

A Newsletter for Members and Associates of the Saskatchewan Retirees Association Inc
Walter Scott Bldg 3085 Albert St Regina SK S4S 0B1

◆Telephone: 306-584-5552 ◆Fax: 306-584-5502 ◆www.saskretirees.org ◆E-Mail: sgsa@sasktel.net ◆E-Mail: sra1@sasktel.net

From the
President's
Desk



It has been some time since our last report, **and what has changed?** Well, the days are getting shorter, the nights longer, the temperature is getting colder, I am getting older, and oh yes, my pension is losing weight and more and more of it going directly back to the government to pay for

the ever-increasing costs of power, energy, telephone and insurance. And still no word from the court respecting our “class-action” status. It has been some seven months since our case was presented and argued before the judge. With no decision at hand, some have said there is no reasonable excuse for this delay, but lamented that unfortunately the matter is out of their hands.

It is difficult to understand that our court system is there working for us. When our case was presented and argued before the judge on February 17th, it was generally accepted that a decision, or ruling, would come down within three, but certainly four months. Some seven months have now passed and there is no hint of a decision coming soon. Our legal counsel is quite disappointed at this long wait, however, he has indicated that we must be patient as there is nothing he or we can do about it.

We must exercise patience and live with the hope that a favorable decision will come down and hopefully sooner rather than later.

An interesting situation has been gathering some steam, of late, relative to provincial expectations surrounding resource revenues. Premier Calvert and Saskatchewan believe that if the Maritime provinces can have exclusive rights to their resource revenues, then Saskatchewan should also have exclusive rights to its resource revenues. In other words, our premier and his government expect fair and equitable treatment on a variety of issues across the country. They expect a **level** playing field. They say if it’s good for other provinces, then it’s also good for Saskatchewan. Saskatchewan wants and deserves similar consideration and benefits.

In a nutshell, your association, on your behalf, has argued the same principle. Retirees of the federal government and all other provinces **NOW** enjoy legislated and indexed pensions. Only the Province of Saskatchewan does not provide its superannuates with such a pension enhancement. One wonders, **“Why does Premier Calvert and his government continue to deliberately mistreat and shortchange its former employees when all other governments have long ago recognized and corrected such an inequitable practice”?** Are Saskatchewan superannuates less deserving than the retirees of the other Canadian governments? The Saskatchewan Government has never said this. In fact to the contrary, the government has always praised the work of its former employees and has gone to some lengths to express appreciation for our past contributions to the development and growth of the province. **Why then, does Premier Calvert and his government, continue to punish its former employees?**

We can’t survive on just praise and compliments respecting our past contributions. We deserve better and we are entitled to better. Can Premier Calvert explain and justify “why the playing field is not level? No, he cannot. There is no justification for this unfair and undeserved callous and vindictive treatment of government retirees.

Superannuates of the federal government, other provincial governments, executive government of

[continued on pages 2 and 3]

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hope that
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Saskatchewan, SaskPower, SaskEnergy, SaskTel, and so on, all had similar pension plans. All of these employees made pension contributions based on the same scale and formula with retirement benefits calculated the same way. Because the Saskatchewan Government, on its own and without employee input or approval, decided to administer some of these plans differently is no justification for different and shortchanged benefits at this stage.

Why have SaskTel retirees, since 2002, received indexed pensions of 2% per year or 8% over these last four years and **executive government** retirees only received 2.2% over this period? Why are the highest-paid government appointments given a 19.4% increase in salary over the next four years, whereas the only guarantee for superannuates is to pay back to the government higher and higher utility rates?

Why does the government suggest it is okay and acceptable for the salaries of their **“elected officials”** to be legislatively indexed to the Consumer Price Index? Why is it not okay to provide similar legislated indexing of superannuate pensions? Why does the government open signed contracts and provide their union supporters with an additional \$7.4 million and at the same time brush off defenceless old government retirees with no consideration at all?

Is this the **level playing field** the Premier is seeking?

There appears to be a stubborn refusal by Premier Calvert and his government to do anything positive or supportive to help government retirees (their former employees). While the federal government and the other provinces have acted positively on their appreciation for the work and contributions of their former employees, the indifference of Premier Calvert and his government is driving Saskatchewan superannuates to the “poor house”. It seems like a definite and predetermined plan or vendetta against former employees.

The government has thrived on a “divide, conquer and be quiet” program, rather than any plan of communication

and help. There is no concern for the intent of the PSSP Act at providing an appropriate and necessary percentage increase to pensions to offset any devaluation from the rise in the cost of living. The government’s contention of providing what the “budget situation can allow” is totally inappropriate. Pension adjustments based on someone’s view of “good times” or “bad times” was never the pension intent and is completely unacceptable. This is so evidenced by the meagre assistance provided to superannuates this past April supposedly the result of the current financial situation of the province.

“ Is This
The
Level
Playing
Field . . . ? ”

As you can appreciate, I am not at all pleased with the attitudes and actions of our premier and his government. To most of us it seems very clear — they are waiting us out until we all pass on — and their pension responsibility and obligation passes away.

It is interesting that they can continue to readily find millions and millions of dollars for their political appointments, for shaky, ill-conceived and risky business ventures, for forgiving large loans of the Saskatchewan Roughriders and their highly paid non-Canadian players, and at the same time hold defenceless aging superannuates to negligible amounts.

This government needs to be held accountable for the way they have and continue to treat seniors and particularly government retirees. While we have continually hoped this government would meet with us to resolve the situation in a fair and equitable manner, they have continually chosen otherwise. We can now only hope the courts will rule in our favor and consequently force the government to become accountable. Failing this option will require us to become more vocal and assertive in the next election.

The federal NDP recently put forward a proposal for a Seniors Charter to be introduced this fall. This charter stresses the need for government to adequately attend to the needs of seniors emphasizing the very issues we have been fighting for with the provincial NDP government. Their proposal is discussed in detail in this newsletter under the heading “Why,

Premier Calvert?" I encourage you to act on our suggestions regarding this most important matter.

In closing, I ask you to not lose hope and if anything, become more involved by contacting your MLA and sharing this newsletter, especially the charter being proposed by their federal counterparts. Ask them if they support this NEW DEMOCRATIC PARTY Charter, and if so, what are they doing to bring its objectives into reality?

Alf Zimmerman, President

Union Support ??

Over the last three years your president has been in regular contact with Bob Bymoer, President of SGEU. The reason for this contact was to obtain assistance with our pension claim. In short, SGEU was asked to help:

- ! identify and communicate with current employees that are members of the old (PSSP) plan;
- ! with our legal claim by allowing SRA to address all the various unions at one of their regular meeting get-togethers;
- ! by verbally supporting the SRA Legal Claim whenever it was possible to do so; and
- ! by offering some financial assistance to help pay the legal costs of our court actions.

After this request was made, SGEU was completely silent throughout the better part of 2003 and most of 2004. On August 23, 2004, I sent a detailed communication to President Bymoer and again set out our request. This time I included a suggestion for their financial support. I indicated that all pensioners were asked to contribute a minimum of \$50, and more if they could afford it. With respect to a SGEU contribution, it was suggested that two things should be taken into account:

- * by far the majority of assets owned by SGEU are the direct result of retiree contributions when they were still provincial employees; and
- * as existing "Old Plan" employees can expect to be the longer term benefactors of any settlement respecting

our claim, it has merit that these individuals be major contributors to the legal fund. On their behalf, it would be appropriate for SGEU to offer a minimum contribution of \$100 per employee as a starter contribution to the legal fund.

Such an amount seemed quite justifiable as the claim pursued by SRA is really one that would benefit all members of the PSSP, that is superannuates and current employees alike. I believe it is a reasonable and just expenditure of union funds for SGEU to contribute toward the cost of this timely court action.

On August 24, 2004 I received the following reply from President Bymoer — **"I will share this correspondence with our union executive and get back to you before the end of December."**

On September 7, 2004 I responded indicating some frustration over the past and now further delay in providing the requested help. I pointed out that what we were doing was really for the benefit of all SGEU members that ever were part of the PSSP. The help and co-operation of SGEU was important and necessary to bring this task to a successful conclusion.

Over the next while several pieces of correspondence were exchanged. During this time, one brief meeting was held with the SGEU so-called "Pension Group Chair". At this meeting SRA officials were told that while the executive had not as yet decided on our request for financial assistance, it appeared unlikely that we would receive any financial support. The reason given for this was that **the small number of employees that were still in the Old Plan (some 2,000 employees) were insignificant and had no real impact on the long-term plans of SGEU.**

On September 6, 2005, with no formal reply having been received from Mr. Bymoer, I sent another communication requesting the answer that he had promised to provide before the end of the previous December (2004).

[continued on page 4]

On September 7, 2005, I received the following communication from Mr. Bymoer — **“Alf — I had a discussion with our executive and they were not willing to offer any financial assistance at this time.”**

This was particularly disappointing to me and I suspect very frustrating for those retirees that were paying members of SGEU during their working careers. It must be completely devastating to those members that are still working and are paying members of the SGEU. To think that the union appears to have written off its members who are still in the Old Plan because SGEU feels they are too few to make any impact in the long term plans of SGEU.

What happened to that **“One for All and All for One”** union attitude long endorsed by the SGEU? It seems quite clear that it may be only the SRA that is concerned for the long-term welfare of superannuates. Certainly the SGEU has not offered its help in this critical hour of need.

When the chips are down, who can you really count on for help these days? Certainly not Premier Calvert. The government’s past record says **not them**. And now the union, SGEU, is also reluctant to assist.

Maybe Bob Bymoer and his union staff should be made aware of your thoughts and comments on their lack of support for this most important action.

Regina Pharmacy Costs

Sobeys (\$3.48); Costco, Superstore, Wal-Mart (\$4.98); Zellers (\$4.99); Safeway (\$6.99); Shoppers Drug Mart, Pharmasave, PharmaChoice, Medi-Drugs (\$7.97).

Website “Menu” Item Added

Check our website — www.saskretirees.org — you will note that a new “menu” item has been added entitled **“News Update”**. Subsequent to the October Gazette, updates to association activities will be available to you, probably on a monthly basis. The items will be available in .html and .pdf formats.

In the menu item **“Membership”**, we have included a membership form in .html and .pdf formats. R

Some Comparisons of Pensions and Pension Benefits in Canada

Federal Government

Federal pensions are fully indexed to the cost of living. If there is ever a decrease in the cost of living, no reduction applies and pensions remain the same.

Increases for the current and last five years were:

January, 2005	1.7%	January, 2002	3.0%
January, 2004	3.3%	January, 2001	2.5%
January, 2003	1.6%	January, 2000	1.5%

Medical Costs for a Family

Level 1	\$17.66 per month
Level 2	\$34.22 per month
Level 3	\$63.07 per month

The above three levels include vision, prescriptions, out-of-province travel, etc.— the difference in levels and costs has to do with hospital care — level 2 provides \$100 per day — level 3 is \$150 per day — this is the amount available to cover the cost of private rooms. Employees choose the level they want.

The above levels also cover 80% of prescription costs and other services like physiotherapy, etc. The retiree is responsible for the first \$100 of prescriptions. Level 4 Dental Costs Per Couple \$31.96 per month Level 4 costs for dental are in addition to the above medical costs and follows guidelines similar to the SRA group plan.

Manitoba

Indexing: 2/3 of the National Consumer Price Index
Benefits: Three options are available — the one being noted is for a couple —
! Basic Cost \$9.45 per month — basic hospital, doctor, etc.
! Extended Cost \$96.75 per month — includes all medical benefits, etc. (not Dental) — retiree is responsible for the first \$100 and then the plan covers 80% of costs of drugs based on the Pharmacare guidelines — similar to Saskatchewan’s Health Plan.
! With Dental, the cost is \$139.45.

Alberta

Indexing: 60% of Alberta CPI R

WHY, PREMIER CALVERT?

Dear Premier Calvert:

I recently came across the federal NDP's website and notice a most interesting proposition being put forth by your federal NDP counterparts. Apparently it is their intention to introduce a proposal called "THE SENIORS CHARTER OF CANADA" during this fall's parliamentary session. I was immediately drawn to several statements in this proposed charter — specifically the following, **"Seniors have the right to a fulfilling life with dignity, respect and security."** The charter goes on to say that all citizens have the right to:

- ! Income that is indexed and provides a high state of economic welfare.
- ! Accessible, comprehensive, universal, portable, publicly administered medicare for primary care, palliative and geriatric care, preventative care and drug needs.

Mr. Premier, after I read this, I wondered whether your provincial NDP and the federal NDP were similar in "name" only. I say this, Mr. Premier, because of the way you are treating now-retired, former Saskatchewan public servants. As you know, we have no indexed pensions and no assistance for medical and dental needs. Sure you provide us with occasional pension increases but these are far below the Consumer Price Index and are only provided whenever you feel like doing so. In fact, in the last 11 years, you have provided zero increases for five of those years.

We former public servants have been attempting to negotiate with you such requirements, for the past 20 years with absolutely no success. In fact you have continually refused to meet with us and have finally forced us to take this matter to the courts to seek their intervention. We have also sadly heard it is this government's hope that in time we retirees will all die off and then the issue will be settled once and for all. That may very well be the case, as many of our members are getting older and continually decreasing in numbers. You may very well win in the end, Mr. Premier, but at what expense?

Mr. Premier, I am sure if you review our work records, you will find we were very faithful and hard-working civil servants, during our years of employment. So why are you doing this to us? Why won't you meet with us? We have previously brought to your attention that all governments in Canada, provincial and federal, now have pension indexing and almost all have some form of medical and dental plans for retired public servants. I note that you have now provided these same benefits to most crown corporation retirees, yet you continually refuse to provide for our needs. Why do you force us to continue this fight when we could better be spending our time doing more beneficial work for Saskatchewan's other needy citizens?

Mr. Premier, I hope you will go to the federal NDP's website and review their proposed charter and after you do so, perhaps you will then be willing to explain to us why you are at odds with them and us. Maybe, and I emphasize 'maybe', you will then consider meeting with us to resolve our concerns.

Their website is www.ndp.ca/seniorscharter. I hope you will check it out.

Yours sincerely
A Now-Retired Former Public Servant

The following information (*page 6*) is taken from the federal NDP's website, noted above. (Please check this site out if you have access to the internet. You can also download and copy the information from the site.) In addition to the proposed charter, there is also a petition from the federal NDP. We are asking all members to take this petition and copy of the charter and send it to your MLA and to the premier. We have deliberately 'crossed out' certain parts so that recipients of this petition will know it originates with the federal NDP. We suggest that you send it as such, along with a letter from yourself. We would further encourage you to get others to sign the petition.

TO BE INTRODUCED BY THE NEW DEMOCRATIC PARTY
IN THE PARLIAMENT OF CANADA DURING THE FALL 2005 SESSION:

THE SENIORS CHARTER OF CANADA

Seniors have the right to a fulfilling life with dignity, respect and security. Like all Canadians, seniors are entitled to the full protection of their fundamental rights and freedoms.

Seniors comprise a unique and valuable position within Canadian society. It is incumbent upon all Canadians to ensure that every senior has the opportunity to participate fully within our society with true independence and the possibility for self-fulfillment, continued growth and development throughout the whole of their life.

The United Nations International Plan of Action on Ageing sets out clear obligations which governments have a duty to help fulfill and reinforces that it is the responsibility of government to protect the rights and freedoms of the ageing in our society.

Therefore all seniors in Canada have the right to:

Income security.

Income that is indexed and provides a high state of economic welfare. [emphasis added]

Secure housing.

Safe, comfortable accommodation that costs less than 30 percent of income.

Secure public health care.

Accessible, comprehensive, universal, portable, publicly administered medicare for primary care, homecare, palliative and geriatric care, preventative care, and drug needs. [emphasis added]

Opportunities for self-fulfillment.

Lifelong development through access to affordable education and training.

NDP PETITION FOR A
SENIORS CHARTER

WE THE UNDERSIGNED, HEREBY CALL ON THE ~~PARLIAMENT OF CANADA~~ (GOVERNMENT OF SASKATCHEWAN) TO ADOPT THE NDP'S **SENIOR CHARTER FOR CANADA**, THEREBY COMMITTING THE GOVERNMENT OF ~~CANADA~~ (SASKATCHEWAN) TO ENSURING THE RIGHTS AND FREEDOMS OF SENIORS AND ENSHRINING THOSE RIGHTS AND FREEDOMS IN CANADIAN SOCIETY.

<u>NAME</u>	<u>ADDRESS</u>	<u>PHONE</u>	<u>SIGNATURE</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

PLEASE SEND **ORIGINAL** PETITIONS BY MAIL TO: ~~BRIAN MASSE, MP RM 701 JUSTICE BLDG,~~
~~HOUSE OF COMMONS K1A 0A6~~ PREMIER LORNE CALVERT, LEG BLDG, REGINA SK S4S 0B3

Note: Reproduced from www.ndp.ca/seniorscharter

TAKING OUT OR RENEWING A MEMBERSHIP/CHANGE OF ADDRESS/CONTRIBUTING TO LEGAL FUND

On receipt of membership dues, a membership card will be forwarded to you showing the expiry date which will be December 31st of the year shown. This card will also be your receipt for payment of dues. **Any fees submitted this year will be applied to 2006 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 association currently has 2,850 paid-up members. We encourage you to recruit new members, especially those who you know who are still working and are in the Old Plan. Records indicate there are approximately 2,000 in this category.

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 SRA 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. Please note this form is available on-line on our website — www.saskretirees.org/membership.



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 **SRA Inc** and mail to:

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

Amount Enclosed: \$ _____

Editor's Comments

At the October Board meeting, the Board was paid a visit by several SRA members at large. Their reason for meeting with us was to ascertain what was the status of our legal initiative and to inquire as to whether we had contacted the legislative opposition regarding our issues; to let us know that Alberta retirees were suing the government about pension integration and to express their concerns about members not recently being made aware of what has been happening in the last few months. We appreciated their interest and comments and shared their frustration that a judicial decision has not as yet been made on our legal claim.

We regret not having sent out a newsletter earlier to update the membership on the status of the various issues before us, however, we strongly believed a judicial decision would soon be forthcoming and felt it best to wait until then to send out a newsletter. As you are now aware, the decision is still pending. Some time ago the Board made a decision that we would not send out newsletters unless we had substantial information to provide to the membership. We made this decision because of the significant costs of sending out a newsletter, which is about eight to nine thousand dollars. We felt we needed to be cautious about our expenditures

because of the costs before us on our pending legal claim. The cost of sending out newsletters would not be as high if we only sent out the newsletter to paid-up members. We decided, however, to send it out to all retirees regardless of whether they had paid their dues or not. We chose this option in the hopes that those who were not members would join and also that those who were not members would contribute to the legal fund. To a significant degree this decision has proven successful.

Currently there are about 10,000 retirees from the executive branch of government throughout the world. Of this number, we have 5,300 members identified on our registry and only 2,850 paid-up members. There are also approximately 2,000 individuals from the "Old Plan" still employed in the government. If every retiree was a member and every retiree contributed to the legal fund we would be in a better position to send out more frequent and regular newsletters. But, until this happens, we will continue to only send out the newsletter when there is substantive information to be made available to the members. Your assistance in recruiting more members and paying your dues will be most helpful. **In the future, however, we will provide regular updates on our website at www.saskretirees.org/news update**

IMPORTANT NOTICE:

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

Your Input Required

**Saskatchewan Retirees Association (SRA)
Extended Health and Dental Plan Survey**

Please complete the survey on the reverse side and return to the SRA Office before the end of November, 2005 by folding the page over along the dotted line, taping it, and affixing a postage stamp where indicated. Thank you.

The SRA is conducting this survey to give all SRA members an opportunity to provide feedback on the insurance programs offered by your association. We would appreciate if you would take a few moments to complete this survey. Please contact the SRA Office at (306) 584-5552 if you need clarification on a specific question.

If you do not belong to the Extended Health and Dental Plan but wish more information about our insurance programs, please answer Question 1 and provide your name and additional information in the space provided on the reverse side. **Members applying for the Extended Health Program beyond sixty (60) days from retirement will be required to provide medical evidence satisfactory to Group Medical Services (GMS) to qualify for all the Extended Health benefits.**

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Affix Postage
Stamp Here

**TO: Saskatchewan Retirees Association
Walter Scott Building
3085 Albert Street
Regina SK S4S 0B1**

Please check the appropriate box to provide your answer:

1. Did you know that Life, Health and Dental Benefit Programs are available to you through your Association? Yes No
If not, do you wish to receive information about Life Health Dental

2. What status of coverage are you currently enrolled in?
! Life ! Health ! Dental
Single
Couple
Family

If you are enrolled in the Extended Health and/or Dental Plans, please continue to Question 3. If you are not currently enrolled in the Extended Health or Dental Plans, please skip to Question 9.

3. Are you satisfied with the type and level of benefits covered by our Plans?
 Yes No
If not, give reason why: _____

4. I would like to see changes in the benefits offered. Yes No
(Please note that some of these may change the premium rates.)
 Raise the percentage of coverage level
 Lower the percentage of coverage level
 Other _____

5. What benefits (in your opinion) should be eliminated? _____

6. Do you have other options to obtain coverage for yourself and/or your family (i.e., through a spousal plan)? Yes No

7. Have you had trouble getting prescriptions filled? Yes No
Please specify: _____

8. Have you applied for assistance through the Special Support Program available from Saskatchewan Health? Yes No

9. Please use this space for any additional notes or comments: _____

Name: _____
Address: _____

Telephone: _____
E-Mail Address: _____