



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'hiver/Winter 2024



Mon., Feb 12

"Travel with Senior Discovery
Tours." Zoom presentation by
Natalia Vargas and her
Marketing Team of Senior
Discovery Tours

Wed., Mar 13

"Aging in Place while Light
sizing" by Marie-Claude
Giguère, via Zoom

Tue., April 16

"All about MY Orchids, an
introduction to an addiction,
and how you can get started,"
by QPARSE member, Brenda
Lee at EMSB, 6000 Fielding
Montreal.



Preserving English-language School Boards

The Québec government's mission to preserve the French language in the province is indisputably worthwhile, but some proposals such as Bill 40 have concentrated power at the government level and put pressure on long-established institutions serving English-speaking communities across Québec. This has caused a great deal of concern among anglophones and given rise to legal challenges.

One of these challenges, launched by leading associations in the English-speaking community, declared that the parts of Bill 40 that transformed school boards into service centres infringed on constitutional rights guaranteed to minorities under the Canadian Charter of Rights and Freedoms. Recently, this challenge was successfully upheld in the Québec Superior Court. While the French education sector is now administered by service centres, for now, the *status quo* has been upheld in the English sector, although the government has decided to appeal the decision.

But why do we need to preserve our school boards and their councils of commissioners?

In his August 2023 ruling striking down Bill 40's application to the English-language school system, Judge Sylvain Lussier reminded us of the old saying "It takes a village to raise a child." This is a useful cliché if we imagine the village as the child's local surroundings, with parents, grandparents, teachers, coaches, scout leaders and many significant others in the child's life who know the needs and particular features of the community and are close to the child. The "village" concept is particularly important in the regions. It does not necessarily include remote bureaucrats directly answerable to the Minister of Education. Under this governance model, who will ensure equity and protect minority interests?

Québec is not the first province to propose eliminating school boards. Nova Scotia, Prince Edward Island and the Yukon have all attempted to do so. Manitoba's plans were cancelled after second thoughts—and with a change in government. Nova Scotia reports that small schools find the centralized governance to be "remote." There are many small schools in Québec, especially in the English sector and especially in geographically remote areas. How remote would they feel from Québec City? When the Québec Government introduced Big 40, its plan to replace school boards with service centres, the English-speaking community asked a number of questions, including: What problem was being solved? Would the reorganization improve education in the youth and adult sectors? Would it

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Editorial

In the December 16 Gazette article, Julius Grey says “*There is clear discrimination as to language, which is forbidden*” under Québec's Charter of Human Rights and Freedoms (Section 10) and the Canadian Charter of Rights and Freedoms (Section 15). Grey said the university announcement is par for the course with the CAQ government, which he described as one of the most nationalistic in the province's history — more so than any Parti Québécois administration. People who helped build Québec are now being discriminated against! Instead of spending time and energy on a fix for our rapidly deteriorating health care system, recognizing his so called angels and heroes of the pandemic with appropriate wages, addressing the Québec labour shortages, putting measures in place for the elderly in CHSLDs, or holding up with pride Québec's world renowned universities... We get these attacks from Legault. The once bon père of the COVID era has morphed into a relentless destroyer. “Ça ne se passent pas seulement à Montréal” as the growing refrain echos.

The Québec government's plan to almost double tuition for out-of-province Canadian students, and substantially increase fees for foreign students in anglophone universities has rattled not only anglophones, but also, those who are concerned about attracting people to jobs to Montreal, and in Québec in general. Entrepreneurship is difficult enough, without having the man power and women power to fill much-needed positions. Has our government not heard about our labour shortages or doesn't it care? Probably the latter, since Montreal does not figure high in its list of cares! As a result, will those entrepreneurs quietly relocate to more favourable conditions elsewhere?

As the principal of McGill stated: “it will have serious consequences,” threatening recruitment efforts and McGill University's “capacity to be a positive force for our home.” Meanwhile, McGill slashed a 50-million-dollar program to teach students and staff French, this for better integration into the Québec culture. This hair brained idea of raising tuition fees by astronomical amounts for anglophone institutions only, is having the exact opposite of the desired effect! In my opinion, this is an example of divisive and discriminatory politics now swirling in our midst. Consider, that even if you have the right to a certificate of eligibility, but request it after high school, the government will not give it to you. They say it's too late! What will Legault and our Anglo community minister do to fix this situation? This is certainly the basis for a class action suit.

Legault says “these increases are not a move against the anglophone community, but one to protect French in Québec.” However, the CAQ has few seats in the Montreal metropolis, so they're not worried about causing an uproar or disadvantaging anglophone universities in Montreal. Consider the CAQ's recent loss in a by-election outside of Québec City based on the CAQ's reversal of a promise to build a rail link in Québec City. The next day, Legault was tripping over himself to issue a quick go-ahead for the very project he axed.

Why? ...because this was a demographic he cared about. Or consider the “hot mic” event where Legault, while speaking to a reporter, was allegedly caught saying, “I hate the English as much as you do”. I think that statement says it all about his mindset, even though he grew up in Ste Anne de Bellevue.

Even Valerie Plante has stated that these fee increases are a serious detriment to Montreal's international reputation. In The Gazette article on November 4, McGill calculated that there would be a loss of 700 jobs and 94 million dollars. Even francophone universities realize that this is not a good scenario for anyone. Furthermore, Bishops University is worried about its very survival! Protecting the French language can't be built on discriminatory practices. That will only serve to make us “a less than” province in Canada and the world.

As retirees, we can't sit by and watch what is happening. We're interested to hear your thoughts on this issue - please send them along to me, and we will share them with the membership. You helped build education in Québec, I'm sure you have thoughts on this evolving situation.

(Continued on page 3)

(Continued from page 2) **Editorial**

Ironically, a survey conducted on out-of-province students shows that they come to Québec, wanting to learn French. Perhaps the more easily accessible French courses proposed by universities would have done the job of promoting French, instead of the reactionary and counterproductive increase in university tuition fees. Unfortunately, the crescendo of divisiveness is growing in many parts of the world and now Québec has been stricken with a bad case of it! Legault thinks the education system is just a daycare, with one adult in each classroom being acceptable to his education minister.

Meanwhile, this edition of QPARSE News brings you a perspective on why school boards are so important for the English community (page 1) as well as a cross-section of QPARSE member views on the question "Do you support the teacher strike?" (page 11). If you are traveling, you will want to read Anne Brohan's article on travel advisories and the issues of concern. This edition also has a timely article by Terrie Kozaczynski, on fraudulent schemes now using AI. By the way, hats off to Terrie for publishing QPARSE News! We all appreciate her ongoing efforts. You can see some of the QPARSE members in action in the pictures on pages 8 and 10.

Yes, we are living a turbulent time, but we Canadians are a resilient lot. On behalf of the QPARSE News team we extend our best wishes to you and your family for 2024.

Remember to drop us a line

Marzia Michielli
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Editor

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An 'alarming situation' for Bishop's, Montreal Gazette, Andy Riga, October 19, 2023
Doubling tuition fees will hurt the city, Plante says, Jason Magder, Montreal Gazette, October 19, 2023
I think we're really not welcome, Tuition hike dashes plan of settling in Québec, Andy Riga, Montreal Gazette, October 17, 2023
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MANY ENGLISH UNIVERSITY STUDENTS WANT TO IMPROVE SKILLS IN FRENCH, Allison Haynes, Montreal Gazette, November 13, 2023

	<p align="center">Newsletter working group members</p> <p>Marzia Michielli - Editor Terrie Kozaczynski - Publisher Contributors: Renate Sutherland, Tom Conti, Katherine Snow, Claudia Thierry, Anne Brohan, Lynn Travers, Kate Le Maistre</p> <p>Next Deadline: May 6, 2024</p> <p>Theme: Adventures with grandchildren – Yours or Others'</p>
<p align="center">Editor of all</p>	

President's Message - Message de la présidente

Dear QPARSE members,

Welcome to the new year! I hope that each one of you is feeling strong and indeed powerful as we move forward in 2024.

Do you remember the huge rallies in the late 70's? Do you remember the early 80's, the picket lines, the unlimited strikes, the 20% rollback, excess, no new hires? Well guess what. History is not only repeating itself but is gaining a momentum that is horrifying in its intensity. Teachers are being disrespected both individually and as a community. They are standing up and fighting back just as we did. They are carrying the torch that we passed on to them. They know that our students, the future of this province and the quality of work and life for everyone is at stake. They are standing together as part of the Common Front, and they are not backing down. I feel confident that we are in solidarity with them.



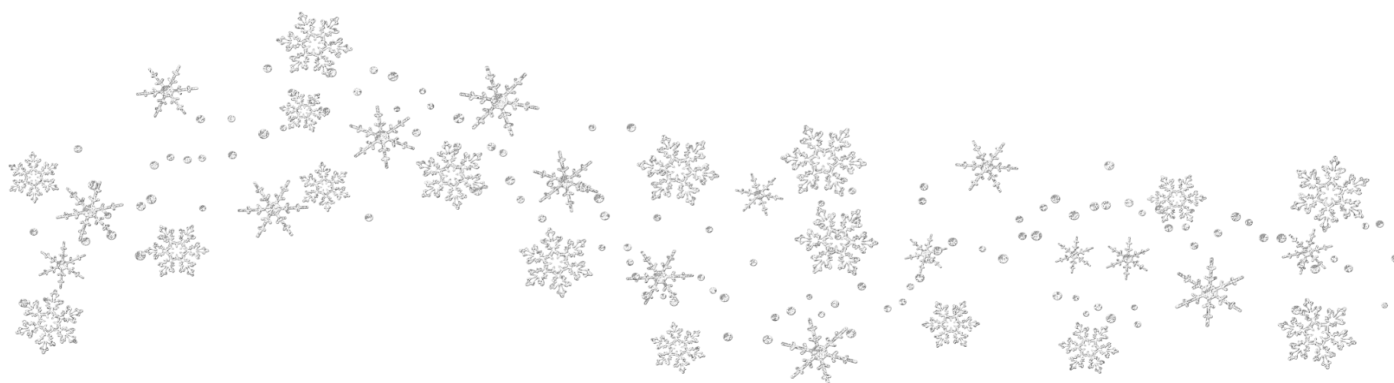
The Common Front has been offered sectoral agreements as well as an agreement in principle at the central table. Both offers will be voted on by the membership in the first week back to school. We can only hope that things go well.

However, let's not kid ourselves. The teachers feel so strongly that they will leave the province and move to teaching jobs in other provinces if the disrespect does not stop. They may just leave the profession all together. This is a catastrophic situation. So, reach out to people in the teaching profession and show them that you care. It is important.

Sincerely,

Katherine Snow

President of QPARSE



How can we protect ourselves against AI reproducing the voices of our loved ones.

Reproducing someone's voice using AI has become easy enough so that scammers have no difficulty with this technology. Vocal cloning software is available and is cheap and effective. Many people have already been victimized by this scam. It is important that we know about this scam before we fall victim to it.



What is voice cloning and how does the scam work?

Just think, you get a call from a family member that he is in an accident, and the police arrested him for drunk driving. All along you know this person is your nephew, after all you have spoken to him hundreds of times. Your “nephew” hands the phone to the “police officer” who tells you that in order to get him out of jail you will have to pay a bondsman 10% of \$75,000, which is \$7500. He tells you the bondsman will be over in 2 hours to collect the money. What do you do? You hang up the phone, you're in a panic. This is what the scammers thrive on. They are fast talkers, they get you into a panic, but when you hang up, take a deep breath, and think about what just happened.

What to do?

The voice you heard, was it really your nephew or were you being scammed:

1. Ask yourself, is this the way my nephew normally speaks, what about his vocabulary or the pronunciation of words.
2. These scammers will always try to spend as little time as possible when talking to the victim. They don't want you to catch on to their scheme.
3. What about the phone number, did you recognize it?
4. Remember for scammers there is always a sense of urgency, whether it's an AI scam or any other scam.
5. If you really think he is your nephew, try calling him. If he answers, then you know you were scammed and there is nothing more to do except maybe report what just happened.

It very important for all of us to be aware of these scams, for when it happens to us our skepticism will kick in and we will be better prepared to handle it.

It is also very important to protect ourselves and our loved ones from these frightening scams, and that is by coming up with a safe word for the whole family. The safe word cannot be written anywhere. Should you receive an AI voice clone scam, all you have to do is ask the person who you think is you loved one for the safe word. If he does not know, hang up, the conversation is over very quickly.

Here is a link to a CBC report on “How scammers likely used artificial intelligence to con Newfoundland seniors out of \$200K”

<https://www.cbc.ca/news/canada/newfoundland-labrador/ai-vocal-cloning-grandparent-scam-1.6777106>

Terrie Kozaczynski

(Continued from page 1) **Preserving English-language school boards**

improve student success and retention? Most English-language school boards meet or exceed provincial averages for school success, even though their students are educated in two languages. It soon became clear that the Bill would give the Minister of Education considerably more power and diminish local control. Why was this increased power needed? Would it have affected the actions of Directors General of English-language school boards when they ordered extractor fans to ventilate classrooms during the COVID pandemic when French-language service centres were expressly forbidden to do so? (Bill 23, which amends Bill 40, gives the Minister of the day even more power, allowing him or her to fire Directors General who do not follow ministerial policy).

There has not been much research on the link between effective school board governance and high student achievement, although this is the explicit mission of commissioners in the English education network. What is the mission of the service centres now in effect in the French-language school system? Elsewhere in the world, research shows that school boards provide an interface that mediates between the Ministry of Education and the local community and its schools. Are service centres able to do this?

Differences between School Boards and Service Centres

School board commissioner	Service centre staff member
Elected by taxpayers by universal suffrage	Mixed model: some elected, some appointed by Minister
Accountable to community	Accountable to Minister
Set policy direction based on local needs	Set global policy for whole province
May challenge Ministry decisions negative to student success	Employees of the Ministry
DG appointed and fired by commissioners	DG appointed and fired by Minister

Why is it necessary to replace the local control of education by universal suffrage with a centrally controlled system? The Ministry cited the expense involved in school board elections and a poor turnout of voters, but what are the reasons for the low turnout: Apathy? Or general satisfaction? Inaccurate voter lists? Or poor advertising and promotion of elections? Many groups, including the Advisory Board on English Education (ABEE), have suggested possible solutions to low turnout:

- Update voter lists and maintain them
- Automatically place graduates of the English-language system and their families on the voter lists of English-language boards (unless they request otherwise)
- Put a line in the *Revenu Québec* form asking taxpayers which voter list they choose, similar to the request on the Canadian Revenue Agency form for permission to send information to Elections Canada
- Include the option of voting by post, telephone, or electronically.

It's easy to see why the English-speaking community was concerned about replacing councils of commissioners with service centres, with the resulting loss of political control and direction over a generally well-functioning school system, and a corresponding increase in a central bureaucracy.

Is any of this important to a group of retired teachers? We think it is. We are part of the “village” that raises the next generation of citizens and values their rights. What can we do? We must ensure that we are included on voters' lists; follow proceedings of school board meetings, whether in person or by watching live-streamed meetings; find out about commissioner candidates. And vote.

Kate Le Maistre and Lynn Travers

Are you travelling this year?

Whenever you are booking a trip, whether it be a trip to a single country or many different countries, you will need information on Visas, travel advisories, and health requirements. As many people are booking their flights on line without a travel agent or planning to go from one country to another making their own arrangements, they may need to do a little research.

Visas

More and more countries require visas for entry and many now add a small sum as a tourist tax. You can get most visas on line. Make sure you get the right visa to go with the passport you are using to travel.

Be careful how you complete the forms. I ended up with a visa for a person from Australia when I was applying for a visa for New Zealand. When I got to Los Angeles to get my plane to New Zealand, they refused me boarding until I had the right visa. Fortunately, I had time and someone was very nice and helped me navigate the site on my phone. However, it led to a few panicky moments and I had to pay twice. Now the visa site says that visas are issued in from 24 hours to 39 days!!!

Travel advisories

The Canadian Government issues travel advisories for countries and cities which are engaged in war, have a lot of crime or are recovering from natural disasters. Just before Christmas there were 9 advisories. It is worth taking heed. Some Canadians in Gaza and Israel have had a hard time getting home. Some advisories give notice of cities where there are a lot of muggings or pickpockets.

These are only advisories. If you feel you need to travel, you can, but there could be a delay if you need help.

Health Requirements

We all know about how you had to show proof of vaccination for COVID in most countries during the epidemic but are not so sure about hazards in other countries. Many countries in Africa require you to take medication for malaria before you go and while you are visiting. Even where there is not a requirement it is a good idea to check whether malaria is a problem. Other countries have problems with yellow fever and other fevers. You may need to get vaccinated or take medication with you.

If you are travelling with a company or travel agent, they will advise what you need and may even make arrangements to get what you need.

Happy travels and stay safe.

Ann Brohan



Wine tasting and Vineyard Tour at Côte de Vaudreuil

The weather was sunny and warm, with perfect weather to complement a special event for QPARSE members and their friends. Those who participated spoke of the fun they had, and the great success of the event.



QPARSE PROGRAM CALENDAR

PRESENTATIONS VIA ZOOM

REGISTRATION REQUIRED

10 AM STARTING TIME

2024

Monday Feb 12	“Travel with Senior Discovery Tours.” Zoom presentation by Natalia Vargas and her Marketing Team of Senior Discovery Tours
Wednesday Mar. 13	“Aging in Place while Lightsizing” by Marie-Claude Giguère, via Zoom
Tuesday April 16	“All about MY Orchids, an introduction to an addiction and how you can get started.” by QPARSE member, Brenda Lee at EMSB, 6000 Fielding Ave., Montreal.
Tuesday May 7	Annual General Meeting

To register for ZOOM online events, please contact via email one of the following at least one week before the event:

FOR MORE INFORMATION CONTACT:

Claudia Thierry (514) 457-2499 / cthierry@aei.ca

OR Carol Klein (514) 696-3447 / retired0821@gmail.com

PROGRAMME DES ACTIVITÉS DE L'APPERQ

RÉUNIONS VIRTUELLES VIA ZOOM

PAR INSCRIPTION

ET DÉBUTANT À 10 HEURES

2024

Lundi, le 12 fév.	«Voyager avec Senior Discovery Tours.» Rencontre virtuelle (Zoom) avec Natalia Vargas et son équipe de Marketing de Senior Discovery Tours
Mercredi, le 13 mars	«Vieillir sur place tout en réduisant les effectifs.» par Marie-Claude Giguère par Zoom
Mardi, le 16 avril	« All about MY Orchids », le début d'une dépendance et comment vous pouvez commencer. » par une membre de AP- PERQ, Brenda Lee. Commission scolaire English-Montréal (CSEM), 6000, avenue Fielding, Montréal.
Mardi le 7 mai	Assemblée générale annuelle

Pour vous inscrire svp contactez les suivants adresses courriel au moins une semaine avant la date. On vous contactera avec la connexion ZOOM un jour avant l'événement.

POUR PLUS D'INFORMATIONS, CONTACTEZ:

Claudia Thierry (514) 457-2499 / cthierry@aei.ca

OU Carol Klein (514) 696-3447 / retired0821@gmail.com

QPARSE News Team in Action



From Left to Right— Claudia Thierry, Renate Sutherland, Ann Brohan, Kate Le Maistre



From Left to Right—Katherine Snow, Tom Conti and Claudia Thierry



From Left to Right—Lynn Travers, Terrie Kozaczynski, Katherine Snow

Holiday Luncheon 2023





Spotlight on Members



Do you support the teacher strike?

On December 7, some retired educators took time out before their Holiday Luncheon at Baton Rouge in Montreal, to share their thoughts on the current situation in Québec schools. A number of questions on school climate were considered, and what follows reflects the retirees' opinions and their level of support for striking teachers.

How do you feel about the present situation in schools? It is time for the Anglophone Educational Community to put its collective head together, to discuss how we can improve an already excellent school system. Our society is changing; parents and students are more demanding, and also more individualistic in their demands (Me, myself and I).

The teachers on strike have my support since the profession they have chosen is undervalued, and underpaid. The job they are doing is much more challenging, and demanding. It is a lot more challenging and demanding. The government needs to improve conditions for those doing the most important job in society.

Jan Langelier

Teaching today has changed because there are too many students in a class. Striking teachers have my support since they have next to no support in the classroom.

QPARSE member

With respect to the present strike situation in schools, It is revolting that teachers are so undervalued. I think it is a definite attack on women as they make up 80% of the teaching group, especially in elementary schools! In my opinion, teaching today has changed because social media has played havoc with the children's focus level. Learning is no longer valued and COVID caused much damage.

The teachers' strike has my support since they are the most underpaid group of educators in all of Canada, and deserve much more than the government is willing to give them. This is especially so after politicians gave themselves a 30% raise.

Pat Juliani

With the demanding changes in our lives, schools have become daycares more than educational venues. The teaching profession is in crisis, as are our schools. Teachers on strike have my support. As we know, teaching was a difficult profession many years ago. Presently, after COVID and with so many societal issues, teaching has become even more demanding. Teachers need a substantial pay increase! Governments should accept this and pay up.

QPARSE member

Too much is downloaded to local schools and administrators. There is too much paperwork required of them by the government. Furthermore, the government does not value the work of teachers and administrators.

QPARSE member

Teaching today has changed because a teacher is expected to be a teacher, a nurse, a counselor, a parent and more. Class sizes are too big, and there are too many special needs students in every class. This is so, without the required student support. The teachers on strike have my support since they are always giving beyond what is expected of them. They put the kids first!

QPARSE member

(Continued on page 12)

(Continued from page 11) **Spotlight on Members**

We are retired and have not taught for many years, but I know that the teachers deserve more pay because class sizes are large, and they have integrated numerous special needs children without adequate support.

Also, the cost of living is high and their salary cannot handle their expenses, especially teachers with a family!

Jan McConnell and G. Fowler



I'm appalled with the misuse of public funds - giving the politicians a 30% raise and giving 7 million dollars to attract a hockey team to play exhibition games in Québec. Meanwhile, the funds are lacking for teachers' salaries, while student integration deteriorates. Teaching today has changed due to the implementation of technology, such as smart phones, resulting in a rise in online bullying.

The teachers on strike have my support since they work long hours and receive 20% less than their Canadian counterparts.

Cameron Gray

The present situation in our schools is **discouraging and sad!** Students have changed in terms of behavior and cooperation – social media has not helped. The teachers are underpaid, overworked, not supported and unappreciated. This is not a priority with this government

QPARSE member

Teaching today has changed, social media is a distraction to students, just as much as it can be an enhancement. I support their strike because they are expected to do more with less. Resources keep getting cut!

QPARSE member

The present situation in schools is horrific! Teaching has changed because Bill 63 created chaos. Striking teachers have my support, because everything in Québec is broken

QPARSE member

The present situation in schools is very hard to deal with, especially with the cutbacks and the lack of interest in the system. I support teachers, since it's very difficult to be in the classroom nowadays.

QPARSE member

I feel upset at the present situation in our schools. Teachers care, but the government doesn't. Teachers need our support!

QPARSE member

I'm appalled with the current situation. There is not enough support in order for teachers to teach properly. I, myself, was on strike in the 70's. We were cut with no income. It took many years to recoup the losses, but we did it! I encourage and support the teachers to stand strong for their demands.

QPARSE member

As always education and its educators are the last on the hit parade! Striking teachers have my support because they are what stands between ignorance and civil discourse.

QPARSE member

The situation in schools is very difficult given the many **oversized classrooms**. Social networking, use of iPhones and less support for teachers makes the situation difficult. Give teachers a higher salary, give them more help in the classrooms and more hours for non-teaching professionals.

QPARSE member

(Continued on page 13)

(Continued from page 12) **Spotlight on Members**

There is chaos in schools today! Teaching today has changed because of the increased workload, with students who have more behavioral issues than before, and not enough resources in order to meet their needs. Teachers work under stressful situations, and they need our moral support.

QPARSE member

From what I hear, things are going badly in our schools – **not enough teachers**, too many kids presenting with problems, not enough professionals to try and help the students. Hence, I feel that the situation is not good at all. All of these situations make teaching today very onerous and demanding. In addition, it makes student failure more probable. Teachers deserve a pay raise!

QPARSE member

It is very difficult for teachers and administrators in schools, given the number of special needs students in classes. There is a crying need to for support! In my opinion, technology, social networking and AI and the like, are at the root of these changes.

I wholeheartedly support our teachers since they are underpaid, overworked and provide an essential service to society at large.

QPARSE member

Do You know the whereabouts of these members ?

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

Macpherson, June—Hemmingford, QC
Westlake, Sidney—Montreal, QC
Humber-Rogers, Patricia—Bromont, QC
Carr, Margaret—Fanny Bay, BC
Stratton, Hugh—Brockville, ON

Julien, Marie-Bernadette—Pierrefonds, QC
Arseneau, Evelyn—North Lancaster, ON
Reed, Jerry—Qualicum Beach, BC
Roy, Rhoda—Montreal, QC
Hall, Margaret E.—Sherbrooke, QC



Analyzing Brain Health

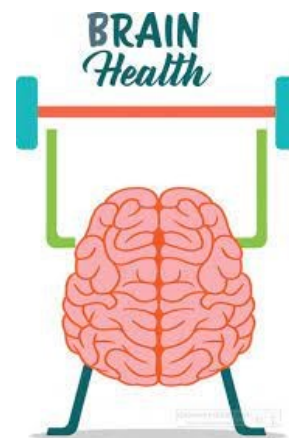
A new tool to help us estimate the risk of dementia has been developed and it looks at 12 factors to help us guard against brain diseases. For example, it shows that “Swapping processed foods for natural choices is associated with a 34% lower risk of dementia, while exercise and visits with loved ones reduced risk by 35% and 15%, respectively, this according to two studies published in 2022.” The Brain Care study seems to pick best practices studies and then analyze them for possible beneficial effects.

“The Brain Care study included recommendations in the American Heart Association’s Life’s Essential for cardiovascular health, and modifiable risk factors for common cancers,” says Rosand, the J.P. Kistler Endowed Chair in Neurology at Massachusetts General Hospital and a professor of neurology at Harvard Medical School. “What’s good for the brain is good for the heart and the rest of the body,” says this expert.

What was included in the Brain Care study? “The physical components in the study included blood pressure, cholesterol, hemoglobin A1c and body mass index, while lifestyle factors included nutrition, alcohol consumption, aerobic activities, sleep and smoking. Other components referred to relationships, stress management and meaning in life.” It’s something to consider as we go about our daily activities in retirement.

Reference:

Address 12 health factors to prevent brain disease, research suggests, December 5, 2023 Kristen Rogers CNN



In Memory of Our Dear Friends

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

Serena Wintle of Cookshire, QC

Ed Zegray of Montreal, QC



Service unique, protections adaptées
L'assurance pensée pour vous

The service you want, the coverage you need.
Insurance that works for you.

1 888 476-8737
lapersonnelle.com/apeq
thepersonal.com/qpat

La Personnelle désigne La Personnelle, assurances générales inc. Certaines conditions, exclusions et limitations peuvent s'appliquer.
The Personal refers to The Personal General Insurance Inc. Certain conditions, limitations and exclusions may apply.

Smishing

In a recent article entitled: “Smishing” Is The Latest Way Scammers Are Trying To Get Your Info. Here's How To Protect Yourself” by Monica Torres of HuffPost. Monica tells us about one of the latest scams. You may have noticed a shift to increased “scam artistry” frequency, as they call it, of messages being sent to your phone. We’re conditioned to look at our phone when it beeps, and this has an increased chance of the message being acted upon.



What do the scammers do? They try to get your personal or banking information through text messages sent on your phone. They pretend to be the government, companies that you might have done business with, or a package delivery service. I often get one or two package delivery notices per day, from DHL. They’ll say that you have a free gift, have to pay a shipping fee, or they tell you about suspicious activity on your account. Keep an eye out for this activity, and don’t be quick to react! We have to resist the initial urge to click on the link.

Poison Control

Health Canada has a new national poison control number. The new number connects you with the nearest poison control centre for medical advice. The number is 1-844-POISON-X (1-844-764-7669). Keep it close by!

Reference:

www.canada.ca/en/health-canada/news/2023/03/canada-launches-new-tool-free-1-844-poison-x-number-for-poison-centres.html



Remove It

According to a recent BuzzFeed article, this is good to know:

- ⇒ White wine can neutralize red wine stains.
- ⇒ Vinegar can remove grass stains
- ⇒ Shaving cream can remove make-up stains
- ⇒ Baking soda can remove coffee stains
- ⇒ Chalk can blot out oil stains
- ⇒ Baby wipes can remove lipstick stains
- ⇒ Deodorant stains can be rubbed out with denim
- ⇒ Using a Soda drink can blot grease stains



Quels randos septembraux : Des odyssées randonnées

À la tombée du jour, Estrella voit
Par la lucarne sous le toit
Le soleil septembrail qui disparaît.

Et puis, un rideau mordoré se révèle
À travers le ciel.

Une brise de fraîcheur
Se lève et caresse les abords
De la forêt.

En abord de la rue,
Sur le sol revêtu
D'un agencement de brins
De branches et de flocons,

De feuilles ocrées et flétries,
Friables, mêmes frisées,

Valsent un déferlement d'ombres
Dans la lueur laiteuse

Des luminaires et des
phares
Ici et là.

Le manque de netteté
Des contours ces
ombres

Masque les faces floues des passants,
Les assurant une dose d'anonymat.

La valse échauffe ces fantômes fugaces
Qui vaguent, en frôlant la folie,
D'une démarche parfois sautillante
Et par moments branlante,

En compagnie d'un ange gardien,
Galvanisés par le rythme et les sons
Des grillons qui strident.

© Sunny



Best places to Retire

The best places to retire based on the Global Pension Index according to the system supports in place in each country:

A Score

Netherlands, 1st place
Iceland
Denmark
Israel

B Score

U.K. 10th place
Canada, in 12th place
New Zealand and
Germany.

C Score

US given C-plus,
22nd place (why? They don't prevent people from
taking their pension before retirement, and they
should increase the minimum pension per person)
Mexico,
Indonesia and
South Africa

All awarded same grade in category

Kazakhstan,
Colombia,
France
Spain

D Score

Thailand,
Turkey,
India,
Philippines
Argentina.



Reference: The Netherlands named the best place to retire — here's how other countries compare, Sophie Kiderlin, CNBC, October 23, 2023 (summary)

Millionaires

483,000

That's how much Americans think they have to earn in a year to be rich, according to an online survey for Bankrate by YouGov taken on June 5, 2023.

560,000

That's the the average net worth of Americans who actually feel rich in 2023. This is based on a Charles Schwab Modern Wealth survey.

2.2 million

That's how much net worth an American feels they need to be considered rich in 2023, according to the Charles Schwab Modern Wealth Survey.

2.6 million

The net worth of the average American family in the top 10% bracket and that most would consider wealthy. This number comes from the federal Survey of Consumer Finances, released Wednesday.

192,900

"Average household wealth hit \$192,900 last year, up 37% since 2019, the largest jump in the history of the Federal Reserve's Survey of Consumer Finances." says Daniel de Vise.

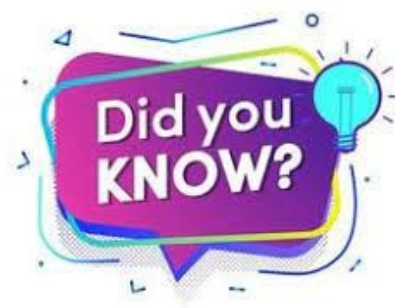
Brokamp, of Motley Fool, puts it like this:

"Can you pay your bills, can you accomplish your goals and can you withstand a financial shock? If you can answer yes to those, you're doing pretty well." You can consider yourself rich.

Different surveys spotlight different opinions! "Generally speaking, we might consider the top 10% of households by income as wealthy," said Cristian deRitis, deputy chief economist at Moody's Analytics.

I wonder what those numbers would be in Canada?

Summary of: **Here's what "wealthy" means in 2023 America, in five numbers**, Daniel de Vise, USA Today , Oct. 23, 2023



The Working and Living Abroad Survey

In the 2023 Expat City Rankings, results from its annual Expat Insider survey were analyzed. It polled 12,065 participants and rated 49 cities with respect to: "Quality of Life, Ease of Settling In, Working Abroad, Personal Finance, and Expat requirements".

InterNations named Málaga, Spain, as the best place in Europe for expatriate life. The bottom two cities in the survey were, number 48 – Rome. and number 49 - Milan.

Reference: *Cities Where Expats Enjoy Life the Most or the Least. Munich, 16 November 2023, internationalions.org*

Kari's Norwegian Apple Cake (Eplekake)



Use a 20-22 cm greased springform pan. (Larger works too). Preheat to 350 F (180C)

Cut about 8 apples (or more) into eighths. Add a little sugar and a little water and cook with a cinnamon stick until apples are soft. Drain off the liquid.

Dough:

Mix together:

- 250 grams (2 cups) all purpose flour, sifted
- 150 grams (1/3 pound) cold or frozen butter, grated or cut into flour
- 1 tsp baking powder
- 125 grams (1/3 cup) sugar

Make a well and add:

- 1 egg yolk
- 1/4-1/2 cup milk

Knead together lightly. Save about a quarter of the dough for lattice work. Roll or pat the dough to line the bottom and about 2 1/2 cm (1 inch) up the sides of the springform.

Fill with the apples and make a lattice top. Brush egg white over latticework and sprinkle with sugar for a shiny look. Bake 25-30 minutes. My larger cake takes 45 minutes. Loosen the edges with a thin sharp knife. Cool in the pan before unmolding.



Kari Balzersen-Quraeshi

The Quebec Provincial
Association of Retired
School Educators



Association Provinciale du
Personnel d'Enseignement
Retraité du Québec

Application Form / Formulaire d'adhésion

**Veuillez retourner votre chèque de 85\$ pour L'Adhésion à vie au nom de APPERQ à:
Please return your cheque of \$85 for a Lifetime Membership made out to QPARSE to:**

**Terrie Kozaczynski
c/o QPAT – APEQ
17035 Brunswick Blvd
Kirkland, QC H9H 5G6**

Given name:

Prénom: _____

Family name:

Nom de famille: _____

Street:

Rue: _____

Apartment:

Appartement: _____

City:

Ville: _____

Province: _____

Postal Code:

Code postal: _____

Telephone :

Téléphone: _____

Email:

Courriel: _____

School board at retirement:

Commission scolaire à la retraite: _____

Year of retirement:

Année de la retraite: _____

Date of Birth :

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 or are considering retirement soon.**



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About Us

- We are retired teachers, administrators, professionals and support personnel who have been employees of an English school board or private school in Québec.
- 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.

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