

# OUTREACH



To The Superannuated Teachers  
of Saskatchewan

## President's Report

Siegrid Schergel

### Rambling Thoughts

When I superannuated in 1997 and moved back to Moose Jaw, I joined the local STS Chapter as a way to reestablish friendships and to reconnect with the community. Affecting, or effecting public policy or influencing member benefits was not even on my radar! I was more interested in good conversation, a good meal and an interesting program. And while that is still at the top of my list of reasons to be active in the organization, I have come to realize that as a group, STS members can also have a voice in public discourse and may even have some influence. ACER/CART, the national organization for retired teachers, has been lobbying the federal government for pension income splitting, and while we can't take credit for its implementation, I like to think that the collective voice of retired teachers made an impact.

"To promote the interests of members of the STS" is the first aim listed in our Constitution, and the Concise Oxford Dictionary defines promote as "to help forward, encourage, support actively (a cause, process, desired result, etc.)." Are there areas of public policy you

would like considered? Are there member benefit or welfare issues you would like the organization to discuss? Formulate a resolution (the criteria are outlined in the Policy Handbook). Become a delegate to the AGM. Join the discussion.

### Presidents' Meeting

The second annual Presidents' Meeting was held on November 23rd, and if nonstop conversation is the measure of success, this was a very successful meeting. Thirty-five of our forty-four Chapters were represented and had the opportunity to discuss both successes and challenges faced by the Chapters and to identify information they needed about the STS. While each Chapter is unique, I was struck by the strong commonalities amongst them. Program ideas, communication strategies, and recruitment techniques were just some of the topics discussed. My personal favourite for recruiting new retirees was "harass them until they give up and come." So, fair warning, be prepared to be harassed!

The information shared at the meeting is being compiled and has been forwarded to Chapter Presidents.

### Executive Meeting Highlights

The Executive met before the Presidents' Meeting on November 22 and 23 and it has been an active two months. I refer you to the activities of the various committees outlined elsewhere in this issue. Of particular interest may be the report of the **Benefits Committee**.

One of the issues the Executive addressed at this meeting was our Group Life Insurance Plan. Over the last number of years there have been STS resolutions requesting changes in the level of coverage after age 65 and extending the plan beyond age 75. Effective December 1, 2006, the amount of insurance for retirees between the ages of 65 and 75 will be increased from \$14,600 to \$16,000 without increases in premiums. It also appears that without premium increase the insurance could be extended to retirees between ages 75 and 85. However, this latter change would require amendments to The Teacher's Life Insurance (Government Contributory) Act. Therefore, a resolution has been forwarded to the STF for STF Council 2007 to request them to negotiate this change in the next round of provincial bargaining.

## Seasons' Greetings

I have just finished shovelling out my driveway after the first real winter storm to hit Moose Jaw, so I'm starting to think WINTER which leads me to...Christmas. Happy holidays and Merry Christmas to you all and may the New Year be the best ever for you and your family!



ELECTIONS SASKATCHEWAN is seeking

## RETURNING OFFICERS

**For the Constituencies of:**

- Moose Jaw
- Regina Coronation Park
- Saskatoon Eastview
- Saskatoon Greystone
- Thunder Creek
- Wood River

Returning Officers are qualified voters responsible for the administration, conduct and reporting of electoral proceedings within their constituency. Returning Officers must be non-partisan. They must have strong interpersonal skills and be able to act with judgement and discretion. They must possess strong skills in the areas of project management, human resources, finance and public relations and must possess computer skills.

Deadline for applications is 5:00 p.m. C.S.T., December 18, 2006. For more information please contact (306) 787-4000 (toll free at 1-877-958-8683) or by visiting [www.elections.sk.ca](http://www.elections.sk.ca)

## McDowell Foundation - Maxine Stinka

The 12th annual *Learning From Practice Exchange* sponsored by the Dr. Stirling McDowell Foundation for Research into Teaching was held in Saskatoon on November 17 and 18, 2006. The theme this year was "Reading, Writing, and Researching" and the keynote presentation entitled "Reflections of Two Ashen Researchers" was delivered by JoAnne Kasper and Rachel Florence. These two educators from North Battleford listed the five misconceptions they had regarding research and discussed how each of these were not really the problems they had originally feared. These misconceptions were as follows:

1. Research requires too much time.
2. It is disconnected from the classroom.
3. Only experts know how to do research.
4. Research is too hard to read and comprehend.
5. Who will really care what we have to say?

After doing their project, they decided that the benefits of action

research far outweigh the challenges.

The 2006 McDowell Foundation Award recipient was Linda Wason-Ellam who has been active as a researcher as well as a supporter of the Foundation and is presently on the Project Review Committee. Saturday morning's activities consisted of three one-hour concurrent sessions. Participants could choose from structured presentations, understanding research sessions, or round table/ideas and issues presentations. The structured presentations were reports from the teacher researchers about their experiences and the results of their studies. Understanding research sessions gave ideas and suggestions to those who may want to do a research project and the round table sessions focused on sharing experiences of past research and requesting suggestions for research in progress or new research.

For the afternoon session, participants had the opportunity to choose two of five different panel discussions related to different aspects of literacy. Attendance at this confer-

ence would be very valuable for classroom teachers. There are plans to encourage those who have research grants from the McDowell Foundation to make presentations at the upcoming Showcases and hopefully that will encourage more teachers to become involved both in attending the exchange and in applying for grants to do their own research.

At a recent Foundation Board meeting, members spent some time reflecting on the past 15 years of the McDowell Foundation taking stock of where the Foundation is and where it is going, as well as the potential of the Foundation. The fiduciary responsibilities of the Board were presented and explained in light of the Non Profit Corporations Act. Small group activities and large group discussions indicated that Board Members felt that the work of the Foundation needs to continue with changes required to increase involvement in teacher action research, donations, and application of the research findings for the improvement of classroom instruction.

# Saskatchewan Seniors Mechanism - Peter Wiebe

Saskatchewan Seniors Mechanism was responsible for setting up the Seniors' Week Gala Luncheon on Monday, September 25<sup>th</sup> at the Delta Hotel. Over 200 tickets were sold for this luncheon.

Honourable Dr. Gordon Barnhart, Lieutenant Governor of Saskatchewan and Honourable Graham Addley, Minister for Seniors were the guest speakers. The Prairie Gold Chorus and harpist Richard Diener provided the entertainment.

The tentative SPRA Grant Timeline was set as follows:

- **October 17, 2006**  
Call for Applications to SSM Member Organizations
- **November 24, 2006**  
Deadline for member Organization Application Submission
- **December 21, 2006**  
Deadline for Evaluation Submission

- **January 31, 2007**  
Deadline for Submission of grant application to SPRA

Only those Board of Directors whose organizations are not involved in applying for a grant will evaluate the submissions.

Following are some of projects SSM is working on:

- The Canadian Heritage Grant deals with the Veterans Book. The book is 75% proofread.
- Neil Squire – Wired for Wisdom still needs more mentors, otherwise doing well.
- New Horizons Aboriginal Awareness – includes representatives from 6 First Nations
- STOPS to Violence meetings are ongoing in Saskatoon.
- Fit For Your Life – investigating alternative fitness programs that are locally produced.

- Looking Beyond Hurt Project (partner with STOPS)
- Fall Prevention Ice Alert Hotline (Red Cross)
- Regina Retiree Retention Strategy (part of Mayor's Task Force)

SGI extended an invitation to SSM Board Members to participate in a discussion with SGI Phyllis Glowatsky, Manager, Driver Programs, Auto Fund Division and Dallas Lozinski to discuss the topic of: Aging Driver Strategy "**Keeping Aging Drivers Mobile and Safe.**"

We discussed five areas: Medical, Public Education and Awareness, Enforcement, and Alternative Transportation and Infrastructure.

We listed a number of suggestions on each topic. Recommendations that we suggested will be given to appropriate departments. We will meet again at some later date for a follow-up meeting.

## Councillors' Report - Margaret Martin

On Friday, October 13, 2006 eight STS Councillors, Wally Derkach, Shirley Dyck, Calvin Bachmeier (substituting for Mike Kaminski), Bert Gordon (substituting for Jim Sego), Margaret Martin, Horst Sawatzki, Siegrid Schergel, and Peter Wiebe attended the STF Councillors Conference at the Radisson Hotel in Saskatoon along with more than 200 Councillors representing the teachers of the province.

The morning was spent looking at Governance issues—Legislative and Bylaw Change Implications, the STF Strategic Plan for 2006-2007,

and Elections Policy. Councillors were reminded that Bi-level Bargaining began in Saskatchewan in 1973. Also, since 1984 teachers in Saskatchewan have had the "30 and out" benefit.

In the afternoon we discussed the Role of Policy for the STF and the Draft Policy to strengthen Local Associations. We received an update on the Code of Professional Competence being developed by a committee with the final report being submitted to the STF Executive by June 29, 2007.

The evening passed very quickly

with a reception and dinner for MLAs, MPs, and Councillors. The table conversations among Councillors and our guests were varied and enjoyable.

On Saturday, October 14, 2006 the Special Meeting of Council was convened at 9:00 a.m. by STF President Heather Vermeersch, with 217 Councillors in attendance. Councillors debated and voted on 11 resolutions: 7 resolutions were passed, 2 were defeated, and 2 were tabled. One tabled resolution dealing with STF Policy 4.2: Elections to STF Office was tabled to Spring Council 2007.

# 2006 ACER-CART AGM Report

Income Splitting was recognized as one of the top priorities at the 2006 AGM. ACER-CART along with a growing number of “retiree” organizations (fourteen at present) have been and continue to lobby the federal government on a concerted basis in support of Pension Splitting.

The STS Executive passed a motion at its September meeting supporting the pension income –splitting initiative. On October 31st the Federal Minister of Finance announced that he would be introducing legislation to effect pension income-splitting. Individuals and organizations will need to continue to lobby members of parliament to ensure that this initiative becomes a reality for seniors. What follows is

some background information on this issue.

## Pension Splitting

### A. INTRODUCTION

The concept of splitting the revenues of a couple for income tax purposes has been around for a while. Several industrialized countries, including the US, allow income splitting.

In Canada, income splitting may apply only to retirement pensions payable under the Canada Pension Plan (CPP) and the Quebec Pension Plan (QPP).

When applied to pensions, this concept allows spouses to split their

pensions for income tax purposes in order to reduce the total amount of income taxes paid by both spouses, as is done by many couples through spousal RRSPs, income trusts and other tax reduction methods.

### Scenarios

#### 1. Only one pension of \$60,000

For income taxes purposes, this amount could be reported as \$30,000 for each of the two spouses.

#### 2. Two pensions, one amounting to \$60,000 and the other to \$30,000

For income taxes purposes, the total income of \$90,000 could be reported as \$45,000 for each of the spouses.

## Comparing income taxes under the 2 pension splitting scenarios

|  | SCÉNARIO 1    |                | SCÉNARIO 2    |                |
|--|---------------|----------------|---------------|----------------|
|  | \$60,000      | \$30,000       | \$90,000      | \$45,000       |
| <b>Total income (line 150)</b>                   |               |                |               |                |
| Net income (line 236)                            | 60,000        | 30,000         | 90,000        | 45,000         |
| <b>Taxable income (line 260)</b>                 | 60,000        | 30,000         | 90,000        | 45,000         |
| <b>Federal income taxes (Annex 1)</b>            |               |                |               |                |
| line 8   | 11,064        | 4,800          | 18,417        | 7,764          |
| line 350 (non reimbursable tax credits)          | 1,811         | 1,811          | 1,544         | 1,811          |
| line 19 (federal income tax)                     | <b>9,253</b>  | <b>2,989</b>   | <b>16,873</b> | <b>5,953</b>   |
| <b>Provincial income taxes (Ontario)</b>         |               |                |               |                |
| line 8   | 4,436         | 1,815          | 7,623         | 3,064          |
| line 6150 (non reimbursable tax credits)         | 562           | 562            | 562           | 562            |
| line 71 (provincial income taxes)                | 4,324         | 1,553          | 7,811         | 2,952          |
| <b>Total federal and provincial income taxes</b> | <b>13,577</b> | <b>4,542</b>   | <b>24,684</b> | <b>8,905</b>   |
| <b>Reduction in income taxes</b>                 |               | <b>\$4,493</b> |               | <b>\$6,874</b> |

## Notes

### Scenario 1

- A pension of \$60,000 is payable to only one of the two spouses. Income taxes amount to \$13,577 if this pension is the sole income of the two spouses.
- With the splitting of this pension

between the two spouses, the total amount of income taxes is two times \$4,542, i.e. \$9,084, therefore representing a reduction of \$4,493 in income taxes for the two spouses.

### Scenario 2

- A pension of \$90,000 is payable to one of the two spouses. Income

taxes amount to \$24,684 if this pension is the sole income of the two spouses.

- With the splitting of this pension between the two spouses, the total amount of income taxes is two times \$8,905, i.e. \$17,810, therefore representing a reduction of \$6,874 in income taxes for the two spouses.

## Further scenario

- Two pensions of \$30,000 and \$60,000, respectively.
  - With Pension Splitting so that each spouse reports a pension of \$45,000, which corresponds to the transfer of \$15,000 from one of the spouses to the other, income taxes amount to two times \$8,905, i.e. \$17,810, and therefore represents a tax reduction of \$309 for the two spouses.

## B. CONCERNED TAXPAYERS

The federal government has been asked that the option of splitting pension between spouses be offered to couples as soon as one the spouses reaches age 65.

## C. RECOMMENDED APPROACH

Provide senior couples taxpayers with the option to split pensions payable pursuant to a Registered Pension Plan (RPP), a Registered Retirement Saving Plan (RRSP), a Registered Retirement Income Fund (RRIF), and federal and provincial public pension plans.

Total pensions payable to the couple would split equally between the two spouses.

## D. RATIONALE

### 1. Pension Splitting is consistent with a fiscal policy that is family based.

- According to family law, each spouse has rights to the family assets and income. Why should such income not explicitly include pensions?
- Retirement pensions payable under the Canada and the Quebec Pension Plans may be split for income tax purposes. Moreover, pensions may be split between spouses upon marital union breakdown under private and public pension plans. These are actual precedents. Mechanisms are accordingly already in place for dealing with Pension Splitting and could easi-

ly apply to seniors' pensions.

- There is a lack of consistency in government fiscal policies. Indeed, pensions may be split between divorced spouses but this privilege is denied to couples that are still cohabiting. This is discriminatory.
- By not allowing Pension Splitting to cohabiting spouses, the Canadian tax system overtaxes families, especially those where there is a material difference between each spouse's pensions.
- The family is an important entity of the Canadian society. Within it, there is much sharing of financial resources, tasks and decision taking. Therefore, it is important that such sharing be fiscally extended to seniors' pensions.

### 2. Pension Splitting aims, in respect of seniors, at improving their economic situation, ensuring them a better quality of life and maintaining their autonomy and independence.

Recent changes to some fiscal rules have undermined the economic well-being of seniors: mandatory withdrawals from RRIF, withdrawals of all outstanding RRSP by age 69 instead of 71 and clawback of the Old Age Security pension. These changes have reduced or put a ceiling on the amounts an individual wants to set aside as retirement savings, have forced such individuals to make higher and/or premature RRIF withdrawals, to reduce his/her net investment earnings and to reduce or eliminate some of those advantages. Pension Splitting would help reduce those harmful effects.

### 3. Pension Splitting would meet the provisions of subsection 15 of the Canadian Charter of Rights and Freedoms.

- The norm used to be that one of the spouses would be the labour force while the other would stay home for child rearing and home-making. Under such circumstances, only one of the spouses could be entitled to a pension,

which may not be split for income tax purposes.

- The individuals most affected by the present income tax system are women and seniors. Many had chosen to be homemakers while some have had to leave jobs as a result of discriminatory measures such as being forced to leave in case of pregnancy or marriage, no maternity leave and lack of accessibility to jobs at the executive level. Women live longer than men on average and many will face difficult financial conditions resulting from those past practices.
- A single source of family income means only one income tax return and higher taxes to pay.
- The current tax system does not properly recognize the contribution of one of the two spouses, normally the wife, to the well being of the family and the society in general.
- Some more fortunate taxpayers may set up a family trust that allocates portions of the family income to all members of the family.
- Likewise, several entrepreneurs hire members of their family in order to so allocate the family income.
- 4. Pension Splitting would ensure a fairer tax treatment to a larger number of taxpayers.
  - 4.1 There are precedents: the Canada and Quebec Pension plans (C/QPP) and spousal RRSP.
    - Firstly, spouses may split their C/QPP retirement pensions.
    - Secondly, a spouse may contribute to a spousal RRSP, which corresponds to eventual Pension Splitting giving rise to reductions in the couple's total income taxes. These rules are well established.

4.2 The cost is affordable.

- According to a recent study, allowing Pension Splitting to all senior couples would entail a reduction in the government tax revenues that would be relatively modest in comparison to the current annual budgeted federal surpluses that are in the order of 10 to 12 billion of dollars.
- Pension Splitting would mean lesser income tax disbursements for senior couples, which would reduce the cost of social services.

4.3 Pension Splitting is essentially a matter of fairness and equity for all taxpayers.

- The family, as opposed to the individual, should be the basis of the Canadian income tax system. Such approach would merely be consistent with current social realities.
- Even if the current basis is the individual, the family is used as a basis for some social insurance programs such as those providing social assistance benefits, guaranteed income supple-

ments and reimbursements of portions of the goods and services taxes. As a matter of fairness and consistency, a unique basis should prevail.

- Two families with the same level of family income should be treated equally by the income tax system whether only one or the two spouses generate the income.
- It is a fact that most fortunate taxpayers, who have the greatest ability to pay, have more means of reducing their income taxes.

## Outlook Chapter Host Provincial Bonspiel

After braving treacherous roads on the morning of November 14, twelve rinks received a warm welcome from the Outlook Chapter of STS which hosted a two-day provincial bonspiel. Organized around a Hawaiian theme—as an antidote to the nasty weather outside—the spiel saw some spirited competition and lots of between-games camaraderie. The concert choir from Lutheran College Bible Institute entertained at the opening ceremonies. Outlook’s host committee arranged a well attended theme-based banquet for Tuesday

evening. Dean Corbett’s rink (third Tom Duke, second Floyd Derdall, lead Wayne Neudorf) claimed the first place G. T. Anderson Trophy. The Assiniboine Chapter Trophy was captured by the Jim Currie rink (third Norma Duke, second Marlene Brown, lead Betty Peter). Doug Lyon’s team (third Garry Forsyth, second Brian Gilbertson, lead Dennis Spagrud) won the STS Event; while the Ron Hoehn (third Audrey Hoehn, second Mike Spelay, lead Joyce Spelay) foursome went home with the Fourth Event top prize. Outlook STS Chapter

President Warren Read expressed thanks to all the teams for making the event a sporting and social success.



Winning Rink: (left to right) Floyd Derdall, Wayne Neudorf, Tom Duke, Dean Corbett

## STS BridgeTournament



*Singles Champion*  
Camille Hannah, plaque presented by Lawrence Kalmakoff, tournament director



*Pairs Champions*  
Lawrence and Joan Kalmakoff



*Team Champions - (left to right)*  
Cornie Unger, Gunter Weiner, Don Wilmot, Frank Mudry.

All winners are residents of Swift Current.

# Support Services Report - Ernie Epp

The Support Services committee met on November 22 to review this new initiative of STS. A brief review of the existing data base for this program was conducted by Dalton Tamney. He continues to monitor this website and will occasionally add new materials as matters of significance to the health of retired teachers arise. Two main agenda items considered were:

## 1) A Support Services Liaison Protocol

A Protocol has now been prepared and accepted by the STS Executive. It indicates basic expectations of Liaison persons in each Chapter and provides guidelines on how these persons might assist in the utilization of this program by more of our members. A copy of this protocol was handed to each Chapter President present at the recent Chapter Presidents' meeting in Saskatoon on November 23.

## 2) Forward Planning

In considering Forward Planning, members of the Support Services Committee met with members of the Lifestyles Planning Committee on November 21. It remains evident that the Lifestyles way of meeting and sharing information with pre-retirement teachers is very effective. Reference to accessing the Support Services data base might be made at Lifestyles workshops. It was also noted that some areas of health concern could be addressed via the workshop method utilizing local expertise at little or no cost.

Several mentioned were:

- Immunization - health region has expertise
- Vaccinations - health regions have expertise
- Downsizing in living arrangements - realty offices
- Safety in Homes - local police and fire departments
- Pension Plans - income splitting etc. - financial planners

Goals for 2006-2007 include:

- Implement the Support Services protocol for liaison persons.
- Prepare a brochure of ideas for workshops and programs as a resource for Chapters.
- Consider the development of a 'Clearing House' of STS program ideas.
- Investigate the availability of STF software already established for the point above.
- Review the March 2005 Support Services Ad Hoc Report to determine the progress of the Support Services Initiative.

I invite you to make an effort to access your Support Services Website and click on an area of interest to you. Then just follow the links to get current and relevant information.

It's really easy. [www.sts.sk.ca](http://www.sts.sk.ca)

## Sincerest Sympathy

We extend sincere sympathy to the family and friends of Rosa Morgan, a past President of the Superannuated Teachers of Saskatchewan, who passed away October 31, 2006. She was a true advocate of life-long learning. Rosa was an Honorary Life Member of:

- Superannuated Teachers of Saskatchewan (STS);
- Saskatchewan Teachers Federation (STF);
- University of Regina, Seniors' Education Centre - Past President
- Regina Council of Women;
- The University Women's Club of Regina;
- All Saint's Anglican Church Altar Guild, Regina

Rosa also received a lifetime achievement award from the Canadian National Institute for the Blind for her years of service tape recording university classes for visually impaired students.



For men & women 1hr/wk



"Every Canadian Child That Needs a Mentor Has a Mentor"

### In-School Mentoring

"Come join the fun & make a difference"



Contact your local Big Brothers Big Sisters agency

**The Seniors' Information Hotline: 1-888-823-2211**

**Saskatchewan HealthLine: 1-877-800-0002**

# Group Benefits Committee Report - H. J. Sawatzki

Want to hear some good news!

1. Effective immediately, Saskatchewan Blue Cross has approved an increase in the travel insurance plan from 60 days to 65 days (no increase in premiums) – Please refer to the following information for Saskatchewan Blue Cross's interpretation and the subsequent pre-existing clauses.

## STS Travel Interpretation Saskatchewan Blue Cross

**“As an STS benefit plan member you receive 65 days of out of province emergency medical coverage with a 90 day pre-existing condition provision.**

Should you be travelling outside your province of residence in excess of 65 days, you have the option, if you qualify, to purchase an extension of coverage through Saskatchewan Blue Cross for trips up to 183 days in duration.

If the STS applicant meets the pre-purchase eligibility criteria, the member may purchase the top up travel insurance plan at a preferred rate. This plan includes a 6 month pre-existing condition clause and a million dollars of emergency coverage.”

2. Effective February 1, 2007 the basic dental plan coverage will be raised from 75% to 80% (no increase in premiums).
3. The following is the Saskatchewan Blue Cross 'Multiple Month Prescription Supplies' interpretation and administration policy.

Some of our members have experienced some problems when a pharmacy is trying to electronically submit a claim for

a three month supply of a particular drug. Saskatchewan Blue Cross has done some investigation on this and has noted the following:

Saskatchewan Blue Cross is capable of receiving electronic claims for a maximum of a three (3) month supply of one prescription drug at one time. However, not all pharmacies have the ability to electronically submit a three month supply to an insurance carrier. This is a limitation in their production software and not with Saskatchewan Blue Cross' system. It was also discovered that some pharmacies simply did not understand the procedure for submitting a three month supply to Saskatchewan Blue Cross.

If a pharmacy has the capability, they would simply increase the number of days supply, the quantity and the price (including dispensing fee) by the number of months being dispensed. This claim should then be electronically submitted in one transaction. The percentage of reimbursement, deductibles and maximums will still apply as if three (3) prescriptions have been purchased. If a Pharmacy attempts to submit two or three separate transactions of the same drug on the same day (multiple months supply), the first submission will be processed and the second and third will be declined as duplicate claims.

If the pharmacy is unable to process more than a one month supply of any one prescription, they should submit the first month's supply electronically and any additional months should be submitted for manual

processing. Please remember to forward the original itemized receipts along with a completed claim form and a note indicating the total number of months purchased at one time, as well as the number of months billed electronically.

Here is some more information for you to consider:

- A draft copy of 'STS Guidelines for Monitoring the STS Benefits Program' was reviewed and will be an on-going project for the Committee and the Executive.
- Our Health and Dental Experience Reports have increased to 93% and 85% respectively.
- The Benefit Plan Analysis for September 1, 2004 to August 31, 2005 compared to claims for the period September 1, 2005 to August 31, 2006 does point out a 25% increase in health claims and a 17% increase in dental claims over the year. These increases will have an impact on new or extended coverage for the plan.

**How can YOU assist the plan in keeping the costs down?**

1. Forward your **Special Support Program Application** to Saskatchewan Health Drug Plan & Extended Benefits Branch for evaluation – you may be eligible for a benefit.
2. Use the services of The Saskatchewan Hearing Aid Plan.

And for the finale, I draw your attention to other topics in *OUTREACH* of benefit to members – check out the reports on:

- Pension Income Splitting
- Group Life Insurance discussions/changes.

# STS Activities Report

Ed Magis, Jim Slough, Calvin Bachmeier



## Events

### Recreational Activities Participation STS Style . . .

#### Bridge

Swift Current-October 4 & 5, 2006

- *Tournament Chairman* – Jim Roberts
- *Tournament Director* – Lawrence Kalmakoff; 29 entries

The winners were as follows:

*Singles:* Camille Hannah

*Pairs:* Joan and Lawrence Kalmakoff

*Team:* Frank Mudry, Cornie Unger, Gunter Weiner, Don Wilmot

#### Bridge 2007

Saskatoon - October

Contact: Bill Meger 249-1329

#### Curling 2006

- *Directors:* Val & Dean Corbett and the Outlook Chapter hosted
- Twelve teams participated
- Hawaiian theme

The winners were:

*1st event* (G.T. Anderson Trophy)  
Outlook - Dean Corbett, Tom Duke, Wayne Neudorf, Floyd Derald;

*2nd event* (Assiniboine Chapter Trophy)  
Outlook - Jim Currie, Norma Duke, Marlene Brown, Betty Peter;

*3rd event* Melfort - Doug Lyon, Garry Forsyth, Brian Gilbertson, Dennis Spagrud;

*4th event* (STS Saskatoon Chapter Trophy)  
Saskatoon - Ken Theis, John Wall, Elaine Theis, Tina Wall

#### Curling 2007

Melville Chapter

#### Golf 2007

Melfort Chapter - early June

#### Fishing

Change in circumstances in Qu'Appelle region may allow for return of this popular event. Other hosts are welcome.

#### Kaiser 2006

Prince Albert hosted a fun day for Kaiser enthusiasts. *Need a host for 2007.*

#### Stitch & Quilt

Elaine Musichuk, Cecile Buehler and the Humboldt Chapter hosted a successful retreat for thirty-two enthusiastic participants at Watrous. *Host needed for 2007-* perhaps a northern setting??

#### Wine Soiree & Octoberfest in

Wakaw - October 24, 2006

Mel Osolinsky and the Wakaw Chapter were the hosts.

Winners of the quality wines:

John Adamyk for the best red; Sid Schmidt for the best white and Mel Osolinsky for the People's Choice Award.

Many thanks to all who helped the STS Wakaw Chapter make this a quality event: the Wakaw branch of the Royal Canadian Legion; Wakaw Pharmacy and Vineco International; the judges, Messrs Brockmeyer, Dutka and Lucas; the entertainers, the Biertent Gang, the caterer, Phyllis Rybchinski; the St. Louis group; and the contributors of the door prizes and silent auction prizes. Wunderbar!

*Need a host for 2007.*

#### Bowling 2007

Yorkton - May 2 & 3

"READY TO ROLL"

Contact:

M. Dalshaug (306) 783-5643

Registration form will be in the Jan/Feb *Outreach*

# 34<sup>th</sup> Annual General Meeting of the STS

Tuesday, May 15<sup>th</sup> – Thursday May 17<sup>th</sup>, 2007  
Travelodge Hotel in Saskatoon

*In recognition of the 80<sup>th</sup> Anniversary of the College of  
Education our keynote speaker will be Dr. Pat Renihan.  
We will be offering five Interest Sessions again this year.*

- Financial Concerns
- Ask the Pharmacist
- Alzheimer Disease
- Container Gardening
- Crystal Meth Labs

## **CHAPTER PRESIDENTS:**

You will be receiving a package of information early in February.

- Please send your list of delegates to the STS Office shortly after receiving the information.
- The Executive has calculated that the attendance formula for this year will allow each Chapter to send two delegates for the first 50 paid members or portion thereof, and one additional delegate for each additional 50 paid members or portion thereof.
- For the delegates attending the AGM, the STS pays for two nights accommodation, two breakfasts, two luncheons and the banquet. When delegates receive their package we will be requesting that they return a form indicating if they wish to partake of these meals. This is necessary information for the AGM Planning Committee and the hotel catering service.

## **WE ARE PLANNING A GREAT ANNUAL MEETING**

*Plan to attend.*

Co-chairs – Shirley Dyck and Darlene McCullough

# In Memoriam

*With great appreciation  
we remember our  
colleagues for their  
many years of  
educational services  
to the children and  
young people of  
Saskatchewan.*

*We are only able to include the  
maiden names of the deceased  
teachers if the family gives that  
information to the Teachers'  
Superannuation Commission.*

| Name (Nee)              | Date of Death | Last Taught                    |
|-------------------------|---------------|--------------------------------|
| Aldous, Herbert         | Sep 28/06     |                                |
| Boland, Helen           | Oct 22/06     |                                |
| Boulter-Bell, Deanna    | Sep 23/06     |                                |
| Butler, Michael         | Oct 19/06     | Hudson Bay S.D. #52            |
| Caron, Necia            | Oct 31/06     | Prairie West S.D. #75          |
| Carson, Florence        | Sep 28/06     |                                |
| Chartier, Sr. Therese   | Sep 12/06     | Northern Lights S.D. #113      |
| Chernoff, Frederick     | Oct 30/06     | Kamsack S.D. #35               |
| Christensen, Sybil      | Sep 16/06     |                                |
| Crump, Carl             | Oct 25/06     |                                |
| Ehman, Maureen          | Sep 10/06     | Long Lake SD #30               |
| Fletcher, Jane          | Sep 09/06     |                                |
| Foster, Fern            | Sep 22/06     |                                |
| Furseth, Jean           | Oct 24/06     | Prairie West S.D. #75          |
| Gobeil, Gilbert         | Oct 29/06     | Red Coat Trail S.D. #69        |
| Goodman, Pearl          | Oct 19/06     |                                |
| Gowen, Julia            | Sep 27/06     |                                |
| Hengen, Joseph          | Sep 25/06     | Souris Moose Mountain SD # 122 |
| Heppner, Benjamin       | Sep 24/06     | Sask Valley SD #49             |
| Holinaty, Charles       | Sep 12/06     | Wakaw SD # 48                  |
| Horvey, Cora            | Nov 04/06     | Pambrun                        |
| Ingram, Margaret        | Jul 30/06     | Wadena S.D. #46                |
| Kennedy, Jean           | Sep 07/06     | Regina SD #4                   |
| Korchinski, Bernard     | Oct 13/06     |                                |
| Laberge, Evangeline     | Sep 04/06     |                                |
| Lawrence, William       | Sep 02/06     | Wilkie SD #59                  |
| Lustig, Joseph          | Oct 18/06     |                                |
| Morgan, Rosa (Lorimer)  | Oct 31/06     | Campbell Collegiate            |
| Morrison, John          | Oct 25/06     | Battleford S.D. #58            |
| Myers, Kate             | Oct 30/06     |                                |
| Nelson, Alexandra       | Oct 16/06     | Regina S.D. #4                 |
| Nickel, Mary            | Sep 01/06     | Saskatoon (West) SD #42        |
| O'Brien, James          | Oct 20/06     |                                |
| Patterson, Mabel        | Sep 11/06     |                                |
| Peters, Martha          | Oct 27/06     |                                |
| Podiluk, Walter         | Sep 10/06     | St. Paul's RCSSD #20           |
| Russell, Elizabeth      | Oct 01/06     | Regina S.D. #4                 |
| Severson, Lyle          | Sep 22/06     | Moosomin SD #9                 |
| Shannon, Elda (Petrich) | Sep 22/06     |                                |
| Simpson, Margaret       | Sep 24/06     |                                |
| Solberg, Olga           | Oct 18/06     |                                |
| Spencer, Charles        | Sep 21/06     |                                |
| Stainger, George        | Oct 22/06     | Yorkton S.D. #93               |
| Stevens, Cyril          | Sep 11/06     |                                |
| Thomas, Edna            | May 29/06     | Saskatoon SD #13               |
| Toderan, Mary           | Oct 29/06     |                                |
| Topping, Donald         | Sep 23/06     | Wakaw SD #48                   |
| Unruh, Raymond          | Sep 26/06     | Prairie West SD                |
| Vilness, Iva            | Oct 10/06     | Herbert S.D. #79               |
| Watkins, Mary           | Oct 15/06     |                                |
| Wiebe, Paul             | Oct 23/06     |                                |
| Wuschke, Dorothy        | Oct 24/06     |                                |
| Yur, Paul               | Oct 16/06     |                                |

## From The Editor

Recently, I read a quote from the noted anthropologist, Margaret Mead, who said: "Never doubt, that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever could." Heartfelt thanks to the STS Executive and you, the membership, for doing your part .

A very Merry Christmas and a Happy and Healthy New Year to all!

**Loretta A. Romankewicz**  
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## STS Executive 2006 - 2007

|                                       |   |
|---------------------------------------|---|
| <b>President/Councillor:</b>          | Siegrid Schergel, Moose Jaw   |
| <b>Past President/Councillor:</b>     | Horst Sawatzki, Moosomin  |
| <b>Vice-President/Councillor:</b>     | Jim Segó, Unity   |
| <b>Councillors:</b>                   | Wally Derkach, Nipawin<br>Shirley Dyck, Neville<br>Mike Kaminski, Invermay<br>Margaret Martin, Saskatoon<br>Peter Wiebe, Regina   |
| <b>Members-at-Large</b>               | Calvin Bachmeier, Leader<br>Ernie Epp, Saskatoon<br>Barry Hollick, Prince Albert<br>Ed Magis, Yorkton<br>Darlene McCullough, Tisdale<br>James Slough, Regina<br>Maxine Stinka, Canora |
| <b>ACER-CART</b>                      | Fred Herron, Saskatoon  |
| <b>Retirement Lifestyles Planning</b> | Bert Gordon   |
| <b>Editor</b>                         | Loretta Romankewicz   |

### From the STS Office...



The STS office will be closed  
**December 23, until  
January 3, 2007 inclusive**

*On behalf of the staff a very  
Merry Christmas and a  
Blessed Year*

Fred, Shirley, Colleen, Heather

## OUTREACH

To The Superannuated Teachers  
of Saskatchewan

The newsletter of the Superannuated Teachers of Saskatchewan, is published five times a year.

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

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