

EXCERPTS FROM THE Summer 2015

Le magazine de l'AREQ 
CSQ

Quoi de neuf

Été 2015

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A WORD FROM THE PRESIDENT

Pierre-Paul Côté

President of AREQ

Overcoming Gloom

The arrival of the snow geese coincided with the start of the annual AREQ democratic process. This spring, you were all invited to take part in your sector's and region's general assemblies. Much as with a flight of geese where the lead goose protects those of his kind, your sectoral and regional presidents assume a role of leadership.

During these meetings, you could see the volunteer work accomplished by the elected members of the sectoral and regional councils or of those sitting on various committees. You must certainly find it important that their availability and devotion to serving others be recognized. Without them, AREQ would not be recognized as the important and serious organization that it is today.

Let us not forget those who suffer from physical disabilities or who act as informal caregivers and cannot be present at these meetings. They deserve our admiration and affection.

Whether at the sectoral, regional or national level, be assured that we take defending the rights of senior citizens to heart. The task is not always an easy one, but it is wonderfully gratifying.

The costs of...doctors

Nowadays, you often hear that our ageing population is the source of many social ills. A recent study by the *Institut de recherche et d'information socioéconomiques* (IRIS) indicates, once again, that the ageing population represents 1.28% of the increase in health care costs in Quebec. In the latest provincial budget, of the \$535 million earmarked for health services, \$329 million will go to salary increases for doctors.

On the other hand, we rarely hear or read that seniors pay taxes as full-fledged citizens. And what can we say about the array of contraptions and gadgets designed for the most vulnerable seniors.

Another aspect that does not seem to merit any attention is the creation of jobs by this section of society. Just think of home care services, as well as health and social services. Let us not forget the private residences for seniors sector: big corporations do not run these establishments as charities.

As I mentioned in the last issue of *Quoi de neuf*, the circumstances of some seniors are not rosy at the moment. Fee increases of all sorts and the rising cost of groceries have conspired to further erode our inadequately protected purchasing power.

Have a great summer!

Despite this period of relative gloom, let's try to maintain a healthy mental outlook and good physical shape. Let's take advantage of the more clement weather, enjoy the outdoors, and practice tension-releasing activities. Let's take time to communicate, visit one another, and help break the isolation of some of our peers. I wish you all a beautiful summer spent in the company of your loved ones. May the rays of sun re-energize you so that you may better fulfill your AREQ mission.

IN THE PUBLIC EYE

Dominic Provost

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*.

April 13, 2015

Volunteer Week: 28, 000 Thanks!

During National Volunteer Week, which ran from April 12 to 18, AREQ paid tribute to thousands of its members who do volunteer work in their community or family. "There are many seniors in the ranks of volunteers. They are often solicited because of their generosity and devotion. Their contribution is major, if not indispensable, to thousands of organizations throughout Quebec. In today's society, their help is equally precious to their family and loved-ones. Just think of the number of hours dedicated to caring for grandchildren," said the president of AREQ, Pierre-Paul Côté. According to a recent AREQ survey of its members, half do volunteer work, which translates to some 28,000 volunteers.

March 26, 2015

Reaction to the Quebec budget 2015-2016

In response to the tabling of the Leitaio budget, AREQ is concerned that attempts to balance the budget would rely on a new round of cuts in social programs in general, and more specifically, in health care. "The Government would have us believe in a zero deficit and a hypothetical lowering of income taxes. [The Minister] claims he will achieve this by means of a review of existing programs, which should not be too painful. Well, this simply isn't true. The cuts in recent months were coupled with reduced services to seniors and the vulnerable whether in home care services or in the availability of spaces in nursing homes, to name but a few. Reading the budget, it's easy to see that this is just the beginning. For us, this is worrisome," declared the AREQ president, Pierre-Paul Côté.

However, AREQ applauds the abolition of the health tax, even if it only comes into effect in 2017. It is also pleased to see the creation of a new program to help seniors pay their municipal taxes as of 2016. However, the program is restrictive, so in the end only a few will benefit from it.

Finally, AREQ supports the increase of the tax credit for experienced workers. However, it deplores the fact that the Government will finance this increase by reducing the equivalent tax credit for seniors between 65 and 70. "The Government is sending an insidious message to 65 year-olds: If you still have the use of your legs, go work!" the AREQ President stated. To close, AREQ was stunned to hear that the Government is yet again lowering the tax rate for businesses, including banks, while struggling to balance its budgets and cutting costs right, left and centre to do so.

March 24, 2015

AREQ is concerned about the sexual assault of senior women

AREQ has publicly denounced the taboo surrounding the sexual assault of senior women. "It is generally held that senior women are not concerned by sexual assault. Nothing could be further from the truth. Many older women have been and are victims of sexual assault. The consequences of these assaults are just as traumatising for the elderly as they are for the women and girls of other age groups," said Nicole Patry-Lisée, AREQ policy official on the status of women. In a memoir tabled at the *Commission sur les relations avec les citoyens* (commission on the relationships with citizens), AREQ presented five recommendations. They are:

- To document by means of qualitative and quantitative research the situation of senior women who have been sexually assaulted;

- To fight the taboo on the sexual assault of seniors by way of a broad public awareness campaign;
- To inform senior women about sexual assault by developing tools and informational activities for them;
- To train the personnel working directly with seniors whether at home or in care facilities;
- To require that care facilities, private and public, develop an intervention protocol for sexual assaults perpetrated by staff or residents.

March 23, 2015

AREQ opposes Bill C-51

AREQ has expressed its disapproval of and concerns about Bill C-51, the so-called *Anti-Terrorism Act*, tabled by the Conservative Government. Thus, AREQ has added its voice to a growing chorus of many groups of diverse origins who all believe that the proposed law goes too far and threatens our civil liberties and basic rights as Canadian citizens. “We all recognize the importance of fighting terrorism, here and abroad; however, in its present form, Bill C-51 casts too wide a net. It places terrorists in the same basket as groups of pacifists from civil society. This makes no sense. We must strike a better balance between beefing up security and maintaining our liberties,” stated the AREQ President.

March 19, 2015

Reaction to the Godbout Report on Taxation

AREQ gave the principal recommendations of the *Commission d’examen sur la fiscalité québécoise* a mixed reception. Although AREQ fully supports the proposed abolition of the health tax, it stands squarely against an increase of the sales tax, even if it is to be off-set by a hypothetical income tax cut. “On the one hand, the Godbout Report presents the abolition of the health tax as a gesture of solidarity with the less fortunate. On the other hand, it proposes a major reform of the Quebec taxation system, which is considered to be a fairer method of redistributing wealth. In the end, instead of reducing social inequalities, we run the risk of increasing them. This worries us”, declared the AREQ president, Pierre-Paul Côté. AREQ recalled that the pricing of services would be unfair to seniors. “All our lives, we paid income taxes for services that benefited the entire population. Still today, we pay taxes in relation to our revenues. To burden us with the pricing of public services would be to doubly penalize us,” Mr. Côté suggested.

February 17, 2015

Nursing homes and residences: AREQ supports mandatory sprinklers

AREQ applauds the Government’s decision that requires private care facilities to install sprinkler systems, coupled with a [financial] assistance program. However, it finds the five-year transition period too long. “The terrible tragedy of l’Isle-Verte showed us the importance of having sprinkler systems in care facilities, old or recent, throughout Quebec and that those yet to be built will have to conform to the highest safety standards to prevent other such tragedies,” declared the AREQ President. In closing, the Association also recalled that the coroner’s report on the Isle-Verte tragedy contained other recommendations that should not be swept under the rug, beginning with the training of facility personnel in sufficient numbers, as well as improvements to the safety regulations in all care facilities.

ASSUREQ GENERAL ASSEMBLY

You are cordially invited to the ASSUREQ general assembly. Be advised that an item on the agenda is reserved for proposed modifications to the ASSUREQ rules and regulations and, pursuant to section 9.01, "The corporate rules and regulations can be adopted, modified or abridged only by the general assembly." Moreover, "any such proposition must be delivered to the secretary of the Corporation at least sixty (60) clear days before the general assembly is to be held."

We therefore ask that you deliver your propositions to modify the corporate rules and regulations before August 28, 2015, to the corporation secretary, at the following address:

320, Saint-Joseph est, Office 100
Québec (QC) G1K 9E7

or by email to: archambault.lucie@csg.qc.net.

The document "Règlements d'ASSUREQ" is available for viewing on the AREQ extranet website.

Other subjects:

Conditions for renewal of the ASSUREQ group insurance plan on January 1st, 2016.

Election to the Board of Directors

The following positions are vacant*:

- 1st vice-president
- secretary
- treasurer

* The nomination forms will be available on site.

Monday October 26, 2015
Registration: 12:30 p.m.
Opening of the general assembly: 13:30 p.m.
Location: Hôtel multiservice Le Montagnais
1080, boulevard Talbot
Chicoutimi (QC) G7H 4B6
1 800 463-9160

NATIONAL COUNCIL

Ginette Lavoie

National Committee for
Quoi de neuf Magazine and communications

Spring 2015 National Council

Learn, prepare, rekindle the flame!

Victoriaville, March 30, winter launches a final assault. We arrive from all corners of Quebec: Val d'Or, Jonquière, Baie-Comeau, Gaspé... We greet each other and pick up on the latest. We haven't seen each other since last fall. These get-togethers of the sectoral and regional presidents have three distinct objectives: to learn about the state of the organization and its latest issues, to prepare ourselves for the various aspects of our role in AREQ, and to rekindle the flame of volunteerism, which tends to flutter and sputter when each of us works alone in our little corner of the country.

The State of the Association

The first afternoon begins with a word from the president, Pierre-Paul Côté, who makes clear that AREQ is increasingly recognized as a serious and credible spokesperson to other forums and initiatives working for the well-being of seniors. He invites us all to read regularly the newsletters and consult the Association's Internet website.

Mariette Gélinas, President of the host region, welcomes participants. She speaks of the beauty and advantages of her region, *Coeur et Centre-du-Québec*, simultaneously speaking of the predicted upheaval in the health care services and school boards in the not too distant future. The day ended with a presentation of the financial statements by Doris Dumais, Financial Affairs Consultant to AREQ, and by the closing address of Robert Gaulin, President of the Laure-Gaudreault Foundation. He announced that 2015-2016 will be the 25th anniversary of the Foundation, whose mission rests on three main axes: seniors in need, social and medical research to improve the quality of life of seniors, and assistance to initiatives for youth and youth in need.

Conference

The second day begins with a presentation by Guylaine Poirier, a lecturer from the *Office de la protection du consommateur* (consumer protection board). A document was prepared for participants: Seniors and Consumption, rights to invoke to avoid problems. It talks about booking a trip and the possibilities of cancelling, of legal guaranties, of pricing errors, and many other subjects dealing with everyday transactions. The site of the OPC is worth visiting before any important purchase or signing of a contract.

Socio-politics

Here is a list of subjects dealt with by the AREQ counsellor for socio-political action, Ginette Plamondon.

The 2015-2016 provincial budget

The budget does not foresee a deficit despite increases of 1.4% in health care expenses, and 2% in education, while "systems costs" will rise by 4%, to say nothing of the decrease in the corporate tax rate. Work is moving forward on the sales tax hike and the pricing of electricity (Godbout Report). The good news is the progressive decrease of the health contribution over a three-year period. There is also the matter of a tax credit for experienced workers and for the elderly, the assistance program for the installation of sprinkler systems in nursing homes and the one that will help with the payment of municipal taxes.

An Act to modify the governance of regional health agencies (Bill 10)

The law provides for the implementation of 13 integrated health and social services centres, 9 integrated university centres, and 7 supra-regional establishments as of April 1, 2015. The board of directors of the local

establishments will be abolished. We were concerned about the risk of politicization and favoritism because the board of directors of the health centres would comprise 16 members, 10 nominated by the Minister. In the university centres, 12 of the 16 members would be nominated. A more in-depth analysis will be presented at the next national council in the fall.

Bill 20

Bill 20 seeks to improve access to the services of family doctors and specialists. To do so, general practitioners will have to take on a minimal number of patients, and specialists will have to treat a minimal number of patients outside the emergency ward. The risk to the elderly is that doctors will prioritize patients with minor, less complex medical problems easier to treat than chronic illnesses and conditions.

Parliamentary commission on sexual assaults

AREQ is interested in this Commission because there is a taboo surrounding the sexual assaults of senior women. The content of the memoir offers a definition of sexual assault, targets longevity and poverty as factors of vulnerability, and points out the myths and prejudices about sexuality and ageing. Amongst others, it recommends informing senior women about existing resources and training personnel involved in their care.

Centre of assistance and support for complaints (CASC)

The CASC was created 20 years ago. Its mandate is to help users who want to file a complaint with a health and social service establishment, the ombudsman, the medical boards (doctors, dentists and pharmacists). This organization listens, informs, and advises us about our rights and the complaint process according to our needs. The Centre can help prepare a file, draft a complaint, and assist and accompany you throughout the process. The service is free and confidential.

Retirement

The Council then received the latest news regarding the public and para-public service negotiations from Pierre-Paul Côté, Michel A. Gagnon, Responsible for Politics and Retirement, and Johanne Freire, AREQ Social Security Advisor. The main measures put forth by the Government are the following: maintaining the present age of retirement (60 or 35 years of service), increase of the actuarial penalty from 4% to 7.2%, and the calculation of the pension based on the eight best years. The Government proposes implementing a mechanism for the automatic adjustment of the age of retirement and is scheduling discussions in 2017 on the eventual conditional indexation of pensions. This means that indexation, which is only partially in step with inflation as it is, would now be granted only for certain years conditional on the financial health of the RREGOP. The Government seems to forget that retired civil servants contribute to the overall Quebec economy, pay taxes, do volunteer work, and contributed to their pension funds throughout their careers. The Government claims that the proposed measures are needed to ensure the survival of the plan. However, the RREGOP is in fine health.

The environment

Presented by the AREQ Counsellor for the environment and sustainable development, Tommy, Bureau-Boulé, the conference on matters of energy had set itself the following objectives:

- To draw a picture of the overall energy production and consumption in Quebec
- To study the economic, social, and environmental impacts of energy consumption in Quebec
- To better understand the current debates surrounding energy issues in Quebec

Here are the main points to look for on the subject:

- The new Quebec Government energy policy scheduled for the fall of 2015
- The ongoing oil pipeline saga: the cases of Enbridge 98 and *Énergie Est*

- The carbon market: a solution to limit emissions?
- The policy of electrifying transportation: a forgotten or ongoing project?

Communication

Dominic Provost suggested a training session for more effective public communication, that is to say, one that attains its objective. To do so, the message must be adapted to the target audience and the means used (oral, written, Web). The keys to good communication, one that is well understood, are clarity, conciseness, simplicity, and precision. Even if the information is simplified, it must remain accurate and facilitate the comprehension of the subject matter for the uninitiated. For a speech given before an audience, the presenter must know what the public expects of him/her, stay in context, set his/her objectives (to witness, convince, inform, etc.) and adapt his/her style to hold the audience's attention and be understood.

When we speak with people, we tend to be interested in ourselves rather than in them. Forget yourself! Constantly tell yourself, "What interests them?"

Séduire par les mots (seducing with words), Jean Dumas

M. Provost then gave us a few pointers on how to improve the way we write our sectoral reports and websites: clarity, structure, and organization, such are the qualities of a well-written successful communication.

L'Appui for family caregivers

L'Appui is an organization present in all regions of Quebec. Its objective is to advise caregivers of the services available to them, to train them to better care for their wards, and to offer psychological support, and a respite when needed. Within the framework of National Caregiver Week, *L'Appui* launched its helpline (Info-aidant), 1-855-8LAPPUI (1 855 852-7784), a professional telephone help, support, and referral service adapted to the needs of caregivers for seniors. The helpline has the objective of accompanying and supporting caregivers throughout the course of their careers, directing them to available community resources. Over the course of these four hectic days, a choice of interesting workshops on tax havens, TSFAs, and the Government's strategy on sustainable development were offered. Teams from each region were also given an afternoon to deal with their internal issues, nominate representatives to the CSQ congress of coming June, and adopt resolutions regarding their financial affairs. Everyone left tired but happy from this stimulating meeting.

RETIREMENT

Johanne Freire

Social Security Advisor

Impoverishing seniors is impoverishing society in general

The process of renewing the collective agreements of civil servants, which expired March 31, 2015, is not without difficulties. While employees are calling for pay hikes, the Government is proposing a salary freeze and asking for a series of concessions from employees as regards working conditions and pension plans. Even though retirees do not participate in the negotiations, they nonetheless are affected by certain measures, specifically, those affecting pensions. This is why AREQ decided to intervene publicly in this dossier.

In the spring 2015 edition of the *Quoi de neuf* magazine, we touched on the subject of negotiations in the public and para-public sectors and reported on the Government's proposals tabled December 15, 2014, dealing specifically with pension plans. We also reported on the public pronouncement of the *Groupe de*

travail des associations de retraités de l'État (GTAR), which denounced the government offers while also deploring their negative consequences on the financial security of current and future retirees. Pierre-Paul Côté, AREQ President and GSTAR co-spokesperson, took part in a press conference February 9 during which he called for a meeting with Treasury Board president, Martin Coiteux.

The message was heard, and a meeting was held on February 23. In the name of the 115,000 members of the 10 associations they represent, the three GTAR spokespersons (Mariette Gélinas of the *Alliance des associations de retraités*, Donald Tremblay of the *Association québécoise des retraité(e)s des secteurs public et parapublic*, and Pierre-Paul Côté of AREQ) were able to express their concerns and discontent in regard to the concessions requested of current and future retirees of the State, and particularly that of dealing with the possible conditional indexation of pensions.

**Conditional indexation of pensions:
what does that really mean?**

The discussions the Government intends to open as of 2017 about the conditional indexation of pensions worry many. Along with being totally unjustified, the Government does not seem to consider the immense impact this measure will have on Quebec society as a whole.

To make conditional the indexation of pensions means that the indexation, which keeps pace only partially with the cost of living as it is, might not be granted in some years because it would depend on the financial health of the plan. And this would also apply to the Government employee pension plan (RREGOP), the Teachers' Pension Plan, the *Régime de retraite des fonctionnaires (RRF)* and the *Régime de retraite de certains enseignants (RRCE)*. In a context of the forever diminishing purchasing power of retirees, this is no reason to rejoice.

If this measure is adopted, it will come into effect in 2018. Until then, we should maybe remind the Couillard Government of a few facts about government retirees that he seems to have willingly forgotten.

Retirees contribute to society

Government retirees contributed and continue to contribute in no small way to Quebec society. How?

- Government retirees contributed to their pension plan at a rate of 7 to 8% during their entire working life
- The RREGOP funds deposited with the *Caisse de dépôt et placement (CDPQ)* represents some 25% of the Caisse's assets. These sums (almost \$55 billion) are invested, for the most part, in local businesses, which help drive the Quebec economy;
- Retirees keep on paying taxes
- Retirees do a lot of volunteer work, a contribution essential to society, without taking into account the savings this represents to the Government

It seems obvious that by impoverishing seniors, we impoverish Quebec society in general.

No reason to attack our pensions!

AREQ produced two information cards under the heading "There is no reason to attack our pensions". We hope these cards will help our members intercede with decision-makers, MPs, and ministers about the Couillard Government's offers tabled in December 2014 requesting concessions in regard to our pensions. The Government is calling for a series of concessions from current and future retirees. The first card shows a

grasshopper (the Government) and an ant (State retirees). It reminds readers, with supporting statistical data, that the RREGOP is in fine financial shape, and that impoverishing retirees is impoverishing society.

The second shows a member of the present Government using a steamroller to crush our pension plans. It reminds readers that retirees contributed and continue to contribute to society.

RETIREMENT

Infrastructures at the *Caisse de dépôt et placement*: AREQ expresses its members' viewpoint

AREQ president, Pierre-Paul Côté, relayed the point of view of the Association's members regarding Bill 38 within the framework of the public consultations before the National Assembly on May 14, 2015. Bill 38 would allow the *Caisse de dépôts et de placements du Québec* (Caisse) to launch and exploit infrastructure projects in the field of public transportation in Quebec. The message to members of the Public Finance Commission was very clear, "We support the Caisse's intention of contributing to the economic development of Quebec by way of public infrastructure projects," stated Mr. Côté. "However, our members are concerned, both as depositors and citizens, because the commercial agreement and Bill 38 that stems from it raises many questions. Therefore, we demand commitment in regard to the mission, independence and transparency of the Caisse."

The retirees in question

The AREQ President reiterated that members were doubly touched by Bill 38. On the one hand, the contributions they made to their pension funds and to the QPP during their working life were invested with the Caisse to ensure their "golden years". On the other hand, they are citizens who see the Caisse getting involved a new kind of activity that will have an impact on Quebec society in general.

"Because we wear two hats, we often feel conflicted when it comes to the orientations of the Caisse. With its new business model, the Caisse will also feel torn between the various elements of its mission. Our members fear that they may be the ones who will have to pay for it as depositors and as citizens," stated Pierre-Paul Côté.

Clarify the mandate of the Caisse

AREQ representatives reminded the Parliamentarians that the Caisse's main mission is to make a return on the funds entrusted to it by depositors. "The role of the Caisse as regards our pension plan is of the utmost importance. For this very reason, we ask the Caisse to exercise prudence in managing our assets. Also, we ask that it be aware of the risks, whether it be sinning through over-confidence or by a lack of expertise in managing infrastructure projects."

Ramparts for independence

Moreover, AREQ is not entirely reassured as to the independence of the institution as regards the projects it will select and realize. "Many will remember that, in the past, the Caisse was at times under pressure and made decisions that appeared to have been guided by the political powers that were. Without comparing the situations, the agreement on infrastructures raises fears," Mr. Côté added.

A voice for depositors

To close, AREQ called for a stronger voice for those mainly affected by the decisions of the Caisse. Thus, it proposed a legislative amendment to reserve a minimum number of seats for depositors, salaried or retired, on the institution's board of directors. It also asked the Government to modify the Law respecting the RREGOP to add two more seats to retirees sitting on the retirement committee of the RREGOP. The complete AREQ memoir with its six recommendations is available in the « Publications » section of our Internet site at www.areq.qc.net.

Si non réclamé, retourner à :



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