

PENSIONER

NEWSLETTER

Volume 22, Number 4

Fall Edition

November 2013

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



2013 AGM AND CONVENTION WRAP-UP

"Faithful and Fearless, a
History of the St. John's
Fire Department" by
author Robert Corbett.

2013 Christmas Dinner



Let's We Forget



**Newfoundland and Labrador
Public Sector Pensioners' Association**

"Christmas Dinner and Dance" Friday, December 13, 2013

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

Cash Bar: 6:30 p.m. Dinner: 7:00 p.m.



Music by Gary Lawrence

Ticket cost is \$25.00 per person

**Payment by VISA/MC, Cheque or Cash
must be received by Friday, December 6th.**

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. – 3:00 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
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@npspa.ca
Website: 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.



Greetings from your Executive and Board.

The past few months have been very busy for your elected representatives, especially with consultation meetings with the Government on proposed changes or revisions to the Public Sector Pension Plan and other employee benefits, such as health care. Most of the work so far has dealt with the format or process in which this consultation will be managed.

The Annual General Meeting and 2013 Convention were held on October 04 and 05. This year's format was a little different from other years in that the Convention dealt with issues affecting seniors, such as affordable housing and homelessness, long term care, social issues and the rising concern of insolvency amongst seniors, in addition to concerns with our pension plan. All Convention topics were very much enjoyed by the delegates. The keynote address was given by Larry Brown, National Secretary-Treasurer, National Union of Public and General Employees (NUPGE). On a personal note, I did a presentation at our AGM and delivered the opening address of the convention. The AGM was also very informative of the past year's performance of the Association and was well received by the delegates.

This year's Convention has expanded the membership capabilities of NLPSPA by making changes to the Constitution to enable expansion in the categories of membership to include part time and temporary workers (casuals) and those employees who are in receipt of a pension that has a reciprocal agreement with the PSPP. More detailed information on these new membership opportunities are provided elsewhere in this newsletter.

Two long time Board members finished their terms of office at this year's AGM and Convention. Tony Patey our treasurer for many years and Sharon Callahan our past president will not be with us for this year's deliberations. We would like to thank both these members for their untiring work and dedication for the past number of years. We wish them well in all future endeavors and hope to see them back in the fold in the not too distant future. Tony and Sharron, thank you from all members of the Newfoundland and Labrador Public Sector Pensioners' Association. Two new Board members have joined us this year. They are Terry Dalton and Gerald Kennedy, both of whom were long term public sector employees. We look forward to them working with your Board and Executive.

Your Board of Directors looks forward to working with your Western and Central Branches in the coming year. Please make every effort to attend regional board meetings and support your Association.

More meetings with Government are tentatively scheduled for November and December with Government. We will keep you informed as information unfolds.

The annual Christmas Dinner and Dance for 2013 is being held on December 13th at the Knights of Columbus Building on St. Clare Avenue in St. Johns. Tickets are going fast so reserve yours early. A good time is assured all who attend.

As this will be our last newsletter to you before the Festive Season, I wish you and your families all the very best of the season and health, happiness and prosperity in the New Year.

Remember "What we demand for ourselvesWe desire for all"

Ralph Morris
President

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!

Group Insurance Advisory Committee

By David Dempster

For those members who were unable to attend our Annual General Meeting on October 4th at the Capital Hotel in St. John's, the following is the report I submitted on the activities of the Group Insurance Advisory Committee during the past year.

I am pleased to be able to continue to represent our Association on the Group Insurance Advisory Committee.

The role of this committee is to provide advice to the policyholder, the Provincial Government, through the Minister of Finance and to assist in the effective management of the Group Insurance Plan by monitoring the performance of the Plan and the insurance company administering it.

In 2013, the Group Insurance Plan was renewed effective April 1, with a revised rate implementation date of May 1, 2013. The most important aspects of the renewal changes are set out below. Full details of the Plan Benefits are available at http://www.exec.gov.nl.ca/exec/hrs/working_with_us/employee_benefits.html#Summary_of_Your_Benefit_Program

Supplementary Health Insurance:

The supplementary health insurance premium includes travel insurance. There was a 17.8% increase in the travel portion of the premium due to a significant rise in travel and associated claims. The increase represented approximately 0.2% of the total supplementary health premium. The increase in the supplementary health was 3.1%. Therefore the combined supplementary health and travel insurance increase was 3.3%,

Effective May 1, 2013, the semi-monthly payroll deduction for supplementary health insurance, including travel insurance increased by \$0.61 for single coverage and \$1.52 for family coverage. The new semi-monthly deductions for supplementary health insurance is \$19.25 for single coverage and \$48.67 for family coverage.

Optional Dental Insurance:

Prior to the 2013 renewal, dental expenses were reimbursed on the 2011 Newfoundland and Labrador Dental Association Fee Guide. As of May 1, 2013 the dental plan now reimburses expenses based on the 2013 Fee Guide. This resulted in an increase of 2.1% in the dental premiums.

Effective May 1, 2013 the semi-monthly payroll deduction increased by \$0.30 for single coverage and \$0.65 for family coverage.

In addition to the above information I can report that during the past year a number of interesting queries were raised by members and I hope I was able to provide them with information that was of assistance.

Advance Health Care Directive

By Sharron Callahan

On October 8, I attended the announcement by the Coalition of Persons with Disabilities (COD-NL) of the Advance Health Care Directives education initiative. The launch of this initiative was done by His Honour Frank F. Fagan, Lieutenant Governor of Newfoundland and Labrador, as patron of COD-NL, to raise awareness of and promote consideration of the Advance Health Care Directive throughout our Province.

What is an Advance Health Care Directive? It is a document in which you explain your wishes about health care and treatment when you are not able to make decisions or communicate them at a future time. The directive is a legal document that must be followed except in limited circumstances, such as asking someone to do something that is against the law.

As long as you are able, you have the right to exercise your choice of health care. When you are not able, having your wishes documented so they can be communicated to the health care system is the best alternative to still having your choices respected. If you do not have an Advance Health Care Directive, consider doing so. This is not something only for the very elderly; it is important to any person of any age.

For more details, <http://www.assembly.nl.ca/legislation/sr/statutes/a04-1.htm#10>



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@nlpspa.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**
- Follow us on Twitter @NLPSPA

A Synopsis of the 23rd Annual General Meeting and 2013 Convention

By Sharron Callahan

Your Issues-Your Solutions: Pensioners, Retirees, Aging Persons, and Seniors Talking About Life's Issues

What a great event! Best \$50 I ever spent! These are two of the predominant comments found on the evaluation forms of the 2013 Convention of the Newfoundland and Labrador Public Sector Pensioners' Association. As the Annual General Meeting was held immediately following the Opening Ceremonies on Friday night, the two events, while separate, were found to be interesting, motivating, enjoyable, and well worth the effort to attend by those who participated. Held at the Capital Hotel in St. John's from October 4-5, 2013, the organizers built upon the feedback from last year's AGM and Convention and with some modifications delivered a program that was timely and appropriate in addressing the issues of concern to retired persons and seniors in our Province.

The program of the Convention commenced with registration on Friday evening (the 4th), followed by a social, and the Opening Ceremonies. The Chair of the Planning Committee was the Conference Coordinator and Sharron Callahan welcomed everyone to the event. The singing of O Canada opened the evening, followed by greetings from the President, Ralph Morris, an Invocation by Clayton Rice, greetings from His Worship, Mayor Dennis O'Keefe, City of St. John's, a moment of silence for deceased members and an update from President Ralph on recent talks between the Public Sector Pension Plan stakeholders and the Provincial Government. The agenda was altered somewhat at this juncture to accommodate the delayed arrival of our keynote speaker, Larry Brown, who this evening was intending to set the stage by providing an introduction to his key topic of the following morning. The Annual General Meeting then commenced at the publicized time of 7:00 PM.

The Annual General Meeting, under the Chair of President Ralph, highlighted the happenings, the business, and financial circumstances of the Association during the past year. NLPSPA has had a very positive year, the financial circumstances of the Association have stabilized and are well on the road to recovery, our re-positioning to be inclusive of all pensioners and other retirees is happening through the Coalition for which a new Charter has been developed and outreach is continuing, messaging to members was significantly improved, regular newsletters were published and a Facebook and Twitter account were launched, advocacy against the public mischaracterizations of pensioners as the cause of the financial woes of the Province was elevated to a higher level of redress, and talks resumed with Government on their proposals to consider changes to the PSPP and other Post-Employment Benefits. It was noted that our partnership with Anthony Insurance continues to be very strong and an extension of our funding Agreement is in discussion.

Many thanks are extended to Tony Patey and Craig Pendergast for their contributions to the Association. Special thanks were offered to Sharron Callahan who retires this meeting from the Board after many years of service. Sharron was named a Honourary Director. The Association welcomes Terry Dalton and Gerry Kennedy who were elected as Directors of the Board. As Larry Brown had arrived at this time, Larry closed the evening with his thoughts about what is happening with Pension Plans around the world and in Canada and left everyone anxious for his full address the next morning.

On Saturday, October 5th, the Convention got under way following the welcome and usual housekeeping matters. Larry Brown, National Secretary Treasurer of the National Union of Public and General Employees gave a very dynamic and challenging address to the delegates on why pensions are under so much attack today and what each of us, as individuals and as a collective, should do to counter this onslaught. With limited time remaining, Larry

A Synopsis of the 23rd Annual General Meeting and 2013 Convention

By Sharron Callahan

addressed some questions from the floor before departing the Province. After a very well received dance fit break, complete with active, lively music, a facilitated plenary round table discussion was held. The facilitators had set questions to guide the discussion, all of which had the intent of getting the delegates to talk to each other about issues into aging that concerned them and to offer amongst themselves solutions that might be possible for others to consider. Notes were taken of these discussions and will be consolidated for publication in a later newsletter and posted to the website.

In the afternoon, Neil Hamilton moderated a panel presentation, Perspectives of Solutions to Life's Issues. The panel consisted of Dr. Pat O'Shea (long term care), Ralph Morris (recurring pension issues), Gerry Rodgers (social justice issues) Scott

performance of accordion music and song by the Sweet Forget Me Nots, followed by a dance to tunes from the 50's, 60's, 70's, and 80's that would have any bobby socks'er twirling her poodle skirt. We might be getting older, but crank up the music, and then get out of the way! We can certainly kick up our heels when the opportunity arises.



President Ralph Morris presents Sharron Callahan with the Honourary Director award

Morton-Ninomiya (affordable housing for seniors), and Ed Williams (seniors' insolvency).

Our luncheon was blessed with a performance by the Perlin Players. This group of very talented men have never ceased to amaze the delegates, having performed for us two years ago. The wish to have them return again delivered another performance of excellence. Thank you for reminding us what giving to the community is all about.

All was not work, however, as delegates enjoyed an evening

Many thanks are extended to our Convention sponsors and partners, in particular Anthony Insurance, Government of Newfoundland and Labrador, Desjardins Financial Services, NL Credit Union, NLTA, and Shoppers Drug Mart and many others who supported us in so many ways to make this Convention possible. Particular thanks go to the planning team, and especially to Pat Roberts whose care, attention, and guidance made the 2013 Convention the success that it was. ■

Say CheeeeeeeZ.....

Snaps from the
2013 Convention

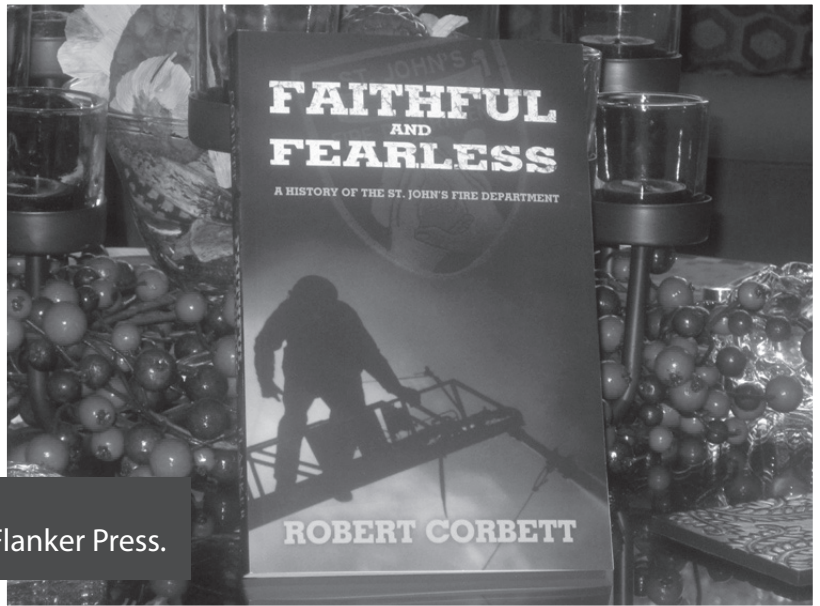




Faithful and Fearless

A History of the St. John's Fire Department

Robert Corbett
Author



Available at Flanker Press.

On October 6th, 2013 I attended Bob Corbett's Book Launch of his book "Faithful and Fearless: A History of the St. John's Fire Department".

There was standing room only with family and friends as well as Bob's other family, many of the Firefighters in our area.

Bob gave an absolutely beautiful and professional presentation filled with so much emotion as he outlined the start of firefighting in St. John's in the 1700's leading up to the present time. His presentation was just wonderful and very much an easy listen.

He dedicated his book to his wife Mary, two daughters, Colleen and Nicole as well as his grandchildren Rebecca, Aaron and Paul.

Bob, congratulations to You and Your Family on a job so very well done.

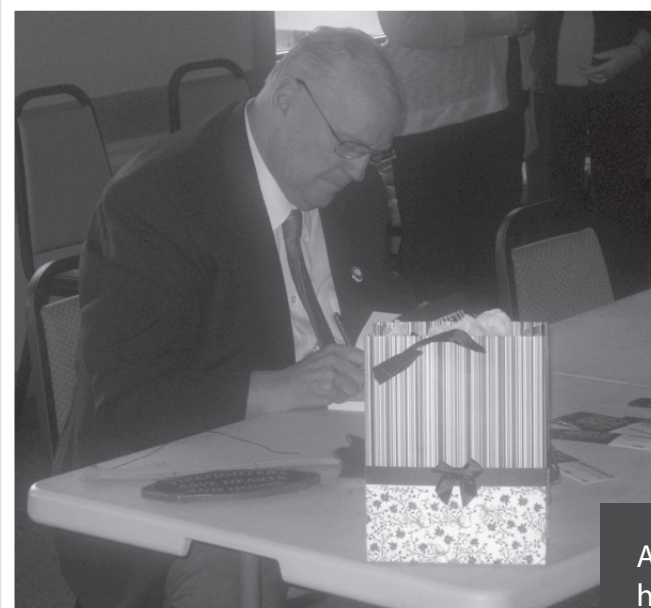
It is a great read.

*Cheers,
Neil Hamilton*

Book synopsis:

Faithful and Fearless A History of the St. John's Fire Department

St. John's has been called the "City of Fire" for a reason, and the St. John's Fire Department has responded to every call for help. Faithful and Fearless is a richly detailed history of over four hundred years of fighting fires in St. John's. Outlining the equipment used and the firefighting methods employed from the seventeenth century to present day, the book also introduces the reader to the many firefighters who have worked to keep the city safe. Dramatic historic photographs complement their thorough history by retired St. John's Deputy Fire Chief Robert Corbett.



Author Robert Corbett signs copies of his masterpiece at his book launch on October 6th, 2013.

New Membership Opportunities in NLPSPA

By Sharron Callahan

At 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. ■



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

Laughter is the Best Medicine

NLPSPA 2013

7 Cardinal Rules in Life

1 Make peace with your past
so it won't screw up the present.

2 What others think of you
is none of your business

3 Time heals almost everything,
give it time.

4 Don't compare your life to others
and don't judge them. You have no idea
what their journey is all about.

5 Stop thinking too much
it's alright not to know the answers. They will
come to you when you least expect it.

6 No one is in charge
of your happiness, except you.

7 Smile. You don't own
all the problems in the world.

FunnyCartoons



© Curtis D. Tucker 2009

"Remember when shake, rattle
and roll meant more than
just getting out of bed?"

© 2009 '10

"Do not regret
growing older.
It's a privilege
denied to
many."
(unknown)



OVER 50

**Your secrets are safe with your friends because
they can't remember them either.**

<https://www.facebook.com/grandmaquotes>

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 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 \$1,000,000 to \$2,000,000.

✓ **Other Special Rewards.**

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

Anthony
INSURANCE