

# OUTREACH



To The Superannuated Teachers  
of Saskatchewan

## President's Report

Sunil Pandila

Welcome all superannuates across the province and beyond. I know we were all looking forward to some of our usual daily routines, starting this fall. However, it seems like the current situation will be with us for a while longer. I hope that all of you are staying safe and healthy and just waiting for the time when we can once again resume near normal activities.

As we start a new year, I would like to welcome newly retired teachers from the past year to the STS and wish you the best as you start a new chapter of your life. You are part of a network of 11,945 superannuates! Retirement is exciting and rewarding as long as you have thought out what is in store for you and have a transition plan that keeps you active in both body and mind. Enjoy this well-deserved time for yourself and thank you for your contributions to the teaching and learning process. You have touched the lives of many young people who will make their way into the world and rely on the wonderful memories from your classrooms! Don't forget to go out to your STS Chapter meetings when possible and participate in their local events. It is a great way to keep in touch and keep up to date on issues affecting us in our post teaching days.

Your Executive was planning to conduct face-to-face meetings beginning this fall, but we have opted for a digital process as we start this 2021-22 year. The September 13-15 Executive meetings were held via Zoom. Discussions were held around handling our upcoming fall schedule. This would include the Chapter Presidents' Meeting, which we usually hold in October each year. I am sad to say that we have postponed this day until next March, as a meeting via Zoom is not as productive for discussion and tends to limit participation. It is also a difficult format to get feedback on important issues. Like other individuals and organizations, it is challenging to plan future events for in-person sessions and then have to cancel and go to Plan B.

I would like to welcome three new members to our STS Executive this fall. They are Gary Boechler from Kelowna, Huguette Kitchen from Lloydminster and Diane Selby from Saskatoon. It is great to have new faces who are keenly interested in the future of our organization for the benefit of all our members.

The Executive approved the Chairpersons of the various Committees. They have presented highlights of the work they will be doing during the year in this issue of *Outreach* so take the time to read, and as always, we welcome your feedback. Other important topics were updates surrounding STS finances and Group Benefits. A quick snapshot showed that we had a clean audit and our finances continue to be in a positive position. For those on the Group Benefits Plan, we continue to field many questions surrounding the announcement of the \$250 Health Spending Account for primary plan holders. You have until June 30, 2023, to utilize these funds. If you have any further questions, please see the STS website for Frequently Asked Questions (<http://www.sts.sk.ca/group-benefits/group-benefits-faq/>) or contact the STS Office for more information. We are pleased to offer our members this opportunity due to accumulated surplus funds in the Extended Health Fund.

Last year the Executive indicated an interest in supporting the Saskatchewan Seniors Mechanism (SSM) for projects that affect our members and older adults across the province. There were also several resolutions passed at our May 2021 AGM directing the STS to support improving various aspects of life for older adults. The Executive had previously approved an amount of \$100,000 from the Contingency Fund to be utilized in support of a provincial strategy for older adults. SSM has developed a new Home Supports Initiative, which we will be supporting from these funds. SSM has also committed financial resources for the initiative and is encouraging other member organizations to follow suit.

Watch for media releases beginning October 1, as we encourage the "Government of Saskatchewan to work with municipal governments and older adults to create a plan to support older adults to be able to remain in their homes as they age and contribute to their communities in meaningful ways. We need the government to plan and implement programs of support for older adults."

The Governance Review process we spoke of at our AGM, along with plans to get feedback from our members, is still continuing. The current health crisis, however,

has thrown a curve for the plan to meet and start the process. We will provide more information on this as the Executive decides how best to proceed.

I know some Chapters are starting to get together again, and I have received invitations to attend Chapter meetings in October. I would love the opportunity to visit if you are meeting so please do not hesitate to send me an invitation. I am excited and looking forward to serving as President for STS. We have a great team you elected for this year and if our first meeting was any indication, we are looking forward

to working on your behalf! We invite and encourage all members to share their thoughts with our Executive members who will bring them to the table.

In closing I would like to wish everyone a happy fall season! Our next Executive meeting dates are October 26-27, 2021. 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 STS Office at 306-373-3879 or visit our website at [www.sts.sk.ca](http://www.sts.sk.ca). You can also contact me at [sunil.pandila@sasktel.net](mailto:sunil.pandila@sasktel.net) or 306-692-2420.

## Advocacy

### Huguette Kitchen and Devona Putland

The Advocacy Committee met on September 14 and focused on developing a work plan and goals for the year. Much of the upcoming work plan results from Resolutions A5 through A9 which were presented at the May 2021 AGM. The broad range topics of these resolutions involve effective communication and ageism.

The Committee for 2021-22 is comprised of Sue Amundrud, Gary Boechler, Sunil Pandila (ex-officio), Doug Still, Murray Wall, with Co-chairs Huguette Kitchen and Devona Putland.

The goals for the year are as follows:

1. To examine the guidelines in STS Policy and the role of this Committee within the STS.
2. To monitor and identify ongoing issues that may affect our membership.
3. To create and foster relationships with other seniors' organizations in Saskatchewan.
4. To collaborate with ACER-CART, SSM and STF to provide leadership for issues that could impact our membership.
5. To continue to foster good relationships with our educational partners.
6. To explore ways in which we can support members and Chapters in their advocacy work that are consistent with the goals and principles of STF and STS.
7. To explore ways in which we can include interest sessions at our AGM related to advocacy.

We encourage members to raise any issues that they believe are of importance to the STS with any member of the Executive or by contacting the STS Office.

## Congratulations!

Birthday greetings to the following members who celebrated their birthdays;

Kathleen Jacob, May 8, 2021 (100) (Swift Current Chapter),

Mildred MacGillivray, August 26, 2021 (100) (Saskatoon Chapter),

Isobel Spence, July 9, 2021, (103) (South Central Chapter).

Congratulations to Yorkton Chapter member Tony Mazur and his wife, Edna, who will be celebrating their 65th anniversary on October 10, 2021.



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# Annual General Meeting

Doug Still and Anna Wehrkamp

The AGM Planning Committee held its first meeting of the new year with the following members serving on the Committee for 2021-22: Sue Amundrud, Don Gabel, Jane Isinger, Huguette Kitchen, Sunil Pandila (ex officio), Doug Still (Co-chair), Murray Wall and Anna Wehrkamp (Co-chair).

The Committee goals for 2021-22 are:

1. To present a quality in person/virtual 2022 AGM that keeps in touch with the membership.
2. To keep costs within budget.
3. To respond to suggestions and concerns expressed in the AGM evaluations.
4. To host an AGM that attends to all legal and governance requirements.
5. To support the participation of our Delegates in the 2022 AGM.

A year ago, we were dealing with the unusual situation of a postponed 2020 AGM and preparing for the 2021 AGM as the result of COVID-19. Planning has started for what we hope will be a typical 2022 AGM. However, with the pandemic situation and uncertainty about where we might be in over half a year, the Committee recognizes that there will have to be nimbleness to respond to whatever conditions might be present in the spring. While the goal is to have an in-person AGM, planning will be flexible so that we can transition to a virtual event again if needed.

The Committee reviewed an evaluation document based on responses from AGM Delegates. A number of suggestions were made which will be discussed as we continue to meet in the fall and winter.

Preliminary discussion also took place on potential interest sessions at the AGM. Along with many other details, these will be firmed up in the coming months.

We look forward to updating you in upcoming editions of *Outreach*.

# Governance and Handbook Review

Terri Mitchell

The priorities for the Governance and Handbook Review Committee for 2021-22 are informed by three resolutions passed at the 2021 AGM. Resolution A.17 pertains to the review of all aspects of the Contingency Fund, Resolution E.8 addresses the review of policies and practices for charitable donations and Resolution A.10 refers to an extensive survey of membership with a focus on the needs, goals and wishes of members to guide the STS in adapting and emerging from the COVID-19 pandemic.

The Committee met on September 13 via Zoom, and I am pleased to share that I will continue serving as chairperson for the upcoming year.

The Committee members for 2021-22 are: Susan Amundrud, Don Gabel, Jane Isinger, Huguette Kitchen, Alan Laughlin, Terri Mitchell (Chair), Sunil Pandila (ex-officio), Devona Putland, Doug Still, Murray Wall and Anna Wehrkamp.

A work plan addressing the resolutions indicated above was approved, and our discussions began with a thorough look at two background documents relating to STS finances and charitable endeavours as prepared by Executive Secretary, Murray Wall.

Essential to this process is gathering input from our membership, and the Committee began developing background and key questions surrounding Resolutions A.17 and E.8 to engage members in the process. We had hoped to have this feedback piece as a main focus of the in-person Chapter Presidents' Meeting scheduled for October 28. However, this event has now been postponed to March 18, 2022, and the Committee will look to alternative methods of communication in order to achieve the goal of having recommendations prepared for the 2022 AGM specifically relating to Resolution A.17. We will meet again on September 28 via Zoom to move forward with our work plan.

I look forward to working with the Committee and with our members in the ongoing project of our governance and handbook review.



In conjunction with the International Day of Older Persons on October 1st, SSM has launched its' Home Supports Initiative. When individuals are able to stay in their homes and communities as they age, not only do the older adults benefit, but families and communities benefit as well. See [www.skseniorsmechanism.ca](http://www.skseniorsmechanism.ca) for more information!

# Budget, Finance and Audit

**Sue Amundrud**

Committee members this year are: Sue Amundrud (Chair), Gary Boechler, Don Gabel, Joyce Hoffman, Jane Isinger, Alan Laughlin, Diane Marchand, Terri Mitchell, Sunil Pandila (ex-officio), Devona Putland, Diane Selby, Doug Still, Helen Sukovieff, Murray Wall, Anna Wehrkamp and Adeline Wuschenny.

The Committee met with auditors Cam Dube and Matt Hladun from Deloitte, to review the audited financial statements and auditor's report for 2020-21. The Operations and Contingency Funds received a clean audit report and are considered to be in a healthy financial situation. The Extended Health Fund is also considered to be in a healthy financial situation and received a clean audit report.

Current membership in STS is 11,945 which results in increased fee revenue from last year. In addition, increased membership in the Extended Health Plan has created increased revenue, which along with higher investment income, has contributed to a healthy Extended Health Fund balance. Claims have increased in the Extended Health Plan over the past year, although the number and type of claims are still being impacted by COVID-19.

The Committee goals for 2021-22 are:

1. To create a 2022-23 budget.
2. To continue to monitor the current budget and financial situation.
3. To improve members' financial knowledge base regarding the Extended Health and Dental Plan.
4. To be sensitive to members' expectations through liaison Chapter visits, Planning for Retirement seminars, *Outreach*, Retirement Lifestyles Sessions and the President's Message in the Bulletin.
5. To encourage financial transparency and processes for avoiding fraud at both provincial and Chapter levels.

## Special Support Program

The Saskatchewan Special Support Program is based on drug costs incurred by a member/family unit. Once the family has met the \$800 threshold based on eligible claims, Blue Cross will send a letter to the member notifying them of required next steps, namely an application to the Ministry of Health. If the letter confirming eligibility from the Ministry of Health isn't provided to Saskatchewan Blue Cross by the member, drug claims will be suspended once the \$2000 threshold of eligible claims has been met. If Blue Cross subsequently receives the letter, they will process any claims that were held back.

## What's New

Don't forget to check "What's New" at the bottom of the main page of the STS website for timely information and opportunities. This section is updated regularly. For example, the Regina Chapter has initiated a

monthly informational series beginning on October 19, 2021, which is available on their website. We will also have links through the STS website at [www.sts.sk.ca](http://www.sts.sk.ca).

# Outreach

**Joyce Hoffman**

Joyce Hoffman was recommended as Chairperson/Editor of *Outreach* with the Committee comprised of Joyce Hoffman (Chair), Diane Marchand, Sunil Pandila (ex-officio), Doug Still and Murray Wall.

Currently 2,678 Superannuates receive an email when *Outreach* is posted on the STS website as opposed to receiving a paper copy of *Outreach*. This is about 25% of STS members. Please consider receiving notification that *Outreach* is available electronically. This can be done by sending an email request to the STS Office at [sts@sts.sk.ca](mailto:sts@sts.sk.ca).

The Committee goals for 2021-22 are:

1. To continue to request that the Executive members use the Style Guide when preparing reports for consistency.
2. To continue to monitor the printing and distribution of *Outreach*.
3. To continue to request contributions for the "Spotlight on Superannuates" and for the "Superannuates Making a Difference" in *Outreach*.
4. To encourage members to check the STS website for additional information.
5. To continue to encourage members to view *Outreach* online.
6. To begin to explore additional features for *Outreach* relevant to our readership.

# Group Benefits

## Don Gabel

The Committee members for 2021-22 are: Sue Amundrud, Gary Boechler, Don Gabel (Chair), Joyce Hoffman, Jane Isinger, Huguette Kitchen, Diane Marchand, Terri Mitchell, Sunil Pandila (ex-officio), Devona Putland, Diane Selby, Doug Still, Helen Sukovieff, Murray Wall, Anna Wehrkamp and Adeline Wuschenny.

The Committee reviewed and set the following goals for 2021-22.

1. To closely monitor the Group Benefits Plan and the financial status of the Plan.
2. To continue to promote and provide information to superannuates, making the distinction between a government-funded Plan or other private plans and our Plan, which is funded by the membership.
3. To review the policies and procedures on the Group Benefits Plan as stated in the *STS Policy Handbook*.
4. To consider enhancements to the Plan based on financial implications.
5. To monitor and update the *STS Group Benefits Handbook* subject to its review.
6. To negotiate a new agreement with Saskatchewan Blue Cross.

Our representative from Saskatchewan Blue Cross met with the Committee and the Group Benefits Plan Experience Reports were reviewed for the period ending July 31, 2021. The Plan is operating well with a current agreement year surplus of \$190,000, which places the Plan in a sound financial position. Typically in the final year of an Extended Health Plan agreement, a deficit would be experienced which would be addressed through accumulated surplus funds in the Plan. It appears that claims experience is gradually returning closer to pre COVID-19 levels. For example, claims are up in the areas of paramedical and dental services. Having said this, continuing impacts on claim usage due to COVID-19 are largely unpredictable and will continue to be monitored.

This is a negotiating year for a new agreement for the Group Benefits Plan. Objectives for the upcoming negotiations were reviewed and approved by the Executive.

The Health Spending Account (HSA) is being utilized by members in various ways and members are reminded that the allocation in the HSA must be utilized by June 30, 2023.

If you have any questions regarding the Group Benefits Plan please contact the STS Office.

# Honorary Life Membership

## Gary Boechler and Don Gabel

The Committee members for 2021-22 are: Sue Amundrud, Gary Boechler (Co-chair), Don Gabel (Co-chair), Joyce Hoffman, Jane Isinger, Alan Laughlin, Diane Marchand, Sunil Pandila (ex-officio), Diane Selby and Murray Wall.

The Honorary Life Membership Committee met on September 14 and recommended Gary Boechler and Don Gabel as Co-chairs for this Committee. They reviewed the goals for 2021-22 and the practice of awarding the Honorary Life Memberships at the 2022 AGM. They discussed the creation of a selection process for determining Honorary Life Membership through the development of a new rubric.

The Committee goals for 2021-22 are:

1. To continue the practice of awarding HLMs at upcoming AGMs.
2. To encourage Chapters to submit HLM nominations.
3. To create a selection process for determining HLM recipients.
4. To review guideline 4 and policy 4 in the *STS Policy Handbook* and make any necessary recommendations to the Executive.

The deadline for submission of nominations for Honorary Life Memberships is March 1, 2022.

# Recreation

Don Gabel and Alan Laughlin



The Committee members are: Sue Amundrud, Gary Boechler, Don Gabel (Co-chair), Joyce Hoffman, Alan Laughlin (Co-chair), Diane Marchand, Terri Mitchell, Sunil Pandila (ex-officio), Devona Putland, Diane Selby, Helen Sukovieff, Murray Wall, Anna Wehrkamp and Adeline Wuschenny.

The Committee met and reviewed goals for 2021-22. These were approved by the Executive.

1. To continue to seek local Chapters to host provincial recreation events as needed.
2. To promote active and healthy lifestyles among superannuates.
3. To continue to be open to new activities.
4. To assist Chapters and liaise with them in organizing Provincial recreation events.
5. To encourage Chapters hosting recreation events to focus on participation primarily for superannuated teachers and/or their significant others.
6. To complete the Guidelines for Hosting STS Recreation Activities.

As has been previously communicated, there will be no provincial recreational activities held for the remainder of 2021. We would like to remind Chapters that if you were approved to host an activity pre COVID-19, you will be given first opportunity to host the event once activities are resumed. Your Chapter will need to reapply to indicate that you are still interested in hosting. Please send your request to the STS Office.

We are looking forward to gathering again when we're able. In the meantime, be safe out there.

## STS Office Reminders

- 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 email sts@sts.sk.ca.
- If you are on a temporary contract and wish to suspend your STS Group Benefits, please contact the STS Office via email prior to the 15th of the month to be effective the 1st of the following month.
- Please make sure that you are using the correct email address for the STS: sts@sts.sk.ca.

## Resolutions

Alan Laughlin

The Committee members for 2021-22 are: Don Gabel, Jane Isinger, Alan Laughlin (Chair), Sunil Pandila (ex-officio), Doug Still, Helen Sukovieff, Murray Wall and Adeline Wuschenny.

The Committee set the goals for 2021-22:

1. To inform members of the disposition of resolutions.
2. To continue to update Disposition of Resolutions on the website.
3. To encourage resolutions that address members' needs.
4. To receive and prepare resolutions from members, Chapters and STS Executive for the AGM.
5. To seek and encourage background information on resolutions.
6. To explore the potential for the Resolutions Committee to play a greater role during the resolution session at AGM.

Chapters are encouraged to submit resolutions to be discussed at the 2022 AGM. Please refer to the *STS Policy Handbook* for assistance in drafting resolutions.

Resolutions that were passed at the 2021 AGM are being acted upon continually. To stay abreast with that progress, refer to the "Disposition of Resolutions" that will be added and updated on the STS website (<http://www.sts.sk.ca/forms-and-publications/disposition-of-resolutions/>).

Resolutions that were referred to the Executive are being responded to and reported on as appropriate.

# Preparing to travel again

By Jody Lucius, Public Relations and Communications Specialist at Saskatchewan Blue Cross

As the world opens for travel again, you might be considering a trip to visit distant family members, to warmer climes for the winter or to a beach for a short getaway. Either way, the global pandemic remains top of mind and that makes understanding your coverage for medical emergencies as important as ever.

Your Superannuated Teachers of Saskatchewan (STS) Extended Health Plan includes the following coverage for travel outside your province of residence and outside of Canada:

- Up to \$5 million in emergency medical coverage.
- Common benefits like hospital services, licensed physician charges, prescription drugs, ambulance services, post-emergency evacuation, meals and accommodation, and vehicle return.
- A limit of 65 days per trip including the date of departure from your province of residence.
- An unlimited number of trips per year.
- Application of a 90-day pre-existing condition clause.

## Emergency Medical Care

Coverage is limited to emergency medical expenses incurred by a covered person as a result of a sudden illness or accident that occurs outside your province of residence. However, emergency medical coverage does not include medical services for elective, non-emergency, ongoing or follow-up treatment.

## Pre-existing Conditions

Pre-existing conditions are covered provided the covered person's condition is stable and/or has been controlled by consistent treatment with prescribed medication for the three months immediately preceding the day of departure, and medical attention is not reasonably anticipated during the travel period. For more information, please see the STS Schedule of Benefits ([sts.sk.ca/group-benefits](http://sts.sk.ca/group-benefits)) or contact Saskatchewan Blue Cross ([sk.bluecross.ca](http://sk.bluecross.ca)).

## A Note About COVID-19

COVID-19 is considered an illness under the emergency travel benefit. Quarantine related to COVID-19 may be covered if the travelling individual is diagnosed as infected or potentially infected and is placed in isolation as a result. COVID-19 is subject to pre-existing conditions stability periods.

## Trips Lasting More Than 65 Days

For trips exceeding 65 days, it is your responsibility to purchase top-up insurance. Remember that coverage

under a top-up policy is not an extension of your STS travel benefits. The benefits and exclusions (including the pre-existing condition clause) may differ, so be sure you understand your top-up policy.

Before you go, get to know your benefits, including your STS travel coverage and limitations, by visiting [sts.sk.ca/group-benefits](http://sts.sk.ca/group-benefits). You can also visit Saskatchewan Blue Cross at [sk.bluecross.ca](http://sk.bluecross.ca) or call 306.244.1192 or 1.800.667.6853.

## Health Spending Account

Just a reminder that a Health Spending Account (HSA) was implemented for members of the Extended Health and Dental Plan on July 1, 2021. The HSA provides an allocation of \$250 for primary plan holders to utilize these funds for a wide range of Canada Revenue Agency eligible medical expenses. These funds are available until June 30, 2023 and must be used for health expenses incurred or for Group Benefit premiums paid. Please see the STS website as well as "Frequently Asked Questions" for more information at [www.sts.sk.ca](http://www.sts.sk.ca).

## Did you know

The STS spends nearly \$50,000 per year on printing and mailing costs for the *Outreach!* You can help us reduce this cost by requesting the *Outreach!* in an electronic format. You would receive an email when a new issue is being posted on the STS website and you can then access it at your leisure. This is a great way to help us save money, reduce paper usage and be more environmentally friendly. Please clip and send this back to us by email to [sts@sts.sk.ca](mailto:sts@sts.sk.ca) (you can just take a photo and email) or send by regular post.

Yes, I'd like to start receiving *Outreach!* electronically!

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Email: \_\_\_\_\_

# From The Editor's Desk

Joyce Hoffman

We hope you have had a great summer with family and friends. Now we are heading into the autumn season and preparing our bounty from our gardens for winter use.

We are also preparing for another busy STS year, and we would like you to take time to consider a few items.

If you haven't already decided to get *Outreach* electronically, please consider that now. Simply fill in the tear-out form in this issue and return it to the provincial STS Office. This is a big cost savings to the STS and you can help reduce this cost.

Also, the *Outreach* Committee requests your submissions for "Superannuates Make a Difference" and "Spotlight on Superannuates". Consider writing and submitting a report from your Chapter either on an event in your Chapter or about a special moment one of your members had. This would let other superannuates know about what is happening in your Chapter, or spotlight an individual. Everyone loves to hear of the good things we do as Superannuates in each community.

Have a safe year by staying healthy and strong.

## STS Executive 2021-22

### President/Councillor:

Sunil Pandila, Moose Jaw Chapter

### Vice-President/Councillor:

Sue Amundrud, Carrot River Valley (Melfort & District) Chapter

### ACER-CART Representative:

Helen Sukovieff, Regina Chapter

### Executive Secretary:

Murray Wall, Saskatoon Chapter

### Outreach Editor:

Joyce Hoffman, Regina Chapter

### Councillors:

Don Gabel, Wakaw Chapter

Joyce Hoffman, Regina Chapter

Jane Isinger, Saskatoon Chapter

Alan Laughlin, The Battlefords and District Chapter

Terri Mitchell, Yorkton Chapter

Doug Still, Regina Chapter

### Members-at-Large:

Gary Boechler, Okanagan Valley Chapter

Huguette Kitchen, Lloydminster Chapter

Diane Marchand, South Central Chapter

Devona Putland, Moosomin Chapter

Diane Selby, Saskatoon Chapter

Anna Wehrkamp, Carrot River Valley

(Melfort & District) Chapter,

Adeline Wuschenny, Regina Chapter



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Monday to Friday – 8:30 am to noon

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Publications Mail Agreement No.40017216

Return undeliverable Canadian addresses to:

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Saskatoon SK S7J 2H8