



SRA

SASKATCHEWAN RETIREES ASSOCIATION

THE ADVISOR

FALL 2022

HOLIDAY GREETINGS!

Happy Holidays from the Saskatchewan Retirees Association Board of Directors and Committees. Hopefully you have had a productive year as we continue to deal with the uncertainty of the pandemic, inflation and turbulence around the world.



At the SRA, we have completed a year where we updated our directional plan, conducted a significant survey of members with over 1400 members participating. We thank you for your continued support and feedback indicated by your 92% response that there is value being an SRA member.

We continue to be encouraged that future retirees are hearing about the SRA through a combination of your workplace and co-workers. The SRA will be

working in the future to ensure that all pending retirees have better opportunities to be aware of the SRA before retiring.

The Annual General Meeting was held in May with an in-person gathering for the first time in three years. We provided a live streaming link to encourage more participation and we were happy with the results with members choosing that option to keep in touch with the organization.

The SRA membership grew by 373 new members in 2021 bringing out total membership to about 3600. Growth has slowed in 2022 to about 300 new members, a reflection of the uncertainties around us causing people to delay retiring as financial plans have been affected by inflation, fuel prices and war. The SRA is watching our membership growth to better understand the growth needed to continue to sustain the services being provided at present.

On behalf of the Saskatchewan Retirees Association, we wish you the very best during the holidays and continued good health and prosperity during 2023!



INDEPENDENT LIVING – HOME SUPPORTS UPDATE*

The Perfect Storm is approaching, bringing with it:

- an ever-increasing percentage of older adults in our population
- a higher proportion of very old (85+) people
- inevitable health problems that come with aging
- dysfunctional health systems that need significant change
- long term care that frightens those who may need it
- little assistance for the many people who don't yet need long term care – and may never need it – to remain in their own homes and communities
- inadequate or non-existent government investment in practical home supports
- no realistic, comprehensive plan by government to address these problems in the short and long term

The storm has begun. How can we minimize the destruction and loss? Are there solutions for weathering the storm?

Older adults have solutions!

To begin with the obvious, older adults know what they want and need. And they know their own limitations. When seniors say they will live healthier and happier lives if they can live independently in their own homes, believe them! Countless studies and research show that they are correct. And what is more, costs to invest in the supports needed are about 1/3 the cost of residential long term care. **Let that sink in – 1/3 the cost! Compare those costs with what a huge increase in demand for residential care will cost – overwhelming – for individuals and communities.**

Older adults don't want to be a burden on family and friends. They want to manage their own affairs. They shouldn't have to rely only on family and volunteers.

If only family members and available volunteers are expected to do all caregiving, it will be a recipe for burnout. Listen to the largely unpaid caregivers and hear how their lives are limited and their health is endangered by the stress of constant caring – even though they cannot imagine leaving their loved one without the needed help. While society holds up the value of volunteer contributions such as caregiving, there is a huge cost that is borne by the very people who are giving of themselves. How unreasonable.

As the storm was only a distant rumble on the horizon, many opportunities for planning and preparing were available. Well-researched reports that outline necessary steps to change health systems and social support are gathering dust on shelves. **Why do we ignore the obvious? Why do we try to avoid the systemic change that is needed?** Doing the same thing over and over and expecting better results will only lead to disaster.

We still have a window of opportunity. We can take actions that will change the way older people are supported as they age. We have information and we have examples from other locations that show what works.

What blocks us? Passive acceptance of the current state of affairs exacerbated by assumptions that our families or government will look after us AND





denial that we will ever need this help. Saskatchewan people lack information and inspiration that encourages willingness to work for change.

What can older adults offer: knowledge, experience, wisdom gained through lifetimes of problem solving, inventing and creating. It's time to join our strengths together, form a critical mass of determined people and insist on using our human and financial resources to protect us all from the perfect storm.

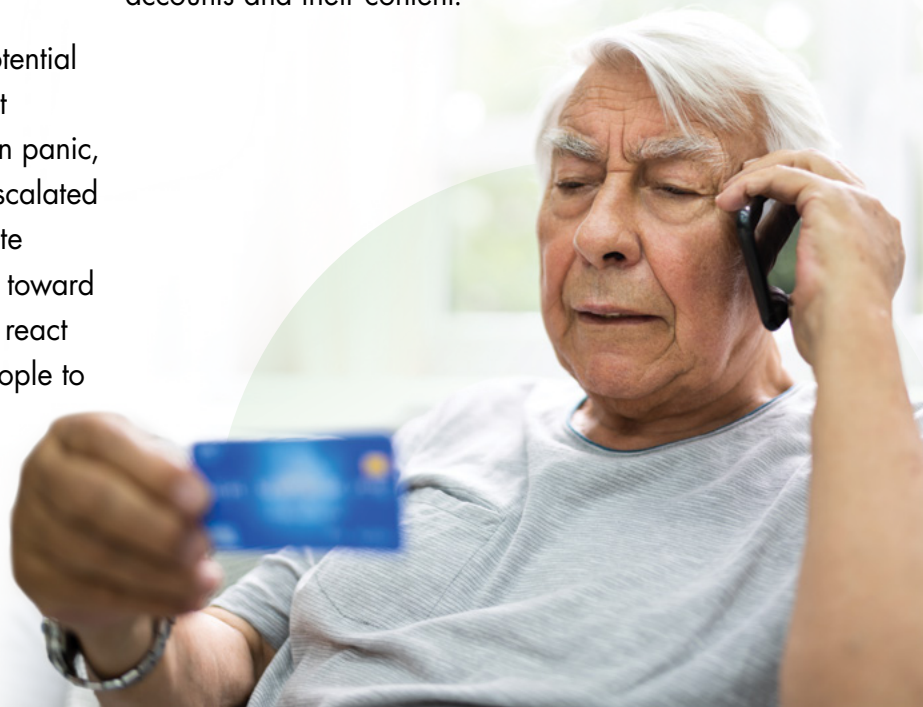
*Reprinted from Gray Matters Fall 2022 Issue (SK Seniors Mechanism)

FRAUD PREVENTION: REMEMBER TO RECOGNIZE, REJECT, REPORT.

Many frauds today are designed to play on a potential victim's emotions and get them to respond without thinking. They attempt to illicit responses based on panic, fear, desperation, elation, love which are often escalated by presenting urgent situations requiring immediate action. The slogan for fraud prevention is geared toward getting citizens in Canada to slow down and not react to potential fraud solicitations. We encourage people to recognize that fraudsters are using every means at their disposal to target them; telephone, email, text messaging, social media, internet and mail. We ask that they change how they react to the unsolicited offers or demands

Rejecting fraud involves protecting your personal information and money. Routine practices to develop include checking credit profiles, monitoring accounts for unauthorized activities, updating operating systems and antivirus software, and not doing business over the phone. We want people to slow down, to think about and assess the situation before reacting. This can involve saying no, doing due diligence, researching and confirming information, and talking to family members and friends. We want to encourage people to take their time, and to scrutinize all offers and demands.

Reporting fraud means speaking up, even when no money was lost. Like other crimes, if fraud is not reported, we don't know what is happening and can't warn other people. The information from one fraud occurrence (a bank account, email address, virtual currency address, telephone number, etc) can be investigated and is useful in linking other occurrences. Moreover, reporting provides other opportunities for disruption. By reporting the information to the banks, money service businesses, email providers, telephone companies, dating websites, social media networks; steps can be taking to block or remove these fraudulent accounts and their content.



PLAN AHEAD: SRA PRESENTS - 2023 WEBINARS FOR MEMBERS

Your participation in the member survey provided the SRA with many ideas on subjects you told us matter to you. In response, the Committees looked at the feedback and are planning a series of virtual information sharing opportunities during 2023.

Building on the success of the recent session with PEBA, where over 100 members registered to better understand PEBA's plans, we are going to offer more opportunities for dialogue with you.

The sessions will be offered online during the January – May 2023 timeframe so members can log in and participate in interactive sessions with knowledgeable resources. The schedule is close to finalized and will include:

- January** Debunking Myths about Generic Drugs
- February** Post Retirement Financial Planning
- March** Healthy Lifestyles
- April-May** Independent Living-Home Supports Update

Specific dates will be announced as we get closer to the timeframes.



The SRA is working with Webcast Canada as the technical production service provider for the sessions. This is a service we used during the pandemic to help our annual meetings and information sessions. The format provides opportunities for you to ask questions and participate in the sessions. With this support, we can also rely on stable technology and resources to solve any issues you may have during each webcast.



MEMBER COMMENTS Have a question? Suggestion? Need Information? Let us know!

Saskatchewan Retirees Assoc. Inc.
c/o Walter Scott Building
3085 Albert Street Regina, SK
S4S 0B1

306-584-5552
www.saskretirees.org
info@saskretirees.org

