



QPARSE News

The newsletter of the Québec Provincial Association of Retired School Educators

Les nouvelles de l'Association du personnel d'enseignement retraité du Québec



QPARSE/APPERQ

L'hiver/Winter 2017



Wed. February 8, 2017

11:00 a.m.

"Travel with Senior Discovery Tours"
EMSB Laurence Patterson Room

Thurs. March 16, 2017

9:30 a.m.

Cabane à Sucre excursion to St. Eustache
BUS: 9:30 a.m. EMSB
10:00 a.m. Fairview
Reserve by Feb. 24, 2017

*Best Wishes
for a Happy New Year*

*Meilleurs vœux pour
la nouvelle année*



Update on Indexation

Retraite Québec has just announced that the rate of indexation for the Quebec Pension Plan will be 1.4%, as of January 1, 2017. Presumably, the same rate will be applied to our CARRA pensions (TPP, RREGOP, or other).



This means that the pension earned for the years of service up to 1982 should be indexed at 1.4%; for the years 1982 to 1999, no indexation; and for the years of service since 2000, indexed at 0.7%.

Ed Zegray

Indexation: mise à jour

Retraite Québec vient d'annoncer que le taux d'indexation du Régime de rentes du Québec sera de 1,4% à dater du 1^{er} janvier 2017. Il est donc probable que le même taux s'appliquera à nos retraites gérées par CARRA (TPP, RREGOP ou autres).

Cela veut dire que les retraites cotisées pour les années de service jusqu'en 1982 seront indexées à 1,4%; pour les années 1982 à 1999, pas d'indexation et pour les années de service depuis 2000, le taux d'indexation sera de 0,7%.

Ed Zegray

Inside this issue:

Editorial	2
President's Message	3
ACER/CART Conference	4
10 Steps: Strong Personal Foundation	5
Pension News	6
Le Vin au Centre Bayview	7
Did you know...	7
Holiday Celebration - December	8
Ancient Kingdoms of S. E. Asia	9
A Lifelong Dream	10
Fall Luncheon and Reception for New Retirees	11
QPARSE Insurance dossier	12
QPARSE Program Calendar	13
Membership News	14
Le développement durable	15
Spotlight on Members	16
Membership Application	18
Board of Directors	19

Editorial

"Every time we tear a leaf off a calendar, we present a new place for new ideas." - Charles Kettering

It seems like only yesterday that we were celebrating the arrival of 2016 and now we are making plans for 2017! Hopefully the holiday season has been a time for you to get together with family and friends, celebrate, and look to newfound energy and ideas for 2017. On behalf of the newsletter workgroup, may your New Year bring you much of what you value and, above all, lots of good health!



As retirees, we are often asked: "How do you spend your day?" People are fascinated with how retirees fill and structure their day. Maybe, it is a way for our yet-to-be-retired friends to try the "retirement hat" on for size? A simple question for our friends - and sometimes, as we take stock, a not-so-simple question for us. Nonetheless for a short moment, it is an opportunity to act as a "retirement mentor" for our friends and colleagues.

Perhaps, you would like to share with us a few things that fill your day or how you answer the question: "So, what do you do all day?" ... It is a very popular one! Send us your thoughts by contacting me or Renate Sutherland on how you are building your retirement as a "senager"(senior teenager).

Enjoy the articles on travel, the important updates on pensions and insurance, and the article submitted by Jean LeGuillou. Jean is part of the newsletter workgroup and is also QPARSE's volunteer translator. A special thanks goes to Jean for all the work that he does on behalf of QPARSE members, but also to all the newsletter workgroup members for their efforts in preparing each edition of QPARSE News! They are a sterling group of volunteers! Meanwhile, we hope to see you at upcoming QPARSE events and may the coming year be filled with lots of goodness for you!

Happy New Year,

Marzia Michielli
Mmichielli@icloud.com
 Editor

Newsletter working group members



Editor of all

Terrie Kozaczynski
 Marzia Michielli
 Renate Sutherland
 Harold Penn Katherine Snow
 Jean Le Guillou, Patrick Clarke

Next Deadline:

May 6, 2017

Theme:

In Retirement, what do we do all day?

Share our Newsletter with others who might find it interesting.

President's Message - Message de la présidente

"It is wonderful how the cultivation of the habit of enjoying things will transform the whole life..." - Orison Swett Marden

I hope that the holiday season has given you treasured times with family and friends and an opportunity to enjoy special moments of what "your heart desires".

It is now well documented that making time for a regular self-care practice and providing practical strategies for incorporating better habits into our life, we are more content. Now that the pressures of the work place are no more, one has more time to look for and pursue one's hobbies, enjoy travelling and engaging in volunteer activities. We hope that our theme, **"Life after Retirement"** encourages you to explore and nurture for yourself those things that are meaningful and inspire you to live life to its fullest.

Promoting and enhancing the interests and well-being of our retirees continues to be our focus.

The September **Wine Tour Excursion** to the Eastern Townships, jointly sponsored by QPARSE and L'ARSE (the Lakeshore Association of Retired School Employees) and organized by Patrick Clarke, was a great success. Our thanks to Program Director Carol Klein and Sandra Aird for organizing a wonderful **"Fall Luncheon and Reception for New Retirees"** at the Pearson School of Culinary Arts' Le Saucier Dining Room. Forty members, including eight new retirees, enjoyed the gracious hospitality and an excellent meal. The EMSB facilities provided participants with the opportunity to benefit from a **"Social Media"** workshop, facilitated by Terrie Kozaczynski. At our December **"Holiday Sing-A-Long"**, we enjoyed fellowship and supported the NDG Food Bank and Dix Mille Villages (Fair Trade) enterprise.

A major concern for your Board of Directors is always recruitment of new members. Our information table at the November **Teachers' Convention and QPAT's invitation to attend their Retirees' Workshops** in the greater Montreal area, help us to promote the advantages of becoming a QPARSE member.



From left to right: Ed Zegrav, John Greene, Louis Laplante, Renate Sutherland and Jan Langelier

As a provincial organization, we also continue to respond to the larger community of seniors and retirees. At the invitation of the Senior Citizens' Forum of Montreal, QPARSE together with QART representatives, attended the **UN International Day of Older Persons' celebration** on October 1st at Victoria Square. Representing English Retired Educators/Teachers groups, we were warmly welcomed and enjoyed the walk around the



QPARSE representatives at Montreal City Hall with Council's Executive member Madame Monique Vallée and members of the Senior Citizens' Forum of

Square and a picnic lunch. It was because of the initiative of Ed Zegrav, who, through his efforts with ACER-CART's Seniors' Voice project and the Senior Citizens' Forum of Montreal, that the **UN Flag** was raised at **Montreal City Hall at a Breakfast Meeting on October 4th 2016**. Ed and I represented QPARSE at this special Breakfast, which was hosted by Madame Monique Vallée, member of the Executive Committee, responsible for social and community development. Through this experience, QPARSE now has a link to and access to City Hall ensuring that the English-speaking community has a voice.

Our Board of Directors appreciated the invitation from Quebec's Secrétariat du Conseil du trésor to participate in the nomination process and proposed the name of Edward Zegrav as a candidate to serve on the **Tribune des retraités**.

We are grateful to Marzia Michielli and the Newsletter working group for all their hard work in producing the QPARSE NEWS.

Please access our website www.qparse-aaerq.org and Facebook facebook.com/QPARSE for more detailed information and join us at our upcoming monthly program events.

Best wishes for a happy and healthy 2017!

Renate Sutherland
renate.sutherland@bell.net

ACER-CART's Eastern Canadian Retired Teachers Organizations' Conference (ECRTO) October 26th-27th, 2016

As your President, I had the privilege of attending the ACER-CART's Eastern Regional Conference. There were 15 people in attendance, including the Presidents of all four provincial retired teachers' organizations and Brian Kenny, ACER-CART President. We enjoyed the gracious hospitality extended to us by the Retired Teachers' Association of Newfoundland and Labrador (RTANL) and thank their President, Doreen Noseworthy and her organizing team for a very successful and enriching conference. The Wednesday evening dinner was hosted by the Johnson Inc. group, and was later highlighted in "true fashion" with a musical presentation of familiar Newfoundland songs and the fun ceremony of being "Screeched". After consuming a shot glass of Newfoundland Screech and 'kissing the cod', I too had successfully passed the test of becoming an "Honorary Newfoundlander".



Brian Kenny, ACER-CART President, Renate Sutherland and Mildred Urquhart (NB)

In their respective presentations, guest speakers, Bob Dowden of Johnson Inc. and Dr. Patrick O'Shea, a family doctor for 34 years, addressed important health issue which will impact us all. Mr. Dowden's "**Overview of Prescription Drugs Trend 2015**" put special emphasis on the increased production of a group of designer drugs known as *Biologics/ Specialty drugs* which are more individual, are more efficient and increase life expectancy BUT they are also more expensive. What will this do to future cost of prescription drugs, especially for seniors?

In his presentation "**Medical Assistance in Dying: Society's Dilemma**" Dr. O'Shea, who makes house calls including palliative care at home and looks after nursing home patients, gave us insight into the dilemma we

face as a compassionate society. After defining such terms as Euthanasia; Physician Assisted Suicide (PAS); Withdrawing or Withholding Life-sustaining Interventions, Palliative Care and Palliative Sedation, and Advance Care Planning, he focused on the definition and process of Medical Assistance in Dying (MAID), the June 2016 Federal Government passed legislation allowing eligible adults to request medical assistance in dying. Now the provinces are tasked to decide how the process will take place-in September 2016 Newfoundland's College of Physician and Surgeons published a Standard of Practice regarding MAID. He pointed out that society's most vulnerable, including people with disabilities and the elderly, are at the highest risk of MAID abuses and eroding safeguards. His hope for the future rests with more home care and palliative care, more support for the elderly, ill, and frail, more respect for the caregiving profession and more education about end of life issues. "Much food for thought indeed"!!

Another highlight included the **Round Table Discussions** on developing creative strategies of how to expand the membership base; finding ways of supporting and helping active teachers in their fight with provincial governments for improvements to education (Quebec had just gone through this, Nova Scotia was in the midst of negotiations); and following-up on what each retired association had done politically, post federal election. To that end, the QPARSE Board of Directors has endorsed the ACER-CART's "Declaration of Agreement Concerning a National Health Care Strategy for Seniors".



At the Dinner with James MacAulay, former ACER-CART Eastern Representative from P.E.I. with Jim Kavanaugh, Bill Berryman and friend from Nova Scotia and Renate Sutherland

Renate Sutherland

The 10 Steps to a Strong Personal Foundation

1. HONOUR YOUR BOUNDARIES
Boundaries protect you from people that your spirit cannot easily afford.
2. RAISE YOUR STANDARDS
The higher your standards, the fewer problems you will experience in life.
3. CLARIFY YOUR REQUIREMENTS
Everyone in your life deserves to know what you expect/require of them.
4. FINISH YOUR UNFINISHED BUSINESS
The fewer unresolved items in your life, the more confident you will feel.
5. GET YOUR PERSONAL NEEDS MET
Until your personal needs are met, it's difficult to live powerfully and sustainably.
6. ORIENT AROUND YOUR VALUES
When you orient your life and your goals around your values, fulfilment naturally occurs.
7. BUILD RESERVES IN ALL AREAS
Having more than enough calms the mind and affords more experimentation in life.
8. IDENTIFY AND REDUCE TOLERATIONS
What you put up with drains your energy and slows your development.
9. HANDLE THE MONEY, COMPLETELY
Until your money is handled, you are not at choice in life.
10. DEFINE SUCCESS FOR YOURSELF
When you define success for yourself, life becomes very, very simple.

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These 10 Steps were presented at a WELLNESS GROUP Session, sponsored by the Montreal Lakeshore University Women's Club.

I am a Seenager. (Senior teenager)

I have everything that I wanted as a teenager,
only 60 years later.

I don't have to go to school or work.

I get an allowance every month.

I have my own pad.

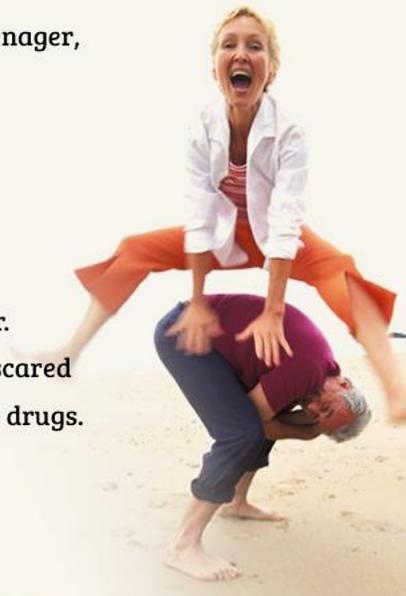
I don't have a curfew.

I have a driver's license and my own car.

The people I hang around with are not scared
of getting pregnant and they do not use drugs.

And I don't have acne.

Life is great.



Silver Robin

Pension News

December 2016
Ed Zegray

Retraite Québec, as it is now called, is responsible for producing actuarial assessments of public sector pension plans. An actuarial assessment is quite a science, whose description is well beyond the scope of this article. Suffice it to say that actuaries are now looking at predicting about an 80-year timeframe - someone who began work in Dec 2016, could conceivably work for 40 yrs to Dec 2056, (the latest collective agreement allows for 40 yrs of contributions yielding 80% of best yrs salary) and could end up receiving a pension possibly for another 40 yrs to Dec 2096. What assumptions regarding inflation rates, increases in salary, longevity, and other demographics need to be determined? That's a job for actuaries, but some of their findings will follow. Let's first identify the pension plans that concern us.

Of the public sector pension plans that teachers contributed to, the Régime de retraite des enseignants (RRE/TPP, Teachers Pension Plan) is the granddaddy of them all. The TPP's creation dates back to 1880, but the present version of the plan has been in effect since July 1, 1965. However, it has been closed to new participants since July 1, 1973, date that the Régime de retraite des employés du gouvernement et des organismes publics (RREGOP, Retirement Plan of Government and Public Employees) came into effect for all new public sector personnel. Then quite a few years later, on January 1, 1997, the Régime de retraite du personnel d'encadrement (RRPE/PPMP, Pension Plan of Management Personnel) was instituted and was primarily addressed to managers from the civil service, and those from the health and education sectors. Some administrators who had previously been covered by one of the two original plans, TPP or RREGOP, decided to switch over to the RRPE at some point in their career because of perceived benefits.

What is the financial wellbeing of these various plans? Well regarding the TPP, contributions were never accounted for separately, therefore there were no funds to manage and invest. Rather, teachers' contributions were turned over to the government coffers and were "invested" to build roads, hospitals and schools. Don't even think about the government's share. The government only issued promissory notes that they would honor their obligation to pay the pensions earned by participants when the time came. It is as if the TPP is on an artificial respirator and the government promises to keep the machine hooked up. For accounting purposes, this item is considered an obligation that is written up and is still included as part of Quebec's national debt. It is important to note that, even though no actual TPP fund exists, whenever changes in benefits are incorporated into the RREGOP, the government has always accepted to apply the same treatment to the TPP.

It was only when the RREGOP was created in 1973 that participants' contributions to their pensions were finally accounted for in a separate fund for this plan. Retraite Québec handles the administration of this pension fund, but the Caisse de dépôt et placement du Québec (CDPQ) manages and invests the monies. Understand that at this point in time, the 70s & 80s, these were only the participants' contributions that were invested. But, the government's share, its liability or promissory notes, just kept on inflating drastically. Finally in 1993, twenty years after the creation of the RREGOP, the government decided to begin setting monies aside to cover its share of pension liabilities. Thus, the Fonds d'amortissement des régimes de retraite (FARR, Amortization Fund for Pension Plans) was finally established.

Today, the RREGOP is very healthy, and doing quite well in terms of returns. In the latest actuarial assessment based on data from December 31, 2014, the RREGOP is capitalized at 98.4% (it was at 93.9% in 2011). This basically means that considering its evolution (receipts, investments, outlays), the fund is expected to have over 98 % of the monies necessary to fulfill its long-term obligations. There is no need to correct this situation in the foreseeable future. Presumably, had there been a fund created for the TPP, it

(Continued on page 14)

LE VIN AU CENTRE BAYVIEW

Le CHSLD Bayview est un centre de soins de longue durée situé dans un cadre agréable au bord du lac St-Louis à Pointe-Claire. Le centre est privé, mais « conventionné », c'est-à-dire supervisé par le gouvernement et les frais sont établis par le Ministère de la santé. Pour y être admis, les résidants doivent requérir environ de trois à quatre heures de soins personnels. C'est dire que la plupart sont en fauteuil roulant et sévèrement handicapés. Le personnel y est nombreux et dévoué, depuis les infirmières et préposés, physio- et ergo-thérapeutes, récréation thérapeutique et personnel de soutien. Mais malgré tout, ce personnel est toujours insuffisant et au Bayview on compte beaucoup sur les bénévoles pour compléter les employés débordés. Par exemple, ils sont indispensables pour aider les résidants à l'heure des repas. Au Bayview pour les 132 résidants, on compte en tout 165 bénévoles, répartis à différentes tâches au cours de la semaine.

Au Bayview le département des loisirs thérapeutiques tient une place importante dans le bien-être des résidants. Dans mon rôle comme bénévole, je vais au Bayview deux fois par semaine et je joins le personnel et l'équipe de bénévoles le mardi matin où on sert le café et où l'on fait un « smoothie », pour une période de discussion et des jeux stimulants de connaissances et d'intérêt général. Mais c'est aussi le moment où nous faisons notre vin « maison ». Évidemment cela se fait seulement de temps en temps, selon le besoin. Ce qui m'amène au vendredi après-midi où on boit notre vin à l'occasion de « l'heure de l'apéro » ou « Happy Hour ». C'est l'occasion de réjouissances, avec musique et souvent animée par un musicien de l'extérieur, amateur ou professionnel. Évidemment, toutes les précautions sont prises pour respecter les besoins et les restrictions médicales des résidants et des membres de leurs familles qui viennent leur rendre visite. Une période joyeuse et animée et très fréquentée.

Le bénévolat est une façon productive pour des retraités de faire d'une pierre deux coups : aider la communauté tout en se sentant utile. Une activité hautement recommandée pour la retraite!



Jean LeGuillou et Sarah Arless, technicienne en loisirs

Jean LeGuillou

Did you know that...

The McGill University Health Centre offers several **reduced parking rate** options to fit the various needs of their patients and visitors.

For example: A one week pass will cost \$60, a 2 week pass will cost \$85. That is unlimited entry and exit at the hospital where the pass was purchased for its limited duration.

To see all the plans that are available for parking and where to purchase these plans go to their website:

www.muhc.ca/parking

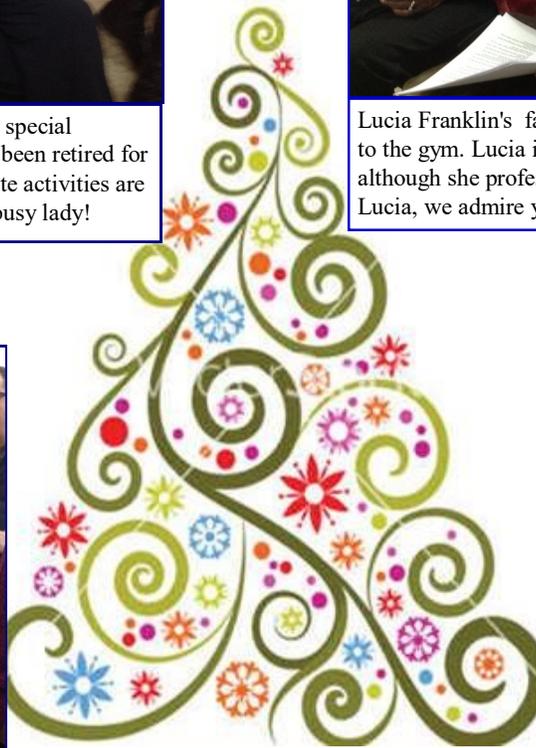
Holiday Celebration in December



Jan McConnell is a former special Education teacher who has been retired for about 20 years. Her favourite activities are yoga and Zumba. She is a busy lady!



Lucia Franklin's favourite activity is going to the gym. Lucia is a health and fitness guru although she professes to be a "gym rat". Lucia, we admire your daily discipline!



Virginia Fowler was a special education teacher before she retired in 2003. Virginia's favourite activities include volunteering at her church in addition to following Zumba and yoga classes. She loves to dance and enjoys Zen moments!



Julie Leger is buying Dix Mille Villages items from Sheilagh Glover. Julie Leger was part of the support staff team at PSBGM and retired in 2007. Her favourite pastime is singing andoh, what a sweet voice she has!



Bernadette Julienne was principal of Jean Jacques Olier school before she retired. She has been retired for five years, enjoys reading and is an energetic lady!



Ancient Kingdoms of South East Asia

Renate and I recently returned from a trip to Viet Nam, Laos and Cambodia organized by Senior Discovery Tours. What a tour; what an education! From the magnificent ancient ruins of Angkor Wat in northern Cambodia to the striking mountains and islands that dot Halong Bay in Viet Nam to the cruise along the Mekong River past small villages and farms in Laos. We fed sticky rice to begging Buddhist monks in Luang Prabang and explored caves and gorgeous temples filled with Buddhist images. We marvelled at the crowded cities of Ho Chi Minh City, Hanoi and Phnom Penh, bustling with people, markets, bicycles and scooters. Every day we were treated to new experiences.



Angkor Wat, Cambodia



Buddhas in the Temple of Learning Hanoi, Viet Nam

For over a hundred years all three countries were part of the French Empire (Indochina) and still bear that imprint in some beautiful buildings from that era.

In our lifetime, we have been observers to the horrors of the Viet Nam war (known in that country as the American war) and the genocide that followed in Cambodia. People from both countries have been marked deeply by the loss of life and the one-party governments that resulted from the conflicts. Despite the sad history, the people appear to have rebounded determined to make a better life for themselves. They are friendly, calm and forgiving. We returned home realizing how insulated we are in this country from the realities that grip other parts of the world.



Buddhas in Laos



Stupa of Pha That Luang ,
Vientiane, Laos

Graeme Sutherland

A LIFELONG DREAM

Arriving at the Marco Polo Airport, this past September, fulfilled our lifelong dream to travel to Venice! After a short boat ride by the “local taxi”, we arrived in front of very small and cute hotel. It was just two buildings away from the Grand Canal. Initially, a visibly crooked floor in our hotel room made us a bit uneasy, but we were assured that perfectly level floor do not exist in Venice, so we relented.



Doges Palace



Basilica Santa Maria della Salute

The next day we started off very early in a location where a lot of tours begin. We were amazed at the hundreds of tourists coming off the ferries! We visited Doges Palace and St. Mark's Basilica, all without getting lost in the crowds! The following day was spent in Murano a rich glass-making centre and Burano a lace-making hub. Some of the glass pieces in Murano are so beautiful, they belong in museums. Burano is a small colourful island. The houses are all painted in different pastel colours. The lace that they produce is exquisite but don't expect bargains! The next morning we continued exploring Venice around the Rialto Bridge. Our evening venture turned out to be at the Basilica Santa Maria della Salute. The church was very impressive. It was completed in 1653, built on a million wooden pylons and, somehow, it is still standing today!



Rialto Bridge

The next morning it was “arrivederci Venezia” as we sailed away on the “Wind Surf”. We were only 300 passengers and we loved it. No more crowds for now. Every time the ship would leave a port-of-call, the captain would broadcast a composition by composer Vangelis - “Conquest of Paradise – 1492”. I can still hear the strains of music!

Unfortunately, there was rain, as we arrived in Ravinj - Croatia the next day; but it was the only rain we had during our entire trip. Our next destination was Split which is famous for Diocletian's Palace. Diocletian was a Roman Emperor in the third century who made Split his place of retirement. The palace is still in use today, as many Croatians have built their homes inside the ruins. This was followed by a visit to Dubrovnik – and what a beautiful place it is! Surrounded by walls and turquoise sea, the city of Dubrovnik is an unforgettable destination. We took a taxi-tour of the city and the local mountains and were amazed by the view. The view of Dubrovnik from the top of the mountain was breathtaking and unforgettable! ...Nor shall we forget the wonderful smell of rosemary and sage that grow wild everywhere around Dubrovnik.



View of Dubrovnik from the mountain



Ancient Greek Theatre and Mount Etna

Late that evening we set sail for Sicily. There, we visited the town of Taormina, Gardini-Naxos and Mount Etna. The towns are ancient and were originally settled by the Greeks in 8th century BC. The ruins of ancient theatres and temples still exist today. Our visit to Mount Etna had a few scary moments when visiting the “Sylvestri” crater, as the weather turned ugly on a dime and hail started pounding us without mercy. The volcano is 3323 meters high and is still active as it continuously blows steam from the upper crater, reminding us that it is still “not over”.

The next and final day was spent on the idyllic Isle of Capri. It was the trip of a lifetime and will not be forgotten!

Terrie Kozaczynski

Welcome to New Members of QPARSE

Leah Auclair, Sima Brockstein, Cyndie Duncan, Nicole Finn, Carolynn Jones, Penny Male,
Lorraine Moreault, Claire Murphy–Cook, Maria Pacifico–Monaco,
Diane Pontikes, Wendy Stormont–Rindress, Margaret Whittal, and Robert Whittal

Congratulations on your retirement!

Jan Langelier



Fall Luncheon and Reception for New Retirees

On a beautiful Friday in November, the Fall Luncheon and Reception for the New Retirees was held in Le Saucier's Dining Room of the Pearson School of Culinary Arts. This wonderful experience was enjoyed by 38 QPARSE members and the menu was varied and delicious. We were able to enjoy soups, salads and starters of fantastic crab cakes with corn relish, chicken liver mousse with port jelly and the main dishes included scallops, Artic char, Cornish hens, and lamb loin. These meals were punctuated by the most delectable and fantastic desserts. A true gourmet experience for all!

At the end of the luncheon, many members visited the store adjacent to the restaurant and purchased specialty dishes, breads, cookies and pastries. These were all available at very reasonable prices!

Members were impressed by the students' performance and it was satisfying to see the future chefs, servers and sommeliers. I encourage members to make a reservation and visit the restaurant or the store- you will not be disappointed! As retirees, we should do our part to support these vocational programs so that they continue to be well maintained within our school system.

Sandra Aird

What we should know about the QPARSE Insurance dossier

Travel Insurance Changes

During the preceding two years (August 2014 to July 2016) out-of-Canada claims have ballooned to **\$1,085,505!** In every case, the claims were in Florida, USA. This puts us in the unfortunate position of having to make significant changes to our travel coverage in order to reduce risk and protect the financial health of our plan for all retired members.



Beginning July 1, 2017 the following changes will occur:

The maximum number of travel days per trip will be reduced from 180 to 90. The medical condition of the insured person must be stable during the 90-days before the departure date.

For more details, please refer to the newsletter which accompanied your invoice or statement for 2017 mailed mid-December.

Home and Car Insurance

After many years together, QPAT and ESSOR are parting ways. The Executive Committee of QPAT has decided that LaPersonnelle will handle the home and auto group policies in the future.

If you are currently insured with ESSOR, you will continue to receive the same quality service as you have had in the past. **There is NO requirement to switch.** If you choose, as a member of the QPAT retiree group, you may request a quote from LaPersonnelle when your renewal comes due and decide at that point whether to switch.

Paul Barnes

Executive Assistant, QPAT

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CONNECTION

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▶ lapersonnelle.com/apeq

▶ thepersonal.com/qpat

THE PERSONAL, YOUR NEW GROUP INSURER
FOR QPARSE MEMBERS.

La Personnelle désigne la Personnelle, assurances générales inc.
Certaines conditions, exclusions et limitations peuvent s'appliquer.

The Personal refers to The Personal General Insurance Inc.
Certaines conditions, limitations and exclusions may apply.

Assureur de groupe auto, habitation
et entreprise

+

+

Home, Auto and Business Group
Insurer

**QPARSE PROGRAM
CALENDAR
2016 - 2017**

**Wednesday
February 8,
2017
11:00 a.m.** *“Travel with Senior Discovery
Tours”*
EMSB Laurence Patterson Room;
Coffee: 10:30 a.m.
Lunch (optional)

**Thursday
March 16,
2017
9:30 a.m.** *“Cabane à Sucre” excursion to
St. Eustache*
BUS: 9:30 a.m.—EMSB
10:00 a.m.—Fairview
Cost: \$35.00 (members)
\$40.00 (guest)

Reserve before February 24, 2017
**Wednesday
April 12
11:00 a.m.** *“Strategies for Healthy Aging: An
Active Brain”*
Guest speaker: Dr. Dolly Dastoor,
McGill University Research Center
for Studies in Aging
QPAT Building, 17035 Brunswick
Blvd., Kirkland
Lunch (optional) West Island

**Wednesday
May 3
11:00 a.m.** *Annual General Meeting*
EMSB Laurence Patterson Room
Guest speaker Paul Barnes, QPAT
Executive Assistant, on
Insurance Matters
Coffee: 10:30 a.m. (Lunch optional)

The EMSB Building is located at 6000 Fielding Avenue,
NDG (corner of Cote St. Luc Road)

**Please inform Events coordinator
Ken Cooke (514-485-9118), if you are attending the
luncheons.**

**Program information, contact
Carol Klein 514-696-3447**

www.qparse-apperq.org

**PROGRAMME DES ACTIVITÉS
DE L'APPERQ
2016 - 2017**

**Mercredi
8 février
2017
1:00** *« Voyager avec Senior Discovery
Tours »*
Salle Laurence Patterson CSEM;
Café: 10:30
Lunch (facultatif)

**Jeudi
16 mars
2017
9:30** *« Cabane à sucre » excursion à
St. Eustache*
BUS: 9:30—CSEM
10:00—Fairview
Coût : 35,00\$ (membres)
40,00\$ (invité)

Réservez avant le 24 février 2017
**Mercredi
12 avril
11:00** *« Stratégies pour vieillir en santé: un
cerveau actif »*
Présentateur invité: Dr. Dolly Dastoor,
Université McGill Centre de recherche
sur le vieillissement
Édifice APEP, 17035 boul. Brunswick,
Kirkland

Lunch (facultatif) dans l'Ouest-de-l'île
**Mercredi
3 mai
11:00** *Assemblée générale annuelle*
Salle Laurence Patterson CSEM
Animateur invité, Paul Barnes, Assistant
exécutif de l'APEP, sur
Question d'assurance
Café: 10:30 (Lunch facultatif)

L'édifice de la CSEM est situé 6000 avenue Fielding, NDG
(Coin Chemin de la Côte-St-Luc)

**Veuillez signaler votre présence aux lunchs au coordonna-
teur des événements,
Ken Cooke (514-485-9118).**

**Renseignements sur les programmes, contactez Carol Klein
514-696-3447**

www.qparse-apperq.org

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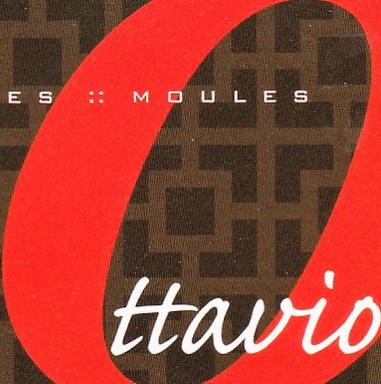
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In Memory of our Dear Friends

We send our deepest condolences to the friends and family of the following:

Charles Bethel, Ethel Davis, Anne Drury,
Julia Kaplan–Bilske, Loretta Keays, Dora Parsons,
June Rosevear, Anne Stephens, Howard Stutt, Ina Wierzbicki,



Do You know the whereabouts of these members ?

We are still searching for the following members. If you know anything about any of them, please let Jan Langelier know by email at langelier.jan@videotron.ca or by telephone at 514-453-7103.

Mrs. J. Goldwater, Cote St. Luc, Qc
Mary Metcalf, Westmount, Qc
Albert Sabbah, Cote St. Luc, Qc
Goldie Welik, Montreal, Qc

Pension News (Continued from page 6)

would have fared just as well.

On the other hand, the financial situation for management personnel's RRPE/PPMP has greatly deteriorated over the last few years. The latest actuarial assessment based on the December 2014 data shows a significant 1.8 G\$ (billion dollar) deficit. There are a number of reasons for this, including the fact that past contribution rates may have been too low. Therefore, the Secrétariat du Conseil du trésor (SCT, Secretariat of the Treasury Board) has been mandated to propose corrective measures and have all the parties concerned, active participants, retirees, and the government contribute in the effort to redress the situation.

For cadres still at work, this will coincide with talks on the renewal of their working conditions. The SCT is proposing such things as increasing the retirement age, increasing the penalty for early retirement, and so on, that the public sector unions accepted in the last negotiations. But to improve the RRPE's situation, the SCT also has as an objective what they call intergenerational equity – fancy words to say that they want to get retirees (and surviving spouses) to help mop up the deficit. In this regard, the SCT is consulting associations representing retirees receiving benefits from the RRPE. It is floating a proposal to suspend indexation of pensions for a period of nine years. **This is a proposal at this point, and it only potentially applies to management personnel receiving benefits from the RRPE/PPMP.** Whenever more definite information becomes available, it will be communicated.

Le développement durable

<<Au Québec, le développement durable s'entend donc d'« un développement qui répond aux besoins du présent sans compromettre la capacité des générations futures à répondre aux leurs. Le développement durable s'appuie sur une vision à long terme qui prend en compte le caractère indissociable des dimensions environnementale, sociale et économique des activités de développement.>>1

Référence: <http://www.mddelcc.gouv.qc.ca/developpement/definition.htm>



Les enseignants sont mandatés par la société de préparer les jeunes générations pour le monde de demain. Les programmes axés sur le **développement durable** (*sustainable development*) sont indispensables afin de promouvoir la conscientisation et la responsabilisation chez les étudiants de tous âges. Les **communautés durables** s'occupent de la conservation et de la protection des richesses naturelles et environnementales. Leurs entreprises n'utilisent que les produits et les services qui n'auraient qu'un impact **anodin** (*benign*) vis-à-vis l'écosystème. Ceci nécessite la création de projets qui visent, entre autres, à réduire les émissions de gaz à effet de serre (*greenhouse gases*), à développer de nouvelles sources d'énergie renouvelable comme, par exemple, l'**énergie éolienne** (*wind power*), afin de réduire la pollution industrielle, et de contrer les effets néfastes (*harmful*) des **changements climatiques** (*climate change*) sur la planète.

Brian Ostrovsky

Références

<http://www.gov.mb.ca/international/objectives/objective2b.fr.html>

http://www.hec.ca/developpement_durable/a_propos/politique/politique_dd_texte.pdf

<http://www.rqvvs.qc.ca/documents/file/Publications%20internationales/grille-analyse-fr.pdf>

<http://synapse.uqac.ca/2012/le-projet-communaute-durable-de-gedden-une-corde-de-plus-a-larc-des-entreprises/>

http://www.mddelcc.gouv.qc.ca/ministere/plan_strategique/Section1-3contexte.htm

<http://www.davidsuzuki.org/fr/champs-d'intervention/changements-climatiques/enjeux-et-recherche/principes-de-base-du-changement-climatique/que-sont-les-changements-climatiques/>

<http://www.changementsclimatiques.gc.ca/default.asp?lang=Fr&n=E18C8F2D-1/>



Spotlight on Members



Angela Hilakis

Angela Hilakis was born in Montreal and has lived here all her life. Angela is very proud of her Greek heritage and her best memories growing up were of her involvement in music. How she enjoyed the choirs and barber shop music!

Her teaching career took her to Centennial, Berkley, Rosedale, Thorndale, Windermere Greendale and Sunnysdale Elementary Schools. Angela had a long and interesting career! She adapted to a number of changes in the educational system during her teaching career; but she admits one of her pet peeves was when students did a half-day of French instruction and the other half in English. That proved to be challenging, with double the evaluations to hand in.

Since her retirement in 2002 Angela has volunteered in literacy instruction, and even now she is still making an educational difference in the lives of so many. When not volunteering, Angela can be found on the golf course or the bowling alley. These activities she greatly enjoys, but Angela would also love to cruise Alaska and Bermuda.

Meanwhile, Angela's favorite restaurant is "Comme Chez Soi" a French restaurant which she enjoys and recommends. At Porte Grecque, another favourite where she enjoys the lamb chops and pasta.

Patrick Clarke





CONCERNED ABOUT CALCIUM?

FACT

- Postmenopausal women need 1200 mg of calcium every day to keep their bones strong.
- Most postmenopausal women rely on supplements to get enough calcium daily.

QUESTION

Calcium supplements are good for the bones, but is it possible that they are bad for the heart?

As researchers at the McGill University Health Centre, we are conducting a study on calcium to answer this question. We want to know if calcium supplements have a different effect on vascular health in postmenopausal women compared to calcium obtained from food. You can help answer these important questions by participating in our study!

YOU MAY QUALIFY TO PARTICIPATE IF:

- you are a healthy non-smoker over the age of 50
- you have had no menstrual period for at least 2 years
- you are not taking HRT, or medication for high blood pressure, high cholesterol, or osteoporosis

FOR THE PERIOD OF A YEAR, YOU MUST BE WILLING TO:

- alter the amount of calcium in your diet
- take or abstain from taking calcium supplements

PRINCIPAL INVESTIGATORS:

Dr. Suzanne Morin
Dr. Stella Daskalopoulou

RESEARCH FUNDED BY:

Canadian Institutes of Health Research

LOCATION:

Montreal General Hospital, McGill University Health Centre

REQUIREMENTS:

3 visits to complete questionnaires, provide blood and urine samples, and undergo ultrasounds

PARTICIPANTS WILL RECEIVE ALL SUPPLEMENTS AT NO COST AND WILL BE REIMBURSED FOR TRANSPORTATION.

**FOR MORE INFO CALL
OR E-MAIL**

514-934-1934 ext. 45742
calcium.medicine@mcgill.ca

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Article: 7 Habits of People Who Age Well

Place your cursor on the **Wellness** picture and the press CTRL and Left Click to link to the site .



The Quebec
Provincial Association of
Retired School Educators



Association provinciale
du personnel
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Application Form / Formulaire d'adhésion

Please return with your cheque for \$85 made out to QPARSE to:
Veuillez retourner avec votre chèque de 85\$ au nom de APPERQ à:

Jan Langelier
c/o QPAT - APEQ
17035 Brunswick Blvd
Kirkland QC H9H 5G6

Given name: _____ Family name: _____
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School board at retirement:
Commission scolaire à la retraite: _____

Birth date _____ Year of retirement: _____
Date de naissance: _____ Année de la retraite: _____

We are a volunteer organization and do not have an office.

For further information contact Jan Langelier at langelier.jan@videotron.ca

On est un organisation de bénévoles et on n'a pas de bureau. Pour des informations supplémentaires contacter Jan Langelier à langelier.jan@videotron.ca.

**Kindly pass this newsletter/application form
to teachers who have recently retired**



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About Us

- We are retired teachers, administrators, professionals and support personnel who have been employees of an English school board or private school in Quebec.
- We organize social, educational and community service activities with our members.
- We represent the interests of seniors through our participation in **ACER-CART** (the Canadian Association of Retired Teachers).
- We publish a **newsletter** three times a year. Booklets of poems, jokes and puzzles are shared among senior members once a year.

Contact Us

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