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PENSIONER

NEWSLETTER

Volume 22, Number 9

Fall Edition

October 2014

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



Annual General Meeting
What is the Coalition?

LEST WE
FORGET





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

**"Christmas Dinner and Dance"
Friday, December 5, 2014**

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, November 28th.

Mention any food allergies at the time of purchase.

Contact the NLPSPA Office at 754-5730

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
Paul Dillon
Craig Hall
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:

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Graphic Design: Stephanie Furey

Message from the President

NLPSPA 2014



Greetings from your President, Executive Committee and Board of Directors. Another summer season has quickly passed and I hope it has been an enjoyable and healthy one for all members of our association.

During this past summer, we have been kept quite busy carrying on the normal affairs of your association and in particular participating in meetings with Government

to try and reach an agreement on Pension Reform. It is slowly coming along but certainly is not finished yet. It is a long and complicated process and has to be done in a proper and fair manner so that workers can live comfortably after they retire. Government has told us that the pensions of present day pensioners will remain intact as we know them today. However, for persons who still have a large part of their working lives ahead, changes are inevitable. Due to a confidentiality agreement as a part of our negotiations, we are not able at this time to advise any of the changes being considered. Negotiations are still ongoing and changes in position happen from meeting to meeting. However, it is felt that a framework for an agreement is near.

Many options have been discussed and given careful thought. At last count it maybe we were working on option 58. We have to make sure that what's done now is done for the good of all pensioners and future pensioners and that the abuse of our pension plans cannot and will not happen again. We have to gain control of our plans and make sure they are sustainable and sufficient to look after the workers after they enter retirement.

We are also anxiously awaiting the "new" Coffin report on the pension plan happenings from 1982 to 2013. Alison Coffin Consulting, per Alison who did the initial report 3 years ago, has been working diligently on this over the summer. We anticipate that report will give us a full picture of what has transpired in the past 3 plus decades in relation to our pension plan. As we know, the last study done by Alison for the dates 1967 to 1981 identified many abuses of our pension monies by all Governments and an estimated \$4.1 billion dollar shortfall was identified. We expect that this second report will give us a fuller picture of what has happened over the full duration of our plan.

It is important that the pensioners of today remain diligent in what's happening with our pension and speak out if we see injustices being done. We have been assured that the plan for present day pensioners will

remain intact and will be enshrined in the new legislation for pension reform upon completion.

The Annual General Meeting of NLPSPA will be held on Tuesday, October 21st, 2014 at the Capital Hotel on Kenmount Road in St. John's. We would like as many members as possible to make a special effort to come to that meeting and hear what proposals are forthcoming on pensions. Express your views and your opinions. My term as your President will finish at that time but I will be remaining on as Past President for the following year. We will welcome Neil Hamilton as the new President of NLPSPA at this AGM.

As the media can well attest, a provincial election is looming within the coming months and we ask each one of you to make sure you speak to all candidates, no matter what political party they represent and make sure your pension issues are listened to, discussed, and supported. Make your position clear and stand by your conviction.

We will be keeping you apprised of what's happening in pension reform and look forward to seeing you at our AGM. ■

Cheers,

Ralph Morris
President

Group Insurance Advisory Committee

by David Dempster

Back in March, we were looking forward to the summer and here we are, heading into the fall and winter months.

The work of the Advisory Committee has, of course, been going on steadily. Of the recommendations the Committee put forward to Treasury Board back at the start of the year, you are probably aware that one was accepted and that was to have the Dental Plan cover rates at the level of the 2014 Dental Fee Guide. The recommendations to increase the Non-Emergency Transportation Benefit Rate and to increase the annual maximum benefit for Diabetic Supplies were not accepted by Treasury Board.

The main work of the summer has of course has been the call for proposals from the market of Group Insurance Plan Companies. A very important part of this process is of course to the separate exercise to find an Employee Benefit Consultant to assist and advise the Committee in the assessment of each of the received Group Insurance Plan proposals.

After the initial presentations by the companies, members of the Committee were able to ask questions and receive on the spot answers from the group of people making the presentation on behalf of their company.

The next element of the process are site visits conducted by members of the Committee to the relevant departments of the presenting companies and in preparation for this, a series of detailed question were compiled and forwarded to them. Their replies were received and studied prior to the actual site visits. At these site visits, members of the Committee are able to determine whether the resources of the companies will be able to do all that they have said they are able to do.

After this, the Committee will, with the assistance of the consultant, determine which of the companies has the skills and capacity to provide the service which our Group Insurance Plan requires in order to meet the needs of the members of the Plan – that is, you and I.

Then, of course the Group Insurance Advisory Committee makes its recommendation to Treasury Board and in due course, Government will announce which company will be contracted to manage the Group Insurance Plan for the next period.

I will keep you informed of any decisions made in the coming months.



NLPSPA

Newfoundland & Labrador
Public Sector Pensioners' Association

Annual General Meeting

**The NLPSPA Executive and Board
would like to invite you to our AGM
on Tuesday, October 21st, 2014
7:00 P.M. at The Capital Hotel on
Kenmount Road in St. John's.**

No registration required.

Please contact the office at 709-754-5730
Or 1-800-563-4188 or by email at
pensioners@npspa.ca if you have any questions.

Notice of Resolutions 2014

The Constitution of the Newfoundland and Labrador Public Sector Pensioners' Association provides the opportunity for voting members to bring matters before the Annual General Meeting by means of pre-submitted resolutions to be circulated to the membership thirty (30) days prior to the Annual General Meeting via the Association's newsletter and website. While resolutions may be circulated in writing at the beginning of the AGM, members are encouraged to pre-submit Resolutions in advance of the AGM for the informed consideration of those attending the Annual General Meeting, scheduled for the Capital Hotel, Kenmount Road, St. John's, October 21, 2014. To submit a resolution, please contact the NLPSPA Office at 709-754-5730, 1-800-563-4188, fax 709-754-5790, or email pensioners@npspa.ca

Early Diagnosis

Did you know that up to 50 percent of Canadians with dementia aren't diagnosed early enough? For many, this means losing precious time at a point when care and support can make a tremendous difference in quality of life for both the person with dementia and their family.

But if you have been experiencing the symptoms, talking to your doctor could keep your life from unravelling. Getting a timely diagnosis can mean:

- access to information, resources and support through the Alzheimer Society that can help people with dementia to focus on their abilities and stay independent in their homes and communities for longer
- access to medications that, while not effective for everyone, have the greatest impact when they are taken early
- an opportunity to plan ahead and to explain the changes happening in their life to family and friends.
- 74% of Canadians know someone with dementia and as our population ages more and more Canadians will continue to develop the disease. While the news can be devastating, early diagnosis brings relief to families, gives control over the situation and adds more years of living active and fulfilling lives.

Visit www.earlydiagnosis.ca today for more information, including printable checklists and tip sheets on:

- detecting the signs of dementia
- understanding the benefits of an early diagnosis and
- preparing for a doctor's visit.

What Is This Coalition I Am Hearing So Much About?

By Sharron Callahan, Chair

New Vision, More Unity, Stronger Voice: The Newfoundland and Labrador Coalition of Pensioners, Retirees, and Seniors Organizations was officially launched at a press conference on April 7, 2014. Known as the “Coalition”, fourteen organizations, representing seniors, retired persons, pensioners and those who support them, have united to highlight and seek solutions on the issues that affect older persons and in some cases are applicable to younger persons.

This renewed and re-energized Coalition was born out of the original Pensioners’ Coalition of 2008 when eight organizations came together to speak out on issues that affected mainly public sector pensioners. Realizing that public sector pension issues were particular to only some of the organizations in this Coalition, the Coalition reorganized itself and after a period of consultations with other seniors organizations, a broadened mandate evolved due to the realization that the groups had more issues in common that should unite them and thus evolved an expression that everyone should, and would, work together to address these issues.

So what are these issues that are so critical to the organizations representing aging persons in Newfoundland and Labrador? Understandably, health care is at the top of the list, and ranges from availability of medicines and a person’s ability to pay for them; dispensing fees charged by pharmacies; wait

times to see a doctor, especially if there is a referral to a specialist; distance to travel for hospital care; costs associated with such travel; home care; long term care; dental care, including dentures; vision and hearing care and personal aids to help mitigate sight and hearing loss; issues that impact mobility, independence, and healthy and productive living, and much more. In addition, the Coalition has expressed concern with the rising inability of older persons to maintain their own homes due to the escalating costs of home maintenance and such needed utilities as heat, light, and water, and of course, taxes; all giving rise to an invisible and very disturbing rise in seniors homelessness. And not to be forgotten is financial security, whether that comes from Old Age Security, Canada Pension, private pension, public sector pension, or other source. One thing that is known is that people living on fixed incomes are seeing their purchasing power dwindle and as costs go higher on such commodities as fuel, food production, and transportation delivery costs, those with no hope of any increases will sink further into poverty or will have severely diminished ability to purchase and live comfortably.

While the individual organizations participating in the Coalition will maintain the integrity of their own purpose and continue with their own activities for their members, this collaborative approach to speaking out and speaking up on the issues of collective concern to all older persons, whether retired or not, whether

receiving a pension or not, whether living at home or elsewhere, represents real power when it comes to public awareness and influence on social policy. The collective influence of the Coalition will be used wisely, with broad consensus, and will not be used for partisan purposes. The member organizations see the benefit of using their individual expertise to work together for positive change and is very optimistic that this collaboration will prove beneficial for all citizens. The intent is to create change for the better and to do that the Coalition organizations are confirming they will work together and with Government to ensure that the issues impacting all seniors are heard and addressed.

So what will be happening in the short term? First, as health related issues are the primary concern of all participating organizations, a meeting is being sought with the Minister of Health and Community Services to seek clarification of the measures articulated in Budget 2014 under Investments to Increase and Enhance Long-Term Care, Cancer Treatment and Seniors Programming, to highlight for the Minister some of the basic issues that are paramount to the Coalition member organizations and to explore ways to work with the Department to advance the issues that are top of mind for all aging persons. Second, messaging through the newsletters and other communication platforms of the Coalition organizations will continue, including updates on various initiatives and programs that are offered for older persons; and third, plans are being made for a province-wide outreach during 2014, like town hall meetings, to hear from seniors

Disability Tax Credit: Are you eligible?

By Sharron Callahan

Did you know that the Canada Revenue Agency has made provision for you to claim a disability tax credit on your income tax return if you meet the eligibility criteria? The Disability Tax Credit is a non-refundable tax credit which is used to reduce income tax payable on your income tax and benefit return. While the form is quite detailed, if approved, the disability tax credit can have a significant impact on the amount of a refund you might be eligible to receive. Individuals, who have a severe and prolonged impairment in physical or mental functions, or someone acting on their behalf, can apply and with medical certification, you may be eligible. If you have an impairment that dates back in time, CRA will consider retro-active payments in accordance with their policies. While you will have filed your return for 2014, but think you may still be eligible for this benefit, please follow-up with CRA as they will review your return.

For more information, contact CRA at 1-800-959-8281 or www.cra.gc.ca/forms.



For more detailed information on the Association’s activities:

- Go to our website at www.nlpspa.ca
- Visit our group on **Facebook**
- Please follow us on twitter @NLPSPA.

and what will be heard will be used to support the approach to all governments on the issues of concern to everyone. The voice of seniors is rising and needs to be respected and taken seriously by government, at all levels municipally, provincially, and federally.

To clarify some misunderstandings there may be about the Coalition, a set of Frequently Asked Questions is attached and these will be updated periodically as other questions arise for which public responses are needed.

FREQUENTLY ASKED QUESTIONS (FAQ's)

1. Q: WHY IS IT NECESSARY TO FORM THIS COALITION?

A: Most organizations act on an individual basis on the various issues that are important to them. This Coalition is about a means of coordinating all the various efforts and speaking as a collective voice on issues that are common to all. The adage that there is strength in numbers is definitely a motivation behind this Coalition.

2. Q: WHO ARE THE ORGANIZATIONS THAT MAKE UP THE COALITION?

A: The member and other organizations affiliated with the Coalition are: Newfoundland and Labrador Public Sector Pensioners Association; St. John's Fire Fighters

Retirees Association; NAPE Retirees Local 7002; Retired Teachers Association of Newfoundland and Labrador; Retired Correctional Officers (Represented by NAPE); Royal Newfoundland Constabulary Veterans' Association; Memorial University of Newfoundland Pensioners Association; FSNA (National Association of Federal Retirees); Seniors Resource Centre (Community Outreach); CARP (Canadian Association of Retired Persons), Avalon Chapter; CN Pensioners' Association; Marine Atlantic Pensioners Association; Silver Lights Retirees (NL Power & NALCOR); Pius X Church (Community Outreach).

3. Q: HOW IS THIS COALITION DIFFERENT FROM THE PENSIONERS' COALITION OF 2008?

A: It is a much larger coalition with more member organizations, and is representative of a much broader cross-section of society. It now is inclusive of ALL older persons in Newfoundland and Labrador and other organizations are welcome to participate, for a longer time or for a shorter period as their members' needs might advise.

4. Q: WHAT OTHER ORGANIZATIONS ARE SEEKING TO JOIN THE COALITION?

A: Talks are ongoing with other groups who have signaled an interest. These organizations are from many different locations throughout the Province. Some

have contacted the Coalition because they recognize the value of unity in approach. Some have issues that are pertinent to their membership but in general, the basis behind their concerns are of concern to everyone, such as rising municipal taxes or the difference in dispensing fees based on geography.

5. Q: WHAT PLANS ARE THERE FOR CONTACTING GOVERNMENT ABOUT THE PROBLEMS THAT HAVE BEEN IDENTIFIED?

A: We have requested a meeting with Minister Davis to discuss issues relating to the Health & Community Services portfolio. Requests of other ministers will follow thereafter to discuss issues that pertain to other departments. Likewise, other meetings will be set up with municipal or federal officials as the issue dictates.

6. Q: HOW IS THE COALITION FUNDED?

A: The member organizations that make up the Coalition are funding the work being undertaken.

7. Q: WILL THE POLITICAL PARTIES SEE THE COALITION AS A FORCE TO BE LISTENED TO AND DEALT WITH?

A: The persons whom the Coalition represents are the largest percentage of voters in this province and indeed in this country. Those persons have the political power to shape governments not only in this province but in the country by their voting power in order to get their issues dealt with. The Coalition membership can be a very powerful voting force.

8. Q: HOW DOES ONE CONTACT THE COALITION FOR MORE INFORMATION?

A: Sharron Callahan is the Chair. She can be contacted through the NLPSPA Office (709-754-5730, email callahans@nlrogers.com or cell 709-690-1238. ■

Attention: Seniors & Persons with Disabilities



Announcing a NEW Pilot Program-Paid Family Caregiving

On March 7, 2014, Minister Susan Sullivan, Health and Community Services announced the details the Pilot Paid Family Caregiving Home Support Option.

This program is for NEW clients to one of the Adult Home Support Programs or for the client who has not received service for one year or more. The senior or person with a disability must be eligible for service under the Adults with Disability Home Support Program or the Seniors Home Support Program which includes a clinical and financial assessment. This assessment also ensures that a family caregiver can appropriately provide personal care or behavioral support for a family member for a maximum of 4 hours/day for a senior or 5 hours/day for an adult with a disability. Funding may also be provided for homemaking/meal preparation; and there are respite care considerations for caregivers who reside with a family member requiring 24-hour care/supervision. Care plans are on an individual basis and approved clients will minimally receive an in-person visit quarterly for monitoring of care outcomes.

The definition of a family member is broadened and includes parents, children, grandparents, grandchildren, siblings and relatives residing in the same home. It does not include spouses and common-law partners.

This option will provide up to 250 subsidies within the four Regional Health Authorities, over an 18 month period.

To apply, contact your Regional Health Authority, effective Thursday, March 13, 2014.

We Need Your E-MAIL Addresses

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

We would like to keep you up to date on:

- Developing Issues
- Activities
- Social events.

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

APPOINTMENT

Sharron Callahan

The Board of Directors of NLPSPA, on behalf of our membership, is pleased to congratulate Sharron Callahan, former Board President and Past President, on her recent appointment to the Mayor's Advisory Committee on Seniors (St. John's). Sharron has been appointed as a member at large representative for a two year term, with an opportunity for a further two year renewal.



The Mayor's Advisory Committee on Seniors (MACS) has a mandate to consider issues specific to seniors that are referred to it by Council, staff, or members of the seniors community. The committee has the

authority to make recommendations to Council on matters and policies that are deemed to directly affect senior citizens within the City of St. John's by enhancing the

lines of communication between seniors, seniors serving agencies, and the City; by providing advice on City policies and programs that affect seniors, such as recreation, housing, accessibility, healthy aging; encouraging outreach to the seniors community to pass along information and encourage seniors participation in civic activities; and, to be a forum for feedback from seniors on civic matters that directly affect daily living for older persons.

We congratulate Sharron and offer her best wishes in this new undertaking to better the lives of aging persons. ■

**A LITTLE
LAUGH...**



"I figured you should have breakfast in bed on your birthday. Can you reach the stove okay?"

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!

National Day of Mourning

On April 28, I had the honour along with our President, Ralph Morris to represent our association at The National Day of Mourning which was held in The Main Lobby of Confederation Building. It should be noted the ceremony is held on the same date each year.

The ceremony was beautiful, so very moving and was represented by the various Levels of Governments, many Community Groups, as well as many families. The numbers of those attending are continuing to increase.

This Very Special Day was started in 1984 and is now observed in over one hundred countries around the



world to pay respect for workers who were killed or injured at their place of work.

The Newfoundland and Labrador Public Sectors Pensioners' Association has been participating in this day for a number of years and is honoured to participate in recognizing those workers who have given so much in the performance of their work.

The ceremony concluded with The Gonzaga Chamber Choir's performance of "An Irish Blessing" which was just beautiful. ■

Neil Hamilton
President, Elect



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:

- Regular Members are public sector pensioners in receipt of a pension from the Government of Newfoundland and Labrador.
- Affiliate Members are employed by the Government of Newfoundland and Labrador and eligible to retire within five (5) years.
- 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 2014

ROCK'n ROLL BANDS FOR FOLKS YOUR AGE



The Grateful
we're not Dead



Earth, Wind
and Fiber



Fleetwood Crack



The Boobie Brothers



YOUNG AT HEART
Slightly older
in other places.

Senior Texting Code



Since more and more seniors are texting and tweeting there appears to be a need for a STC (Senior Texting Code).

ATD: At The Doctor's
BTW: Bring The Wheelchair
BYOT: Bring Your Own Teeth
CBM: Covered By Medicare
SCGU: Shit! Can't Get Up
CUATSC: See You At The Senior Center
DWI: Driving While Incontinent
FWIW: Forgot Where I Was
FYI: Found Your Insulin
GGPBL: Gotta Go, Pacemaker Battery Low!
GHA: Got Heartburn Again
HGBM: Had Good Bowel Movement
IMHO: Is My Hearing-Aid On?
LMDO: Laughing My Dentures Out
LOL: Living On Lipitor
LWO: Lawrence Welk's on
OMMR: On My Massage Recliner
OMSG: Oh Migawd! Sorry, Gas.
ROFL... CGU: Rolling On The Floor Laughing...
And Can't Get Up
SGGP: Sorry, Gotta Go Poop
TTYL: Talk To You Louder
WAITT: Who Am I Talking To?



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COMMUNITY ALL IN ONE AFFORDABLE AND
ACCESSIBLE PACKAGE.**

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THE KNITTER

SHE'S ON
THE TWITTER



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