



# The Quebec Association of Retired Teachers

*November 2009*



**QART Newsletter,**  
**Editor:** Stefanie Derewecka Castelino  
1412 St. Louis  
Montreal, QC, H4L 2P3

## President's Message

Well, folks, here comes winter - a dreaded season for some, a delightful one for others. As in all things, our outlook will determine if we merely survive it or enjoy it. Of course, our snowbird friends do not have to work on their mindset or mood during the coming months as we do, who are left behind knee-deep in snow, skidding on icy roads, and falling on icy sidewalks. No matter, those of us remaining in the Great White North will don our skates, skis, and snowshoes; go out into the hinterland; enjoy the unparalleled beauty of a Quebec winter; soak in the fresh, clean arctic air; and feel the better for it in the spring.

Good news! **Kevin Marciniak** has volunteered to manage our **QART website**. We are all very grateful for your generous offer, Kevin. Welcome aboard! Be sure to check our website regularly [www.qart.ca](http://www.qart.ca) to view the latest photos, read "what's new", read present and past newsletters, and find links to other important associations.

**Sincere thanks, Stefanie**, for managing the website, the newsletter, and still finding time to run the Association for three years! We all admire and are grateful for your outstanding and continuing dedication to QART.

We are still looking for a generous **volunteer** to take over the **editorship of our newsletter**. Do not be afraid to take on the job. Others will take care of the writing and the mailing. As editor, you would collate all contributed articles into one file and send that file to the EMSB for printing. Stefanie has generously agreed to teach any volunteer the ropes and to help that person throughout the transition period. Do not hesitate to join Kevin in keeping both of these important channels of communication open for all of us.

Everyone had a great time in **Mont Tremblant** on October 14. The weather was a little chilly, but thankfully we were spared rain. After a rather slow start at the registration counter, some went straight to the slot machines and others to the lunch counter. I am happy to announce that many of us enjoyed substantial winnings. On our way home, we stopped in St. Sauveur, where some shopped and others enjoyed a cappuccino. Thanks to Annie Schaffhauser, the bus ride was also entertaining. Most of all, we enjoyed a good time with friends and former colleagues. Visit our website for photos. ([www.qart.ca](http://www.qart.ca))

Our **Oktoberfest Luncheon** on October 21 was a great success. Unfortunately, the demand for tickets exceeded the number of places available in the dining room. We sincerely apologize for not being able to accommodate all of you who wanted to attend, but we were subject to the rules of the St. Pius X Culinary Institute. Chefs Mario and Doug and their very capable students treated us to a variety of interesting and tasty German dishes. Some lucky members won wine and free tickets to our Christmas Luncheon. Visit our website for photos.

### A Few Reminders:

1. Our regular **November meeting** will be held in Room 1254 at St. Pius X on November 18 at 1:30 p.m. Alan Lombard, Executive Director of QPAT, and Melissa Noel will be our guest speakers. Topic: Industrial Alliance versus RAMQ for drug coverage at age 65.
2. **QPAT Convention** - November 19-20. If you would like a free pass, please call me at 514-322-7988 or email me at [flociv@gmail.com](mailto:flociv@gmail.com).
3. You will not want to miss our **Christmas Luncheon** at *Buffet Le Crystal* (5285 Henri Bourassa West) on December 9 at 12 noon. We will enjoy excellent food and a festive ambience. Richard Wieczorek has generously agreed to play for us again this year. As usual, we would be very happy to receive donations for door prizes. The cost is \$38.

This includes one glass of wine, tax, and tip. Please make your cheque payable to QART and mail it to Steve Dursa, 291 av. du Parc, L'Ile-Perrot, J7V 9Z5 (514-991-0393). The deadline for payment is December 1. After that date, the ticket is transferable but non-refundable.

4. According to our Bylaws, **membership** dues must be paid before November 30, 2009.

As we prepare for winter, with perhaps a little less vim and vigour than we had during the glorious month of September, I would like to share with you General Douglas MacArthur's thoughts on aging.

*Youth is not a time of life. It is a state of mind.  
Nobody grows old merely by living a number of years.  
People grow old by deserting their ideals.  
Worry, doubt, self-distrust, fear and despair,  
these are the long, long years that bow the head  
and turn the growing spirit back to dust.  
You are as young as your faith, as old as your doubt;  
as young as your hope, as old as your despair.  
So long as your heart receives messages of beauty,  
cheer, courage, grandeur, and power  
from the earth, from man, from the infinite,  
so long are you young.  
When the heart is covered with the snow of pessimism  
and the ice of cynicism,  
then I am grown old indeed.*

I wish each and every Montreal member, South Shore member, and Outaouais member a peaceful, restful, joyful holiday season. May God be with you and bless you and your families with good health and happiness in the coming year.

**Flo Civitarese**  
**President**

### Indexation – A Brief History 1973 to 2009 (Rally in Québec)

In 1973, the government recognized the principle of protecting purchasing power of retirees (indexation of pensions) in the public sector when it created the REGOP, following negotiations with unions.

In 1982, a decree put an end to negotiations in the public sector and abolished full indexation of pensions. The imposed formula, namely inflation rate minus 3%, and decreasing inflation had as a result that, for the years in question, no indexation has been given since 1993.

In 1999, the government of Québec introduced a partial correction to de-indexation of public sector pensions by allowing indexation equivalent to 50% of the cost of living for the years of service 2000 and later. This modification had no effect for the years of service 1982-99.

In 2005, the government abruptly terminated that round of negotiations and extended working conditions until 2010, without settling the question of pension plans.

In 2006, the major associations representing retirees from the public sector of Québec formed a coalition named Groupe de travail des associations de retraités des secteurs public et parapublic (GTAR). Since then, meetings of GTAR have been held regularly and concerted actions taken.

In February 2007, GTAR elaborated a common position on de-indexation including a demand to establish a Standing Committee (permanent working group) with the government.

During the course of 2007, several rallies of retirees from the public sector were held throughout the province and brought together some 8000 retirees requesting the creation of a Standing Committee. A petition concerning the worrisome financial situation of retirees was also deposited in the National Assembly. It contained over 12 000 names.

In December 2007, the government created a committee to evaluate the cost of indexation of pension plans. This committee's mandate was to specifically identify the main parameters and pertinent facts affecting indexation of pension plans in the public sector for the years 1982-99.

In May 2008, the government released a report that confirmed that public sector retirees lost approximately 1.9 billion dollars due to the de-indexation of their pension plans. This loss affected some 187 000 retirees who took their pensions between 1983 and 2006.

On September 30 2008, the National Assembly's Commission on Public Finances examined this report in the presence of representatives from GTAR. Members of the Parliamentary Commission, MNAs from all political parties, agreed on the need to consult the associations of retirees from the public sector concerning their own pension plans.

In November 2008, during the provincial election campaign, Premier Jean Charest, as well as Ms Pauline Marois, indicated that they were concerned about the de-indexation problem and they committed themselves once again to consult the associations of retirees from the public sector regarding their own pension plans.

In 2009, the unions negotiating the collective agreement stated their intention to settle the pension issue the earliest possible at the negotiating table.

On September 30, 2009, over 5000 retirees rallied noisily in front of the National Assembly in Québec and called for the creation of a Standing Committee with the government. They came from across the province in over 100 rented buses. Some also came by car, while others local came by public transit or on foot. Considering the chilly and uncertain weather, who would have thought that 5000 seniors would take to the streets to express their impatience as well as their frustration, all the while demonstrating high spirits and strong cohesion.

The vocal and vibrant crowd and the subsequent media attention – interviews on LCN, news reports on TVA as well as Radio-Canada, articles in Québec and regional papers – caught the MNAs ears. With this type of closing of the ranks, the squeaky wheel had its effect. Not only did we get MNAs from opposition parties to address the rally, but Raymond Bernier, the liberal MNA from Montmorency, came by to announce the government's intention to reactivate the Parliamentary Commission on Public Finances with a mandate to examine the situation regarding pension plans in the public sector. This is not the Standing Committee needed to solve the long-term problem, but it keeps the dialogue open.

Bravo to all those who contributed to the Rally's success, the participants, the organizers, and the supporting associations. We had representation from the four English groups, AAESQ, ACRA, QART and QPARSE, including two presidents in attendance, namely Flo Civitarese (QART) and Charles Jeannotte (ACRA). Thank you one, thank you all. However, we will probably have to call upon you to squeak again at some future point, just to get the oxygen flowing. But, as you saw, YES WE CAN!

**Ed Zegray**

## IN MEMORIAM 2009

We will remember them at the **November 11, 2009 Memorial Mass at Our Lord of Transfiguration**

1. **EDWARD BALUCH**, former principal of St. Pius X High School
2. **ALBERT BARBIERI**, former teacher and school administrator in the MCSC
3. **TONY BUCCONGELLO**, former teacher and school administrator in the MCSC and in the West Island
4. **FATHER MAURICE BOUCHER**, former chaplain at D'Arcy McGee High School
5. **BERNARD CHAMPAGNE**, member of QART and former school administrator in St. Laurent
6. **MARY CHARASIDIS**, member of QART
7. **AUDREY CHITAYAT**, former teacher at John F. Kennedy High School.
8. INEZ LACOMBE, sister-in-law of **FRANK LACOMBE**
9. **EDWARD LEGARE**, former teacher at Cardinal Newman and Vincent Massey High Schools
10. PALOMERINO MASTRONARDI, father-in-law of **HEATHER MASTRONARDI**
11. **MARY KATHLEEN McMORROW**, member of QART
12. FILOMENA MUCCI, mother of **TONIA CIFARELLI**
13. **WILLIAM NEUHEIMER**, former school principal in the MCSC
14. **MARTIN O'HARA**, professor of English at St. Joseph Teachers' College and McGill University,  
Also, a founding member of the Thomas More Institute
15. ELIZABETH SCHAFFHAUSER, mother and mother-in-law of **ROBERT & ANNIE  
SCHAFFHAUSER**
16. ANTONIETTA SPANO-PERAGINE, mother of **ANNA MARIANI**
17. **JAMES TETU**, member of QART, former principal of D'Arcy McGee and Vincent Massey High Schools, served on the boards of QASCA, QART, GMAA, and active member of ACRA
18. **GEORGE TOKAR**, former teacher at John F. Kennedy and Lester B. Pearson High Schools

## **A message from Gerry Carroll**

Most of our members must be familiar with the Catholic Times, a newspaper published once a month ten times a year and available free in our parish churches. I have been their proof reader for many years. Like many other institutions, it has run into financial difficulties, having had 20% of its budget cut. As a result, it has reduced the number of issues to nine for the year, has had to make internal administrative adjustments and trim the publication itself. In an effort to increase revenue, it has come up with the concept of "honorary subscription". The regular annual subscription rate to people outside our parishes is \$20, the better part of which is eaten up with postage. The honorary subscriber would pay the \$20 but, rather than have the paper delivered to home, would pick it up at one's parish church. It is hoped that people who appreciate the value of the paper would consider honorary subscription as a way of supporting the publication. We must have many such people among our membership. I would be happy to assist them in making arrangements for honorary subscription if they were to get in touch with me. Contact Gerry at [gerrycarroll72@hotmail.com](mailto:gerrycarroll72@hotmail.com)

## **Outaouais Sector**

Summer has graciously bowed out to the splendor of fall and its kaleidoscope of colors. We gaze out our windows to the vibrant colors of the bright reds, golden yellows, warm oranges, rusts and browns to see the leaves dancing to the earth below and count our blessings. Our hearts are filled with gratitude for the bountiful harvest, the love of family and friends, the many blessings in our lives and we bow our heads and give thanks. How fortunate we are to live in Canada.

**Our First Meeting** was held at Dinty Moore's Restaurant in Aylmer. Thank you to the thirty-three members who came to join us. The area of seating was more open than expected and, therefore, quite noisy. Thank you for your patience. Unless we hear differently, we may not keep this location on our repeat list for this year.

**Our Next Meeting** is on Tuesday, November 17 at The Bamboo Restaurant, 87 Main Street in Aylmer. We chose this venue for the tasty Chinese food at a reasonable price of \$11.25 tip and tax included. We were also hoping for a more private area to meet. Father Lomer Rooney has graciously accepted to preside over a Thanksgiving/Remembrance type of prayer service. Of course, this could change if he is called, unexpectedly, to carry out his ministry elsewhere. There is a fair amount of construction being carried out on Main Street but the directions to the restaurant are **well** marked. Possibly by the 17<sup>th</sup> the construction will be near finished.

**Dates for Meetings:** Tuesday, **November 17** at The Bamboo Restaurant  
 Tuesday, **March 23**  
 Tuesday, **May 18**

Restaurants for these meetings will be researched and then discussed at the next meeting. The final plans will be announced in the next newsletter.

**Christmas Outing** A suggestion of lunch, with privacy, to be able to get up and visit more freely and take part in some festive activities seemed to be met with approval last meeting. A few possibilities have been considered and we have decided on "The Rose Bowl" located at 1717 Carling Avenue. We will have a room to ourselves from 12:00 until 3:00. The menu includes soup and a choice of fish, chicken or beef (sirloin steak with a mushroom sauce) for \$15.00 plus 15% tax. Dessert and salad are extra.

We sincerely hope that members will come out and join in the festive season and have an enjoyable time.

**Please Remember** that the executive **welcomes** your **suggestions** for activities, places to go for the meetings, and ideas for the newsletter.

You may contact any one of us:

<b>President</b>	Judy Kavanagh	819-684-8635	jmkavanagh@hotmail.com
<b>First Vice President</b>	Carol Kavanagh	819-648-2728	
<b>Second Vice President</b>	Colleen Donlan	819-684-3050	ddonlan@sympatico.ca
<b>Secretary</b>	Trudy Drummond	819-684-3852	dan.Drummond@sympatico.ca
<b>Treasurer</b>	Ann Beriau	819-682-9150	ann_b_beriau@yahoo.ca

**Other Email Sites of Importance** are QART's Website [www.qart.ca](http://www.qart.ca) and the Outaouais one which is [www.3.sympatico.ca/carroll](http://www.3.sympatico.ca/carroll) Andrew Carroll has kindly offered to post the newsletters for this area and other points of interest that are sent to him. He is doing a great job and we thank him for his time and support. Take a look; if you have not done so, you may be surprised.

**Membership Fees** If fees have not been paid, please check your last newsletter for the forms and send your cheque, made out to QART, as soon as possible. The list of paid members has to be sent to Montreal along with a part of the registration fee. Information on the registration form is needed to update phone lists and labels for the newsletters.

**Honorary Member** We are very pleased to announce that Genevieve Cahill has been made an honorary member of QART. Honorary members are regular members who have belonged to the Association for 25 years or persons granted membership by special resolutions of the executive. Genevieve has contributed much to education over her career and is still an active member of QART. We plan a follow up, in the next newsletter, outlining some of Genevieve's commitments to education and to the teaching profession.

**Update on Pensions** A full report on "Indexation---a Brief History 1973-2009 (Rally in Quebec)" is on our website. Thank you to the members of the four English groups AAESQ, ACRA, QART and QPARSE who attended the rally in Quebec City on September 30<sup>th</sup>. 5000 retirees attended. Also thank you to Flo Civitarese (QART) president from Montreal and Lorna Roel, from our membership, who attended. We appreciate the fact that so many people gave of their valuable time to be heard on such an important issue. A brief summary will be given at our next meeting.

**Thoughtful Message** Anyone who stops learning is old, whether at twenty or eighty.  
Anyone who keeps learning stays young.  
The greatest thing in life is to keep you mind young.

Henry Ford

**Judy Kavanagh**  
**President of the Outaouais Chapter**

## **SOUTH SHORE CHAPTER**

The Fall weather has nearly come to an end as evidenced by the falling of colourful autumn leaves which blanket the green summer lawn of summer. According to American author Anthony D' Angelo, "Where ever you go, no matter what the weather, always bring your own sunshine".

This is a truism which will enable us to withstand the throes of winter weather.

Good luck to you all as you endeavour to complete all those necessary winter chores before the snow begins to fall.

### **Visit by the Montreal Executive**

I look forward to see quite a large number of our members at the regular meeting on Thursday November 12<sup>th</sup> because there will be two presentations, one of which is very important. I have invited the President and Treasurer of QART respectively to our meeting. They will address some very important issues pertaining to our Chapter and its affiliation to QART.

### **The India Project**

The second presentation will be given by some students from Heritage High School. They will be sharing the experiences they had in India during their participation in the India Project. This is also an event that should not be missed.

### **Quebec Rally**

On September 12<sup>th</sup> three members of our Chapter joined in a mass rally where literally thousands of retired teachers along with retirees of the public sector demonstrated in front of the National Assembly Building in Quebec City. The protest was a show of solidarity against the Government's intransigent delay in the negotiations of the indexation of our pensions. The participants in the rally were bussed in by coaches from all parts of the Province. No member of the National Assembly showed up, except for three members of the PQ official opposition who addressed the rally.

Members from AREQ, AAESQ, QART, and OPARSE participated in the demonstration.

### **QART Tour**

On October 14<sup>th</sup>, another member of our Chapter joined me on a trip sponsored by the Montreal Chapter to the new casino at Mt Tremblant. There were 49 members on the coach tour. No one won any significant sum of money at the Casino. However, the day trip was heightened by a tour of the lovely town of St Sauveur with its beautiful colours of the fall foliage that is so characteristic of the Laurentian region of Quebec.

### **Theatre Production**

The Park Players of Greenfield Park will be presenting the Secrets of a Soccer Mum by Kathleen Clarke. "Three engaging women reluctantly take the field in a mothers vs sons in a soccer game. They intend to let the children win, but as the game unfolds they became intent on winning; the competition ignites a fierce desire to recapture their youthful good-humour, independence and sexiness, paving the way toward a better understanding of themselves, their families and the changes they need to make in their lives".

The performances will take place at the Rene Varellet Community Centre, in Greenfield Park on November, 19<sup>th</sup>, 20<sup>th</sup> and 21<sup>st</sup> respectively. Tickets are \$8.00 for seniors.

The Coordinator of the Theatre and Dining Club will make all the arrangements for us to attend the performance.

### **Membership dues**

This is a reminder to all our members that the dues for the fiscal year 2009-2100 are now due. This notice pertains to all those members who have forgotten to pay their dues for the current year.

### **Membership**

On behalf of the Executive members and the members as a whole, we extend a very special and warm welcome to the 13 new members who joined our Chapter. They are: **Carol Grant-Barrett, Dane Butler, Roz Bernstein, Anna Boros, Jerry Shendelman, Elizabeth Christopher, Kathy Innis, Andre Melnyk, Mary Pachkowsky, Anthony Slonosky, Joanne Yaworski, Valerie Stephenson and Carol Marriott.**

### **Condolences**

The Chapter members hereby wish to extend sincere condolences to Diane Butler whose father died in September. May he rest in peace.

I look forward to seeing all of members at the meeting on Thursday November 12<sup>th</sup>. Apart from being present for the two presentations, we also need your participation in the plans for our usual Christmas Luncheon which is to held on December 10th.

I wish you good luck in the completion of all those chores which are essential both in and outdoors as you prepare for the first snow fall which may begin any time now given the climate change we are experiencing these days.

### **Strike a smile**

Friends were comforting the widow of a tug-boat skipper who had recently drowned. "You poor dear," said one person. "I hope that you were left something". "Oh yes," said the widow, "he left me two hundred thousand dollars." "Imagine that , and he could'n read or write." The widow nodded earnestly and added,"Or swim."

**Dr Ivan D.Harding**  
**President of South Shore Chapter**

### **Dates of next meetings**

November 12th 2009  
 December 10th 2009 Christmas Luncheon  
 February 11th 2010  
 April 8th 2100  
 May 13th. AGM and Pot Luck Luncheon

## Executive members

President	Ivan D.Harding	450-672-8560	<a href="mailto:ivan_harding@hotmail.com">ivan_harding@hotmail.com</a>
Vice resident	Peter Yaworski	450-656-7722	<a href="mailto:yaweorski-jp@sympatico.ca">yaweorski-jp@sympatico.ca</a>
Secretary	Ken Robertson	450-678-7653	<a href="mailto:ken.Robertson@videotron.ca">ken.Robertson@videotron.ca</a>
Treasurer	Ardele Warr	450-653-5157	<a href="mailto:ardelewarr@videotron.ca">ardelewarr@videotron.ca</a>
Past President	Bob Tomkinson	450-658-7281	<a href="mailto:yomkyr@sympatico.ca">yomkyr@sympatico.ca</a>

## Pension

When you reach age 65, your RREGOP or TPP pension will be reduced by an amount calculated on the day you retired. The formula takes into account years of service, age and various other factors and is not affected by the amount you receive from the QPP, whether you take it at age 60 or any age between 60 and 65. When you retired CARRA sent you a document setting out the amount of your pension, the tax deductions they would take, and the amount of reduction that you could expect at age 65. Dig through your files and find this document if you want to know the exact amount of the reduction in your case. At age 65 you also become eligible for the Old Age Security pension (OAS), an allowance provided to all Canadians by the Federal Government and paid for from general revenue (no specific tax deduction, unlike QPP). In most cases, the OAS will fill the gap left by the reduction in your RREGOP or TPP, so that your income at age 65 will remain more or less the same. But, now you get your pension income from three different sources, RREGOP (payable on the 15th of the month), QPP and OAS, both payable at the end of the month. Also make sure when applying for your Old Age Pension that you complete your application with all required documents attached, particularly if you were not born in Canada. You must have a document with your date of entry into Canada.

For more details, contact the CARRA (1-800463-5533 or 418-644-8611), web site [www.carra.gouv.qc.ca](http://www.carra.gouv.qc.ca). The web site is good and easy to navigate. The provincial government web site is [www.gouv.qc.ca](http://www.gouv.qc.ca) and the Federal Government's web site is [www.seniors.gc.ca](http://www.seniors.gc.ca) or [www.gov.gc.ca](http://www.gov.gc.ca).

From QPARSE Fall Newsletter 2009  
<http://www.qparse-apperq.org/e/newsletter.shtml>



*On behalf of the Montreal Executive,  
 the Outaouais Executive and  
 the South Shore Executive*

*We wish to extend to all QART members and their families  
 a very Merry Christmas and health and happiness in  
 the New Year.*

