

THE Voice

VOLUME 17 NO. 2
WINTER 2010

SUPERANNUATED TEACHERS OF SASKATCHEWAN — SASKATOON CHAPTER

Editor: Linda Ashley 955-2498 lashley@sasktel.net

President's Message



It's time to acknowledge the hard work of all the Saskatoon STS executive members. Every committee seems to just go ahead and carry out its responsibilities – and the result is a cohesive group, which accomplishes a great deal with a minimum of fuss.

A particular thanks to the Visiting Committee members for the extra care they take each year to make the Christmas season a little brighter for those they visit on our behalf. I am sure your time is appreciated. Nor could we do without the Phoning and E-mail committee members who form an integral link providing timely information to our members. Thank you all so much.

All of us are proud to serve on the executive of the largest chapter of STS with over 1900 members. No other chapter has as many meetings during the year as we do. No other chapter spends the majority of its yearly budget on communication with both a regular newsletter and a membership directory which is produced biennially. Increasing costs have necessitated us to consider ways of reducing some of those related expenses.

Our location in Saskatoon gives us many subtle advantages. Having the provincial STS office in the building where we

hold our meetings allows us quick answers to our many questions. The STS office administration does many little tasks for our members – even though they are provincial staff, not our personal employees.

The STF allows us free meeting space as well as some storage in the STF building. Their receptionists, Annabeth Delorme and Karen Williams, assist us by selling tickets for our special events at the STF reception desk. We appreciate everything these two organizations do to support our chapter.

Many of our members stepped up to help out either the Saskatoon Health Region or one of our local school districts when the threat of H1N1 became apparent. Many people helped at the immunization clinics, and some agreed to teach as substitutes if they were needed. Your willingness to volunteer is appreciated by the community; as your president, I hear the degree to which it is appreciated. Thank you again!!

At this time I wish you all a healthy and happy 2010. Please come out to an STS meeting, and find out how much fun we really have.

Irma Kittelson
E-mail: ijkitt@sasktel.net
Phone: 934-0881

Receipts for Memberships

The Chapter issues receipts for fees on a request basis only. If you require a receipt for your personal records or for income tax purposes, you may request one from the Treasurer at the address below. **Please include a stamped self-addressed envelope** with your requests for receipts submitted before December 31 of the year.

Please check with your tax preparer to determine if you need a receipt.

In most cases the deposit information letter which you receive from the Superannuation Commission in January (or at any time your deposit changes), is acceptable documentation.

Esther Molina
Treasurer, STS Saskatoon Chapter
317 – 930 Heritage View
Saskatoon SK S7H 5S6
Phone 306-955-3810

or **Barry Peters**
Asst. Treasurer, STS Saskatoon Chapter
406 Bronson Crescent
Saskatoon SK S7J 5E2
Phone 306-652-4915

First Vice President's Report

Peter Stroh

How Much Money Are You Losing?

Did you superannuate in 1999? Like most of us, do you rely heavily on your superannuation allowance for your income? A teacher retiring in 1999 at Maximum Class IV would have an annual allowance of \$35,000 and would have received 80% indexed Cost of Living (CPI) adjustments to bring their current allowance up to \$42,230. In that 10 year span CPI rose by 23.7%. Therefore with indexing, allowances rose by 18.9% (A loss of 4.8% or \$11,656).

Full indexing was changed to 80% indexing in 1984. We knew then and we know now, giving in to the removal of full indexing was a colossal mistake. While you were teaching from 1984 to 1999 you had salary increases of 35.5% including 4 years of zeros. During that time CPI increased by 47.8% for a loss of 12.3%. Maybe you just have bad luck. You taught for at least 16 years with a salary steadily losing to inflation and now in your retirement years you continue to lose.

Meanwhile from 1999 to 2009 the STF has been very successful in bargaining salary increases of 38.5% or 14.8% higher than CPI of 23.7%. In 10 years a teacher at Maximum Class IV received \$11,500 more than CPI. The maximum Class IV salary rose from \$50,118 to \$73,036. It is now time for that type of success in bargaining for superannuates.

What can you do? Continue to become informed. The 1999 retirement year might be the worst case example but the problem applies to all of us. Do not simply blindly accept the oft repeated phrase, "We have a great pension with great indexing". A pension not fully indexed and based on low salaries from 1984 to 1999 will never be great. The longer you live the worse your pension will be compared to inflation.

Low salaries and 80% indexing affect you for life. The current state of the provincial budget is temporary. Your support is needed as the STS lobbies for improvements. A solution might take years. We can not stop our efforts now. It took 25 years to get into this situation. We can not give up during the current downswing in the economy.

Wanted

Retired teacher volunteers to help students with their work in the ESL classroom at St. Joseph High School, Saskatoon. Please contact Elaine Muggeridge at 659-7650. Email: EMuggeridge@gscs.sk.ca

Social Committee Report

Cecile Martell

The sounds of fellowship filled the room, the meal was delicious, the entertainment kept our interest. It was a special occasion to also honour two very special ladies, Marie Hammer and Marlene Iachella who were awarded the Honorary Life Membership.

This was our Annual Christmas Banquet! Special thanks go out to all who donated door prize items. The recipients were: Charlotte Haines, Gary Evjen, Myrna Sprecker, Ted Panchuk, Marlene Iachella, Terry Humeniuk, Darlene Borycki, Esther Magnus, Donna Rolston, Joan Hickie, Lois Pyne, Patrick Iachella, Bud Stilling, Maurice Fradette, Colleen Bailey, Karen Kowalenko-Evjen, Ada Stilling, Judy Pidskalny, Honnorah Ledding. Congratulations to all!

CARD Committee

The Card Committee sends out thank you, congratulations (for a special anniversary, special birthday or other accomplishments), thinking of you, a speedy recovery and sympathy cards to all Saskatoon Chapter members when needed. We also send out e-mail cards, when specifically requested by families in the case of sympathy cards. Most often, however, we send out conventional STS cards through Canada Post.

We truly do rely upon **YOU** to help us with the names of members who would benefit from our chapter. Please contact either Mary Anne or Marie with the names of members you feel should receive a STS card. Along with the person's name, please include any supporting information you may have.

Thank you.

You can reach **Mary Anne Nicholson:**

e-mail: m.a.n@shaw.ca

phone: 374-5517.

You can reach **Marie Grimsen:**

e-mail: ggrimsen@sasktel.net

phone: 244-2454

STS/STF Liaison Report

Margaret Martin

Eight STS Councillors, Calvin Bachmeier, Shirley Dyck, Mike Gorkoff, Doug Haroldson, Michael Kaminski, Margaret Martin, Jim Segó, and Peter Wiebe, attended the STF Councillor Conference and Special Meeting of Council on October 15 to 17, 2009 at the Travelodge Hotel in Saskatoon. The Councillor Conference began on Thursday evening and continued all day Friday and Saturday morning. Sessions on these days included STF Organizational Updates on Governance and Administration, the role and responsibilities of Council and the Councillor in the development and renewal of organizational policies, and a Draft Resolutions Policy that has been worked on by the Council Resolutions Working Committee. This Draft Resolutions Policy was made available to Councillors for discussion and feedback and will be presented for discussion and decision at the STF Annual Meeting of Council 2010. The Councillor Conference also included sessions on Provincial Collective Bargaining.

The Special Meeting of Council held on Saturday afternoon, October 17 included 21 Resolutions all deemed by the Resolutions Committee to be related to provincial collective bargaining only. The STS submitted the following resolution: "Be it resolved that the STF negotiate changes to the Saskatchewan Teachers' Superannuation Plan to provide indexing of superannuation allowances based on the Saskatchewan CPI or the Canadian CPI, whichever is highest." It was passed and will now be considered for inclusion in the Teacher Proposals to determine the bargaining package for the next STF Provincial Collective Bargaining Agreement.

The STS Provincial Executive Committees met on November 12 followed by the Executive meeting on November 13 and the annual Chapter Presidents' Meeting on November 14. The STS Provincial Executive met again on January 12, 13, and 14, 2010.

On behalf of the STS Provincial Executive I would like to wish each of you a very healthy and happy 2010!

50 Year Reunion

Henry Kelsey School

April 24, 2010

All former teachers/students welcome.

RSVP: henrykelseyschool@hotmail.com

Visiting Committee

During the Christmas season, our visitors presented a Christmas Greetings letter on behalf of the Saskatoon Chapter, an STS greeting card and a small gift to the person(s) that they visit throughout the year.

Thanks to all of you who make these visits. We appreciate what you do, and we know that the people you visit look forward to seeing you.

Please note:

- If you would like to volunteer as a visitor, please call us.
- Phone us regarding anyone you know who would appreciate a visit.

Visiting Committee Co-Chairs

Pat Orchard (373-9905)

Stella Shulhan (242- 9411)

Telephoning Committee

Nettie White and Irene Fahlman

OUR INTENT IS TO SHOW WE CARE

"The biggest disease today is not leprosy or cancer. It's the feeling of being uncared for, unwanted – of being deserted and alone." Mother Teresa

We acknowledge members who have given their time and self to our members each month. They cared that their colleagues were constantly aware of the activities which the Saskatoon STS Chapter has planned for them.

On behalf of our membership we want to extend our very sincere gratitude to all our phoners. We especially recognize the following who are no longer able to serve in the capacity of phoning.

Elaine Broughton

Darlein Zook

Lenore Streiker

Ann Tracey

Phyllis Umpherville

Donna Nelson

You are our unseen volunteers and have served us faithfully for many years. Volunteers are the heart and soul of our organization, which is successful because of such as you. It is indeed better to give than to receive, to show we care for each and every one of our colleagues.

Activities

Bill Meger - Chairperson

Team Martin win "C" Event at the Provincial STS Bonspiel



Marg Martin, Bill Martin, Barry Davies and Cec Hodgins (skip) placed first in the "C"-Event. This event was held in Assiniboia on November 3 and 4.

Sixteen teams from across the province participated in this event, which was hosted by the South Central Chapter.

Chapter Bowling Results



Front Row: Renelle Gauthier, Shirley McAuslan, Bergit Manley, Harry Hryciw
Back Row: Jane Isinger, Peter Krynowsky

STS Saskatoon Chapter bowling tournament was held Tuesday, October 20, 2009 at Eastview Bowl. The Shulhan Team Trophy was won by Renelle Gauthier, Shirley McAuslan, Harry Hryciw and Bergit Manley.

Men's High Single: Renelle Gauthier

Ladies' High Single: Elin Sletmoen

Men's High Triple: Rick Murza

Ladies' High Triple: Rose Yaworski

Men's Consolation: Peter Krynowsky

Ladies' Consolation: Jane Isinger

Greenbryre Hosts Fall Golf Tournament



Twenty golfers took part in the Texas Scramble held on Thursday September 10.

Teams taking part were:

- Dennis Kittleson, Irma Kittleson, Marg Martin, Bill Martin.
- Donna McDonald, Neil McDonald, Connie Coumont, Bill Coumont.
- Roland Thiessen, Malcolm Gilbert, Gaylene Johnston, Cathy Anderson.
- Bev Pacholik, Kaz Pacholik, Joan Walker, Jerry Mamer.
- Linda Seeman-Korte, Stella Schulhan, Don Mansfield, Bill Meger.

Directory Update

On November 30 the Chapter Executive voted to discontinue publishing Directory Updates in *The Voice* due to member concerns regarding access to their information. If members find information in the directory is incorrect or outdated, please contact Marion Kimberley at 242-2204 or mmkimberley@hotmail.com.

New Activities! Get involved!

Loretta Metzger – Activities Assistant

We are trying something new! When is the last time you went on a tour, or a cruise or to High Tea, right here in Saskatoon? Now is your chance. We are organizing one activity/month to add to your already full days.

Here is how to get involved:

- 1) sign up at the Chapter meetings or call Bill (249-1329) or Loretta (382 6769) to let us know you are coming.
- 2) meet at the South Doors to Market Mall to ride share/ carpool. (by bus mall)
- 3) come prepared to have fun.

February – Wednesday 24, High Tea at The Senator Hotel

Skip lunch and indulge yourself with this elegant afternoon tea. Relax, pretend you are royalty and enjoy the crumpets, scones, dainty sandwiches, strawberries and crème fres. Of course the tea service is in fine china!

Meet at Market Mall at 1:00, cost \$16.95 plus tip, need 20 people.

March – Wednesday 24, Dakota Dunes Casino

Need a lesson in Blackjack or some time at a private table to turn your luck around?

Meet at Market Mall at 1:00, we will take the casino bus out and set a departure time but you may choose to stay longer ... depending on your luck!

April – Wednesday 21, Mendel Art Gallery

A 1 ½ hour tour that includes a hands on activity. Then enjoy a fancy coffee in the MuseO Café or tour the Conservatory.

Meet at Market Mall at 1:00, cost \$-----, need --people.

May – Wednesday May 19, Solar Gardens and Living Art Company

Expand your gardening knowledge with this private succulent bowl planting class. Be careful these things are addictive! You will complete a terracotta bowl with about a dozen succulents. Want to go early for an oven fired thin crust pizza lunch (\$10.00) ? Let us know.

Meet at Market Mall at 12:00 class starts at 1:00. Cost \$40.00.

June – Lake Diefenbaker Day Cruise – dates and information to follow

July – Saturday 10 – Doukhobor Settlement at Blaine Lake

When 'Survivor' was not a game. Admission is \$5.00 plus transportation – more information to follow.

Future meeting dates for 2010 ... MARK YOUR CALENDARS

(Reminder: All STS activities are Scent Free!)

Wednesday, February 10	1:30 p.m. Speaker: Koral Carpenter of West World Tours Alaska.
Wednesday, March 17	7:00 p.m. Wine and Cheese St. Patrick Evening at STF building. Dress in Green contest. Music "The Remnants".
Wednesday, April 14	1:30 p.m.
Wednesday, May 5	1:30 p.m.
Wednesday, June 9	Banquet at Western Development Museum. Visiting – 11:00 a.m. Meal – 12 noon. Tickets will be available from the executive.



Honorary Life Memberships

Tribute to Marie Hammer

Written by Mary MacPherson,
Read by Stella Shulhan



Marie Hammer and Stella Shulhan

Madam Chairperson, Guests and Fellow Superannuates.

I take pleasure in introducing my friend, Marie Hammer, as a recipient of the 2009 Honorary Life Membership. I was instructed not to review Marie's teaching career. Suffice it to say that following a Master's degree, she was employed as a Resource Teacher for 16 years by the Saskatoon Catholic School District. She loved her students who in turn loved her so much that some native students still call her by the endearing term "kokum" – a title she was pleased to hear as she has no grandchildren.

Marie became an active member of the Superannuated Teachers of Saskatchewan – Saskatoon Chapter immediately following retirement in 1989. She remembers her first meetings were held at Frances Morrison Library. Following the rewarding experiences of serving as a visitor, Marie soon became the Visiting Committee's Coordinator. She greatly appreciated her team of visitors who brought greetings on behalf of our Chapter to our members in hospitals, in care homes and shut-ins in their own homes. Many of these visitors became Marie's life long

friends. And sadly some are now in need of care themselves or have passed on.

As well as being involved with the Visitation Committee, Marie was always ready to help out where needed. She remembers offering suggestions to the Program Committee and helping with the first breakfasts for new retirees when the executive brought electric fry-pans and turners under the direction of Elaine Panchuk. She recalls the AGM spring conferences held in Saskatoon and Regina being happy times of renewing past acquaintances and attending sessions dealing with a wide variety of topics on health, exercise, travel, financial options, etc. The focus of retirement was no longer on students but rather on the well-being of ourselves.

When Marie and her husband decided to spend more time travelling and at the coast in winter, she reluctantly stepped aside from the responsibility of committee membership. They tested the possibility of a move to the west coast but in the end couldn't leave their friends and community in Saskatoon!

On returning, as soon as Marie's luggage was unpacked, she'd be on the phone to get a feel for who might appreciate a listening ear or a helping hand. She has continued over the years keeping in contact and visiting past teacher colleagues who were ill or recovering from a variety of surgeries. Many have enjoyed Marie's soups, stews, baking and garden flowers. This seems to be a natural extension of Marie's career as a resource teacher – that is, the ability to help by bringing hope and joy to others.

Marie has tutored many foreign students without monetary recompense. She is active in her church, presently on the Program Committee of the University of Saskatchewan Women. Modest, humble, caring, capable – that's Marie.

Marie and her husband, Ted, also a teacher, a biology professor emeritus at the U of S, celebrated their 55th anniversary this summer. They have two children, a daughter Debra who is a cardiologist at the Edmonton Heart Institute and a son, Philip, who is a geophysicist at the University of British Columbia. They credit an excellent educational system in Saskatoon for their children's success.

Congratulations Marie! You are indeed a worthy recipient of this Chapter's Honorary Life Membership Award.

Marie Hammer's Response

Madame Chairperson, Guests and Fellow Superannuates

Thank you Stella for your kind introduction. I must say I was overwhelmed when I was phoned to tell me I had been nominated to receive the Honorary Life Membership Award. My first reaction was to decline, feeling there were many, more deserving than I, but after a second call, I accepted on behalf of ALL the volunteers who served with me on the Visitation Team in the late 80s and early 90s. You and the volunteers who have succeeded you, have all brought joy to our less fortunate members.

This is my opportunity to publicly offer thanks. I want to recognize our past president, Stella Shulhan, for her encouragement. Thank you for remembering my past involvement with the STS.

Thank you to the dedicated Chapter Executive for your time and effort in making our STS, Saskatoon Chapter, one to be envied among all chapters.

I am especially grateful for services I enjoy due to the time, effort and miles that committees of the STS have endured in order that I am able to enjoy a good pension and Group Health/Dental Benefits. These are all services that make us feel valued and cared for until death do us part.

And thank you to the Program Chair, the Social and Activities Committees who serve such important roles. It is during these activities that memories are banked for the future when we won't be moving far from our rocking chairs!

I look forward to *The Voice* and often use the Directory. I know production of these requires a good deal of time and attention to detail. My thoughts go back to two computer wizards, Willmer Willems and Terry Manley whose skills we depended upon in the early 90s. They both remain active to this day.

I am proud to be a member of the Superannuated Teachers of Saskatchewan, Saskatoon Chapter. I enjoy the friendships and common interests to be found among you. And so in closing, I offer a big thank you from a grateful heart for this organization. And thank you for the Honorary Life Membership which I shall treasure.

May you and all your loved ones enjoy happiness and good health now and in the years to come.

Tribute to Marlene Iachella

By Dr. Jake Ens



Dr. Jake Ens, Marlene Iachella and Stella Shulhan

Stella, honoured guests and friends.

I am honoured and pleased to have been asked to present this tribute to Marlene. I had the opportunity to teach Marlene when she was a student at Walter Murray Collegiate, then worked with her as a colleague in the Public System, and now we are fellow retirees.

I want to start with a short story about her dad. He was an electronics technician, and since I am electronically challenged, he was highly valued. One Saturday night, just after supper, I turned on the TV to watch Hockey Night in Canada. When I turned the old rotary dial to CBC, to my dismay, the picture was rolling so badly that nothing could be seen. I tried to fix it, but could not. I resigned myself to reading a book, but decided to call Mr. Radu, just to get on his list for Monday morning. He answered the phone, and hearing the symptoms said he would be right over. I suggested that he could stay home and enjoy the evening. His reply was, "You don't want to miss the game, I'll be right over". We only lived about eight blocks away, so he was there in no time. He turned on the TV, turned to CBC, pulled the outer rim of the tuning dial about an eighth of an inch, turned it about half a turn, and voila, the TV was fixed. With a mixture of embarrassment and joy, I gladly paid his fee (hoping he would not tell anyone about having to teach me how to fine tune a TV set!). We visited a few more minutes and he left.

What impressed me was that he did not view his job as just fixing TV sets; he was committed to providing excellence in his work and in the service he provided to his customers. When Marlene came into my class as a student, it did not take long to see that she had this same commitment to excellence.

After graduating from high school, she completed a B.Ed. and began teaching in the Saskatoon Public system – now she was a colleague.

She taught classes from Kindergarten to grade 8, and worked nine years as a vice-principal. In addition, she served several years on Public School Board curriculum and writing committees, and several Provincial STF curriculum committees. She presented workshops on a variety of topics throughout Central and Northern Saskatchewan. She worked closely with the Field Experiences Department of the College of Education and was invited by the STF and the College of Education to represent

Saskatchewan Teachers to present a paper, "On the Role of the Supervising Teacher" at the University of British Columbia. She was an STA rep. for 20 years and served on the STA executive where she chaired the Professional Development Committee, and served as STA Newsletter editor. In 1993 she was selected by the STF and the CTF to be part of a team of 6 Canadian teachers that conducted workshops for teachers and administrators in Guyana. Somewhere during these busy years, she found the time, to complete a B.A. and an M. Ed. at the U. of S. She also attended UBC and the University at Buffalo in New York to receive certification in Gifted Education and Problem Solving.

She retired from teaching in the Public System in June 2000 but continued teaching in the Education Curriculum Department at the College of Education.

Also in 2000, she joined the Superannuated Teachers of Saskatchewan in Saskatoon. She was encouraged to join the STS executive to accept the position of Vice-President. During the next six years she served as the Saskatoon Chapter Vice-President, President, Past President and Honorary Life Membership Chair.

While serving as President on the STS Executive, she worked on the Resolutions Committee, gave pre-retirement seminar presentations, worked on the revisions of the Saskatoon Chapter Constitution, Bylaws and Guidelines, and the STF Bursary Awards Committee. In addition, she was part of the World Teachers' Planning Committee.

The Fall Welcoming Breakfast for New Superannuated Teachers and the Evening Social began during her term as President. Both continue to be well attended and are very successful. She continues to be involved in the STS as a delegate at the AGM each spring.

Through all of these activities, she demonstrated her commitment to excellence in her work and in her service to the educational community.

Resolutions

Public Relations - Hannorah Ledding

The STS - Saskatoon Chapter approved the following resolutions at the STS Saskatoon Chapter Meeting on Jan.13, 2010. If you have any questions related to resolutions, please contact the Resolutions Committee: Hannorah Ledding, Peter Stroh, and Margaret Martin.

1. **BE IT RESOLVED** that the STS lobby the Government of Saskatchewan Ministry of Health, to add drugs for the treatment of erectile dysfunction, to the Saskatchewan Prescription Drug Plan Formulary.

Marlene has earned and richly deserves the honour, being given to her today.

Marlene Iachella's Response

I would like to begin by thanking the STS Saskatoon Chapter Executive for presenting me with this Honorary Life Membership. A special thank you to Dr. Jake Ens , my former high school Physics teacher for presenting my tribute. I would be remiss if I didn't thank my husband Patrick for his encouragement and support.

My teaching career has truly been a rewarding adventure and I'm glad I chose the career path I did. At an early age I knew I wanted to be a teacher, a teacher that cared. My travels to live in Chicago with my family in the 1950's made me become even more sensitive to the struggles of the Afro American people. This was followed by my early years as a teacher in schools with high Aboriginal populations. I became aware that curriculum changes needed to be made to meet the needs of these students. I challenged myself to take a path untravelled and I researched and completed my Thesis on Native Content in the Primary classroom.

My career path continued on, working with teachers and administrators in Guyana South America, a developing country. This wonderful experience was truly a highlight of my teaching career. It also provided an opportunity to share and encourage both my colleagues and students to have a further appreciation for the education system we are part of.

Upon my retirement, I knew I wanted to continue to be a part of a group of professionals. It was then that I joined the Superannuated Teachers of Saskatchewan and was very fortunate to be part of the Saskatoon Executive for six years. During that time I saw positive changes made and many ideas and resolutions come forth.

"In conclusion, Marlene shared the poem 'The Road Not Taken' by Robert Frost as she felt it summarized her teaching journey."

2. **BE IT RESOLVED** that the STS request the STF to negotiate changes to the TSP to provide a cost of living adjustment to all superannuation allowances based on the following scale:

Superannuation Year	Allowance Adjustment
2009	1%
2008	2%
2007	3%
2006	4%
2005	5%
2004	6%
2003	7%
2002	8%
2001	9%
2000	10%
Prior to 2000	10%

SUPERANNUATED TEACHERS OF SASKATCHEWAN
SASKATOON CHAPTER

Income Statement

For the year ending June 30, 2009

Treasurer Esther Molina. Books audited by Mr. Randall Danyliw.
Our total assets for the fiscal year ending on June 30, 2009 were \$4952.46.

Revenue

Memberships	\$14640.00
AGM-STF Travel	273.00
Chequing Account Interest	6.18
Term Deposit Interest	319.28
June Luncheon	2600.00
Meeting Donations	873.95
September Breakfast 2008	495.00
September Breakfast 2009	190.00
Christmas Banquet	3240.00
Curling Tournament October 2009	2985.75
Miscellaneous	73.83

Total Revenue \$25699.01

Expenditures

Audit	75.00
Bank Service charges	24.00
Gifts, Cards, Visiting	264.13
June Luncheon	2465.70
Meetings, Socials	1312.53
Meetings (Entertainment)	650.00
Meetings (Executive)	281.38
Membership Refunds to STS	138.00
Membership Rebates	280.00
Christmas Banquet	3085.28
Newsletters (Printing, Mailing, Stuffing)	11761.37
September Breakfast 2008	416.61
September Breakfast 2009	24.00
Directory	4077.00
Miscellaneous & Gratuities	407.89

Total Expenditures \$25257.67

Net Income \$441.34

On October 23, 2009 STS sent us the membership payment corresponding to the fiscal year 2009 – 2010 for a total of \$15168.00

Travel Hints

Jane Isinger

Retirement is a time to indulge in the things that we are passionate about, but may not have had the time to do when we were working and/or raising a family. My passion is travel and I am lucky to have a friend who organizes adult tours. Since I began traveling with her I have definitely learned a great deal and would like to pass along some travel hints to you.

Passport/Visa

- Make sure that your passport is current and that you will have a minimum of six months time following your trip before it expires. Check to see if a Visa is required and make application well in advance of your trip.
- Make a photocopy of the first two pages of your passport and your birth certificate and keep these in a separate location in your luggage.

Luggage/Packing

- One piece of checked luggage should be lightweight and no more than 26 inches in size with large, sturdy wheels. (On my first trip I bought the biggest 30 inch suitcase I could find. It was heavy and awkward for me to handle and some hotels had no elevators and very narrow hallways.)
- One small carry on bag or a backpack. I also have a very small light weight fold up backpack that is ideal for using during the day to carry a light jacket, water bottle and journal.
- Clearly write your name and address on sturdy luggage tags for both your checked and carry on luggage. This same information should be inside both bags as well.
- Be sure to put your valuables, one change of clothes, necessary toiletries and all medicines in your carry on. I have never had a lost or delayed suitcase but it does happen.
- Pack lightly! Clothes made of synthetic material or knits travel well because they do not wrinkle and can easily be washed and dried. Try to bring clothes that "mix and match" and get used to the idea of wearing the same outfit several times. Limit yourself to one "dressier" outfit. My packing criteria are that everything must be easy to wash and dry overnight.
- Very comfortable shoes are essential. Limit yourself to two pair as they are heavy and bulky to pack.
- Be sure to pack a hat, sunglasses, an umbrella, an alarm clock, sunscreen, and hand sanitizer.
- I always take an extra digital memory card and an extra battery. If you are prepared it is easy to switch and keep taking those precious pictures.

- If you carry prescribed medication, take a copy of the prescription in case you lose your medication.
- If you wear glasses or contact lenses take an extra pair or a prescription in case of loss or breakage.
- Luggage locks can no longer be used on checked luggage. I recommend using twist ties to make them less accessible. I still take locks so that I can lock my suitcase when I leave the hotel room.
- Laundry soap such as Woolite can be purchased in individual packages or you could take a 100ml tube of Biosuds. Both are available at CAA.
- I have a set of 8 clothes pins with hooks that are excellent for hanging clothes to dry. I also take 3 fold-up clothes hangers that have snaps to hold pants.
- A small medical kit with band-aids, an antibiotic cream and medication for upset stomach and diarrhea is essential. Eye drops may also be helpful.
- Facecloths are not always provided in hotels. I cut up an old towel into facecloths and just throw them away each day.
- If it is necessary to take electrical appliances you will need a converter and the correct adapter for the country you will visit. I use a small converter/adapter kit from CAA.
- I always take an empty envelope (5x9 size). As I make purchases I write them on the envelope and put the receipts into the envelope. This makes filling out the customs report very easy.
- A money belt is essential for traveling. Carry your passport and the majority of your cash in it. A small shoulder or waist purse is also handy to have.

General Information

- Be sure to do lots of leg exercises on the flight. I recommend buying "compression" socks to help with circulation in your legs. Ask your Doctor for a prescription for compression socks. They can be purchased at Pink Tree and you can submit your receipt to your health plan.
- At each hotel, pick up a card from the front desk with the hotel's address on it so if you do get separated from the group, you will know where to return to.
- To make phone calls home use a calling card and the Canada Direct number for the best rate.

Attitude:

- The most important thing that you can take on a trip is a positive attitude! You are going on an adventure. There will be little frustrations along the way but "Don't sweat the small stuff!"
- Be prompt and be a good listener if you are on a tour.
- Laugh lots and have fun!

Healthier Eating 101

By Linda Ashley

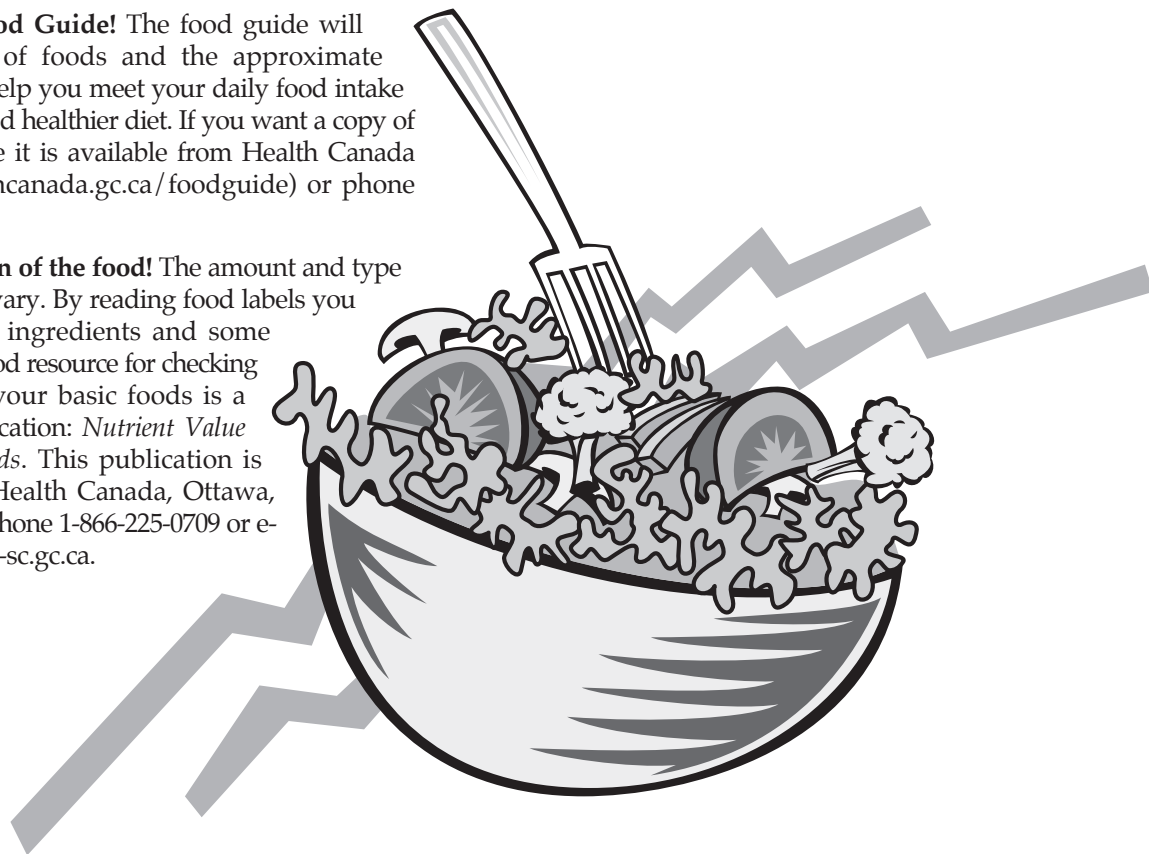
Winter is the time of year that our eating habits are more likely to go astray. No matter if we eat alone or with family and friends, at home or out, the short cold days of winter and staying indoors often lead to more snacking, irregular meal times plus the desire for comfort foods.

We start looking for simple answers to help us get back on track. Here are a few tips which may help you.

1. **Eat breakfast!** Breakfast is an important meal of the day as it breaks your overnight fast plus gets your metabolism going in the morning. A good breakfast should include some protein such as cheese, yogurt, peanut butter or an egg.
2. **It is okay to snack!** Remember a good snack is one that is low in salt, sugar and fat. If a snack contains fiber it is a plus. Some good snacks include nuts (salt free), fruits and vegetables, cheese (low fat) and whole grain breads and crackers.
3. **Remember portion and serving size!** Read the labels to see what is considered a serving of the food. Often what we put on our plate is more than a recommended serving. We may need to measure our food until we learn the recommended serving size.
4. **Follow Canada's Food Guide!** The food guide will give you a variety of foods and the approximate portion/servings to help you meet your daily food intake and develop a balanced healthier diet. If you want a copy of Canada's Food Guide it is available from Health Canada website (www.healthcanada.gc.ca/foodguide) or phone 1-800-622-6232.
5. **Consider the nutrition of the food!** The amount and type of nutrients in foods vary. By reading food labels you will know the main ingredients and some nutrient content. A good resource for checking on the nutrients in your basic foods is a Health Canada publication: *Nutrient Value of Some Common Foods*. This publication is available free from Health Canada, Ottawa, Ontario K1A 0K9 or phone 1-866-225-0709 or e-mail: publications@hc-sc.gc.ca.

6. **Eat a variety of foods!** Eating a variety of foods adds interest and adventure to your meals plus they will add different nutrients to your daily diet. Also try your regular foods prepared or cooked in different ways. For example try a new recipe once a week or buy a different fruit or vegetable when you go shopping. There is much research happening on the relationship of foods and diseases. Two resources you might want to check out to learn more about this topic are *Foods that Fight Disease* by Leslie Beck, RD and *Foods that Fight Cancer* by Dr. Bevilleau.
7. **Food and Social Activities go together!** If eating out or entertaining try to include some healthy choices such as vegetables and fruits. Food no matter what it is or how it is served always tastes better when eaten with company or someone else has prepared it.
8. **Don't label foods as good or bad!** We all eat fries, cookies, dessert or donuts occasionally just don't make them your regular diet. Remember they are treats and not the healthy everyday choice.

Remember the above tips are only guidelines. We, each make the choice of what we eat. I encourage you to try to eat healthier and try to maintain a healthy active life style.



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If you are not receiving e-mail notices of monthly meetings and events, but would like to receive them, please e-mail Judy Luciuk jluciuk@sasktel.net Please remember to e-mail Judy if your e-mail address changes or has recently changed.

The Voice

This newsletter is the second of three publications of the Voice for the 2009 – 2010 year. Submissions of interest to Chapter members are encouraged. Your articles about travel destinations or ideas, activities, special events, creative writing and tips for retirement living are suggestions.

The next Voice deadline for submissions is May 3, 2010 to l.ashley@sasktel.net

If you wish to access past issues of *The Voice* go to <http://www.sts.sk.ca/saskatoon/newsletter/index.html>

Web Page/Mailing

Willmer Willems

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If you have plans to move to a new address, please inform me as soon as you have your new address and moving date.

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Support Services Website

The information packed Support Services website created by the provincial STS may be accessed at: www.sts.sk.ca/support_services/index.htm

