



The Quebec Association of Retired Teachers

November 2010



QART Newsletter,
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Montreal, QC, H4L 2P3

President's Message

This November issue will briefly outline a number of items which have already been discussed at the September Regular Meeting. Basically, these are reminders of the upcoming events, as well as notices of particular interest to all members. When and if there are any developments regarding indexation to our pensions, the information would be passed on to all our members, promptly. The executive is committed to making sure that this is a priority of their mandate and would thereby act accordingly.

As was mentioned in the September issue, I am willing to address any concerns which may be of importance to you and of benefit to all QART members.

Since this is the final newsletter in 2010, let me take this opportunity to wish everyone a Very Merry Christmas and a Happy 2011.

Ron Barrowcliffe
QART, President

NOTICE OF MOTION

The executive will present a motion to dissolve the Associate Membership of QART at our Annual General Meeting on May 18, 2011.

Membership Fees

Reminder: Membership fees must be paid by November 30, 2010 in order to attend any meetings or luncheons. As was mentioned in the last meeting and newsletter, failure to do so would lead us to believe that you no longer wish to be a member of QART and your membership will be dissolved and you will thereby not be eligible to receive the newsletter nor attend any meetings or luncheons. Thank you, to all those who have sent in their fees so promptly.

Outaouais Chapter membership payments should be mailed to the Outaouais treasurer.

September 22, 2010 Regular Meeting

A special note of thanks goes out to Stefanie Derewecka (E.N.C.O.R.E.) , Johanna Greene (Association of Geography Teachers) and Al Toffi (Music Appreciation) all of whom gave very informative outlines of their respective groups/associations .

We appreciate those who have brought in books for our *BOOK EXCHANGE*.
 Feel free to bring in more to our next meeting.

Oktoberfest Luncheon .. October 20, 2010

This year's Oktoberfest was very well attended and many of you expressed your enjoyment of the delicious and plentiful German dishes presented to you at St. Pius X Culinary Institute. Absolutely no one went home hungry. What a feast! Cheers to the chef and all the students who worked so hard to make this day so enjoyable.

A raffle was held and three participants went home with either a bottle of wine or a decorative autumn basket. Congratulations to the winners!

We took this occasion to make a gift presentation to our past president, Flo Civitarese and past treasurer, Steve Dursa in order to thank them for the countless hours of hard work that they have given to QART over the past two years. We are all very appreciative of their commitment and dedication to the organization. It is because of people like Flo and Steve that QART continues to be a viable Association for retired educators. We owe them a huge debt of gratitude.



Memorial Mass - Wednesday, November 10, 2010



On November 10, 2010 QART members attended a Mass held at Transfiguration of Our Lord parish to remember our colleagues and their relatives in the English Montreal community who passed away since November 2009.

In Memoriam 2010

CATHERINE BAGG, former teacher and Vice-Principal in the Verdun Catholic School Commission

GABRIELLE BARRY, Honorary Member of QART

VICTORIA BATTY, mother-in-law of **SHIRLEY CARROLL-BATTY**

ARTISIA BRAGHELLI-BENEDETTI, mother-in-law of **ROSE ZAMPINO**

HEATHER CAMPBELL-SHORE, former teacher in the MCSC

JO COIRAZZA, retired teacher from Wilfrid Laurier and Lester B. Pearson High Schools

CATHERINE COUSINEAU CROSSLEY, former teacher at Our Lady of Mount Royal and John Paul I Schools and Vice-Principal of Laurier MacDonald High School

LINDA CYR, former teacher at St. Dorothy Elementary School

SUZANNE DI PERNO, sister of **HELENE PANNUNZIO**

ANNA FANOK KRAWIEC, mother-in-law of **CHRISTINA GASIOR**

TERRY GENDRON, store clerk with the MCSC and brother of **LOUISE GENDRON**

MARGARET GRIFFIN, Honorary Member of QART and former teacher at D'Arcy McGee High School

EVA HAINEY, sister-in-law of **ADA HAINEY**

ITALA IULIANI CICCARELLI, mother of **BERNICE ANTONECCHIA**

MICHAEL KARWATSKY, father and father-in-law of **WALTER** and **MARY ANN KARWATSKY**

FRANCIS LACOMBE, former Principal at William Hingston High School and Honorary Member of QART

DIANE LEPAGE, former member of QART and former teacher at Lester B. Pearson High School

MARGARET MacDONALD MULLALY, former teacher at Laurier MacDonald High School

KEVIN MADIGAN, former Principal in the MCSC

DENNIS MANNI, former teacher at Vincent Massey Collegiate

VERA MYSTIC-DANYLUK, former teacher in the Montreal Catholic School Commission who later became Mayor Of the Town of Mount Royal and Chairman of the Montreal Urban Community

FRANCESCO PONTE, father-in-law of ANTONIETTA MASELLI

SALVATORE PUPO, former Professor at St. Joseph Teachers' College and in the Faculty of Education at McGill University

HAROLD QUESNEL, former teacher at St. Pius X and John F. Kennedy High Schools

LOURDES ROSARIO, sister of **IDA GAUTHIER**

MARIA SASSI DE MARCO, mother of **ROSE KALBA**

VERONICA SHEERAN ROCHON, former Principal in the MCSC and former member of QART

LEONARD SILVERWOOD, former Principal in the MCSC

KATHLEEN TAYLOR, former Principal in the MCSC

Regular Meeting – November 17, 2010

This meeting will be held at St. Pius X in room 1254 at 1:30 p.m.
Our guest speaker is **Notary Anca Ionescu** who will speak to us on the topics of wills, living wills, powers-of-attorney, estates etc., followed by a question period. We hope to see many of you at this meeting.

QPAT CONVENTION – November 25-26 , 2010

Any member of QART wishing to attend, please pick up your ticket at the registration booth.
Once again the tickets for QPAT convention will be free this year. Please call Ron at 514-457-2854 or email at ronbarrow32@hotmail.com.

Date : Thursday, November 25, 2010 2:30 p.m. – 8:30 p.m.
Friday, November 26, 2010 8:30 a.m. – 2:30 p.m.

Also, please note that anyone wishing to man the QART BOOTH, for a minimum of 4 hours on either day, will be reimbursed for the lunch/supper (maximum \$ 10) and also for the parking fees. Please give your name to Ron, if you are interested. Receipts to be given to Karen Habib, our treasurer.

Check out the **QPAT** website (<http://www.qpat-apeq.qc.ca/>) for more details of the Convention.

CHRISTMAS LUNCHEON - December 8, 2010

Where: **Buffet Crystal**
5885 Henri Bourassa West , St. Laurent

When: **December 8, 2010**

Time: **12 noon**

Menu: A glass of wine, Cream of asparagus soup, Salad, Veal marsala and vegetables,
Baked Alaska, Coffee /tea

Cost: **\$ 40 (meal, tax and tip) - Ticket is non-refundable after Nov. 30 , 2010.**

Please make your cheque payable to QART and send it to QART c/o QART Treasurer , Karen Habib 1500 rue Serigny, Laval , QC , H7E 1N9.

*** Treasurer must have your payment before November 30 , 2010 .

Richard Wieczorek has once again offered to entertain us with Christmas music . It is very much appreciated.

Please note that you are invited to bring a wrapped Christmas gift for the raffle .

Next Regular Meeting: February 16 , 2011

A guest speaker has been invited to this meeting. Gary Shroder of The Quebec Historical Society has agreed to give a brief presentation on Ancestry and Genealogy. Gary has given workshops and courses (E.N.C.O.R.E.) for many years .

We hope that you are able to attend this meeting which should prove to be quite informative.

Outaouais Chapter

Many people seem to be saying the same thing, “Where does the time go?” It’s amazing that it is November already! This is the time to remember those who gave their lives for our freedom and to keep in mind those who continue to struggle overseas to bring peace. We are truly thankful for the many blessings we have and continue to pray for peace.

We certainly have enjoyed the colors of the fall even though, at times, it may have been a little more dark and damp than we would have liked. This little poem captures what we have been privileged to enjoy.

Leaves

“How silently they tumble down
And come to rest upon the ground
To lay a carpet, rich and rare,
Beneath the trees without a care,
Content to sleep, their work well done,
Colours gleaming in the sun.

At other times, they wildly fly
Until they nearly reach the sky.
Twisting, turning through the air
Till all the trees stand stark and bare.
Exhausted, drop to earth below
To wait like children, for the snow.”

Elise N. Brady

In general, our meetings are very well attended. We were so pleased to have 37 present at the first meeting in September. How encouraging! We are thrilled that the members voted to donate \$100.00 as a form of outreach to a Battered Women Shelter. Our own Father Rooney, a supportive member of our group, is involved in the Women’s Shelter in Gatineau and will see that the money is well spent on the children of the shelter. It was also suggested that members, who wish to, may bring in items to the November meeting for children at the shelter. For example, art supplies, games, books, small articles of

clothing (mitts, scarves, baby blankets) were some of the ideas put forth. Marina Moore has graciously offered to assist in the collection of these donated items.

Thank you to members who have offered ideas for speakers. We are hoping to have a speaker for the November meeting from the University of Ottawa Heart Institute.

Three former people, who were members of the D'Arcy McGee High School Staff, have died in the past few months:

Father Paul Roy taught French for many years and will be remembered for his photographic skill as he recorded many of the events at the school. These photos were often distributed to participants and many were displayed around the building.

Father Gerry Baril was an active Chaplin for many years and contributed to the spiritual life of the school.

Jacques Delisle taught French for many years as well as other subjects throughout his career. His wife Sylvia taught with the Western Quebec School Board in Aylmer and is now retired.

Also please remember Phyllis Barr the mother of Rhoda Scott. Rhoda was a former member of the executive of the Outaouais Chapter of QART.

The **Christmas Party, Tuesday, December 7th** is booked at **The Rose Bowl**, 1717 Carling Avenue, in Ottawa. Last year we enjoyed having our own section of the restaurant for privacy. We hope this venue is suitable to everyone. The meal will have three choices on the menu for the price of \$24.00. Songs and games are in the planning stages. Gift exchange will be decided upon at our meeting in November. We hope many will be able to attend and have a festive, fun time.

Thought for the day

“If you are seeking creative ideas, go out walking. Angels whisper to a man when he goes out for a walk.” (I presume this works for a woman too)

Raymond Inmon

INFORMATION FROM THE CANADIAN SNOWBIRD ASSOCIATION

The Canadian Snowbird Association is a 70,000 member, non-profit, non-partisan advocacy and member service organization representing Canadian travelers from across the country. The CSA works in partnership with government and business to educate and advocate on behalf of all travelling Canadians, helping to ensure access to safe, healthy travel with no restrictions on freedom of movement.

The CSA relates the following points:

1. Canadians can stay (at the discretion of U.S. authorities) in the U.S. for no more than 182 days in a 12 month period without a special exemption. This is a U.S. law.
2. 8840 form or Closer Connection Form: Canadian residents who winter in the United States are technically subject to U.S. federal income tax if they meet or exceed a specific number of days in the U.S. in any one year. This "substantial presence test" is based on a calculation that is completed on the 8840 form related to your travel to the U.S. over the past three years.

It is important to note that becoming a U.S. taxpayer is not conditional on receiving U.S. based income but also by being physically present in the United States for more than a certain time each year. Taxation in the United States is based on worldwide income just as it is in Canada by the Canada Revenue Agency.

Generally speaking, if you consistently spend four (4) months or more each year in the United States, your total score on the "substantial presence test" makes filing the form mandatory to avoid paying U.S. income tax. If your *three year calculation score falls below the threshold, it is your choice* whether to submit the form or not. The form may be downloaded from our website at www.snowbirds.org. We also recommend that you fill out the 8840 form if you own property in the U.S. Both spouses need to fill out the 8840 form.

3. We advise members to make a binder before entering the U.S., consisting of: 8840 form; copy of your health insurance; if you have a U.S. bank account it is a good idea to photocopy the last statement, (U.S. customs always wants to know how you will support yourself while in the U.S.); enclose the last power bill or telephone bill to show customs that your principal residence is in Canada.
4. If you are stopped by a state trooper you may be asked for your proof of insurance on your vehicle. Check with your insurance company for your proof of insurance.
5. All important documents should have the same name: e.g. W. Robert Smith
6. When you buy automobile insurance, make sure it covers the time you will be travelling in the U.S.
7. With the large insurance claims in the U.S. you should have at least five million liability insurance on your car.
8. Hot Zone: is the area one hour from the border. If you stayed one hour from the border for any length of time, they might delay you as they check under the car for drugs or money.
9. Canada and the U.S. do share information. A lady from Canada, who winters in Texas, extended her stay longer than the 182 days and was flagged going through the border. She was denied entry into the U.S. for five years.
10. The bigger custom stations have the technology to hear what you are saying in your vehicle one kilometer from the border.
11. Always tell the truth at the border with regards to alcohol, tobacco, prescription drugs bought in Mexico and improvements to your vehicle, computer, etc. If you don't tell the truth and they check and find something you could be placed under the watch list and you will be checked each time you enter or leave the U.S. and Canada.
12. Health Insurance: always get health insurance when travelling out of Canada; the provincial governments pay a fraction of the cost that a U.S hospital charges. This year the average cost per day in a U.S. hospital is \$13,900.
13. The custom agents have the last word, what they decide is law so only answer the questions asked of you.

14. Canadians cannot work in the U.S. unless you have *a green card or work visa*. *Working on a golf course as a marshal* is considered working. If you were to be reported, you could be expelled from the U.S.

If you have a Canadian Club or Canadians in your park (community) in the south, call the CSA office at 1-800-265-3200 and ask for a Director to come to your Park (community) to make a presentation.

FREE RETIREMENT KIT: just call our office and ask for a free retirement kit. Please indicate to our CSA office your mailing address.

Info taken from Retired Teachers' Association of Manitoba



*On behalf of the Montreal Executive,
and
the Outaouais Executive,
we wish to extend to all QART members and their
families
a very Merry Christmas and health and
happiness in
the New Year.*

