

# PENSIONER

## NEWSLETTER

Volume 22, Number 8

Spring Edition

March 2014

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

Attack on Defined Pensions  
is Unfair

Town Hall Meetings  
in Planning Process



# New Membership Opportunities in NLPSPA

*By Sharron Callahan*

---

**A**t the Annual General Meeting of the Newfoundland and Labrador Public Sector Pensioners' Association on October 4, 2013, two amendments were approved to the Association's Constitution to facilitate membership for more persons who either worked directly for the Newfoundland and Labrador Government or for another Government or organization who had a direct relationship with the provincial government via a reciprocal agreement with the public service pension plan (PSPP). The new categories of membership include an expansion of Voting Membership to include those persons in receipt of a pension from the Government Money Purchase Plan and by adding a new category of Non-Voting Membership to include those persons in receipt of a pension from a pension plan that has a reciprocal agreement with the PSPP. While there will be administrative challenges for the Association in reaching out to these potential new members, any assistance that our current readers can offer by directing any persons in these two categories to the NLPSPA Office would be greatly appreciated.

Those potential members for NLPSPA who fall into the non-voting membership category of "Reciprocal Members" are (as of March 2012):

- Alberta Local Authorities Pension Plan
- Alberta Management Employers Pension Plan
- Alberta Public Service Pension Plan
- Aliant (NewTel)
- British Columbia College Pension Plan
- British Columbia Municipal Pension Plan
- British Columbia Teachers' Pension Plan
- Canada Mortgage and Housing Corporation
- Canadian Broadcasting Corporation
- Canadian Pacific Hotels Pension Plan
- Canadian Union of Public Employees Pension Plan
- City of St. John's Pension Plan
- College of Applied Arts and Technology
- Council of Atlantic Premiers Pension Plan
- General Synod of the Anglican Church of Canada
- Government of Canada (Federal Superannuation)
- Halifax County Municipality full-time Retirement Pension Plan
- Lakehead University
- Newfoundland and Labrador Municipal Employee Benefits Inc.
- Newfoundland Power
- Ontario Municipal Employees Retirement Board (OMERS)
- Ontario Public Service Employees Union (OPSEU)
- Prince Edward Island Health & Community Services Agency
- Province of British Columbia Pension Plan
- Province of Manitoba Pension Plan
- Province of New Brunswick Pension Plan
- Province of Nova Scotia Pension Plan
- Province of Ontario Pension Plan
- Province of Prince Edward Island Pension Plan
- Province of Quebec Pension Plan (RREGOP, RRE, RRF, RRCE, & RRPE)
- Town of Gander Pension Plan
- University of Prince Edward Island Pension Plan

To further clarify, a reciprocal member would also include those persons who worked for an agency that had a reciprocal agreement with Government, even though that listing may no longer be valid as the agency no longer exists (examples include former Janeway Hospital Private Pension Plan, Versa Services). Should this listing of reciprocal agreements change any time into the future or NLPSPA become aware of any missing reciprocal agreements from this list, a correction will be advised.

We have a lot of work ahead of us, but are pleased that the membership chose to expand the opportunities for many other government workers to avail of the benefits of membership in NLPSPA, especially the advocacy work that is ongoing to better living into retirement that we all so rightly deserve and worked so hard to achieve. ■

# Message from the President

NLPSPA 2014

## 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  
President, Elect – Neil Hamilton  
Treasurer – Bernard Cook  
Secretary – Geri Lutz

### Directors:

Robert Corbett  
Terry Dalton  
Dave Dempster  
Craig Hall  
Gerald Kennedy  
Doug Laing  
Bob Langdon  
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@nlpspa.ca](mailto:pensioners@nlpspa.ca)  
Website: [www.nlpspa.ca](http://www.nlpspa.ca)

## Advertising Policy:

The Association reserves the right to refuse advertising, or to edit them in consultation with the advertisers. The Association does not endorse or promote any product or service presented in paid advertisements unless so specified.



**G**reetings from your President and Board of Directors. It is my fondest hope that you have survived this hard winter healthy and safe and you are patiently waiting for the summer sun to shine. Your Board has been meeting on a monthly basis trying to improve the living conditions and to make life a little easier for many of our members. Talks with Government regarding pension issues have been slowed to a snail's pace, but with all the happenings on the political scene I guess they have much more on their minds than addressing our pension concerns.

Since my last report, some of the activities we have carried out have been in relation to pension issues affecting our members and issues in general that affect all pensioners in this province. Your committees continue to work hard on your behalf and have had some success in some of their meetings. The Health and Insurance Committee has been busy working on problems our members have with the health benefits insurance plan, with some resolution for those persons affected. Your Pension Investment Committee has been busy ensuring that the monies in your plan are making maximum returns and are handled properly.....something we can say didn't always happen in the past. Your plan has done very well over the past year with a return of 20.6%. Present day funds in the plan are just over \$8 B, compared to \$6B in 2008.

The Executive Committee met with the Federal Opposition Critic for pensions and seniors issues, along with two federal MP's, and had a lengthy discussion regarding CPP and OAS-GIS. The message given by us was that seniors are not keeping up with the cost of living and something needs to be done quickly. They were very receptive to our ideas and as a matter of fact, the day after the meeting, I was quoted in the House of Commons in Ottawa with regard to some of the issues we talked about.

We have also met with both Provincial Opposition parties and explained our issues to them and have been promised we will get their platform for our pension plan very shortly. We need this so we can spell out our message for our members when the election call goes out so you can have the ammunition you need to question the various candidates of all political parties as they campaign at your door.

A series of town hall meetings will be held by your Association across the Province and into Labrador early spring. Please watch for times of meetings in your area. We ask all pensioners and seniors and their family members to make a special effort to attend. Those meetings will be open to the public. This is our time to make our voices heard on our issues and our time to question the various candidates as to what their plan is to make life a little better for all of us. It will give each member an idea of what the particular party plans to do and will allow us to make up our mind as to where we mark our ballot on Election Day.

We continue to work with many other organizations representing seniors and pensioners in this province through the Provincial Coalition. These groups are presently putting together briefs for presentation to Government. You will hear more about the work of the Coalition over the next few weeks. The numbers of pensioners and seniors represented by this collective group is well over 100,000.



It represents persons from all over Newfoundland and Labrador and around the globe. Through the strength in numbers of all agencies who represent pensioners and older persons working together, we can hopefully be successful in making life better for all people of NL.

The Central Newfoundland Branch of the Pensioners' Association held its annual meeting and election of officers on March 5 in the Lions Club in Gander. An election of their Executive and Board took place and all positions were filled. Attendance was good and we look forward to working on behalf of all members of the Central Region. Meetings of this Branch will be held in all areas of the region in the coming months.

Meetings were held this past weekend with Federal MP's for the St. John's area regarding Disability Tax Credits. Many of our members who are eligible are not receiving these credits because the Federal Government does not make literature available on this vital issue. As a result many hundreds of thousands of dollars are left unclaimed and the persons who should be receiving them have no knowledge of their availability. More on this issue will be noted in our next newsletter. Meanwhile check with the CRA office in your area and ask them if you are eligible. If you have not received these benefits and have been disabled for up to 10 years you can retroactively claim these benefits for that 10 year period.

I look forward to seeing many of you as we tour the province in the upcoming town hall meetings. Come and let us know what you think, what your problems are and see if you are getting your right benefits.

Remember to stay healthy and safe, enjoy the summer months and visits from family members. ■

*Cheers*

*Ralph Morris  
President*

# Group Insurance Advisory Committee

*by David Dempster*

What a winter we had, but it looks like spring is around the corner.

However, the work of the Group Insurance Advisory Committee must go on, and at this "renewal" time of year, we have the opportunity to "advise" the Government of changes, which we consider could be improvements, that could be made to Group Insurance Plan.

Of course, since we are an Advisory Committee, there is no guarantee that Treasury Board will accept the recommendations that we put forward. Nevertheless, experience has shown that Treasury Board does quite often accept the Committee's recommendations.

Some of the recommendations that are going forward this year for example are that :

- a) the Dental Plan should cover rates at the level of the 2014 Dental Fee Guide,
- b) the Non-Emergency Transportation Benefit rate should be increased from the present 12.5 cents per km. to 30 cents per km., and
- c) the maximum benefit for Diabetic Supplies should be increased from \$2170 per year to \$2600 per year.

The other important work that is being done at this time by the Advisory Committee is in preparation for a Market Study, to be done in 2015, of proposals for the provision of Group Insurance Plan services by several of the major companies in this field. This generally involves a fair amount of work by the Advisory Committee, in evaluating these proposals and deciding which, if any, of them should be recommended to Treasury Board.

Some of the elements that should be examined, with a view to improvement are:

- i) ensuring that inexpensive generic forms of drugs are prescribed wherever possible rather than expensive brand name drugs,
- ii) further clarification of the Special Authorisation process so that, when the only effective treatment for a condition is a brand name drug, this information is communicated effectively and in timely fashion, and,
- iii) how to ensure that 90 day prescriptions are filled as specified and not limited to 30 days.

In addition, more detailed and frequent reporting of Plan performance and auditing of aspects of the Plan which would facilitate the opportunities to make improvements to the Plan from year to year at each renewal.

Now, a question for you. Have you gone to the Desjardins website to examine your file? If not, perhaps you should.

Go to the site at: [desjardinslifeinsurance.com](http://desjardinslifeinsurance.com) and then, under the Secure access, select Group Insurance Plan Member, Click on Enter. Here, if you have already registered, you can login, if not, you can register and then you will be able to login and get access to your file and see what usage you have made of the Plan. If you have any problem with this website, contact Desjardins not me, please - I'm no computer wiz.

All the best to each and every one of you.

# NEWS FROM CENTRAL BRANCH

A meeting was held on Wednesday, March 05, 2014 to elect a Board of Directors for the newly formed Central Branch in Gander. A total of 23 members were in attendance, far greater than expected. The high attendance was attributed to the members who volunteered their time to contact members, by phone, from the membership list supplied by the NLPSPA, St. John's and we thank the volunteers for their support. Soup and sandwiches was served as well.

Mr. Ralph Morris, President NLPSPA addressed the group and gave insight on issues before the Board of the Association regarding pensions and also talked about the coalition that has been formed with other volunteer organizations, unions etc. to deal with issues of a common nature, i.e. affordable housing, long-term care and homelessness. Our members share the same concerns.

Newly elected members of the board are:

*Paul Dillon (President) 256-7592*

*Roger Ledrew (Vice President) 256-8924*

*Edward Blackmore (Secretary) 256-4489*

*Francis Reid (Treasurer) 256-7227*

*Alvin Moulard 256-3968*

*Frank McDonald 256-8508*

*Derek Hewitt 256-4758*

*Craig Hall (ex-officio member) 256-4855*

Now that a permanent Board is in place, the Central Branch will try to develop a plan to encourage more members to take part in Association activities, increase membership and plan for activities for the Branch in the weeks and months ahead. The Central Branch covers the geographical area from Springdale junction (all areas serviced by the Springdale junction road), east to the Eastport peninsula and south to the Connaigre Peninsula.

If any member in the Central Branch has any concerns regarding pensions or related issues please feel free to contact any one of the above board members at the numbers listed above or NLPSPA office in St. John's at 709-754-5730 or toll free at 1-800-563-4188.

## TOWN HALL MEETINGS

**are being planned for the  
Eastern, Central and Western  
Branches.**

**Stay tuned for dates and times!**

## *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!

# Convention 2013: Summary of Round Table Discussions

By Sharron Callahan & Pat Roberts

**D**uring the Saturday morning time (October 5) of the NLPSPA 2013 Convention, delegates gathered into facilitated round table discussions to share with each other their personal experiences, successes, and opinions on life's issues of health, finances, housing and social and personal relationships with the purpose that these experiences might be useful for others to consider. It was advised that following the Convention, these responses would be consolidated and made available, via the newsletter and on the website, to all members. The following is a summary of all the responses received from these round table discussions.

## **How I can make better use of my financial resources...**

The common themes in response to this question were to compare prices and get the best deal, to shop around before choosing to purchase, avoid carrying debt, and invest where possible and where available resources permit. It was suggested it would be wise to check on service charges, to investigate seniors discounts, including asking merchants if they have such a discount, and to especially be credit savvy so as to avoid a high accumulated debt level. Where possible, consider downsizing.

## **How I manage financial matters...**

The responses to this question were mostly a call to action, to ensure that older persons have a determined power of attorney and that a will and a health care

directive are in place. It was recommended that there be planning before purchasing, shop for the best value, be aware of banking and credit pitfalls, consider the deduction of extra taxes to avoid having to pay-in at year end or to receive a refund, and to ensure the security of important personal papers and documents and that a trusted person is aware of the location.

## **What does my support network look like...**

The common responses to this question included family, relatives, friends, neighbors, the church, medical, and financial communities and seniors groups and social events and activities as the preferred and most availed of for daily and sustained support.

## **What if I could no longer live independently...**

It was evident that participants had considered this option and all of the common options were covered - assisted living, meals on wheels, nursing homes, etc. However, several emerging themes included home sharing, assisted suicide and new incentives from government for remaining in own home.

## **Who would help me in an emergency...**

Participants covered a broad range of resources - personal/private including security systems, family, community, medical and government assistance.

## **What my concerns are about future living arrangements...**

The major concern/fear was naturally focused on living



For more detailed information on the Association's activities:

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

with dignity, being healthy, retaining Independence and having the necessary personal/financial resources to do so. Participants were well aware of available supports and the need for pre-planning their own futures.

#### **Other issues/concerns:**

In summary, participants reiterated their issues/concerns about losses - good health, independence and finances. For example, they pointed to the need for government intervention on improved public transportation systems and increased rental units, a national pharmacare program and a continuum of care for seniors.

Thank you to all delegates for sharing your stories and experiences and for offering your advice so everyone can benefit.

### **A Notice From PLIAN**

The Public Legal Information Association of NL is a non-profit organization and registered charity dedicated to providing legal education to Newfoundlanders and Labradorians with a mandate of improving access to justice in the province. Their latest publication, entitled *Changes and Choices* covers a range of legal issues relevant to seniors across the province and their families, including wills, advance health care directives, and power of attorney. If you like to request a copy please contact their office by phone at 722-2643 or toll free 1-888-660-7788 or by email at [info@publiclegalinfo.com](mailto:info@publiclegalinfo.com)

For those readers wishing the fuller account of these discussions, please see the website at [www.nlpspa.ca](http://www.nlpspa.ca) or call the office at 709-754-7530, toll free at 1-800-563-4188 and a copy will be mailed to you. ■

## **Laughter is the Best Medicine**

*NLPSPA 2014*

### ***What a relief to learn this...***



Ever walk into a room with some purpose in mind, only to completely forget what that purpose was?

Turns out, doors themselves are to blame for these strange memory lapses.

Psychologists at the University of Notre Dame have discovered that passing through a doorway triggers what's known as an event boundary in the mind, separating one set of thoughts and memories from the next.

Your brain files away the thoughts you had in the previous room and prepares a blank slate for the new locale.

So it's not aging, it's the damn door!

Thank goodness for scientific studies like this!



Say CheeeeeeeZ.....







## ***SAVE THE DATE:*** ***2014 Christmas Dinner and Dance***

*Our Annual Christmas Dinner and Dance will be held on  
Friday, December 5th, 2014 at the  
Knights of Columbus, St. Clare Avenue, St. John's*

*Ticket prices and menu will be announced at a later date.*

*Come join us for a wonderful evening.*

# Attack on Defined Pension Plans is Unfair

*Submitted by James Dinn*

There has been no shortage of negative opinions over the past several months on public sector pension plans. No doubt about it, an attack on defined benefit pension plans in general, and public sector pension plans in particular, is occurring in this country and has reached our province.

Whether it's the Harper government, the Fraser Institute, the Canadian Federation of Independent Business, labour lawyer, Howard Levitt, or Richard Alexander of the Newfoundland and Labrador Employers' Council, the attack on the people who serve their fellow Canadians is the same.

If you've paid any attention to their media messaging over the last little while, you've heard the mean spirited arguments such as "Taxpayers" (many of whom do not have the pensions and benefits of public sector workers) cannot be expected to foot the bill for the "gold plated" pension plans of public sector workers. They go on to argue that it is intolerable and non-sensical that public sector employees who are

paid by "our tax dollars" are making more than the private citizen and enjoy better pensions and benefits. It is a cynical attempt to objectify and demonize public employees.

---

*“It is a cynical attempt to objectify and demonize public employees.”*

---

Ironically, organisations like the Fraser Institute have very generous compensation packages for their executives. Since they have tax deductible, charitable status, it is the taxpayers who are on the hook. Yet it doesn't seem to prevent them from claiming the "taxpayers" of Canada cannot afford to pay decent pensions to public sector employees.

However, public sector workers are taxpayers too. Many right wing thinkers seem to forget that. Public sector employees and public sector pensioners contribute their fair share

of taxes to society. They are not a group separate from Canadians. It is unfair and reprehensible to characterize people who have dedicated their lives to the public good, who carry out the work of government, and who serve and protect the citizens of this country as simply a drain on the public purse.

Probably the most unsettling aspect in the strange world view of the right wing is the belief that equality and fairness are achieved by cutting or reducing benefits. Private sector workers have defined contribution plans and many Canadians taxpayers, they will tell you, do not have any pension plan. Therefore, they argue, neither should public sector workers.

Their solution to creating a level and more equitable society is to strip away the rights and benefits of public sector employees until they are reduced to the level of private sector workers.

How is this fair? Shouldn't fairness be the other way around?

The idea of fairness promoted by

## 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](mailto:pensioners@npspa.ca) with your name and address asking to be placed on the contact list. All email addresses are held in strict confidence.

right wing interest groups involves tearing down negotiated and hard won benefits rather than raising the benefits of those without. I guess without the public sector to aspire to, the private sector will have no incentive to make sure their employees receive fair remuneration, benefits and working conditions.

If fairness is the rationale, would it not be more reasonable to increase the benefits of private sector workers so that they can enjoy a reasonable standard of living? Would it not be more just to establish defined benefit plans for private sector workers so they can retire with some sense of dignity, respect and security? These are, after all, the people, whose knowledge, skills and commitment are largely responsible for the profits and success of a business. Shouldn't fairness dictate that private sector employees be accorded the same respect as their public sector counterparts?

Yet, most businesses do not offer a workplace pension plan while others are getting rid of their current plans. Instead, they propose individual retirement plans offered by the financial services industry. The crash of 2008 demonstrated how insecure these were. Improving the CPP would be a better alternative, but this is rejected by the Harper government and right wing interest groups. It's easy to talk fairness, but it takes more than rhetoric to make it work.

Let's be clear, defined contribution plans place all the risk on the employee, the person who can ill afford to take it on. Many people work at minimum wage jobs, sometimes two, to make up a full salary so they can afford a place to live, food to eat, and clothing for themselves and their children. Yet it

is the employers' councils across this country who oppose even a modest increase in the minimum wage since it will affect their bottom line and make their products unaffordable for the average Canadian. Well, many things such as food and housing are already unaffordable for the average Canadian. Retirement for many is unaffordable. Reducing the benefits of one group will not make retirement affordable for another.

Defined benefit plans on the other hand offer the fairest and best protection to employees (private or public) who have served their employers faithfully throughout their careers. From our own research and reading, we know defined benefit plans can be viable. Most employees enrolled in such a plan understand that action has to be taken to make it sustainable and stable. That's why the NLTA is constructively engaging in the provincial government's consultation process. That's why over the years, teachers have made concessions and sacrificed benefits to secure stability in the pension plan.

In the end, a resolution will be reached and a contract presented to our teachers to be voted upon in a fair and democratic process. The contract will be signed and both sides will live with the results. Business people, at least, should understand a contract. Rather than dictating what must be done, employers' councils, federations of independent businesses, and the Harper government should engage in a constructive and democratic process to ensure all Canadians are able to enjoy a comfortable and secure retirement. This is fairness. This is just. These are principles integral to all Canadian society.

*James Dinn  
President*

*Newfoundland and Labrador  
Teachers' Association  
3 Kenmount Road, St. John's, NL  
A1B 1W1  
Tel: 726-3223, ext. 223  
jdinn@nlta.nl.ca*

## **NLPSPA Western Branch**

Our Western Branch has not been active lately due to sickness of some Executive members. However, the branch is arranging a spring social and get together for our members. We will inform our western members of the time and place by phone.

Any member wanting information can contact  
Wes Roberts 635-7991  
or Helen Gardner 686-2904.





# NLPSPA

Newfoundland & Labrador  
Public Sector Pensioners' Association

*Do you know a Pensioner who is not a member of the NLPSPA?  
Help them explore the benefits of membership.*

## Membership Benefits:

- NLPSPA advocates with the Government of Newfoundland and Labrador regarding pension and health benefits.
- NLPSPA has a Board Member on the Government Health Insurance Committee and on the Government Pension Investment Committee.
- Staff will assist members who have questions and concerns about pension issues or medical benefits by providing them with contact information for individuals in the appropriate government department and/or relevant agency.
- Maintain and electronic database of members.
- Website, [www.nlpspa.ca](http://www.nlpspa.ca) updated with current and relevant information.
- "Pensioner" Newsletters.
- Annual Convention and regional meetings.
- Auto and Home Insurance savings through partnership with Anthony Insurance.
- Discounts from various businesses, including home heating oil and furnace protection from Ultramar Home Energy.
- Seasonal social activities.
- NLPSPA Office is open five (5) days a week.

## Membership Types:

1. Regular Members are public sector pensioners in receipt of a pension from the Government of Newfoundland and Labrador.
2. Affiliate Members are employed by the Government of Newfoundland and Labrador and eligible to retire within five (5) years.
3. Associate Members are spouses or partners of Regular or Affiliate Members.

## Membership Costs:

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

**Affiliate Members:** \$24.00 annually payable to NLPSPA at the time of membership application and subsequently upon receipt of annual invoice until eligible for regular membership.

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

## NLPSPA Membership Application

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

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

## NLPSPA Membership Application

(continued)

I hereby authorize the Department of Finance to

- deduct \$1.00 from my bi-monthly pension cheques and remit to NLPSPA.
- provide periodic updates to NLPSPA about my current mailing and contact information.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

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

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

New members will receive a membership card and membership number.

*Revised September 2012*

### **Office Hours:**

Monday to Friday  
9:00 am to 3:00 pm

Voicemail available 24 hours a day

If you have any questions regarding this membership application, please call the Office at (709) 754-5730 or 1-800-563-4188 or email [\*\*pensioners@npspa.ca\*\*](mailto:pensioners@npspa.ca)

# Uncle Cec - Where Have You Gone?

By Hector M. Earle, NLPSPA Member

My uncle 'Cec' was a great inspiration to me. I think of him often and the things he had inspired in me as a child. The last time I saw him was at my brother's funeral in 2007. He had grown a little feeble and I thought I saw a little glaze in his eyes, very unlike the man I knew as a child. I remembered him as a strong man with broad shoulders, big biceps, and wow, could he saw wood with a bucksaw!

As we sat in my sister's living room that day, Uncle Cec was in a reflective mood and we reminisced all the times he visited me as a child and the triumphs and tragedies of his life.

He was my dad's brother, the second son of five boys growing up in the 1930's in St. Leonard's, (now known as St. Lunaire) on Newfoundland's great Northern Peninsula. Life in early out port Newfoundland during The Great Depression wasn't easy for anyone and uncle Cec had his share of troubles too. But it was like he'd always used to say, "life is what you make it."

He told me of some really hard times. Like the great 'Nor-wester' - the storm in the fall of '37 that nearly stripped his family clean. My grandfather used to tell me of this tragedy in bits and pieces but uncle Cec seemed to recall it more vividly.

He told me of winds gusting up to 70 miles per hour and 2 metre waves crashing against the cove, ripping against my grandfather's wharf and nearly tearing the stagehand apart. "Nearly lost everything that fall," he said. "Almost everything, ... and we didn't have much to begin with."

But he told me he gained courage from my grandmother's family Bible and read about the tragedies of Job and how he helped my pop's rebuild that spring and how the fish was so plentiful that year. "What goes around, comes around" was another of his favourite quotes. I swear he had faith as solid as the old rock his daddy's house was built on.

I remember one summer, he came to live with us at our house in Roddickton, 120 miles south from St. Leonard's. There were only one winding narrow gravel road connecting the communities in those days so uncle Cec elected to take a two day trip down the coast in an old schooner. He arrived tired and hungry but full of cheer and

good wit.

Dad told us uncle Cec came to help him build our new house and to help relieve him of the burden of working all day in the woods and trying to construct a home for his family after dark. But the way he took the time for my brother and I that summer, I just think he came to be our friend. Tired as he was after all day, he took the time to joke, tell stories and take us fishing on Saturdays. I learned a lot from uncle Cec. He taught me not so much in what he said but in what he didn't say. The saying, actions speaks louder than words was certainly true for my most beloved uncle. It seemed that nothing got him down.

I honestly never saw him once get discouraged. It seemed he never saw a situation as a problem, only a challenge that could be overcome. When a situation arose, he would roll up his sleeves and get to it.

Uncle Cec was not a wealthy man by any stretch. He saw riches not so much in money as he did in making people happy. Riches to him was just a good reputation. I never saw him get the blues. Blue to Uncle Cec was just the Atlantic ocean on a calm sunny day. Uncle Cec never married. I don't know why. I'm sure he would have made a fine husband and father. Love, responsibility and integrity was just a way of life to him. He certainly was a father figure to me and the best role model of an uncle anyone could ask for.

He taught me to have faith in a higher power never rely on what I think I know and never lie. Lying, he used to say makes a hard life because you are always working hard to cover it up but

honesty gives you a clear conscience and makes life easier. King Solomon could not have said it no better himself.

I'm sure there are many uncle Cec's still around today. Some may be still active and sitting around benches in our malls or in nursing homes waiting to give those sweet tid bits of truth we all need. We need more Uncle Cec's in today's world. Let's not cast them off as "old" but view them more as mentors who have walked down this path of life and can still teach us a thing or two. "Life is short... live it to the fullest," he said.

*Just another nugget of wisdom from my uncle Cec,* I thought to myself as I shook his hand to say good-bye.

Now that I'm retired, my wife and I get a chance to do a bit of travelling. So in the spring of 2012 we decided to take a trip up The Great Northern Peninsula to visit family and friends. A visit with uncle Cec was on my top priority list. But questions lingered in my mind that day. Was he still that man of value and integrity that I once knew in him? Would he even still remember me? Where does he now live?

These questions scrolled over in my mind as I drove up the long Viking Trail to St. Lunaire. I wanted so badly to re-connect with this man; to hear his voice once again and to see how much he had changed in his twilight years. I learned from my aunt Velma that uncle Cec had grown a little feeble and was now living in a nursing home in St. Anthony. The next day we headed to that place to see my uncle once again.

The kind attendant in the nursing home lead to us to his room. I knocked gently and waited. Moments later he opened the door. We looked at each other for a brief moment. "Hec, George's boy!" he said with a smile as we embraced.

His voice, though a little weaker, was still familiar and comforting.

We talked for almost two hours. He told me about his new friends and how he could still beat anyone in a good game of checkers. He still went for his daily walk, took part in the seniors gym classes and his weekly trip to the mall. He even joked about his new roommate how he plans to get him in shape. Even though he looked a little old and bent and perhaps a little slower from what I remembered him, he still had that twinkle in his eye and positive persona about him.

As I turned to say good-bye I thought I saw a tear in his eye. I fought to hold back from breaking too.

"Don't wait five more years to come see me again," he said with a half-way grin.

"I won't," I promised.

It was a long and reflective drive back home that day. I know they will bury him some day in that old familiar cemetery where I used to go to see the headstones of my grandparents. But if he should go before me, part of him though will be buried in my heart. ■



# 2013 Conventions Supporters

*Thank You for making the conventions a success!*

## Convention Partners



## Gold Sponsors



**Desjardins**  
Financial Security



**CREDIT  
UNION**

NEWFOUNDLAND AND LABRADOR  
*Getting You There™*

## Silver Sponsor



## Sponsor





## Increased savings, enhanced coverage.

Just some of the PERKS of being  
an 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 an NLPSPA Member you get an exclusive, additional discount on your auto insurance.

✓ **Maximum Home Savings.**

Get an extra, exclusive member discount on your house, apartment or condo.

✓ **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.**

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

*Anthony*  
INSURANCE