

Newfoundland & Labrador

50 + Federation Inc.

P. O. Box 407

Glovertown, NL

A0G 2L0



50 + FEDERATION

NEWSLETTER

August 2018

Annual 43rd Convention

Marystown Hotel & Convention Centre

September 11 to 14, 2018

The agenda for our Annual Convention is now completed and we are pleased to advise our members that Her Honour, The Honourable Judy Foote, Lieutenant Governor of Newfoundland and Labrador and Hon. Dwight Ball, Premier of Newfoundland and Labrador will be attending the Banquet on Thursday, September 13, 2018.

Hon. Lisa Dempster, Minister of Children, Seniors and Social Development will be the Key Note Speaker on Wednesday 12, 2018 and Dr. Suzanne Brake, Newfoundland and Labrador Seniors' Advocate will also will be a speaker at the Convention.

Our Newsletters can also be viewed on the SeniorsNL web site:

<http://seniorsnl.ca/nl-50plus-federation/>

PLAN WITH SENIORS NOT FOR SENIORS

SUNNYSIDE 50 PLUS GROUP

Report of Activities 2016/2017

We are an incorporated group consisting of 57 members. Our elected officers are comprised of President, Vice-President, 2nd Vice President, Past President, Secretary, and Treasurer. We also have two Directors and two Auditors.

There are 6 active committees in our group and our regular meetings are held on the first Monday of each month followed by tea and cake to recognize and celebrate birthdays and anniversaries within our membership. Darts, cards and crafts take place weekly.

The building is cared for and maintained by our membership and all events pertaining to the 50 Plus Group are well attended. We have an AED machine which was donated by the town and training sessions are ongoing. Our 50 Plus Facebook page and Community Calendar for the area, is very effective.

Our group was represented at both 50 Plus conventions in 2016 /17. We donated to the convention booklet and sold tickets for the 50 Plus Federation as well.

We receive a grant from the town and with a government grant that we applied for in 2016, we were able to purchase necessary equipment for our building inside, including kitchen supplies and a wheelchair accessible entrance door, as well as a ramp at back exit door and eaves trough.

Our members plant flowers throughout the town in conjunction with the Town Council and we assisted the Town Heritage Association in organizing the Commemoration of the 100th Anniversary of Beaumont Hamel on July 1st.

In honour of and with thanksgiving for our members who have passed, we purchased a Memorial Plaque which we have mounted in our building.

For the Tow Out of the GBS we opened our building to visitors, served muffins and refreshments. We were happy to have hosted two groups of students from the Burin Peninsula for that event. Our binoculars on the site attracted many, leading up to the event and for the Tow Out.

We were invited and attended gatherings with the Come-By-Chance 50 Plus group and Sunnyside Lions Club. We organized a "Murder Mystery Dinner Theater" event on Hallowe'en and held Christmas Craft fairs, combined with tea and luncheon in 2016/17.

Our craft group completed five quilts, one of which we donated to Max Simms Camp. We donated two to our members who are experiencing health issues and two for ticket raffles, as a fundraiser for the 50 Plus group.

We completed and forwarded infant knitted caps to the GB Cross Hospital, as well as knitted dolls

to the children overseas, contributed to the Children Wish Foundation in 2016/17 and shared in a community walk for Heart and Stroke.

In 2016 we had a visit from our MHA Mark Brown and an invitation was extended to the 50 Plus Director John Hanrahan.

Sherry Lockyer and Mallory Chafe were welcomed by our group in 2017, to do a session on Government Grant Programs Supplements that are available to seniors.

We celebrated St. Paddy's Day, Valentine's Day and Christmas, extending an invitation to our neighbouring 50 Plus Group in Come-By-Chance.

Our group enjoyed a bus trip to the Rooms in St. John's; a musical concert at the Sheila Nagiera Theater in Carbonear and a Christmas light show of the fishing boats in Port Au Grave concluding 2017 with a Christmas dinner at the Irving Restaurant.

It has been a productive and rewarding two years and we feel we are making a difference in our community. We thank and appreciate each one of our 50 Plus members and our town for their contributions.

Delilah Snook

Secretary

Sunnyside 50 Plus Group

The Canadian Deprescribing Network

is a group of health care leaders, researchers and patient advocates working together to mobilize knowledge and promote the deprescribing of medication that may no longer be of benefit or that may be causing harm.



Canadian
Deprescribing
Network

71% of Canadian seniors are willing to stop a medication if their doctor says it is possible.

Our goals:

Reduce harm by raising awareness and decreasing the inappropriate use of medications for seniors by 50% by 2020.

Promote health by ensuring access to safer drug and non-drug therapies.

Interested in learning more about deprescribing?

Visit: www.deprescribingnetwork.ca



@deprescribingnetwork



@DeprescribeNet



■ letters

What an insurance cap really means

The victims' rights at stake in the current Public Utilities Board auto insurance review, like so many other issues, doesn't really hit home to most people until they feel it personally.

That is the difficulty with telling people they are about to lose something that they don't even know they need. All you have to do is ask a person who has been injured by a drunk or reckless driver. Ask a pedestrian who was knocked down at a crosswalk. Please ask a parent whose child was in the car when a driver that was texting hits them from behind, wiping out that child's summer holiday and sending them to physio instead of the soccer pitch.

The injuries inflicted by reckless, distracted and drunk drivers can often be life-altering. The insurance companies like to call them "minor." But daily we see people with so-called "minor" injuries who cannot work, lift their babies, walk up a flight of stairs or enjoy simple, everyday tasks. Insurance companies want to cap these "minor" injuries in order to save money, not because it will lower insurance rates. The vice-president of Intact Insurance, Natalie Hig-

gins, has already said publicly that a cap will not lower rates (April 13, 2018). The Insurance Bureau of Canada has also confirmed that a cap will not bring rates down.

The auto insurance industry wants a cap on compensation for vehicle-related injuries because they say claims costs are up, and they use the cost of a bumper as an example, not bodily injuries. The truth is premiums for at-fault third party liability coverage have been stable in this province for many years. Further, the General Insurance Statistical Agency reports that automobile claims frequency rates are at a 20-year low, and the RNC reports accident rates are declining overall in N.L.

What the auto insurance industry doesn't want you to know is that in 2016, insurance companies in Newfoundland and Labrador took in about \$100 million more than the claims it paid out. They also don't want you to know that the insurance industry in Canada self-reported an exorbitant investment profit of \$986 million in the first three months of 2017.

So, to be clear, the auto insurance industry doesn't need the money. They want to decide what

your pain is worth when you are injured in an accident. Do we really believe that insurance companies want to pay out money to anyone? Of course not. So, without the robust process we have now of ensuring you have an opportunity to fight them for fair compensation, victims of car accidents will be offered \$2,500 or a maximum of \$5,000 and asked to immediately sign away their rights to all future claims on that accident. What about if in six months from now, you are worse? What about in one year from now it is determined you had much more serious problems than were known at the beginning?

You will have been forced to give up your rights for a small payment so the insurance industry can make more money, and so that they can invest more money outside of Newfoundland and Labrador.

It simply isn't right. And frankly, if your lawyers don't speak up on this issue, you could be the next victim who stands to lose.

**Blair Rogers
Torbay
Campaign to Protect Accident Victims**

A CAP IS NOT GOOD FOR SENIORS IN NEWFOUNDLAND AND LABRADOR.

A CAP WILL NOT LOWER CAR INSURANCE RATES. EVEN IF YOU NO LONGER DRIVE, IF YOU ARE INJURED AS A PASSENGER OR PEDESTRIAN, A CAP WILL TAKE AWAY YOUR RIGHTS FOR FAIR COMPENSATION.

Insurance investment profits are up.

In the first quarter of 2017, the insurance industry in Canada reported **\$986M in profit** from investment alone.

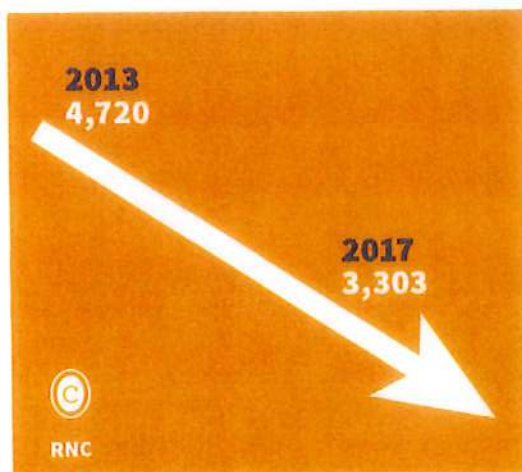
This was more than double the \$482M in the first quarter of 2016.

Insurance underwriting profits are up.

In 2016 insurance companies in Newfoundland and Labrador reported **\$100M in underwriting profit alone.**

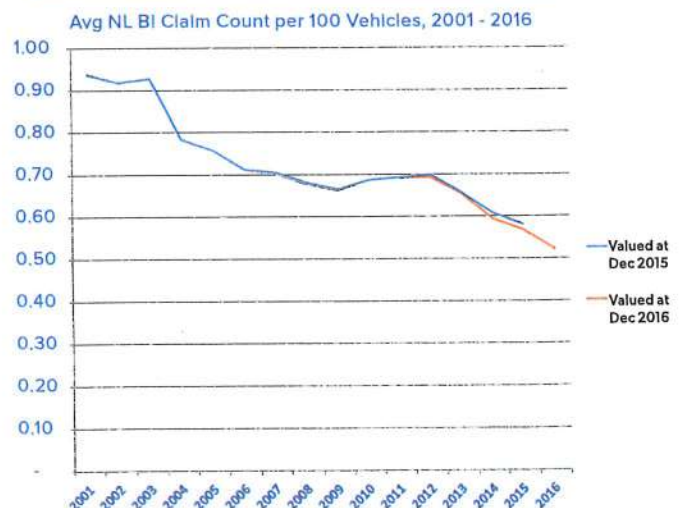
That's approximately 23% profit from \$434M in revenue.

Accidents are down in Newfoundland and Labrador.



RNC reported a 25% decrease in accident numbers from 2013-2017

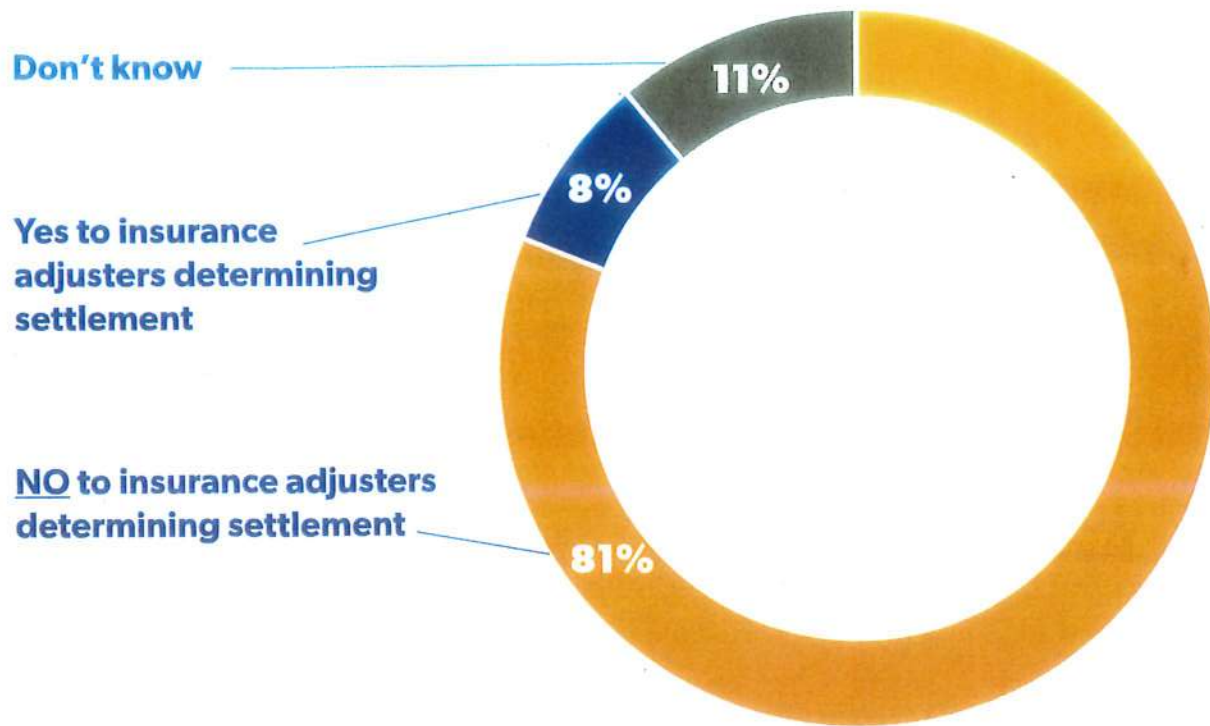
Accident injury claims are down by nearly 50%



Source: General Insurance Statistical Agency

Current Opinion Research –Determining Compensation

An overwhelming majority (81%) of Newfoundland residents do **NOT** support a system where an insurance adjuster for the party who caused your injuries has the power to tell you what your pain and suffering is worth.



Campaign to Protect Accident Victims Market Research Study | Produced by The Research Design House – Halifax, NS – 1.902.448.8008 – theresearchdesignhouse.com
400 Respondents | Study Conducted from May 8 – 14, 2018 | +/-5% Margin of Error

Even with a cap of \$4000, Alberta has higher average insurance rates than NL. Alberta drivers saw the biggest increase in insurance rates in Canada last year – rising by 8.29%.

Is it really worth giving up your rights?

*Source: lowestrates.ca

TREPASSEY 50 + FRIENDSHIP CLUB INC.

ACTIVITIES REPORT 2017

Like Every other year, our club has been very active, providing education, recreation and healthy Active Living activities to our members as well as to the general public.

Our Club has a membership of 95. Ten of these make up the Board of Directors: President --- Josephine Waddleton, Vice President---Diane Corrigan, Treasurer---Debbie L'Ecuyer. Secretary---Ann Marie Ward, Bernadette Vincent, Philomena Butler, Mary Perry, Bertha Hartery, Lorraine Coombs, Rita Pennell.

Most of our functions are held in The F.J. Mullooney Social Centre, which was offered to us ,Rent Free after the 2011 Fire. We are also fortunate to be offered a classroom, rent free in the Stella Maris Academy, where we hold weekly card games. We have also made use of this room to do a First Aid Course, offered to our Canadian Red Cross Emergency Response Team. This team is a trained group, from our 50 + Club and who have often responded to house fires in this area, bringing help to those affected.

Social events held throughout the year consisted of, Pot Luck Dinners/Dances/Entertainment, Three different Exercises offered Monday, Tuesday and Thursday during each week. Sand Rock Kurling - every Tuesday night, Cards twice per week - (Sunday night and Thursday afternoon). We have had Bus Outings --- to the Ferryland Dinner Theatre, the Sullivan Song House, the Wilds, Salmonier Nature Park. The Winter Carnival in Bay Bulls, was a fun day--- a delicious meal was served. Brian Finn was at his best.

On the way home, Calvert Restaurant was happy to serve us a lunch which was completely enjoyed, after the dancing. June, being Seniors month, we visited the Seniors Home and brought entertainment (singing/dancing and music to the residents). A Special Mass was offered, as requested by our club, for all Seniors in the area. Remembrance Day was a busy day, as we served the Veterans, Soup and Sandwiches after the beautiful Service.

Canada Day Celebrations was a huge event for us --a Parade through the town. Local entertainment at the Social Centre which was fully decorated by our members. The oldest Senior in our club, Mrs. Bride Fitzgerald, cut the Canada Day Cake, made and decorated by one of our members. Tea and Coffee was served to everyone by our members.

Yearly donations are usually to the Stella Maris Academy, to the R C Parish Church and to the N L 50 + Federation.

In 2017 we were successful in receiving a New Horizons Grant for \$25,000.00. With this funding, (together with donations from our club, - other organizations in the town, and The Town of Trepassey), the old floor in Social Centre was replaced.

Two of our members attended the Convention in Gander and brought home very interesting information to the other members.

\$600.00 worth of tickets was sold by the members, for the Federation in 2017 and \$240.00 came back to the club (40% of the sales).

For education, during the year, we have had the following Presentations from: Seniors NL, Eastern Health, Newfoundland and Labrador Housing, Heart and Stoke Foundation, Revenue Canada, Elder Abuse, Loneliness, Frauds and Scams, CHHA, CPP and OAS.

Three of our Members have completed the training, through Eastern Health, and lead the Chronic Disease Self-Management Program. To date we have lead, in Trepassey, St. Shotts, Ferryland, Portugal Cove South and St. Vincents. In 2018 this program will be offered in Cappahayden/Renews.

Members of our club continue to take pride in the preparation and cleaning of the Venue where, Soup and Sandwiches are served by our Club, for each Bereavement Gathering following a funeral.

Members, (in groups of 2) have volunteered to visit the sick in our town, to help brighten their day.

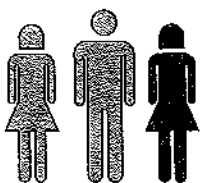
Breakfast with Santa in December was a lot of fun, as always. Each member received a gift and had pictures taken with Santa.

In Conclusion, we wish every Club in the NL 50 + Federation a very successful future and extend an invitation to visit our club at any time. I can be reached as below.

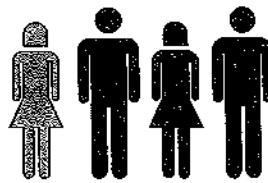
Submitted by:

President: Josephine Waddleton
e-mail: jwaddleton35@gmail.com
Phone: 709-438-2273

Are seniors taking too many meds?



2 out of 3 Canadians over the age of 65 are on **at least 5 different prescription medications** – some of which may cause more harm than good.



1 out of 4 Canadians over the age of 65 take **at least 10 different prescription medications**.

(CIHI, 2014)

NEWFOUNDLAND AND LABRADOR



Office of the Citizens' Representative (OCR)



**SENIORS...
HAVING A
VOICE**



Do you feel you have been treated unfairly with respect to the services you would like to receive or have received from a provincial government department, board, corporation or agency? If so, we may be able to help.

The Office of the Citizens' Representative (OCR) investigates complaints from citizens who feel they have been treated unfairly when availing of services provided by the provincial government, its boards, corporations and agencies. Seniors may have a variety of reasons to contact our Office. For example, you may have a complaint about the provision of health care services, public housing or driver registration which you have been unable to resolve.

If you are unable to contact our Office yourself to make a complaint, ask someone you know like a family member or friend to help you.

Complaints filed with our Office are confidential.

There is no fee for our services.

Our Office is ready to help you. Contact us for assistance:



Office of the Citizens' Representative
4th Floor, Beothuck Building
20 Crosbie Place
P.O. Box 8400
St. John's, NL A1B 3N7

Phone: (709) 729-7647
Toll Free: 1-800-559-0079
Fax: (709) 729-7696
Email: citrep@gov.nl.ca
Website: www.citizensrep.nl.ca



SPECIAL CARE CUSTOMERS

Our Special Care Customer List is for customers who require electricity for medical purposes and would like to be notified of planned outages in advance. This listing contains customer contact information and a brief description of special health requirements (i.e. reliance on oxygen machine or dialysis). If an outage is planned, a Customer Service Specialist will attempt to make direct contact with customers on our Special Care Customer List to allow them to make important health decisions or alternate arrangements. Customers who are dependent upon medical equipment should always have a backup power supply available and have it checked and tested regularly.

Please note: Contact may not always be possible during unplanned outages, such as those related to weather or damage to the electricity system. In these instances, all resources are allocated to restoring power as quickly and safely as possible. If you do not hear from us but have questions or concerns, please contact us.

If you have life-sustaining equipment that is reliant upon electricity, please register for our Special Care Customer List by calling 1-800-663-2802.

**WHENEVER. WHEREVER.
We'll be there.**

NEWFOUNDLAND
POWER
A FORTIS COMPANY

10 WAYS TO SAVE* ENERGY AT HOME THAT DON'T COST A THING!

TOP TIPS



1. OPEN CURTAINS

to let in daytime sunlight, and close them at night

SAVE 10% OR MORE ON HEATING COSTS



2. SET BACK THE TEMPERATURE

by 5°C at night or when you're out, and in sparsely used rooms

SAVE 10% ON HEATING COSTS



3. WASH CLOTHES in cold water

SAVE OVER \$175/YEAR

MORE QUICK WAYS TO SAVE



4. UNPLUG ELECTRONICS that use power even when turned off

SAVE 3% OF ELECTRICITY COSTS



5. UNPLUG OR REMOVE that old second fridge or freezer

SAVE UP TO \$100/YEAR



6. USE PROPER TEMPERATURE for freezer (-18°C)

SAVE \$18/YEAR

TIP: Set fridge to 4°C or below



7. TAKE SHORTER SHOWERS

SAVE \$37/YEAR



8. USE A CLOTHESLINE

SAVE \$40/YEAR

by hanging 1/2 of your laundry



9. USE ENERGY-SAVING FEATURES ON APPLIANCES

Dryer - **autodry** ✓

Washer - **high spin cycle** ✓

Dishwasher - **heated dry cycle** ✗

SAVE UP TO \$50/YEAR



10. RINSE DISHES IN COLD WATER

and scrape them before using dishwasher

SAVE \$10/YEAR

DID YOU KNOW? Dishwashers are more efficient than hand washing

For even more ways to save, along with rebates for your home and business, visit us online at TakeChargeNL.ca

*Savings vary

take!
CHARGE

WHENEVER. WHEREVER.
We'll be there.

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POWER
A FORTIS COMPANY

Office of the Seniors' Advocate

July 24, 2018

Seniors' Advocate

Concerned About Increased Cost of Electricity

The Seniors' Advocate is very concerned about the impact of increased cost of electricity on all citizens, but particularly on lower income seniors. In the past six months the Advocate has received numerous phone calls, emails, letters, and held face to face meetings with groups of seniors. It is well known that very basic of human needs include food, water, warmth and rest yet seniors have consistently expressed concern about their financial ability to provide for the physiological need of warmth.

On July 1, 2018, the cost of electricity increased by 6.6 per cent. Another request to increase is before the Public Utilities Board. Information released to the public and reinforced through media indicates that the cost of electricity may double by 2021. While it is clear that the cost of electricity will increase it is unclear as to by how much. Further, there is no concrete information as to whether any steps are being taken to address the increases thereby alleviating the insecurity that seniors are feeling right now.

Currently almost 20 per cent of citizens in Newfoundland and Labrador are age 65 years and older. Approximately 15,000 senior couples (30,000 individuals) have income of less than \$41,200 while 11,000 single seniors have income of \$24,300 or less.

Many of these seniors live on fixed incomes with limited ability to access paid work.

Many own their own homes which require costly renovations in order to become more energy efficient. Through the Advocate's travels she has heard that seniors are already choosing between food, medications, home care, vision care, dental care, and hearing aids, as well as choosing whether they can afford to operate a car or stay in their own home.

The concerns and fears of seniors are real and seniors are asking whether a plan exists to mitigate increased electricity costs and if not how will the burden be alleviated.

Dr. Suzanne Brake
Seniors' Advocate
709-729-6603 1-833-729-6603
Fax: 709-729-6630
seniorsadvocate@seniorsadvocatenl.ca
www.seniorsadvocatenl.ca

Children, Seniors and Social Development

May 22, 2018

Government Announces Community Healthy Living Grants and Opens Application Process for 2018-19

As part of Budget 2018, the Provincial Government is making \$1.79 million available for the Community Healthy Living Fund. Applications for qualifying community-based projects, programs and initiatives for the current fiscal year are now being accepted on an ongoing basis up to January 31, 2019 and funding is based on program priorities and eligibility criteria.

Details on the application process and a list of projects that received funding last year can be found at www.cssd.gov.nl.ca/grants/chl_fund.html.

The Community Healthy Living Fund provides support to municipalities and community-based organizations for physical activity, recreation, healthy living and wellness programs throughout the province. Funding falls under the categories of Capacity Building, Programs and Supportive Environments and priority is given to initiatives aimed at increasing physical activity and the rate of vegetable and fruit consumption.

The Community Healthy Living Fund delivers on commitments in The Way Forward to deliver better services and better outcomes for residents. The Way Forward outlines all actions the Provincial Government is taking to achieve a strong, diversified province with a high standard of living, and can be viewed at thewayforward.gov.nl.ca.

Quotes

"The Community Healthy Living Fund helps municipalities and community-based organizations with delivering important and often innovative programs and initiatives aimed at encouraging people to get more active and live a healthier lifestyle. Our government, through The Way Forward, is pleased to partner with community in order to achieve results which will improve outcomes for Newfoundlanders and Labradorians."

Honourable Lisa Dempster

Minister of Children, Seniors and Social Development

"Active 4 Life is a program for older adults that is made possible through the Community Healthy Living Fund. It's affordable, requires little space and leaders need minimal equipment to make it a success. It's a program that works in the community and we look forward to expanding it in Holyrood with the help of the announcement today."

Steve Martin

Director of Recreation and Community Events, Town of Holyrood

Children, Seniors and Social Development

June 29, 2018

Minister Dempster Announces

2018 Seniors of Distinction Award Recipients

Today, the Honourable Lisa Dempster, Minister of Children, Seniors and Social Development, announced the 2018 Seniors of Distinction Award recipients. The Seniors of Distinction Awards identify and celebrate the contributions, achievements and diversity of older persons throughout Newfoundland and Labrador.

This year's recipients are Harrison Campbell of Pinsent's Arm, Catherine M. Williams Kleinwort of Spaniard's Bay, Yamuna Kutty of St. John's, Zita Muise of South Branch and Captain Joseph Prim of St. John's. A formal awards ceremony to honour these individuals will take place on October 1.

Further information on each of this year's awards recipients is available in the backgrounder below.

First awarded in 2009, the Seniors of Distinction Awards are intended to increase recognition of seniors in our province, and increase visibility of seniors in our society.

Quote

"Congratulations to this year's recipients of the Seniors of Distinction Awards. All are deserving individuals who exemplify the community spirit, dedication, good work and altruistic living that these awards celebrate. Our Seniors of Distinction have helped shape, and continue to shape, our province and the lives of everyone around them. We look forward to celebrating with you and your families later this year."

Honourable Lisa Dempster

Minister of Children, Seniors and Social Development

BACKGROUNDER

Recipients of the 2018 Seniors of Distinction Award

Harrison Campbell, Pinsent's Arm

Harrison Campbell was born in the tiny community of Pinsent's Arm in 1950 where he grew up and made a home for his family. Harrison is most certainly a family man, wanting the best for them and always concerned for their safety. For over 50 years, Harrison has been making a living working as a fisherman, catching many different species of fish throughout the summer, including crab, whelk, herring, and cod. Harrison has passed his traditional skills and knowledge on to many others including his two sons and young grandson. The sea and fishing industry has always been a passion of Harrison's and in the past few years he has joined the NunatuKavut Governing Council as a senior member and has been catching salmon and codfish to supply the senior community. This council represents the territory of the southern Inuit people of Labrador. Harrison has always been a big volunteer in his area, serving on many associations and committees to help better his surrounding communities. These committees date back as far as 1972 when he was a member on the East Shore Development Association. He also served on the Labrador Development Association, Fishermen's Committee, Canadian Rangers, and Local Service District for which he has been the chair for the past 20 years. He continues to volunteer his time helping fishermen by working on the Small Crafts Harbour Authority and he has been the director on the Labrador Fishermen's Union Shrimp Company for the past 30 years. He is also a past recipient of both the Queen Elizabeth II Diamond Jubilee Medal and Golden Jubilee Medal and more recently he was awarded with the Labradorians of Distinction Medal. Harrison is well known all along Labrador and he enjoys spending his time volunteering and helping out anyone and anywhere he can.

Catherine M. Williams Kleinwort, Spaniard's Bay

Born in 1940 in St. John's and having moved to Ontario in 1959, Catherine Kleinwort moved to Spaniard's Bay in 2001 and quickly became a well-known volunteer in the community, serving on a number of permanent committees and implementing new ones. She is volunteer chair of the Spaniard's Bay Environment Committee and, as such, has been instrumental in obtaining funding for three new community parks and beautification projects. Since 2002 Catherine has been the elected chairperson of the Joint Management Committee Inc. which has custodial responsibility for the shared wetlands of the Shearstown Estuary between Spaniard's Bay and Bay Roberts. As a member of the Mariner Resource Opportunities Network, she was a team player in establishing the Baccalieu Trail Seniors' Outreach Satellite Office in Spaniard's Bay, setting up a walk-in office for seniors and obtaining funding for staffing and programs. Catherine has extensive volunteer experience spanning the period from 1965 to 2000 in Ontario and has demonstrated a commitment to enriching the lives of citizens and visitors in her adopted community of Spaniard's Bay.

Yamuna Kutty, St. John's

Born in 1938 in the Indian state of Hyderabad, Yamuna Kutty arrived in St. John's with her husband and young son in 1968. She began her volunteer career over 45 years ago by assisting at her daughter's school and volunteering with UNICEF. Since 2006, Yamuna has served on the Provincial Advisory Council on the Status of Women and she is the Vice-President of the Multicultural Women's Organization of Newfoundland and Labrador (MWONL). She has been a volunteer member of MWONL for the past 22 years. Yamuna has also contributed her time and knowledge to the Wellness Coalition Avalon East, the Violence Prevention Avalon East group, the St. John's Status of Women Council, the National Action Committee on the Status of Women, the National Organization of Immigrant and Visible Minority Women of Canada, YWCA and SeniorsNL, among many others. Her motto in life is to be the change you expect to see in the world (a quote from Gandhi). In 2015, she wrote an article entitled "My Canadian Life: Recalling Some Memories", which was featured in a book, Resilience and Triumph: Immigrant Women Tell Their Stories. She lost her beloved husband in 2011, but is grateful to have her two wonderful children.

Zita Muise, South Branch (Codroy Valley)

Born in South Branch in 1935, Zita Muise started her volunteer work at her church as a child, and began her teaching career in that community at the age of 17. Shortly after her marriage in 1955 she left work to start a family, and raised 12 children while continuing to volunteer her time with the local Altar Society, South Branch Recreation Committee, Codroy Valley Co-op and Credit Union, the Codroy Valley Area Development Association, and many others. From 1976 to 1982, Zita lived with her family in Cormack, where she both returned to the work force and served on the Humber Valley Development Association, the Cormack Library Board, and others. Zita is an avid square dancer, continuing to organize the square dancing activities for both the Winter Carnival and the Codroy Valley Folk Festival. Zita is a strong advocate of always learning new things, having taken up the accordion and teaching herself to play in her late 70s. She keeps physically fit with bicycling, walking, and, of course, square dancing.

Captain Joseph Prim, St. John's

Born in 1927, Captain Joseph Prim joined the British Merchant Marine at the age of 16, beginning what would become a lifetime of work in the marine industry in various capacities. Captain Prim served for two years on the North Atlantic during World War II and spent 10 years as a ship's Master running to Labrador with fishermen and supplies for coastal communities. He also served as Captain of numerous vessels and his career culminated in the position of the last Marine Coastal Superintendent for Newfoundland and Labrador with Marine Atlantic. After his retirement, Captain Prim focused on volunteer efforts, particularly in areas which contribute to the preservation of the province's marine history, more specifically the contribution of the 333 Newfoundland and Labrador men and women who lost their lives as part of the Merchant Marine. He co-chaired a committee to design, raise funding for, and complete a monument to the Merchant Marine Navy in 1997. The Merchant Navy Memorial, developed with the late Fred Adams and Paul Johnson, is located at the Marine Institute and displays the names of those 333 Newfoundland merchant seamen and 435 Navy ratings who lost their lives during World War II. Captain Prim is also involved with the Kiwanis Club, the Coastal Railway Museum, and is the Director of the CN Pensioners Association. Along with the late Michael McCarthy, he is the co-author of three books about the province's maritime history which are intended to preserve our seafaring heritage, and has done a great deal of research to document shipwrecks along the east coast of the province and preserve this information in map format.

The following are the Resolutions that will be debated by delegates at the 43rd Annual Convention to be held in Marystown on September 11 to 14, 2018

Resolution: # 1

Financial Assessments in Long Term Care

Whereas: People applying to long term care facilities in Newfoundland and Labrador feel obliged to transfer liquid assets to family and friends rather than use assets for the cost of long term care;

And

Whereas: Transfer of liquid assets places these adults at risk of financial abuse;

And

Whereas: It is our understanding that we are the only province in Canada that do not assess individuals living in long term care facilities on "income only"

Therefore Be It Resolved: This Federation requests our provincial Government to immediately complete a review of the financial assessment processes and consider "income only" as the financial criteria for paying to live in a long term care facility.

Submitted by the Resolution Committee: Acceptance recommended

Resolution: # 2

Automobile Insurance Act

Whereas: The Provincial Government is in the process of reviewing the Automobile Insurance Act.

And

Whereas: There is the possibility of the incorporating caps and deductibles on various amounts of automobile insurance claims.

And

Whereas: A cap on soft tissue claims would take away the rights of citizens of the province including seniors, to get proper compensation for injuries suffered in a motor vehicle accident.

And

Whereas: Seniors who have no automobile insurance would lose their right to proper compensation and receive no possible monetary benefit of lower insurance premiums.

Therefore be it resolved: This Federation request our Government not to implement any cap or deductibles in Automobile Insurance Act.

Submitted by the Resolution Committee: Acceptance recommended

Resolution: # 3

Larger Print Telephone Directories

Whereas: Many seniors suffer from impaired eyesight.

And

Whereas: Many parts of Newfoundland and Labrador cannot access internet searches.

And

Whereas: The current telephone directories are hardly legible for the well-sighted.

Therefore be it resolved: This Federation requests our Government to contact the appropriate Board or Organization who is responsible for the Provincial Telephone System and request that the telephone directories are printed with larger print.

Submitted by: New World Island 50 + Club Inc. Carter's Cove, NL

Resolution Committee: Acceptance recommended

Resolution: # 4

Choosing Venues for Annual Conventions

Whereas: All member clubs should have easy and equal access to conventions sites.

And

Whereas: Gander is geographically equidistant from most extreme parts of the province.

And

Whereas: Gander has relatively easy access via air and road.

And

Whereas: Gander has adequate accommodation in very close proximity to each other.

Therefore be it resolved: That the Newfoundland and Labrador 50 + Federation take a more practical approach to selecting Gander as the site for near future Annual Conventions and to be review after five years.

Submitted by: New World Island 50 + Club Inc. Carter's Cove, NL

Resolution Committee: Not recommended

Resolution: # 5
Cost of Electricity

Whereas: Seniors are very concerned about the impact of increased cost of electricity on all citizens, but particularly on lower income seniors.

And

Whereas: Many seniors live on fixed income with limited ability to access paid work.

And

Whereas: Indications are that the cost of electricity may double by 2021.

And

Whereas: Presently almost 20 % of the citizens in Newfoundland and Labrador are age 65 years older.

Therefore be it resolved: This Federation requests our Provincial Government to take the necessary steps to insure that the seniors of the province are not burden with a cost that they cannot afford.

Submitted by the Resolution Committee: Acceptance recommended

Resolution: # 6
Dental Care

Whereas: Many older persons in Newfoundland and Labrador are in a low-income bracket.

And

Whereas: Many older persons in Newfoundland and Labrador have no dental insurance coverage.

Therefore be it resolved: That the Newfoundland and Labrador 50 + Federation request the Provincial Government of Newfoundland and Labrador reinstate dental coverage for older persons in Newfoundland and Labrador.

Submitted by the Resolution Committee: Acceptance recommended

Resolution: # 7
Government's Replies to Resolutions

Whereas: Oftentimes Government's replies to our resolutions are complex and hard to understand by many seniors.

And

Whereas: Government's replies are sometime long-worded and the intended meaning is not understood by many seniors.

Therefore be it resolved: That the Newfoundland and Labrador 50 + Federation request the Government of Newfoundland and Labrador replies our resolutions should be provided in plain language to ensure they are understandable by everyone.

Submitted by the Resolution Committee: Acceptance recommended