EXCERPTS FROM THE SUMMER 2017

DOSSIER
LES ENJEUX DU TRAITÉ DE LIBRE-ÉCHANGE CANADA–UNION EUROPÉENNE

ÉTÉ 2017

coni CONGRÈS

ENTRAIDE INTERNATIONALE
De l'eau pour les communautés du Burkina Faso et du Salvador grâce aux membres de l'AREQ

ACTION SOCIOPOLITIQUE
RÉflexion sur l’âgisme

ENTREVUE
L’âtoulage : offrir la lecture en cadeau

AREQ CSQ
areq.lacsq.org
Your English excerpts of *Quoi de neuf* available by regular mail or email?

As a member of AREQ, you receive an issue of *Quoi de neuf* magazine quarterly by regular mail. Afterwards, you also receive by regular mail an English translation of selected articles of each issue (English excerpts from QdN).

In order to better suit your needs, it is now possible to get the English excerpts from *Quoi de Neuf* by email. Should this option be more convenient for you, simply advise AREQ by writing to quoideneuf@areq.lacsq.org providing your email address and your name. If you wish to continue to get it by regular mail, there is no action to take.

Please note that you will continue to get the French version of the issues by regular mail.

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**SUMMARY**

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PIERRE-PAUL CÔTÉ
OUTGOING PRESIDENT

After 15 years of activism at AREQ, it is time for me to bow out. My passage as president of the Vieux-Longueuil sector helped release in me a passion for service to AREQ members and, in turn, to seniors. Six years at the National Treasury coincided with the budgetary decentralization towards the sectors and regions. This pivotal period allowed the Association to diversify its actions while also maintaining a healthy financial situation and balanced budgets. The transition from Treasury to presidency was marked by a major gain in the form of our enrolment to the prescription drug insurance plan. We are proud of having succeeded in the complex field of insurance. This gain allowed us to re-structure our group insurance plan, and so, permit adhesion to AREQ of many individuals who formerly had no insurance coverage.

AREQ ON THE PUBLIC SQUARE
One of my personal objectives in becoming president of AREQ was to bring the organization into public view and to make it an unavoidable player in all matters regarding seniors. I honestly believe we have met this challenge, thanks to the teamwork of our elected members and the Association’s resource personnel.

Over the course of these two mandates, the Association was present at eight parliamentary commissions. In September 2011, with my colleague Michel Gagnon, we tabled two briefs on the situation of seniors. The first dealt with tightening the certification criteria for seniors’ care facilities. Our concern for safety in these various facilities was our priority then and it should remain so in the future.

The commotion resulting from the Île-Verte tragedy brought to the fore the need for sprinklers in these care homes, a measure that we fully endorsed. Since then, and in spite of numerous interventions by a number of seniors’ associations, the urgency has given way to foot-dragging and under-funding.

ELECTED OFFICIALS PUT ON NOTICES
Elsewhere, the expression “The dead still eat,” is indicative of a situation many families must deal with following the death of a family member. Our brief outlined the need to separate the tenant’s lease from the plethora of services offered. The subsequent modifications allow for a better follow-up and eliminate the double expenses for those in like situations. Moreover, reducing the delay for cancelling a lease from three months to two, coupled with its cancellation in cases of relocation, are important gains for affected families. However, we must remain vigilant as the temptation to exploit seniors is ever present.

We have regularly denounced the loss of places in CHSLDs and the lack of funding for home adaptation and home care. We have also shown ourselves open to the autonomy insurance project specifying that the financing must reach those persons to whom it is destined and not be lost in administrative structures.

We now see that the Minister is re-evaluating the number of hours required for the home care of vulnerable individuals. Service hours have been reduced even if the situation of the person has not improved or even if it has deteriorated. It is a dossier that requires close attention and vigour.

As for end-of-life care, we have always advocated decisional autonomy as we have in other dossiers. Presently, we notice a certain reluctance on behalf of medical staff to sign on to this new vision of our contemporary world. We will have to be careful and vigilant in this new environment to which the Minister of Health invites us in the coming months.
PROTECTION OF OUR PURCHASING POWER

From the very start of our mandate in 2011, we were present at the parliamentary commission following the negotiations with the public and para-public sectors. With Ms. Louise Charlebois, we defended the position that the Government should pay its share, much as participants of the employees’ pension fund do, if the resulting surpluses allow for pension indexation.

We also requested that pensioners from all the other government pension funds (RRE, RRCE, and RRF) get the same benefits as those of the RREGOP, as it always was in prior agreements. We were successful on this point.

The creation of Québec-infra of the Caisse de dépôt et placement with the intent of financing the metropolitan network of electric trains saw us called upon to participate in yet another parliamentary commission. In no way against the economic development of Québec, we expressed to the parliamentary committee our reservations to this adventure, stating that we must set guidelines to protect the assets of our pension funds.

THREE SIGNIFICANT GAINS

The last three years of this triennial saw three significant gains for Québec seniors. First, the eviction of elderly tenants from their lodgings for speculative purposes is now subject to the stipulations of Bill 492.

The dossier regarding ancillary fees, which had been one of our major concerns since the last congress, was settled this year. Our satisfaction was somewhat diminished by Minister Barrette’s announcement of the introduction of fees for the transport of biological culture specimens.

And what can be said about our latest victory against the abolition of the tax credit for persons over 65. Along with any future abolition, the Minister of Finance decided to revise the amendment retroactively in the wake of the pressure coming from various other seniors’ association and opposition parties.

The working group with the Treasury Board regarding pension plans and the protection of purchasing power did not produce the desired results. The passage of five different Treasury Board presidents (Messrs. Bédard, Hamad, Coiteux, Leitao, Moreau) and their respective teams did not make the task any easier. Last fall, the Treasury Board let us know that its priority was the RRPE and that it would give us a shout after passing the bill on the restructuring of this plan. On this point, I can now tell you that a meeting was held last May and a working group of seniors has been created. More to come...

The last subject we dealt with in parliamentary commission concerned questions of abuse. While dealing with matters of well-being, we nonetheless made some headway on the question of abuse. We defended the principle of the decisional autonomy of seniors. However, as regards vulnerable persons, we requested that the law contain the mandatory reporting of reprehensible actions. An amendment in regard to this notion was introduced and included in Bill 115 by Minister Charbonneau. As we were the only association defending this point, we are particularly proud of our achievement.

ORIENTATIONS THAT CAME ACROSS WELL

At the 46th AREQ Congress, delegates determined, for the three coming years, the broad orientations that will guide elected officials at the various levels of the Association.

According to the last CROP survey, a high percentage of our members could well see themselves in the orientation project submitted to them. The rights and interests of our members and of seniors in general, associative life, as well as citizen participation and involvement in the welfare of their communities will always be topical to the members we represent.

On a number of occasions, we took full advantage to highlight AREQ to various government bodies, as well as to our members and the general public. Our participation in various groups and forums dealing with subjects of interest to seniors, our many press releases, and the interviews given to written and electronic media make AREQ known and recognized as a trustworthy and credible association.

If the past is any indication of things to come, the persons you elected to represent you will continue to enthusiastically and vigorously defend the interests of Association members and seniors in general. I do not doubt it for a second. The volunteer work done by all elected officials represents a veritable strength in a society where individualism is forever on the rise.

MAINTAINING COHESION

It is vitally important that an association such as our own constantly maintain and present the greatest possible cohesion within its ranks. It is an objective we pursued over the past triennial and one, I am sure, the new team will continue to pursue. And, as our former president, Mariette Gélinas, expressed it, “Alone, we move faster; together, we go further.”

Let’s put into practice the theme of our Congress: conviction, involvement, cohesion.
AREQ sets the table for the coming triennial

DENISE LACHANCE
NATIONAL COMMITTEE FOR QUOI DE NEUF MAGAZINE
AND COMMUNICATIONS

Officially opening the National Council assembly, the president, Mr. Pierre-Paul Côté, welcomed the sectoral and regional presidents highlighting the colossal work accomplished by teams of officials elected over the past three years.

AREQ continues to work with other seniors groups on a variety of issues of mutual interest in line with its mission. Its presence at the parliamentary commission on Bill 115 allowed the Association to make clear its position on the subject of abuse. In many other dossiers, AREQ has shown itself to be a credible and inclusive association of stature.

The president ended his address by warmly thanking members of the National Council, especially outgoing members, for their volunteered involvement within an increasingly recognized association.

The regional president of Québec–Chaudière–Appalaches (03), Ms. Pierrette Simoneau, presented a slideshow about her region comprising 12 sectors. Each [sectoral] president added a short biography of an author best representing their sector. Participants thoroughly enjoyed the presentation.

President Côté introduced the members of the Board of Directors, the new delegates, and AREQ staff members. Ms. Esther Paradis and Mr. Luc Joncas were nominated to chair the debates, and the procedures were explained to facilitate the proceedings.

CANDIDATES FOR THE NATIONAL EXECUTIVE COMMITTEE

Ms. Lise Lapointe announced her candidacy for president, Ms. Claire Bélanger for 1st vice president, and Mr. Marcel Leroux for treasurer, while Ms. Nicole Gagnon announced her candidacy for 2nd vice president, and Ms. Christiane Potvin-Lapalme for secretary to the National Executive Committee.

FINANCIAL AFFAIRS

With a wink and a nudge humorously aimed at Nicole Patry-Lisée, National Council Treasurer, Ms. Doris Dumais presented the financial statements of August 31, 2016, and a chart of budgetary revisions.

Ms. Patry-Lisée was thanked for her six years at the National Council. Her answer was short but heartfelt, “I laughed, I learned, I grew”.

In addition, 130 projects Toujours en action were presented in June and December 2016.

Mr. Pierre-Paul Côté and Ms. Lise Legault explained the dispute settlement administrative practice adopted by the Board of Directors in March 2017.
A WORD FROM THE CSQ PRESIDENT
Ms. Louise Chabot, CSQ President, congratulated AREQ members for their involvement and their energetic activism. She pointed out that AREQ took the lead in various battles affecting its members and contributed to making the Government revise its decision to impose ancillary fees. AREQ is increasingly recognized for its committed activism.

STATUTES and REGULATIONS
Ms. Claire Bélanger and Ms. Annie Brochu introduced the proposed modifications to the statutes and regulations. Perfect silence reigned in the room. Everyone listened attentively to the reading.

President Esther Paradis adroitly chaired the committee for exchanges and questions about the various statutes and regulations. Members were able to express themselves and get answers to their questions while respecting procedure.

Voting on the proposed modifications went quickly as members had been attentive and disciplined.

CONFERENCE ON QPP CONSULTATION
Ms. Lise Lapointe introduced guest-speaker Mr. Michel Lisée, retired economist, formerly with the Services aux collectivités-UQAM Régime de retraite des groupes communautaires et des femmes. He updated members regarding the QPP consultations by analyzing the main issues:

1. Potential improvements to the Canada Pension Plan (CPP) and Quebec Pension Plan (QPP).
2. Possible collateral damage if the CPP and QPP are no longer comparable.
3. Classes of revenue: which ones should be targeted?
4. Survivor pension.
5. Impact of enhancement to supplemental plans.

The speaker used charts to better explain the changes to the QPP.

RETIREMENT
Ms. Lise Lapointe and Ms. Johanne Freire spoke to us about Bill 126 that would modify the Pension Plan for Management Personnel, which is dealt with on page 19 of this issue.

As regards the AREQ retirement dossier, regional officials were consulted and they drafted a few proposals:

- present the plan of action and make members aware of it;
- re-work the existing, published four-page document;
- protect purchasing power;
- broaden the scope of the dossier;
- consult future retirees.
SCOL’ERE CARBON GRANT
For a third time now, AREQ has paid for the travel of participants to the National Council with educational carbon credits of the Scol’ERE carbon grant. Indeed, the Association contributed $297.96 representing the equivalent of 11.42 tons of CO₂.

The Scol’ERE carbon grant seeks to create a more sustainable society by reducing and off-setting greenhouse gas (GHG) emissions.

ENVIRONMENT
Mr. Tommy Bureau and Ms. Claire Bélanger presented the environment dossier. Mr. Bureau told us about Bill 102 adopted March 23, 2017, bearing the name, An Act to amend the Environment Quality Act to modernize the environmental authorization scheme and to amend other legislative provisions, in particular to reform the governance of the Green Fund.

Principle issues and analysis:
♦ The objective of reducing by 30% the number of authorization certificates issued by the Ministry of sustainable development, the environment, and the fight against climate change.
♦ The possibility of having the federal government alone authorize certain projects.
♦ Limited citizen power: the BAPE (bureau d’audiences publiques sur l’environnement) could be mandated to conduct “targeted” consultations and obliged to take into account the conclusions of strategic environmental studies by a committee of high-ranking government officials.
♦ The possibility of promoters being allowed to object to the refusal of an authorization; however, no right of objection is given to municipalities or citizens.

ORIENTATIONS PROJECT 2017-2020
Ms. Lise Legault, Director General, read the orientations project of 2017-2020 and its recommendations, after which members of the National Council voted for those to be presented to the Congress.

PRESENTATION OF THE ESTRIE REGION (05)
Mr. Fernand Grenier, Regional President for the ESTRIE region, presented an excellent slideshow highlighting the tourist destinations of his region’s eight sectors, to the tune of Dégénération. Small, locally-made souvenirs were gifted to each president.

The educational program targeting grade school students encourages them to adopt, little by little, with their families, new behaviours and life habits that are more eco-responsible. Each new eco-friendly action taken by the family is measured in GHG emissions avoided. The emissions can then be purchased by organizations and businesses in the form of educational carbon credits and in turn be used to finance workshops in class.

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From May 29 to June 1, 2017, over 650 AREQ members met in Lévis within the framework of the organization’s 46th congress. This get-together is held every three years and its aim is to allow members to express themselves about the rules and regulations that direct our organization and to set the broad orientations of its actions in the coming triennial. Over the year, members considered points put forward in sectoral and regional meetings and have proposed changes to each. Delegates are therefore the voice of their membership. This is the game of democracy.

Monday: we have lift-off

A video showing members engaged in various social and political activities marked the launch of the 46th Congress. In it, we can see seniors doing volunteer work, meetings of the National Council comprising sectoral presidents, our executive committee in attendance of a parliamentary commission, social gatherings, and the plethora of actions that make of AREQ an active association. Delegates saw themselves in the video and happily received this recognition.

After having officially opened the Congress and welcomed members from the four corners of the province, President Pierre-Paul Côté explained that he was in his second and, therefore, final mandate as president. He went on to say he was proud of the Association’s achievements, reminding participants of the dossiers he worked on: retirement home safety, the number of places in CHSLDs, home care, end-of-life care, senior tenant evictions, ancillary fees... Recognizing that AREQ now has greater credibility in the media and with government bodies, he quoted a statement by his predecessor, Mariette Gélinas: “Alone, we move faster; together, we go further.”

Ms. Pierrette Simoneau, President of the host region, Québec–Chaudière-Appalaches, then welcomed participants and presented their little corner of the country. Ms. Louise Chabot, CSQ President, noted that AREQ is the most active of retiree associations and that it is important to remain vigilant in these times of austerity that tend to devalue public services.

Mr. Robert Gaulin, President of the Fondation Laure-Gaudreault, explained that AREQ and the FLG are independent and autonomous organizations, but are linked by a strong commitment. He outlined the Foundation’s missions with young people, seniors, and medical research, and noted that 80% of the sums collected are invested in some 250 projects each year. In the future, he intends encouraging individual donations.

Members of the Board of Directors and AREQ staff were then introduced. Ms. Esther Paradis and Mr. Luc Joncas were nominated to chair the proceedings. After the adoption of the agenda, the debate rules and election procedures were explained.
Members of the Executive Council presented the balance sheet for the triennial, outlining the actions taken in regard to the three main orientations:

- the rights and interests of our members and seniors at the heart of our concerns;
- association life;
- participation and commitment to the well-being of the community.

You can consult the dossiers AREQ worked on by visiting our website at: http://areq.lacsq.org.

**Tuesday, information and orientations**

Day Two of the Congress began with the introduction of members who wish to occupy positions on the Executive Council. Participants then looked at the impact of current budgetary measures, particularly in matters of healthcare. Two conferences were presented, the first by Mr. Érik Bouchard-Boulianne, economic advisor to the CSQ, and the second by Dr. Isabelle Leblanc, President of Médecins québécois pour le régime public (MQRP).

Using a number of statistical charts, Mr. Bouchard-Boulianne helped us understand government action in general, and how they vary depending on the country and the era. In democracies, citizens decide what role the Government will play according to their values and that which they consider for the greater good. In Québec today, the role of the State represents 37.6% of the economy, while in the U.S. it is 26%, while in Denmark it stands at 46.6%.

This role creates obvious benefits: reduction of the disparity in wealth, creation of a middle class, regulation of economic activity, State support in difficult times, greater social mobility, and a more even playing field.

**State withdrawal**

Since 2010, there is clearly a desire to reduce public expenditures, consequently, government actions:

- downsizing, spending cuts;
- racking up significant surpluses;
- reducing taxes;
- increased contributions to the Generations Fund.

A similar situation can be found in many other countries of the OECD since the 2000s.

In Canada, the Government withdrawal is clearly noticeable since the 90s. In Québec, it is more limited than in the rest of Canada, but still, it became clear as of the end of the 90s.

The 2.3% reduction since the peak 39.9% reached in 2000 represents a shortfall of some $9 billion. In other words, we would benefit from $9 billion more for programs and services. In 2017-2018, the cost of programs is $75 billion.

**What level of government is responsible for this withdrawal?**

To balance its budget, the federal Government has cut transfers to the provinces. It then lowered income taxes and the good and services tax (GST). The Québec Government also cut individual and corporate taxes, but hiked up its sales tax (TVQ). This lowered the overall level of taxation. The impact on different governmental missions varies.

Simultaneously to governmental withdrawal, we see pension plans being put into question.

- QPP: it now becomes necessary to improve the public plan that covers only 25% of revenue;
- The RREGOP was attacked during the last negotiations;
- RRPE (management staff):
  - 6-year indexation freeze for retirees;
- Public servant pension plans under attack;
- Defined benefit pension plans under attack.

1 All data is pulled from the document prepared by Erik Bouchard-Boulianne.
Bill 20 defined doctors’ tasks and ensured that 85% of the population would have a family doctor. Ancillary fees still must be re-negotiated, which represents a victory for citizens. We must, however, remain vigilant because certain clinics are finding ways to get around the problem.

Many other subjects require our attention: accessibility to professionals (psychologists, physiotherapists...), inter-disciplinarity, greater responsibilities for nurses, better price control for prescription drugs. Simultaneously, we must look to the social problems that are at the heart of risks to health: poverty, nutrition, education, and the environment.

You can follow the actions of this group of doctors at: http://mqrp.qc.ca.

The morning ended with Ms. Doris Dumais presenting the AREQ financial statements.

The afternoon was reserved for discussions regarding the 2017-2020 triennial. Here are some of the subjects that drew attention and provoked discussion. AREQ should:

- press the Government to eliminate tax havens;
- promote knowledge of others to avoid exclusion;
- give more support to the Fondation Laure-Gaudreault or allow granting support to other foundations;
- promote natural caregiver services;
- continue to fight for indexation of pensions;
- highlight the role of seniors in society;
- continue to raise the organization’s profile.

These discussions eloquently revealed the commitment of our members in society.

Reducing income taxes is very damaging because it results in loss of services, and once done, it is very difficult to get back.

**Mobilization remains vital**

Dr. Isabelle Leblanc has been working to maintain a quality public healthcare system, accessible and free. When we attack the public system, we promote the private one. Each and every cut to the public system becomes a business opportunity for the private system, and drains medical resources towards people who can afford them, resulting in longer waiting lists for those who cannot. Private services are more costly as part of the price must be earmarked for profit. Controlling costs is, of course, impossible. It also becomes difficult to organize services on a given territory, as private entrepreneurs move to the more lucrative markets.

We have suffered many cuts in dental care, eye exams, medical imaging, and access. The number of beds in hospitals has been cut. There aren’t enough places in CHSLDs. The shift to ambulatory care has not yielded anticipated results. Operating room hours have also been reduced.

We have seen an increase of private practices where packages are sold granting access to a doctor in exchange of a set annual fee. It is similar to private schools: they favour simpler cases, richer or healthier clients, basically, what is most profitable.

Bill 10 promoted the merger of various establishments (CISSS), centralized decision making, put more power in the hands of the Minister, and allowed for agreements with the private sector. The bill was adopted under closure despite that fact that 99% of those consulted were against it. Chambers of commerce represent the remaining one percent!
Wednesday, statutes and regulations

At this stage of the Congress, participants can no longer make new proposals. Members must consider the proposals that emerged from the consultations of the past year. Certain points may have required discussion, but they were not ratified:

- To some, the name AREQ is not truly representative of the variety of sources from which members originate.
- A request to lower the quorum for general assemblies.
- Ending second mandate in case of illness.
- Creation of a communications committee at the regional level.

Members noted that all comments were respectfully delivered.

The new version of the statutes and regulations will be posted to http://areq.lacsq.org sometime this summer.

The day ended with a banquet, and many members graced the dance floor with their cheerful presence.

Friday, time to say goodbye

As it is now customary at these gatherings, we were advised of the ecological footprint our Congress left behind, as moving such a large number of people inevitably generates a significant quantity of greenhouse gases. AREQ compensates these emissions by purchasing carbon credits from Forêt d’Arden, the organization responsible for the “carbon Scol’ERE grant”.

The Fondation Laure-Gaudreault made five happy winners with its Loto FLG draw. The sale of 5,000 tickets brought the Foundation $22,000.

The five individuals who were seeking seats on the Executive Council were elected without opposition and introduced to the assembled.

Someone composed a song in honour of the outgoing regional presidents, as well as the director general, Ms. Lise Legault.

In closing, it was the turn of our president, Pierre-Paul Côté, to be bade farewell with humour, tenderness, and friendship by members of the Board of Directors.

Everyone left with the satisfaction of a job well done, the pleasure of having made new acquaintances, and a taste for greater commitment.

Here are the members of the Board of Directors for the 2017-2020 triennium. From left to right: Francine Tremblay (Saguenay–Lac-Saint-Jean), Nicole Gagnon (2nd Vice-President), Mireille Ménard (Laval–Laurentides–Lanaudière), Michel Tessier (Outaouais), Claire Bélanger (1st Vice-President), Lise Lapointe (President), Monique Blais (Bas-Saint-Laurent–Gaspésie–Les Îles–Côte-Nord), Manon Besner (Montérégie), Christiane Potvin-Lapalme (Secretary), Danielle Wolfe (Île de Montréal), Carole Pedneault (Québec–Chaudière-Appalaches), Lucie Gagné (Estrie), Marcel Leroux (Treasurer), Claire Léveillé (Abitibi-Témiscamingue), Monique Dionne (Coeur et Centre-du-Québec)
During a tour of the regions by Executive Council members in the fall of 2016, workshops on the orientations of the 2017-2020 triennial allowed delegates to express their vision in this regard. The Working group on the content of the Congress weighed the suggestions put forth by delegates as well as the results of a CROP survey of members in the spring of 2016. The orientations project made its way through the various Association bodies. The Congress, the Association’s supreme governing body, adopted them.

**Foreword**

For the coming triennial, AREQ (CSQ) reiterates its commitment to defend the rights and interests of its members and of seniors in general, and to contribute to the creation of an egalitarian, democratic, inclusive and pacifistic society.

In this regard, the Association will intensify its actions on the social and political levels with an eye to a more dynamic associative life. With conviction and determination, it will pursue its interventions as concerns important social, economic, and environmental issues, a clear sign of resolute social commitment.

Consequently, AREQ (CSQ) will be vigilant and work toward:

- making the necessary efforts to accomplish its mission;
- ensuring members receive quality service;
- providing the most complete and accurate information to its members;
- promoting the values of the Women’s Global Charter for Humanity, i.e., equality, liberty, solidarity, justice and peace;
- making continual efforts to protect the environment and promoting sustainable development;
- recognizing the commitment of its members;
- presenting its members’ point of view to the CSQ, the community, and decisional bodies;
- acting with respect for democratic life in its agencies and bodies;
- representing its members;
- developing, encouraging, and consolidating ethical practices at the three levels of its political structure;
- promoting solidarity in its internal and external actions;
- favouring a partnership and cohesive approach in its proposed strategy for action;
- representing men and women equitably by aiding the work of the OQLF (Office québécois de la langue française) « Avoir bon genre à l’écrit — Guide de rédaction épiscène» as the principal reference tool, although not exclusively, when drafting texts for AREQ;
- demanding fiscal justice.
**AXE**  
**THE RIGHTS AND INTERESTS OF OUR MEMBERS AT THE HEART OF OUR CONCERNS**

<table>
<thead>
<tr>
<th>Orientations</th>
<th>FIELDS OF ACTION</th>
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<tbody>
<tr>
<td><strong>Seeing to the respect, dignity, and safety of our members and of senior citizens</strong></td>
<td>Proactive promotion and defense, that is to say, improving the quality of public services in matters of health and social services: adequate, accessible, universal, and free</td>
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<td>The promotion and recognition of healthy life habits</td>
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<td>Adapting a quality living environment to the needs of the person</td>
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<td>The fight against myths regarding ageing and the living conditions of the elderly</td>
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<td>The promotion of well-treatment and the prevention and denunciation of ill-treatment in all its forms</td>
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<td>Respect for the wishes of the individual in matters of end-of-life care</td>
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<td>Recognition of the reality of natural care-givers</td>
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<td><strong>Working to improve the financial security of our members and of senior citizens</strong></td>
<td>Protecting the purchasing power of seniors by demanding a review of the present formula for the calculation of the indexation of pensions</td>
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<td>Obtaining information on various sources of revenue and demand for greater accessibility to government programs</td>
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<td>Heightening awareness of and denouncing situations of poverty</td>
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<td>Protecting the rights of consumers</td>
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**AXE**  
**ASSOCIATION LIFE**

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<th>Orientations</th>
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<tr>
<td><strong>Ensuring the quality of services</strong></td>
<td>Analysis of current and future members’ needs</td>
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<td>Information and training on current dossiers that represent important issues for our members</td>
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<td></td>
<td>Insurance plans, most notably those about accessibility to prescription drugs at affordable prices</td>
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<tr>
<td><strong>Develop and strengthen members’ sense of belonging</strong></td>
<td>Information on the ethical values of the Association to elicit members’ adhesion and respect</td>
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<tr>
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<td>Diversity of the sites for expression, discussion, and action</td>
</tr>
<tr>
<td></td>
<td>Recognition of members’ commitment</td>
</tr>
<tr>
<td></td>
<td>The importance of the next generation and developing the means to reach it.</td>
</tr>
<tr>
<td></td>
<td>The solidarity of our members</td>
</tr>
<tr>
<td><strong>Solidifying our base</strong></td>
<td>Promoting the Association and preparing for retirement sessions</td>
</tr>
<tr>
<td></td>
<td>Developing stronger ties between the Association and local union bodies</td>
</tr>
</tbody>
</table>
### AXE  PARTICIPATION AND COMMITMENT TO THE WELFARE OF THE COMMUNITY

<table>
<thead>
<tr>
<th>Orientations</th>
<th>Fields of action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recognizing and highlighting our members’ contribution to society</td>
<td>Democratic debates: political, social, economic, environmental, and cultural issues</td>
</tr>
<tr>
<td></td>
<td>Involvement and solidarity of our members in all forms of volunteerism and activism in accordance with AREQ values</td>
</tr>
<tr>
<td></td>
<td>The importance of the work and role of natural caregivers</td>
</tr>
<tr>
<td></td>
<td>The partnerships with groups that share our values and concerns</td>
</tr>
<tr>
<td></td>
<td>The Association’s commitment to the <em>Fondation Laure-Gaudreault</em> (FLG)</td>
</tr>
<tr>
<td>Favouring citizen involvement and action of our members and the development of a more democratic society</td>
<td><strong>Citizenship</strong>: information, education, the French language, equality, the secular society, voting methods, and sustainable development</td>
</tr>
<tr>
<td></td>
<td>Promoting better living together based on AREQ values</td>
</tr>
<tr>
<td></td>
<td>Support for the promotion of scholastic perseverance</td>
</tr>
</tbody>
</table>

**Two complementary proposals were adopted:**

- That AREQ intensify its pressure to have the Government eliminate tax havens in the not too distant future.
- That AREQ, while soliciting the active and daily participation of its members, intensify at all levels its actions to see recognized the role and influence of seniors on the social and economic plans.

This autumn, the Board of Directors will submit to the National Council a plan of action that reflects its members’ wishes. It will then see to its implementation.
The ASSUREQ Board of Directors is pleased to convene you to its annual general assembly.

Monday October 30, 2017
Registration: 12:30 p.m.
Assembly opening: 1:30 p.m.
Hôtel Château Laurier Québec
1220, place George V Ouest
Québec (Québec) G1R 5B8

Among the subjects to be discussed:
> Conditions for renewal of the ASSUREQ group insurance plan on January 1st, 2018
> Adoption of ASSUREQ regulations
> Nominations to the Finance Committee
> Board of Directors Elections

ADOPTION OF ASSUREQ REGULATIONS

This issue of *Quoi de neuf* magazine contains a document titled *Propositions de modifications aux règlements d’ASSUREQ* (proposed modifications to ASSUREQ regulations). It can also be found in the extranet on the AREQ website at [www.areq.lacsq.org](http://www.areq.lacsq.org).

These are new proposals stemming from the Board of Directors in the wake of the proposals presented and adopted at the 2016 general assembly.

Pursuant to Article 9.01, ASSUREQ regulations can only be adopted, modified, or repealed by the general assembly and any proposal to do so must come to the head office of ASSUREQ no less than 60 days before the general assembly is held. Therefore, please send your proposals for modification before August 14, 2017, to the following address:

320, rue Saint-Joseph Est, bureau 100
Québec (Québec) G1K 9E7
Or by email to: archambault.lucie@areq.lacsq.org

Members’ proposals for modification will be posted on the extranet of the AREQ website as of September 1, 2017, in advance of the adoption of the regulations at the general assembly.

NOMINATIONS TO THE FINANCE COMMITTEE

Pursuant to Article 3.02 of the regulations, the members of the ASSUREQ Finance Committee are nominated by the general assembly upon recommendation of the Board of Directors. Members wishing to submit their candidacy to the committee should do so before October 10, 2017, and send their application to the ASSUREQ secretariat by email to archambault.lucie@areq.lacsq.org or to the mentioned above address.

ELECTION TO THE BOARD OF DIRECTORS

Current vacancies are:
> 1st vice-president
> Secretary
> Treasurer

Application forms available on site. ♦
AMENDMENTS TO BILL 126 ON THE PENSION PLAN OF MANAGEMENT PERSONNEL (PPMP)

In the 2017 spring issue, we published an article on the modifications to the Pension Plan for Management Personnel, in which we told you about a bill that would modify the PPMP. Within this process, associations representing salaried managers and retired managers were consulted, including AREQ. Keep in mind that AREQ was and still is opposed to the measures the Government proposes.

JOHANNE FREIRE
SOCIAL SECURITY ADVISOR

Since then, public consultations on the matter yielded amendments put forth on the bill. The proposed amendments touched on the duration of suspension, indexation, and indexation formulas during the suspension. The length of the suspension, which should have been five years, will now be six years. As for the indexation formulae, they will be as the ones presently in force, except for the period assessed before July 1, 1982, which will be indexed at 50% of the RIPI (rate of increase of pension index).

The following charts outline the modifications made to the PPMP in the wake of the adoption of the Bill on May 10, 2017. In a way, it is the re-arranging of a measure to compensate another. The financial sacrifice required of retired managers remains the same as it was before the proposed amendments.

**SUSPENSION OF INDEXATION**

<table>
<thead>
<tr>
<th>Retirement date</th>
<th>Indexation suspension period (PL126)</th>
<th>Indexation suspension period (PL126 amended)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement on January 1, 2017</td>
<td>Suspension January 1, 2018 To December 31, 2022</td>
<td>Suspension January 1, 2018 To December 31, 2023</td>
</tr>
<tr>
<td>Retirement between January 1, 2017, and June 30, 2019</td>
<td>Suspension January 1, 2021 To December 31, 2025</td>
<td>Suspension January 1, 2021 To December 31, 2026</td>
</tr>
</tbody>
</table>

**FORMULAE FOR INDEXATION**

<table>
<thead>
<tr>
<th>Periods</th>
<th>Current indexation</th>
<th>New indexation (PL126)</th>
<th>New indexation (PL126 amended)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Years assessed July 1, 1982</td>
<td>Pension indexed at 100% of the RIPI*</td>
<td>Pension at 50% of RIPI</td>
<td>Pension indexed at 50% of RIPI</td>
</tr>
<tr>
<td>Years assessed between July 1, 1982 and December 31, 1999</td>
<td>Pension indexed at RIPI - 3%</td>
<td>0%</td>
<td>Pension indexed at RIPI - 3%</td>
</tr>
<tr>
<td>Years assessed since January 1, 2000</td>
<td>Pension indexed at best of two formulas: 50% of TAIR or RIPI - 3%</td>
<td>Pension indexed at 50% of RIPI</td>
<td>Pension indexed at best of two formulas: 50% of RIPI or RIPI - 3%</td>
</tr>
</tbody>
</table>

*RIP: Rate of increase of pension index

These modifications only affect the RRPE and do not affect any other beneficiaries of the public plans (Régime de retraite des employés du gouvernement et des organismes publics (RREGOP), Régime de retraite des enseignants (RRE), Régime de retraite de certains enseignants (RRCE), and Régime de retraite des fonctionnaires (RRF). AREQ will not give up and firmly intends to continue pressuring the Government and fighting against the loss of our purchasing power. ♦