



# The Quebec Association of Retired Teachers

**March 2011**



**QART Newsletter**  
**Editor**  
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## **President's Message**

First of all, on behalf of the QART executive, I wish to take this opportunity to wish all of you a very Happy and Healthy New Year.

We have been very fortunate to have some interesting and informative speakers at our regular 2010 meetings. Your attendance and support for the meetings, events and luncheons has been remarkable, to say the least. Thank you all for your continued interest and we hope to see you at the upcoming luncheons and meetings planned by your QART executive team in the New Year 2011.

## **At our Regular Meeting: Wed. February 16, 2011**

The guest speaker was **Gary Schroder** of The Quebec Historical Society who gave a brief presentation on genealogy and ancestry. He has given many workshops in and around Montreal, including a course at ENCORE.

**REMEMBER: Don't forget to bring in books for our Book Exchange (ongoing).**

## **Memorial Mass Nov.10, 2010**

Our annual mass was well attended at Transfiguration Church. We would like to thank Fr. Joe Sullivan, the celebrant, Bertha Bonaparte and Cynthia Tyler for providing the music and also thanks to the choir. Special thanks go out to Maureen and Flo for organizing the mass and the program. We collected \$300 for the Christmas Baskets at Transfiguration of Our Lord Church. Thank you for your generosity.

## **Our Annual Christmas Luncheon**

Once again, the Christmas Party held at Buffet Crystal in St. Laurent on Dec. 8th. 2010 was a huge success, with over 90 persons in attendance. The food was delicious and the entertainment provided by Richard Wiczorek made for a festive and unforgettable event. The parade of waiters with the Baked Alaska was, as they say, the icing on the cake.

The raffle, door prizes and the gifts provided by those in attendance made the party extra special. Thanks go out to the QART social committee and all those who were so helpful in making the party such fun, especially Maureen Goulet who almost single-handedly made all the arrangements and went out of her way to organize, plan and make sure that the luncheon would be a special Christmas celebration for all.

Also, a special word of thanks goes out to our treasurer, Karen Habib, who certainly did a fantastic job of making sure that all the money was collected and all the bills were paid on time.

Part of the money raised from the sale of raffle tickets were monetary prizes for a few lucky winners and the amount of \$227 went to a very worthy cause, Sun Youth.

Also, this year, Steve Dursa, former treasurer of QART and on the Board of Directors of the Volunteers at Veterans Hospital in St. Anne de Bellevue, sold raffle tickets which would benefit the Veterans' Christmas Fund. The amount of \$215 was collected. A letter of thanks was received in early January from the Volunteer Team at the Veterans' Hospital.

We wish to thank all of you for your generous support for these two great causes.

Check out the Christmas photos, as seen on the QART website, submitted by Flo and Joe Civitarese, and also, Stefanie Derewecka, our resident photographers. (www.qart.ca)

The positive feedback from the party was very encouraging and we thank you all kindly.

## UPCOMING EVENTS

### ST. PATRICK'S LUNCHEON

Date: **Wed. March 16, 2011**

Time: **noon**

Place: **Le Novo**

5600 Henri Bourassa East

514-326-7381

(Located in the Shopping Center near the southwest corner of Henri Bourassa and Lacordaire)

Menu: soup and salad, and a choice of 7 main dishes:

grilled chicken breast, broiled lamb chops, grilled salmon, steak and butterfly shrimp, tortellini, chicken breast with butterfly shrimp, or souvlaki brochette plus choice of dessert and coffee/tea

Price: including tax and tip \$18 ...individual bills .... **Bring your own wine.**

One glass of wine will be provided, compliments of QART.

\*\*\*We have been guaranteed two large areas in the restaurant this year ... plenty of room for all.

Please let **Catherine Barrowcliffe** know if you plan on attending.

Phone **514-457-2854** or email [cathybarrow32@yahoo.com](mailto:cathybarrow32@yahoo.com)

Deadline for confirming your attendance is **Friday, March 11, 2011.**

\*\* Please let Catherine know if you are unable to attend... even if it is the day before the luncheon.

There was a problem with this at the November luncheon at Au Vieux Duluth. A number of people, who had confirmed that they would attend, did not show up and did not let us know ahead of time. As you know, this is very unfair to the restaurant who prepares for a certain number of meals for our party. So please take note of this. Thank you for your cooperation.

## SPRING SOCIAL

Date: **April 13, 2011**

Time: **11:30 a.m.**

Place: **St. Pius X Culinary Institute**

Menu: Luncheon Menu includes a delicious assortment of fine gourmet dishes.

Price: \$ 20 including one glass of wine, tax and service.

Since there is a limit to the number of persons permitted in the culinary school, it will be on a first come, first served basis.

Please make your **\$20 cheque payable to QART** and mail it to:

**QART, treasurer**  
**Karen Habib**  
**1500 rue, Sevigny**  
**Laval, Quebec H7E 1N9**

**Deadline:** You must have your cheque in **before April 6, 2011.**

## **JOB OPPORTUNITIES**

Bartimeus Contract Teaching Position  
 Temporary, full time position, Teaching English as a Second Language  
 Place: Ulliriaoq Adolescent Center  
 Riviere des Prairie  
 Salary: \$ 47 an hour  
 Contact Melinda Atkinson [matkinson@barimaeus.com](mailto:matkinson@barimaeus.com)  
 Phone 514-501-8438 for more info.

Also, a **St. Laurent Publishing Company** is looking to hire employees to promote new books and didactic materials to elementary and High School teachers in Ontario. Check out the website: [www.aquilareaders.com](http://www.aquilareaders.com)

For more info, contact Mike Aquila 1-800-667-7071 [mike@aquilacommunications.com](mailto:mike@aquilacommunications.com)

## **ANNUAL GENERAL MEETING**

Date: **Wed. May 18, 2011**  
 Time: **1:30 p.m.**  
 Place: **St. Pius X**  
 Room: **1254**

## **NOTICE OF MOTION**

Please note that the executive will present a motion to **dissolve** the Associate Membership of QART at this meeting... May 18, 2011.

All **QART members**, in attendance, will be eligible to **VOTE**.

## **Guest Speaker:**

**Eveline De Gregorio**, Broker at **ESSOR Insurance**, has been invited to speak to us regarding the benefits of utilizing ESSOR / Insurance and Financial Products for QART members. The benefits of joining this firm will be explained in full. Mention was made of considerable savings for car and home insurance and other financial products for all QART members. ESSOR, one of the major sponsors of the QPAT Convention, also had a booth at the November 2010 QPAT Teachers' Convention. Subsequently, Ms. De Gregorio and I, Ron Barrowcliffe, had a meeting at her downtown office in mid-January in order for her to explain the benefits of joining our QPAT colleagues at ESSOR.

At the February 2, 2011 QART executive meeting, it was accepted unanimously that QART be included in the special group price that ESSOR will offer. All members of QART will be receiving information from ESSOR. Please feel free to avail yourself of their services, if you so wish. Please note that there is absolutely no obligation to use their financial products.

As an aside, Eveline De Gregorio was a student at St. Pius X Secondary School.

What a coincidence!

This is an extra NEW benefit for being a member of QART. It goes without saying that all our honorary members and our members at large will be included in this.

Luncheon to follow.

Until then, we have the St. Pat's Luncheon, the Spring Social Luncheon and the May Annual General Meeting to look forward to.

Wishing all of you a **VERY HAPPY EASTER!**

**Ron Barrowcliffe**  
**President**

### In Memoriam

STELLA BARDO, mother and mother-in-law of **STANLEY** and **MARY BARDO**

HELEN ROSE BARROWCLIFFE, sister and sister-in-law of **RONALD** and **CATHERINE BARROWCLIFFE**

**ROBERT BECHARD**, former teacher at Paul VI High School

MARIA SCHAFFHAUSER COSIMA, aunt of **ROBERT** and **ANNIE SCHAFFHAUSER**

RHODA COX DELMOTTE, sister of **DOROTHY COX-TYLER**

**JOSEPHINE KULIKOWSKY**, member of QART and former teacher at Vincent Massey Collegiate

MARY OSADISUK, , mother and mother-in-law of **HELEN** and **PATRICK JENNINGS**

**ANTHONY VAUPSHAS**, sister of **ELEANOR INTAS** and former administrator in the Montreal Catholic School Commission

**ANNA MARIA LOMBARDO**, former teacher at St. Pius X

## Outaouais

### Happy New Year

This is the first newsletter for the year 2011 and we wish to extend to you and your families a healthy and happy New Year with a multitude of blessings.

Once again, thank you for your ongoing support. **Our November Meeting** at Dinty's was well attended. We are sorry that some members had difficulty hearing the speaker from the University of Ottawa Heart Institute. We appreciated the speaker's vibrancy, youth, friendliness, as well as her wealth of information. The binder we received was very practical as well as informative touching many aspects of good health. In a follow up email from Jessica, she stated that she really enjoyed presenting to us and thought us to be a great group.

**Our Christmas Social** provided an abundance of merriment with relaxed visiting, singing, games, gift exchange and no decisions to be taken. Thank you again for your super participation! Also thank you to Marina Moore for leading us in the singing. What a way to start the busy Christmas season!





“**March** is a tomboy with tousled hair, a mischievous smile, mud on her shoes and a laugh in her voice.”

**Hal Borland**

Speaking of March, our **March 15th Meeting** is at the Chateau Cartier Hotel in the same room as last year. Go through the restaurant “La Table 20” and the room is “Beau Rivage B” to the left of the buffet area. We will have a buffet of soup, salad, three choices of a hot entrée, dessert and coffee for \$22.00. Entertainment is planned with the possibility of two musicians and we are quite pleased about this. Bring your singing voice and take part in “the wearing of the green” if you so wish. Let’s take the opportunity to get warmed up for St. Patrick’s Day. We hope the weather cooperates and as many as possible are able to attend. The meeting will follow a format somewhat like this: Arrive at 11:30 or so

**Buffet is ready for 12:00**  
**Meeting 12:30, until 1:00 or so, followed by**  
**Entertainment until 2:00**

Hope this meets with everyone’s approval.

A **Huge Thank You** was received from “Le Centre Mechtilde”. (This is the shelter for battered women in Hull that we sponsored at Christmas time.) A letter was enclosed with the thank you card signed by the staff. It stated, “It is with great joy that we received your donation. In the name of the Board of Directors and the entire team at the Centre Mechtilde we would like to extend our most heartfelt thanks for your act of generosity, which will help us strengthen our support to the women and children sheltered in our house.”

Some of their work in the past year included assisting 130 women victims of conjugal and family violence and another 30 women and their children at the risk of homelessness.

They also wished us a joyous holiday season and a New Year resplendent with happiness and good fortune.

An Internet site will some be available [www.centremechtilde.ca](http://www.centremechtilde.ca) if you wish to be more informed of their accomplishments and successes.

Thank you for your most generous support in this endeavor

## **ESSOR Insurance and Financial Products**

This is a Quebec insurance company that has a very good Home/Auto Insurance Program. Essor covers Government Workers, Quebec Association of Quebec Teachers, Quebec Nurses, and more. Essor has approached the Quebec Association of Retired Teachers to see if there is interest in joining as a group. Please read the information in the Montreal Sector of QART and if interested, the option is there for our members to partake in the program.

**Annual General Meeting:** The meeting will be planned for the **Café 349 in Shawville**. Car-pooling is not an issue. Please inform the executive if you would like transportation to Shawville.

**Elections for the New Executive** will be held at this meeting. **Please do not decide not to come to the meeting because of the elections.** The food is great at the Café and the company even better! Nevertheless, please give the election of a new executive some serious thought. New blood and new ideas keeps things vibrant. We will be more that happy to help the new executive get started as did the previous executive who were so supportive in assisting us.

**End of Year Social** scheduled for **7th** has no venue as yet. We will be looking for your input at the March meeting. We are very open to suggestions and look forward to them.

**Take a Moment**, if you are so inclined, and offer a prayer for those members who are undergoing medical treatments, or have other difficulties that they or their families are facing.

### **Thought for the Day**

**“It is always darkest before dawn. So if you’re going to steal your neighbor’s newspaper, that’s the time to do it.”** Anonymous

### **Judy Kavanagh**

President of the Outaouais Chapter

## **Indexation Of Pensions: Where Are We At In 2011?**

By  
**Ed Zegray**

Here is a brief summary of what has happened and where we are now. This will set the context for those who have recently retired and also serve as a reminder for the others. Indexation of pensions is a Cost Of Living Allowance - if you have retired friends or relatives in the other provinces, they usually refer to this as COLA - which is calculated annually using the Consumer Price Index (CPI) and the rate is used to adjust various pensions (RRQ, OAS, CARRA, ...). Those who retired on or before June 1982 have had their CARRA pensions fully indexed every January 1st according to the rate for that year. In 1982, the government past a decree that not only rolled-back salaries, but also removed full indexation of pensions, (Bill 68). Henceforth, for years of service after 1982, the first 3% of the CPI was lost. In 2000, the government improved the situation slightly by indexing to at least half of the CPI for the years of service since January 2000. In a nutshell, years of service are translated to pension dollars, keeping a record of three possible time periods: up until 1982/06/30; 1982/07/01 – 1999/12/31; and since 2000/01/01; and the CPI rate is applied differently for each period. (The end of this article gives

you a link to find how much you have lost since retirement.)

In the fall of 2006, a coalition of associations of retired persons from the public/parapublic sectors was formed to speak out on behalf of the retirees. ACRA, QART and QPARSE joined the alliance in 2007. AESQ also joined the group in the fall of 2008. Presently comprised of twelve associations of retirees, the Groupe de travail des associations de personnes retraitées des secteurs public et parapublic (GTAR) represents about 120 000 retirees from these sectors. GTAR's demands are threefold:

- Correct immediately the inequities in pensions for the years of service 1982- 1999 so as to give the same rate of indexation as for the years since 2000;
- Create a standing committee to discuss long term solutions to our increasing impoverishment since 1982;
- Determine realistic pension contribution rates once the standing committee has had a chance to make recommendations.

On November 5, 2007, AREQ organized a major rally in Montreal where 4000-5000 retirees joined forces to publicly protest the indexation losses suffered over the years. Then on September 30, 2009, AREQ launched another offensive with a rally grouping over 5000 retirees in front of the National Assembly in Québec and reiterated GTAR's demands.

The government reacted and mandated its Parliamentary Commission on Public Finances to investigate the indexation issue. The Commission held public hearings on February 2-3, 2010 and prepared an interim report that was deposited in the National Assembly on June 8, 2010. In this report, the Parliamentary Commission on Public Finances recommended the creation of a Consultative Committee, within CARRA, to examine services to retirees and the parameters of indexation.

On another front, the Common Front for the 2010 round of negotiations was going ahead with only one demand concerning retirement: protect the purchasing power of those who worked during the 1982 – 2000 period (good news). However, in the dying hours of the blitz of negotiations, the Common Front opted to reduce their demands regarding pensions. They decided to favor the here and now (salaries and a more gradual increase in pension contributions, see next paragraph), rather than the there and then (indexation of pensions) (bad news). It's not hard to follow the storyline, unions take a cut on salaries (many union dues are a percentage, no max), but they get nothing from increased pensions to non-members.

Then on December 14, 2010, CARRA divulged the results of its latest actuarial evaluation of pension plans: a 3 billion dollar surplus for the RREGOP (good news); the contribution rates required to finance future retirees should be increased to 10.08% as of January 1, 2011 (bad news). But the collective agreement that had been recently negotiated with the Common Front limited the contribution rate to 8.69% for 2011 with a gradual increase to 10.08% over 3 years (bad news). Further, the unions accepted that the totality of the 3 billion dollar surplus be carried over to a new stabilization fund rather than be used to improve indexation (bad news).

Let's end on a positive note. From October to December 2010, Madame Michelle Courchesne, President of the Treasury Board, repeatedly confirmed to numerous associations her intention to announce the imminent formation of the Consultative Committee on the issues related to indexation (the one that the Parliamentary Commission recommended). This Committee is to be composed of representatives from retirees, not just from the unions (good news). This is not the permanent Standing Committee that GTAR has been asking for, but at least it will have representation from retirees. Also, CARRA has finally changed their accounting procedures, so that now surpluses can be truly recognized as such, and hopefully this Consultative Committee will have a say as to how future surpluses are to be used.

DISCLAIMER: The following exercise is not for those who have health related problems. Engage in this exercise only with EXTREME CAUTION!

How much have you lost due to partial indexation of pensions? If you dare, here is a link to the AREQ site: <http://areq.qc.net/exercice-de-calcul-de-la-perte-de-pouvoir-dachat/>

You will need your 2010 annual statement issued by CARRA in January 2011. It details the information as it applies to you, 1.7% for the fully indexed portion, 0% for the portion 1982-99, and 0.85% for the portion since 2000, if applicable.

1. Scroll down and insert the following: Your date of retirement – e.g. 1998-06-30.
2. Insert the following information that you will find on your 2010 annual statement from CARRA:
  - a) Portion of pension indexed to the full PI rate (for service before July 82).
  - b) Portion of pension indexed, basic rate – 3% (for service between Jul 82 – Dec 99).
  - c) If applicable, portion of pension adjusted to 50% of basic rate (for service since Jan 2000).

The calculator will give you approximately what you will have cumulatively contributed (read lost) to the government non-voluntarily for the period up to December 31, 2011. That's correct, the amount you will be out-of-pocket by the end of 2011.



***THE EXECUTIVE OF QART WISHES  
EVERYONE A VERY HAPPY EASTER!***