

PENSIONER

NEWSLETTER

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

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MESSAGE FROM THE PRESIDENT



Robert Langdon

This is the first opportunity I have had to communicate with you since the 2009 Convention

Your Board and its committees have worked hard to advance the objectives of our Association, principal of which is improvements to our pension benefits. We have had no less than three formal meetings with Ministers of Finance; made a presentation to the Pre-Budget Consultations; attended the Budget Lockup; and at various times, I have had an opportunity to speak informally to the Minister. All these initiatives have unfortunately failed to

convince Government that our cause is a just, fair, and deserving one.

Please be assured that the fight is not over-IT IS ONLY BEGINNING! Currently your Association and our Coalition partners are engaged in timely and serious discussions to strategize our next steps. We need to re-group and develop a new and more profound action. You will be informed of pending actions. Most importantly, we will need your continued support which was given in such a resounding fashion at our last AGM.

Finally, in addition to our Board and committee members I wish to thank the countless other members who have offered advice and encouragement since we last met. It is your support that fuels the energy we need to continue working on behalf of our membership.

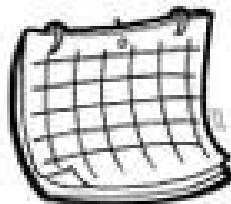
Robert K. Langdon, President

MARK YOUR CALENDAR

2010 Convention Pension Tension to Pensioners' Power

The 2010 Convention will be held on September 13th and 14th, 2010 at the Holiday Inn.

Tickets are \$45 and \$65 for non members and includes lunches, nutrition breaks and banquet



2010 Barbeque

Come join us on Friday, June 25th at the Royal Canadian Legion Branch 56, Pleasantville.

Tickets are \$20 each with the choice of steak or chicken and all the trimmings. Entertainment to be provided.

For further details, contact the office at 709-754-5730

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 – Robert Langdon
Vice President – Sharron Callahan
Treasurer – Tony Patey
Secretary – Bernard Cook

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Wesley Roberts
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Eric Salter
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Tom Mills
Freeman Pope
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Bill Shallow

Staff:

Jerry Vink – Executive Director (Editor)
MaryAnn Chafe – Office Clerk (Layout and Design)

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

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WE NEED YOU

By Jerry Vink

This year's convention theme, like previous ones, hinges on the goal of empowerment. The question is what does that mean in practical terms?

When you read through this newsletter you will note that the Board and Staff are not only busy, but they are also planning future events. There will be a public campaign on pensions to start after the convention. The organizational review is on-going. The Executive Director's "dry" list of activities in the past two and a half months indicates the extent of the Board members' and other volunteers' commitment of time and energy.

But, these activities will come to a nought if you do not commit yourselves! Empowerment must involve actions.

Some of the things we need are simple; we need information from you on your experiences with dispensing fees and access to pharmacy services and supplies.

The Association and Coalition continue to explore ways to strengthen our case for redress with provincial pensions. We need copies of the various *Terms and Conditions of Employment* agreements used over the years that you received when you joined the public service. If you still have this document lying around the house, copy it and mail it to the office.

Other commitments are more time consuming. We want to organize a number of pensioners' meetings throughout the province. That means we need one or two persons in each region who are willing to help on the local level to set up the meetings.

Finally, we need to select 12 to 15 persons to be peer "advocates" (see *Empowerment through Knowledge* article). We need persons who are willing to assist their neighbours who have problems with, or who have questions about, their pensions.

We need you to make this Association more viable and active. Email, telephone, or write to us to indicate your commitment to strengthening the organization's reach and, in the process, to help your friends and neighbours.

PROPOSAL FOR FEE INCREASE

By Anthony Patey, Treasurer

The current fee for a member of the NLPSPA is \$1.00 per month or \$12.00 per year. This was set in 1991 and has never been changed. With an average of 2% inflation per year we have seen an erosion of 40% on that revenue stream. In other words, to do the activities we were doing in 1991, the fee should have increased by approximately 40%, just to stay still.

The question arises how did we stay in business? Well by luck and cost reduction. We have improved our lot in the past couple of years by taking on a corporate sponsor. The Finance Committee supports the concept of sponsorship. However, we should never allow ourselves to move into a position where we become dependent on non-dues revenue.

The operational costs of an Association need to be covered by the members so we will not be in jeopardy if the sponsorship fades. While conventions or social events can all be project funded; operations need to be member funded.

In 2010 our membership fees will not be adequate to cover our salaries plus rent. If we were to lose the present corporate sponsorship, we would need to make some very difficult decisions, such as do we stay in business or just fold.

The Association has built up a reserve fund to handle catastrophic issues or to wind up affairs if the need be. To use this "rainy day" fund to complete projects would be irresponsible as it would undermine the viability and flexibility of the Association. We must pay our way based on income not on our savings which will dry up and then we are back to the same spot we are now.

When is a good time for fee increases? The answer is never. However when should we call for

an increase, the answer is some time before the organization is in jeopardy or the viability is compromised.

The logic behind an increase is that, at a minimum, the NLPSPA needs to be self sustaining to the point that we can cover our core expenses. We need to be in a position to pay our staff, rent, office and telephone costs; a position which keeps us alive and independent. For 2010 we had dues revenue of approximately \$70,000 with expenses at approximately \$100,000. For this we require an approximate 45% increase. There is no advancement on our cause by just staying in business.

Is staying in business good enough? No, we need to become a more active and significant provincial Association and to do this we need to get off the Avalon peninsula and interact with pensioners in such places as Corner Brook, Grand Falls, Marystown and many other points in this Province. To do this, it would cost our Association an additional \$26,000. We also need further funding to address growth and the inadvertent such as elections. We must use effective communications to get our message out to both the public and membership; this will cost.

The following proposal will be tabled at the AGM for your approval. If you have any questions or require any further information feel free to contact the office and I will get back to you.

It is proposed that:

The annual membership fee of the NLPSPA be increased by \$1 per month to \$24.00 per year which will work out to be \$1.00 per pension cheque.

FUNDAMENTAL JUSTICE FOR ALL:

By Jerry Vink

On February 17, 2010, the Association and its partners in the Coalition made a presentation during the pre-budget consultations. Most of the arguments are familiar to you and can be viewed in their entirety on our Website under Pre-Budget Consultations.

However, the presentation also included some new arguments related to the Government's court case against Hydro Quebec that can also be applied to the public sector pensioners' situation.

The following is an extract from our presentation and summarizes that additional new approach.

In November 2009, the Government of Newfoundland and Labrador formally requested a new deal with Hydro Quebec governing the 1969 Churchill Falls power contract.

This province's position is that the *Quebec Civil Code* requires that parties to a contract act in *good faith* in all legal relationships, including the on-going performance of contracts. This means that there must be fair and equitable returns on investments for both parties.

The principles of Fundamental Justice, used by Government to deal with Hydro Quebec, apply equally to the situation of its former employees who relied on mutual compliance by both parties to their pension contracts.

Public sector pensioners, when they worked as public servants, agreed to contribute part of their earnings to build up a pension pool. Their employer also agreed to pay its share into this Fund.

However, governments since 1965 have made fundamental decisions on the benefits, or lack of them that are received by public sector pensioners. Those decisions appear to be in contravention of the agreed-to-pension contracts.

Government also failed in its moral and ethical, if not legal, obligations when it took a holiday/reduced payments from their agreed matching pension plan contributions. Or when it rolled back or froze wages. Those actions resulted in lower than agreed to benefits for pensioners.

The unfairness of the present system and the need to act in *good faith* demands that the public sector pensioners' inequities be redressed. This must not be confused with Government's obligation, as a government, to ensure a fair and humane environment for all seniors. Rather, Government has to approach the issue as the former employer. One who failed to live up to its moral and ethical obligations as per the principles of Fundamental Justice.

All parties to the pension contract must act in *good faith* and rather than hiding behind public policy, government must come to the table as the former employer, ready to apply the same principles by which it wishes the Churchill Falls power contract to be judged.

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PUFFED-UP PENSIONS

Telegram Editorial Excerpt

The following is an extract from an editorial in the Telegram of April 9, 2010. It deals with the "rich" pensions available to politicians. Moreover, it speaks directly to our own concerns as in trying to convince government to redress the inequities on our pensions.

So here's a simple question: how can we expect politicians to understand the impact of their decisions on things like pensions, when they have no concerns about those rules ever applying to themselves?

It's long past time to end the culture of entitlement that surrounds our elected officials - whether it be ... provincial politicians who draw pensions far in excess of any contributions that have ever been made from a fund that is essentially bankrupt and propped up by - you guessed it - ordinary taxpayers.

The federal politicians' pensions are, by far, the most excessive in the country, but it's time we

changed the way all the pensions and pay are set for politicians.

Right now, they look across the country and compare themselves to each other - if Alberta's provincial politicians get a raise, that's thrown into the mix to help decide the next raise in this country. Political apples, you see, must never be compared to plebeian oranges.

The wages and pensions made by politicians should be no better and no worse than the circumstances of the people they govern.

If the policies, regulations and direction of a government end up crippling the pensions of ordinary Canadians, the people who set those policies, regulations and directions should not be legally insulated from the impact of the decisions they've made.

Lead-footed politicians don't deserve to vote themselves gold-plated pensions. And if we keep allowing it, we're only sanctioning the divide



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DISPENSING FEES: CAN YOU AFFORD THEM?

By Jerry Vink

At the 2009 Conference, a new Action Plan was adopted to guide the Association in its future endeavours. This included a mandate to look at health and social policies that affect pensioners.

In keeping with this guideline, the Health Committee, at its January 28th meeting, discussed the matter of dispensing fees.

An increasing level of costs for pensioners is that of dispensing fees. As persons age, they also require more prescriptions for which dispensing fees have to be paid. These can add substantially to their cost of living and are a major burden, especially for those at the bottom of the income scales.

Dispensing fees vary across a wide spectrum. For example, at one urban pharmacy, a person might pay \$ 5.00 per prescription while another person pays \$ 8.99 for the same drug and dosage. Also, some pharmacists will give prescriptions for one month, while others will give it for three months.

The variation in fees and services can be quite substantial. This discrepancy seems to be more profound when comparing urban and rural areas.

The matter of fees and range of services is especially important with the impending implementation of the pharmacy network, a component of the electronic health records system. This new innovation, paid for by the public purse, will become an important element in

rationalizing prescriptions, patient-doctor-pharmacist interactions and improved health care.

Indications are that there will be a future public debate on the issues related to dispensing fees, costs of other health related supplies, advertising by pharmacies and the role of the pharmacy network. This will probably be accompanied by government consultations with all affected parties such as pensioners.

To prepare for this, the Health Committee wants to know what your experience has been in the area of dispensing fees and related costs. This includes whether or not you are dealing with a pharmacy in a rural or urban environment.

Let us know by fax or e-mail or “snail” mail what your experience has been with:

1. Dispensing fees;
2. The costs of vacuum packed prescriptions;
3. The procedures and the availability of health related supplies such as colostomy bags and materials, oxygen replenishment, sanitary supplies and sterilization items;

This information will help us in preparing a formal position for the Association for future discussions with Government, care-giving entities and other groups interested in rationalizing the health delivery system, including dispensing and related costs and fees.

WANTED

A few good women and men
to act as local contacts and help organize
regional pensioners and information meetings

DO YOU HAVE?

- Some knowledge of pensions and insurance;
- Empathy;
- Willingness to help others;
- Ability to learn;
- Time to support your fellow pensioners.

Then being an “advocate” might be your thing.
Contact us at the office and we will talk some more.

EXECUTIVE DIRECTOR'S REPORT

By Jerry Vink

At the March 25th Board Meeting, the Executive Director presented his Report based on the Strategic Directions. It informs the Board what has been accomplished, what is on-going and what is being planned. It is a seven-page document too large for reproducing in this newsletter.

However, it is important that the membership have an overview of what has happened during the two and a half month period to March 19th, 2010.

The following is an extract of some of the more important activities conducted by the Board, the Executive and Staff during the period under review.

Pensions and related matters

The Association conducted:

- 2 Board meeting;
- 2 Executive Committee meetings;
- 5 Convention related meetings;
- 1 Health Committee meeting;
- 4 Pension Action Advisory Committee meetings.

The Association's representatives took part in;

- 5 Government Group Insurance Committee meetings;
- 2 Government Pension Investment Committee meetings.
- Had 2 meetings with the Minister of Finance;
- Submitted a policy paper to Government as part of the Pre-Budget Consultations.

Membership Services

- Conducted weekly updates of the database;
- Established an e-mail list of 525 names;
- Updated the Fact Sheet on pensions prior to circulation in Topsail District;
- Conducted a Pensioners' meeting at St. Teresa's Parish Hall on March 4, 2010;
- Submitted a proposal to the Age Friendly Program to fund pensioners meetings;

- Started work on a project proposal to the New Horizons program for training pensioner "advocates".

Communications activities

- Continuing to upgrade the Website;
- Submitted two letters to the editors of the *Telegram* and the *Shoreline*;
- Submitted a follow-up letter in response to the Minister of Finance's letter;
- Developed a draft Communications Message;
- Planning a communications strategy session to be held in April/May;

Leadership and Collaboration

- Conducted 4 meetings to plan for the organizational review;
- Conducted a survey of a randomly selected group of 100 pensioners;
- Preparing a report on the governance review to be finalized in the near future.
- Conducted 4 meetings with the Coalition partners;
- Conducted a campaign to ensure that pensioners' concerns received public attention during the Topsail By-election including letters to the editor and advertisements in the *Shoreline* and the *Telegram* and a mail-out to the members;
- Preparing to send out an evaluation to the Association's members in Topsail district.

Administration

- Completed all documents for the annual audit;
- Submitted all reports and met all municipal, provincial and federal statutory requirements such as taxes and payroll deductions;
- No outstanding liabilities

Social and Recreational Events

- Reserved the Knights of Columbus Hall for the 2010 Christmas Dinner and Dance
- Reserved the Legion by Quidi Vidi Lake for the summer barbecue

UPDATE ORGANIZATIONAL REVIEW

By Sharron Callahan, Chair, Organizational Review

The Task Force would like to offer a sincere vote of thanks to all members who responded openly and candidly when contacted for your opinion on certain questions that are crucial to the work being undertaken.

Since the last Newsletter, the Task Force has met multiple times; developed a Scope of Work document, including timelines; held a training session (thanks to Bill Shallow) for those doing telephone interviews to ensure consistent questioning and approach in the members'

consultation; and completed the questionnaire phase of member input.

The top line data of the key messages in this consultation is being catalogued for reference. A relevant literature review is underway. We have also commenced the questionnaire phase for current and past Board members and begun the planning for the next two phases which include consultation with like organizations and an interview with our Executive Director. We anticipate having all research and consultation done by mid-May.



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- Are you interested in experiencing a rich Inuit culture and heritage?
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Kim Saunders, Acting Director of Human Resources
Fax: (709) 896-9751.
E-mail: kim_saunders@nunatsiavut.com
Check <http://www.nunatsiavut.com/en/indexe.php> for specific job opportunities/postings

FIND OUR MORE ABOUT SPECIFIC PROGRAMS

Michelle Kinney, Deputy Minister Health & Social Development 709 896-9763 Ext. 252
michelle_kinney@nunatsiavut.com
Gwen Watts, Director, Mental Health & Addictions at 709 896 9763 ext. 231
gwen_watts@nunatsiavut.com
Gail Turner, Director, Health Services 709 896 9763 ext. 232
Gail_turner@nunatsiavut.com

WE WELCOME ALL INQUIRIES

For more information about Nunatsiavut Government visit
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EVERY HOMEOWNER'S DREAD

By Michelle Ivany

A flood in the basement or a leak from the ceiling.

Whether water is trickling through roofs or windows, seeping in through foundation cracks, or forcing up storm drains and sewers. Leaks and floods are problems you hope will never happen to you.

With foresight, preparation and proper insurance coverage, however, the severity of leaks and flooding can be reduced.

Flooding damage to basements isn't always caused by flashfloods – it can also be caused by material deterioration and changes to property that often go unheeded. Tree root blockages, frozen water pipes, improper disposal of grease, sewer, sump and septic tank back-up, overflowing eaves troughs or a blockage between homes and the main sewer line can all result in water damage.

Prevent crisis situations with a few simple measures: clear eaves troughs of leaves and make sure the spout runs off at least eight inches between finished ground level and the bottom of the downspout. Grade the land around the foundation so water drains away, and inspect the foundation for any cracks. Install an in-drain back-up valve to prevent waste water from backing up and check it routinely, and keep floor drains clear. Similarly, a backflow valve can stop sewage from backing up. Pouring fats, oils and grease down the drain can cause blockages.

Roof leaks due to rain, ice, or snow can also be prevented. Shingles generally deteriorate due to extreme heat that softens tar or causes cracking or warping, or storms that cause them to shift. Poor workmanship may result in loose shingles and improperly installed flashing and roof vents. Periodically replacing shingles and choosing qualified roofing professionals can save you thousands of dollars. Most leaks can be avoided with a proper inspection twice a year.

If you are in the unfortunate position of finding your roof leaking or your basement flooded, minimize the damage and health risks by acting quickly. For instance, your house and furnishings are less likely to grow mold if they dry within 48 hours. Also, ensure proper safety measures, such as shutting off power to a flooded area. Record details with photos or video, and contact your insurance agent immediately to assess the damage and ensure quick compensation if you're covered.

Your insurance policy may have coverage for certain types of water damage; however, insurance is not intended to cover damage from maintenance issues or continuous water leaks. Overland flooding resulting in water seepage is not covered by home insurance generally. Coverage may be available for other causes; your insurance broker can tell you more about purchasing coverage for an additional premium.

See our website www.anthonyinsurance.com .

YOUR OPINION

R. White in a letter to the Editor entitled 'Promises and Fairness' raises, among other things, the following point:

Mr. Marshall, let us now compare the Upper Churchill contract with the Pension Plan. The Upper Churchill contract was a contract to pay a future benefit and that benefit was defined and we all know the inadequacies of the benefit.

This current government and governments before them has seen fit to do everything in their power to try and have that contract changed as the contract in their words "is not fair".

As a public service pensioner I feel that the pension plan that was provided to us was not fair.

ARE YOU AWARE?

By Ralph Morris

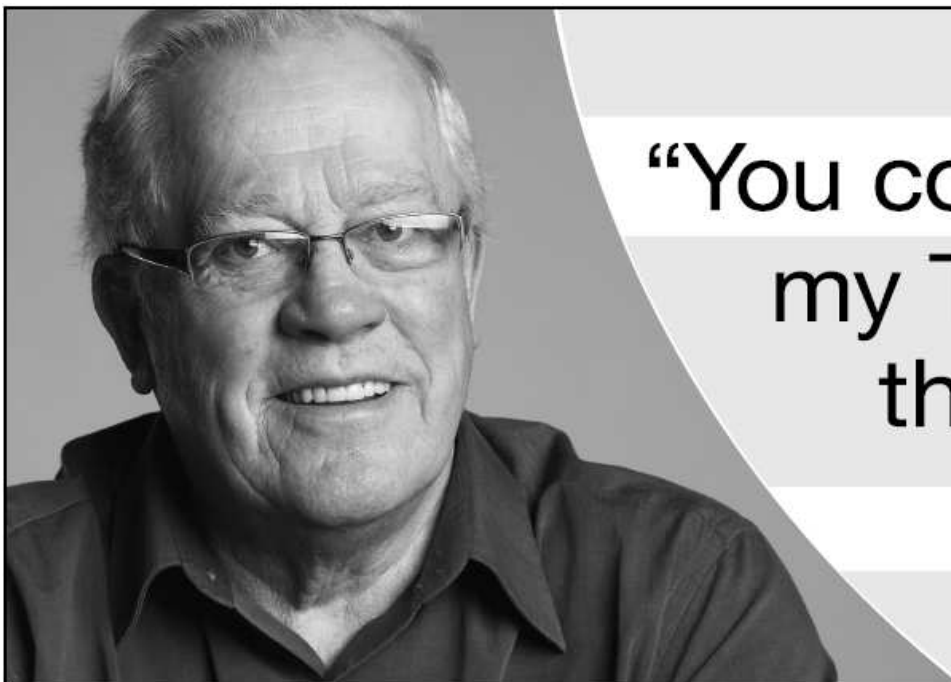
Many of today's pensioners, who retire from their long professions, are finding it harder to maintain their lives and that of their family because of no increase in pensions over the years. As a result many are choosing to go back to work in their life long professions or even in new positions.

Are you aware: that if you are in receipt of a pension from the public service and return to work in a full time permanent position that you are required to notify the employer that you are receiving a pension? Failure to do so could mean that you have to pay back the pension monies received while you were working at your new full time permanent position.

Avoid the heartache and pain of those consequences by making sure you either notify your employer or work fewer hours than permanent full time. There may be other alternatives such as a "temporary" designation but you need to discuss this with someone knowledgeable about these matters. Whatever you decide....be aware.

PACK RATS

Do you still have a copy of your *Terms and Conditions of Employment* stashed away? If you do, please copy it and send it to the office.



“You could hear my TV down the road.”

Victor, 'feels at home' when he visits Beltone.

“I think these new hearing aids are excellent. My wife is happy because she doesn't have to listen to me talking so loud, and the TV volume can be normal. Before I got my hearing aids I used to drive my family crazy. The television was always so loud you could hear it down the road. And I live about 300 feet from the road!”

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**20TH ANNUAL CONVENTION:
PENSION TENSION TO PENSIONERS' POWER
A CONVENTION ABOUT POLITICAL ACTION: EMPOWERMENT AND INVOLVEMENT
SEPTEMBER 13-14, 2010
HOLIDAY INN, PORTUGAL COVE ROAD, ST. JOHN'S, NL**

Monday, September 13, 2010

- 7:30 - 4:00** Registration/Information Desk,
Exhibitors/Sponsors
- 8:45 - 9:15** Opening Ceremonies:
Welcome/Greetings
- 9:15 - 9:30** *Setting the Stage*
Robert Langdon, President
- 9:30 - 10:00** **Keynote Address** - Larry Brown
National Secretary-Treasurer,
National Union of Public and
General Employees
- 10:00 - 10:30** Nutrition Break,
Exhibitors/Sponsors
- 10:30 - 12:00** Panel on Pension Issues
- 12:00 - 1:30** Luncheon
- 1:30 - 2:45** *Demystifying Pension Benefits*
- 2:45 - 3:00** Nutrition Break,
Exhibitors/Sponsors
- 3:00 - 4:00** *Taxation after Retirement*
- 6:30 - 7:00** Reception - Cash Bar
- 7:00 - 9:30** Banquet and Entertainment
- Amy House, Comedienne,
Artistic Animateur for the
Resource Centre for the Arts,
LSPU Hall, St. John's

Tuesday, September 14, 2010

- 8:00 - 4:00** Registration/Information Desk
- 8:00 - 3:00** Exhibits
- 9:00 - 9:30** Keynote Address
Health Related Issues
- 9:30 - 10:00** Question and Answer Session
- 10:00-10:30** Nutrition Break,
Exhibitors/Sponsors
- 10:30-12:00** Group Insurance Program for
Retirees
- 12:00-1:30** Luncheon
- 1:30- 3:00** *Everything You Wanted To Know
About Long-Term Care, But You
Were Afraid To Ask*
- 3:00-3:15** Nutrition Break and Sponsors'
Prize Draws
- 3:15 - 4:00** Action Plans/Implementation
Plans and Closing

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