention. The Annual Meeting and 2013 Convention year will be held at the Capital Hotel, Kenmount Road in St. John's from October 4th - October 5th. Further information will be included in this newsletter and future newsletters. We encourage all pensioners to make a special effort to attend. Let your voice and suggestions be heard.

In other news, your Association web site has been updated to make it more user friendly and to recognize our new logo. We are continuing to make it as friendly as we can and will continue with improvements, but all ideas or suggestions are greatly appreciated.

The committees of the Board continue with their regular meetings and with the respective Government departments.

Meetings also continue with groups who are similarly affected with many of the issues that affect our membership and we hope that in the very near future we will be making an announcement pertaining to the results of these meetings. We are very optimistic that we will have many other pensioners and pension organizations continuing the fight for a better quality of life for us all. Please see a separate article by Sharron Callahan on this matter in this newsletter.

We are planning a Spring Fling for April 19 at the Knights of Columbus on St. Clare Avenue in St. John's. This will take the form of a BBQ and dance. Please book early as there are a limited number of tickets.

We have been successful in forming a branch of the NLPSPA in the central region of the province. Thank you to the great work done by Craig Hall, a Board member from Gander, and his committee for a job well done. More will be forthcoming in this newsletter about this branch and its boundaries. The west coast has had a branch for a number of years and it will continue to be active in that area.

We would like at this time to wish you and yours a very happy summer season and continued good health. We wish a speedy recovery to Bob Corbett, Board Director, who has been battling a serious go-round with the flu ever since Christmas. Please feel free to contact us at any time with your comments, criticisms or suggestions.

Remember to keep the shiny side up.....the flowers will soon show and the grass will be green again!

*Cheers,
Ralph*

Group Insurance Advisory Committee

By Dave Dempster

In the November edition of the Bulletin, there was an information notice on the Group Insurance Advisory Committee in which it was mentioned that I am the representative of our Association on the Committee. The notice also stressed the importance of members making the Association aware of any concerns or questions they may have with respect to the Group Insurance Plan.

I am pleased to say that a few members responded to the notice and questions came forward on:

1. Special Authorisation for Brand-Name drugs and the alternative possibility of using generic drugs which are invariably very much less expensive than their Brand- Name equivalents.

There is a system for considering the special authorisation of expensive Brand- Name drugs. Some have been approved and some have not. However, it is most important that members discuss the pros and cons of using a Brand-Name drug versus a generic equivalent with their doctor. It is interesting to note that there is considerable expenditure on the advertising and promotion of Brand-Name drugs whereas generic drugs do not have the same exposure in the public sphere.

When you consider that drug claims, which are now in excess of \$60 million a year, are by far the largest cost element met by our Group Insurance Plan, it is important to ensure that we are getting the best value for that expenditure.

2. Travel Insurance for members who have pre-existing conditions and whether the required "Period of Stability" is different dependent on the age of the traveller.

A check of the Group Travel Insurance information on the Government NL website and calls to the DFS Call Centre (1-877-838-7763) and the Insurance Division confirmed that the Period of Stability is 3 months, regardless of age and means that in the 3 month period prior to departure, there has been no hospitalization, no increase or modification in treatment or prescribed medication dosage or no symptom for which a reasonably prudent person would consult a physician. Stable dosage does not apply if you are a diabetic.

On a positive note, in January of this year, the Council of the Federation's Health Care Innovation Working Group announced that with effect from April 1 of this year, Provinces will pay only 18 per cent of the Brand-Name price for the following widely used generic drugs:

- Atorvastatin - for high blood pressure (Lipitor)
- Ramipril - for blood pressure and other cardiovascular conditions (Altace)
- Venlafaxine - for depression and other mental health conditions (Effexor)
- Amlodipine - for blood pressure and angina (Norvasc)
- Omeprazole - for gastrointestinal conditions (Losec)
- Rabeprazole - for gastrointestinal conditions (Pariet)

However, if we don't need to take drugs yet, let us all try to concentrate on keeping ourselves well by eating sensibly and exercising to whatever extent we can and care for each other.

STRENGTH IN NUMBERS

The Coalition Expands

By Sharron Callahan

What began in 2008 as a coming together of a few like related public sector organizations to work together in an effort to influence Government to change its position with respect to improvements to the Public Sector Pension Plan (PSPP), has grown in strength and unity and is now in expansion mode to take on the more complicated issues that impact the health, financial, and social well-being of all pensioners, retirees, and seniors. Since the thrust of the original Pensioners' Coalition did not achieve any change to Government's position on pensions, the Coalition took a hard introspective look at its direction and reframed its mission.

This evolution to change the public perception of pensioners as undeserving recipients of the pension benefits they paid for all their working lives began last spring and since then our STRENGTH IN NUMBERS is growing. Your Association is now joined by the Retired Teachers Association, NAPE Retirees, Seniors Resource Centre, CARP (Canadian Association of Retired Persons), and FSNA (National Association of Federal Retirees) and it is known that other organizations are coming on board, but were unavailable for the Charter signing on February 1, 2013.

The Charter for this revitalized Coalition includes addressing such issues as

- Providing an opportunity for affiliated federal, provincial, private and other non-governmental organizations to express their concerns over any proposed changes to provincial and federal pension benefits and other social security benefits;
- Identifying other social issues of mutual concern, i.e. health care, long term care, pharmacare, housing, etc. and to consolidate research on these topics;
- Building a network of information exchange and working cooperatively in advocating on these benefits and social issues for our respective memberships;
- Developing a plan of action to continue this collective collaboration and advocacy;
- Seeking public support on efforts to protect and improve the benefits of all pensioners, retirees, and seniors; while still,
- Maintaining the individual purpose and activities of participating associations/groups.

The Coalition is now focusing on continuing to build its strength. Invitations have been extended to as many organizations as possible who attest to representing the interests of older persons, regardless of their purpose for being. At the same time as we are building in numbers, we are identifying key issues that will be the focus of advocacy actions for the next year. This will involve speaking out on these concerns, making representations to governments, informing the public of the issues, and focusing attention that older persons have the power to inform and expect redress on ill-advised public policy. AND, definitely on the agenda will be public messaging that highlights the increasing power of the collective voices of pensioners, retirees, and seniors.

Our goal is to achieve public credibility. We will become the "go to" source on all matters affecting older persons in Newfoundland and Labrador. ■

PENSIONS INVESTMENT COMMITTEE



The Pensions Investment Committee (PIC) for the Newfoundland and Labrador Pooled Pensions Fund (the Fund) is appointed by the Trustee, the Minister of Finance. The mandate of the PIC is review, monitor, administer and supervise the investment activities of the Fund. The PIC is responsible for meeting with fund managers and consultants to review performance against investment targets set out in the investment policy. The Fund may make recommendations to the Trustee in respect of the hiring and firing of fund managers and consultants. The PIC approves the investment policy for the Fund setting out goals for the investment

and long term target asset mix for the Fund and compliance with regulatory restrictions. It is responsible for approval of the annual financial statements and reviewing the response to the auditor's management letter, if any. The PIC is responsible for reviewing actuary reports which are prepared for the various plans making up the Fund. The PIC consists of 15 members made up of Government officials and representatives of various stakeholder groups, including the Newfoundland and Labrador Public Sector Pensioners Association.

Our representative on the Pension Investments Committee is Board member Doug Laing. Doug is a Certified Management Accountant and brings to the position almost 40 years experience with the public service in various positions dealing with finance and business. Doug served as a member of the pension Investment Committee representing the Public Sector Managers' Association for a 10 year period prior to his retirement in 2008.

You can contact our office at (709) 754-5730 or toll free at 1-800-563-4188 or e-mail pensioners@npspa.ca if you have any questions or concerns with respect to the PIC.

Message for Surviving Spouses/Partners.

In the event that your beloved partner passes away and you wish to become a voting (regular) member of the Association, you will need to complete the NLPSPA membership application form in order to make the change. This is necessary as the spousal pension benefit that you receive will mean a different payee is established on the pension plan payroll and does not result in an automatic change to membership in NLPSPA. It is necessary that the surviving spouse give approval to the Government for the NLPSPA membership fee to be deducted. Please contact the Association office for assistance in this matter.

Application forms are available at the Association office and for your convenience a form is included with this Newsletter. The office is located at 446 Newfoundland Drive, St. John's. The telephone numbers are (709) 754-5730 and 1-800-563-4188. The email address is: pensioners@npspa.ca

You may also contact the office if you require information or assistance on any other pension or health insurance matters.

Rolling Back the Age of Eligibility for OAS and GIS is Not Gender Neutral

By Ralph Morris

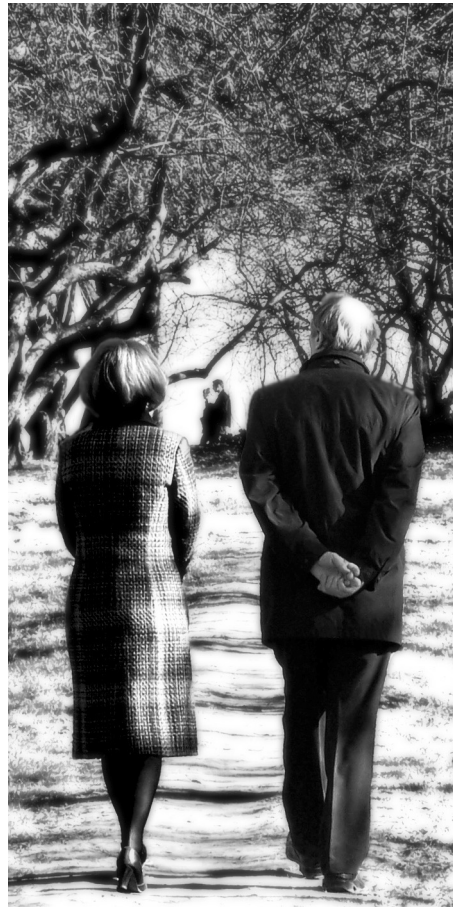
Old Age Security (OAS) and the Guaranteed Income Supplement (GIS) is the only income for many women wherein they are guaranteed to receive the same amount as men, regardless of their labor force history. The proportion of income replaced by the OAS and the GIS is much higher for women and seniors with low incomes, about 70% for those with individual incomes of less than \$15,000. For women between the ages of 65 and 67, OAS and GIS reduce poverty by 21 percentage points. For men in the same age group, it's 15 percentage points. So, it is clear that rolling back the age of OAS and GIS eligibility is NOT gender neutral. The OAS and GIS reduce the lower income rate from about 30 percent to about 12 percent (more for women than men).

Raising the age of eligibility for the OAS/GIS from 65 years to 67 years would mean that non-working, low income seniors on provincial social assistance and disability programs would have to wait another two years to transition to the OAS/GIS program, raising social assistance costs for Provincial Governments. The provinces would also have to pay more to provide drugs and essential services to low-income seniors who are unable to pay on their own.

Changing the eligibility age to 67 would mean that 35 per cent of OAS recipients who would be entitled to GIS at age 65---mostly women---would lose those benefits as well. For those seniors, estimated at 320,000 in 2012 and mostly women, who would

be entitled to this maximum amount the loss of two full years of benefits would represent over \$30,000.

Those former workers mostly dependent on OAS/GIS income – women, workers with disabilities, individuals with lesser residency, the lowest income and long-term



unemployed – will be hardest hit. In addition, in some provinces low-income seniors aged 65 and 66 years would lose their eligibility for additional income supplements that are provided by Provincial Governments, which are linked to GIS eligibility, e.g. senior's supplements, rebates,

drug cards, discounts on bus passes, and perhaps a reduction in property taxes. Some provinces have stated that the age hike would cost the provinces hundreds of millions of dollars in welfare payments to low-income seniors in this new two year category.

Prime Minister Harper and various government officials and MPs have attempted to justify the proposed cuts to the OAS/GIS program by arguing that the retirement of the baby-boom generation and the related increase in the nominal dollar cost of OAS and GIS benefits are not sustainable. There is no evidence for this argument. It is noteworthy that Canada's Independent Parliamentary Budget Officer, Kevin Page, has stated that OAS is affordable into the future without change. We, the Newfoundland and Labrador Public Sector Pensioners' Association, urge our members to reject Prime Minister Harper's proposed changes to OAS/GIS and fight for improvements to retirement security for all.

To date, the Government of Newfoundland and Labrador has made no comment on this travesty of treatment to older persons. ■

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!

Membership Cards are in the mail!

If you have not received your membership card in the mail yet, you soon will!

The new membership card has been some time in development and production but we are excited to finally be able to send them to our members.

On the front of the card, you will see your full name, as NLPSPA has on file for you, your membership number, and your membership status. On the back of the membership card, you will find the contact information for the Newfoundland and Labrador Public Sector Pensioners' Association and the website and phone information for Anthony Insurance, who has been a strong corporate sponsor for the Association for the past five years.

Should you be an Anthony Insurance client of the PERKS program, this number will continue these benefits for you. If you are not an Anthony Insurance client but would like to consider the advantages of the PERKS program, you will need this number to access the service.

Please take a moment to look at the new logo for NLPSPA on both the front and back faces of the card. This logo is vibrant, exciting, and contemporary, capturing the themes of strength (lighthouse), forward vision (projected beam), credibility of action (lighthouse has a powerful historical connection for our Province), and the unity (circular light reaching out). The shades of blue are cool and confident and the geometric design represents power and strength.

If any of the personal information on your card is incorrect, please contact the Association immediately.

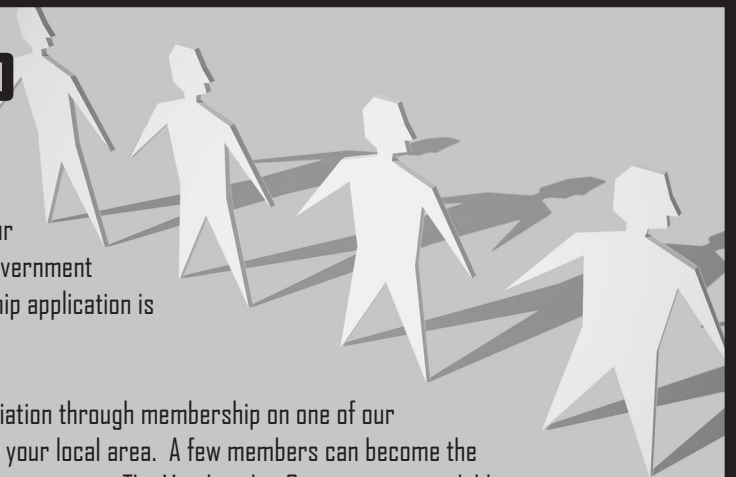
WE NEED YOUR HELP

The Membership Committee of the NLPSPA is working to increase membership in the Association and we need your help. Please let your friends, relatives or any person who is retired from the provincial government know about the Association and encourage them to join. A membership application is included in this newsletter for your convenience.

We encourage existing members to become more active in the Association through membership on one of our existing committees or by establishing a Branch of the Association in your local area. A few members can become the nucleus of a Branch and members can be drawn from surrounding communities. The Membership Committee is available to assist you to discuss the creation of your Branch. Financial assistance is also available to support a Branch in its day to day operations.

The involvement of all members is critical to the future of the Association and its continuing efforts to improve benefits for all pensioners. Please do your part.

You can email (pensioners@npspa.ca) or call the office with referrals and we will follow up for you! Additional applications are also available at our website (www.pensioners.ca) or by contacting (709)754-7530 or 1-800-563-4188.





NLPSPA

*Newfoundland and Labrador
Public Sector Pensioners' Association
2013 Convention and 23rd 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**
- For online registration, go to www.nlpspa.ca

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@nlpspa.ca

HOTEL ACCOMODATIONS: Toll free number is 1-800-503-1603; 738-4480 for local calls; email request to 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 15th (\$50.00) After August 15th (\$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
- 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



A new branch of the NLPSPA has been established in the central region for members between the Eastport Peninsula and the Baie Verte Peninsula.

The first annual meeting of the branch will be held in Gander on **Monday May 6th** **2:00 o'clock** at the **Lions Club** Memorial Drive.

An election of officers will be carried out at this meeting. Information will also be provided regarding the branch and activities discussed.

Any questions regarding the meeting please contact

Ed Blackmore (709) 256-4489

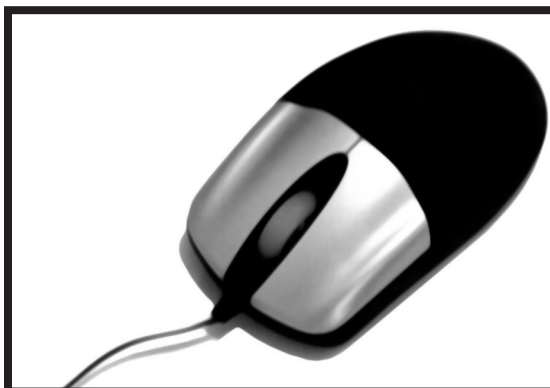
or email edwardblackmore@warp.nfld.net

We Need Your E-MAIL Addresses

We would like to keep you up to date on:

- Developing Issues
- Activities
- Social events.

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



For more detailed information on the Association's activities:

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

A black and white photograph of a large, leafless tree with a thick trunk and many intricate, bare branches. The tree stands in a snowy field with a line of evergreen trees in the background under a pale sky. The image is framed by a thick black border.

Trace Family Tree

By Tom Mills

As we age it is critical that we keep mentally alert. One of the many things I do to keep in shape is tracing my family tree. I use "Family Tree Maker" which you can purchase which makes the task simple and you can access much of the information from local sites and others which you can purchase. I recently was able to locate my uncle's family who migrated to the US in the 1930's and it was a great delight. I have my family tree back to 1578, eleven generations. The search and challenge never ends and you get great satisfaction from your efforts. A wonderful hobby and a wonderful gift for your family and it helps keep you mentally fit to boot.



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 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

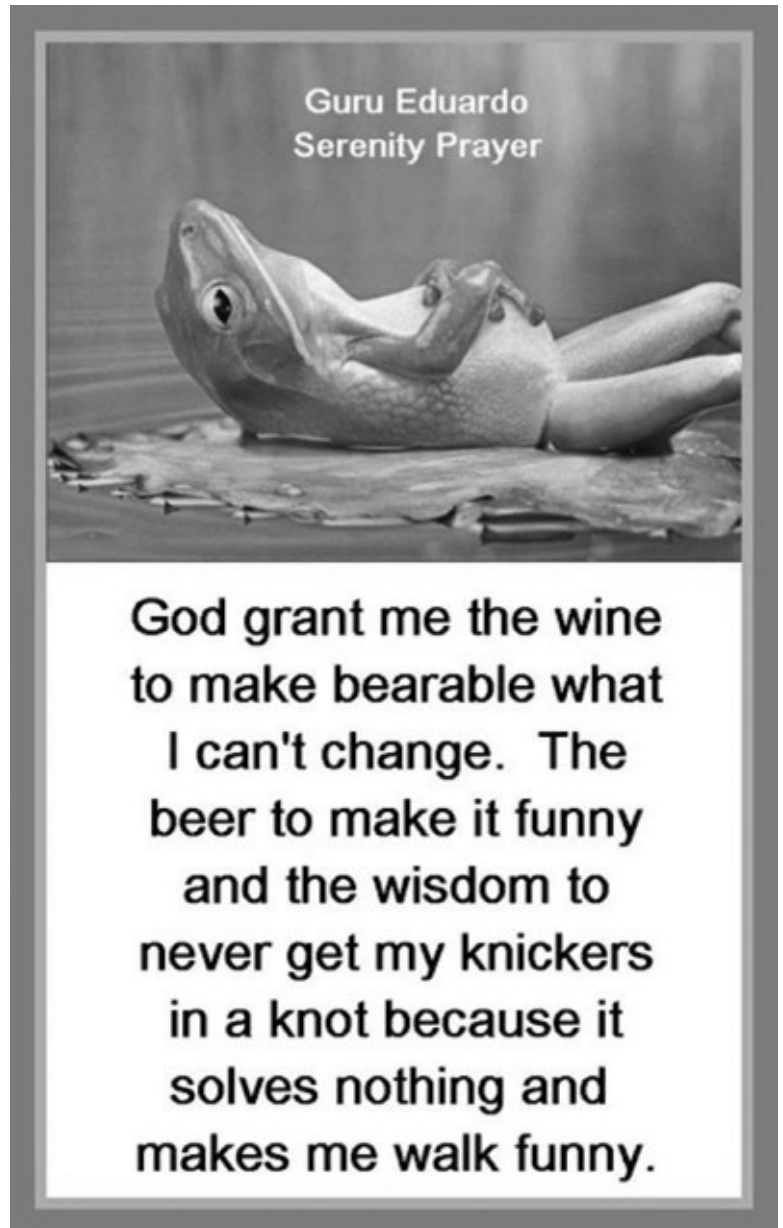


Laughter is the Best Medicine

NLPSPA 2013

PERKS OF BEING OVER 50

1. Your secrets are safe with your friends because they can't remember them either.
2. Your joints are more accurate meteorologists than the national weather service.
3. Kidnappers are not very interested in you.
4. In a hostage situation you are likely to be released first.
5. There is nothing left to learn the hard way.
6. You enjoy hearing about other people's operations.
7. You get into heated arguments about pension plans.
8. You have a party and the neighbors don't even realize it.
9. Your investment in health insurance is finally beginning to pay off.
10. You know more about prescription drugs than you pharmacist.
11. My memory's not as sharp as it used to be. Also, my memory's not as sharp as it used to be.
12. Remember: You don't stop laughing because you grow old; you grow old because you stop laughing.



How much time do I have?

A distraught senior citizen phoned her doctor's office. "Is it true," she wanted to know, "that the medication you prescribed has to be taken for the rest of my life?"

"Yes, I'm afraid so," the doctor told her. There was a moment of silence before the senior lady replied, "I'm wondering, then, just how serious is my condition because this prescription is marked 'NO REFILLS'."

2012 Conventions Supporters

Thank You for making the conventions a success!

Convention Partner



Gold Sponsors



Silver Sponsor



Increased savings, enhanced coverage.

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

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

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.**

Combine home and auto to receive vanishing deductible and more claims enhancements.

www.anthonyinsurance.com

Anthony
INSURANCE
We're the folks you want to talk to.