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**Minutes of the Saskatchewan Retirees Association  
Annual General Meeting  
Wesley United Church Auditorium  
May 24, 2018**

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Randy Dove, President, called meeting to order at 10:34 a.m.

**Welcoming Comments:**

Randy welcomed the 48 members present and acknowledged that we are on Treaty 4 territory land of the Indigenous and Metis people. He expressed appreciation to Jean Freeman for her presentation on “living through the back nine” with her insights and chuckles on aging. He reminded the members that the SRA will be bringing more speakers on various topics.

He reviewed the contents of the meeting kit and encouraged everyone to register and participate.

He introduced the current Board of Directors, indicating that Ann Donovan was unable to attend as she is out-of-province, and thanked the retiring directors Cindy MacDonald and Jack Peterson for their service. He welcomed Jamie, Kris, and Shawna from GMS, and Michelle Sorenson from Saskatchewan Seniors Mechanism (SSM).

Randy also recognized members that had passed away during 2017 and drew attention to their names published in the annual report.

SSM is involved in an effort to build a seniors strategy for Saskatchewan. They are reaching out to many organizations, SRA included, to get views of what’s needed to build this strategy for older adults. They will conduct a session after our AGM.

Randy also thanked Richard Jack for being our photographer for the day to capture photos for future SRA publications.

**Adoption of Agenda:**

Moved by Jack Kloczko

Seconded by Linda Tate

That the members approve the agenda as presented.

CARRIED

**Approval of 2017 AGM Minutes:**

Moved by Frank May

Seconded by Mae Smith

That the members approve the May 25, 2017 AGM minutes as presented.

CARRIED

### **President's Report – Randy Dove**

Randy referenced the printed highlight card in the folder that gives a snapshot of the Association this year and spoke about efforts to rejuvenate internal operations, communications, website updates, bylaws and policies and Committee mandates.

He highlighted the shift in focus to be sure to use member resources to better engage with all members. We had a growth of 12% this year, with 250 new members. More Executive Government retirees have joined the SRA with 70 new members last year..

### **Business Arising from the Report:**

None were raised

Moved by Pat Dean

Seconded by Bob Hunko

To accept the President's report as presented.

CARRIED

## **Committee Reports:**

### **Pensions and Issues – Ken Lozinsky**

Ken itemized the four main committee mandates as indicated on page 11 of the Annual Report.

The major project last year was to complete research work on public sector pensions, and create the Pensions Scan Summary and chart that was distributed to all SRA members in January, 2018. Ken thanked John Mowbray for taking the lead on completing this project.

Ken thanked Mae Smith for developing the Terms of Reference for the Honorary Lifetime Membership program. Four members have been nominated for consideration by the membership.

Ken thanked the committee members: Frank May, Mae Smith, Christine Fuchs, and John Mowbray.

Fran Passmore asked about the recent government decision to shift money from pension plans to use in the operating budget. It was clarified that the PEBA defined benefit plan, "old plan pension" was never funded from general revenues so no funding could be shifted for government operations.

Chuck Ames asked about changing the format of the pension statement that is updated periodically throughout the year when there is a change. It was pointed out RBC Investor & Treasury Services is contracted by the Government of Saskatchewan for pension services not SRA and RBC has a standard direct deposit advice.

Randy mentioned that the SRA had approached government about participation on the Pension Advisory Board. They indicated a review process will be initiated in possibly the next 24 months and would ask for our views at that time.

In response to a question about membership in the PEBA pension plans, Ken reported that there were 5,236 retirees including 75 active employees while the new plan has 64,458 members. Discussion occurred about pension plans in other provinces.

Linda Tate asked about the possibility of pursuing indexing for the new plan. Ken replied that each employee has the option to decide what plan to choose for their funding once they leave government so the relationship with government may not be similar to those in the old plan.

Bob Walker commended the SRA Executive and the Pensions and Issues Committee on producing the pension summary. He asked about whether the SRA can research and propose changes to new plan by basing it on top five years' salary and averaging out interest rate? Discussion occurred about informing members that those who are in new plan have opportunity to change their investment options and percentages.

Moved Ken Lozinsky

Seconded by Christine Fuchs

To accept the Pensions and Issues Committee report as presented.

CARRIED

#### **Finance – Linda Clark**

Linda indicated that we have worked to get flexibility in our investments. We have budgeted for expansion in our upcoming yearly action plan proposals.

She thanked Frank May and Cindy MacDonald for work they did on the committee. She also announced that the electronic transfer function is now in place for SRA members.

Moved Linda Clark

Seconded by Frank May

To accept the Finance Committee report as presented.

CARRIED

#### **Membership and Communications – Randy Dove**

Randy reported increased communications with members by producing three newsletters per year, plus the pension scan report. The membership roster was updated and those members who were not active and delinquent 10 years or more were deleted; resulting in 4,157 active members.

The most growth for new members has been from Executive Government vs. crowns in previous years; the SRA Health and Dental Plan continues to be the most important service for new members.

The Action Plan for the next three years will relate to membership and communications engagement. The website is a useful tool to attract new members and to keep current members up-to-date. We had approximately 4600 visitors to our website this past year and they have been accessing more pages on the website than in previous years.

He reported that a copy of our Annual Report will be sent to Premier Scott Moe and Minister of Finance, Donna Harpauer to ensure our communication continues with government.

Randy acknowledged committee members Lyle Fluter and Rolli Bachelu.

Moved by Randy Dove

Seconded by Chuck Ames

To accept the Membership and Communications Committee report as presented.

CARRIED

**Group Benefits** – Jack Peterson, Committee Vice President, reporting for Ann Donovan

Jack reported that there are approximately 3,000 members in our SRA Health and Dental Plans

A three year extension agreement was signed with GMS. Jack thanked Jamie Stangel from GMS for his assistance on the Group Benefits Committee. GMS continues to support the SRA and to meet the needs of members.

Jack highlighted the enhancements effective July 1, 2018 to the SRA Health and Dental Plan including:

- Increasing hearing aid benefit from \$800 to \$1200 every three years
- Adding reflexology and naturopath to the group of approved paramedical practitioners
- Adding Members Assistance Plan (MAP)
- A decrease in the Health premium of 5%, and an increase of 6.19% in the Dental premium

The new monthly rates are included in the annual report. A letter was mailed out to all plan members itemizing the plan changes and rates.

Jack thanked the other members of the committee, Frank May, Pat Dean, Linda Clark and Randy Dove.

A Question was asked as to whether there any steps being taken for SRA to provide a premium subsidy like government is providing to retirees enrolled with Great West Life. Could SRA investigate this?

Randy replied stating that SRA has spoken with the government as to why executive government doesn't tell upcoming retirees about a multitude of plans available to do them besides the government health plan. He mentioned that the SRA plan with GMS is independent of government and is funded by SRA members. In 2015/16 government was asked about the subsidy and they indicated that could only be done through the collective bargaining process. Linda Tate informed the group that the subsidy began with bargaining in 2002.

Judy Taylor mentioned that prior to retiring she did a comprehensive study of the government plan and our SRA plan and she found the SRA plan to be far better.

Randy provided details on new Members Assistance Plan (MAP) that is in effect July 1, 2018. He reported that it will be similar to the Employee Assistance Program (EAP) that employers provide; however, the new program focuses on ensuring the member's needs are met regardless of number of sessions/time required vs. the government plan that only allows for a specific number of sessions. With the government program, if additional sessions are required they will be paid for by the employee. The MAP program will be focused to enhance retirement life, and in doing so, hopefully prevent some health issues, and therefore possibly reducing plan claims.

Moved by Jack Peterson

Seconded by Linda Clark

To accept the Group Benefits Committee report as presented.

CARRIED

#### **Auditor's Report** – Linda Clark

Linda reported that the audit by Robert D. Szauner indicated that the SRA had met all not-for-profit organizational expectations.

She highlighted the report for the members indicating that we have a net assets of \$472,714. In 2017 we had a surplus of \$9,038.

She noted that the delivery and postal service expenditure appears substantially higher but it is due to the mailing of three newsletter issues. In 2016 the postal costs were included in the newsletter expenditure and not in delivery and postal service.

Professional fees have risen due to having some legal interpretations related to the Association's articles of incorporation.

Moved by Linda Clark

Seconded by Frank May

To accept the Audit Report as presented.

CARRIED

**Appointment of the Auditor:**

Moved by Linda Clark

Seconded by Linda Tate

To appoint Robert D. Szautner, RDS Chartered Professional Accountant, as auditor for the Saskatchewan Retirees Association for 2018.

CARRIED

**Lifetime Honorary Members Acceptance – Ken Lozinsky**

Ken thanked Mae Smith for developing the terms of reference for the Lifetime Honorary Members.

The members that have been nominated to be recognized for their contribution and outstanding service to SRA are:

Charles (Chuck) Ames

Linda Tate

Robert (Bob) Walker

Alf Zimmerman

Moved by Ken Lozinsky

Seconded by Mae Smith

To ratify the four nominees as recommended by the SRA Board of Directors..

CARRIED

The meeting was recessed and a hot lunch was served.

The meeting reconvened at 12:45 p.m.

**2018-20 Action Planning – Randy Dove**

Randy indicated that a three year plan was developed and approved by the Board. The focus is on member engagement to increase connections and be in touch with the membership more often. More volunteers to assist in completing the planning process are always needed.

Highlights included: a pre-Christmas meet and greet in the Regina region; sponsorship with Saskatoon Council on Aging (SCOA); promote the Saskatchewan Seniors Mechanism (SSM) Century Club celebrating seniors; and updating of our computers to enhance reporting/budgeting.

He commented that in previous years questions were raised about SRA surpluses and the need for plans for the funds – the action plan was developed to respond to those questions.

## **Honorary Members Awards Presentation – Randy Dove**

Randy introduced each recipient and provided background information about them. Each recipient thanked the SRA for the award they received. Alf Zimmerman was unable to attend the meeting to receive his award

## **Nominations –Christine Fuchs, Nominations Committee**

Christine reported that there were four vacancies on the Board and that four nominees had come forward for the three-year terms. The nominees' biographies were included in the meeting kit.

The four candidates for the Board of Directors were: Randy Dove, Charlotte Dusyk, Harold Hugg, and Chris Oleson. Each nominee provided brief comments about their interest in serving on the Board.

Christine asked for nominations from the floor. No nominations were received.

Moved by Christine Fuchs

Seconded by Linda Tate

That nominations cease.

CARRIED

Christine declared the four nominees acclaimed for the four director positions.

## **Other Business/Questions:**

No additional questions were raised by the members.

Jamie Stangel thanked everyone on behalf of GMS stating that it was a pleasure working with the SRA Group Benefits Committee and being asked to participate at the AGM. Draws were made for the donated prizes from GMS.

Randy thanked retiring board members Jack Peterson and Cindy MacDonald for their work over the years on the Board.

Moved by Pat Dean

Seconded by Cindy MacDonald

To adjourn the meeting (at 1:27 p.m.)

CARRIED