

SUNBURST

The Newsletter for Seniors United Now

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www.seniorsunitednow.com
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The Voice of Seniors in Alberta

NOTICE OF ANNUAL GENERAL MEETING

Notice is hereby given that the
Annual General Meeting of
Alberta Seniors United Now Society

will be held as follows:

Wednesday April 24th, 2019

Santa Maria Goretti Community Centre
11050 – 90th St Edmonton, AB
9:00am – 10:00am Meeting Registration

Keynote Speaker:

Honourable Paula Simons – Senator *

*Confirmation Pending

For the purpose of:

1. President's Report
2. Receiving and considering financial statements for the year ended December 31, 2018 and the report of the auditors thereon
3. Electing Directors
4. Transacting such further business as may properly come before the meeting or any adjournment thereof

Dated 11th day of February 2019

Registration Required see page 2

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President's Report:

The Board of Directors have been busy with addressing SUN's 2018-2019 priorities. We have been concentrating on advocating for more stable affordable housing, increased home care services and public pension reform.

The current pressing item on the board's agenda is the potential impact on senior services of the upcoming provincial election. Will the current deficits, drive political candidates to seek cuts in senior services to balance the budget?

The board is working on preparing an information release, which would outline the major issues seniors are facing and what is SUN's position on these issues. This information will inform our members of questions they could ask all political candidates of their position and their parties position on these issues. The board encourages all SUN members to advocate for seniors' issues during this election campaign.

We suggest that you go to our web site and make a copy of our "SUN 2018-2019 Priorities". You can use these priorities as issues to question your local candidates. We encourage you to attend political events where your candidates are speaking. Any feedback you can provide to our office or Executive Director would be appreciated. Should you require further information, please contact the SUN office and a board member will get back to you.

<http://www.seniorsunitednow.com/priorities.html>

One of the on-going issues seniors face today is the lack of affordable housing in Alberta. The minister announced last year, a proposed \$1.2 billion-dollar investment in affordable housing. This announcement is very positive; however, the proposal appears to be only in the planning stage. This is an issue that needs to have a higher priority.

Home care services, in the province, continue to be inadequate to meet seniors' requirements. Services are not expanding with current needs therefore seniors are not receiving the assistance they need to stay in their homes. SUN encourages our members to advocate for increased funding for home care support.

SUN will continue to monitor election promises being made by all parties. We will be providing feedback to our members on a regular basis to assist our members to remain involved in this election process. We must be vigilant to ensure seniors issues are front and center, with all parties and a major part of their platform.

The board encourages all our members to be an advocate for all seniors in Alberta.

Gordon Voth, President

SUN BOARD OF DIRECTORS 2018 - 2019

Gordon Voth - President	Gerald Northam - Vice President	Dennis Magnusson - Treasurer
Wayne Sorenson - Secretary	Alanna Hargan - Director	Cathy Olesen - Director
Bert Reich - Director	Robert Price - Director	Del Robinson - Director
Linda Osborne - Executive Director	Lynn Penner - Office Administration	

AGM REGISTRATION

For online Registration visit the SUN website www.seniorsunitednow.com

Mail in registration form is located on page 12

Registration can also be made at any Chapter meeting prior to April 17th



Executive Director's Report:

Despite the extreme cold weather, we have been experiencing across the province, attendance at the chapters meetings has been very good. Thank you to our members coming out to support the chapters.

I am still attending the Pharmacare Working Group and Public Interest Alberta Seniors Task Force meeting. Both groups are preparing videos and other materials in support of the senior services for the election when it is called.

On November 11, Wayne Sorensen and I represented Seniors United Now at the Remembrance Day Ceremony at the Kingsway Legion in Edmonton. Wayne and I laid the Seniors Untied Now wreath at the cenotaph in memory of our brave men and women who fought for our country.

I had the opportunity to attend the SUN Leadership Training on November 27. Wayne Sorensen conducted the session and all participants came away with some excellent ideas and confidence. The training session is very educational, and I would highly recommend to any of our members to participate in a further session.

In addition, I have continued to provide support to the North West Emerging Chapter along with Wayne Sorensen and I have been working with the St. Albert Steering Committee and attending their Chapter meetings.

I have been interviewing candidates for the Membership/Volunteer Coordinator and hopefully will have someone in that position very soon.

I would also like to encourage as many members to attend our AGM on April 24, 2019. See you then.

Respectfully Submitted, Linda Osborne - Executive Director

Member Submitted Article: Increase in Atco Gas Franchise Fee on Natural Gas Billings

Every month when I receive my Gas and Electric Bills, I see a Franchise Fee and Access Fee respectively on these two bills. I understand that there is also a Fee on my Water and Sewage bill but is not shown as a separate item.

These Fees are set by the city, collected by the utilities on behalf of the city, and directly remitted to the city and included in General Revenue, along with my property taxes. My question is: I do not have any Gas Franchise agreement with the City that I am aware of and secondly, I do not know to what it is that I receive special access.

The amount of money collected by these Fees is substantial. In 2010, the city collected \$102.9 million dollars (\$51.4 million for natural gas; \$41.5 million for power and \$10.0 million for water and sewage) and no doubt the numbers are even higher for recent years. City administration, including City Council, brags that these fees help keep my property taxes low, but whether its Taxes or Fees, it still all comes out of MY pocket. Regarding the use of Fees to generate general revenue, I would like to draw to the attention of City Administration and the general public, the 1998 Supreme Court of Canada ruling in the case of Eurig vs Province of Ontario. In the case cited, Ontario was charging a Will Probate Fee based on the size of the estate, rather than the actual administrative cost of the probate, with the large surplus going to General Revenue like taxes.

The court ruled that what distinguishes a Fee from a Tax is that there must be a reasonable connection between the amount charged and the cost of the service provided for the levy to be "constitutionally valid". I allege that neither the Gas Franchise Fee nor the Electric Access Fee meet these criteria, but are in fact a Tax, and are to be discontinued immediately, and I feel certain that if tested in a court of law, they would be immediately overturned.

Council, during budget deliberations, debated how much they would increase our taxes this year, but at no time did they ever mention that they were increasing the Gas Franchise Fee from 32.9% to 35%. That notice was inconspicuously hidden in the Edmonton Journal, and I'm sure that there are large numbers of citizens that are not aware of this increase that starts with their January Gas Bill.

Any commercial or industrial business in the City that uses large amounts of Gas and/or Electricity, face a substantially large bill for Utility Fees that could be a major operating expense.

Mathew Romanow

Guest Column:

A Reverse Mortgage, Something Worth Considering

Are you looking at the Big Picture?

Wellbeing. What does that mean to you? Likely you're thinking it's linked not only to your health, but also to your financial security. You've worked hard your entire life to save and pay for your home so that you can have a worry-free retirement. Sounds like the perfect plan. Right? Only problem is people are living longer than expected and returns on investments may not be what we anticipated. Today, we are living in a new world of lower interest rates, and a need to be resourceful in how we manage our assets. Your home may be one of your largest assets and is something to be proud of. The equity in your property may also provide you with more financial options than you think.

Retirees Sources of Income

In 2017, HomeEquity Bank, provider of the well-known CHIP Reverse Mortgage, received 70,000 inquiries about the reverse mortgage products they offer. Data sourced from Equifax Canada Co. shows that 15% of Canadian seniors have a mortgage and the average mortgage debt per senior in Alberta is \$111,491. HomeEquity Bank research reveals that 77% of Canadians say the Canada Pension Plan is their primary source of income, followed by Old Age Security at 73%.

How Retirees Are Using a Reverse Mortgage

All things considered, how can we take advantage of all the opportunities available to us to ensure we have a comfortable retirement and stay in the home and neighborhood we love. A practical solution for many is to use some of the equity from their home. The reasons for doing this are numerous. Many retirees are choosing a reverse mortgage to supplement their monthly income; pay off their existing mortgage or debt; pay for medical expenses and home aide; renovate their home; financial investments; minimize taxes; gift money early and enjoy seeing how they're helping their children or grandchildren with the purchase of a home or education; purchase a rental or vacation property; or travel more in the early years of retirement.

What is a Reverse Mortgage?

Two banks in Canada offer the Reverse Mortgage. They are committed to helping Canadians have the freedom to retire in their home on their terms. A reverse mortgage is a loan on the equity in your home. Unlike a traditional home equity line of credit or conventional mortgage, you are not required to make monthly payments for as long as you stay in your home. Your responsibility is that your home is your primary residence, that property taxes and home insurance get paid and that you keep your property well maintained. A reverse mortgage is designed for Canadian homeowners 55 years or older to convert up to 55% of the appraised value of their home into tax-free cash. The total loan amount will depend on the age of the homeowners, the appraised value of your home, the type and location of your property.

Some people may be concerned about the loss of ownership of their home. A reverse mortgage is like other types of mortgages and is registered against the title on your property. You remain owner of your home and the bank will never ask you to move or sell if you take care of your responsibilities. If one passes, the other can still maintain residency and ownership of the home. HomeEquity Bank has found that in their 30 years of experience, over 99% of the homeowners have money left over when their CHIP Reverse Mortgage is repaid. On average, the amount left over is more than 50% of the value of the home. The interest rate charged on the reverse mortgage is reasonable compared to other types of loans. There is no penalty to pay back the interest on the loan if the homeowner chooses to do so. Also, a reverse mortgage does not affect any government benefits you may receive, such as Old Age Security, Canada Pension Plan or Guaranteed Income Supplement.

For More Information

Reverse mortgages have received an overwhelming positive response. HomeEquity Bank found that 94% of people with a reverse mortgage would recommend it to others. Comments include that they feel empowered and have more control or certainty in their lives.

Judy Harris - Mortgage Associate

judyharris@invis.ca

<https://www.judyharris.ca>

Mobile [780-289-7376](tel:780-289-7376)

Notice by Nominating Committee of the Board of Directors

In preparation for the April 24, 2019 Annual General Meeting, the nominating committee is seeking SUN members who would be interested in serving on the Provincial, Board of Directors. If you are interested, please submit your name and a brief biography by March 29, 2019

SUN Administration Office:
Attention: Nominating Committee
Sherwood Business Center
Unit 37 - #15 2016 Sherwood Drive
Sherwood Park, AB T8A 3X3
Email: unitenow@telus.net



Skills and Experience: A passion for seniors' issues; leadership or technical skills; marketing and promotions; As a member of the Board, a director acts in a position of trust and is responsible for the effective governance of the society.

Meetings: The board meets once a month, on the first Wednesday of the month. Meeting commences at 10:00am and concludes at noon. You may participate in the meeting from your home, as a member is deemed present when you attend the meeting thru conference call.

Term: Directors are elected for a two-year term.

Benefits: To contribute to be part of the changes necessary to meet the dynamics of a growing and changing senior population within Alberta.

SUN's Board of Directors

The board of directors is a recognized group of people who jointly oversee the activities of SUN. The board is accountable to the organization's full membership, which vote for the members of the board.

The board has a strategic function in providing the vision, mission and goals of the organization. It is responsible for managing and supervising the activities and affairs of the society. Board members are the fiduciaries who steer the organization towards a sustainable future by adopting sound, ethical, and legal governance and financial management policies, as well as by making sure the society has adequate resources to advance its mission. Paid staff manage day-to-day operations, whereas; board members provide foresight, oversight, and insight. Yes, board members - your role as stewards of the society DOES involve fundraising and the important role board members play as advocates for the society's mission.

Just as for any corporation, the board of directors has three primary legal duties:

Duty of Care: Take care of the society by ensuring prudent use of all assets, including facility, people, and good will.

Duty of Loyalty: Ensure that the society's activities and transactions are, first and foremost, advancing its mission; Recognize and disclose conflicts of interest; Make decisions that are in the best interest of the society; not in the best interest of the individual board member (or any other individual).

Duty of Obedience: Ensure that the society obeys applicable laws and regulations; follows its own bylaws; and that the society adheres to its stated purposes/mission.

**South Edmonton Chapter
Quarterly Activity Summary**

The South Edmonton Chapter meets on the second Friday of the month. Meetings are held: Whitemud Crossing Public Library - Program room 4211 – 106 St. Coffee and snacks start at 1:00 pm for early arrivals, followed by a 50-minute presentation, a 10-minute refreshment break, and a 30-minute question period.

What’s Happened...

October 12, 2018 Barbara Newell , Senior Home Supports Coordinator for Southwest Edmonton Seniors’ Association , spoke about SENIOR HOME SUPPORT SERVICES.

November 09, 2018 Bijoux Katamba, Citizen Service Officer – Service Canada, talked about the OLD AGE SECURITY PROGRAM. This included the Old Age Security Program and Supplements, Canada Pension Plan, Retirement Pension, Disability Pension, and Survivor Benefits.

January 11, 2019 Theresa Goba, Assessment and Housing Coordinator for SAGE, gave a presentation on THE TYPES OF HOUSING AVAILABLE FOR SENIORS.

February 8, 2019 Caroline De Grave, Outreach Officer – Canada Revenue Agency, did a presentation on SENIORS AND TAXATION CONCERNS. Covering common types of income for seniors, tax credits, deductions for seniors, CRA Services, scams, and volunteer income tax program.

What’s Upcoming...

March 8, 2019 Holistic Decluttering & Downsizing
Speaker: Lynn Fraser Owner: Balance Your World
Practical & Life Balance Coach & Professional Home Economist

We welcome everyone to our meetings, member or non-member. Please join us.

We would like to thank Whitemud Public Library for allowing us to use their facilities. In addition, thanks to, Millwoods McDonald’s for the Complimentary coffee.

Cynthia Lazarenko & Robert Price
Co-chairs Edmonton South Chapter



**Calgary Chapter
Quarterly Activity Summary**

The Calgary Chapter meets regularly in January, April, June and October. Meetings are held in the Kerby Senior Centre located at 1133- 7 Avenue S.W. which is adjacent to the Light Rail Transit (LRT) line and has ample free parking available. (*Register your vehicle at reception*)

What’s Happened...

January 10, 2019 - The regular SUN meeting was held in the Kerby Senior Centre lounge with 20 attendees.

Alanna Hargan, Calgary chair talked about the benefits of a SUN membership along with SUN’s priorities and advocacy work with the provincial government.

The guest speaker was Ryan Andersen who is the lead organizer of Calgary Alliance for the Common Good (CACG). CACG has over 30-member organizations including non-profit groups, religious leaders, indigenous elders and trade union activists. This large and diverse group identified the need to support seniors in their homes by providing non-medical supports such as lawn care, minor repairs and snow removal. Pressure from CACG convinced The City of Calgary to make these issues a priority. Clearly CACG is making an impact in Calgary.

Edmonton has a similar organization called the Greater Edmonton Alliance (GEA).

More information can be found on the website www.metroalliance.ca

What’s Upcoming....

Date: **April 11, 2018 (Thursday)**
Time: 12:30 pm (Registration)
Location: Kerby Seniors Centre
1133 – 7th Avenue S.W.

Parking: Register your vehicle at reception for free parking

Topic & Speaker: To be determined (Visit the SUN website for details)



Let’s work together to be a voice for seniors in Calgary.

Alanna Hargan – Chair Calgary Chapter

Please come and join us - Everyone is welcome

**North West Edmonton Chapter
Quarterly Activity Summary**

The North West Edmonton Chapter meets the second Monday of the month (subject to Statutory holidays), except July, August and December. Join us at the Jasper Place Library 9010 - 156 St Meeting Registration 1:00PM Presentation 1:30PM

Before each meeting attendees enjoy the coffee and snacks that are provided. SUN Board members provide updates on the Boards' activities for the previous month. Linda Osborne, Executive Director and Wayne Sorenson Board Secretary continue to provide support at our Chapter meetings.

What's Happened...

November 19, 2018 - Property Taxes

Rod Risling – Assessment and Taxation Manager- City of Edmonton - Rod due to his experience and knowledge, did a great job in explaining the City's procedures in determining the taxing issues. Questions were answered and everyone left with a greater understanding of the process.

January 14, 2019 Seniors & Frauds

Shelly Ullery – Auxiliary Constable – RCMP
Highlights: Guard your cards (Credit, S.I.N. Passport, Driver's License), Check your credit score, Photo copy important cards-store in a safety deposit box. Don't use debit cards in Service station gas machines.
Bottom line: THE WORLD ONLINE IS NOT SAFE.

February 11, 2019 Healthy Aging at Home

Jackie Lovely – Good Samaritan - TeleCare

What's Upcoming...

Monday March 11, 2019

Topic: Get more from your doctor's visit

After a doctor's visit, do you ever discover you have forgotten some important information? Or feel like the appointment didn't meet your needs? Or maybe you feel unsure about your next steps?

Speaker: Kirsten Veugelers, PhD (Biochemistry)
Owner/Personal Patient Navigator

Monday April 08, 2019

Topic & Speaker: To Be Announced

W. Keith Hembroff
Edmonton NW Coordinator



**Please come and join us!
Everyone is welcome**

**St. Albert Chapter
Quarterly Activity Summary**

Chapter meetings are held on the 4th Monday of each month at 1:30pm at Cornerstone Hall, 6 Tache Street, St. Albert. We do not meet in July, August or December.

Our steering committee strives to keep our membership informed on local issues which include: property taxes, user fees, utility costs, transportation and affordable housing. Our steering committee also continues to monitor and report on critical issues including: changes to Health Care, seniors' benefits, and other issues of importance to seniors.

What's Happened...

November 26, 2018 Seniors & Frauds – Shelly Ullery – Auxiliary Constable - St. Albert RCMP

January 28, 2019 Reverse Mortgages – Judy Harris – Mortgage Associate – Invis gave a PowerPoint presentation of the conditions and benefits of a reverse mortgage. She also answered questions on age qualifications and deductions required upon approval (up to 50% of current appraised value of the home). Cash may be granted in whole or bimonthly. The administration and interest may be paid monthly or in whole with the sale of the applicant's property. The loan may be lessened with the accrued value of the property.

What's Upcoming...

Monday February 25, 2019

Topic: Blue Cross Coverage for Seniors
Speaker: Stephen Pearce – AB Blue Cross

Monday March 25, 2019

Speaker & Topic To be Announced

**Your support and talents are urgently
needed, please consider volunteering
for the St. Albert Chapter.**



Please contact:
Paul Stocker - 780-459-5609
St. Albert Chapter Steering Committee
or
Linda Osborne – 780-920-3058
SUN Executive Director

Sherwood Park / Strathcona County Chapter Quarterly Activity Summary

Chapter meetings are held on the 3rd Tuesday of each month except July, August, and December. Meetings commence at 1:30pm and are held at Bethel Lutheran Church located at 298 Bethel Drive, Sherwood Park, which is fully accessible as meetings take place on the ground floor level. Members and non-members are welcome however a draw (Sobeys's Gift Card) is held at end of the meeting for members only. Sobeys donates cookies, and free coffee is provided for attendees, however, donations are appreciated.

What's Happened...

November 20, 2018 Caring, not Assisted Death – Alex Schadenberg – Executive Dir. Euthanasia Prevention Coalition

January 15, 2019 Kristen Veugelers Ph.D. Owner, Personal Patient Navigator - Getting More out of Your Doctor's Appointment. Her focus is on empowerment. Getting and understanding information is power. Kristen discussed four tips to work with important health information:

1. Come to your appointment prepared
2. Take notes at the appointment
3. Ask questions
4. Summarize the take-home message.

What's Upcoming...

Tuesday February 19, 2019

Topic: What to Know about Condo Ownership

Speaker: Sandi Daniaelson – Prince Property Inc. &

Speaker: Helena R. Smith – HRS Condominium Consulting

Tuesday March 19, 2019

Topic: Primary Care Network

Speaker: Karen Lewis – Clinical Manager

Tuesday April 16, 2019

Topic & Speaker: TBA

Tuesday May 19, 2019

Speaker: Bonnie Hoffman, Board Chair of BOSS (Burial Options Society of Strathcona).

Tuesday May 19, 2019 Chapter Executive Elections

Submitted by Denis Beaudry Chairperson, SPSC Chapter

**Join us! We welcome your wisdom, experience,
and enthusiasm!**



SUN LEADERSHIP TRAINING COURSE PILOT PROJECT UPDATE

Our first scheduled training session took place on November 27, 2018 at the Sherwood Business Centre – Park Centre Hotel in Sherwood Park.

This free training course was conducted in a friendly and interactive environment, where the exchange of ideas and experiences was encouraged. Based on the course participant evaluation form feedback, we are pleased to report that it appears that the goals and objectives of this course have been met in every way.

The course topics covered were;

- Public Speaking Overview
- Analyzing Your Audience
- The "Basic Speech" outline
- Speech Topics
- Research your topics
- Speech Organization
- Speech Delivery
- Presentation Aids

For those of you who would like to improve their speaking and management skills, you can register for the free course by contacting our SUN office. Seminar dates will be based on SUN member interest.

Wayne Sorenson, Course Instructor

WINTER FREEZE

CASH RAFFLE - Winners Dec 17, 2018

Congratulations to SUN members:

Ticket #190 P. Davison, Edmonton, Ab

Ticket #004 R. Nicholson, Sherwood Park, Ab

Thanks to all members that purchased tickets!

Our next Raffle is "April Fools Cash"

see page 11

for ticket information



North East Edmonton Chapter**Quarterly Activity Summary**

We hold our meetings at the newly located Edmonton Public Library – main floor, Londonderry Mall 66th St. & 137 Ave. Our chapter meetings are held on the second Thursday of each month at 1:30 P.M. Except for July, August and December.

Our chapter reports on current SUN Board activities as well as providing guest speakers, to discuss senior related topics, followed by question and answer sessions.

What's Happened...

October 11, 2018 We were pleased to have Member of the Alberta Legislative Assembly, Nicole Goehring as our guest speaker. She brought us up to date on provincial issues, including the expansion of funding for regenerated, senior's and homeless veterans. Her presentation closed with a question and answer session.

November 8, 2018 Forty-Four people attended this meeting. Chantal Lacroix, employed by the Canadian Cannabis Clinic was the guest speaker. A power point and video presentation explained the effective medical use of Cannabis, the benefits and availability. Printed information hand out materials were also made available. A lively question and answer period followed this presentation.

January 10, 2019 Speaker Steven Pearce, representing Alberta Blue Cross discussed their programs that are available to seniors. Information handout materials were available, and the presentation concluded with a question and answer session.

What's Upcoming...

February 14, 2019 Recently frauds and scams have been increasing in Alberta. Our chapter is fortunate to have Shelly Ullery, Auxiliary Constable – RCMP as our guest speaker to discuss this very important topic.

March 14, 2019 This is the time of year that most of us may need updated information regarding preparing our Income Tax return. Guest speaker, Jasmine Monaghan will inform us on a "Make Tax Time Pay Program" and other related tax information.

A special thank you to the seven volunteers from our chapter who stepped forward to perform various duties at our upcoming March 20 & 21, 2019 Casino event.

We extend an open invitation to attend our Chapter meetings, enjoy the fellowship and refreshments, participate, listen and learn from our informative guest speakers; try your luck at the 50/50 draw. Admission is free so bring a friend.

Wayne Sorenson Chairperson, Edmonton North East Chapter

***A special thank you to Save on Foods & Starbucks - Londonderry Mall locations
For donating delicious pastries and providing discounted coffee for our meetings.***

**You are cordially invited to attend**

**The Annual General Meeting of
Alberta Seniors United Now Society**
Wednesday, April 24, 2019 10:00 AM
Santa Maria Goretti Community Centre
11050 - 90 St Edmonton, AB

Registration deadline is April 17, 2019

Members registered before April 1st Will be entered in an
Early Bird Prize Draw, All members in attendance eligible for
DOOR PRIZES!!

AGM volunteers needed Greeters, Registration & 50/50
Contact Linda @ sunexdir@telus.net
or 780-920-3058

CASINO VOLUNTEERS**Required for COUNTROOM SHIFTS**

March 20 & 21, 2019

(Wednesday & Thursday)

11:30pm – 3:30am

Century Casino - (Fort Road Edmonton)

If you are willing to help SUN with this essential
fundraising activity, please go to SUN Web site

Home Page – click on Volunteers,

complete and submit the required information.

You may also contact us by email unitenow@telus.net
or phone 780-449-1816



TAKING THE POLITICS OUT OF PENSIONS

Alberta legislation tabled on November 27, 2018 by the Honourable Joe Ceci, President of the Treasury and Minister of Finance, will relinquish government control over the \$60 billion in fund assets for Alberta's public sector pensions.

These tabled changes will create a joint governance structure like other provinces. This will create a new model, where plans have a sponsor and corporation board, working collaboratively to administrate the pension funds.

As a result of this tabled legislation, Bill 27: Joint Governance of Public Sector Pensions Plans Act received royal assent December 11 and is scheduled to take effect March 1, 2019.

The sponsor board can make or amend plans and contribution rates. These changes will affect 351,000 current and retired workers under the local authorities, public sector and special forces pension plans. For example, this will include Alberta Health institutions, cities, fire fighters, police and the Provincial Government employees. This is the first major overhaul of pensions in 28 years.

What is very important to note is the Sponsor Board must also consider the needs of workers who have already retired.

The corporations will be the administrator or fund holder and duties will include, setting investment policies, conducting actuarial valuations, communicating with plan members and liaising with regulators. These public service pension plans will continue to be managed by the same professionals who have continued to oversee the operations and support the work of previous boards.

To quote the Hon. Joe Ceci, "the change comes after years of prodding by public sector workers. It follows a raft of surveys, written submissions and in person meetings over the summer".

Seniors United Now has been involved in all three of the above noted activities, and specifically on April 6, 2018 we met with Joe Ceci's chief of staff. SUN President, Gordon Voth, met privately with Mr. Ceci on October 11, 2018 and discussed the need for changes to the current process of managing Public Pensions.

Once the new Pension Sponsor Board and Corporation are established, we will focus on discussing with them the need to provide fair and equitable Cost of Living Adjustments to the workers that have retired. This will certainly be one of our items at the top of our priority list.

Wayne Sorenson, Secretary SUN Provincial Board

Renewal Incentive

Renew your membership early or within your renewal quarter, and you will automatically be entered in a membership renewal appreciation draw, winner will be announced annually at the AGM.

Renew your membership online!

Visit: www.seniorsunitednow.com



SUN uses the PayPal system, which allows members secure online renewal & donation options.

APRIL Fool's Day – No fooling CASH RAFFLE

Name(s): _____

Address: _____

Phone # _____ For Office USE: _____

Email _____

Individual Tickets: _____ Tickets \$5.00 each \$ _____ (100 available)

5 tickets \$20.00 _____ Sets \$20.00 each \$ _____ (100 sets available)

10 tickets \$30.00 _____ Sets \$30.00 each \$ _____ (50 sets available)

Draw Date April 1, 2019

License #522997

Please make your cheque payable to SUN



RAFFLE RULES

- 1) Raffle tickets must not be sold to a person under the age of 18 years.
- 2) The purchase price of each ticket shall be: \$5.00 each OR 5 tickets \$20.00 OR 10 tickets \$30.00
- 3) To be eligible for draws, the ticket order and purchase amount must be received in SUN office by 10:00am, April 01, 2019
- 4) The prize payout shall be as follows:
 1st prize 25% of the gross ticket sale revenue
 2nd prize 20% of the gross ticket sale revenue
- 5) The draw(s) shall be made at the SUN office: #37 2016 Sherwood Drive, Sherwood Park, AB T8A3X3 prior to 3pm, April 1, 2019
- 6) The winning ticket buyers shall be notified by telephone; their names will be publicized in the next newsletter & on the SUN website. The winning ticket buyers will be awarded the prize via cheque drawn on SUN.
- 7) In the event of any concern or dispute regarding this raffle, please contact Lynn Penner at the SUN administration office. (780) 449-1816
- 8) Raffle tickets are official when payment is received & numbers issued by the sun raffle chairman.
- 9) Your Ticket numbers are available by contacting the SUN office

SUN MEMBERSHIP Renewal / Donation Jan - April 2019

Individual: \$25 per year \$50 2 years Lifetime: \$200

Joint: \$40 per year \$80 2 years Lifetime: \$300

Donation in addition to membership dues

\$5 \$10 \$15 \$20 \$25 other \$ _____

Cheque(s) enclosed Chq# _____ Total \$ _____

Please make cheque payable to Seniors United Now

Renewal \$ _____ Donation \$ _____ AGM\$ _____ Raffle\$ _____ Your stamp on our return envelope helps us reduce postage costs

Membership # _____ (see Back Page)

Joint Member (if applicable) Membership # _____

YES - replace my membership card

YES - replace my membership card

(Please attach a stamped self-addressed stamped envelope if you are requesting a replacement card)

Name: _____

Name: _____

Year of Birth: _____ (used for SUN demographics only)

Year of Birth: _____ (used for SUN demographics only)

Address: _____

(If different from mailing label on reverse)

Phone: _____ Email: _____ (send me electronic SUN information)

YES – I'm interested in volunteering, please contact me.

AGM REGISTRATION FORM

16th Annual General Meeting

Alberta Seniors United Now Society

Name(s) _____

Membership #: _____ # _____ Phone: _____

Address: _____ City: _____

(If different than indicated below)

Postal Code: _____ Email: _____

Tickets: \$10 per individual Current Member \$30 per non-member

Ticket price includes admission - light lunch & refreshments

(Tickets will be held for pick-up at AGM pre-paid registration table)

PAYMENT OPTIONS:

Online: visit our website homepage See AGM notice & click on the “Buy Now” Button

Mail: Seniors United Now unit37 #15 2016 Sherwood Drive, Sherwood Park, AB T8A 3X3

#of Tickets _____ Amount: \$ _____ Cheque# _____

Registration deadline is April 17, 2019

Pre-registration is required to facilitate planning of seating, lunch and refreshments

Return Undeliverable Canadian

Addresses to:

unit37 #15- 2016 Sherwood Drive,
Sherwood Park, Alberta, T8A 3X3

Thank-you for being a
SUN member, your
membership is:

Canadian publication

Agreement No. 40917510