

L'ENTREFILET

Vol. 2, No 1
September 2016

BULLETIN D'INFORMATION DU-HAUT-DE-L'ISLE

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Secteur H

ASSOCIATION DES RETRAITÉES ET RETRAITÉS
DE L'ÉDUCATION ET DES AUTRES SERVICES
PUBLICS DU QUÉBEC
Région 06



Bottin de références

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AREQ	1-800-663-2408	National	areq.qc.net
CARRA	1-800-463-5533	Regional	regioniledemontreal.areq.ca
	1-800-368-9883	Sectoriel	(http://du-haut-de-lisle.areq.lacsq.org/)
RAMQ	514-864-3411		
SSQ - Soins médicaux	1-800-380-2588		
SSQ - Voyage	1-800-465-2928		
Sécurité de la vieillesse	1-800-277-9915		



A Word from the President



Richard Raymond

We are used to that: the month of August indicated for the majority of us the return to work in different schools. When retired, the same month demands a return to activities.

During the summer your council has worked hard and prepared another year full of activities in which, we hope, you will participate. The activity calendar from September to December will be included in this issue. Please consult it regularly in order not to forget the many meetings where you will be expected.

It will be the highest reward and the most sincere thank you that you can give to your council and to all those responsible for the committees. The Action Plan 2016 – 2017, adopted at our last general assembly in the spring and which you will find on page 4, will give you an inkling of the direction in which we would like our sector to go.

This year is the last triennial and next June there will be the Congress in which our delegation of nine members will actively participate. I will come back to this subject in the next numbers about the issues of this national body.

More concretely, in our sector, the kick of the year will be Monday, September 26th, at 11:30 at the Bistro Table (formerly Le Chambertin). I hope you will come in great numbers to talk about your summer and about what you plan on doing for the rest of the year.

I would like to draw your attention to the activity Tuesday, October 18th. Upon the suggestion of some members during our monthly breakfast meetings, we have organized a meeting on the subject of the health of the elderly. A pharmacist will be present to explain the new services offered by this group of professionals. It will deal with the problematic consumption of medication among the elderly. Secondly, a physical education teacher will suggest simple and easy exercises to fight curvatures, the ankyloses of all kinds. Don't worry, it is not a session of physical conditioning.

Finally, I envisage the coming year with enthusiasm and I hope you will find the opportunity to fraternize (and why not renew acquaintances?) with colleagues and break the loneliness that sometimes mars our lives.

As the other person said: "I am looking forward to seeing you".

WE ARE PLEASED TO WELCOME IN OUR SECTOR

Luc Chapleau, Denis Fortin, Rita McDonough-Antoneccia, Jani Philbert



IN MEMORIAM

Joseph Kamel Antaki, Louise Malo, Ghislaine Ricard-Viroulaud, Marie Wilson

ACTION PLAN 2016 – 2017

Theme 1: Financial position when retired

- ✚ Inform our members regularly via sectorial bulletin and by e-mail of all developments on this subject.
- ✚ Invite the members to participate in all actions proposed by the national AREQ on this subject.

Theme 2: Health and welfare of the elderly

- ✚ Cooperate with other senior groups and support actions aimed at forcing the government to retain a public universal health system, accessible to everyone.
- ✚ Create links with the Table de Concertation of the Elderly of Montreal and participate, when needed, in the various actions carried out by it.
- ✚ Prepare an inventory of the needs of our members in regard to health, and, if needed, organize information sessions on various subjects (i.e. drugs, aid agencies, government services, etc.)

Theme 3: Community Life

- ✚ Create a welcoming committee for new members.
- ✚ Develop a project "AREQ in Action" in the sector.
- ✚ Continue sending birthday greetings to our members aged 75 or more.
- ✚ Organize celebrations: monthly breakfasts, welcoming luncheons, remembrance mass, Christmas luncheon, friendship and jubilees' celebrations.
- ✚ Encourage members to familiarize themselves with all records of the AREQ by participating in the regional activities of the different committees and by subscribing to the info-letter.
- ✚ Invite members to actively participate in the annual fund raising campaign of the Laure-Gaudreault Foundation and its benefit luncheon.

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- ↳ Organize a recognition get-together for the members of the Sectorial Council as well as for the members in charge of the different committees and the telephone operators.
 - ↳ Publish the commitments and achievements of our members in the sectorial bulletin.
 - ↳ Encourage and support the realisation of activities put forward by the Visual Arts Committee to show the talents of the sector.

Theme 4: Communications

- ↳ Transmit all pertinent information concerning life in the sector and/or the region by publishing the sectorial bulletins, the updating of the website and the sending of e-mails or telephone messages, as required.
- ↳ Adapt the communication network to reality and to the needs of the sector: l'Entrefilet, telephone calls, e-mails.

Theme 5: The environment and sustainable development

- ↳ Encourage members to participate in the Jour de la Terre and make them aware of any other activity regarding the environment and our quality of life.

Theme 6: Women's condition.

- ↳ Encourage our members to actively participate in all activities organized by the Committee de la condition des femmes.

Theme 7: Men's condition.

- ↳ Encourage our members to actively participate in all activities organized by their committee.

Theme 8: Socio-political action

- ↳ Inform our members of all activities organized by the AREQ or other rights defence associations that aim to improve the lives of the most impoverished.
- ↳ Invite members to participate actively in the activities of the Laure Gaudreault Foundation when sectorial events are planned (ie. luncheons)
- ↳ Invite members to identify people or groups who could submit demands for financial aid to the Laure Gaudreault Foundation.

Did you know that

If the balance of a pre-paid card is \$5 or less, the merchant is obliged to reimburse it to you if you demand it. Is the name of the merchant indicated on the card? It is only this merchant who must reimburse you. If not, you can address yourself to any merchant where the card can be used.

You have a card issued by a financial institution which can be used anywhere where the payment on the card is accepted? In this case, the merchant does not have to reimburse you for the balance of the card, whatever it be.

(Source: Office de la protection du consommateur)

<http://www.opc.gouv.qc.ca/consommateur/bien-service/carte-prepayee/argent/remboursement-solde/>

Did you know that

Many merchants offer various rebates to the elderly (generally 60 and plus). You can inquire at Customer Service or at the cash counter. These rebates vary from one merchant to another and can apply to any time on certain products or all products on certain days of the month.

S.O.S.

Last year, I made an appeal to all bilingual members for a few minutes of their time to translate a few texts for the English version of our journal. One person responded. We now have two members who do translations. I am repeating my invitation in order to reduce the workload to 1 or 2 texts. Please communicate with me at 514/685-6621 or write to liseetrichard@videotron.ca.



The Laure-Gaudreault Foundation

Thérèse Poirier Labossière

On the occasion of the volunteer luncheon in June 2016, Marthe Laforest, representative of the Laure-Gaudreault Foundation, was able to distribute donations to nine organisations. In the Entrefilet of June 2016, I had omitted to mention that the *Société de la sclérose systémique* of Quebec had also received a donation.

On the suggestion of our president, Richard Raymond, an amount equivalent to the tips of this luncheon was paid by each guest to benefit our foundation.

It might be good to remember that the fundraising period for our foundation goes until September 30th, 2016. For your information, you will find an insert on this subject in the Echos de l'Île of May 2016.

On the agenda, you will see that a meeting is planned on September 8th for the people in charge of the Laure-Gaudreault Foundation.

In the name of our foundation, I thank you from all my heart and count on your usual generosity to these organisation where the need is great.

It will be my pleasure to see you at the general assembly of the Laure-Gaudreault Foundation on November 9th, at 9:30, followed by our annual luncheon, in the basement of the Notre-Dame d'Anjou church, 8200 Place de l'Eglise, Anjou, Montreal.



The Men's Committee (CCH)

Richard Bastien

At the AREQ, Ile de Montreal, the Men's Committee is very active, thanks to the people in charge and their co-workers in the 11 sectors.

1. We participate in at least 3 regular meetings per year, and we also have occasional social meetings, which permit our members to interact and sometimes help each other. This year, the committee members will reunite at one member's house for a community luncheon on Nov. 19th, "The International Men's Day".
2. We organize a conference each year, and later on in the year, we will inform you of the details.
 - ⇒ yes, men are able to express themselves in the first person singular to talk about their personal experiences. I.....
 - ⇒ yes, exchanges and reflections of the participants lead to a certain awareness and maybe also to questioning certain issues.
3. And now the action.

In June, we will participate in the "marche du courage PROCURE"

In Quebec, there is very little fundraising done to fight male cancers. That is why, this year, we reiterate our participation in the 11th edition of the "Marche du courage PROCURE".

We are inviting all AREQ members to join us. Young and old, women and men, we are walking together for PROCURE on Sunday, Father's Day 2017 (June 18th) It will be a 5km walk at the Parc du Mont Royal (Lac-aux-Castors, June 18th, 10h.) For more information: <http://www.procure.ca/evenement-marche-du-courage-procure-2016>.

Prostate cancer – it affects men and women.

Are we, the elderly, ill or healthy?

This is the question.

In order to reply to this question, we have the pleasure to invite you to a special activity to inform you about your wellbeing.

- ↳ We will have the visit of a bilingual pharmacist who will speak about the latest changes made in his practice. You can ask him questions on generic medicines, renewals, blood tests, natural products, etc.
- ↳ Following that, we will also have the visit of a gym teacher who will show us some movement that we can easily do at home,.....sitting, standing, lying in bed, etc. so that we feel better despite our little bobos and may help us to lose some weight. We are going to move a little.

Since she is also bilingual, she can answer all your questions.

St. Luc Church, Westpark/Anselme Lavigne, D.D.O.
Large parking in the rear.

Prescription drug insurance

Summary of costs

Public plan rates effective July 1, 2016

Certain persons insured under the public plan may qualify for free coverage. They are:

- holders of a claim slip (carnet de réclamation) ***Claim slip (carnet de réclamation)***

The Ministère du Travail, de l'Emploi, de la Solidarité sociale issues claim slips to recipients of last-resort financial assistance and, in certain conditions, to adults or families not receiving last-resort financial assistance benefits. Holders of claim slips can obtain certain drugs prescribed by a doctor and certain services, such as eye examinations and dental care. issued by the Ministère du Travail, de l'Emploi et de la Solidarité sociale;

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- persons age 65 or over who receive 94% to 100% **Rate**
Rate calculated according to the Act respecting prescription drug insurance. of the Guaranteed Income Supplement (GIS) **Guaranteed Income Supplement (GIS)**

The Guaranteed Income Supplement (GIS) is an amount added to the Old Age Security Pension (OASP) and is paid at the same time as that pension to certain persons age 65 or over. A person may receive the maximum GIS (100%), a partial GIS or no GIS (0%), depending on the family income. In each case, the contribution to the public plan differs.;

Here are the details of the rates for the other categories of insured persons:

Rates in effect before July 1, 2016 and new rates as of that date

Monthly deductible		At the pharmacy		Maximum monthly contribution		When filing the income tax return	
Deductible.		Co-insurance.				Annual premium	
Before	New rate	Before	New rate	Before	New rate	Before	New rate
\$18	\$18.85	34%	34.5%	\$51.83	\$52.16	From \$0 to \$640	From \$0 to \$660

<http://www.ramq.gouv.qc.ca/en/citizens/prescription-drug-insurance/Pages/summary-costs.aspx>

Comité de l'action sociopolitique

Luc Brunet et Edmond Pauly

Less Income Tax, more Taxes

Importance of the different sources of autonomous revenues of the Government of Quebec, 1996 and 2013.

Sources of autonomous revenues	Budget	Budget
	1996 – 1997	2013 – 2014
Private income tax	42%	36%
IncomeTax on company revenue	9%	8%
Membership fee for health services	12%	12%
Consumer Tax	23%	30%
Right, licencing and selling of goods and Services	5%	4%
Government	6%	9%

One can see that part of the income tax revenue in the Quebec government has decreased, while part of the taxes and those taxes which come from nationalized companies have increased.

Les Income Tax, more Taxes

For some years now, the government has reduced taxes, but has increased the taxes and certain prices (increase in the TVQ, creation of a "health tax", electricity prices, etc.)

In general, the increases in taxes and prices have a considerable impact on low/middle income households (unless remedial measures have been taken, i.e. tax credits based on income).



UPCOMING ACTIVITIES 2016 - 2017

ACTIVITY	DATE HOUR	PLACE	DÉTAILS INSCRIPTIONS
<u>Sectorial activity</u> Monthly breakfast	Friday September 9th 9h00	Restaurant Eggsquis Les Galeries Lachine	Inscriptions Thérèse Labossière 514-637-1725
<u>Sectorial activity</u> <u>Dîner de la rentrée</u> (Choice of beef, chicken or salmon)	Monday September 26th 11h30	Restaurant Table 09 (anciennement Le Chambertin) 9 Place Frontenac, Pointe-Claire	Members : \$ 20 non-members : \$ 30 <u>Reservation & choice</u> Jacques Ready 514-620-8870 <u>before September 20th</u>
<u>Regional activity</u> Portes ouvertes sur les arts visuels	Thursday October 6th 9h00	See Échos de l'Ile	
<u>Sectorial activity</u> Monthly breakfast	Friday October 7th 9h00	Restaurant Eggsquis Les Galeries Lachine	Inscriptions Thérèse Labossière 514-637-1725
<u>Sectorial activity</u> Santé des aînés-es	Tuesday October 18 th 9h00	Eglise St-Luc, angle Westpark et Anselme-Lavigne (rear parking)	<u>Free</u> for members 5\$ non-membres Inscription <u>obligatoire</u> <u>before October 12th</u> Jacques Ready 514-620-8870
<u>Sectorial activity</u> Messe du Souvenir Suivie d'un dîner	Wednesday November 2nd 11h00	Eglise St-Joachim, 2 rue Ste-Anne, Pointe-Claire Brasserie Le Manoir 600, boul. St-Jean Pointe-Claire (angle Hymus)	Inscription: Jacques Ready 514-620-8870
<u>Regional activity</u> Assemblée générale et dîner bénéfice de la FLG	Wednesday November 9th 9h00	Voir Échos de l'Ile	Inscription: Jacques Ready 514-620-8870
<u>Sectorial activity</u> <u>Monthly breakfast</u>	Friday November 11th 9h00	Restaurant Eggsquis Les Galeries Lachine	Inscriptions Thérèse Labossière 514-637-1725

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