

PENSIONER

NEWSLETTER

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

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Message from the Vice President



Sharron Callahan

instrumental in the success of the Convention. The evaluations indicated a high level of satisfaction. This fact was reinforced during many conversations that the President and I had with those attending the Conference. I am also proud of the Action Plan that has resulted from your input during the Conference sessions and which will now become an integral part of our Association's Strategic Plan.

On behalf of the President and the Board of Directors, I extend best wishes to you and your families for a joyous Christmas and trust that multiple blessings will come your way in the New Year.

As I reflect on our 2009 Convention, I want to thank all those persons and sponsors who were

During the Conference, you gave our President a resounding vote of support to move forward on a more pro-active approach to address our frustrations with Government's inaction on our pension concerns. As an immediate first step, your Association became very visible during the recent by-election in Terra Nova District, writing to the Editor of the Gander Beacon, placing a large sized newspaper ad, radio interview, and doing a direct mail to all Association members in the District. We will continue these efforts in future contests and will be unfolding a more assertive approach to Government early in the New Year.

However, we will need your support. Through some messaging in this newsletter and through direct contact after Christmas, we will be reaching out to as many of you as we can. We will also continue to act on your behalf in negotiations with our former employer. It should be a very interesting new year during which your Association will continue to promote your interests.

Enjoy the holidays and treasure your time with family and friends.



The Board of Directors and the Staff of the Newfoundland and Labrador Public Sector Pensioners' Association wish you and your family a peaceful Holiday Season and a prosperous New Year.

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.

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Tribute to Maureen Hogan

By Jerry Vink

The Chair of the Nominations/Awards Committee, Bernard Cook, used the occasion of the annual Christmas Dinner and Dance, on November 13, 2009, to inform the members that the Association will be awarding Maureen Hogan a Honourary Membership.

Since she was out of town and unable to attend the Christmas function, the Award will be formally presented to her at an appropriate event in the future.

The following is an extract of Mr. Cook's presentation:

It is an honour for me to pay tribute to Maureen Hogan.

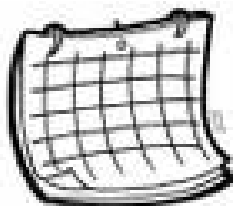
Maureen served more than 18 years as the Administrative Assistant of our Association. Earlier this year, she moved on to a position in the private sector. Maureen's new employer's gain is our loss.

Maureen was a crucial element in the existence of our Association. She provided administrative support to the Board, consistency to our Association and acted as a guide to many members who had reason to call the office with questions about their pensions and related matters. Maureen was the voice and face of our Association. She was a key player when it came to organizing meetings, social events, conferences, and the Annual General Meeting.

Our Association would not be where it is today without her dedication.

At this year's Annual General Meeting and Conference, a motion to acknowledge Maureen's outstanding service gained overwhelming support. Your Board responded by awarding Maureen the lifetime award of Honourary Membership. This is only the third time that your Association has awarded this honour.

Mark Your Calendar



There will be a Pensioners' Meeting on Thursday, March 4, 2010 at St. Theresa's Parish Hall, 120 Mundy Pond Road from 1 to 4 PM. Details such as the Agenda will be circulated in the New Year.

Power to Action: The Aftermath

By Jerry Vink

The 2009 Conference and Annual General Meeting is over, but not done with yet. Participants' responses on the evaluations were generally quite positive. However, much more challenging is the Action Plan, the components of which were identified by the members at the Conference.

In my Summer Edition column, I reminded you that turning power into action is difficult. Well, it seems that this did not faze the membership and they gave us a roadmap: The Action Plan.

Obviously, that document is too long to reproduce in this newsletter and therefore I urge you to go to our Website – www.nlpspa.ca – for the full details.

Some clear directives provided by you are that you want more information on a range of topics. You also want to be able to provide input into developing the Association's strategies and you want action in forcing Government to improve your pensions.

In keeping with those instructions, we are

developing a number of initiatives.

Depending on funding/sponsorships, we hope to conduct two regional one-day conferences, one on the West Coast and one in Central Newfoundland. Also we will be conducting at least one membership meeting on the Avalon.

These events, plus our regular activities such as the annual Conference, Annual General Meeting, newsletters, the on-going negotiations with Government about pension enhancements, and possibly a peer training project should make for an exciting year. But, we need something from you!

We need names. Take a look at the proposed Pensioners' Days attached to the Action Plan. We need people to assist locally with planning, identifying sponsors, contacting local resource persons and organizing the social component remember "all work and no play makes jack a dull boy".

We need contact information to turn power into action. For example, the Association got involved in promoting our pension concerns during the by-election in Terra Nova. That included sending letters to our members resident in that District. Preparing and sending letters is a time-consuming and expensive task. It would have been so much easier if we had your e-mail addresses. This applies also to getting in contact with you for our proposed activities, as well as future actions to bring your pension concerns into the public realm.

If you want the Association to be active, if you want the Association to make a difference in promoting enhanced pensions, then please volunteer for the Pensioners' Days and for membership meetings and send us your e-mail address so that we can communicate more efficiently.

In conclusion, I want to wish you and your families a peaceful and fulfilling Holiday Season

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Just how significant are we?

By Tony Patey

We just went through a convention with a theme of power, influence and strength. Can we really make a difference? Well I think we can. And it is about time we started to realize just how strong we really are.

We were over 25,000 strong at the end of 2008.

I have heard all sorts of horror stories about our income and poverty. We lose when we allow these stories to lead our discussions with Government or the media or even with each other. It places us in a position of poor seniors and not as pensioners who have paid their own money into a plan which now can afford to pay a reasonable return.

Government is two things to us. They are the provincial administrators providing programs and services to all people; but also, they are our past employer.

We don't receive a Government pension, we receive a pension from a fund into which we paid and that benefit is based on the time served. This is not Government benevolence.

So when Government says we have provided for seniors, we say "I am sure the seniors thank you but let's get back on topic and talk about public sector pensioners". If they wish to compare things, maybe they should compare our indexing to the indexing of other pension plans. This is not an issue of income; this is an issue of what is right and proper.

Should we expect an escalator clause in our pension no matter how big or small it is. YES. Is it reasonable to expect a cost of living adjustment in our return on our investment? Yes it is reasonable.

How is it a moral issue when Government speaks of escalator clauses in the Churchill Falls Agreement; but an act of greed when Public

Sector pensioners request an escalator clause in their pension?

In 2007 our pension payout was \$420 million and most of that was spent in this Province.

If any other group contacted the Province and said they will spend \$400 million yearly, the Premier and Cabinet would do everything to make them happy. So, if the company said it will cost Government 2% matching per year, which is the cost of indexing, Government would not hesitate to pay.

The question; what is the difference between their 400 million and our 400 million. It has the same impact on the economy; it has the same strength and potentially the same influence. The difference is that one recognizes its power and the other does not. We are in the "does not" column.

As 25,000 people with an annual expenditure of 400 million per year, we can be powerful and we can influence Government and society around us. We need to flex our collective muscle to let those who depend on us know that this comes on the condition that they support us.

This applies to the individual Member of the House, as well as the guy we buy our groceries from, or the insurance company or the group with whom we volunteer.

We need to send 25,000 letters to our MHA's or 25,000 calls to the all-knowing hot line shows. That would make us significant and would get us results. It is not public support we need, it is the backbone we need; backbone to stand up and say we are powerful. We don't have to listen to someone explain how lucky we are to have a pension and that they are our friend but just can't seem to do anything for us right now.

We are significant; we are powerful; so let's start to influence our future.

Letters

A lack of Respect

The following letter/note was left on the Suggestion Board at the Conference held in September:

We are the Public Sector Pensioners' Association. For many years most of us served the public. We provided many services – from public development to front-line, hands-on service for most of our working lives.

One of our greatest obstacles, however, is the general lack of respect accorded us by the general public, those we have served.

We are often viewed as lazy, overpaid, under-worked and in receipt of “good” pensions. While many who worked in the private sector may have to fall back on, and rely on, CCP and OAS, we are seen as being well-off.

I believe we must develop a public relations campaign that tells the public, who we really are – their neighbours, that older couple who are finding it hard to cope or that elderly lady who “never seems to leave the house”.

We have to give ourselves a face – as individuals and as a group – and make the general public, those that we served for 30+ years, realize that we are people just like them and that we deserve respect and support.

People respected and supported the nurses and they won their fight.

ED Response: You are quite right. Please note some of the proposed activities identified in this Newsletter and especially those that will result from the Action Plan developed during the Conference. For greater details, go to the Association's Website and click on Action Plan

As time and money go by

The following letter appeared in the Globe and mail earlier this year. The “in your face” tone appeals to me and may make you chuckle

As a 62-year-old-and-counting Canadian male, I've been meaning, for some time, to apologize for getting older. I have no one to blame but myself and, of course, my parents' bad timing in the late 1940s. They failed to understand having me and my sister would burden future systems to such a degree, governments would be hard pressed to manage the fiscal collapse they allowed by pathetically inept regulation of greed.

I also blame my employer for tempting me with early retirement when I was a mere pup of 55. They thought they could hire younger, quicker and, ultimately, cheaper staff and allow me to wander off to whatever pasture I had picked out. I can't thank them enough for their lack of foresight.

Even though I eat well and exercise, I imagine, with sufficient coddling, I have at least 20 years left.

Many on my little island are well into their dotage. We have a population cap that keeps out too many of the young. It brings me comfort, knowing I will be surrounded by peers as I grind, inexorably, to a halt.

Bill Engleson, Denman Island, B.C.

Wash your own arse until a week before you die – Dr. Bill Eaton, one of the panellists on “The Role of Service providers” referring to the ideal health condition of seniors that we all should aim for.

CPP assets up \$11B

Reprint from the CBC, August 12, 2009

A spring stock market surge helped push assets of the Canada Pension Plan up \$11.1 billion. The fund ended the first quarter of fiscal 2010 on June 30, 2009, at \$116.6 billion compared with \$105.5 billion at fiscal end on March 31, 2009.

Investment income made up \$7.6 billion of the gain, with the remainder consisting of \$3.5 billion in CPP contributions not needed to pay current benefits, the plan said Wednesday. The investment gains represent a 7.1 per cent increase.

"We are pleased with the \$11.1 billion increase in the fund and the positive 7.1 per cent return for the first quarter," CPP president David Denison said. "At the same time, the negative returns of our past fiscal year and the positive results of this first quarter both need to be viewed within the context of our long-term strategy. We continue to focus on delivering solid returns over the span of multiple years and indeed decades."

The fund is sufficiently funded to pay benefits without needing to use current income for the next 11 years, and it anticipates \$28 billion of additional cash flow between now and 2019, the fund said in a release.

"We will maintain the strategic asset weightings for the portfolio," Denison said. "We will also continue to emphasize our strengths as a large, long-term investor to capitalize on investment opportunities we see in current market conditions."

In the 10 years since the CPP Investment Board began investing in April 1999, the fund has generated \$31.8 billion in investment income. That's an annualised rate of return of 4.9 per cent.

The CPP is the government-sponsored pension plan for 17 million Canadian contributors and beneficiaries



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Editorial – The Shoreline News,

September 26, 2009.

For the last couple of months a commission has been travelling around the province seeking public opinion about MHA salaries and what the public thinks our MHA's are worth, in terms of pay.

Like most people I assumed that government would wait until the commission reported before granting the politicians any pay increases. I was wrong because the MHA's received an 8 per-cent hike on July 1st as the result of a recommendation contained in the Justice Greene Report.

Ralph Morris of the NAPE retirees says the hearings were nothing but a farce.

I tend to agree.

These are the same people who have refused to provide provincial government retirees with an increase in their pension payments for almost a decade, a length of time which has seen many retirees slip below the poverty line.

The situation is particularly unfair to many former government employees who paid the price when the provincial Government was facing tough economic times. Their wages were frozen, in some cases were rolled back and they retired on much smaller pensions than they normally would have been entitled to.

In addition the pension fund is not as healthy as it should have been because past governments did not contribute their share to the fund when they should have, instead putting their share into the

province's consolidated funds for the likes of roads and paving. The interest that could have been earned on that money was stolen from the retirees.

While thousands of former government employees suffer, the politicians reward themselves with fat salaries, and gold plated pensions that far outstrip those paid to former government employees.

Contrary to what many people think, government employees contributed part of their salaries to their pension fund and did so all through the tough times.

It is time for government to redress the inequity.



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What a bloody bunch of hypocrites – Ralph Morris, NAPE Retirees Local 7002, referring to the Hearings on MHA Compensation while the MHA's already had their increase in their arse pocket at that time

Lest We Forget

By Eric Salter

In thumbing through my files, I happened upon a letter I was writing a number of years ago at this time of the year. The subject was pension issues.

This undertaking was prompted by comments by then Minister Loyola Hearn regarding federal Government budget restraints that kept Coast Guard vessels docked due to a lack of funding for fuel.

As well, many Federal government programs were reduced or eliminated which resulted in public service downsizing. This in turn led to the elimination of many Federal Public Service jobs.

During the Wells and Tobin eras, there were similar actions that led to Provincial civil servants also losing employment. Many of these employees had suffered through wage freezes for seven years (1989-1997) prior to being declared redundant.

This had a significant negative effect on calculating their pension income. In addition, some of these same people also had to endure a period of up to ten years without receiving pension indexing which is not implemented until age 65.

For these pensioners, the end result could have been up to 17 years as a Provincial Government employee and pensioner without any increase in salary or pension benefits.

There are no turnouts because Newfoundlanders are not stunned. They may be cynical, but they know what was going on – Jim Dobson, President of the Retired Teachers Association of Newfoundland and Labrador, giving his reason why the public consultations on MHA Compensation had been sparsely attended.

During this period, the Wells administration passed legislation that gave government the authority to reduce their matching contribution to the pension plan. This occurred on April 1, 1993 and continued until March 31, 1996. It resulted in a reduction of the normal accrual rate (2% per annum) during this three year period.

In other words, even though employees worked this three year period, they only received a pension accrual credit of 4.7 % instead of 6%. Employees were given the option of paying the government's unpaid portion, in addition to their own financial contributions to the pension plan. If left unpaid, the result was that their pension benefit would be reduced by 2-3%.

The 1990's was a difficult time for workers, pensioners and government. However, times have changed. Recent contract settlements with current public sector workers and nurses have been in excess of 20 % and 30 % respectively.

When commenting on these agreements, Premier Williams stated that consideration in these settlements was given to those employees who paid the price.

Premier Williams, what about the pensioners of the 1990's who paid the price and are still paying the price for financial sacrifices made during this period of restraint. When will they receive their just financial reward?

The time has come, as they say, to raise our concern a notch or two ... It's time to fish or cut bait – Bob Langdon, the NLPSPA President, referring to the membership's frustration with the lack of progress in resolving the pension issues, yet the speed with which the MHA's gave themselves an increase in benefits.

WE NEED YOU!

You, the members have made it clear that you want action. Your Board is willing to follow your instructions, but we need your help.

Recently we mobilized our members in Terra Nova to bring your concerns into the public debate. To continue this kind of action, **WE NEED YOUR E-MAIL ADDRESSES** so that we can send you information as quickly as possible when events demand speedy action by the Association.



Also, having an electronic contact list will allow us to keep you up-to-date on developing issues and activities.

We are planning to hold a number of events throughout the province in such places as Central Newfoundland. That means **WE NEED VOLUNTEERS** at the local levels to identify your concerns. Let us know by mail, phone or e-mail if you are willing to assist us as volunteers.

CAN YOU HELP? NLPSPA Organizational Review TASK FORCE

At the 2009 AGM, approval was given to the Board of Directors to undertake a review of the organizational structure of the Association with the purpose of presenting a renewed structural model, including succession for the Association's Officers and Directors, to the 2010 Annual General Meeting. While we will be engaging as many of our Members as possible during this review, we are seeking the involvement of a few members with skills and experience in organizational structure review, governance, operations management, research, and/or the writing of Bylaws or Constitutions to be a part of the Task Force. If you have this skill and interest, please contact Sharron Callahan, Task Force Chair, at 1-709-754-5730, 1-800-563-4188, or email pensioners@npspa.ca

An advertisement for the 'Give From the Heart' campaign. At the top left is a logo consisting of a heart shape made of small dots, with the text 'Give from the Heart' below it. To the right of the logo is the text: 'The Give From the Heart campaign will help secure new technology that will greatly advance cardiac care in our province. Our \$10 million goal is achievable. If we give from the heart.' Below this text is a black and white photograph of an elderly man with glasses. To the right of the photograph is the text: 'I'll be travelling again. I'll be playing with my grandchildren again. I'll be joining my walking group again.' At the bottom left is the 'HEALTH CARE FOUNDATION' logo. At the bottom right is the text: '190 LeMarchant Road, St. John's, NL A1C 2H6 Telephone: 709.777.5901 www.givefromtheheart.ca'

The Terra Nova By-Election

By Jerry Vink

The membership at the 2009 Conference made it quite clear that they expected the Association and the Coalition to be proactive in obtaining redress or resolution of pension issues.

The by-election in the Straits-White Bay North District caught the Association and the Coalition by surprise and neither was able to mount a co-ordinated campaign to raise the public profile of pension issues.

In the case of Terra Nova District, this matter was rectified.

The Coalition met on Monday, November 16, 2009 to plan for the by-election. That same day, the President drafted a Letter-to-the-Editor of the *Beacon*, the Gander newspaper that covers Terra Nova District. That letter was published in the paper prior to the by-election

Staff also drafted a joint advertisement for publishing in the *Beacon*. It asked the question: Are you happy with the way Government has dealt with your pension? Express your opinion at the ballot box on November 26.

Furthermore, Staff, through our data base, identified the Association's members resident in Terra Nova District. Each one received a letter asking them to speak on pension issues with the candidates and at public meetings. It contained some sample questions to assist in addressing the candidates or the public. In addition, the letter had attached to it a Fact Sheet on pension redress issues and a copy of the President's Letter-to-the-Editor.

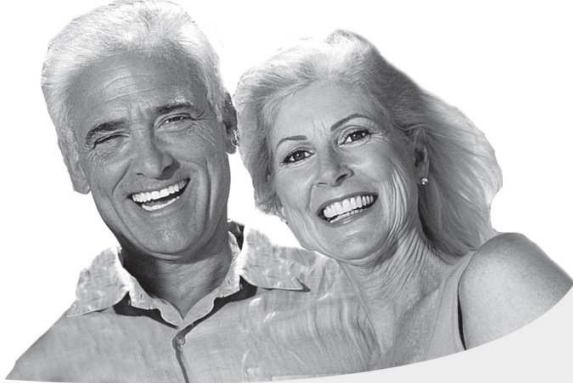
Obviously, we do not know what the impact was of our campaign. We do know however that

pension issues were widely discussed on the open-line shows. As well, the Vice President of the Association was interviewed at length by the CBC out of Gander.

Other members of the Coalition also took steps to contact their membership in the District.

The Association and the Coalition now have a template of the type of campaign that can be initiated at short notice in future by-elections. This is one way that we can keep pension redress issues in the public eye.

For those of you that want more details, please go to the Association's Website to read the Letter-to-the-Editor, the letter to our members, the Fact Sheet and the advertisement.



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Safe and Sound On the Road and at Home

By Michelle Ivany

Every year as the coldest season approaches, many of us find ourselves scrambling to ensure our families are safe whether at home or on the road. Some simple planning, however, can make the transition to icy roads and heated homes a much smoother process.

AUTO

As pensioners, you have more than enough experience keeping your car on the road during our winters. Nevertheless, it is appropriate to remind yourselves of some basic rules.

By booking appointments early to have your car winterised you'll save yourself the grief of rushing to get winter tires installed and your engine tuned up as the first flakes of snow fall. If it's calling for bad weather but you still have to drive, ensure your fuel tank is at least half full.

The Canadian Automobile Association recommends keeping a number of emergency items in your car, such as a cell phone, road map, flashlight, first-aid kit, survival blanket, shovel, sand, road flares, extra clothing/footwear, food pack, booster cables, matches and a "survival" candle in a deep can (to warm hands, heat a drink or use as an emergency light).

You should be familiar with the way your car responds in slippery conditions, and slow down to avoid skidding. The owner's manual explains your vehicle's braking system and tire traction. It's important to understand proper braking techniques; stopping on slippery roads requires more distance, so increase the space between you and the car ahead.

HOME

At home, it's equally important to consider safety as well as comfort. Furnaces, fireplaces, woodstoves and chimneys require inspections and

cleanings to ensure they are working optimally. If you have a furnace, change filters each month.

Considering the ever-increasing costs of heating fuel or electricity, we need to be more proactive in conserving energy. Heat loss and increased heat bills can be avoided by taking a few steps to winterise your home.

Inspect the exterior of your home for crevice cracks and seal them. Close a window or door on a piece of paper – if you can pull it out without tearing it, you're sure to be losing heat. Use weather-stripping around doors to prevent cold air from entering the home and caulk windows. Install programmable thermostats and ensure that exterior walls are insulated well, especially in unfinished basements.

Insurance protection is imperative if you are planning to be away for extended periods of time during the winter months. Call your insurance broker before a long trip for valuable advice on how to protect your home and keep your coverage up to date. And take steps to avoid the avoidable. Maintain heating and leave some taps running to avoid pipe freezing and possible rupture.

You should also ensure a family member or neighbour checks the house regularly to shovel walks and to prevent break-ins.

By taking a few extra measures and planning ahead, the winter months can be a cozy, safe, worry-free season. For more information visit the Insurance Bureau of Canada at <http://www.abc.ca/>.

Michelle Ivany is Manager - Customer Care with Anthony Insurance in St. John's. Michelle recently presented at the 2009 NLPSPA Convention on the topic "Protecting Your Assets".

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