

PENSIONER

NEWSLETTER

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

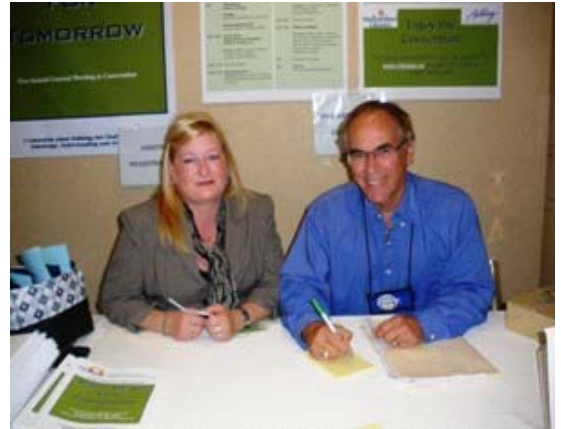
WINTER/SPRING EDITION

FEBRUARY 2012



N

L



P

S



P



A



WINTER/SPRING 2012

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 Sharron Callahan
President Elect Ralph Morris
Treasurer Anthony Patey
Secretary Bernard Cook

Directors:

Al Skehen
Ann Bell
Dave Dempster
Doug Laing
Geri Lutz
Neil Hamilton
Robert Corbett
Tom Mills
Wesley Roberts

Contact us:

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

Advertising Policy:

PRESIDENT'S MESSAGE



By the time you receive this newsletter, Christmas will be long past, Valentine's Day will also be a memory and we will be moving into the celebration of Spring, with its promise of renewal, longer periods of daylight and warmer temperatures. In transferring this analogy to our Association, we will also be well into a period of regeneration, having come through a very intense election strategy last year wherein there is no doubt we were able to bring focus to the cause of public sector pensioners in this Province.

At a reasonable time following the election, follow-up took place with the Minister of Finance on the promises that had been made to Ralph and I when we were on the road. Needless to say, the Minister has rejected further meetings, saying "further discussions would not alter government's position on these issues".

Our cause continues to get attention as was recently witnessed in the provincial pre-budget hearings. Minister Marshall immediately set the stage for the consultation by indicating this was not a year to be looking for extravagant wage increases or other benefits and continued to reiterate how important it is that Government needs to solve the problem of the unfunded liability of our pension plan. The Minister welcomed the supporting views of the Employers Council, the Council of Independent Business, and the Board of Trade who have been attacking our right to seek an increase to our pensions after a starvation fast of 23 years. Creeping into this mix is the suggestion there may be changes forthcoming to the health benefits plan for retirees. Likewise, there are rumors abound of some possible changes to the qualifying age for OAS, which will have significant impact for pensioners if parallel alterations to CPP are not made. These indications of change have spurred your Association and the Pensioners' Coalition to mobilize and consider renewed and targeted strategies to lobby and advocate strongly on your behalf to ensure your remaining benefits are protected. Think Tank sessions are set for January 20th and 26th. Stay connected with this newsletter and our NLPSPA website as we will post all messaging, actions, and strategies as they are developed or happen.

On a positive note, our headquarters office is now open for business, having undergone renovations over the Christmas holiday. We have acquired additional space, created a more open office concept, and brightened our working place with fresh paint and new windows and doors. I invite any member to drop by Suite 206-208, 446 Newfoundland Drive, to have a look and to say hello.

As we re-building our infrastructure and renew and revitalize our strategies for action, my promise to you continues to be one of commitment and dedication to work for remediation of our pension issues and to safeguard the benefits we so rightly deserve.

Sharron Callahan, PRESIDENT

RESOLUTION

ANNUAL GENERAL MEETING - NLPSPA - SEPTEMBER 18, 2011

WHEREAS for over 20 years the NLPSPA has been unsuccessful in having government address the injustice in the public sector pension plans for retired pensioners; and

WHEREAS government legislated (not negotiated) the collection of pension contributions by public sector employees in 1967; and

WHEREAS government itself made no contributions to the legislated pension fund until 1981; and

WHEREAS between 1991 and 1994 government reduced its contributions to the pension fund; and

WHEREAS government introduced legislation in the 1990 to 1997 period where salaries were frozen and rollbacks occurred, further reducing future pension benefits; and

WHEREAS if an actuarial study was done to determine what the value of the pension fund would be if government had paid its contribution from the beginning of the pension plan in 1967, it would verify that the pension fund would be far healthier than it is today, and if NLPSPA sought legal advice on the legal options available request that government make up the shortfall; and

WHEREAS the 2010 auditor general's report indicates that pensioners concerns are warranted and should be addressed urgently by government; and

WHEREAS government has an obligation to its former employees by committing to resolve the outstanding issues that the NLPSPA have raised for the past 21 years; and

WHEREAS government, between 1980 and 1989, had a policy (INCREASE OF PENSIONS ACT) to increase pensioners benefits to match increases given to the public service employees (thereby giving pensioners a false sense of security) and government ended this policy in 1989, declaring that there would be no

further increases to pensioners; and

WHEREAS this mismanagement of the pension fund has placed a financial burden on former employees, especially on those who retired between the years of 1989-1998 when wages were frozen thereby affecting pension benefits;

THEREFORE, BE IT RESOLVED that NLPSPA take all action to address this injustice by sponsoring an actuarial study and seeking an updated legal opinion on proceeding to legal action against the government.

Your Board of Directors are presently seeking legal advice on this matter and you will be kept informed as things progress.

We need your e-mail addresses

To send you information as quickly as possible when events demand speedy action and to keep you up to date on developing issues and activities. Send us a simple e-mail to pensioners@npspa.ca asking to be placed on the contact list.

PUT IN YOUR CALENDAR



2012 NLPSPA

Christmas Dinner & Dance
Friday, December 7, 2012

ON THE ROAD AGAIN FOR PENSIONS ..

by Sharron Callahan, President

After a summer recess and following our annual convention in September, Ralph Morris and I again packed our bags for another round of public pensioner meetings in key locations across the Province. Just three weeks shy of the provincial election date, we held meetings in Ferryland, Corner Brook, Deer Lake, Gander, Grand Falls/Windsor, Fogo, Clarendville and St. John's where the message was repeated that pensioners should expect all candidates seeking election on October 11th to have a solid and plausible platform to settle our longstanding 22 year dispute for pension improvements or they should not expect to receive our vote.

Following an earlier round of meetings that began in Marystown in March and then continued through May and June, and later with the second round in September, pensioners, their families and supporters came out in great numbers and a groundswell of discontent grew. From that very first meeting in Marystown to Port Saunders to Happy Valley to St. John's and many points in between finally concluding with a rousing meeting in the capital City on October 4th, our election campaign became as public as those who sought your vote on Election Day.

In Corner Brook in September, the meeting was given the rare opportunity to confront the Minister of Finance, which at times became quite heated and certainly gained a high level of media attention. Earlier that day, Ralph and I had confronted the Minister and Premier which led to the very lively debate that took place later than afternoon. Election promises were made, which regrettably have now been forgotten despite follow-up with the Minister who has since officially rejected meetings with your Association representatives, saying "further discussions would not alter government's position on these issues". In many locations, politicians of different party colors attended and in each venue they were challenged to recognize the force of the voice of pensioners.

While we did not achieve a major upset during Election 2011, we did have an impact everywhere we went. Even today we are met in the supermarket, drug store, or other public place with pensioners coming forward, asking what is happening and offering words of encouragement to continue the fight. Your Association and our Coalition partners are committed to this, through a renewed platform that will see us reach out to other pensioner groups, actively engage and speak up on social policies that affect older persons, take a proactive role on federal pension issues, and enhance our public profile as the leading authority on pension and social policy directions that affect us all. And yes, we will continue our road trips, possibly on a rotating cycle, so that when 2015 (next election) comes, there will be no doubt that public sector pensioners will once again be a force to reckon with.

I offer a sincere thank you to all local contact persons who helped in any way to facilitate these community meetings during 2011. We will be back in 2012. Stay tuned

Thank you

On behalf of NLPSPA membership, a sincere thank you to our Convention partners for making our 2011 Convention possible.

- Anthony Insurance, in addition to supporting us in 2011, has generously offered support for 2012 as a Convention Partner. Many of you are already benefitting from the exclusive insurance benefits, which Anthony Insurance offers to NLPSPA members. Our appreciation is extended to David Anthony, Peter Buckingham and Michelle Ivany for their ongoing financial support to NLPSPA.
- The Office of Aging and Seniors offers NLPSPA continuing support through its Director Suzanne Brake and her divisional staff, in particular, Keith Dyer. Their support of our Convention in 2011 is indeed appreciated.

DEAR UNION LEADER.....

NOTE: On January 17, the letter below was sent to all union leaders in our Province requesting their consideration of our cause and case as they begin negotiations with Government on their respective Collective Agreements for current workers. You will also note that we have offered our assistance should they need our advice at any stage of these negotiations.

Very soon, if not already, your negotiations will begin on the renewal of the labour agreement(s) your Union has with the Government of Newfoundland and Labrador on behalf of the public servants you represent.

We are hearing much in the media of late with respect to the potential jeopardy for defined benefit pension plans, like the plan (PSPP) in place for most public sector workers in this Province. Even the Minister of Finance has made many references of late about the escalating costs of the Public Service Pension Plan, especially as it pertains to the unfunded liability, and has sought advice from business and corporate leaders, such as the Board of Trade and the Employers Council on solutions to resolve the “pension problem”. Never once has the Minister or his officials consulted with public sector pensioners or the groups representing them on solutions that might mutually resolve the problems with the pension fund.

Thank you

A sincere thank you to our sponsors, businesses, organizations and individuals for making our 2011 Convention possible.

Gold & Silver Sponsors - Kenny's Pond Retirement Residence; CIBC Mellon; CUPE, Desjardins Financial Security, NL Credit Union, Shoppers Drug Mart, Sisters of Mercy and Sisters of Presentation.

Businesses, Organizations & Individuals - Costco, Downhome, Flanker Press, Holiday Inn, LeGrow's Travel, MMSB, NAPE, NL Federation of Labour, NLNU, NLTA, Office of Lorraine Michael, Office of Kevin Parsons, Pharma Choice, Public Service Credit Union, Sobey's, and WHSCC.

Most recently at the Pre-Budget Hearings in St. John's (January 13, 2012) there was public lobbying by the Employers Council (Richard Alexander) and the Canadian Association of Independent Business (Bradley George) to place all new hires into a defined contribution plan versus the defined benefit plan. As the Minister of Finance has already set the climate of “deficit” and “preparing for when the oil is gone”, this is shaping up to be a tough year for negotiations.

In addition, there is growing reference to the possibility of significant changes to the health benefits plan for retired persons, which is greatly concerning for more than 23,000 former public sector workers of this Province.

As you head into your negotiations, we ask you to bear in mind that any changes made to any of these benefit plans will impact current workers into the future. Since the Pensioners' Coalition has worked very hard over the past four years to raise the concerns of pensioners, we ask, with respect, that you keep our cause and case in mind when your negotiations get to the stage of “give and take”. Please know that officials of the Pensioners' Coalition (RTANL, NAPE, NLPSA, RNCVA, SJFFRA, USPP, NL Hydro/Nalcor, etc.) would be very willing to meet with you and your officials to provide consultation on these concerns before the hard negotiating begins or to offer advice at any stage of the proceedings.

Thank you for considering our request to keep us in mind and for our offer to help.

Robert K. Langdon
Chair, Pensioners' Coalition

\$4 BILLION SHORTFALL

For the past number of years, your Association has stated that “had Government done what they should have done to place our pension contributions into the pooled fund and matched it as was the understanding and intent, the pension plan would be in fine shape and able to provide indexing as most others do”. As this assumption was never supported by fact and as Government’s response has always been “you got what you paid for”, NLPSPA decided in 2011 to ask that question of a reputable and reliable source.

In the interest of the truth, your Association contracted an Economist to independently review the financial facts and tell us where we really stood. The review was completed by Allison Coffin, a highly credentialed economist, who has a number of degrees in Economics and is a Professor of Economics at Memorial University. The full report would fill this newsletter so I have clipped the overview to present it here for you to read. If you would like the full report, you may call the NLPSPA office or visit our website at www.nlpspa.ca.

Overview of Allison Coffin’s Report

This report provides a projection of the value of the Pooled Pension Fund based on the premise that Government had matched employee pension contributions between 1967 and 1980 and the balance of those contributions minus pensions paid was invested. In 1967, Government began collecting pension premiums as a proportion of employees’ salaries. Government did not match employee contributions at that time. Employees’ contributions were paid into the Consolidated Revenue Fund and pensions were paid from it. There was no separate pension fund nor was the balance of contributions minus pensions invested in revenue generating assets.

The analysis provided a review of legislation governing pensions in Newfoundland and Labrador from 1947 to 1981. Projections of government contributions to pensions between 1967 and 1980 were extrapolated from the Public Accounts. The

asset mix used for investing was derived from the Pooled Pension Fund performance and historical rates of return were applied. Two methods were used to find the balance of the Pension Fund in 1980. The derived balance of the Fund in 1980 is then invested from 1981 to 2010 at the annual rates of return achieved by the Pooled Pension Fund during that time period.

Key Findings

- *Government legislated the collection of pension premiums as 6% of employees’ salaries in 1967.*
- *Government established a Pooled Pension Fund in 1981, retroactive to July 1, 1980, began matching employee pension contributions to the Fund and investing the balance of the Fund in revenue-generating assets.*
- *Based on the fiscal year end, if government had created, contributed to and began investing the pension fund in 1967 the balance would be almost \$270 million on March 31, 1981.*
- *If these funds were invested in line with the investment policy of the Fund, the Pooled Pension Fund would have about \$4 billion more in assets as of fiscal year end 2010-2011.*

The main conclusion is that the pooled plan is \$4 billion short of where we feel it should be and the main question is what do we do about that?

We are open to suggestions and welcome your comments. Please contact the office at 754-5730 or 1-800-563-4188 or e-mail pensioners@nlpspa.ca.

Extract from Allison Coffin’s Report by Anthony Patey, Treasurer.)

**For more detailed information on the
Association’s activities,
VISIT OUR WEBSITE at
www.nlpspa.ca**

THE ADULT DENTAL PROGRAM

On January 1, 2012, the Adult Dental Program was implemented and dental offices are able to bill MCP for an initial exam and two bitewings, fillings, extractions, dentures and repairs to dentures as well as emergency exam and PA for pain and/or infection preparatory to an extraction. For most services, this will be done on a three year cycle. This means, for example, that a filling done on a particular tooth will not be eligible for replacement until three years after initial insertion. For dentures, the cycle that exists is one denture every eight years and one repair within that period. There are no preventive services with the Adult Dental Program.

To be eligible for coverage, a resident of Newfoundland and Labrador must be in receipt of benefits under one of these provincial drug plans: The Foundation Plan, the Access Plan or the 65 Plus Plan. Proof of this must be presented to the dentist's office. For clients under the Foundation Plan, an Income Support PIN number, a file number and an effective date of coverage is required. The PIN and file numbers are necessary for billing purposes and required on the claim being submitted. For clients under the Access and 65 Plus Plans, a letter specific to the patient, indicating coverage, must be presented to the dental office. This is done on an individual basis. There is no "family" coverage.

If the name of the potential patient is not explicitly stated, you may assume he/she is not eligible for coverage. For billing purposes, only the correct and valid MCP number is required. Please note that the validity of the MCP number is the responsibility of the dental office. The current DHP Payment Schedule will be in effect as per codes and fees. For Access and 65 Plus clients, coverage can be verified using the following toll free number: 1-888-859-3535.

Denture fees will be forwarded soon and the policy of no balance billing is in effect for all services under the Adult Dental Plan.

Observations

Thanks to significant work on the part of the Provincial Government and many consultations and submissions from the NLDA and others, a large and vulnerable segment of our population has been identified. Furthermore, in keeping with the Provincial Government's recognition of both the importance of good dental health and the need for timely access to care, the Adult Dental Program was formulated through the Poverty Reduction Strategy. \$6.1 million is invested in the program annually.

Vision and Mission Statement

Vision:

To ensure that pensioners have improved pensions and insured benefits that will contribute to a better quality of life.

Mission:

The Newfoundland and Labrador Public Sector Pensioners' Association will ensure that our pensioners are members of a stronger organization that is successful in advocating for improved pensions and insured benefits for them, and that the NLPSPA is recognized throughout the Province for our leadership role in promoting the interests of all pensioners.

UNFUNDED LIABILITIES ARE A FINANCIAL MYTH

BY RALPH MORRIS, PRESIDENT ELECT NLPSPA

What is an Unfunded Liability? An “unfunded liability” is a projected expense that a company, business, or government could expect to incur if all its employees cashing in their benefits, such as annual leave, sick leave, overtime and pension or the company, business or government was shut down

An unfunded liability is a financial myth. Referring to an unfunded liability as a reason not to settle an account past due is the latest politically correct way to mislead the general public. Simply put, an UNFUNDED LIABILITY is a DEBT, which is deposited in the form of markers into fictional trust funds that will someday have to be paid for by taxpayers. No matter how this debt was or is being incurred, the continuing reference to an unfunded liability as being the reason NOT to action pension increases is a deliberate attempt to confuse and mislead the general public to absolve Government from its obligations. Debt is debt, plain and simple. We all have to pay our bills and Government should be no different.

A growing course of complaints about pension debt is unsettling to the ordinary voter and for business owners and in some cases for pensioners themselves. Truth be known, there is no cause for anyone to be unnerved. The only possible explanation of “unfunded liability” is to contract it to a “funded liability” which presumably is more financially secure and apparently morally superior. Funded or unfunded liabilities are nothing short of “guesstimating” what will be needed ten to thirty years into the future. More and more, we are seeing publicly available retirement funds (RRSPs, RIFs, and other pension retirement funds) and long term savings plans with a healthy percentage of stocks quickly turn from a “funded liability” into an “unfunded” one. Yet, our Government continues to place the blame on former public sector workers for the debts of the Province.

Here are some truths as to why the public sector pension fund is “unfunded” or has a debt:

- ◆ From 1967 to 1981 Government spent the pension premiums of workers and failed to pay their portion of the matched premiums resulting in a \$4 billion shortfall.
- ◆ In the mid 1970's Government dropped the retirement age from 65 to 60 to avoid layoffs caused by cutbacks, offering full pension at age 60; government did not compensate the pension fund for this shortfall.
- ◆ In the mid 1980's Government further reduced the retirement age to 55 to avoid more layoffs because of cutbacks, offering early retirement and again added this debt to the pension plan.
- ◆ Ex-gratia pensions were granted to persons who had never paid into the plan, with no compensation to the plan from Government.
- ◆ Some persons who served on Boards of Government or special projects were granted free pensionable service years at cost to the pension plan with no offsetting deposits from Government.
- ◆ Government took over certain “private” pension plans, deposited millions of dollars placed into general revenue, placed the employees into the Public Service Pension Plan and transferred no funding to compensate for the shortfall.
- ◆ Removal of a \$62 million unfunded liability from MUN pension fund and placed into the Pooled Pension Fund.
- ◆ Government in 1991, 1992 and 1993 took a holiday from paying its premiums into the plan; pensioners continue to carry this decision forward into perpetuity.
- ◆ Lucrative pensions of MHA's and Judges are paid out of the Pooled Pension Fund, with these pensions having to be subsidized by other public sector pensioners as the pay-in rates and numbers contributing are far less than the amount being paid in benefits to these groups.
- ◆ In addition to the MHA's defined pension benefits, they are also eligible for a second benefit known as the MHA supplemental retirement allowance.
- ◆ Increasing costs in administering the Pooled Pension Fund, including all funding of the Pensions Division of Government, are subtracted annually from the pension fund.
- ◆ These actions and others of respective Governments have led to the underfunding of the pension plan and yet today Government continues to blame the former workers of this province for this unfunded liability.
- ◆ Well, I ask Government
What is the unfunded liability of Health Care for this Province?
What is the unfunded liability of Workers' Compensation benefits for this Province?
What is the unfunded liability of the Educational Programs for this Province?

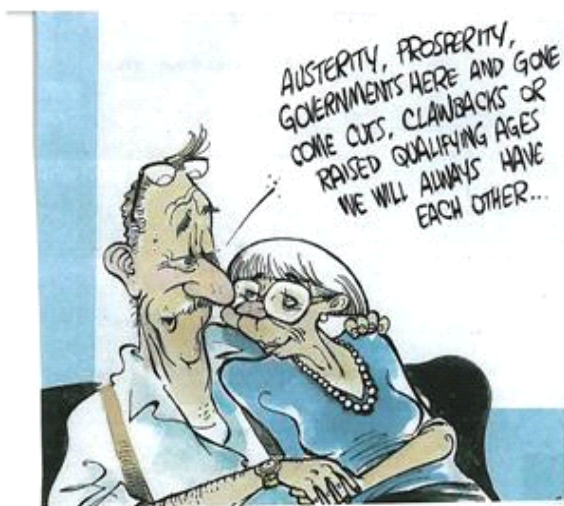
UNFUNDED LIABILITIES (CONT'D)

What is the unfunded liability of Social Security for this Province?

What is the unfunded liability of roads and infrastructure for this Province?

We never hear of Government's unfunded obligations for all of these programs. We only hear of the unfunded liability of the pension plan. Governments, business and the corporate community who are profit focused would have you believe that you are responsible for this pension mess and that you should not enjoy those benefits that you worked so hard for during your employment. It is time to tell these institutions that you know the real truth. Tell them you deserve better and you demand it. Without us, this Province could not and would not survive. We deserve to live in dignity and peace.

The 6 most important words:	I admit I made a mistake
The 5 most important words:	You did a good job.
The 4 most important words:	What is your opinion?
The 3 most important words:	If you please.
The 2 most important words:	Thank you.



AN INSPIRATIONAL SHORT STORY - THE WOODEN BOWL (AUTHOR UNKNOWN)

A frail old man went to live with his son, daughter-in-law and four year grandson. The old man's hands trembled, his eyesight was blurred and his step faltered. The family ate together at the table. But the elderly grandfather's shaky hands and failing sight made eating difficult. Peas rolled off his spoon onto the floor. When he grasped the glass, milk spilled on the tablecloth.

The son and daughter-in-law became irritated with the mess. "We must do something about grandfather," said the son. "I've had enough of his spilled milk, noisy eating and food on the floor". So the husband and wife set a small table in the corner. There, grandfather ate alone while the rest of the family enjoyed their dinners together.

At his small table, grandfather knocked over and broke first his glass and then a plate. To keep this from happening, his food was served in a wooden bowl. When the family glanced in grandfather's direction, sometimes he had a tear in his eye as he sat alone. Still, the only words the couple had for him were sharp admonitions when he dropped a fork or spilled food.

The four year old watched it all in silence. One evening before supper, the father noticed his son playing with wood scraps on the floor. He asked the child sweetly, "What are you making?" Just as sweetly, the boy responded, "Oh, I am making a little bowl for you and mama to eat your food in when you get old". The four year old smiled and went back to work.

The words so struck the parents that they were speechless. Then tears started to stream down their cheeks. Though no word was spoken, both knew what must be done. That evening the husband took grandfather's hand and gently led him back to the family table. For the remainder of his days, he ate every meal with the family. And for some reason, neither husband nor wife seemed to care any longer when a fork was dropped, milk spilled or the tablecloth soiled.

Be careful of the words you say, keep them short and sweet. You never know, from day to day, which ones you'll have to eat ...

BEHIND THE JOB FRONT

Your Board of Directors come from a variety of job backgrounds. This year 3 members of your Board come from Emergency Services, Police, Fire and Ambulance. On a continuing basis, we would like to ask you to submit an article from behind your job. They tell the part of your job that the public never sees. Remember to observe privacy.

I WISH YOU COULD SEE

I wish you could know what it is like to search a burning bedroom for trapped children, flames rolling above your head, your palms and knees burning as you crawl, the floor sagging under your weight as the kitchen below you burns.

I wish you could comprehend a wife's horror at 3:00 in the morning as I check her husband of 40 years for a pulse and find none. I start CPR anyway, hoping to bring him back, knowing intuitively it is too late, but wanting his wife and family to know everything possible was done to try and save his life.

I wish you knew the unique smell of burning insulation, the taste of soot-filled mucus, the feeling of intense heat through your turnout gear, the sound of flames crackling, the eeriness of being able to see absolutely nothing in dense smoke - sensations that I've become too familiar with.

I wish you could understand how it feels to go to work in the morning after having spent most of the night, hot and soaking wet at a multiple alarm.

I wish you could read my mind as I respond to a building fire, "Is this a false alarm or a working fire? How is the building constructed? What hazards await me? Is anyone trapped?" Or to an EMS call, "What is wrong with the patient? Is it minor or life threatening? Is the caller really in distress or is he waiting for us with a 2 X 4 or gun?"

I wish you could be in the emergency room as the doctor pronounces dead the beautiful five year old girl who I have been trying to save during the past 25 minutes knowing she will never go on her first date or say the words "I love you mommy" again.

I wish you could know the frustration I feel in the cab of the engine, squad or my personal vehicle, the driver with his/her foot pressing down hard on the pedal, my arm tugging again and again at the air horn chain, as you fail to yield the right-of-way at an intersection or in traffic. When you need us however, your first comment on our arrival will be "it took you forever to get here".

I wish you could know my thoughts as I help extricate a girl or boy of teenage years from the remains of their automobile. "What if this was my sister, my girlfriend or a friend? What were her parents reaction going to be when they opened the door to find a police officer with hat in hand?"

I wish you could know how it feels to walk in the back door and greet my parents and family, not having the heart to tell them that I nearly did not come back from that last call.

I wish you could know how it feels dispatching officers, firefighters and EMT's out and when we call for them and our heart drops because no one answers or to hear the bone chilling 911 call of a wife or child needing assistance.

I wish you could feel the hurt as people verbally and sometimes physically abuse us or belittle what I do, or as they express their attitudes of "it will never happen to me".

I wish you could realize the physical, emotional and mental drain of missed meals, lost sleep and foregone social activities, in addition to all the tragedy my eyes have seen.

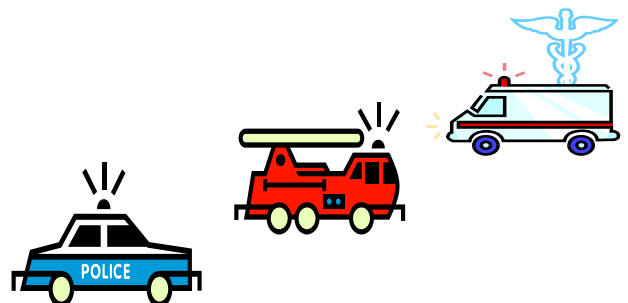
I wish you could know the brother/sisterhood and the self-satisfaction of helping save a life, or preserve someone's property, or being able to be there in a time of crisis or creating order from total chaos.

I wish you could understand what it feels like to have a little child tugging at your arm asking "is my mommy okay?". Not even being able to look in his eyes without tears in your own or not knowing what to say or having to hold back a long time friend who watches his buddy have CPR done on him as they take him away in the ambulance. You knew all along he did not have his seatbelt on. A sensation that I have become too familiar with.

Unless you have lived with this kind of life, you will truly never know or appreciate who I am, we are, or what our jobs really mean to us — I wish you could, though.

When you see them coming with lights flashing, move out of the way quickly.

Then pray for them.



Increased savings, enhanced coverage.

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

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

At Anthony, we appreciate your contributions. If you're retired – or plan to retire in the next 5 years – as a Newfoundland and Labrador Public Sector Pensioners' Association member, you are entitled to PERKS – exclusive savings and benefits from Anthony Insurance that could save you \$1000s.

✓ **Exclusive Auto Savings.**

As a NLPSPA Member you get an exclusive, additional discount on your auto insurance.

✓ **Maximum Home Savings.**

Get your exclusive member discount, plus your discount limit is increased to 55%.

✓ **Better Driving Coverage.**

For members only, we'll add Emergency Road Service protection to your auto policy.

✓ **Enhanced Home Protection.**

At no additional charge, your home liability protection is increased from \$1,000,000 to \$2,000,000.

✓ **Other Special Rewards.**

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

www.anthonyinsurance.com

Anthony
INSURANCE

We're the folks you want to talk to.



**Newfoundland and Labrador Public Sector Pensioners' Association
22nd. Annual General Meeting and Convention**

**Annual General Meeting – September 21, 2012
Convention – September 22-23, 2012
Hotel Gander, Gander, NL**

***Focus will be on issues of growing concern to all pensioners in
Newfoundland and Labrador.***

- Registration Fee: **\$50.00** includes Lunch and Banquet/Dance (Saturday)
Earlybird Registration Fee: **\$40.00** until June 21st.
- Additional Banquet/Dance Tickets: **\$25.00**
- Online registration, go to www.nlpspa.ca (Form can be printed).
- Mail, fax or email your registration form or call the office to register.
- Make cheques payable to NLPSPA. Visa/MasterCard accepted.
- Do not send cash by mail.

446 Newfoundland Drive, Suite 206, St. John's, NL A1A 4G7

(709) 754-5730

Toll Free 1-800-563-4188

Fax (709) 754-5790

pensioners@npspa.ca

To reserve your hotel room, call Hotel Gander at 1-800-563-2988. Refer to NLPSPA Convention at time of booking. Room rate is \$106.00 plus taxes.

REGISTRATION – NLPSPA CONVENTION

___ Member ___ Non-Member

Surname

First Name

Address Line 1

Address Line 2

Town/City

Postal Code

Telephone Number(s)

Email Address

Registration Fee **before June 21st** **after June 21st**

___ Additional Banquet/Dance Tickets

Total Cost (Fees/Banquet)

For credit card payments, call the office at 754-5730 or 1-800-563-4188.

Date

Signature