

SASKATCHEWAN RETIREES ASSOCIATION CELEBRATING 50 YEARS OF SERVICE! STRENGTH 1975 - 2025 TOGETHER

As part of the 50th anniversary of the Saskatchewan Retirees Association (SRA), this article was commissioned. It looks at the journey of the SRA from its early days as the Saskatchewan Government Superannuates Association (SGSA) to the Saskatchewan Retirees Association, the modern organization serving public sector retirees in Saskatchewan.

LOOKING BACK

Provincial governments in Saskatchewan have tended to remain in office for extended periods of time since 1905 when the territory became the Province of Saskatchewan. Between the 1960s and early 1970s the provincial government changed more than it had since World War II. Public sector employees began to recognize that upon their

retirement, they would lose the relationships and protections afforded them as employees. Incoming governments brought more agendas for change, potential job relocations and reductions to the public service.

In the 1970s, the principle of retirees looking for "representation" and the ideas of acting with a common voice

and enough numbers to be heard began to gain momentum. This consideration has endured, remaining constant through the SRA/SGSA's 50 years.

On April 29, 1975, a group of concerned public sector retirees filed an application for incorporation through the *Saskatchewan Societies Act*. The seven charter

members from Regina, Saskatoon, and Yorkton were:

Joseph Taylor*
Frank Ellis*
Adele MacPherson*
F. Walter Schmidt*
F.F Turcotte
Roy Ruemper
Len Blakely*
Roy Norris

*Directors that formed the first Board of Directors of the SGSA.

The initial president was Joseph Taylor who served the first year of the association. Over the 50 years, the SRA/SGSA has had 18 presidents, a tribute to the leadership of a volunteer led non-profit organization. Typically, presidents served one or two terms in the early years. More recently, presidents have served multiple terms ranging from nine to 13 years.



As part of filing for incorporation, the charter members listed these objectives for the new society:

- *To unite all superannuates for the better solution of their individual or common problems.*
- *To seek a liaison with, and an organized approach to the Government of Saskatchewan for the betterment of pension benefits and other related matters.*
- *To propose to the Government of the Province of Saskatchewan desired amendments to the several superannuation acts.*
- *To advance recreational, social, and cultural activity and to promote better acquaintance, understanding, and cooperation among the superannuates.*
- *To pursue any objective that will be of benefit to a superannuate and enhance his or her particular situation.*
- *To seek cooperation with other organizations having similar aims and objectives.*

In considering the objectives that were identified and included in the initial bylaws of the organization, the views of representation and seeking a voice for protection with the strength of numbers were apparent.

In that era, the SGSA saw its role to assist its members. They did this through helping members locate suitable housing, re-employment support, navigating government agencies for information, pension issues, and health care options.

Discussions occurred with the Saskatchewan Government Employees Association to provide a more united voice in seeking support from government.

For example, when the provincial Department of Northern Saskatchewan was established in the 1970s, the SGSA worked to help newly recruited employees find housing in La Ronge and other northern communities. Similar activities took place when the department was eliminated in 1980-81, plus activity was added to help displaced employees relocate and apply for other government positions.

Through the 1980s, the SGSA embarked on creating branches across Saskatchewan. However, with most members located in Regina, Saskatoon, and Prince Albert, the concept of geographic branches was unsuccessful. At the time, the SGSA was focused on executive government. Only later in the history were the various Crown corporations, agencies, health care, and educational sectors included. The diversity of the membership and the geographic distances between members meant efforts to create a social network, while tried, did not offer a sustainable option and the approach drifted away over time.

Much of the activity and direction in the 1970s and 1980s were focused on helping individual members work through their issues. The objectives of that period were more focused on supporting individual members while lobbying for better pension benefits for defined benefit members.

The SGSA also worked to help members sort through the new national Medicare system to get access to needed medical services across the province. The system was pioneered in Saskatchewan in 1962 and adopted across Canada in 1967. Since many of the early members and leaders of the SGSA retired from the provincial Ministry of Health, their backgrounds provided a base of knowledge and attitude to support members with health needs. Having a universal health system was revolutionary at the time.



THE TRANSITION



In 1984, the Government of Canada passed the *Canada Health Act*. The act clarified the areas

where federal financial transfers would be made to the provinces to cover health issues across Canada. At the same time, it provided limits on what services would be covered and what would no longer be covered through a tax supported health system.

Health services, commonly part of extended health plans, were dropped from the core funding transfers to the provinces. This provided a new market opportunity for the insurance industry in Canada. The labour movement, based on their membership, began to introduce proposals through collective bargaining to obtain health coverage lost through the universal health care system.



As health benefits began to appear in collective agreements, the broader business community started to pay attention. As recruitment and retention of employees became more difficult, health followed by dental benefits became more widespread. Once again, the need re-emerged from recent retirees to look for "representation" as a larger group, having left the security of their work environments.

With this background, the SGSA Board pursued various insurance companies about the introduction of health benefits for the membership. In the mid 1990s, with an initial contract with Johnson Insurance, the extended health plan was introduced to the membership. It was followed by a change in contract to Group Medical Services in 2001-02, a Saskatchewan based insurance company with its office in Regina. A dental option was added shortly after to provide a more complete package of benefits to members. The introduction of the health and dental plans raised the profile of the SRA and has been the primary service that attracts large numbers of new members. Its introduction was integral to shifting the SRA to now speak for over 4,400 members.

CHANGING TIMES

With a change in leadership in 2002, accompanied by the election of several new directors, the SGSA reviewed its direction and considered its options for the future. While the long-standing mission remained to provide representation through one coordinated voice, the focus became aimed at growth, opportunity, and member services to a broader community of public sector retirees.

On June 8, 2004, the Saskatchewan Government Superannuates Association changed its name to the Saskatchewan Retirees Association. This occurred as a recognition that provincial public sector employees were employed by many branches of government. The name change helped make the SRA more appealing to retirees from Crown corporations, agencies, boards, and commissions. Over time, the approved organizational membership has expanded further to now include the Saskatchewan Health Authority and affiliates, and the educational sector with the universities, technical colleges, and regional colleges. Changing the name created the opportunity to expand the SRA membership and attract many new members from many different occupations.

With the updated name and moving towards providing services to an expanded list of potential members, the SRA looked forward. Many members were retirees receiving pensions from the defined benefit plan, PSSP (Public Service Superannuation Plan) that was replaced in 1977 by the Public Employees' Pension Plan (PEPP). Over the years since the inception of the PSSP in July 1930, pension benefit increases only occurred on an ad hoc basis with no regular review or increase. Retirees' pensions continued to erode over the years as inflation reduced purchasing power. Retirees that had joined the SGSA/SRA raised concerns about their loss of purchasing power. The SRA Board of Directors heard the concerns and started to research the history of pension administration in the Saskatchewan public sector.

Within the defined benefit pension information, there was a concept of "keeping pensions whole," which was interpreted to mean there should be a mechanism to maintain a level of purchasing power like that received at retirement. The Board spent endless hours searching back into records, legislation, and regulations to learn more about the original intent of the pension legislation.



However, with the pressure exerted by the SRA Board and membership, legislation was passed in about 2005-06 providing for 70% indexing for PSSP recipients. This was a significant achievement for affected members and continues today.

While the indexing was a major achievement for the SRA, the Board and members believed that full indexing was an important goal to attempt to reach. The Board sought legal advice about the potential of launching legal action to seek full recovery for the loss of purchasing power for affected members. As the Board was considering its options, the membership was canvassed to gauge support. Members authorized the SRA to proceed with a legal claim against the Province of Saskatchewan to obtain some relief from the ever-decreasing value of pensions.

The legal action aimed to achieve full indexing started in 2010 but was unsuccessful. 80% of the membership supported an appeal and many individual financial donations were made to fund the action. The appeal hearing in 2013 was also unsuccessful.

The turmoil from the legal action created challenges for the SRA. Privacy legislation, plus changing government policies, meant the SRA's access to retirement sessions and information was reduced. Re-establishing relationships has taken significant energy by the SRA over recent times.

During the early to mid 1990s, overtures were made between the SRA and the Saskatchewan Federation of Union Retirees (now the Saskatchewan Union Federation of Retirees) or SURF. There was a brief time when the organizations worked together, mostly focused on efforts to achieve pension indexing. With differing goals, the two organizations went in different directions and remain apart today.

As the SRA membership increased, it became apparent that better systems were needed to register and track the membership. This was reinforced by an unfortunate incident in about 2000-01 when most membership records were accidentally destroyed. Over the next two years, technology was introduced to recreate membership records to track member information. With upgrades over the years, this legacy system continues to be used today.

MODERNIZATION



The attraction of younger retirees led to the election of several younger directors to the Board in the 2012-

14 period. With the arrival of new directors came new ideas. With the ideas, upgrades were made to the SRA website, a more modern newsletter was launched, the annual report was professionally produced, the financial systems were upgraded with online accounting and digital banking, online document storage was introduced, and electronic communication processes were introduced. Members were surveyed for feedback to help guide the SRA.

Internal systems were updated so record keeping, policies, and practices were documented to reflect the expectations of the membership and the needs of the Board. Outreach to different organizations resulted in growing the membership base through the addition of the health and educational sectors as organizational members.

Reconnecting with like-minded organizations, like the Saskatchewan Seniors Mechanism and Planner, formerly PEBA (the Public Employees' Pension Agency), were kick-started. Building relationships took time with positive results for everyone involved. Ongoing relationships with GMS (Group Medical Services) were strengthened with ongoing dialogue to ensure the health and dental plans were financially strong and continued to meet member needs.

FUTURE



As the SRA celebrates 50 years of success, it's a tribute to the generations of

volunteers that have led the organization through various evolutions to shape the organization. With over 4,400 active members, a growing membership, and stable financial operations, the SRA has shown how to be resilient and sustainable. Working together to provide services and advocacy to better the lives of public sector retirees continues to be a need. The SRA is well positioned to respond.

The original vision remains the critical pathway that has endured over the history of the SRA. Providing retirees with a vehicle for "representation" reinforces the concept of "strength together" with the collection of voices into one organization focused on today's needs while always looking to the future for new opportunities.