

OUTREACH



To The Superannuated Teachers
of Saskatchewan

President's Report

Maxine Stinka

The STS Executive started 2018 with the usual Committee and Executive meetings January 10 and 11. A major focus of the meetings was the approval of a contract with Saskatchewan Blue Cross for the STS Extended Health and Dental Plan for the period July 1, 2018, to June 30, 2021. A tentative agreement was reached by our Group Benefits Negotiation Committee after several difficult discussions. Full details of the agreement have been forwarded to STS Chapter Presidents and all Benefit Plan Participants.

We also ratified a new one-year contract with Executive Secretary, Fred Herron, with no changes from the present contract. Executive members expressed thanks for his service and dedication and are very pleased that he has agreed to continue in his present role for the year 2018-19. Patrick Maze, STF President, was present at our Executive meeting to answer questions, listen to our suggestions and update us on the activities of STF. As retired educators, we are still interested in educational matters and appreciate his willingness to attend an Executive meeting.

The financial statement of operations and changes in net assets indicated that income to date (November 2017) is slightly higher than budgeted and expenditures are close to budget in spite of unexpected additional

expenses as a result of the expansion of the 6% provincial sales tax to our operations. The Contingency Fund is now slightly over \$1 million. The Budget, Finance and Audit Committee report provides additional information.

Plans for the Annual General Meeting are well underway with all five interest sessions confirmed. Remember in order to have resolutions printed in the March/April edition of *Outreach*, they must be submitted by March 1, 2018. The *Outreach* Committee continues to encourage members to notify the office that they are interested in receiving the publication online as only about 13% of the membership do so at present. An updated version of the Operations Continuity and Disaster Recovery Plan was also approved.

Following an advertisement in the *STF Bulletin*, the STS has received three requests for Retirement Lifestyles Planning sessions. Teams were selected for sessions in North Battleford February 5, Swift Current February 13, and Regina March 15. Executive members have attended a number of STF sponsored Planning for Retirement sessions recently. Several Executive members also attended the STF information sessions throughout the province regarding the "Pick a Premier" event and also the Saskatchewan Seniors Mechanism advocacy workshop.

If your Chapter is interested in having me visit, please contact me, and I will try to accommodate your request. May 2018 bring you and your family good health, good friends and much happiness. Happy New Year!

Cost-of-Living Adjustment

The January 2018 cost of living increase (COLA) for retirees and beneficiaries receiving a monthly pension from Saskatchewan Teachers Retirement Plan:

- For benefits earned to June 30, 2015 (guaranteed COLA) – 1.2%
- For benefits earned after June 30, 2015 (conditional COLA) – no further indexing has been approved at this time

Retirees and beneficiaries receiving a monthly pension from Teachers' Superannuation Commission: 1.2%

ACER-CART Report – Marie LeBlanc-Warick

The ACER-CART Western Members' Meeting was held in Edmonton, Alberta on November 7-8, 2017, with directors from Manitoba, Saskatchewan, Alberta, Yukon and British Columbia in attendance.

The members were offered a warm welcome and a tour of the Alberta Retired Teachers' Association facility, a facility to be proud of. Two presentations followed, *Trends in Health Care* by Gary Sawatzky from Aon Hewitt, and *Trends in Insurance* by Chris Floyd from OTIP/TW Insurance.

The group discussed the importance of wellness initiatives, in particular, targeting the behaviours and risks that impact health and performance for seniors and the general population. Eight risks and behaviours were identified. They account for 15 chronic conditions which account for 80% of total costs for all chronic illnesses worldwide. These risks and behaviours also

impact the STS Extended Health Plan directly. These eight risks and behaviours are:

- Poor diet
- Physical inactivity
- Insufficient sleep
- Smoking
- Excessive alcohol consumption
- Poor stress management
- Lack of health screening
- Poor standards-of-care

These factors drive the following 15 chronic conditions:

- Diabetes
- Coronary heart disease
- Hypertension
- Back pain
- Obesity

- Cancer
- Asthma
- Arthritis
- Allergies
- Sinusitis
- Depression
- Congestive heart failure
- Lung disease (COPD)
- Kidney disease
- High cholesterol

The Western ACER-CART members also discussed:

- the work of ACER-CART and the role of members in strengthening ACER-CART as an organization, and
- how provincial Associations could work together in beneficial ways.

Resolutions – Mike Kaminski

A revised updated Disposition of Resolutions from 2017 has been posted on the website for reference. Many of the resolutions have been finalized and a few are still in progress. To date, a few additional responses have been received regarding resolutions.

You are reminded of the important role that resolutions play in a membership-driven organization. In addition, in spite of winter tasks and holidays, and meetings, please ensure that your Chapter dedicates some time to discussing issues important to superannuates and formulating resolutions.

Please submit resolutions to the STS office by March 1, 2018, in order to be published in the March/April issue of *Outreach*.

Annual General Meeting – Joyce Hoffman and Jane Isinger

The Annual General Meeting of the Superannuated Teachers of Saskatchewan will be held in Saskatoon at the Travelodge Hotel on Tuesday, May 8 to Thursday, May 10, 2018.

Tuesday evening will begin at 7:30 pm with the Candidates' speeches. Chapter Award Recipients will be acknowledged, and Chapter Growth Awards will be presented followed by a social. The feedback on last year's "mixer" was very positive and a similar mixer has been planned. There will also be several door prizes. On Wednesday evening, following the banquet, we will be entertained by the Rosthern Junior College Choir.

Interest Sessions

Five interest sessions will be offered on Wednesday afternoon. Delegates can attend three of the following sessions:

1. STS Finances, Health and Dental Plan
2. Advocacy – Learn how to Advocate
3. Active Session by *Forever . . . in Motion*
4. Genealogy for Beginners
5. Travel Tips

Chapter Presidents

A package of information was recently mailed to Chapter Presidents from the STS office. Please forward your list of Delegates to the STS Office by April 1, 2018. The formula

this year is the same as last year, two Delegates for the first sixty paid members or portion thereof and one Delegate for each additional sixty paid members or portion thereof.

Each Delegate will receive a package of information in early April, after the STS office has received the list of Delegates from the Chapter President.

A McDowell Foundation Raffle will again be held with fantastic prizes.

Attending the AGM is a wonderful opportunity for Delegates to learn the variety of ways that STS supports superannuated teachers. Please encourage new members to get involved. We are looking forward to seeing you in May.

Advocacy – Helen Sukovieff

The Advocacy Committee discussed the STF "Pick a Premier" campaign. It was reported that 14,000 new members took out a membership in the Saskatchewan Party. Of course, it is not known how many of these are teachers but it is safe to say that this campaign has put education back on the political agenda.

The rest of our Committee meeting focused on the two resolutions that had been passed at our 2017 AGM, those being A3 (communicating to

the Government of Saskatchewan the concerns related to the financial impact of the 2017-18 provincial budget) and A10 (developing strategies that STS Chapters and members can use to advocate for expanded health care for seniors). With regard to both resolutions, we were reminded that one step toward the disposition of these resolutions was attending the SSM Advocacy Workshop in November. Many of the Executive (11) were there to gather information to help us

in our work involving advocacy. A suggestion was made that the SSM presenter could be invited to present to our Executive so that the presentation is geared to our organization alone.

Another step in addressing the two resolutions will be the Interest Session on Advocacy to be held at our 2018 AGM. At this session Milton Block will be presenting information on Advocacy strategies.

Budget, Finance and Audit – Sunil Pandila

The Budget, Audit and Finance Committee met January 10 to review the current financial position of the STS in both the Operating and the STS Extended Health Fund as of November 30, 2017. We continue to have a good financial position in our Operating Fund showing Net Revenues of \$31,853.55. All expenditures in our current Operating Budget are on track even with some slight pressure in the two areas of Computer and Programming and Office Operation.

The data reporting for the financial position of the Extended Health

Plan will be changed to a new format effective the 2017-18 fiscal year. This is due to the new accounting framework, which Deloitte will be using. The report will be much easier to understand, but costs associated with the transfer to the system and going forward are yet to be determined. However, financially at this time, we continue to have losses in our Extended Health and Travel Plan to the extent of approximately \$400,000.

As of January 10, STS membership was 11,328 members.

The Committee also looked at a preliminary budget for the 2018-19 year. More work will be done over the course of the year to finalize next year’s budget. It will be published in the next issue of *Outreach* and presented at the AGM for membership approval. One budget line with a tentative increase is Presidents’ Day expenses. An amount of \$6,000 has been allocated for up to 20 additional people to attend Presidents’ Day as was suggested at this year’s event. A final decision will be made as we go through the budget process.

Group Benefits – Doug Haroldson

The Group Benefits Committee met on January 10. The Committee reviewed the Experience Reports for the Health and Dental Plan to November 30, 2017.

The financial status of the Health Plan to November 30, 2017, (first five months of the third year of the contract) is as follows:

	Surplus/Deficit
July	\$1,801.20
August	-\$172,631.78
September	-\$45,657.41
October	-\$115,196.53
<u>November</u>	<u>-\$63,686.08</u>
Total	-\$395,370.60

The financial status of the Dental Plan to November 30, 2017 (first five months of the third year of the contract) is as follows:

July	\$47,666.47
August	-\$2,371.95
September	\$2,488.43
October	-\$47,905.07
<u>November</u>	<u>-\$9,478.59</u>
Total	-\$9,600.71

The total deficit for the first five months of the third year of the present contract is \$404,971.31.

The projected deficit for the third year of the contract is in excess of

\$1,000,000.00. The deficit will be covered by the Unappropriated Reserve Fund.

Bob Wilhelms from Saskatchewan Blue Cross reviewed the Paid Claims Analysis with the Committee.

The present membership in the Health and/or Dental Plan as of January 1, 2018, is 7,567.

A negotiated agreement effective July 1, 2018, was presented to and approved by the Executive on January 11.

Details of the agreement have been sent to Chapter Presidents and Plan Participants.

Recreation

- Don Gabel and Alan Laughlin



Upcoming Events

Recreational Activities Participation STS Style . . .

Curling 2018

Date: November 5-7, 2018
Host: Regina Chapter
Location: Regina Callie Club

Bowling 2018

Date: May 3-4, 2018
Host: Saskatoon Chapter
Location: Eastview Bowl
Contact: Rick Murza
Phone: 306-374-6323
Email: ramurza@shaw.ca
Contact: Stella Shulhan
Email: stellashulhan@yahoo.ca
(registration form on page 6 and the STS website)

Fishing 2018

Date: June 12, 2018
Host: Wakaw Chapter
Location: Wakaw Lake
Contact: Don Gabel
Phone: 306-233-3055
Email: gabeldon@hotmail.com

Golf 2018

Date: June 4-5, 2018
Host: Carrot River Valley Chapter
Location: Melfort Golf and Country Club

Golf 2019

Date: To be determined
Host: Melville Chapter

Mah Jongg 2018

Date: May 17, 2018
Host: Regina Chapter
Location: Uplands Community Centre
Contact: Helen Sukovieff
Email: helens@sasktel.net
(registration form on page 6 and the STS website)

Stitch 'N Quilt 2018

Date: October 2018
Host: Saskatoon Chapter

If Chapters are interested in hosting provincial events, please contact the STS office or a member of the Recreation Committee. We would also be open to any proposals for new events.

Stitch 'N Quilt Report

From all reports, the 12th STS Provincial Stitch 'N Quilt Retreat held in North Battleford on October 17-19, 2017 was a resounding success. Thirty-four participants were welcomed with gift bags made with Canada 150 fabric in recognition of Canada's 150th anniversary. Some award-winning instructors led participants through a variety of sessions featuring everything from English Paper Piercing to a mystery quilt to Sonja Squares and Brazilian embroidery. Participants were also able to work on their own individual projects.

Throughout the Retreat there were opportunities to bid on silent auction items, to purchase raffle tickets and to receive a door prize. Local area quilting stores either brought notions and material to sell or they opened their stores for evening shopping.

An impressive "Trunk Show" by a Battleford attendee featured quilting that crossed the spectrum of colour

and design. Delicious food was also served. The three-day event was, indeed, a treat!



3rd Annual – Mah Jongg Tournament Hosted by the Regina STS Chapter

May 17, 2018

(Deadline for Registration May 10, 2018)

Uplands Community Centre – 20 Weekes Crescent, Regina

First Name:	
Surname:	
Chapter Member: <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, indicate Chapter:	
Address:	
City/Town:	Postal Code:
Telephone:	
Email:	

Registration Fee: \$20 (includes tournament fee, gift and lunch)

Make cheques payable to: **STS Regina Chapter**

Mail to Helen Sukovieff, 26 Kerley Bay, Regina S4R 7L1

Players are required to bring their 2018 National Mah Jongg Card with them.

Information will be posted on the Regina Chapter website:
www.stsregina.com

If you have any questions, please email Helen at:
helens@sasktel.net

Full refund prior to May 10 if you need to cancel. After that date, your registration fee is transferable to another player if you're able to find someone to take your place.

Time: 10 a.m. to Noon First session (8 games)
Noon to 1 p.m. Lunch
1 to 3 p.m. Second session (8 games)

Cash prizes will be awarded as soon as possible after the tournament is over.

STS 2018 Bowling Registration Form

Date: May 3 - 4, 2018

Place: Eastview Bowl, 2929 Louise St., Saskatoon, SK

Registration deadline: April 11, 2018

Entrants may register as a member of a team or as a single bowler (single registrants will be paired or added to teams of fewer than five players).

Entry fee: \$70 per bowler (includes bowling, 1 banquet ticket, 1 luncheon ticket).

For more information contact:

Rick Murza: 306-374-6323 or ramurza@shaw.ca

Stella Shulhan: stellashulhan@yahoo.ca

Team Contact Person

Name: _____
Address: _____
Phone: _____
Email: _____

Team Registration

Team Name: _____

Team Members:

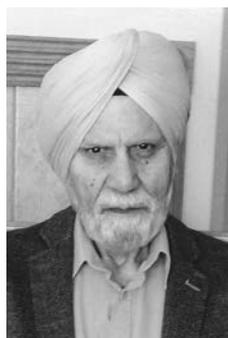
1.	_____	tel. #	_____
2.	_____	tel. #	_____
3.	_____	tel. #	_____
4.	_____	tel. #	_____
5.	_____	tel. #	_____

Tournament registration fee:	_____ X \$70=	\$ _____
Extra banquet tickets:	_____ X \$22=	\$ _____
Extra luncheon tickets:	_____ X \$11=	\$ _____
TOTAL ENCLOSED:		= \$ _____

Cheques payable to: STS Saskatoon Chapter

Mail Registration Forms and cheques to: Rick Murza,
32 Leyden Cres, Saskatoon, SK S7J 2S4

Limit of 80 bowlers



Spotlight on Superannuates

Ram Padwal – Fraser Valley Chapter



Ram Padwal, a Fraser Valley Chapter superannuate, is a life-long learner and educator. He received his initial teaching degree from Punjab University in India. After teaching for five years in Punjab, Ram emigrated to the U.K. where he earned a Diploma in Education from the University of London. In 1966, he began teaching in the Radville Division where he

taught in various communities until 1991. Ram continued to improve his educational qualifications, ending with a Ph. D. in psychology. Ram also served as STF Councillor, as President of Radville Teachers' Association and as LINC Chair.

In the 1990's, Ram taught in the College of Education, University of Saskatchewan, as a "Sessional" at St. Thomas More College, Saskatoon and at the University of Regina.

A highlight of Ram's university teaching was receiving a University of Saskatchewan Students' Union Teaching Excellence Award.

Ram remains active by teaching psychology at Kwantlen Polytechnic in B. C., by serving on the Advisory Committee of Indo-Canadian Studies, Fraser Valley University, and the National Gur Sikh Temple Museum Advisory Committee.

Teacher to Teacher – Sharing the Wisdom of Experience

by Debbie Bailey: retired teacher and administrator Calgary Board of Education and Cynthia Prasow: Director, Student Experiences, Werklund School of Education, University of Calgary

In 2016-17, we contacted retired teacher organizations across Canada to request that they distribute a survey to their members. The intent of the survey was to gather the wisdom that seasoned educators had collected over their many years in schools, and to share this experience with practicing teachers, particularly those new to the profession. We received 658 completed responses representing every Canadian province and territory. As we read through the many pages of detailed responses, the following major themes emerged.

Professionalism and the Art of Teaching

Respondents wrote about what it means to be a teacher. They saw it as a challenging, rewarding and honourable career, and a role that requires qualities such as optimism, persistence, kindness, resilience, humour, determination and integrity. They wrote about the joy of being with young people and the importance of valuing every child. "Teaching is the most rewarding career that one can choose. You have the ability to have a positive impact on many lives."

Developing Positive Relationships

There were extensive comments about the importance of relationships with students, colleagues, parents and the community. "Teaching and leading in education is all about relationships. Building positive, compassionate, empathic relationships with those you wish to serve will assist the learning process." Ensuring that students

felt safe, accepted and respected was emphasized. "I learned that children appreciated fairness and consistency. They won't always remember what you taught them, but they will remember how you treated them."

Finding a Mentor

Retired teachers strongly urged beginning teachers to seek out a mentor to discuss their challenges and to celebrate their successes. "Ask for help from your fellow teachers... they will (think) that you are asking for help because you want to be the best you can be." Finding the right mentor is important. "Find a teacher who exemplifies all that you admire in the teaching profession and make a connection with them."

Creating a Space for Teaching and Learning

A clear message was that all students have the potential to learn, and that they learn at different rates and in different ways. "The best teachers are those who are able to allow their students to be who they are while giving them opportunities that are varied enough for the individuality of the student." Respondents shared a wide range of suggestions for ensuring the classroom was one in which each student could succeed. The importance of the teacher having sound curriculum knowledge, strong classroom management skills and a willingness to plan carefully for learning was emphasized. Classrooms need to be places where children are engaged participants. "Students will learn if they perceive there is a need, that the learning is relevant to their lives and if they are interested."

Challenges and Solutions

While passionate about their profession, retirees shared some of the challenges they faced. Respondents also provided suggestions on how to weather these challenges. "As you grow in your profession, surround yourself with positive, optimistic colleagues. It doesn't mean you shouldn't have a critical eye...but the temptation to become jaded and cynical will be there. Stay focused on your students."

Work-Life Balance

Many respondents saw teaching as a vocation which can be all-consuming. "Balance your passion and commitment to your career with excellent self-care. Stay grounded with a variety of personal pursuits." The benefit of doing so is that, "...you'll be a better teacher, especially in the more challenging moments."

Lifelong Learning

Teaching is a constantly changing career that requires educators to be open to new ideas, willing to take risks, and thoughtful about implementing change. Our respondents stressed the need to be a reflective practitioner - learning from students, colleagues, parents and one's own work. "Teachers need to understand that to be a great teacher is always a state of becoming, that they need to be...in constant search of ways to better help their students to learn."

We hope the above summary provides an indication of the richness of the comments shared by respondents. We want to thank the participating retired teacher organizations for their willingness to distribute the survey. Most importantly, we want to thank those retired teachers who took the time to complete the survey so thoughtfully and openly.

From The Editor's Desk Robert Wuschenny

Daylight hours are now noticeably longer as we are well into the New Year. The old Welsh carol, actually a New Year's carol, asks us to "Hail the new" and to "sing joyously, heedless of the wind and weather". Given recent peculiar weather patterns, with heavy snowfalls in some parts of the country, floods in other areas and "snow showers" here in the west, can we really be heedless of the weather? Perhaps, we can at least get away to a safe retreat for a short spell as we catch up on STS news. Find a pleasant niche, a "comfy" seat and, perhaps, a favourite beverage to sit a spell with this issue of *Outreach*. Enjoy!

STS Executive 2017-18

President/Councillor	Maxine Stinka, Assiniboine Chapter
Vice-President/Councillor:	Sunil Pandila, Moose Jaw Chapter
Past-President/Councillor:	Doug Haroldson, Maple Creek-Medicine Hat
ACER-CART Representative:	Marie LeBlanc-Warick, Saskatoon Chapter
Executive Secretary	Fred Herron, Saskatoon Chapter
<i>Outreach</i> Editor	Robert Wuschenny, Regina Chapter
Councillors:	
Don Gabel	Wakaw Chapter
Joyce Hoffman	Swift Current Chapter
Mike Kaminski	Assiniboine Chapter
Alan Laughlin	The Battlefords and District Chapter
Helen Sukovieff	Regina Chapter
Members-At-Large:	
Susan Amundrud	Carrot River Valley (Melfort & District Chapter)
Laurie Dubé	Mainline Chapter
Jane Isinger	Saskatoon Chapter
Doreen Rathgeber	Yorkton Chapter
Doug Still	Regina Chapter
Anna Wehrkamp	Carrot River Valley (Melfort & District Chapter)

STS Office Reminders

- Saskatchewan residents who are 65 years or older can apply for the Saskatchewan Seniors' Drug Plan. If you are approved by the Seniors' Drug Plan, you will receive a confirmation letter from the Ministry of Health. STS Group Benefits Planholders who are eligible for the Saskatchewan Seniors' Drug Plan may be eligible for a reduced premium by providing the STS office with a copy of the Seniors' Drug Plan confirmation letter.

For information on the Saskatchewan Seniors' Drug Plan, please speak with your pharmacist or contact the Seniors' Drug Plan office at 1-800-667-7581. If you live in Regina please call 306-787-3317.

- For any changes to your address and/or Group Benefits coverage, please contact the STS office directly at 306-373-3879 or sts@sts.sk.ca.
- If you are on a temporary contract and wish to suspend your STS Group Benefits, please contact the STS office.
- Please make sure that you are using the correct email address for the STS: sts@sts.sk.ca.



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.

Please email the STS Office if you wish to receive notification when it is posted on the website instead of receiving a hard copy.

***Outreach* is available online at www.sts.sk.ca.**

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