

A Newsletter for Members and Associates of the Saskatchewan Government Superannuates Association Inc.  
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## PLAN TO ATTEND

### SGSA 2004 Annual General Meeting

**Friday, April 23, 2004**

**Saskatchewan Government & General Employees  
Union Auditorium  
1440 Broadway Avenue, Regina, SK**

9:30 AM Registration  
10:30 AM Annual Business Meeting  
12:00 Noon **LUNCH**  
1:00 PM Gordon J. Kuski, Q.C./McDougall Gauley  
SGSA Legal Counsel  
Legal Update and Questions

Exercise Your  
Voting Rights!

Participate in  
the Election of  
the Board of  
Directors

### Agenda Items

- ✓ Report on Year 2003 Operations
- ✓ Financial Report
- ✓ Election of Board Members

## *The President's Potpourri*

**G**reetings and the best to all of you in this New Year of 2004. A special welcome to all new members who have joined the association either as a result of your recent retirement or because of a renewed interest since SGSA initiated a legal claim for improved pensions and benefits.

SGSA was established in 1975 and next year will be celebrating 30 years of operation. On reflection, I am disappointed that many of the issues and concerns that brought the association into existence in 1975 are still unresolved and on the table today. Unfortunately, over these many years our meetings with various premiers and other government officials have not been successful.

Up to now, the government has not wanted to accept that it has any responsibility to "old plan" retirees beyond the pensions it presently provides. The government refuses to accept it should abide by its own pension legislation that was brought in for other organizations and businesses in the province. By design, the government has placed itself above the general pension laws of Saskatchewan.

On reflection of SGSA's past activities, we believe the lack of government attention given to superannuate concerns coincides with the association's past conciliatory and amicable approach. By not pressing the government and demanding a quick resolution to our concerns, our members were clearly taken advantage of by the government.

The government did not anticipate any adverse reaction from their hardline unmovable position and have effectively held their ground over the years.

[continued on page 2]

## President's Potpourri

[continued from page 1]

Superannuates were generally unorganized and not prone to engage in confrontational activities. However, as the low-key responsible approach by retirees was not successful, SGSA was forced to consider and implement new strategies.

The association was generally left with two paths it could follow —

! **live with the government's meager and periodic pension enhancements.** This was deemed unacceptable as all retirees were experiencing real problems with the erosion of their pension purchasing power. This is essentially what created the hardship and concern for most pensioners in the first place.

! **take a more aggressive approach in dealing with the government, including a legal claim, if necessary.** After considerable analysis, this approach was chosen and it has been pursued vigorously ever since. Some of the activities carried out by or encouraged by your Board included —

- ✓ phone blitz to MLAs
- ✓ letter blitz to MLAs
- ✓ engage a legal counsel to pursue a legal claim
- ✓ develop a "Statement of Claim"
- ✓ prepare "Affidavits"
- ✓ prepare application for "Certification"

These activities, while not visibly having achieved anything substantive at this time, have gone a long way in assisting to communicate superannuate problems and concerns to government. While we had hoped otherwise, your executive has come to realize that achieving the stated objectives is going to take

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longer than we initially thought it would. We appreciate the concerns expressed by some and ask that you bear with us as we go through this process.

As an example of taking time for success, SGSA is aware of the federal superannuates association, which, in the late 1980s, determined that it required a “pensioners’ dental services plan”. The federal association started lobbying the federal ministers and government officials immediately and did not give up until such a plan was approved. In January, 2001, the federal government had agreed and finally implemented the pensioners’ dental plan.

There are several aspects of the federal initiative that are of interest —

- ☆ while we rejoice at the federal retirees getting dental service benefits, we wonder **why we do not get dental benefits**
- ☆ federal retirees get indexed pensions, health benefits, large financial death benefits — and what do **WE get?** — **only the opportunity to help pay for these federal retiree benefits with our unindexed pensions**
- ☆ the federal dental service benefits, along with other benefits came about after years of discussion and lobbying federal officials. At the provincial level that we operate in, **the premier and the government generally won't even find the time to talk with SGSA representatives, let alone listen and understand SGSA concerns.**

Sometimes progress is slow, but we can't give up! **If we do give up, then there is no chance of receiving what we are entitled to and what we deserve.**

These and other topics will be addressed at the Annual General Meeting. Please plan to attend this meeting. Come and get informed about current issues and make your views known on topics of interest to you. Hope to see you on April 23<sup>rd</sup>.

Alfred Zimmerman  
President

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# What's In A Name?

## Saskatchewan Government Superannuates Association versus Saskatchewan Retirees Association

For a number of years, particularly the last two, your association has spent considerable time and effort on public relations and similar activities with less-than-expected success rates. On reviewing our experiences, we believe SGSA's efforts are suffering due to the general perception that many people have respecting "Government". The fact that the term "Government" is in our name appears to immediately bring suspicion and ridicule toward any cause or objective that the association is attempting to pursue. It also seems that individual government employees, along with departments, crown corporations, agencies and commissions are all experiencing this negative effect from the public. While the views held by the public differ for and between individuals and crown corporations, the negative feelings nevertheless still exist with the difference being only in degree. It seems that if any wrongdoing or scandal is committed by anyone or any government organization, this scandal or wrongdoing paints all government-related organizations and employees with the same brush. Superannuates and SGSA are being publicly rebuked for wrongdoings and attitudes that have nothing to do with our members or our association. The association even receives criticism due to problems created or caused by other governments or their employees outside of Saskatchewan.

Your executive believes the association and the membership has unfairly received criticism and disdain from the general public despite the lofty objectives being pursued. This was particularly noticed when trying to educate the public respecting the government's actions with our 'pension

contributions', and with our efforts to raise funding to underwrite our legal claim.

Your executive has an additional concern with our existing name, that being that it, in itself, places stringent limits on our membership. At the moment, SGSA could have a paid-up membership approximating 15,000 - 16,000 strong. With such a membership it can be projected that there could also be significantly larger numbers of members in our various support programs (health and dental benefits and life insurance). At the moment, we have only some 1,200 participating members in these programs and thus the premiums are quickly escalating beyond our members' ability to pay. There is no economy of scale any more.

To keep the support programs alive and within the means of members' ability to pay, your association requires more participants. It does not appear that many additional superannuates can afford these programs at existing prices or they would belong to them now. It appears that new memberships will only come from outside the association and hopefully in sufficient numbers to help reduce the premiums. If and when that happens, and with reduced premiums, then it may be possible to get more superannuates involved in the programs.

Your association requires better public relations throughout the whole Saskatchewan community and as well need a much higher enrollment in its health, dental and life insurance support programs. Your executive believes a good start can be made on both of these concerns by way of changing our working name. Please therefore support your fellow members by endorsing the following resolution which will be put to the membership at the Annual General Meeting on April 23, 2004:

**Be it resolved that the Articles of Saskatchewan Government Superannuates Association Inc. be amended to effect a change of name of the Corporation from "Saskatchewan Government Superannuates Association Inc." to "Saskatchewan Retirees Association Inc." and that the Directors of the Corporation shall file Articles of Amendment to effect such change of name.**

# We Need Outreach

**T**he Saskatchewan Government Superannuates Association Inc. potential membership is not only large in number but is dispersed over a large geographic area. Some 80% of the membership reside in this geographically large province of Saskatchewan. Communicating to the membership is not only expensive, but also difficult and time-consuming. Costs of space, travel, scheduling and such factors contribute appreciably to this communication concern. E-mail certainly provides an inexpensive and fast communication option to and from members, however, this option has several drawbacks —

- ! only a small number of members have computers with E-mail capacity. Even then, only a portion of these few have passed on their E-mail address to SGSA.
- ! E-mails do not accommodate group discussions of topics and allow for the bringing together of various points of view to develop a consensus position.

Your executive is aware that across the province, many groups regularly meet informally for coffee, lunch or whatever. It appears that these groups usually are department oriented. SGSA could be very much strengthened if two or three times a year these groups could meet together with SGSA issues in mind.

The organization of such gatherings or meetings need not be difficult or a problematic enterprise. A couple of people could make the arrangements for these gatherings through advertisements in local newspapers, or radio/TV ads. Of course, the SGSA office would be available for help, including mailouts, etc., that may be required.

There are many benefits for a more vigorous and regular province-wide gatherings of members. The social aspects are unlimited, and of course, the communication and business aspects for SGSA are immense. Your executive sees the need for and merit

for such 'branch' meetings and is prepared to assist in any way it can. Certainly communities such as Prince Albert, Saskatoon, North Battleford, Swift Current, Moose Jaw, Weyburn, Yorkton and Melfort can and should have branch operations.

If you are willing to help getting something going in your community, please do not hesitate to let us know. Call or write your President or any other Board member and volunteer your time and expertise.

**THE ASSOCIATION NEEDS YOUR HELP, ACT TODAY!**

## Medical Dispensing Fees

- ❖ Twelve pharmacies in Regina were surveyed as of January 5, 2004 in regard to their dispensing fees — Costco, Extra Foods Pharmacy, Superstore, Wal-Mart (\$2.48); London Drugs (\$4.98); The Bay and Zellers Pharmacy (\$4.99); Safeway (\$5.99); Sherwood Co-op Pharmacy (\$7.79); IGA (\$7.94); IDA Drug Stores, PharmaSave, Shoppers Drug Mart (\$7.97).
- ❖ Consider doing a review in your own community regarding prices.

### Correction

An article on page 5 of the Spring 2003 Edition of *The SGSA Gazette*, "Medical Dispensing Fees", incorrectly stated the dispensing fee of River Heights Drugs in Regina as \$7.28 — this should have been \$7.22  
We apologize for any inconvenience caused.

## Saskatchewan Drug Plan

**T**he coverage available from the Province was revised effective July 1, 2002. To be eligible to qualify for benefits under the program annual drug costs must exceed 3.4% of the total family income (the total of line 150 from both the husband and wife tax return) as stated in the latest available income tax statement.

[continued on page 5]

## Saskatchewan Drug Plan [continued from page 4]

So if members' drug costs exceed 3.4% of their family income and they have applied to Saskatchewan Health for the Special Support Program, they will have the cost of their drugs reduced by the pharmacy at the time of purchase. Application forms for the Special Support Program are available from your local pharmacy. The pharmacy has two application forms available. One is for making an annual application and is to be filled out each year and then attach your tax information. The other form is for making a one-time application where you grant permission for the Saskatchewan Drug Plan to have access to your Income Tax Return so they can determine your total family income annually.

### **SGSA Benefits Program Extended Health Care Plan**

Approximately 1,000 of our members have joined our Health Care Plan. The Plan has increased in cost significantly over the last three years, primarily because of rising drug costs. From July 1, 2003 to December 31, 2003, the cost of drug claims was 69% of the total cost of the Extended Health portion of the Plan. In order to ensure that the province pays their share of these costs, SGSA has encouraged those members enrolled in the Extended Health Plan who claimed more than \$600 per person (or \$1,200 per couple) for drug costs in the 2002-2003 coverage year to apply for coverage under the Special Support Program. **If you fall in this category and haven't as yet applied for the provincial benefits, please do so. When you receive their reply, please send a copy to GMS.**

### **Renewal of SGSA Benefits Program Extended Health Care Plan**

Your Board has requested new proposals for the Extended Health and Dental Plans for the upcoming contract year which begins July 1, 2004. Six Group Insurance providers were mailed proposal call documents on January 15, 2004. You will be informed of the results once the successful organization has been selected. We are also hopeful that as a result of applications for Special Support being made, the premiums will not increase appreciably in July.

## Next Year

**W**hat would you like your Superannuates Association to do NEXT YEAR? It will be SGSA's 30<sup>th</sup> birthday and the Province's 100<sup>th</sup> anniversary. Your suggestions and input will be greatly appreciated. Tell us about your local plans and special events. Planning will begin as soon as the annual general meeting is over on April 23<sup>rd</sup>. Phone (306) 693-7980; Fax (306) 692-5449; or write PO Box 72, Moose Jaw, SK S6H 4N7

## Records and Archives

We are still looking for information about our past:

- notes about meetings prior to January, 1975
- committee meetings prior to 1990
- newspaper articles
- pictures** of any kind about the group, but we would really like to have pictures of our Past Presidents
- any letters from your former employers about the pension or brochures you would like to share (we will make copies and return the originals)

Please contact Chuck Ames at PO Box 72, Moose Jaw, SK S6H 4N7; Phone (306) 693-7980; or Fax (306) 692-5449.

## List of Past Presidents

1975	Joe Taylor
1975, 1976	Frank Ellis
1977, 1978	F. Walter Schmidt
1978/79	E. Manny Jones
1979/80, 1980/81	Ed Beaton
1981/82, 1982/83	Alan Lynch
1983/84	Bob Allen
1984/85	Peter Johnston
1985/86	Alta Holmes
1986/87, 1990/91, 1991/92	
1994/95, 1995/96, 1996/97	Harry VanEyck
1997/98, 1998/99, 1999/2000	
1987/88	Ed Stepan
1988/89	Jack McNeil
1989/90, 1993/94	Dave Crighton
1992/93	John Houston
2000/2001, 2001/2002	Joseph Hnatiuk
2002/2003, 2003-present	Alfred Zimmerman

# Thanks!

**S**pecial thanks to all members and non-members who met with political candidates in the last election to make them aware of our concerns. We are especially grateful to those who managed to obtain a candidate's signature, indicating his/her support for our cause. SGSA is confident your efforts will assist us in eventually receiving the benefits due to retired public service members.

## Do You Have an E-Mail Address?

**I**n an attempt to reduce costs associated with mailouts, we are looking at the possibility of sending the SGSA Gazette and other mailouts by E-mail. So, if you have one, please send us an E-mail so we can note your address for future mailings. In the "Subject" line put "E-Mail Address" and in the body of the E-Mail type in the E-Mail address you want us to use. Send your E-mail to [sgsa@sasktel.net](mailto:sgsa@sasktel.net)

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## Current Status of the Legal Action

**A**s you may be aware from your own general observations or personal experience, the wheels of justice sometimes move slowly. While we had hoped to be further on in the process, the requirements to put in place what is needed for the certification has taken much longer than we had anticipated. Nevertheless, we are proceeding and hope to have more news for you by the time the annual meeting arrives.

So what's been happening?

- ! Affidavits from members are in the final stages of being completed and should be executed by the time of the annual meeting in April.
- ! If all goes according to plan, the certification application should also be executed by this time.
- ! Subsequently the judge will come to a decision respecting the credibility of our "class action lawsuit".
- ! If certified, an examination for discovery may take place. This means the parties involved will have the opportunity to review the affidavits and other relevant information. An examination for discovery can also occur before certification.
- ! The judge will then attempt to have the matter resolved between the involved parties.
- ! If the matter cannot be mutually and satisfactorily resolved, the case will then proceed to a court hearing.

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## We Need Your Help . . . Please Contribute to the Legal Fund

**O**ne of the factors to be considered in determining whether to certify the application for the class action lawsuit is whether the individuals pursuing the action have sufficient monetary means to proceed if the matter goes to a full hearing. We have received contributions from a number of members and non-members but there are still many who have not as yet contributed. **If you are one of those individuals who has not as yet contributed to the legal fund, we encourage you to do so as soon as possible.**

# TAKING OUT OR RENEWING A MEMBERSHIP & CHANGE OF ADDRESS

**O**n receipt of membership dues, a membership card will be forwarded to you showing the expiry date which will be December 31<sup>st</sup> of the year shown. This card will also be your receipt for payment of dues. **Any fees submitted this year will be applied to 2004 and future years (if prepaid) and will not be applied against any dues owed for unpaid back years.** If you owe for past years, we would also appreciate receiving those dues.

The lower reverse side of this page contains your mailing label which displays your name, mailing address and the year in which your membership expires (if you are a member). If the words "Expiry Date" do not appear on your mailing label, this indicates that **YOU ARE NOT PRESENTLY A MEMBER** (and we encourage you to join).

Membership dues are **\$10 per calendar year** and may be prepaid for up to four years past the current year.

If a change or correction to your name or mailing address is required, make the necessary corrections directly on the mailing label on the lower reverse side showing both the old and new name/address. If you are remitting a payment of membership dues, make your cheque payable to SGSA Inc. OR

You may find it more convenient to complete the form below if you are taking out a new membership, renewing a membership, providing a change of address, or contributing to the legal fund.



Name: \_\_\_\_\_ Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_

Address: \_\_\_\_\_ E-Mail Address: \_\_\_\_\_

Membership Expiry Date: \_\_\_\_\_ Self: \_\_\_\_\_ Self & Other: \_\_\_\_\_

Place a  mark in the appropriate box.

- New Membership
- Renewing Membership
- Change of Address
- Contribution to Legal Fund

Make your cheque payable to **SGSA Inc.** and mail to:

SGSA Inc.  
Walter Scott Building  
3085 Albert Street  
Regina, SK S4S 0B1

Amount Enclosed: \$ \_\_\_\_\_

## *Is Your Membership Current?*

This issue of the Gazette is being distributed to all SGSA members as well as to those public service retirees who have not taken out a membership.

Membership in the Saskatchewan Government Superannuates Association (SGSA) is a requirement in order to participate in any SGSA programs or benefits, such as our Extended Health and Dental Plan with Group Medical Services (GMS).

Members are urged to ensure that their membership is up to date. Your expiry date is shown on your membership card and it will appear on your mailing label.

Non-members are encouraged to join SGSA as it is strictly a volunteer organization that strives to maintain and improve your pension benefits.

For more information on this subject, please refer to the reverse side of this page.

## What's Inside



Notice of SGSA 2004 Annual General Mtg . . .	1
The President's Potpourri . . . . .	1, 2
What's In a Name? . . . . .	3
We Need Outreach . . . . .	4
Medical Dispensing Fees . . . . .	4
Saskatchewan Drug Plan . . . . .	4, 5
Extended Health Care Plan . . . . .	5
Records and Archives . . . . .	5
Current Status of the Legal Action . . . . .	6
Taking Out Or Renewing A Membership & Change of Address . . . . .	7
Is Your Membership Current? . . . . .	8

### **IMPORTANT NOTICE:**

The address shown as Walter Scott Building, 3085 Albert Street, Regina, SK S4S 0B1 is **NOT** a walk-in address of SGSA. It is only our mail-drop address.