



QPARSE News

The newsletter of the Québec Provincial Association of Retired School Educators

Les nouvelles de l'Association du personnel d'enseignement retraité du Québec

QPARSE/APPERQ

L'automne/Autumn - 2018



October 3

Wednesday 9-9:30am

**Fall Bus Excursion –
Montreal Casino**

50's & 60's live music show and
buffet lunch
@ Pavillion 67

November 23

Friday - 11:45

**"Fall Luncheon and Reception
for New Retirees"**

Reservations Essential

Le Saucier Dining Room - Pearson School of Culinary Arts in LaSalle

Say NO to Bill C-27



QPARSE was informed at the 2018 ACER/CART AGM about a campaign initiated by the British Columbia Retired Teachers Association (BCRTA) to withdraw Bill C-27. The following article is a compilation of information taken from the letters and documents received at the ACER/CART AGM.

Bill C-27, which has already had its first reading in Ottawa can be brought forward for the second reading at any time. Bill C-27 paves the way for *defined benefit pension plans* like ours to be converted to *target benefit pension plans* which are less secure and can retroactively reduce the pension plan of retirees. Yes, this can affect those of us who are already retired. Most of the provincial governments, including Quebec, have already drawn up legislation to bring forward if Bill C-27 passes and therefore change our pensions.

The BCRTA is mounting a province wide campaign to convey their strong opposition to Bill C-27. Their association has sent sample letters and petitions to all retired teacher associations across Canada to show how they are reaching both the people and their government representatives.

The reality of the change would threaten defined plans like ours and would jeopardize the retirement income security of both workers and retirees. Please remember that our plans were negotiated as a form of deferred wages. The text of the bill includes 14 references to secure pension benefits being "surrendered" by workers and retirees! It is not clear if the plan would bring change to the defined pension plans of the MP's in Ottawa.

Bill C-27 does not ensure pension security of all Canadians but rather removes responsibility from employers therefore transferring all risk of finan-

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Editorial



Did you know that geese have their own language? Scientists believe that Canadian geese have thirteen different ways of communicating. They have one set of vocals for greetings, another call for warnings and the geese have special calls for happiness and sadness. The fall is a great time to watch the geese, listen to their calls, and of course appreciate the fall colours! Like the geese, we have our own ways of communicating, and the theme for this edition of QPARSE is communication and its incarnations. **Click on the picture** to see the video “The Wisdom of Geese”

What are our ways of communicating? As retired educators we have made good use of the most common types - interpersonal, nonverbal, written, oral and visual communication. We too have at least 13 ways of communicating: face-to-face, using facial expressions, gestures, email, messenger, Instagram, text, land lines, cellular phones, the written word and many others! I am sure you can add your own way to the list as well!

In addition, in this newsletter you will find our first Q & A for the Financial Corner. A financial question was submitted and the response is shown on page 14. We hope to continue this feature; however we need other QPARSE members to submit their queries! Send your questions to mmichielli@icloud.com Meanwhile, you can now invite your friends preparing for retirement to [join QPARSE](#). Whether retirement is a few months or a couple of years away, it's a great way to add an interest as they make arrangements to transition away from work.

As mentioned in the article on page y, don't forget to send us your favourite recipes. We are preparing a digital compilation of the best QPARSE family recipes. Hopefully they are also easy to make. Indicate the list of ingredients, the method of preparation and a sentence or two about why this recipe is a favourite. As we gather for meals to share our stories and activities, food is a big part of how we as retirees communicate. So next time you see Canadian geese flying in a v shaped formation, remember they do so by regularly calling out to one another. Their flapping wings provide the lift needed for others among them to keep going. Let's make time to reach out to others in need by volunteering. On page 9, you can read an article on how one of our members, Diane Fry makes times to give back to her community. Until the next newsletter, enjoy the fall colours and see you at QPARSE activities,

Marzia Michielli
Editor
Mmichielli@icloud.com



 <p>Editor of all</p>	<h3>Newsletter working group members</h3> <p>Marzia Michielli, Terrie Kozaczynski, Jan Langelier, Renate Sutherland, Harold Penn, Katherine Snow, Jean Le Guillou, Patrick Clarke, Claudia Thierry</p> <p>Next Deadline: December 5, 2018</p> <p>Theme: Funny Memories from the Classroom</p>
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Share our Newsletter with others!

President's Message - Message de la présidente



Hello One and All.

I certainly hope you all had an interesting and relaxing summer even while finding ways to stay cool. I was able to take time away from my many obligations to spend two very pleasant weeks in Provence, France. It was very hot, very sunny, and had many fascinating places to visit and enjoy. It is then that I once again realized how very fortunate I am to be healthy and fit to travel, reminding me to value my health and fitness.

We are off to another active year at QPARSE with many activities and get-togethers planned by our enthusiastic program directors. Thanks Carol, Claudia, Patrick, Sandra and Kathleen. You will find the calendar of events in this newsletter and I encourage you to come and join us as often as you are able.

We are again asking you to convert to email contact to receive your information digitally if you have not done so yet. It is a much more efficient way for us to get in touch with you and for you to contact us. If you wish to change over, please contact Terrie Kozaczynski our Membership Director.

As is the case in the beginning of the school year, QPARSE reaches out to newly retired colleagues to invite them to join us. If you know of anyone who has recently retired, please take the time to personally invite them to consider a membership and invite them to join you in an activity. The personal touch is by far the best way to bring in new members. Also, we made a change to our by-laws at last year's AGM to allow people who are planning to retire in the next few years, to join before they actually retire. Again, if you know someone in this situation, please encourage them to join us. You can refer them to me or to Terrie who will help them with the application.

It is with pleasure that I announce that Marzia Michielli has been named to the Advisory Board on English Education for a three- year term. QPARSE submitted her name for consideration. I have also been serving on this committee for the past two years and will be serving a further three years as well. Our involvement at this Advisory Board is enriching as we share our experience as educators with others of like minds.

We were again pleased to receive a sizable donation from Senior Tours as a result of our members traveling with their company. If you plan any travel with Senior Tours, be sure to let us know at QPARSE when you travelled so we can continue to receive this contribution from the company. We certainly appreciate their involvement with us at QPARSE.

Finally, I would like to congratulate the team responsible for producing our very useful and informative newsletter several times each year. Thanks in particular to Marzia and Terrie for their fine work in editing and producing them for our enjoyment.

Please stay in touch and feel free to contact me or any member of the Board if you have questions or comments. We are here for you so please reach out if you need something.

Have a lovely Fall season and I hope to see many of you at our upcoming events.

Jan Langelier
President



Say NO to Bill C-27

(Continued from page 1)

cial market volatility to workers and retirees. This action clearly threatens the security and predictability offered by defined benefit plans.

Canadians are encouraged to voice objection and opposition to Bill C-27 and to petition their members of parliament to call on the government to withdraw this bill. You can ask your MP to read out the opposition in the public forum of the House of Commons.

BCRTA has invited us to go to their website bcrt.ca to read background information on the bill and on their action to have the bill withdrawn.



Welcome to New Members of QPARSE

Tom Conti, Marisa De Angelis, Paula Turner, Catherine Le Maistre,
Ann Brohan, Patricia Juliano

Congratulations on your retirement!



<u>2018</u>	 St. James Literary Society For the Social & the Cerebral Since 1898 Stjamesliterarysociety.com 514 484 0146 Membership \$65.00	<u>2019</u>
Sept 22 •Inside Urgences-santé		Mar 2 •Wine Tasting
Oct 9 •Mozart Music of Friends		Mar 12 •Cognition & Ageing
Oct 15 •Sex & Passion Have No Expiry Date		Apr 9 •Intro to Murder
Oct 23 •Polling Quebec Election		May 14 •You be the Judge
Nov 6 •Islam 101		May 28 •Humanizing Medicine: A Nun's Perspective
Nov 20 •World Scouting Today		

The Mystery P-51 Pilot

This 1967 true story is about an experience by a young 12-year-old boy in Kingston, Ontario, Canada. It is about the vivid memory of a privately rebuilt P-51 from WWII and its famous owner/pilot.

In the morning sun, I could not believe my eyes. There, in our little airport, sat a majestic P-51. They said it had flown in during the night from some U.S. Airport, on its way to an air show. The pilot had been tired, so he just happened to choose Kingston for his stopover. It was to take to the air very soon. I marveled at the size of the plane, dwarfing the Pipers and Canucks tied down by her. It was much larger than in the movies. She glistened in the sun like a bulwark of security from days gone by.

The pilot arrived by cab, paid the driver, and then stepped into the pilot's lounge. He was an older man; his wavy hair was gray and tossed. It looked like it might have been combed, say, around the turn of the century. His flight jacket was checked, creased and worn - it smelled old and genuine. Old Glory was prominently sewn to its shoulders. He projected a quiet air of proficiency and pride devoid of arrogance.



Example of a P-51 Mustang

He filed a quick flight plan to Montreal ("Expo-67 Air Show") then walked across the tarmac.

After taking several minutes to perform his walk-around check, the tall, lanky man returned to the flight lounge to ask if anyone would be available to stand by with fire extinguishers while he "flashed the old bird up, just to be safe." Though only 12 at the time I was allowed to stand by with an extinguisher after brief instruction on its use -- "If you see a fire, point, then pull this lever!", he said. (I later became a firefighter, but that's another story)

The air around the exhaust manifolds shimmered like a mirror from fuel fumes as the huge prop started to rotate. One manifold, then another, and yet another barked -- I stepped back with the others. In moments the Packard-built Merlin engine came to life with a thunderous roar. Blue flames knifed from her manifolds with an arrogant snarl. I looked at the others' faces; there was no concern. I lowered the bell of my extinguisher. One of the guys signaled to walk back to the lounge. We did. Several minutes later we could hear the pilot doing his pre-flight run-up. He'd taxied to the end of runway 19, out of sight. All went quiet for several seconds. We ran to the second story deck to see if we could catch a glimpse of the P-51 as she started down the runway. We could not. There we stood, eyes fixed at a spot halfway down the runway. Then a roar ripped across the field, much louder than before. Like a furious hell spawn set loose -- something mighty this way was coming.

"Listen to that thing!" said the controller.

In seconds the Mustang burst into our line of sight. Its tail was already off the runway and it was moving faster than anything I'd ever seen. Two-thirds the way down 19 the Mustang was airborne with her gear going up. The prop tips were supersonic. We clasped our ears as the Mustang climbed hellishly fast into the circuit to be eaten up by the dog-day haze. We stood for a few moments, in stunned silence, trying to digest what we'd just seen.

The radio controller rushed by me to the radio. "Kingston tower calling Mustang?" He looked back to us as he waited for an acknowledgment.

The radio crackled, "Go ahead, Kingston."

Roger, Mustang. Kingston tower would like to advise the circuit is clear for a low-level pass.

(Continued on page 17)

**QPARSE PROGRAM
CALENDAR
2018-2019**

- Wednesday,
October 3** *Fall Bus Excursion – Montreal Casino*
50's & 60's live music show and buffet lunch @ Pavillion 67
BUS 9:00am at EMSB
9:30am at Fairview
MORE INFO TO FOLLOW
- Friday
November 23
11:45am** *“Fall Luncheon and Reception for New Retirees”*
Reservations Essential
Le Saucier Dining Room - Pearson School of Culinary Arts
8310 Rue George, Lasalle, Qc, H8P 1E5
“Holiday Lunch”
Via Marcello Restaurant
1790 Blvd. Côte-Vertu (corner Côte-Vertu) St-Laurent, Qc, H4L 2A6
DONATIONS TO NDG FOOD BANK
- Tuesday,
December 4
11:30am** *“Understanding Generic Drugs & BioSimilar”*
10:30am Coffee and Cookies
Guest Speaker: TBA
11am -12:30pm
EMSB 6000 Fielding Ave, NDG, QC H3X 1T4 (corner CSL Rd.)
Laurence Patterson Room
LUNCH OPTIONAL in NDG
- Thursday,
February 14
10:30** *“Understanding Generic Drugs & BioSimilar”*
10:30am Coffee and Cookies
Guest Speaker: TBA
11am -12:30pm
EMSB 6000 Fielding Ave, NDG, QC H3X 1T4 (corner CSL Rd.)
Laurence Patterson Room
LUNCH OPTIONAL in NDG

IF YOU ARE ATTENDING THE LUNCHEONS/ PROGRAM, PLEASE CONTACT EITHER:

Claudia Thierry (514) 457-2499 / cthierry@aei.ca
Carol Klein (514) 696-3447 / retired0821@gmail.com

**PROGRAMME DES ACTIVITÉS
DE L'APPERQ
2018-2019**

- Mercredi
3 octobre** *« Excursion – Casino de Montréal »*
Spectacle musical 50's & 60's et buffet @ Pavillon 67
BUS: 9h00 EMSB
9h30 Fairview
RENSEIGNEMENTS SUPPLÉMENTAIRES À VENIR
- Vendredi
Novembre
23
11h45** *Lunch & accueil des nouveaux retraités »*
Réservations obligatoires
Salle à manger Le Saucier – ‘Pearson School of Culinary Arts’
8310 Rue George, LaSalle, QC, H8P 1E5
« Lunch des fêtes »
Restaurant Via Marcello
1790 boul. Côte-Vertu (coin Côte-Vertu) St-Laurent, QC, H4L 2A6
DONS À LA BANQUE ALIMENTAIRE NDG
- Mardi
4 décembre
11h30** *« Les génériques et les simili-bios, qu'est-ce que c'est ? »*
10h30 Café et biscuits
Animateur invité : à annoncer
11h -12:30
EMSB 6000 Avenue Fielding, NDG, QC H3X 1T4 (coin CSL.)
Salle Laurence Patterson
LUNCH FACULTATIF dans NDG
- Jeudi
14 février
10h30** *« Les génériques et les simili-bios, qu'est-ce que c'est ? »*
10h30 Café et biscuits
Animateur invité : à annoncer
11h -12:30
EMSB 6000 Avenue Fielding, NDG, QC H3X 1T4 (coin CSL.)
Salle Laurence Patterson
LUNCH FACULTATIF dans NDG

SI VOUS AVEZ L'INTENTION D'ASISTER AUX LUNCHS / PROGRAMMES, CONTACTER:

Claudia Thierry (514) 457-2499 / cthierry@aei.ca
OU Carol Klein (514) 696-3447 / retired0821@gmail.com

Strathcona/Kirkland and Concordia service centres have recently moved.

The new address is:

**Strathcona Service Centre
5355 Sherbrooke Street West
Montreal, Quebec
H4A 1V7**



Would you like to place an ad in the next QPARSE Newsletter?

One insertion 1/8 page (business card) is \$50.00

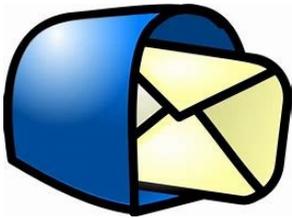
Contact HaroldPenn@hotmail.com



Senior's Version of FaceBook

For those of my generation who do not, and cannot, comprehend why Facebook exists: I am trying to make friends outside of Facebook while applying the same principles. Therefore, every day I walk down the street and tell passers-by what I have eaten, how I feel at the moment, what I have done the night before, what I will do later and with whom. I give them pictures of my family, my dog and of me gardening, taking things apart in the garage, watering the lawn, standing in front of landmarks, driving around town, having lunch and doing what anybody and everybody does every day. I also listen to their conversations, give them “thumbs up” and tell them I “like” them. And it works just like Facebook. I already have 4 people following me: 2 police officers, a private investigator and a psychiatrist.

Author Unknown



On Jun 7, 2018, Janet Angrave sent an email and wrote:

Thank you for the very detailed and interesting newsletter. I saw names of three teachers I once knew on the deceased list. Makes one realize that time is slipping away and we do need to heed all the good advice on these pages about staying active and healthy and being involved in something where we can contribute a special skill or just our presence where we may cheer someone or help in a small way. Have a happy and healthy summer ALL

We've got mail

Dated June 1, 2018.

I've been searching for words adequate to express my gratitude at being granted an honorary life membership by the Quebec Provincial Association of Retired School Educators, but I'm so flattered—and a bit overwhelmed—that this has been a difficult task.

The greatest compliment a person can receive is to be honoured by one's peers, and since I regard the members of QPARSE so highly as a group of professionals, your recognition has extra meaning for me to be included as one of your peers.

I am only sorry that my travel plans made it impossible for me to accept the award in person, and I am grateful to Lynn Travers for accepting on my behalf and for telling the group something about the Advisory Board on English Education.

I cherish my association with QPARSE and am humbled to be honoured by the association.

I can only say: Thank you.

Sincerely,
Kate Le Maistre

A glimpse of QPARSE activities

Welcome Back Luncheon

Sept. 6, 2018



Spotlight on Members



Diane Fry

Diane feels privileged to have grown up in Montreal. She spent her teaching career at The Study and Queen of Angels Academy as a mathematics specialist and department head. She would have loved to stay in this career forever, however with the closure of her last school, Diane was faced with involuntary retirement in 2014.

Filled with panic of what to do next to fill the void, and wanting to give her retired husband some breathing room, Diane headed down to the Volunteer West Island (VWI) office in nearby Ste. Anne de Bellevue just two weeks after she retired. There she once again she found a passion, this time through volunteering.

Initially Diane did income tax returns for seniors, now also works at the reception desk on Fridays taking telephone orders for frozen meals and referring clients to appropriate resources.

She also runs an I-pad workshop for seniors and this has become a real highlight for her. Seniors enjoy the social interaction of these workshops as much as learning about their devices which they seem to be well able to master. In fact Diane has been named one of the top fifty volunteers at the VWI for her enthusiasm and variety of helpful skills. It is easy to see why she won the award. She is always ready to fill in for another volunteer when required and ends up spending 3 to 6 hours a week at the VWI. This does not include the extra time spent doing income tax returns and workshops.

In addition to the VWI, Diane anchors the cash at the Ste. Anne de Bellevue Nova store once a week and is now a director on the QPARSE board where she reviews the financial statements. It is a wonder that Diane has any leisure time, however, she is passionate about what she does.

When asked about travel plans, Diane says she would love to go on a trip somewhere but her dog keeps her and Larry tied to home. They are reluctant to leave this pet with a sitter.

If you are looking for resources for seniors, opportunities to volunteer, or activities for the Young at Heart 55 Plus Club, it would be well worth your time to investigate this friendly center in a beautiful setting by the water, located at:

1 rue de l'Église, Ste. Anne de Bellevue. Tel 514-457-5445, info@volunteerwestisland.org

Enjoy retirement
Claudia Thierry

Author's Note:

Diane was a very modest subject, thinking that she was not going to be of much interest to our QPARSE readership. Nothing could be further from the truth, as Diane is an inspiration to all us retirees. Her enthusiasm and dedication to the VWI shine through and she LOVES what she is doing. This is evident in the attached photo.



What are your favourite foods?

For me, Sunday lunches hold some of my fondest family memories. A wonderful Italian meal brings families together to catch up on the week's events, discover who is doing what and hear how life is treating them. The Sunday meal is an opportunity to bond, receive and give support, and thoroughly enjoy Zia's, Mama's or Nona's perfect meals. Years later, it's still a great feeling to be spoiled with all the delicacies that are prepared!

When special occasions roll around, be they birthdays or special guests that visit, the meal preparation becomes even more elaborate. Even though we try not to overeat, it's impossible! Everything is absolutely delectable, and made with such care and attention that you can't refuse a helping. Incidentally, refusing a helping of food in an Italian family is done at your own risk. The look of disappointment is enough to quickly get you to reconsider your decision. All we need is a small nudge to change our mind. Needless to say Sunday lunch is not a time to diet, but it is a time of great joy!

I remember preparing my first big meal as a 17-year-old teenager. One Saturday morning, I recall asking my mother for her pizza recipe. Friends were coming to watch a hockey game that evening and I wanted to make pizza- but not just any pizza - one using my mother's recipe! How hard could that be? After all, I had often watched her make pizza!

Carefully she gave instructions before leaving for her St Hubert street shopping spree. She told me to start with some yeast, set it aside and let it rise. Later, in a large bowl, add some water, enough flour, the yeast and a pinch of salt. Then knead the dough. "How much flour do I add, I asked?" "Enough to get the right consistency," she said. "You've seen me make pizza dough before, just get it to that consistency by adding the flour a little at a time."

Well, I started with some water and kept adding flour, and more flour.... and more flour. My Mom was right I knew the consistency of the dough that I wanted to generate; so, I kept going, I sent my uncle out for more flour and by the end of the day when my Mom returned, I had made 17 pizzas. There were pizzas everywhere! Every chair and surface had one! Fortunately or unfortunately, I had started with too much water and had to keep adding more and more flour.17 pizzas later, I completed the task! And that dear friends, was my pizza making debut! Where they tasty you ask? Yes of course!

Which brings me to an idea that the Newsletter Committee came up with: **send us your favourite recipes and we will compile them all in the January 2019 edition of the newsletter! Send us your family favourites. All we ask is that you include quantities for the ingredients and a brief methodology to follow. Please select relatively easy recipes to follow. The deadline for submission is November 15, 2019. We look forward to many QPARSE members sending us a recipe or two!**



Don't worry, my contribution to the recipe collection will have quantities, I promise! Recipes will be gathered with your enjoyment in mind, so please submit one. Kindly send them to mmichielli@icloud.com We all look forward to reading them and trying them out.

Marzia Michielli

Zucchini Pie (really easy)

“Zucchini season is upon us. This recipe has just been given to me and it is a super easy and good one ! It can be used a main course dish, and next time I will top it with thin tomato slices to vary it.

Preheat oven to 350 F

- 3 cups grated or thinly sliced zucchini
- 1 onion, chopped
- 1 cup Bisquik (or 1 cup flour with 1 ½ tsp baking powder)
- 4 large eggs
- 1/3 cup oil
- ½ cup Parmesan (or other cheese)
- ½ tsp marjoram (or other herbs)
- 1 tsp parsley
- ¼ tsp salt
- 1/8 tsp pepper



Grease 9 inch pie plate. Mix all ingredients and pour into pie plate. Bake in preheated oven at 350F for 35-45 min or until puffy and golden.

“Try it!” Claudia Thierry





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Group rates. Preferred service.

In Memory of our Dear Friends

We send our deepest condolences to the friends and family of the following:

Betty Lou Campbell - Cornwall

Ruth Jean Kokelaere - Pointe Claire

Susan Zanger Charton - Hampstead

Neville Murison - Montreal

Norma E. Farwell - Sherbrooke

Eric Henry Rumsby - Markham

Ann Van Dassen - Burlington

Kathryn Gallup - North Hatley

Ronald D. Sharp - Nepean

Myrtle Wilkinson - Waterloo

Victor Hayes - LaSalle

Nancy Ellen Travers - Sutton



Do You know the whereabouts of these members ?

We are still searching for the following members. If you know anything about any of them, please let Terrie Kozaczynski know by email at terrikoz@yahoo.com or by telephone at 514-334-2203.

Linda Benoit—Montreal

Elena Catracane—Montreal

Thelma Doherty—Smith Falls

Estella Ferguson—Lorraine

Elly Hadlock—Fulford

Graeme Higgs—Mont Tremblant

Catherine Kendall—Ayer's Cliff

Lea Marjatta Langlois - Lery

Dorothy Logan—Montreal

Carole Pocetti—St.Laurent

Heather Rathwell—Wakefield

Morris Rathwell—Arundel

Mair Richards—Montreal

Marjorie Thomas—Cowansville

William A. Walker—Baie d'Urfé

60th Anniversary DIAMOND JUBILEE 1958-2018



Beaconsfield



HIGH SCHOOL
REUNION

OCTOBER 19-21, 2018
ALL PAST STUDENTS AND STAFF ARE WELCOME



École secondaire
Beaconsfield

RETROUVAILLES
19-21 OCTOBRE 2018
TOUS LES ANCIENS ÉTUDIANTS ET
LE PERSONNEL SONT LES BIENVENUS

www.beaconsfieldhighschool.ca

In this 20 year anniversary of the Lester B. Pearson School Board, Beaconsfield High School is celebrating its Diamond Jubilee, 60 years of operation from 1958-2018, volunteer graduates and staff are holding a reunion for all former students and staff at the school October 19th and 20th. Graduates have been emphatic in their enthusiasm to have their former teachers attend and have arranged for former staff to be admitted free of charge.

Former staff can contact:

Wayne Clifford wmclifford@gmail.com, 514-697-8802 or
Rod Heather rhphotographer@gmail.com to attend.

A very active reunion Facebook website has been set up and former staff and students can learn more at:
www.beaconsfieldhighschool.ca/?cat=4

In these days of a declining English school population necessitating school closings and amalgamations, reunions for long standing institutions such as this may become a rarity.

Wayne Clifford



Spotlight on Members



Marisa De Angelis

Treasurer - QPARSE Board of Directors



Marisa is a business teacher at the Lester B Pearson School Board on progressive retirement, the treasurer of the Quebec Business Teachers' Association and the accounting content specialist for Recognition of Acquired Competencies (RAC) for the LBPSB. Marisa definitely keeps busy and has been teaching in the Accounting Diplôme d'études Professionnelles (DEP) program since 1999. Meanwhile, Marisa has also recently joined the QPARSE Board of Directors as treasurer.

Marisa has a varied background and brings 13 years' work experience from the financial industry. She's held interesting positions such as Registered Pension plan Coordinator and Money Market Negotiator, and has been self-employed as a tax preparer and bookkeeper during the years prior to obtaining a tenured post with LBPSB.

Marisa has an Education Certificate from McGill University, a B. Vocational Education from University of Sherbrooke, Specialized training in Securities and even Pension and H & R Block Income tax preparation courses. Choose to discuss pensions with Marisa and she will certainly give you an informed perspective!

Marisa enjoys travelling the world and takes every opportunity to do so. She has lived in Paris for 3 years where her two children attended their first years of schooling. Now that the children are thriving, independent adults and have flown the coop, Marisa plays with her pug, Buddy.

Welcome to retirement Marisa as you wade in - we hope to see you at many of the QPARSE activities.

Tom Conti

Director - QPARSE Board of Directors



Tom retired in 2015 after a rewarding 41 year career in education! Through the years, he was always well-appreciated by the high school and adult students that he served.

Tom began his education voyage as a teacher for the first two years of his career; but it was as a Guidance Counsellor that he found his true calling. Tom worked in a number of schools in three Montreal school boards: La Commission des Ecoles Catholique de Montreal, Secteur Anglophone, the PSBGM and finally the LBPSB.

In 2000, Tom left the youth sector to provide counselling services for adult students in the Adult & Vocational sector, notably at the West Island Career Centre. Tom has had a strong hand in helping so many students train or retrain for their new careers. Over the years, he has not only been an important part of school and centre life, and but has also participated in many professional and syndical associations.

Now in retirement, he is enjoying the "good life", but is eager to help QPARSE grow and continue to providing quality information & services to its membership.

Welcome aboard to the QPARSE Board of Directors !

Visite au lac aux Américains

Patrick et moi avons réalisé, lors de notre récent voyage, qu'il fallait recommencer l'exercice. Nous étions au parc du Mont Albert et avons fait une très belle randonnée pédestre sur le sentier du lac aux Américains.



Cet endroit se nomme ainsi car deux guides québécois ont amené des botanistes américains à cet endroit. Ce lac est entouré de tous côtés de montagnes et il y a de petites truites qui venaient sur le bord pour se faire nourrir.

Cette courte randonnée a un dénivelé de 180 mètres et nous devons prendre des pauses. Superbe randonnée la vue est spectaculaire mais vraiment la forme physique est à travailler. Parfois, il y a des découvertes inattendues lors de nos vacances. Néanmoins, ce fut un très agréable voyage!



Truites au parc du Mont Albert

Submitted by Patrick Clarke

The Financial Corner

Question: How does Pension Integration work at age 65?

What factors affect the timing of this pension integration?

Response:

At age 65 the teacher's RREGOP pension is integrated with the Quebec Pension Plan (QPP) pension, which means that the RREGOP payment is reduced to account for the eligibility for the 100% level of QPP benefits. This is how the pension plan was designed from the start; teachers do not pay contributions to both the RREGOP and QPP on each dollar of income. The total pension received based on years of teaching is effectively the same before and after age 65 if the teacher waits until age 65 to collect the QPP.

Here is an example to illustrate how the process works (all numbers are approximations for illustrative purposes and are not exact):

A teacher retires with 35 years of service at age 58 and receives a pension of \$53,000.

Scenario 1 – the teacher waits until 65 to apply for the QPP pension. At 65, 100% of the QPP pension is granted which is approximately \$13,000 per annum (2017).

From age 58 until his/her 65th birthday the teacher will receive a RREGOP pension of \$53,000.

At age 65 the QPP pension is FULLY integrated such that:

The RREGOP will be reduced by \$13,000, but the teacher will be paid \$13,000 in QPP benefits.

Age 58 to 65 \$53,000 from RREGOP

Age 65+ \$40,000 from RREGOP (RREGOP pension is reduced by the full amount of the QPP)
 \$13,000 from QPP

Pension income at 65 remains stable at **\$53,000**

(Continued on page 16)

Publisher's TIPS

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What consumer goods and food items could cost 10% more as of July 1



Will we stop speaking and just texting?

Faire l'usage du bon sens

On ne peut pas ipso facto prendre pour argent comptant la véracité de toutes les informations que l'on lit aujourd'hui.

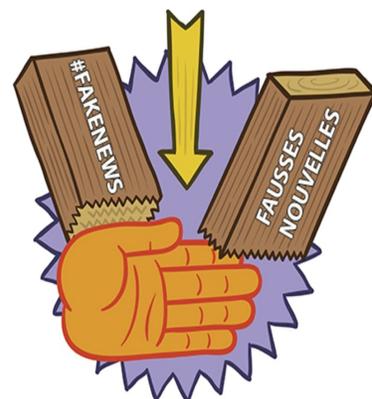
Les médias sociaux et les presses écrites, pour en mentionner deux exemples, nous bombardent constamment de nouvelles d'actualité, scientifiques, économiques, etc. Comment peut-on toujours en vérifier leur véracité?

Dans les paroles de l'écrivaine Gertrude Stein :

“Everybody gets so much information all day long that they lose their common sense. “

En revanche faire usage du bon sens, de considérer ce qui est proposé avec discernement ainsi que d'un œil critique est de mise.

© Brian Ostrovsky (auteur)



The Financial Corner

(Continued from page 14)

Scenario 2 – the teacher opts to collect his/her QPP pension beginning at age 60

Age 58 to 60 \$53,000 from RREGOP

Age 60 to 65 \$53,000 from RREGOP \$ 8,500 from QPP

(QPP is reduced from full value by 7.2% per year, or 36% for taking it five years early)

Total pension = **\$61,500**

Age 65+ \$40,000 from RREGOP

(RREGOP pension is reduced by the full amount of the QPP = \$13,000)

\$8,500 from QPP (QPP remains permanently reduced)

Total pension income at 65 = **\$48,500**

Age	Scenario 1			Scenario2		
	Pension	QPP	Total	Pension	QPP	Total
58-60	\$53,000	\$0	\$53,000	\$53,000	\$0	\$53,000
60-65	\$53,000	\$0	\$53,000	\$53,000	\$8,500	\$61,500
65+	\$40,000	\$13,000	\$53,000	\$40,000	\$8,500	\$48,500

Neither of these scenarios includes the Old Age Security (OAS) from the federal government. This is a separate benefit altogether and is not part of the integration process. Individuals can receive it as of age 65 or defer it as late as age 70 for an increased amount. The age 65 amount is about \$6,900 per year (2017).

If you opt to collect the QPP at age sixty, you are, in effect, taking an advance on your QPP. This has the effect of **permanently** reducing your monthly QPP payments since you have taken part of your pension early.

Factors affecting the decision:

Longevity: On average female RREGOP retirees live to age 87 and male RREGOP retirees live about 84 years. If you expect to live anywhere near this long, considering your genetic makeup and your health, delaying collecting the QPP until 65 makes sense since you will have recouped the \$42,000 you forwent between ages 60 and 65 by the time you are about 75; after that you will be ahead for the rest of your life.

Current financial status: Depending on your tax status and financial needs, it may make sense to collect the QPP as early as age 60.

Time preference: You may value having extra money between the ages of 60 and 65 more than you value having a more stable pension payment over your whole retirement, or vice-versa.

Send us your question for the next issue of the newsletter - December 5, 2018.

Question submitted by Harold Penn

Ref: Extract from Pension Booklet prepared by QPAT and found on qpap-apeq.qc.ca

The Mystery P-51 Pilot

(Continued from page 5)

I stood in shock because the controller had just, more or less, asked the pilot to return for an impromptu air show. The controller looked at us. "Well, What?" He asked. "I can't let that guy go without asking. I couldn't forgive myself!"

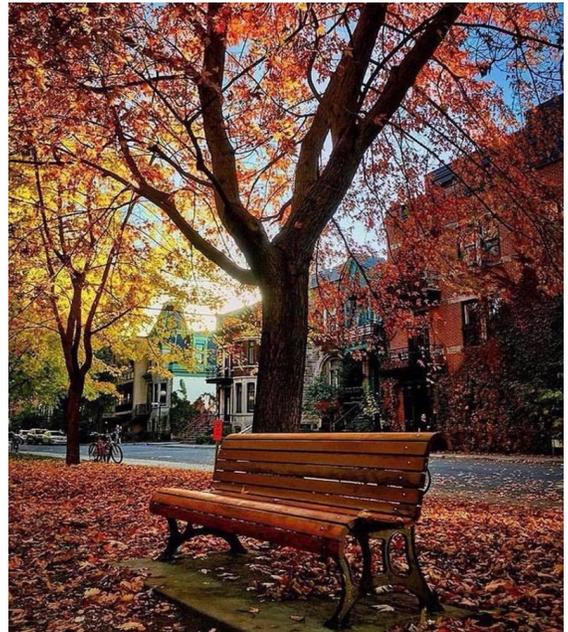
The radio crackled once again, "Kingston, do I have permission for a low-level pass, east to west, across the field?" "Roger, Mustang, the circuit is clear for an east to west pass." "Roger, Kingston, I'm coming out of 3,000 feet, stand by." We rushed back onto the second-story deck, eyes fixed toward the eastern haze. The sound was subtle at first, a high-pitched whine, a muffled screech, a distant scream. Moments later the P-51 burst through the haze. Her airframe straining against positive G's and gravity. Her wing tips spilling contrails of condensed air, prop-tips again supersonic. The burnished bird blasted across the eastern margin of the field shredding and tearing the air. At about 500 mph and 150 yards from where we stood she passed with the old American pilot saluting.

Imagine. A salute! I felt like laughing; like crying; she glistened; she screamed; the building shook; my heart pounded. Then the old pilot pulled her up and rolled, and rolled, and rolled out of sight into the broken clouds and indelibly into my memory.

I've never wanted to be an American more than on that day! It was a time when many nations in the world looked to America as their big brother. A steady and even-handed beacon of security who navigated difficult political water with grace and style; not unlike the old American pilot who'd just flown into my memory. He was proud, not arrogant; humble, not a braggart; old and honest, projecting an aura of America at its best.



In Montreal



The Quebec Provincial
Association of Retired
School Educators



Association provinciale
du personnel
d'enseignement retraité
du Québec

Application Form / Formulaire d'adhésion

Veuillez retourner avec votre chèque de 85\$ au nom de APPERQ à:
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c/o QPAT – APEQ
17035 Brunswick Blvd
Kirkland, QC H9H 5G6

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Année de la retraite: _____ Date de naissance: _____

*We are a volunteer organization and do not have an office.
For further information contact Terrie Kozaczynski at terriekoz@yahoo.com*

*Nous sommes une organisation de bénévoles et nous n'avons pas de bureau.
Pour des informations supplémentaires contacter Terrie Kozaczynski à
terriekoz@yahoo.com*

**Kindly pass this newsletter/application form
to teachers who have recently retired**



Board of Directors

About Us

- We are retired teachers, administrators, professionals and support personnel who have been employees of an English school board or private school in Quebec.
- We organize social, educational and community service activities with our members.
- We represent the interests of seniors through our participation in ACER-CART (the Canadian Association of Retired Teachers).
- We publish a newsletter three times a year. Booklets of poems, jokes and puzzles are shared among senior members once a year.

Contact Us

Email: information@qparse-apperq.org

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