

# EXCERPTS FROM THE

## Winter 2013-2014

Le magazine de l'AREQ   
CSQ

# Quoi de neuf

Hiver 2013-2014



**DOSSIER**

**Soyez à votre affaire  
pour éviter  
LA FRAUDE  
FINANCIÈRE**

SIRA

**Viellissement de la population:  
faire la part des choses**

AFFAIRES FINANCIÈRES

**Les *snowbirds* et  
la loi fiscale américaine**

Inscrivez-vous à l'infolettre de l'AREQ

[www.araq.qc.net](http://www.araq.qc.net)

# SUMMARY

Original page in the magazine ( )

A WORD FROM THE PRESIDENT (4).....3

IN THE PUBLIC EYE (5).....4

NATIONAL COUNCIL (9) .....5

AT YOUR SERVICE (12).....7

INSURANCE (15) .....9

RETIREMENT (16) .....11

## A WORD FROM THE PRESIDENT

**Pierre-Paul Côté**  
AREQ President

### A few months before the congress

**In this last year of the 2011-2014 triennium, preparations for the congress, to be held in Sherbrooke from June 2 to 5, 2014, are moving along nicely. Indeed, after many sessions of strategic planning by the Congress Content Working Group, the Board of Directors adopted an orientation project and mandated the Executive Council to promote it.**

The three priorities of this project are best summarized as follows: the rights and interests of our members and seniors, associative life, as well as participation and commitment to the well-being of the community. Obviously, the three priorities will spread to various fields of endeavour that, afterwards, will develop into actions on the ground.

Last autumn, from mid-September to mid-November, Executive Council members traveled throughout Québec and visited the 10 AREQ regions. On these occasions, members of the sectorial councils, along with potential congress delegates and a number of substitutes met with Executive Council members.

Starting with documents drafted by AREQ resource personnel, Executive Council members busied themselves making presentations dealing with, amongst other things, the role of delegates, a brief summary of the CROP poll conducted in the spring of 2013, to finally come to the main topic, that is to say, the orientations project that will be debated at the congress.

Over the course of these meetings, those present had the opportunity to express themselves, to ask Executive Council members questions on various subjects, and to voice their appreciation of the contents presented to them. In fact, many expressed their interest in participating in a congress where respect for all participants is essential. Moreover, they indicated that, despite the importance members lend to the statutes and rules that govern the Association, discussions on that subject should not be the priority of the next congress.

Considering the respective reality of each region and sector, we firmly believe that members will accomplish serious work, all the while respecting their different way of doing things often conditioned by the vastness of the territory. It is now up to the regional and sectorial councils to press on with the discussions launched on the day they met with Executive Council members, and to make sure their respective delegations are well prepared.

Preparing a congress of this scope requires the mobilization of AREQ resources that will lend support to elected officials of all levels of the Association. Despite the daunting nature of the task, the other action plan mandates must also be executed. Under the guidance of an Executive Council member and an advisor, the national advisory committees are still active in their respective fields of activity. The Board of Directors monitors closely the realization of the national action plan, and the Executive Council sees to its smooth running.

We have repeatedly stated that seniors form an integral part of the society in which we live. The corollary of this position demands that we participate in the great societal debates of our time, and that we present, inasmuch as we can, the point of view of the Association.

In October, we submitted a memoire to the Parliamentary Committee on End-of-Life Care, and we defended the decisional autonomy of the elderly. In the wake of the publication of a white book on autonomy insurance, we took part in another Parliamentary Commission at the beginning of November. We took advantage of the opportunity to express our concerns

vis-à-vis the implementation of a societal project that could doubtless be interesting if all the necessary elements were involved in the process.

As for the Québec secular charter, or charter of Québec values, whose name varies according to whomever you are speaking to, it has revealed a diversity of opinions that is a veritable sounding board of Québec society.

After an autumn season so rich in events, we are already on the threshold of the holiday season, where the magic of Christmas reaches out and touches the hearts of young and old alike.

On behalf of the Board of Directors and AREQ staff members, I wish you all a merry Christmas with your loved-ones. May you live 2014 under the sign of brotherhood and may good health accompany you along the way.

---

## **IN THE PUBLIC EYE**

**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*.**

**Martine Dignard**

Communications Advisor

**October 1, 2013**

### **AREQ highlights the contribution of seniors on the International Day of Older Persons**

AREQ applauds the choice of this year's theme: Let's value the opinions of seniors! AREQ also took the opportunity to thank members for their constant involvement, generosity, and contribution to making the world a better place, while simultaneously praising the participation of all seniors in improving community life and the wellness of society.

Since its creation, AREQ has always called for the just recognition of the contribution of seniors in society because to develop, a society needs all of its people, young and old. AREQ believes that, to shine, a harmonious society needs everyone's opinions!

**October 4, 2013**

### **AREQ insists on participating in the reconstruction of Lac-Mégantic**

To do so, a cheque for \$2,500, \$500 of which came from the Estrie region, was donated to the *Fondation des amis de la bibliothèque de Lac-Mégantic* (friends of the Lac-Mégantic public library). Present at the ceremony were Mr. Roger Garant, Municipal Councillor who stood in for Mayor Colette Roy Laroche, Ms. Diane Roy, President of the Municipal Council, Mr. Robert Roy, President of the *Fondation des amis de la bibliothèque de Lac-Mégantic*, and Mr. Daniel Lavoie, Director of the library. AREQ was represented by Ms. Nicole Patry-Lisée, member of the AREQ Executive Council and Mr. Fernand Grenier, President of the Estrie region.

**October 9, 2013**

### **Bill 52, an Act respecting end-of-life care**

Access to palliative care and decisional autonomy are at the heart of the brief tabled before the Parliamentary committee by AREQ.

AREQ went before the Parliamentary committee on October 8 to share its reflections regarding end-of-life care and to submit its brief. AREQ President, Mr. Pierre-Paul Côté, was accompanied by Mr. Michel Gagnon, Executive Council member, and Councillor Ginette Plamondon.

## **Chronology of events**

In 2010, AREQ took part in a widespread consultation launched by the Select Committee on Dying with Dignity. It then welcomed Bill 52 in June 2013. This favourable reception can be explained by the fact that "the status quo was no longer

an option in this matter,” said the president. On the one hand, we had to improve the provision of palliative care, as well as access to these cares, and, on the other hand, we had to better delineate end-of-life care.

The favourable reception of AREQ was therefore motivated by a desire to see improvement in the provision of palliative care, to see decisional autonomy granted to patients, but also, by the CROP survey of AREQ members in March 2013, in which more than half of those surveyed said they felt that improving the provision of palliative care and access to these cares throughout the province was as important as obtaining medical help to die. The Association said it hopes to see discussions continue with all the respect and compassion this subject matter demands.

---

## **NATIONAL COUNCIL**

**Renaud Turcotte**

*Quoi de neuf* Team

### **Together in action mode**

It was in Granby, last October 28 to 31, that our presidents got together for the autumn national council. The smiles and exchanges speak volumes about the friendships that developed over the past two years of the triennium. Visibly, everyone had gathered to keep our Association dynamic and vigilant.

#### **Guide, politics and unveiling**

Martine Dignard, our communications advisor, presented a sectorial report model. Far from imposing its way of doing things, this proposition actually comes to the rescue of beginners who draft these reports and facilitates their work. The model is more of an efficiency guide for the creative process and does not seek to criticize the presentation of current reports.

Ms. Dignard then outlined the editorial and advertising policy of the *Quoi de neuf* magazine. This policy sets out, amongst others things, the editorial content, the duties of team members and of the communications advisor, as well as the right to reject submitted texts. From now on, authors will have a framework for their creative writing. You can find the report model and the policy on the AREQ website.

Moreover, those present witnessed the unveiling of the upcoming congress’s branding. Ms. Dignard took time to explain its meaning and invited our representatives to start using it immediately. It can also be found on the Association’s website.

#### **Budgetary previsions**

Ms. Nicole Patry-Lisée, Treasurer, and Doris Dumais, Financial Advisor, presented the 2013-2014 budgetary previsions. They took time to detail the amounts allocated to the regions and sectors. They made clear how our association dues are allocated. Charts of the proposed budget can be viewed on the AREQ website. Their concern for transparency and sound management is obvious.

#### **Status of men**

Last November 19 was International Men’s Day. At the National Council, the unveiling of this year’s theme, Health, Security, and Integrity, garnered a lot of interest. The comments, questions, and suggestions dealt mainly with the Committee on the Status of Men. The Committee continues its work, progressing slowly, and the interventions would indicate that its future looks bright in many regions.

#### **Programme *Toujours en action* ("Always in action")**

Ms. Nicole Patry-Lisée, Treasurer, invited members to present their projects for 2013-2014 (possibility of 161 projects). The regional representatives have the required information and forms for those who want to submit a request. At the end of October, five projects had been rejected of the 64 submitted.

## Representations of AREQ

In the aim of enhancing AREQ's visibility, our leaders have made it their duty to develop ties with other organizations. Mr. Pierre-Paul Côté, our president, drew a list of the contacts AREQ has initiated. Our association maintains a regular presence at the CSQ, more notably at the Congress (30 individuals), at the General Council (6 individuals), at the Intersectorial Council (our president), at the Intersectorial Council on Negotiations (our president), and at the General Council on Negotiations (AREQ Executive Council).

Our representatives have also been present at the *Groupe de travail des associations de retraités* (working group of retirees' associations), at the *Alliance des associations de retraités* (alliance of retirees' associations), at the *FADOQ*, and at the Parliamentary Committee on Bill 52. Our president sits on three other seniors committees. With this level of participation, as well as other involvements, it is not surprising that AREQ is often consulted by various decisional bodies before implementing policies that concern retirees.

## International Solidarities

International aid has always been an AREQ preoccupation. Two Oxfam-Québec projects presently benefit from the financial support of our organization:

- ❖ one for young women in Benin (Africa), educating the younger and teaching trades to the over-14s;
- ❖ a second in Honduras (Central America), looking to make more fertile the lands of some 3,000 families.

Thanks to photos, members of the National Council can see the impact our contributions have had. Their comments left no doubt as to the merits of international solidarity.

Two other matters were also dealt with: the renewal of passports and of international driving permits, as well as the costs of medical and eye examinations for people over 75. We will take a more in-depth look at these subjects in the coming issues of the *Quoi de neuf* magazine.

## Next National Council and close

By offering a brochure of food products of the Chaudière-Appalaches region, Ms. Pierrette Simoneau invited attendants to come to Québec City for next spring's National Council. The table is set for an interesting get-together. In closing, Mr. Pierre-Paul Côté took time to thank Ms. Christiane Potvin-Lapalme for the welcome, AREQ staff members for their precious collaboration, and all those who contributed to the success of the National Council. While claiming in his Monday address that "we make every effort to defend the various AREQ dossiers with rigour, nuance, and firmness", I too, as witness to these exchanges, confirm that these three days of meetings were conducted with rigour, nuance, and firmness. Our representatives were visibly "together in action mode".

## Public prescription drug plan

The ever increasing cost of prescription drugs and the shortcomings of the public drug insurance plan have forced us to consider developing a new public pharmaceutical policy for Québec. Guest-speaker, Micheline Beaudry, came to explain the project. The objectives are to separate the policy on prescription drugs from the interests of the industrial sector, to ensure the safety and accessibility of quality drugs, and to improve costs-controls. To achieve this, Ms. Beaudry recommends creating an entirely public and universal drug insurance plan (*régime d'assurance-médicaments public et universel* (RAMPU)) and to create Pharma-Québec, a public hub whose objective is to support:

- ❖ group purchasing of medicines;
- ❖ the manufacture of generic drugs;
- ❖ pharmaceutical innovation.

Ms. Beaudry praised a similar system in New-Zealand that works very well. The idea is hatched. Another debate awaits!

## **Presentation of the Québec charter of values**

AREQ has always performed its duty of objectively informing its members of the broad public debates to allow them to form an opinion and participate in public debates. To that end, Ginette Plamondon, AREQ Advisor on Sociopolitical Matters, outlined the Government's orientations. Some of the highlights are:

- ❖ to delineate religious accommodations in the Québec Charter of Rights and Liberties;
- ❖ to introduce the religious neutrality of the State and the secular nature of its public institutions into the Québec Charter of Rights and Liberties;
- ❖ to establish in law a requirement of confidentiality and neutrality in religious matters for public servants;
- ❖ to ban the wearing of all conspicuous religious symbols by public employees with a right of withdrawal in certain sectors;
- ❖ to make mandatory the unveiling of one's face to provide or receive public services.

The questions and comments would indicate that the subject matter did not leave anyone indifferent, and the bill, expected to be tabled in December 2013, is highly anticipated.

## **Action plan on indexation 2013-2014**

Indexation remains a priority for AREQ. Louise Charlebois, 1st Vice-president and responsible for this file, submitted the action plan that targets full indexation. The principal actions are as follows:

- ❖ to update our demands to the Government;
- ❖ to meet with Treasury Board officials to inform them of our objectives;
- ❖ to make CSQ union members aware of our priorities;
- ❖ to meet with union presidents and MLAs in view of upcoming negotiations;
- ❖ to give our members tools to better support our demands;
- ❖ to react to the news media that spread falsehoods.

Members of the National Committee on Retirement and regional representatives for indexation are more committed than ever to seeing this file to its conclusion.

---

## **AT YOUR SERVICE!**

### **Lise Legault**

AREQ General Director

## **Report on year 2 of the 2011-2014 triennium**

AREQ was not idle in this second year of the 2011-2014 triennium. During the October 2013 National Council, the presidents of all the Québec sectors, the members of the Board of Directors, as well as those of the Executive Council could see the advances made toward realizing the action plan they adopted in the fall of 2011.

We share the contents of this report with you so that you can see the main actions completed on the national level. This non-exhaustive list shows only a portion of what AREQ does for you. Many activities take place in your region, and your sector contributes significantly to making AREQ a force for and in society.

Do not hesitate to consult the many sources of valuable information available to you: the AREQ Internet site that reviews current affairs and issues press communiqués, the *Infolettre* with the latest, *Quoi de neuf* magazine that defends our principal dossiers, and the monthly *Le Focus* bulletin.

These accomplishments would not have seen the light of day without the close cooperation of the many volunteers involved in the various national committees and bodies. We thank them all warmly. Thanks also to AREQ staff members for their precious contributions and their unwavering support in our continuing efforts to implement our action plan.

<b>Axis: Associative Life/ Priority: Full indexation</b>	
<b>Orientations</b>	<b>Actions</b>
<b>Ensuring quality services</b>	<p>Indexation and retirement: more than five articles in the <i>Quoi de neuf</i> magazine; a press communiqué; an item on the agenda of two national councils; meetings of the National Committee on Retirement and the regional representatives for indexation; the publication of an informational pamphlet on retirement distributed to all members. Renewal of the ASSUREQ group insurance plan (January 2013). Signing an agreement with <i>Voyages à rabais</i> to get additional points on travel bookings (May 2013).</p>
<b>Developing and strengthening a feeling of belonging</b>	<p>Promotion of the <i>Fondation Laure-Gaudreault (FLG)</i>: presentation of the vision of the Foundation's new president, Mr. Robert Gaulin, to the National Council in the fall of 2012; articles dedicated to the accomplishments of the FLG in each issue of the <i>Quoi de neuf</i> magazine; development of an Internet site for the FLG.</p>
<b>Consolidate our membership</b>	<p>Distribution of informational documents on the retirement preparation sessions at the general meeting of the <i>Centrale des syndicats du Québec, CSQ</i> (December 2012). Presentation of AREQ by its president to various proceedings of the <i>Centrale's</i> federations. Participation of members of the Board of Directors in various proceedings of the CSQ. In-house survey of the sectors to gauge their level of satisfaction vis-à-vis the services and orientations offered by AREQ (November 2012). CROP survey of members to gauge their level of satisfaction vis-à-vis the services and orientations of AREQ (March 2013)</p>

<b>Axis: The rights and interests of our members and of seniors at the heart of our concerns / Priority: Health</b>	
<b>Orientations</b>	<b>Actions</b>
<b>To ensure the financial security of our members and seniors</b>	<p>At the National Council: conferences by Mr. Érik Bouchard-Bouliane, economist, on the economy and public finances (autumn 2012) and by Ms. Anne-Bianca Morissette of the <i>Autorité des marchés financiers</i> on financial abuse (spring 2013). <i>Quoi de neuf</i> articles - Autumn 2012: Public prescription drug insurance plan; generic brands; your pension benefits in the event of death - Winter 2012-2013: Personal finances in retirement; private seniors' residence leases - Spring 2013: Debt? What debt? – Summer 2013: Computer security; rethinking fiscal democracy. Press communiqués: Provincial budget 2013-2014 – A few interesting measures and many promises (November 2012); AREQ denounces the gradual elimination of the credit for the <i>Fonds de travailleurs</i> (workers fund) (March 2013); Pension plans are not in that bad a shape, claims AREQ (March 2013); Moving from a culture of performance to a culture of financial security, as is suggested by the D'Amours Report (April 2013).</p>

<p><b>To ensure respect and dignity for our members and seniors</b></p>	<p>At the National Council: presentation by the <i>Fédération des coopératives de Services à domicile et de santé du Québec</i> (Québec home health services) (autumn 2012), presentation by the <i>Fondation Émergence – So that ageing be cheerful</i> (spring 2013).</p> <p>Articles in <i>Quoi de neuf</i> magazine – Autumn 2012: Asbestos is everywhere, you should be careful! – Spring 2013: A healthy diet, a healthy brain; The ill-treatment of senior women: an often taboo subject; Contextualization and the state of men’s health in Québec; Kino-Québec: Excuses that become reasons to act.</p> <p>Press Communiqués: Dying with Dignity: AREQ pleads for the respect of individual choice (January 2013); AREQ members called out by the debate over the Dying with Dignity dossier (June 2013); AREQ reaction to Bill 52 on end-of-life care (June 2013); AREQ pleased with the regulation on the certification of private care homes for seniors (February 2013); AREQ sees autonomy insurance as an interesting concept whose framework must now be defined (May 2013); AREQ is happy to see that the individual is at the heart of autonomy insurance (May 2013).</p>
---	---

<b>Axis: Participation and commitment to the well-being of our community / Priority: Citizen involvement</b>	
<b>Orientations</b>	<b>Actions</b>
<p><b>Recognizing and promoting our members’ contribution to society</b></p>	<p>At the National Council: conference by the winner of the Laure-Gaudreault grant, Ms. Claudia Patricia Sánchez Madrid.</p> <p>Recognition for the <i>Lire et faire lire</i> (read and have read) organization in <i>Quoi de neuf</i> articles (autumn 2012, summer 2013).</p> <p>Press Communiqué: AREQ and its 55,000 members celebrate International Day of Older Persons (October 2012).</p>
<p><b>Promoting citizen involvement and action of our members and the development of a more democratic society</b></p>	<p>At the National Council: conferences on secularism by Mr. Yvan Lamonde (autumn 2012) and Mr. Gérard Bouchard (spring 2013); presentation on the dynamics of a minority government.</p> <p>Articles in <i>Quoi de neuf</i> magazine – Autumn 2012: General state of feminist action and analysis; What will you be doing next November 19? (International Men’s Day) – Spring 2013: March 8 as a reminder – Summer 2013: Nature in the city, a value rediscovered.</p> <p>Press Communiqués: AREQ salutes the election of a women to lead Québec and invites the various parties to greater collaboration (September 2012); New Council of Ministers: AREQ salutes the nomination of Dr. Réjean Hébert as Minister of Health and Social Services, and Minister responsible for seniors (September 2012); AREQ denounces Bell’s Fibe advertisements, which present a negative image of older persons (March 2013).</p>

***AREQ, a force for society!***

**INSURANCE**

**Johanne Freire**  
Social Security Advisor

**Renewal conditions for the ASSUREQ group insurance plan 2014** effective January 1, 2014

**There will be no increase of the premiums of the ASSUREQ group health and life insurance plan in 2014. This is the wished-for end result of the negotiations with our insurer.**

This year again, consultants allocated to the SSQ insurer case-file negotiated the group insurance contract for CSQ retirees and AREQ members. They were assisted and advised in this task by a consulting actuary from the Malette firm.

These meetings to negotiate the ASSUREQ conditions for renewal are normally held in the fall and determine the tariff that best reflects reality, while ensuring the continued financial health of the plan. The conditions are set for January 1 to December 31 of the same year.

### Health insurance plan

In 2014, health insurance premiums did not see an increase and include the \$3 monthly exemption from premium. This was also the case in 2013 as compared to 2012. The following chart illustrates the monthly premiums for 2014, which have remained the same for three consecutive years.

### Life insurance plan

As for the cost of premiums for the life insurance plan for participating members as well as spouses and dependants (family coverage), we remain with the status quo. Indeed, even though the group's experience would have justified a premium increase, it was possible to off-set this increase with the surcharge applied to the tariffs.

### What about the life insurance surcharge?

As discussed, the future of the life insurance surcharge was at the centre of discussions at the more recent meetings about the ASSUREQ conditions for renewal. As you recall, the surcharge was implemented in 2009 to ensure the sustainability of the plan. It consisted of a gradual surcharge applied to the plan premiums up to a payable rate of 175% of the 2008 rate. This target having been reached, the surcharge can be reduced as of 2014. According to our estimates, it can continue to decrease gradually over the coming years until it disappears.

The following charts illustrate the monthly health and life insurance premiums in 2014.

Health insurance plan			
Health insurance plan	Coverage		
	Individual	Single parent family	Family
Santé	\$19.76	\$23.94	\$38.34
Santé Plus	\$33.38	\$40.06	\$63.09

Life insurance plan			
Age at death	Benefits payable on death		
	Choice 1	Choice 2	Choice 3
Less than 60	\$20,000	\$40,000	\$60,000
From 60 to 64	\$15,000	\$30,000	\$45,000
65 or more	\$10,000	\$20,000	\$30,000
Individual coverage - premium	\$17.40/month*	\$34.80/month*	\$52.20/month*
Family coverage - premium	\$25.04/month*	\$42.44/month*	\$59.84/month*

\*Provincial sales tax must be added to these amounts

## RETIREMENT

**Louise Charlebois**

1<sup>st</sup> vice president of the Executive Council

### **The indexation file *to date***

#### **D'Amours Report**

Since last spring, there has been a lot of talk about the D'Amours Report, which set out to examine the situation of people who do not have access to a pension plan, as well as that of participants to university and municipal plans, many of which are now insolvent. The analyzed plans were linked to the *Régie des rentes du Québec (RRQ)* (Québec pension plan). It should be noted that, among the short-listed solutions, the report considers defined benefit plans as the ones offering the best financial security, and that these plans should be preserved. The report also recommends the creation of a longevity plan at 75 to compensate for the lack of savings of individuals who do not have access to a pension plan other than the federal government's (OAS) and the provincial's (QPP).

#### **Public Finance Committee**

The D'Amours Report has now been submitted to the Public Finance Committee, and various groups have had the opportunity to express their point of view. Having heard from these various groups, the Government has decided that it needs to conduct more in-depth studies on certain aspects of the report. It has, however, decided to move forward with the creation of a voluntary retirement pension plan (VRPP), which AREQ opposes because the employer is not required to contribute to it.

#### **AREQ**

AREQ did not appear before the Parliamentary Committee because the RREGOP, as well as the RRE-RRCE-RRPE plans, are not featured in the D'Amours Report, as they depend on the CARRA and not the QPP.

Last spring, we met with Treasury Board President, Mr. Stéphane Bédard, a few days before the D'Amours Report was to be tabled, hoping to find out how the Government intended to follow-up with the CARRA Advisory Committee on the Services to Seniors and the Issues of Indexation. At that time, Mr. Bédard said he preferred to wait for the Government decision that would follow the tabling of the D'Amours Report before answering us. The report has now been tabled.

#### **Action Plan 2013-2014**

The conclusion of the D'Amours Report will therefore serve as a backdrop to the year to come, to which will also be added the negotiations with the Common Front.

In light of these events, AREQ will ask the Treasury Board to initiate the follow-up to last spring's meeting and demand that the Government make known its position on the conclusion of the CARRA Advisory Committee.

On October 11, 2103, members of the National Committee on Retirement, in meetings with the regional representatives on indexation, reiterated AREQ requests regarding the retirement file, that is to say the following:

1. that it be understood that AREQ demands could lead to full indexation;
2. that indexation be paid when the surplus exceeds 10 %;
3. that a working group table with the Government be created;
4. that the Government pay its share.

Over the course of the coming year, our actions will aim to make unionized employees and Government representatives aware of our demands. In conclusion, we will pursue our efforts to broadcast our legitimate demands to the widest possible audience. We must ensure they actively remain in the collective mind of unions and Government officials! Our determination will drive us forward!

Si non réclamé, retourner à :



**AREQ**

**320, rue Saint-Joseph Est, bureau 100**

**Québec (Québec) G1K 9E7**