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WORD FROM THE PRESIDENT

Pierre-Paul Côté
President of AREQ

Here we are already in the last stretch of the 2011-2013 triennium, which will end with the AREQ congress of June 2 to 5, 2014. Over the course of the past three years, we have worked tirelessly to make AREQ known, and to show that age is not a hurdle to citizen participation.

Through its considered and nuanced positions, AREQ has come to be recognized as an association both credible and representative of an important fringe of society. To do so, we have taken part in five parliamentary commissions and have intervened in various media in the wake of the broadcast of a respectable number of press releases.

We must position ourselves according to the collective interests of our members, and of seniors. We avoid adopting positions that rest on individual interests while maintaining a distance from partisan politics. Our role and responsibility must come together cohesively within our ranks and must not lead us to division, which would weaken us as a group and ultimately only benefit others.

Obviously, we are not alone to be given mandates by various political bodies of AREQ. The regional and sectoral presidents, the members of sectoral councils, and the members of the various committees constitute a veritable army of volunteers who take the life of the Association to heart. Of course, to accomplish all the necessary tasks and execute our various mandates, we can always rely on the team of professionals that is the entire AREQ staff.

As with every spring, sectoral and regional general assemblies are convened where those in charge report on their accomplishments. In addition, during these get-togethers members must replace those who are leaving their positions for whatever reason, extend the mandate of others, and elect new members.

We would like to warmly thank all those who have finished their mandates and who dedicated their time, creativity, and energy to the service of their colleagues. We also reserve a special thought for those who have chosen to continue exercising their role within the Association, and would encourage other members to also take up the reins.

We would also like to express our appreciation to members who participate in the various activities of their sector. To the eyes of elected officials, the participation of members in associative life is the salary of the volunteers involved at various levels.

Beyond that which we can bring to the members we represent, it is always gratifying to be helpful and to work for the well-being of the community. Those who participate and get involved receive a lot in return from their constituents and, sadly, this reciprocity remains a secret.

We invite you all to actively participate in your association, to take up a position of responsibility where you will find satisfaction equal to your aspirations.

In closing, I would like to thank you for your support over these three past years. If the congress so chooses, I will be happy to remain as president in the coming triennium.

In solidarity

IN THE PUBLIC EYE

Martine Dignard

Communications Advisor

Your association takes action, speaks its mind and makes demands. Here is a summary of AREQ's main public initiatives since the last issue of *Quoi de neuf*.

November 7, 2013

AREQ has spoken in favour of the five major orientations of the secular charter

AREQ declared itself in favour of this charter, which, in its opinion, has the advantage of delineating and restricting requests for accommodation, of affirming the equality of men and women, and of buttressing the neutrality of the State. Our members have always defended these values and broad principles. However, AREQ will remain attentive to the debate and hopes to see it unfold in a peaceful and inclusive manner.

November 7, 2013

YES to autonomy insurance, but no rush

On November 7, 2013, AREQ presented to the parliamentary commission its position regarding the white paper on autonomy insurance. It is in agreement with the broad strokes of this new way of dispensing home care and services. Nonetheless, the Association has warned the Government to not be precipitous in this matter. AREQ based its position on a CROP poll of its members in March 2013. The presentation contained eight recommendations, which can be viewed on the Association website.

November 15, 2013

AREQ is outraged by a measure targeting the more vulnerable

AREQ publicly denounced the *Agence de la santé et des services sociaux de Montréal*, that hoped to see the *centres de santé et services sociaux (CSSS)* take over the care of patients more quickly. AREQ would like to see more thought given to the consequences of such an action.

November 19, 2013

AREQ marks International Men's Day

November 19, 2013, AREQ celebrated International Men's Day. The theme for 2013 brought together issues of men's health, safety, and integrity. AREQ created a poster for the occasion and hopes that this event will afford us an opportunity to take stock of the present reality of men and awaken greater awareness in all men.

December 6, 2013

AREQ notes the tabling of Bill 67 on autonomy insurance

When the Government tabled its bill on autonomy insurance last December, AREQ came out publicly to reaffirm its interest in seeing the bill become law. On December 2, it heard that the enactment is postponed until 2015. For now, AREQ will pursue its analysis.

December 16, 2013

AREQ categorically rejects the Canada Post action plan

Although AREQ is aware that Canada Post is going through a time of upheaval, it feels that the Crown corporation's proposed solution, that is to say, that of depriving clients of mail home delivery, is rather draconian and in total disregard of the people it purports to serve. In AREQ's opinion, less radical measures should be considered, such as the home delivery every other day in urban areas. AREQ will continue to speak out in the public arena if the corporation moves forward with this solution that makes hostages of seniors.

January 16, 2014

AREQ does not accept that patients must pay for private and semi-private hospital rooms

AREQ has strongly voiced its opposition to the comments of the Deputy Minister for Health and Social Services and acting Director General of the CHUM, Mr. Michel Fontaine. According to Mr. Fontaine, the department is considering changing its rate model to have patients pay for private or semi-private hospital rooms as a

function of the patients' revenues, like it is done in CHSLDs (nursing homes). To AREQ, this measure represents a dangerous slide, even a backward step that reflects neither the principles of the Quebec public health plan nor those of Canadian health legislation. Even if the Minister subsequently denied entertaining such intentions, AREQ remains vigilant.

RETIREMENT

Louise Charlebois

1st Vice President of the Executive Council

Actuarial evaluation of RREGOP 101

Every three years, whether working or retired, we hear talk about the actuarial evaluation of the RRGOP, that is to say, of our pension plan. But what is an actuarial evaluation? What is it for? How does this evaluation affect me? Here is some information on the subject that should help clear things up.

1. The RREGOP Fund

The fund is composed of assets and liabilities.

The ASSETS are composed of

- the paid and accumulated contributions (during your working life)
- the return on those contributions

The LIABILITIES are composed of

- the pensions to be paid to current and future retirees
- the plan's administration costs

The Plan fund: surplus or deficit

A SURPLUS, that is to say

- a first fund of 10% to secure the plan
- a second fund of 10% to stabilize the contributions
- a pension indexation according to formulas and rates set by the legislation (*Loi sur le RREGOP*)

OR

A DEFICIT, that is to say

- that neither the first nor the second fund have an accumulation
- there is no indexation

2. Actuarial Evaluation

Who requests it?

It is the RREGOP Retirement Committee, composed of representatives of management and of the union, and two retirees, that makes the request. The committee submits its requests to the *Commission administrative des régimes de retraite et d'assurances (CARRA)* every three years. An update is also performed every year to verify the state of the plan and its evolution.

Who uses it?

The Retirement Committee uses the analysis results to verify the stability of the Plan and, if need be, to implement corrective measures to maintain the Plan in sound financial health.

Why ask for an actuarial evaluation?

The Retirement Committee analyses elements that influence the financial health and stability of the Plan, more specifically, the following elements:

- the evolution of the Plan's clientele
- the value of the assets
- demographical hypotheses
- economic hypotheses
- the single premium method of financing

What comes of this analysis?

The analysis of the elements mentioned above allow us to determine the RREGOP salary contribution rate needed to maintain the financial stability of the Plan.

3. The contributions to the RREGOP and to the Québec Pension Fund (QPP)

During all your working life, you simultaneously pay into the RREGOP and the QPP.

4. Coordination of the RREGOP and QPP pensions

The RREGOP is coordinated with the QPP. This means that the RREGOP grants you a premium exception during your working life to take into account your contributions to the QPP. However, at 65 years of age, the pension is reduced to take into account the pension paid to you by the QPP.

QPP contributions are as follows:		
Basic Exemption	Contributions	Maximum Admissible Earnings
\$3,500	50% paid by the employee 50% paid by the employer	\$52,500 (2014) (no contributions over this amount)

RREGOP contributions are as follows:	
Basic Exemption	Contributions
15 225 \$ (2014)	100% is paid by the employee up to the salary maximum and the employer pays the equivalent

RETIREMENT

Johanne Freire
Social Security Advisor

Recent changes to the Quebec Pension Plan (QPP) and Old Age Security (OAS)

As of January 1, 2014, modifications have been made to the QPP in regard to retirement. Before outlining these changes, it is important to say that those individuals already receiving a QPP pension at the time these changes were enacted will not be affected by the changes. For these people, the amount of their pension will remain unchanged and will continue to be indexed every year.

Modification 1

Eligibility to the pension from 60 to 65 years of age

(Effective January 1, 2014) Persons of 60 years of age or more who contributed to the QPP for at least one year can request their pension, even if they are still working.

Modification 2

Pension adjustment factor

According to the QPP, the age of retirement is set at 65, but a person has a right to his or her pension at 60. The calculation of the pension amount takes into account the person's age at retirement. The pension amount varies according to the earnings that were used to set the contributions to the Plan, as well as the number of years the worker contributed.

The amount of the pension varies depending on whether payment begins before or after 65. Thus, the pension amount decreases if payment starts before 65 and increases if it starts after 65. The adjustment factor is set according to the age of the recipient at the start of the pension and remains the same throughout.

Before 65 years of age

(Effective January 1, 2014) Individuals born before January 1, 1954, are not affected by this modification. If you are less than 65, your pension will be reduced by an adjustment factor of 0.5% for each month that precedes your 65th birthday.

If you were born in or after 1954 and request your pension before you turn 65, the adjustment factor will vary according to the amount of your pension. The table below shows the applicable factors.

The adjustment factor remains at 0.5% for a person receiving a very small pension, but it will reach a maximum of 0.6% for a person receiving the maximum pension.

After 65 years of age

(Effective January 1, 2013)

As of 2013, the adjustment factor is 0.7% per month for pensions whose payment begins after December 31, 2012. This increase applies for the duration of the retirement.

Modification 3

Pension retroactivity for persons 65 and over

(Effective January 1, 2014)

Before 2014, a person 65 or over who had not yet requested their pension could receive their pension retroactively, going back a maximum of 12 months from the date of the request. However, the pension could not start before the 65th anniversary or January 2014.

However, if this person submits a request in 2014, he or she could benefit from a maximum retroactivity of 60 months, particularly if they stopped working before 2014 and turned 65 before that date. The pension could then begin before January 2014, but not before they turn 65.

Pension Starting Year	Minimum Adjustment Factor	Maximum Adjustment Factor
2014	0.5% per month	0.53% per month
2015	0.5% per month	0.56% per month
2016 or more	0.5% per month	0.60% per month

Old Age Security Program (OAS)

A bit less recently, the Government of Canada also announced changes regarding retirement, among which was the possibility of voluntarily pushing back the OAS pension (2012 Federal Government Budget).

Indeed, since July 2013, individuals can put off receiving their OAS pension for up to 60 months (5 years) after the eligibility date, which allows a person to receive a higher pension. If individuals choose that option, the amount of their pension rises by 0.6% for each month postponed, up to a maximum of 36% at age 70.

Warning! It is important to remember that postponing receipt of the OAS pension makes the pensioner ineligible for the Guaranteed Income Supplement (GIS) as well as the spousal allowance during the entire time the pension is postponed.

Persons who are already receiving the OAS are not affected by the change outlined in this article.

To postpone or not to postpone?

Deciding to postpone receiving your OAS is a personal choice. When considering the possibility, it is important to take stock of your personal situation and of various elements, such as:

- your current and future financial situation
- the state of your health
- your projects

Those who can most profit from postponing receipt of the OAS are those who are financially able to wait to receive it.

Maximum age for postponing

There are no financial benefits to waiting beyond your 70th birthday to receive your OAS pension. Moreover, Service Canada recommends that persons 70 or over request it immediately, if they have not already done so.

New: Automatic Registration

Service Canada announced that it created an automatic registration process, which has been gradually implemented since April 2013. This new process allows eligible individuals to obtain their OAS without having to apply for it. Those persons who are eligible to this process, and only those who are, will receive a letter from Service Canada in the course of the month following their 64th birthday advising them that they are eligible for automatic registration. In these cases, there is no need to register; the pension will be paid out automatically (if you have not asked for a postponement). Those who do not receive such a letter have to register in the usual way.

How to apply for the old age security (OAS) pension

If you did not receive a letter from Service Canada advising you that you are eligible for automatic registration, you have to apply for your OAS pension in writing.

The request must be submitted no sooner than 11 months before you want to begin receiving your pension. The appropriate form is available on the Service Canada website. You need only fill out and send it to a Service Canada office of your province of residence.

Change of the age of eligibility

The current age of eligibility to the OAS (and the GIS) is 65 years old. As of 2023, the eligibility age will gradually increase to reach 67 in 2029. This change will affect those persons born in 1958 or later.

For more information on the QPP, please go to the following website:

rrq.gouv.qc.ca/fr/retraite/rrq/Pages/calcul_rente.aspxservicecanada.gc.ca/fra/services/pensions/sv/pension/index.shtml

Source:

The *Régie des rentes du Québec* (RRQ) and Service Canada

INFORMATION

Tommy Bureau-Boulé

Advisor for associative life and support in social matters

Renewing your Canadian passport, international driver's licence, and the medical expenses linked to the renewed driver's licence

At last October's National Council, information was presented to participants about the renewal of Canadian passports, the international driver's licence, and medical expenses linked to the renewal of driver's licences after the age of 75. We reproduce herein that information for the benefit of all our members.

Passport Renewal

The following changes came into effect July 1, 2013, regarding the renewal of Canadian passports:

- The renewal fee has gone from \$87 to \$120 for a "regular" passport valid for five years.
- A ten-year passport is now available at a cost of \$160 for applicants 16 years of age or older.
- The replacement cost for lost or stolen passports is \$45 as of March 31, 2014. Before, this service was free of charge. Approximately 55,000 passports are lost or stolen every year, according to Passport Canada.

All passports will now contain an electronic chip that holds the same personal data that appears on page 2 of the passport as well as a photo and digital security character that proves the passport was delivered by the Government of Canada. Canada was the last of the G8 countries to equip its passports with electronic chips.

Two ways of traveling to the United States without a passport

The NEXUS card

Persons who frequently travel in Canada or to the U.S. can now get the Nexus card, which grants the holder accelerated processing at border crossings, whether American or Canadian, at land, air, and maritime entry points for authorized travellers (considered low risk) at a cost of \$50 for five years. Nexus cardholders do not have to present their passport when they cross the border.

The Driver's Licence Plus

For persons who travel to the United States by land or sea, the *Société d'assurance automobile du Québec* (SAAQ) now offers the Driver's Licence Plus. It replaces the passport, is valid for four years, and costs \$55. It cannot be used to cross the border via air travel. Like the new passport, the Driver's Licence Plus contains an electronic chip. Be warned that, although still available, its future is uncertain. Because of low demand, the SAAQ is presently reassessing its value.

The international driver's licence and U.S. travel

In January 2013, the states of Florida and Georgia adopted a law requiring holders of driver's licences in a language other than English to also carry an international driver's licence.

In February 2013, Florida suspended application of the law and then repealed it entirely in April 2013. Consequently, the only U.S. state that now requires foreigners to have an international driver's licence is Georgia.

What is an international driver's licence?

The international driver's licence (IDL) is issued by *CAA Québec*. It does not replace the regular driver's licence. The IDL is basically a translation of your regular driver's licence into 10 different languages. Both documents must be presented together, when so required. The IDL, which is valid for one year, costs \$25; if applying by mail, the cost is \$27.

Expenses related to the medical and eye tests for the renewal of driver's licence for persons over 75

Requirements of the *Société de l'assurance automobile du Québec (SAAQ)*

As regards the frequency of medical checkups for holders of class 5, 6A, 6B, 6C, 6D or 8 (generally held by our members) permits, the SAAQ requires that drivers have a *Medical Examination Report* and an *Eye Examination Report* at 75 years of age, at 80, and every two years thereafter.

Depending on an individual's medical condition, these check-ups can be more frequent. In all cases, the SAAQ sends the medical form to be completed with an accompanying letter explaining the reason for the request. The form must be filled out and returned within 90 days¹.

1. Medical examination

The cost of medical exams for the renewal of a driver's licence are not covered by the *Régime d'assurance Maladie du Québec (RAMQ)*: "When a person sees a doctor to undergo tests for the sole purpose of obtaining a certificate testifying to their state of health, he or she must assume the costs because the service is not linked to the prevention or treatment of an illness or medical condition²." On the other hand, if you visit a doctor, he or she may decide not to charge you for the service if he or she believes that you did not request the examination "for the sole purpose" of having the SAAQ form completed.

How much do these medical examinations cost when they are considered to be for the sole purpose of obtaining a health certificate for a driver's permit renewal?

The *Fédération des médecins omnipraticiens du Québec* has a fee schedule in which it recommends fees from \$105 to \$145³ for these services.

The *Collège des médecins du Québec* offers an ombudsman service if you feel the fees are too high. Patients can ask the Collège when in doubt.

How much does it cost to have the SAAQ fill out the *Medical Examination Report* form?

According to the SAAQ, doctors can charge a fee for filling out the *Medical Examination Report* form. However, the practice of charging for this service must be clearly displayed in their office's waiting room⁴.

The *Fédération des médecins omnipraticiens du Québec* has a fee schedule in which it recommends fees from \$35 to \$110⁵ for these services. The *Collège des médecins du Québec* offers an ombudsman service if you feel the fees are too high. Patients can ask the Collège when in doubt.

2. Eye Examination

The RAMQ will reimburse individuals 65 or over for an annual eye examination. Eye exams performed specifically to renew a driver's licence are not covered by the RAMQ⁶. The standard price for an eye exam is \$70⁷. However, the annual eye exam that is covered by the RAMQ for people 65 and over allows optometrists to fill out the form required for the renewal of the driver's licence.

How much does it cost to have the SAAQ fill out the *Eye Examination Report form*?

According to the *Association des optométristes du Québec*, the cost of having this form filled out is \$25 to \$50.

1. saaq.gouv.qc.ca
2. ramq.gouv.qc.ca
3. fmoq.org
4. ramq.gouv.qc.ca
5. fmoq.org
6. ramq.gouv.qc.ca
7. radio-canada.ca/emissions/la_facture/2009-2010/Exclusif.asp?idDoc=102144

You can access the references at areq.qc.net under the tab *Publications/Magazine Quoi de neuf*.

FINANCIAL AFFAIRS

Doris Dumais

Financial Planning and Analysis Advisor

Snowbirds and the **taxing** of **foreign** sources of income

Here is the remainder of the text published in the winter 2013-2014 issue of the magazine (pages 24-25) Snowbirds and American Tax Laws.

The Taxing of Foreign Sources of Revenue

Canadian residents must declare all sources of revenue, Canadian and foreign. All investment income from abroad, such as dividends and interest, must be included in the total revenue of the taxpayer who receives them. The gross amount received is taxable without taking into account the income tax deducted by the country of origin.

Tax Treaties

Taxpayers who often travel or even reside in both the U.S. and Canada can sometimes have earnings originating from both countries. To avoid these individuals falling victim to double taxation or falling out of the income taxation systems of both countries, Canada signed a tax treaty with the U.S., as it has with many other countries.

The Canada–U.S. tax treaty targets both Canadian residents who have revenues from the U.S. as it does American residents who receive revenues from Canadian sources. If contradictions arise between the provisions of the tax legislation of a country and the stipulations of the tax treaty, the stipulations of the latter will generally be given priority.

Foreign tax credit

The foreign tax credit was created to eliminate double taxation when tax is collected at source on the foreign income of a Canadian resident. Because this revenue is taxable in Canada, the taxpayer can generally claim a tax credit that takes into account the tax already paid abroad. The credit can only be claimed in the year the revenue was claimed and the foreign tax was withheld.

Québec declaration of foreign investment income

Here is an example of how to declare interest income from a foreign source. At the federal level, you have to report in Canadian dollars all your interest revenues from foreign sources at Line 121 using the average currency exchange rate of 2013. If you pay foreign tax on this interest revenue, you can claim a foreign tax credit when you calculate your federal tax to be paid. You must fill out Form T2209 and carry the result from Line 12 to Line 405 of Schedule 1.

At the provincial level, you proceed in a similar manner reporting on Line 130 your foreign interest revenue converted to Canadian dollars and completing Form TP-772 for the foreign tax credit and reporting the result from Line 90 to Line 409 of your return.

For more information on preparing your income tax returns, we recommend you visit the following websites:

Canada Revenue Agency

<http://www.cra-arc.gc.ca/ndvdl-fmls/menu-eng.html>

1-800-959-7383

Revenu Québec

www.revenuquebec.ca/en/default.aspx

1-800-267-6299

REGIONAL GENERAL ASSEMBLIES

Message to our members:

Pursuant to section 14.04 of the statutes and by-laws, the president of your region will convene members to the regional general assembly to be held at the following dates and locations.

<p>Region 01</p> <p>Bas-Saint-Laurent–Gaspésie–Les-Îles–Côte-Nord</p> <p>Date: May 15, 2014</p> <p>Time: 9:00 a.m.</p> <p>Location: Centre Colombien de Mont-Joli</p> <p>1385, Jacques-Cartier Blvd</p> <p>Mont-Joli</p> <p>G5H 2T8</p> <p>Telephone: 418 775-5709</p>	<p>Region 02</p> <p>Saguenay–Lac-Saint-Jean</p> <p>Date: May 14, 2014</p> <p>Time: 10:00 a.m.</p> <p>Location: Hôtel La Saguenéenne</p> <p>250, rue des Saguenéens</p> <p>Chicoutimi</p> <p>G7H 3A4</p> <p>Telephone: 418 545-8326</p>	<p>Region 03</p> <p>Québec–Chaudières-Appalaches</p> <p>Date: May 21, 2014</p> <p>Time: 9:30 a.m. (Welcome)</p> <p>10:00 a.m. (Meeting)</p> <p>Location: Centre récréatif de Saint-Henri</p> <p>120, rue Belleau</p> <p>Saint-Henri de Lévis</p> <p>G0R 3E0</p> <p>Telephone: 418 882-2114</p>
<p>Region 04</p> <p>Coeur et Centre-du-Québec</p> <p>Date: May 13, 2014</p> <p>Time: 9:30 a.m.</p> <p>Location: La flèche d'or</p> <p>4912, route 122</p> <p>Saint-Cyrille-de-Wendover</p> <p>J1Z 1E8</p> <p>Telephone: 819 373-8282</p>	<p>Region 05</p> <p>Estrie</p> <p>Date: May 12, 2014</p> <p>Time: 9:00 a.m.</p> <p>Location: Hôtellerie Le Boulevard</p> <p>4201, rue Bertrand-Fabi</p> <p>Sherbrooke</p> <p>J1N 1X5</p> <p>Telephone: 819 563-3533</p>	<p>Region 06</p> <p>Île-de-Montréal</p> <p>Date: May 22, 2014</p> <p>Time: 8:15 a.m. (Welcome)</p> <p>9:00 a.m. (Meeting)</p> <p>Location: Salle Buffet LDP</p> <p>Bureau 100</p> <p>2953, rue Bélanger</p> <p>Montréal</p> <p>H1Y 3G4</p> <p>Telephone: 514 722-1424</p>

<p>Region 07</p> <p>Outaouais</p> <p>Date: April 29, 2014</p> <p>Time: 9:30 a.m.</p> <p>Location: Club de golf Tecumseh 475, rue Saint-Louis Gatineau J8P 8B6 Telephone: 819 663-4460</p>	<p>Region 08</p> <p>Abitibi-Témiscamingue</p> <p>Date: May 15, 2014</p> <p>Time: 9:30 a.m. (Welcome) 10:00 a.m. (rencontre)</p> <p>Location: Centre de Congrès Hôtel Gouverneur Le Noranda 41, 6e Rue Rouyn-Noranda J9X 1Y8 Tél. : 819 762-2341</p>	<p>Region 09</p> <p>Montérégie</p> <p>Date :May 27, 2014</p> <p>Heure : 9 h 30 a.m.</p> <p>Location: Érablière Le Rossignol 30, Montée des Quarante-Deux Sainte-Julie J3E 1Y1 Telephone: 450 649-2020</p>
<p>Region 10</p> <p>Laval–Laurentides–Lanaudière</p> <p>Date: May 1, 2014</p> <p>Time: 9:00 a.m.</p> <p>Location: Hôtel Le Mirage 1136, boulevard Labelle Blainville J7C 3J4 Telephone: 450 430-8950</p>		

Si non réclamé, retourner à :



AREQ

320, rue Saint-Joseph Est, bureau 100

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