

OUTREACH



To The Superannuated Teachers
of Saskatchewan

President's Report

Sunil Pandila

Let's hope the old proverb, "In like a lion, out like a lamb," holds true for March! The STS Executive just completed the March meetings in Saskatoon, and there was no shortage of talk about the weather. Some of us were fortunate to time our holidays perfectly to avoid the record breaking cold spell while others felt like bears hibernating in their dens waiting for more moderate temperatures before venturing out. But in any case, I am sure everyone is looking forward to spring.

Our organization continues to grow. Examining the numbers over the last decade, we have grown from approximately 8,200 members in 2008 to our current membership of 11,573! This goes to show the value of membership in our organization.

The March meetings had a full agenda as we dealt with upcoming STS events and additional issues that emerged recently. The Budget, Finance and Audit Committee reviewed the finances to date and operations are looking positive. Overall, we are projecting a small surplus. We met with Deloitte for our 2019 Audit Service Plan and this was approved. The Executive approved the 2019-2020 Proposed Budget that will see no increase in fees while projecting a surplus. The Extended Health and Dental Plan also continues with positive numbers for our operations.

One of the emergent issues was the concern raised over a sudden change in Portaplan coverage and pricing of the "Over Age 90 Premium Waiver

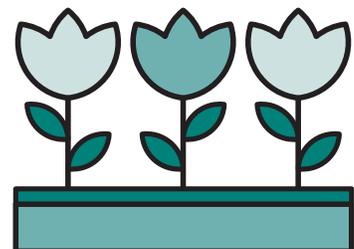
Benefit." While this does not affect all of our members, it does have a great financial impact on those who had purchased Portaplan with this provision in mind. The STS has responded by sending a letter to the STF Member Services who are meeting March 28 to strongly support the maintenance of the status quo for all members who purchased Portaplan prior to 2017. The second item deals with the STF initiative on "Tell Him Tuesday." Chapter Presidents were sent a copy of the email.

As the work on "Re-Imagine Education" wraps up, the Minister of Education launched a parallel study and is in consultation with stakeholders. Even though teachers are not involved in this process, Minister Wyant wanted help from teachers to "set a course for the sector's future." The STF has asked teachers to respond by emailing him their feelings about ability to meet students' needs, challenges, and possible solutions to meet the challenges. The STS responded by sending a letter to Minister Wyant expressing our views, as retired teachers, on how changes to the education system are impacting many of our children who may be in the profession, our grandchildren and great-grandchildren who are students in our provincial public education system. A third concern was the payment of Saskatchewan Professional Teachers Regulatory Board (SPTRB) fees for substitute teachers. This has now been resolved and fees will be paid for substitutes.

Plans have been finalized for the 2019 AGM in Saskatoon on May 14-16. I would like to thank the AGM Committee and Office Staff for their hard work in preparation for this event. Alongside the business portion, there is a lot of fun and socializing for all Delegates. I look forward to meeting Delegates to our AGM. Thank you Chapters and members for resolutions, which will be debated at the AGM. This is our vehicle for improvements, making changes and supporting our members.

Our revised Retirement Lifestyle Session has been field-tested, and we received positive comments and evaluations from teachers going through the session. Thanks to the Committee members for their work in revising the contents to make it more meaningful for the participants.

Our next Executive meeting is May 16, 2019, at the conclusion of the AGM. For more information about any of our programs, initiatives, or how we can support you in your Chapters, please do not hesitate to call the office at 306-373-3879 or visit our website at www.sts.sk.ca. You can also contact me at sunil.pandila@sasktel.net or 306-630-8866.



Annual General Meeting

Jane Isinger and Doug Still

The STS 46th Annual General Meeting will be held in Saskatoon at the Travelodge Hotel from Tuesday, May 14 to Thursday, May 16, 2019.

AGM information was recently sent to all Chapter Presidents. Delegates will receive their information package once their names have been submitted to the STS Office. This must be done before the Delegates make hotel reservations at the Travelodge Hotel. Reservations must be made no later than April 11, 2019.

Tuesday evening will feature presentations by the Candidates seeking positions on the STS Provincial Executive. Chapter Award recipients will be acknowledged, and Chapter Growth Awards will be presented. Ellen Whiteman will speak briefly on the McDowell Foundation Planned Giving Program. A Percussion Ensemble will provide entertainment.

Wednesday morning provides Delegates with an opportunity to discuss resolutions and budget in

small group sessions. In the afternoon, five interest sessions will be offered.

1. STS Information and Group Benefits
2. Immunization
3. Forever...*in motion*
4. "Just in Case File" Revisited
5. Diabetes

Banquet entertainment will be provided by Martin Janovsky.

The McDowell Foundation Raffle will take place again. Thank you to those individuals and Chapters who have so kindly donated items.

The AGM is a wonderful opportunity for Delegates to learn the variety of ways that the STS supports superannuated teachers, to have input in the decision-making process, and to network with Delegates from the 40 Saskatchewan Chapters and two British Columbia Chapters. Please encourage new members to get involved. We look forward to seeing you in May!

Advocacy

Sue Amundrud

At our March meeting, the Advocacy Committee focused on two main issues of interest to the general membership.

The first was that of changes to Portaplan with respect to its continuation after the age of 90. Information has been sent to members of Portaplan indicating that premiums will go up significantly to cover this provision; or the member can choose to opt out and maintain premiums at their current rate. The Executive agreed to send a letter to Member Services to indicate our concerns with both the process and the decision prior to the upcoming Member Services meeting scheduled for the end of March.

The second discussion was about responding to the "Tell Him Tuesday" initiative of the STF asking current teachers to write directly to the Minister of Education describing how they are feeling about their ability to meet the needs of their students, one significant challenge they have faced recently and, a solution to their challenge. The STF points out that every teacher has a story and that it is important that the Minister understand the diversity and complexity of their work. While we are not current teachers, as retired teachers we have an understanding of the system, many of us have children who are themselves educators or even still in a classroom and, we have grandchildren and even great-grandchildren in the system. As well, we have been directly invited to communicate with the Minister. Therefore, the Executive directed our Executive Secretary to send a letter on our behalf to the Minister outlining our views on the needs, challenges and possible solutions.

Congratulations!

The following members were selected for Honorary Life Membership 2019 and will be presented with their awards at the AGM:

Calvin Bachmeier Maple Creek-Medicine Hat Chapter
Elaine Broughton Saskatoon Chapter
Doug Haroldson Maple Creek-Medicine Hat Chapter
Robert Wuschenny Regina Chapter

ABCI Class of '69

50th Anniversary Reunion, June 21-22, 2019, Saskatoon SK
Email: abci69@sasktel.net

ACER-CART

Marie LeBlanc-Warick

Highlights from the ACER-CART Executive Committee Conference held on January 19, 2019:

Pension issues were the main topic. The Government of Canada's Consultation on Enhancing Retirement Security survey was reviewed.

Some ACER-CART members across Canada were invited to attend the Pharmacare Roundtables which were held in certain provinces only. There was consensus that Canadians would like a single-payer, accessible and affordable pharmacare program. Some Roundtable attendees, however, opposed a nationally administered plan. They often represented health insurers and pharmaceutical companies as well as others who worry if their special and essential drugs would be covered by a single national program. Dr. Eric Hoskins' Pharmacare report is to be published this spring.

The ACER-CART Annual General Meeting will be held in Ottawa June 7 and 8, 2019.

The AGM invites resolutions from the 13 associations.

ACER-CART, Retired Teachers of Ontario (RTO/ERO), and the

National Association of Federal Retirees (NAFR) initiated Vibrant Voices to help reach alignment on key areas of opportunity to advocate together in the October 19, 2019, federal election.

The vision was to align, collaborate and champion a national campaign with one vibrant voice. The three priority issues for the 2019 federal election are national pharmacare program, national health care strategy for seniors, and pensions and retirement security. ACER-CART took part in a lobby on Parliament Hill in February on these issues.

The ACER-CART Executive Committee approved the Pension Committee's (Gerry Tiede (chair), Doreen Noseworthy, and JoAnn Lauber) initiative of an E-petition campaign. The E-petition is available at sts@sts.sk.ca. Please join members across Canada in taking a few minutes to review and sign the E-petition electronically to support the protection of defined benefit plans, to support the withdrawal of Bill C-27, and to support the introduction of a national pension insurance program.

Budget, Finance and Audit

Don Gabel

The Budget, Finance and Audit Committee met March 11 to review the current financial position of the STS in both the Operating and the STS Extended Health Fund. The report we reviewed for the Statement of Operations was as of January 31, 2019. We continue to have a good financial position in our Operating Fund showing net revenues of \$163,288.76. The increased revenue is due to higher administration commissions. All expenditures in our current Operating Budget are on track, except in the area of Computer and Programming. This is due to the implementation of cloud service.

We also met with our Deloitte Audit team members, Mitch Hymers and Matt Hladun. They reviewed the process of the Audit Service Plan for this year. The cost of the Audit is \$10,300.

STS Guideline 9.12 calls for the transfer of funds from the Operations Reserve Fund to the Contingency Fund if the Operations Reserve Fund exceeds fifty percent of the previous year's expenditures.

In accordance with Guideline 9.12 the amount available for transfer is \$48,630.50.

Group Benefits

Maxine Stinka

At the STS Committee meeting on March 10, 2019, the Group Benefits Committee reviewed a summary of the Health and Dental Revenue and Claims as of January 31, 2019. The report contained the first seven months of the new contract. (July 1, 2018 – January 31, 2019). Each of the months showed a positive experience in both the dental and health portions of the Plan (with the exception of Health in January) with a total surplus of just over \$1M. The seven month Extended Health surplus was about \$421,000 and Dental over \$585,000. The increase in premiums has resulted in a surplus, which is the expectation in the first year of a contract. Bob Wilhelms, the Saskatchewan Blue Cross representative, attended the meeting and answered a number of questions from the Committee members.

Drugs remain the highest cost item for the Plan as over 147,000 prescriptions were filled during the seven month period for total paid claims of just over \$2 ¼ million. The total Extended Health Benefit paid was over \$4.4 million and the Dental claims totalled over \$2.78 million.

Total membership in one or both of the plans as of March 1, 2019, was 7,910. The *STS Member Benefits Handbook* for members whether they reside in Saskatchewan or outside of Saskatchewan is available on the STS website (www.sts.sk.ca).

Nominations

Maxine Stinka

Nominations for the Provincial Executive are still welcome. Deadline for submission of nominations is 4:00 pm the evening of the day prior to the STS Executive elections (Bylaw 3). To date, declared Candidates for the STS Provincial Executive are:

President:

Sunil Pandila

Vice-President:

Don Gabel

ACER-CART:

Marie LeBlanc-Warick

Councillors:

(Five to be elected)

Sue Amundrud

Joyce Hoffman

Jane Isinger

Alan Laughlin

Doug Still

Anna Wehrkamp

Members-At-Large:

(Seven to be elected)

Diane Marchand

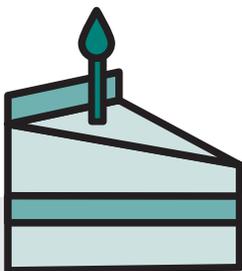
Lyle Markowski

Terri Mitchell

Devona Putland

Helen Sukovieff

Adeline Wuschenny



Congratulations!

Congratulations to Arlene Anderson who celebrated her 90th birthday on March 13, 2019. Arlene is a member of the Estevan Chapter.

Congratulations to Blanche Keating who celebrated her 101st birthday on December 25, 2018. Blanche is a member of the Estevan Chapter.

Recreation

Don Gabel, Alan Laughlin



Upcoming Events

Recreation Activities: Participation STS Style ...

Bowling

Date: May 6-7, 2019
Host: Yorkton Chapter
Contact: Terri Mitchell
Phone: 306-782-2599
Email: tlmitchell@sasktel.net
(Registration form on STS website)

Golf

Date: June 10-11, 2019
Host: Melville Chapter
Contact: Robert Simpson
Phone: 306-730-7111
Email: simps@sasktel.net
(Registration form on STS website)

Bridge

Date: May 8, 2019
Host: Wadena Chapter
Location: Kelvington Seniors Centre
Contact: Donna Cunningham
Phone: 306-325-4313
Contact: Joy Renshaw
Phone: 306-338-8668
Deadline to register is May 6, 2019
(See STS website for more information)

Kaiser

Date: October 8, 2019
Host: The Battleford and District Chapter

Mah Jongg

Date: May 9, 2019
Host: Saskatoon Chapter
Location: STF Building, Eamer Auditorium
Contact: Darlene Danyliw
Email: darlene.danyliw@shaw.ca
(Registration form is on STS website)

Curling

Date: November 4-6, 2019
Host: Moosomin Chapter
Location: Moosomin Curling Rink
Contact: Barb Swallow
Phone: 306-646-4324
Email: bswallow@sasktel.net

Stitch 'N Quilt

Date: October 15-17, 2019
Host: Carrot River Valley Chapter
Location: Melfort
Contact: Sue Amundrud
Email: stitchnquilt2019@gmail.com

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.

Registration Form Golf Tournament

Hosted By Melville Chapter

Date: June 10-11, 2019
Location: Melville Golf and Country Club,
Melville SK

Please complete the form below,
all entrants must pre-register by
May 28, 2019:

NAME

EMAIL

ADDRESS

TELEPHONE

Categories:

- Women
 Men
 Senior Women (70+)
 Senior Men (70+)
 Lady 2-person scramble (Tuesday)

PARTNER'S NAME

Monday: 1:00 pm shotgun scramble
Tuesday: 8:30 am medal play/lady 2-person
Usual 18-hole score ____ or handicap ____

Registration fee:

- \$140.00 = two days green fees (36
holes) including cart, Monday
banquet & Tuesday lunch
 \$80.00 = Monday scramble, including
cart and Monday banquet
Tuesday medal play or lady 2-person
scramble and Tuesday lunch
 extra banquet tickets \$25.00 each
 extra Tuesday lunch ticket \$15.00 each

\$

TOTAL

Make cheques payable to STS Golf 2019.

Mail to:

Gerri Martin
Box 1786,
Melville SK, S0A 2P0

Email: gh.martin49@gmail.com

For further info contact:

Bob Simpson 1-306-730-7111
Email: simps@sasktel.net

Accommodations:

Sigma Inn and Suites:
includes continental breakfast
306-728-4688

Camping:

Melville Regional Park
306-728-4111
melvilleregionalpark.com

Curling Report

Regina Chapter

The 2018 STS Provincial Bonspiel was held at the Callie Curling Club in Regina hosted by the Regina Chapter. There were twenty teams registered for the event. All teams played four games.

The opening ceremonies were held between the first two draws on Monday afternoon. The curlers were welcomed by Regina City Councillor Jerry Flegel and STS President Sunil Pandila. The ceremonial first rock was delivered by President Pandila, swept by Past-Presidents Maxine Stinka and Doug Haroldson with Executive Secretary Fred Herron holding the broom.

The banquet on Tuesday evening was catered by the Ramada Plaza hotel and was well attended with 90 curlers, guests and volunteers, followed by a dance.

The event winners will have their names engraved on the trophies located in the Turner Curling Museum in Weyburn.

A Event Winners: Mal Hickie, Joan Hickie, Pat Daley and Alice Denis-Daley.

B Event Winners: Peter Adair, Barb Schmuland, Marg Adair, and Betty Dewildt.

C Event Winners: Dale McHarg, Kay Montgomery, Kathy McHarg and Terry Chalifour.

D Event Winners: Gerri Martin, Barb Coleridge, Kevin Coleridge, and Gail Simpson.

E Event Winners: Gord Kerfoot, Greg Plosz, Dave Cawood and Brenda Ziolkowski.

Resolutions – Alan Laughlin

Resolutions Directed to STS (A)

There are two Bylaw Resolutions A.1 and A.2 that have been submitted and these are being emailed to Chapter Presidents.

(Non-Bylaws)

A.3 BE IT RESOLVED that Guideline 2 – Chapters and Committees Hosting Recreational Events 2.4 read as follows:

Finances

The Local STS Chapter is the body responsible for financing the recreational activity. The Provincial Organization awards a grant for each of the annual events authorized by the STS Executive. An amount of \$1500.00 is awarded for Curling, Golf, Bowling and Stitch 'N Quilt and will be paid in two instalments (\$1000.00 on application and \$500.00 upon receiving the final report for the event). An amount of \$750.00 is awarded for Fishing, Horseshoes, Kaiser, Bridge and other activities approved by the STS Executive and will be paid in two instalments (\$500.00 on application and \$250.00 upon receiving the final report for the event). These grants are available upon application to the Executive Secretary at the STS Office. **STS Executive**

A.4 BE IT RESOLVED that the STS investigate the inclusion of coverage for C-PAP units in the STS Group Benefits Plan. **Peter Stroh**

BACKGROUND: The STS Group Benefits Plan currently does not cover a C-PAP unit.

A.5 BE IT RESOLVED that the STS investigate the inclusion of coverage for the shingles vaccine in the STS Group Benefits Plan. **Peter Stroh**

BACKGROUND: In the current STS Group Benefits Plan, coverage is limited to those drugs listed on the Saskatchewan Drug Plan Formulary.

A.6 BE IT RESOLVED that the STS investigate extending travel coverage from 65 days per trip to 93 days per trip in the STS Group Benefits Plan. **Peter Stroh**

BACKGROUND: Sixty five days (2 months) is frequently too short. Many members must therefore return for an artificial time to extend coverage. Alberta and Ontario plans have 92 and 93 day terms respectively.

A.7 BE IT RESOLVED that the STS encourage Saskatchewan Blue Cross to consider that a medication substitution initiated by a pharmacy because of inadequate supply not be considered as a new prescription for travel purposes. **Regina Executive**

BACKGROUND: A medication substitute for insurance purposes is considered a new drug and thus a change in medication. A change in medication within 90 days of travel voids insurance coverage for any travel within that period of time.

Resolutions Directed to STF (B)

B.1 BE IT RESOLVED that the STS strongly encourage the STF to have all revisions regarding fundamental changes to Portaplan come to the STF Annual Meeting of Council prior to their implementation. **Saskatoon Chapter Executive**

B.2 BE IT RESOLVED that the STS urge the STF to negotiate changes to the Teachers' Group Life Insurance Plan to increase coverage from 85 to 90 years of age. **Stella Shulhan**

BACKGROUND: People are living longer. Life expectancy is increasing.

Resolutions Directed to ACER-CART (C)

C.1 BE IT RESOLVED that STS work with SSM and ACER-CART to encourage governments to provide income tax credits for seniors who need to access help to be able to remain in their own homes. **Saskatoon Chapter**

BACKGROUND: Examples might be: receiving help with lawn care, snow shovelling, housekeeping, regular home maintenance, or handyman tasks to help them stay safely in their home.

C.2 BE IT RESOLVED that the STS together with ACER-CART request the federal government to increase the Pension Income Amount (line 314 on CRA income tax forms) deduction from \$2,000 to \$5,000. **Saskatoon Chapter**

BACKGROUND: Pensions from TSP, STRP, and RRIF are considered pension income. CPP and OAS are excluded. (CRA website). The amount has been unchanged for several years. Most other deductions are linked to the CPI and increase each year.

C.3 BE IT RESOLVED that the STS together with SSM and ACER-CART lobby the federal government to withdraw Bill C-27 which would allow defined-benefit pension plans under federal jurisdiction to be converted to target-benefit plans. **Peter Stroh**

BACKGROUND: Bill C-27 targets all federal employees and retirees, crown corporations, air and rail transportation, telecommunications, postal and banks.

Target-benefit plans transfer all risk to employees/retirees similar to defined contribution plans.

The Bill would allow the unprecedented changing of contracts on a retroactive basis.

The September/October 2018 Outreach reports that an ACER-CART 2018-19 priority is to, "Oppose the surrender of the accrued benefits inherent in defined benefit plans".

Resolutions Directed to the Government (D)

D.1 BE IT RESOLVED that STS, subject to STF Bylaw 4.5.1 and STS Bylaw 6.2.7.5, work with SSM to lobby the Government of Saskatchewan to establish a Seniors Advocate position for the Province of Saskatchewan. **Saskatoon Chapter**

D.2 BE IT RESOLVED that the STS, subject to STF Bylaw 4.5.1 and STS Bylaw 6.2.7.5, lobby the government of Saskatchewan to invest in attracting, recruiting, training, and retaining of teachers for the North/Northern areas. **Saskatoon Chapter**

D.3 BE IT RESOLVED that the STS, subject to STF Bylaw 4.5.1 and STS Bylaw 6.2.7.5, lobby the provincial government to fully fund the cost of C-PAP units. **Saskatoon Chapter**

BACKGROUND: Starting Oct. 1, 2017, Saskatchewan patients with moderate to severe sleep apnea will be able to purchase a C-PAP machine at a discount through the government's bulk purchasing process.

With the revised approach, patients will be able to receive one of the flow generators on loan at a cost of \$275 for the life of the machine. The full retail price of a C-PAP machine is around \$1,500.

Officials said sleep apnea services will still be fully covered for low-income residents receiving supplementary and family health benefits.

D.4 BE IT RESOLVED that the STS, subject to STF Bylaw 4.5.1 and STS Bylaw 6.2.7.5, lobby the provincial government to add the shingles vaccine to the Saskatchewan Drug Plan Formulary. **Peter Stroh**

BACKGROUND: The current cost of the vaccine is in excess of \$200.00.

D.5 BE IT RESOLVED that the STS, subject to STF Bylaw 4.5.1 and STS Bylaw 6.2.7.5, urge the Provincial government to establish a law that seatbelts, as well as an on-board event data recorders similar to those in airplanes to expedite investigations and accurate data collection, be made mandatory on all buses. **Weyburn Chapter**

D.6 BE IT RESOLVED that the STS, subject to STF Bylaw 4.5.1 and STS Bylaw 6.2.7.5, urge the Government of Saskatchewan to add the insulin Toujeo Solostar to the provincial drug formulary. **Regina Chapter**

BACKGROUND: Toujeo's full cost is (\$152.66) per prescription fill. Toujeo is an insulin, Glargine, that is new to the market and is used to replace Lantus. They are similar insulins and serve the same purposes in addressing the need for a long lasting, slow release nighttime insulin. The biggest difference between the two basal insulins is that while Lantus contains 100units/ml, Toujeo is more concentrated and triples Lantus' capacity, yielding 300 units/ml. Therefore, there is less pressure required in the injection. It provides a more stable application of the insulin, resulting from a more active consistent delivery. It also proved more effective at controlling nighttime hypoglycemia. Toujeo is provided in an injection pen that has more capacity and therefore requires fewer pens for a similar retirement of insulin injection from other injection pens of different insulins such as Lantus. Toujeo is currently only approved for treatment of patients who are 18 years and

older, although suitable to treat people with diabetes who are 6 years old and older. Studies found that Toujeo's overall ability to control blood sugar levels matched that of Lantus. Utilizing Toujeo means the opportunity to receive a higher volume dosage of insulin at nighttime.

Toujeo has not yet been approved for the Sask. Prescription Drug Plan's list of approved drugs and needs this approval to be accepted and covered by the STS's Blue Cross Drug Plan coverage.

D.7 BE IT RESOLVED that the STS, subject to STF Bylaw 4.5.1 and STS Bylaw 6.2.7.5, work with SSM to encourage the province of Saskatchewan to hire more geriatricians for the province. **Saskatoon Chapter**

BACKGROUND: This was taken from a news article printed in the Saskatoon Star Phoenix on May 15, 2018:

"Dr. Jenny Basran is getting tired of being Saskatchewan's only geriatrician....People aged 85 and older are the fastest growing demographic in Canada....there is value to having

geriatricians working in the province because of how complex it can be to treat older adults who have many medical conditions, be on many medications, be metabolizing medications differently than younger people and be suffering from cognitive issues such as dementia."

D.8 BE IT RESOLVED that STS, subject to STF Bylaw 4.5.1 and STS Bylaw 6.2.7.5, work with SSM to encourage the province of Saskatchewan to work with the Saskatchewan College of Massage Therapy to move legislation forward to regulate massage therapists in this province.

Saskatoon Chapter

BACKGROUND: Members of the public will be ensured that anyone calling themselves a Massage Therapist or a Registered Massage Therapist is a member in good standing of the SCMT (Saskatchewan College of Massage Therapy), which will be the regulator of massage therapists if the legislation moves forward. This would also allow patients to claim massage therapy treatments as a tax deductible medical expense.

Proposed Budget – July 1, 2019 – June 30, 2020

	2016-17	2016-17	2017-18	2017-18	2018-19	2018-19	2019-20
INCOME	BUDGET	ACTUAL	BUDGET	ACTUAL	PROPOSED	7 MONTH	PROPOSED
Membership Fees	370,000.00	331,972.00	335,000.00	338,171.00	345,000.00	202,033.00	350,000.00
Admin Commission (Benefits Plan)	420,000.00	434,112.00	430,000.00	461,194.00	460,000.00	346,197.27	600,000.00
Interest Income	3,500.00	2,504.00	3,000.00	5,884.00	2,500.00	1,896.47	2,000.00
Grant Revenue	1,500.00	1,500.00	1,500.00		1,500.00		1,500.00
Sundry	1,000.00	490.00	500.00	130.00		110.00	500.00
TOTAL INCOME	796,000.00	770,578.00	770,000.00	805,379.00	809,000.00	550,236.74	954,000.00
EXPENSES							
Annual General Meeting	105,000.00	91,064.00	105,000.00	93,854.00	100,000.00		100,000.00
Amortization	15,000.00	14,228.00	15,000.00	11,129.00	15,000.00	2,862.14	15,000.00
Chapter Rebates	100,000.00	94,496.00	100,000.00	95,752.00	100,000.00	96,976.00	100,000.00
Executive and Committee Meetings	40,000.00	37,316.00	45,000.00	34,497.00	45,000.00	22,134.65	45,000.00
STS Affiliations	12,000.00	9,028.00	12,000.00	8,669.00	12,000.00	6,110.17	12,000.00
Executive Chapter Travel	13,000.00	10,718.00	13,000.00	10,045.00	13,000.00	6,173.82	14,000.00
Chapter Presidents' Meeting	14,000.00	10,664.00	14,000.00	11,481.00	20,000.00	16,564.18	20,000.00
Communications, Membership Growth, PR	56,000.00	53,754.00	60,000.00	52,891.00	60,000.00	23,469.86	60,000.00
Retirement Life Styles Planning Committee	10,000.00	1476	10,000.00	4,812.00	10,000.00	2,213.68	10,000.00
Support Services Planning Committee	3,000.00	179	-	-	-	-	
Recreation	4,000.00	5,697.00	4,000.00	6,119.00	6,000.00	3,900.00	8,000.00
Office Staff	230,000.00	213,432.00	240,000.00	226,838.00	260,000.00	133,020.53	320,000.00
Office Operation	100,000.00	106,860.00	110,000.00	130,747.00	125,000.00	52,702.00	160,000.00
Computer and Programming	30,000.00	12,360.00	20,000.00	37,711.00	30,000.00	8,316.95	40,000.00
McDowell Foundation	2,000.00	2,000.00	2,000.00	3,000.00	2,000.00	2,000.00	2,000.00
Scholarships	2,000.00	2,000.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Bank Service Charge	1,000.00	879.00	1,000.00	864.00	1,000.00	504.00	1,000.00
Gain/Loss on Disp of Assets	3,000.00	1.00	1,000.00	-	-	-	
Management Fees				4,549.00			
TOTAL EXPENSES	740,000.00	666,152.00	755,000.00	735,958.00	802,000.00	379,947.98	910,000.00
SURPLUS (DEFICIT)	56,000.00	104,426.00	15,000.00	69,421.00	7,000.00		44,000.00

NOTES:

Note 1: The proposed budget for 2019-20 is based on an annual fee of \$30.00.

Note 2: A financial statement for the fiscal year ending June 30, 2019 will be prepared as soon

as possible after year-end, audited, and made available to all STS Chapters. Copies of the audited financial statement for 2018-19 will also be made available to all AGM delegates at the 2020 AGM.

Note 3: The Operations Reserve Fund had a balance of \$414,335 as at June 30, 2018. Should a deficit be incurred for the 2019-20 fiscal year, it would be covered by monies from the Operations Reserve Fund.

ASSUMPTIONS:

1. 11,500 Members
2. Rebate to Chapters as follows: \$400.00 plus \$8.00 per member.

From The Editor's Desk

Joyce Hoffman

The warmth of the sun has arrived and the snow is quickly melting which is a welcome sight.

Preparations are well under way for the upcoming 2019 AGM. Please note

the resolutions and proposed budget that are included in this issue. Both will be considered at the AGM in May.

Happy Springtime!

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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 Benefit 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 email your request to the STS office.
- Please make sure that you are using the correct email address for the STS: sts@sts.sk.ca.



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.

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.

Website: www.sts.sk.ca

Phone: 306-373-3879

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