

PENSIONER

NEWSLETTER

Volume 22, Number 13

Fall Edition

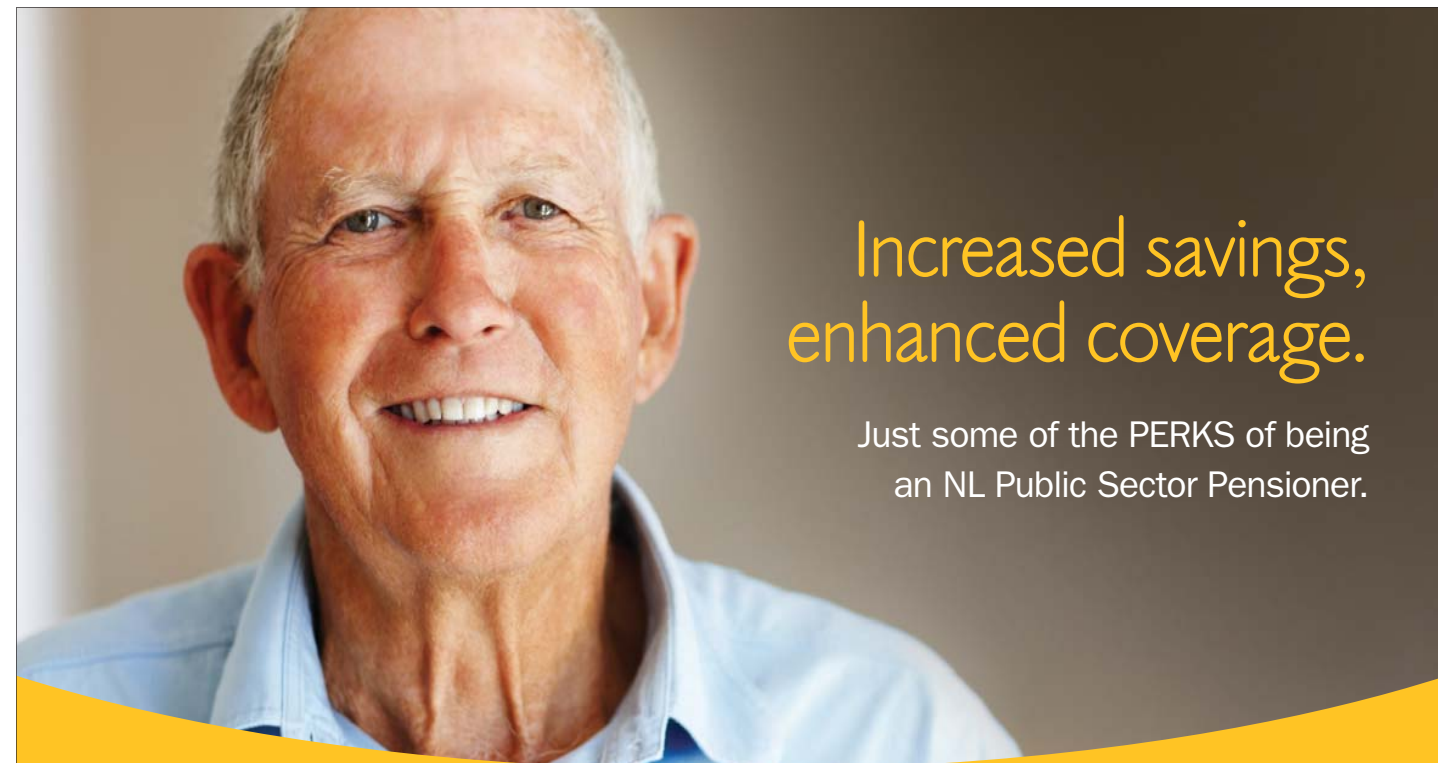
September 2016

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

Staying Fit



26th NLPSPA Annual General Meeting



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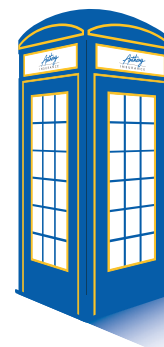
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Just to say hello and to provide you with an overview as to what has been happening over the past while. NLPSPA continues to be very visible as we continue to address senior’s issues across the Province including meetings with various politicians. Town Hall meetings took place May 1st to May 6th in Stephenville, Corner Brook, Deer Lake, Grand Falls Windsor, Gander and Clarenville. Ralph Morris provided the impact of the Provincial budget and the many areas that will affect everyone in this province. The budget came in for considerable discussion and overshadowed membership enhancement. Most people did not know that the “levy” would affect all family members depending on their income. Some of the comments made were as follows:

- Demonstrations must continue “until Government listens to the people”.
- The closure of three personal care homes is impossible to understand. People still being placed in inappropriate placements is “a serious concern”.
- MHA’s qualify for pensions after several terms while we have to work 35 years with much less. “This is so unfair and must be addressed”.
- Government hiring lawyers from outside the Province at a tremendous cost is outrageous while people in our province struggle to survive.
- Woman again battling cancer now has to battle the implications of the budget. She is a retired registered nurse and a single parent and will have to move to Ontario to survive. She became so very emotional while sharing her story.
- For Government to say they did not know the financial state of the Province prior to the election is just not true. “How gullible do they think the people are”?
- Legislation needs to be introduced to recall MHA’s and possibly Government especially when politicians have one agenda while campaigning and a completely different one in their “arse pocket” once elected. Recall legislation between elections is demanded.
- It was felt this administration will be a “one term wonder”. Sadly at the end of their reign the Province will be worse off and the pieces to be picked up will be many and the Province will be worse financially with people devastated. The continuing anger against this new administrative will not go away.
- The budget cut too fast, too deep, too soon.

After our Town Hall meetings a man called an open line program to say that the NLPSPA is the only voice on behalf of seniors in our Province.

NEWSLETTER TIMES LINES

In the interest of receiving more submissions to our newsletter from our NLPSPA members, the attached Newsletter Deadlines have been established. Please keep these in mind when considering submitting articles of interest for our readership.

NLPSPA will publish three (3) newsletters a year:

Spring Newsletter

Deadlines for Articles	March 25
Editing	April 3
Submission to Printer	April 7
Publication Complete & Distributed	April 30

AGM/Convention Newsletter

Deadlines for Articles	July 29
Editing	August 4
Submission to Printer	August 8
Publication Complete & Distributed	August 31

Winter Newsletter

Deadlines for Articles	November 28
Editing	December 3
Submission to Printer	December 7
Publication Complete & Distributed	December 31

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 – Neil Hamilton
President Elect – Robert Corbett
Treasurer – Bernard Cook
Secretary – Geri Lutz

Directors:

Sharron Callahan
Mary Cleary
Dave Dempster
Paul Dillon
Doug Laing
Tom Mills
Ralph Morris
Joyce Reardon
Wesley Roberts
Al Skehen

Administrative Assistant:

Cheryl Myers

Contact Us:

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St. John’s, NL A1A 4G7
Telephone: 1-709-754-5730
Toll Free: 1-800-563-4188
E-mail: pensioners@nlpspa.ca
Website: www.nlpspa.ca

Advertising Policy:

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Newsletter Editor: Bob Corbett
Graphic Design: Stephanie Furey

As well I received an email from a woman who made the following comments:

“My belief that somehow we are missing the boat when choosing our political leaders. I sense that in the Government there’s a lack of caring for the vulnerable, or to give them the benefit of the doubt, maybe they are totally illiterate when it comes to how to handle the reality of the terrible state we are in. So, they plod on hastily and listen little...maybe until now. They do, forgive me for saying it, appear to be so stupid when trying to explain their decisions!! These persons who have sought office this time seem to be from the segment of society that doesn’t have problems paying for the groceries they would like to have each week. Maybe they can’t comprehend there are people who choose to buy Pepsi not because they like it better than milk but they just can’t afford to buy the milk!”

Two meetings were held with Government; one prior to the budget and another after, during which time we

made them aware of the concerns addressed during our meetings.

On May 19th, Charles (Chuck) Bruce, CEO of the Public Service Pension Plan Corporation, joined our board meeting. He provided an overview of the establishment of the corporation formed in April 2015. He indicated how important it is that stakeholder relations are critical to success. He indicated he needs to know the hot topics stakeholders like NLPSPA should be consulted and what are the long standing issues. The dialogue was excellent and Mr. Bruce indicated a willingness to meet with us again in the future.

Our AGM will be held on October 18th at the Capital Hotel and we are in the process of developing the agenda. Until then – all the very best! ■

*Neil Hamilton
President*

NOTICE OF RESOLUTIONS 2016

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 18th, 2016, at 6:00 PM.

To submit a resolution, please contact the NLPSPA Office at 709-754-5730, toll free 1-800-563-4188, fax 709-754-5790, or email pensioners@npspa.ca

CALL FOR NOMINATIONS 2016

The Nominations Committee is currently accepting nominations for election to the Association’s Board of Directors. Elections will be held during the Annual General Meeting scheduled for October 18th, 2016 at the Capital Hotel in St. John’s.

The Association needs committed Board Members with effective communication and interpersonal skills as well as leadership skills.

If you are interested in being nominated for election to the Board or if you would like to nominate another member, please contact the Board President at the NLPSPA Office at (709) 754-5730, 1-800-563-4188, fax (709) 754-5790, or email: pensioners@npspa.ca

Nomination Committee Chair, Mary Cleary

Group Insurance Advisory Committee

David Dempster

As the song says, “The times they are a changing” and as far as our Group Insurance Plan is concerned, that is certainly true.

In case you have not been informed of this, if you have any children who are students between 21 and 25 years of age and are still your dependents, you must complete a “Student Dependent Form” and submit it to the Group Insurance Division, Human Resources Secretariat, and Executive Council: Contact 729-2833.

You will probably have noted from the above paragraph that there has been a change in the name of that division from “Insurance Division” to “Group Insurance Division”. The intention of Government is to have all salaries and expenses incurred by that division charged to the Plan and not to Government. That would mean that these costs would be borne by Public Service Employees and Pensioners.

When this proposed change was discussed at a meeting of the GIAC, while some members agreed that “special project costs and fees, directly associated with the Plan, e.g. when consultants are contracted to assist the GIAC at contract renewal time, if Government decides to seek proposals from the market, could and have been charged to the Plan”, the GIAC voted against the GNL’s request to recover any administrative costs from the plan.

Another matter that was considered by the GIAC was a request from a member of the Plan that a “Swim Form Prosthesis” should be covered by the Group Insurance Plan for women who have had a mastectomy.

The Plan at present covers, per year, 80% of the cost of 1 External Breast Prosthesis and Two Surgical Brassieres. A local supplier has provided information that the retail cost of these would be \$ 485 - \$595 resulting in a cost to the Plan of \$388 - \$476.

Should the Plan give women the option of choosing in any year to purchase 1 Swim Form Prosthesis and 1 Mastectomy Swimsuit instead of 1 External Prosthesis and 2 Surgical Brassieres. The same local supplier has provided information that the retail cost of these would be \$200 - \$230 resulting in a cost to the Plan of \$160 - \$184.

This clearly indicates that this option would not negatively impact the Plan but could in fact, save the Plan money.

Giving Women Plan Members this option has the potential to result in savings to the Plan of between \$200 - \$300 on each occasion this option is chosen.

At the last meeting of the GIAC when this matter was considered, all members were in favour of recommending to Treasury Board that the contract language be amended to reflect the change.

We will have to wait and see if Treasury Board accepts this advice from its Advisory Committee.

Now, perhaps if you are a Public Service Pensioner but not a member of the Association, you might consider joining the Association and participating in some way to bring about improvements for Public Service Pensioners

**The 2016 NLPSPA Audited Financial Statements are available on our website www.nlpspa.ca
If you would like a paper copy please contact our office at 709-754-5730 or
toll free 1-800-563-4188 or
email pensioners@npspa.ca with your name and mailing address.**

Organ Donation

By Bob Corbett

I am presently a dialysis patient and I am being treated 3 days per week for a period of four hours and fifteen minutes. To say this is a life changing illness is an understatement. I am restricted to St. John's and area and I haven't had any form of vacation in three and a half years. I am hoping to receive a kidney transplant someday, but I wait in hope.

The reason I am writing this piece for the newsletter is to champion a cause I am undertaking to encourage all Newfoundlanders and Labradoreans to support organ donations of all kinds. I have been offered a kidney from three people but I am reluctant in that, if I take a kidney from someone and later down the road they end up where I have been, I could not live with myself.

Everyone I talk to about organ donation are willing to put their name forward, but how do they do it? Once you could tick a box on your driver's license, but now they are all plastic. What about persons who don't have a license, or are a very young person. How do they let us know that they want to donate? Thus the reason for this letter.

I am supporting the idea, like other provinces, that everyone in Newfoundland and Labrador automatically be an organ donor, unless you want to opt out. This can be achieved by the use of your MCP card. Everyone has one and every time you go to a hospital, or doctor's office your MCP number must be entered. Once the file is opened you can inform the clerk that you wish to OPT OUT of the

organ donation plan, if you so wish, and your organs will not be taken. I am also encouraging all persons in Newfoundland and Labrador to have a living will and inform all your families that this will is your intentions on your death.

This will require a legislative change by Government and I will be seeking a meeting with the Minister of Health to discuss such a plan. There are hundreds of Newfoundlanders and Labradoreans waiting for an organ transplant, so let's help ease the pain and suffering they are enduring. I have read that one person's organs can help 37 other people. I ask that you discuss this letter with your family and friends so that someday these people will not have to wait years for an organ. ■

NLPSPA Announces Scholarship Program

The NLPSPA is pleased to announce another benefit for its members. Scholarships will be available in 2017. Further details to be made available at the Annual General Meeting to be held Tuesday, October 18th, 2016 at the Capital Hotel in St. John's.

Scholarship Committee Chair, Mary Cleary

parkinson society
newfoundland & labrador

There are about 1,500 diagnosed Parkinson's patients in Newfoundland and Labrador, and this number is expected to rise as our population ages.

One of the most challenging aspects of Parkinson's is that every patient's journey is different and each person will progress with different degrees of impeded motor and non-motor functioning. There is no definitive test for Parkinson's and symptoms can emerge many years before a formal diagnosis is made. The good news is that most patients will function very well for many years with medication, positive lifestyle changes and support from family and friends.

Parkinson Society Newfoundland and Labrador (PSNL) is the provincial voice of people living with Parkinson's in Newfoundland and Labrador. Our Mission is to ease the burden and find a cure through research, education, advocacy and support services which we offer directly to our Members.

PSNL is governed by a volunteer provincial Board of Directors and is a completely independent registered charity. We have Support Groups in St. John's, Grand-Falls and Corner Brook that offer information meetings, fun events and peer support. As a Society we offer the following programs and services:

- Individual Counseling and Support Services
 - Provincial 1-800 phone service which offers information and non-medical advice
 - Bertha Hillyard Library which offers a book and DVD lending service
- *The Prattle Newsletter*
 - Provides Parkinson's news and research information
- Parkinson Community Education Program (P-CEP)
 - Series of sessions held across the province
 - Features presenters from Physio- and Speech- and Occupational-Therapists and the Movement Disorder Clinic
- Community Exercise Programs
 - Exercise is proven to help people living with Parkinson's
 - We offer free exercise programs in St. John's, Bay Robert's, Deer Lake and plan to expand to other areas of the province
- Meta Sellars Lecture
 - A major research presentation held every Fall
 - Video-conferenced throughout the province
- Advocacy for enhanced services
 - Advancing the availability and access to New Treatments
 - We are currently advocating for the availability of Deep Brain Stimulation Surgery in our province
- Funding for research projects
- Funding for Parkinson's specific medical training for health professionals
- Specialty Therapy Groups
 - Choirs, Dance, Art Therapy

For more information, please contact our offices.

Parkinson Society Newfoundland and Labrador
136 Crosbie Road, Suite 305, The Viking Building
St. John's, NL A1B 3K3

Phone: 1-800-567-7020 email: parkinson@nf.aibn.com website: www.nlparkinson.ca



NLPSPA

Newfoundland & Labrador
Public Sector Pensioners' Association

Proposed Agenda
26th Annual General Meeting,
5:00 PM, Tuesday, October 18th, 2016

5:00-6:00 PM: Reception & Registration

6:00 PM:

1. Call to Order/Welcome
2. Rules of Order for Meeting/Confirm Quorum
3. Adoption of Agenda for 2016 Meeting
4. Minute of Silence for Deceased Members
5. Introduction of 2015 – 2016 Board Members
6. Adoption of 2015 AGM Minutes
7. Nominations Committee Report – Chair, Mary Cleary

6:30 PM:

8. A. Treasurer's/Finance Committee Report – Treasurer, Bernard Cook
- B. Presentation of 2015 Audited Financial Statements – Treasurer, Bernard Cook
- C. Appointment of 2016 Auditor – Treasurer, Bernard Cook

6:45 PM:

9. Presentation & Adoption of Annual Report – President, Neil Hamilton

7:00 PM:

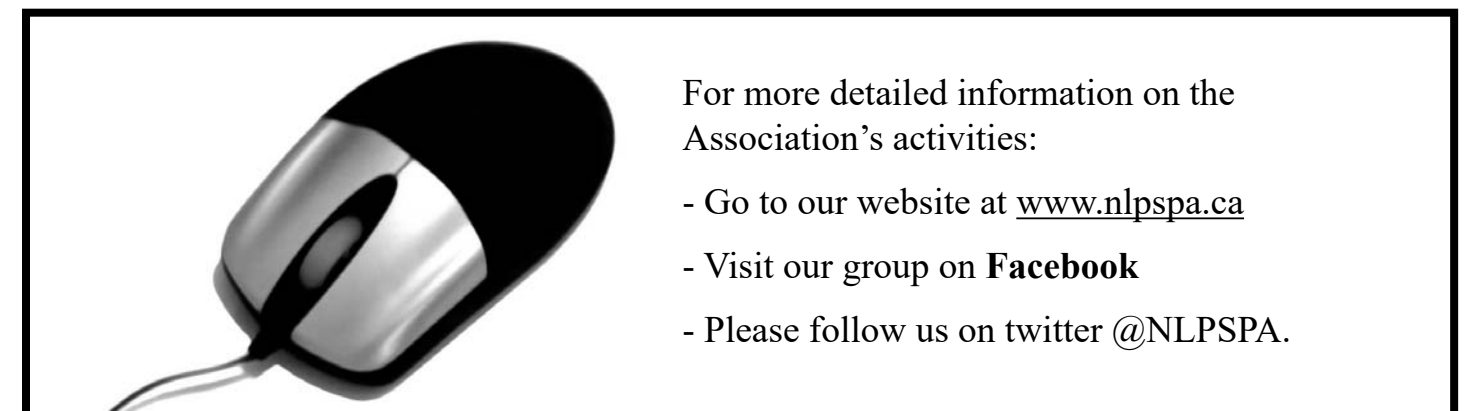
10. Reports to Membership:

- a) **Presenter #1, To Be Confirmed**
- b) NLPSPA & Sponsorship Committee, PSPP Corporation – Ralph Morris
- c) Government Pension Investment Committee – Doug Laing
- d) Government Health Benefits Committee – David Dempster

8:00 PM: Coffee/Tea Refresh

8:15 PM: Presenter #2, To Be Confirmed

11. Resolutions
12. Election Results
13. Other Business/Announcements
14. Adjournment



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**.

STAYING FIT

By Tom Mills

This is Madonna MacDonald, one of our pensioners, crossing the finish line at the Tely 10 race on Sunday, 24 July, 2016. Madonna is seventy six and is retired eleven years from the Public Service. This is her third time walking the course and her best time. Although she and her husband own a car, Madonna walks every day and almost everywhere she goes. She is a prime example of how easy it is to stay fit without spending a penny. Nearly 5,000 people participated in this year's event and a great many of them were seniors.



Staying fit today means better health and independence in the future. Staying fit helps in avoiding heart attacks, strokes, diabetes and premature death. Fitness helps reduce the risk of falls and injuries, which may someday, give you the option to remain in your own home, instead of having, to go to an institution. The benefits also include spending

less of your income on medications and being able to travel more and longer without having to purchase very expensive travel insurance.

Staying fit is not difficult, however, it does require a strong commitment to making your health your first priority. Many people 'wish' and 'want' and 'talk' of being fit but do not have the 'will' to make it happen. The 'will' the ability to extend yourself beyond all else is a necessary component in success. It

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means renewing your priority the first thing in the morning and the last thing at night.

To be successful, you must invest two or three hours a day, three times a week. First, find an activity that you like and start today. Walking, running, and swimming, are just a few examples that are readily available and cost little or nothing. This province has some of the most beautiful and accessible walking trails in the country. In the heart of our city, we have numerous ponds and lakes in walking distance of our homes and work places. We have indoor recreational facilities all over our two cities, some of which are even located in our shopping malls. The membership fee at these facilities is less than eating out once a month or buying a bottle of rum. Opportunities

are surely more limited in rural areas, but that might just require some imagination. Walk or run with a friend outdoors or walk in a public building or apartment complex.

For the more elderly seniors unable to get out, you can do some activities at home. Before you get out of bed in the morning, turn on some music, relax, and stretch for half an hour. Start with your toes, and work every muscle and joint, finishing with your shoulders and neck. Keep a weight bar or broom handle near with a few weights. Use these to add to or strengthen your upper and lower body muscles. This will help your posture and balance. You will have fewer aches and pains, feel better, and even look better. So, stay fit, age delay, and start today. ■



NLPSPA

Newfoundland & Labrador
Public Sector Pensioners' Association

26th Annual General Meeting

The NLPSPA Executive and Board
would like to invite you to our AGM
on Tuesday, October 18th, 2016
5:00 P.M. at The Capital Hotel on
Kenmount Road in St. John's.

Reception, 5:00 PM
AGM, 6:00 PM

This event does not require pre-registration.

For further information contact the office at
709-754-5730 or 1-800-563-4188 or by email at
pensioners@npspa.ca or visit our website at
www.npspa.ca

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!

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.

Do you know Pensioners who
are not members of NLPSPA?

Help them explore the
benefits of membership.

Accomplishments for Members:

- Reversal of the recent pension plan overpayments clawback;
- Maintenance of health coverage for pensioners;
- Direct voice in pension plan reform;
- Oversight of the PSPP through membership on the Pensions Corporation;
- Leadership of NL Coalition of Pensioners and Seniors, with united voice and public visibility on seniors' issues;
- Establishment of Seniors' Advocate;
- Establishment of NLPSPA Scholarship(s).

Membership Benefits:

- Strong public voice on pension, and health issues;
- A collective voice and input to matters of public policy;
- Advocacy for improved care services for seniors
- Higher and more credible profile with Government(s);
- Opportunities to participate in public forums;
- Continuous learning and information sharing;
- Access to information and pension news;
- NLPSPA Convention;
- Auto and Home Insurance savings with Anthony Insurance;
- Discounted rate at Super 8 Hotel, St. John's;
- Seasonal social activities.

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.

Reciprocal Members are persons in receipt of a pension from a pension plan that has a reciprocal agreement with the NL Public Service Pension Plan.

Associate Members are spouses or partners of Regular, Affiliate or Reciprocal 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 and Reciprocal Members: \$24.00 annually payable to NLPSPA at the time of membership application and subsequently upon receipt of annual invoice;

Associate Members: No membership fee. Associate Members are eligible to convert to regular membership upon receipt of a pensioner's survivor benefit.



NLPSPA

Newfoundland & Labrador
Public Sector Pensioners' Association

446 Newfoundland Drive, Suite 206
St. John's, NL A1A 4G7
709-754-5730 . 1-800-563-4188 . 709-754-5790 (Fax)
pensioners@npspa.ca . www.npspa.ca



NLPSPA Membership Application

MEMBERSHIP CATEGORY: ☐ REGULAR ☐ AFFILIATE ☐ ASSOCIATE ☐ RECIPROCAL

SURNAME: _____ **FIRST NAME** _____

STREET ADDRESS/APT. NUMBER _____

P.O. BOX NUMBER _____ **TOWN** _____

PROVINCE _____ **POSTAL CODE** _____ **PHONE()** _____

EMAIL _____

PREVIOUS EMPLOYER (Regular or Reciprocal Members) _____

CURRENT EMPLOYER (Affiliate Members) _____

ASSOCIATE MEMBER'S NAME (Where Applicable) _____

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, faxed or emailed to NLPSPA Office.**

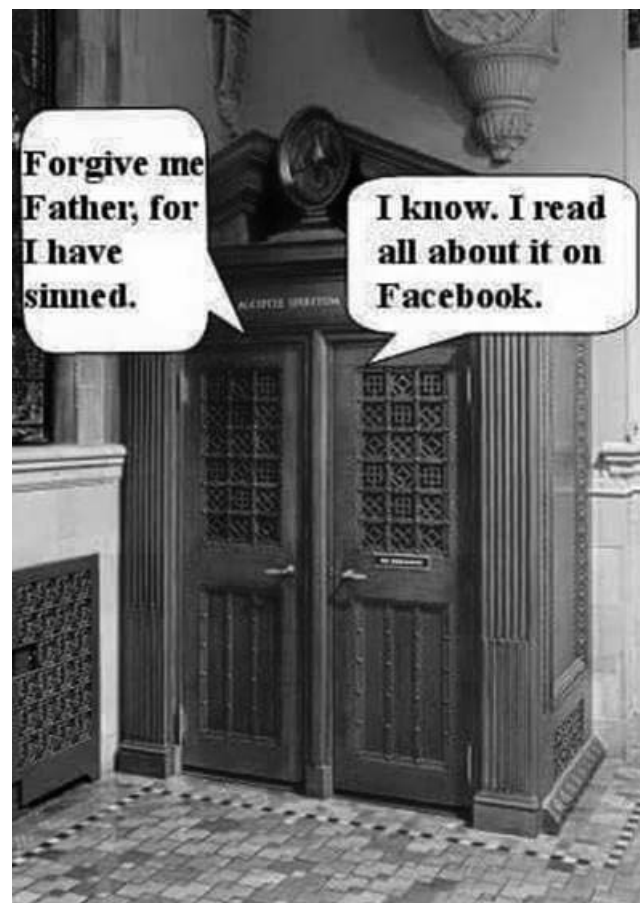
*Note: Affiliate and Reciprocal membership
applications must be accompanied by cheque
or credit card payment by contacting the
NLPSPA Office.*

**New members will receive a membership
card and membership number.**



Laughter is the Best Medicine

NLPSPA 2015

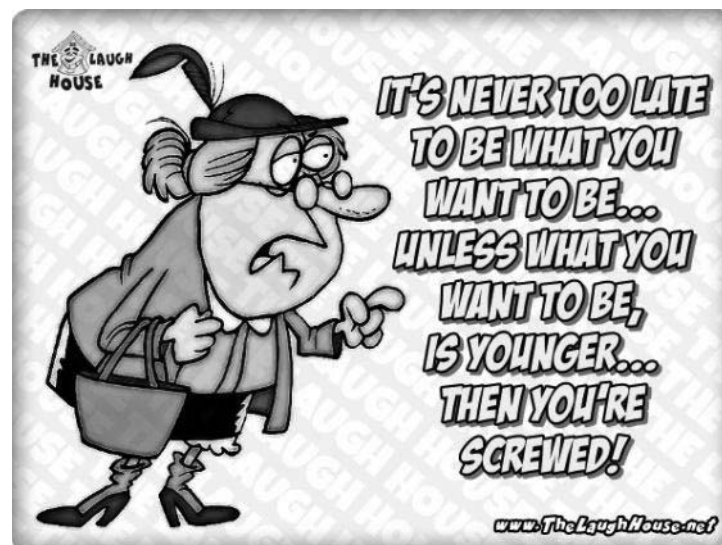


"What fits your busy schedule better, exercising one hour a day or being dead 24 hours a day?"

CICERO OF THE ROMAN EMPIRE WROTE THIS ABOUT THE SITUATION DURING HIS LIFETIME:

1. THE POOR, WORK & WORK.
2. THE RICH, EXPLOIT THE POOR.
3. THE SOLDIER, PROTECTS BOTH.
4. THE TAXPAYER, PAYS FOR ALL THREE.
5. THE WANDERER, RESTS FOR ALL FOUR.
6. THE DRUNK, DRINKS FOR ALL FIVE.
7. THE BANKER, ROBS ALL SIX.
8. THE LAWYER, MISLEADS ALL SEVEN.
9. THE DOCTOR, BILLS ALL EIGHT.
10. THE UNDERTAKER, BURIES ALL NINE.
11. THE POLITICIAN LIVES HAPPILY ON ACCOUNT OF ALL TEN.

WRITTEN IN 43 B.C., BUT VALID EVEN TODAY.



Newfoundland and Labrador
Public Sector Pensioners' Association

SAVE THE DATE!

**Join us for an
Old Christmas Day Party
Friday, January 6, 2017**

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

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



Music by Gary Lawrence
**Ticket and Meal information to
follow in the coming months**