

# Outreach



To The Superannuated Teachers of Saskatchewan

Volume 26, Number 1 • September/October 2003  
2317 Arlington Avenue, Saskatoon SK S7J 2H8

## The President's Remarks

### DOREEN LLOYD

Fall is almost upon us and activities are on the go. Welcome to another year of STS activities. On behalf of the Executive and myself, I want to express a special welcome to all those newly retired who have become our members. We wish you many happy years of retirement, and hope that some of this enjoyment will come as a result of becoming actively involved in the activities of the STS and with your Chapter activities. We need all members to involve themselves in the STS so that our organization will remain as strong as it is.

Many Chapters have informed me of some of their Chapter activities for the coming year. There will be many enjoyable and exciting programs for the members.

This summer has not been an easy one for me. As many of you know, in August I underwent major surgery for cancer. I spent three weeks in hospital in Saskatoon, and am now at home recovering. The doctors assure me that everything is on schedule, but it is not fast enough

for me. Patience is not a virtue that I have learned to cultivate. As a result of the surgery, I have been advised to cut back on some of my activities, and will not be attending or accepting any invitations for September. The Executive members have been so supportive and have volunteered to pick up the extra duties until I get back to being myself again. If a Chapter wishes a visit, we will attempt to have someone attend on my behalf, if I am not able to accept.

I will not be in attendance at the September Executive Meeting, but I know that Horst Sawatzki will handle it very efficiently, and keep everyone in line. Reports from committees usually reported by the

President will be included elsewhere in this issue.

I want to thank all of you for your prayers, the masses that were offered, thoughts, cards, visits, e-mails, phone calls, flowers, and fruit baskets. STS has certainly enriched my life, and I will always be grateful for the many wonderful people who have come into my life as a result of my involvement.

Just a reminder that all membership fees were due on June 30. If you have not submitted yours, do so as soon as possible so that you can be included in the Chapter numbers.

Have a great STS year, and I look forward to being able to visit Chapters in the near future.

### *Thank You . . .*

to the Provincial Executive of the Superannuated Teachers of Saskatchewan for bestowing on me the highest honour a superannuate can receive: an Honorary Life Membership.

**SINCERELY, LORRAINE IVERSEN, OGEMA**



# Reports

## Group Benefits Committee Report

BERT GORDON

The Committee met on Wednesday September 17, 2003. Randy Lewis, Blue Cross Representative, was present. We reviewed the claims reports from the time that the new contract started in February. The first three months were quite good, with some increase in May and June. Some surplus has been generated. Membership in the plans continues to grow steadily, with 2464 members participating in one or both plans. This is about 36.5% of our membership. A number of personal claim and membership issues were discussed and clarified. Affected individuals have been contacted. Some points of interest:

- (1) "White fillings" are fully covered for front teeth only. For other teeth they are covered at the same rate as dark fillings.
- (2) The Plan automatically suspends coverage when dependent children reach the age of 21. If older children are in full time attendance at school, the parent(s) must notify the office, in writing, giving the name of the child, the date of birth, and the institution attended.
- (3) Prescription drug costs continue to be our largest expenditure. In the past year about 316 families had claims exceeding \$1000 with one family over \$4000.

Again we encourage people to apply for government assistance under the Prescription Drug Plan. If your family drug costs approach 3.34% (approximately 1/30th) of your family income, assistance may be available under that plan. If in doubt, apply!! Forms can be obtained from any drug store. If you allow the Drug Plan to access your income tax records to obtain your annual income, the application needs to be filed only once and will

remain in effect. If not, a new application must be filed every six months. Our Benefit plans continue to be strong and stable, unlike many other group plans. The STF plan has found it necessary to implement changes, including setting limits on claims in some areas and introducing co-insurance in others. We can maintain our Plans without having to decrease benefits or increase premiums if we continue to accept ownership for our Plans and use them wisely and carefully. Check drug store prices; talk to your doctor about generic drugs; apply for assistance under the Prescription Drug Plan. If we work together we can be successful.

## Budget and Finance Committee Report

HORST SAWATZKI

The committee reviewed the financial statements July and August 31, 2003; recommending approval and acceptance of these reports to the executive.

The current financial state of the association is very positive – income and expenditures are meeting the projected budgetary expectations.

The committee and the executive will be reviewing current guidelines relating to:

- a. The STS Contingency Fund
- b. Expense Allowances

It is good to see the continued membership growth — 6757 to date, with the projected 7000 membership not being too far away. Our approximate 80% membership is the envy of many other associations.

Our answer to their question, "How do you do it?" — Genuine commitment to the Aims of the organization.

## Councillors' Report

DON BARTEL, MIKE KAMINSKI,  
AND SHIRLEY DYCK

The STF Councillor Conference and the Special Meeting of Council are planned for October 17 and 18 and will be held in the Travelodge Hotel in Saskatoon.

The STF Executive has determined that the agenda will be:

- provincial collective bargaining
- governance review
- bylaw changes regarding local bodies of teachers.

All members of the provincial legislature have been invited to a reception and dinner on the Friday evening. This will provide an evening of dialogue on issues of importance to public education.

## *Outreach,*

the newsletter of the Superannuated Teachers of Saskatchewan, is published 5 times a year and is mailed to paid up members.

In order to control costs, one copy is sent to households where both spouses are members. If this is not satisfactory, contact the STS office in Saskatoon.

Phone: 373-3879  
Fax: 374-1122  
E-mail: sts@stf.sk.ca

2317 Arlington Ave.  
Saskatoon, SK S7J 2H8  
Monday to Friday  
8:30 A.M. to 12:00 noon.

## ACER/CART Report

FRED HERRON

The Twelfth Annual General Meeting of the Canadian Association of Retired Teachers was held in Ottawa on June 20-21, 2003 with representatives from all thirteen provincial retired teachers' organizations in attendance.

The meeting approved a revised statement of Bylaws, Regulations and Policies. One of the changes was in relation to the Executive Committee. It shall be composed of a President and three regional directors, one from Atlantic Canada, one from Quebec and Ontario and one from the West. Val Alcock from Ontario will serve as ACER/CART President for 2003-2004.

After lengthy debate and many discussions, the organization finally approved a per member fee of twenty cents. The Retired Teachers of Newfoundland and Labrador and the Quebec Association of Retired Teachers will need some flexibility in reaching the fee that was set.

The organization continues to struggle to put in place sound administrative and financial procedures and lacks the ability to have the influence that we need at the national level.

The reports submitted by the thirteen member organizations of ACER/CART are available on request by any STS member by contacting the STS Office.

## Outreach Report

ERNIE EPP, CHAIR

The last issue of *Outreach*, Volume 25, Number 5- May/June has been in your hands for some time. This issue covered the 2003 AGM. Again Loretta and Shirley did a wonderful job in getting the information prepared and sent back to Saskatoon. Your Office and Staffing Committee reviewed this draft carefully and it was ready for the final copy within approximately 10 days. However, we experienced a delay at the STF Printing Office

because of other pressing publishing demands, and the actual mail-out was delayed by 4 days because of unexpected demands on the workers at the Ability Council. Consequently, your copy arrived about 1 week later than planned. Sorry about this!

In general, the procedures we have in place for the preparation, publication and distribution of our journal appear to be appropriate and adequate. Our actual printing numbers have increased by about 100 copies over the 6325 of the previous year.

The arrangement of the Office and Staffing committee serving as a pseudo Editorial Committee assures increased accuracy in the copy for distribution. As the chair of *Outreach*, I believe the availability of such an editorial body is essential.

## Child Find Saskatchewan

Child Find Saskatchewan would like to let the Superannuated Teachers of Saskatchewan know that the matter of missing children is serious. The R.C.M.P. report that 66,352 children were reported missing in Canada in 2003. In Saskatchewan alone, 2114 children were reported missing. According to Child Find, education is key. If you are interested in volunteering for classroom presentations, working with parenting groups and community associations please call Debbie Pearson at 306-955-0070 or 1-800-513-4563 or e-mail: [childsask@aol.com](mailto:childsask@aol.com)

### Executive Meeting Dates for 2003-2004

Wednesday  
Committee Meetings

Thursday  
Executive Meetings

November 19 & 20, 2003

January 14 & 15, 2004

March 17 & 18, 2004

Pre-AGM - May 19

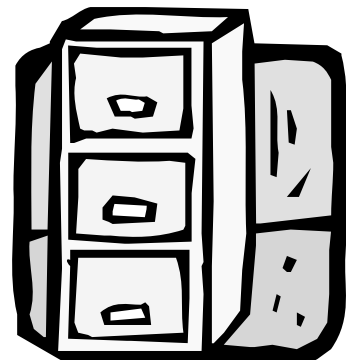
AGM - May 19-21

Post AGM - May 21

## Greetings from your Editor

Since our last issue I've taken a giant leap out of my comfort zone into the 21st century. In other words, I'm now on Internet. In a very short time I've become hopelessly hooked on it and am enjoying great exchanges with family, colleagues and friends. My e-mail address is "allorosa@sasktel.net" in case any of you want to give me a 'shout'. Welcome to Fall and an exciting new year for STS and you. God bless and take care!

Loretta A. Romankewicz  
409 5th Ave. SE  
Swift Current, SK S9H 3N5  
Fax/ Ph. 773-5244



The newly prepared *Outreach* Guidelines for inclusion in the STS Policy Handbook are most helpful in maintaining consistency in the quality of our newsletter.

## Retirement Lifestyle Planning Committee Report

**BERT GORDON**

The STS and STF are planning a joint, full day, Pre Retirement - Lifestyle Planning seminar to be held in Saskatoon on **Saturday November 8, 2003**. Details are still being finalized. This is a trial effort to test the feasibility of such joint presentations in the future. In conjunction with this seminar the Planning Committee, and some of the other potential presenters, will meet on the Friday preceding the seminar.

### TRY READING THIS

According to a rscheearch at an Elingsh uinervtisy, it deosn't mtttaer in waht oredr the lttters in a wrod are, the olny iprmoetnt tihng is taht frist and lsat ltteer is at the rghit pclae. The rset can be a toatl mses and you can sitll raed it wouthit porbelm. Tihis is bcuseae we do not raed ervey lteter by it slef but the wrod as a wlohe.

(Thanks, Darlene; that was an interesting exercise and ever so true.)

## Annual General Meeting

**SHIRLEY DYCK AND  
DARLENE McCULLOUGH**

The 2003 Annual General Meeting was certainly a huge success according to the Evaluation Report, which was compiled from the 164 evaluations received from delegates. The Planning Committee wishes to thank the delegates for the thought and effort put into completing the

Evaluation Form at the AGM. At our first meeting on Sept. 17 the Planning Committee spent considerable time reviewing the Evaluation Report and considering the comments. We would also like to report that the expenditure for the 2003 AGM came in under budget.

The 2004 AGM will be held in the Travelodge Hotel in Saskatoon on Wednesday, May 19th to Friday, May 21, 2004.

## STS Executive 2003-2004

**Past President:** Bert Gordon, Prince Albert

**President:** Doreen Lloyd, Prince Albert

**Vice-President:** Horst Sawatzki, Moosomin

**Councillors:** Don Bartel, Regina  
Shirley Dyck, Neville  
Mike Kaminski, Invermay

**Members at Large:** Calvin Bachmeier, Leader; Audry Blais, Battleford; Wally Derkach, Nipawin; Ernie Epp, Saskatoon; Ed Magis, Yorkton; Ernest Mazur, Canora; Darlene McCullough, Tisdale; Al Schell, Saskatoon; Siegrid Schergel, Moose Jaw

**CART:** Fred Herron, Saskatoon

## Chapter Highlights

### Welcome to Victoria Chapter

If you are in Victoria this winter we would love to have you attend a Victoria Chapter dinner meeting.

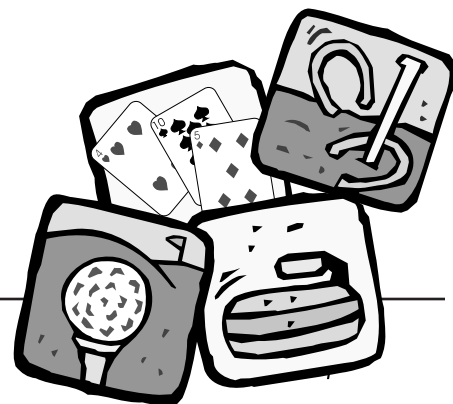
Dates are: September 18/03  
December 11/03  
February 19/04  
May 27/04

Contact: Elda Coulter 250-727-0070 OR  
Val Young 250-391-0661



# STS Provincial Recreation Update

Ed Magis (783-3350), Mike Kaminski (593-2222) &  
Audrey Blais (937-7115) Co-ordinators



## GOLF TOURNAMENT

JUNE 10/11, 2003

HOSTED BY THE SASKATOON CHAPTER

101 participants

### Texas Scramble:

1. Len Kirkland, Ralph Senga,  
Gary Woodward, Edith Hamelin
2. Rudy Maksymiw, Ron Folk,  
Marilyn Chriest, Bernice Drozd

### 3RD ANNUAL

## FISHING DERBY JULY 3, 2003

HOSTED BY MAINLINE AND  
MOOSOMIN CHAPTERS

18 participants; fine day/fair  
fishing

**Blue Cross Trophy: Derby  
winner(greatest weight of 2-3  
species)** George Raiwet,  
Whitewood

**Teachers Credit Union Trophy:  
(Largest Northern Pike)** Calvin  
Dovell, Balgonie

**Largest Perch:** Edna Lowe,  
Rocanville

**Most Mature Fisherman:** Eric  
Steenveld, Wawota

**Most travelled fishermen:**  
Calvin & Lynda Dovell,  
Balgonie

**Draw Prize Winners:** Art  
Meyers, Lorne Lowe, Ervin  
Miller, Walter Gorkoff, Kevin  
Grimeau, Edna Lowe, Hank  
Sutherland, Lynda Dovell, George  
Raiwet, Matthew White, Millie  
Sutherland, Pat Connolley, Erick  
Steenveld, Eugene Doroshenko,  
Gloria Doroshenko, Al Chubak,  
Allan Kay

### Most Honest

Glenn Penner, Lloyd Dyer, Al  
Knight, Elaine Pederson

### Individual Results:

#### Men:

#### Championship Flight

1. Greg Brososky
2. Ernie Cychmistruk
3. Dale Blake

#### First Flight

1. Mitch Marushechka
2. Alvin Jensen
3. Lyle Severson

#### Second Flight

1. Barry Stinson
2. Don Hurley
3. Ron Meyers

#### Third Flight

1. Wayne Guenther
2. Bryan Peever
3. Leroy Starkes

#### Fourth Flight

1. Bill Sexsmith
2. Frank Bryski
3. Harold Schultz

#### Fifth Flight

1. Lloyd Dyer
2. Ken Diemert
3. Ron Folk

#### Sixth Flight

1. Ron Thiessen
2. Joan Woodward
3. Lionel Beniot
4. Gene Thera

#### Closest to the Pin

Hole #4: Ernie Cychmistruk  
Hole #13: Barry Stinson

#### Women:

#### Championship Flight

1. Glenda Berard
2. Marge Guy
3. Edith Hamelin

#### First Flight

1. Connie Asmudson
2. Mary Mah
3. Mildred Knight

#### Second Flight

1. Sheila Senga
2. Joan Woodward
3. Joan Therans

### Closest to the Pin

Hole #7: Marcella Miller

Hole#17: Marj Popenia

### Senior Championship

George Holiski (M)

Marge Guy (L)

### Long Drive

Ron Folk

Glenda Berard

## STS Bowling Results

**Host: Regina Chapter**

**Date: May 1 & 2, 2003**

Participants: 70

**Ladies' High Single:** Anita  
Parminter, Seaman

**High Triple:** Stella Kuc, Moose  
Jaw

**Men's High Single:** Ron  
Tycholiz, Shaunavon

**High Triple:** Gerry Enik,  
Regina

### Tournament Team

Lyze Gomes, Regina; Marguerite  
Striker, Regina; Ralph  
Karasinski, Assiniboia; Ron  
Tycholiz, Shaunavon; Terri  
Gabriel, Regina

### Home Team (Yorkton)

Muriel Dalshaug, Clint  
Dalshaug, Orest Machushek,  
Walter Ukrainets, Ed Magis

FIRST ANNUAL

# Stitch 'n Quilt Retreat

Thursday, Sept 30

Friday, Oct 1, 2004

Wood Acres, Moose Jaw, SK

Welcome seasoned quilters and stitchers, as well as all who would like to try.

There will be both beginner and intermediate/advanced workshops.

**Contact:**

**Karen Mundt 693-7168**

**Mary Field  
maryfield@sasktel.net**

## STS Provincial Curling Bonspiel

Canora Curling Club  
November 27 & 28, 2003

Registration (\$120)  
(due when registering)

Deadline: October 27, 2003

Limit: 16 rinks

Accepted from

June 1 - October 27/03

Open to STS members  
and spouses

Fees paid to:

Assiniboine Chapter STS

SEND ENTRIES TO:

Ernie Gabora

Box 664, Canora, SK S0A 0L0

Phone. (306) 563-5567

Email: max.stinka@sasktel.net

Banquet: November 27;

Extra tickets: ea.\$10.00

**For information:**

**Ernie Gabora 563-5270 or  
Maxine Stinka 563-5567**

## Remember:

Bridge	Swift Current	Oct 7/8, 2003
Kaiser	Humboldt	Oct 22/23, 2003
Curling	Canora	Nov 27/28, 2003
Bowling	Moose Jaw	May, 2004
Golf	Regina	T.B.A.
Fishing	Host needed	Upper Saskatchewan
Quilting	Moose Jaw	Sept 30 - Oct. 1, 2004
Birding	St. Walburg	June 18,19 & 20, 2004

### Possible Tours:

- a. Alaska - June - July
- b. Churchill
  - Summer: Whale Watching
  - Fall: Polar Bear Excursion
- c. United Kingdom (Parts of England, Ireland)
- d. Alaskan Cruise???

If interested contact the STS office, and if the interest is there we may proceed to obtain prices and dates.

### Third Annual

## STS Kaiser Tournament

October 22-23, 2003

Bella Vista Inn  
Humboldt, SK

**\$35 per person** (includes 2 sessions, banquet, luncheon, coffee and juice)

**\$12.00 Extra Banquet Tickets**

**\$8.00 Extra Luncheon Tickets**

**Enter by October 17**

Reserve rooms by October 17  
Bella Vista Inn (306) 682-2686

\_\_\_\_\_

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

\_\_\_\_\_

POSTAL CODE \_\_\_\_\_

PHONE \_\_\_\_\_

FEES \_\_\_\_\_ X \$35 = \$ \_\_\_\_\_

Extra banquet tickets \_\_\_\_\_ X \$12=\$ \_\_\_\_\_

Extra Lunch Tickets \_\_\_\_\_ X \$ 8= \$ \_\_\_\_\_

Reserve rooms by October 17 at  
Bella Vista Inn  
#5 Hwy West  
Humboldt, SK S0K 2A0  
682-2686

Send entries to:  
Mrs. Vicki Zurburg,  
Box 9, St. Gregor, SK S0K 3X0  
(306) 366-2045

# Something to consider

A corporate attorney sent the following memo to the employees in his company:

The next time you order cheques have only your initials (instead of first name) and last name put on them. If someone takes your cheque book they will not know if you sign your cheques with just your initials or your first name but your bank will know how you sign your cheques.

When you are writing cheques to pay on your credit card accounts, DO NOT put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number and anyone who might be handling your cheque as it passes through all the cheque processing channels won't have access to it. Put your work phone # on your cheques instead of your home phone. If you have a P.O. Box use that instead of your home address.

Never have your Social Security Number printed on your cheques (DUH!). Place the contents of your wallet on a photocopy machine, do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place.

I also carry a photocopy of my passport when I travel either here or abroad. We've all heard horror stories about fraud that's committed on us in stealing a name, address, Social Security number, credit cards, etc. Unfortunately I, an attorney, have firsthand knowledge because my wallet was stolen last month. Within a week, the thieves ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a Gateway computer, received a PIN number from DMV to change my driving record information online, and

more. But here's some critical information to limit the damage in case this happens to you or someone you know: We have been told we should cancel our credit cards immediately, but the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them easily.

File a police report immediately in the jurisdiction where it was stolen, this proves to credit providers you were diligent, and is a first step toward an investigation (if there ever is one). But here's what is perhaps most important: (I never even thought to do this). Call the three national credit reporting organizations immediately to place a fraud alert on your name and Social Security number. I had never heard of doing that until advised by a bank that called to tell me an application for credit was made over the Internet in my name. The alert means any company that checks your credit knows your

information was stolen and they have to contact you by phone to authorize new credit. By the time I was advised to do this, almost two weeks after the theft, all the damage had been done. There are records of all the credit checks initiated by the thieves' purchases, none of which I knew about before placing the alert. Since then, no additional damage has been done, and the thieves threw my wallet away this weekend (someone turned it in). It seems to have stopped them in their tracks. The numbers are:

Equifax Canada: (Your Credit File):  
1-800-465-7166

Experian: (formerly TRW): 1-888-397-3742

Contact Trans Canada Credit: 416-465-7166

In Canada Contact : Human Resources Development Canada (1-800-206-7218)

*(From the Internet)*

## IF I HAD MY LIFE TO LIVE OVER

BY ERMA BOMBECK

I would have invited friends over to dinner even if the carpet was stained and the sofa faded. I would have eaten the popcorn in the "GOOD" living room and worried much less about the dirt when someone wanted to light a fire in the fireplace. I would have taken the time to listen to my grandfather ramble about his youth. I would never have insisted the car windows be rolled up on a summer day because my hair had just been teased and sprayed. I would have burned the pink candle sculpted like a rose before it melted in storage. I would have sat on the lawn with my children and not worried about grass stains. I would have cried and laughed less while watching television and more while watching life. I would have gone to bed when I was sick instead of pretending the earth would go into a holding pattern if I wasn't there for the day. I would never have bought anything just because it was practical, wouldn't show soil or was guaranteed to last a lifetime. Instead of wishing away nine months of pregnancy, I'd have cherished every moment realizing that the wonderment growing inside me was the only chance in life to assist God in a miracle... When my kids kissed me impetuously, I would never have said, "Later. Now go get washed up for dinner." There would have been more "I love you's" and more "I'm sorry's" but mostly given another shot at life, I would seize every minute . . . look at it and really see it . . . live it. And never give it back



# In Memoriam

*(If known, the last area taught and the maiden names of deceased women are included)*

## SUPERANNUATE

Barton, Sr. Magdalen  
 Campbell, Eleanor (Mawson)  
 Christianson, Terrence  
 Cossette, Delia (Bourassa)  
 Dopson, Dorothy (Emde)  
 Doucette, Regis  
 Duke, Mary (Dalton)  
 Erickson, Gladys (Strankman)  
 Flaherty, Sr. Joan  
 Froese, John  
 Gareau, Georgette (Nault)  
 Giesbrecht, John  
 Guest, Margaret (Horton)  
 Huber, Olive (Redgwick)  
 Johnson, Aletha (Warsla)  
 Jones, Cyril  
 Katerynych, Antonette  
 Loewen, Helen (Driedger)  
 Mazur, Emma (Johnson)  
 Ninsalke Achin  
 Pockett, Margaret (Bates)  
 Richert, Elmer  
 Riffel, Sr. Elizabeth  
 Roach, Ethel (Brock)  
 Rubin, Margaret (Taylor)  
 Sandness, Dennis  
 Smith, Margaret (Boulanger)  
 Stensrud, Eleanor (Reid)  
 Taylor, Catherine (Moser)  
 Tumbach, Dolores (Garrecht)  
 Vold, Chloe (Harley)  
 Watson, Ethel  
 Wellsch, Edith (Higginson)

## DECEASED

Apr 11/03  
 Mar 11/03  
 May 22/03  
 May 22/03  
 Mar 15/03  
 Mar 9/03  
 May 13/03  
 Feb 19/02  
 Apr 20/03  
 May 26/03  
 Mar 17/03  
 Apr 27/03  
 May 7/03  
 Mar 30/03  
 Feb 24/03  
 Apr 22/03  
 Apr 10/03  
 Dec 31/02  
 Apr 1/03  
 May 2/03  
 Feb 10/03  
 Feb 28/03  
 Apr 14/03  
 Apr 11/03  
 Feb 25/03  
 May 27/03  
 May 27/03  
 Apr 26/03  
 Apr 4/03  
 Apr 18/03  
 Apr 4/03  
 Apr 27/03  
 Feb 23/03

## LAST TAUGHT

Regina RCSSD  
 Saskatoon Public  
 Sask. Rivers SD  
 Moose Jaw RCSSD  
 Parkland SD  
 Prince Albert RCSSD  
 Long Lake SD  
 Not available  
 Moose Jaw RCSSD  
 Saskatoon Public  
 Wakaw SD  
 Lloydminster SD  
 Regina SD  
 Melville SD  
 Saskatoon East SD  
 Saskatoon Public  
 Eston-Elrose SD  
 Estevan SD  
 Meadow Lake SD  
 Rosetown SD  
 Regina SD  
 Macklin School  
 Moose Jaw SD  
 Halbrite SD  
 Regina SD  
 St. Paul's RCSSD  
 Nipawin SD  
 Regina RCSSD  
 Leader SD  
 Herbert SD  
 Maple Creek SD  
 Swift Current SD