



# 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

Printemps/Spring 2025



## Thursday, Sept. 12

Welcome back lunch,  
11:30, at Ottavio, 1134  
boul. Marcel-Laurin,  
Ville St. Laurent

## Tuesday, Oct. 8

Aviation Museum tour  
and picnic lunch, Mac-  
donald College Farm, Ste  
Anne de Bellevue.  
10:30 AM

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## In the Wild

Travelling is a great way to experience the world and learn about different cultures! While growing up we never travelled, as this was not financially possible. So, once I started working, travelling became a priority. In December 2024, I embarked on a 14-day African Safari. Although this was my second safari since 2011, as a nature lover I was still in awe of seeing wildlife in its natural habitat!



The itinerary covered a lot of territory; arriving in Nairobi, then a drive to Naivasha and along the way the vastness of the Rift Valley could be seen. A stop at Lake Naivasha, brought us to a boat ride amongst hippos. We witnessed an abundance of bird life; pelicans, cormorants, kingfishers, cranes, and egrets, just to name a few. We stopped at Crescent Island Sanctuary where the movie *Out of Africa* was filmed. This walking safari was the highlight of my trip! Yes! I walked amongst the wildlife! Being in close proximity to zebras, wildebeests, antelopes, waterbucks and giraffes as they roamed freely was an amazing experience.



the wild, with breathtaking views and endless miles of the savannah. We were

The next stop was Masai Mara National Reserve, home to the Big Five (elephant, lion, buffalo, rhino and leopard). This reserve is the most visited in Kenya, covering an area of 110 km<sup>2</sup>. The overnight stay was at Loyk Mara Camp, a luxury tent camp located in

(Continued on page 4)

## Editorial

The Hudson Bay Co. store is closing, patriotism in Canada is on the rise, we have a new prime minister and spring has officially turned the corner with planting season happily upon us. There has been a lot happening, since we brought you the last edition of the QPARSE News Magazine. I guess we can call it a magazine, since this is a 25-page edition. Congratulations to the QPARSE News Team for their diligent work! We now have a dozen people working to publish QPARSE News for you! A special welcome goes to our latest QPARSE News team member - Kate Gardner.

Retirement is an opportunity to reinvent ourselves in our second act, but who says there are only two acts....? As such this brings us to the theme of this edition: "opportunities in retirement". Read Richard Bastien's review of the *Harvard Review Guide* to designing your retirement, on page 5.

A popular and favourite activity on everyone's retirement must-do list, is travel. You can read several articles describing how some QPARSE members spend their time exploring, reinventing themselves, learning a new skill, volunteering and much more. Check out articles by Marisa De Angelis, Kari Quraeshi, and Naile Kudeki.

Furthermore, on May 6th we surveyed a group of retirees to inquire about the activities, or hobbies they pursue in retirement. Read all about the survey results on page 15. Possible activities include quilting, words with friends games, poetry writing, volunteer work, gardening, painting, short-story writing and the list goes on. In this edition, and back by popular demand we also have commentary from our resident political pundit Tom Conti. Follow the squirrels and their adventures on page 7.

In closing, we thank Katherine Snow for her service as president of QPARSE and welcome Lynn Travers as she takes the helm as QPARSE president. We are in good hands with such caring individuals!

Happy spring, and remember we welcome submissions to QPARSE News,

Marzia Michielli  
Editor  
Mmichielli@icloud.com



**Editor of all**

### QPARSE NEWS - TEAM

Marzia Michielli - Editor  
Terrie Kozaczynski - Publisher

Contributors:  
Renate Sutherland, Katherine Snow,  
Claudia Thierry, Lynn Travers,  
Richard Bastien, Tom Conti,  
Kate Le Maistre, Naile Kudeki,  
Patrick Clarke, Kate Gardner

**Next Deadline:**  
**September 12, 2025**  
**Theme:**  
**Changing Economic Times**

## President's Message - Message de la présidente

We have had an amazing schedule of activities and lectures this year, both on Zoom and in person. The Board of Directors has worked extremely hard throughout the year, and the result has been a full year's schedule of incredible activities, fabulous camaraderie, and strong political action.

Thank you to the QPARSE Board of Directors for their diligent work. Each member is so committed and just plain fabulous! In particular, thank you to Carol Klein, as she steps down from her role as the chair of the Events and Activities Committee. Thank you for her beautiful leadership! We are grateful that Carol will remain on board, so we have not lost her support and leadership completely. Thank you to Claudia who will remain at the helm of the Activities Committee for a transition year. We would be lost without you.

In addition, we are very happy to welcome Kate Gardner and Maureen Rose to the Board of Directors. Their input and support will be wonderful.

Did you know that we try particularly hard to keep in touch with our Super Seniors? If you are 90 years old or older, you qualify to be a Super Senior. Thank you to Paula who makes sure that the addresses are correct, and birthday cards are delivered. If you are turning 90, be sure to let us know.

QPARSE continues to be an active member of the Eastern conference of ACER/CART. I am the representative for Eastern Canada, so I make sure that everyone at that table hears about our news, too. This dynamic group from Eastern Canada really thinks about the needs of seniors, and then acts and makes sure that things happen. I love being at meetings with them. Our Eastern Canada Conference will take place this year in June, in New Brunswick. The program is very interesting, and our delegates are very excited about going.

QPARSE News is simply amazing. Thank you to Marzia and her team, who never publish anything less than the best, and even better than the best. We are all immensely proud of our triannual publication.

QPARSE has a small team that is looking at recruitment. We have studied our strategic plan, and we have sent out posters. New members are always welcome.

Did you know that QPARSE receives a rebate every time one of our members goes on a trip with Senior Discovery Tours. Yes, all you must do is tell the company when you book that you are a QPARSE member. This year, we received a cheque for \$2055.56. Thank you to our members and to Senior Discovery Tours for a wonderful partnership.

It has been an honour for me to be the president of QPARSE and I am leaving the post in very good hands—Lynn Travers. I shall remain on the board as past president, to support and do whatever I can to keep QPARSE relevant not only in Quebec, but in Eastern Canada and Canada as a whole.

Finally, thank you once again to the Board of Directors who keep QPARSE strong and relevant. You also keep me supported and on track. You are the best ever!

Katherine Snow  
QPARSE President  
2024-2025





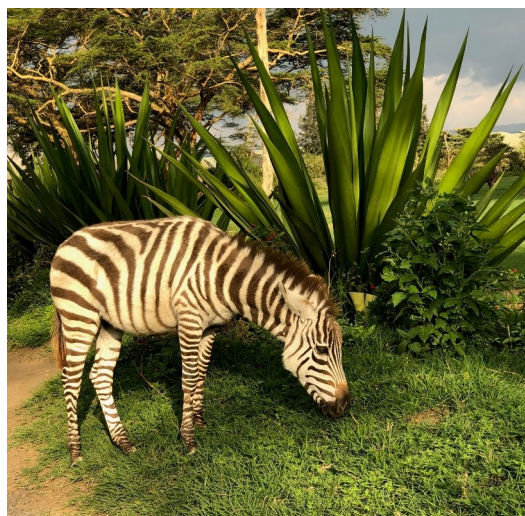
## In the Wild

*(Continued from page 1)*

escorted by Maasai warriors during the hours of darkness. During the night unbelievable sounds of grunting and howling were heard. We were told there were hippos nearby. During breakfast we spotted a male lion in the distance.

Then we were on to Amboseli, a scenic national park that lies close to the Tanzanian border and at the foot of Mount Kilimanjaro. The landscape is dotted with Acacia trees. We visited a traditional Masai Village, where we were greeted and entertained by Masai warriors in their traditional red robes and beads. The majority of Masai people still practice the customary way of life as pastoralists. They are nomads and live in many large circular thorn-bush fences that surround well-erected, mud-dung huts. These hold their

families and their animals. These huts are easily destroyed when they move on in search of better grazing for their livestock (cattle, sheep and goats). They live off of the meat, blood and milk of their herds. The tribesmen demonstrated how to make fire by rubbing sticks together, how they make handcrafted beads and of course, how they sell these to make a living.



We then drove from Amboseli to Manyara via Ngorongoro to the Serengeti National Park. Serengeti means “endless plain” in maa, the language of the Maasai and it is one of the largest parks in Africa covering 14,800 km<sup>2</sup>. In all seasons, the Serengeti has a wild-life population of gazelles, antelopes, giraffes, buffalos, zebras, jackals, warthogs, elephants, hyenas and many species of birds.

From the Serengeti our 4x4 set off to Ngorongoro crater, it covers 260 km<sup>2</sup>. The crater is a world heritage site. It is a caldera, caused by the collapse of a massive volcano nearly 2.5 million years ago. The crater is home to the largest animal density in Africa with some 20,000 animals. In short, the crater is humongous!

If you are a nature lover, the experience of being in the natural habitat of these amazing beasts is priceless! There are no words or pictures to accurately describe the sensory experience! You just have to go on a safari to understand!

Marisa De Angelis

# Welcome to New Member of QPARSE

Marsha Gouett

**Congratulations on your retirement!**

## Dealing with Retirement

The *Harvard Business Review Guide to Designing Your Retirement* offers a series of informative articles on various aspects of retirement, relating to perhaps the most impactful transition period of one's life.

This guide defines retirement not as ending but as a transition, encouraging readers to define what retirement means for them, to look for possibilities and paths beyond traditional retirement, and to make connections between old work identities and a new sense of self.

The *Guide to Designing Your Retirement* states that its purpose is not to gauge the readers' financial readiness to retire, recommending instead that they consult professional advisors in this area in preparing for their retirement. Readers are encouraged to think about their skills and interests in designing retirement plans suited specifically to them. This is a time for trying out new activities, new networks and new stories about themselves.

In Chapter Three, Jeff Giesia suggests designing "a retirement that excites you", as a reinvention you get to design, not a retirement you have to plan (p.42). Tips proposed for making this a smoother and more fulfilling experience involve:

- 1) naming this new phase,
- 2) giving yourself time to shed your "old skin",
- 3) envisioning your new world,
- 4) embracing new experiments and
- 5) staking out a new purpose and routine.



"Retiring with a Purpose" is the focus of Chapter Six, by Johnn Coleman, who states that purpose and meaning are essential to us at any age (p.72). The author adds that we don't "stumble into purpose but have to craft it". Coleman presents four basic steps to working through the transition of retirement:

- 1) identifying sources of permanence,
- 2) learning to let go,
- 3) embracing others and
- 4) rejecting stagnation (i.e. falling into the next phase without a plan).

The rest of the *Guide to Designing Your Retirement* provides advice on considering options and ways forward, on making better decisions during drastic changes and on using the human resources available to us during these challenging times.

This guide is a must-have in a personal bookshelf.

Happy Reading!

Richard Bastien

## Words of Wisdom

"Rivers do not drink their own water,  
trees do not eat their own fruit,  
the sun does not shine on it self  
and flowers do not spread their fragrance for themselves.

Living for others is a rule of nature.  
We are all born to help each other.  
No matter how difficult it is.

Life is good when you are happy,  
but much better when others are happy  
because of you."

Pope Francis (1936-2025)

## QPARSE PROGRAM CALENDAR

**PRESENTATIONS VIA ZOOM  
REGISTRATION REQUIRED  
10 AM STARTING TIME**

### 2025

**Thursday,  
Sept 11** Welcome Back Lunch, 11:30, at Ottavio, 1134 boul. Marcel-Laurin, Ville St. Laurent

**Tuesday,  
Oct. 7** Aviation Museum tour and picnic lunch, Macdonald College Farm, Ste Anne de Bellevue. 10:30 AM

**Wednesday,  
Nov. 12** Virtual Travel at Nemesis, 245J Pointe Claire Plaza. 10:AM

**Thursday,  
Dec. 4** Holiday Lunch, 11:30 at BâtonRouge, 5385 rue des Jockeys, (corner Decarie)

### 2026

**Tuesday,  
Feb. 12** How is Artificial Intelligence (AI) Changing Lives?" via Zoom by Indra Kubicek

**March** Seniors Action Quebec presentation, date TBA. 10 AM

**April** Visit to Montreal's Pointe-à-Callière Museum, date TBA. Old Port.

**Tuesday,  
May 5, 2026** Annual General Meeting at the English Montreal School Board

**To register for ZOOM online events, or for more information, please contact**

**Claudia Thierry (514) 457-2499**

**[cthierry2680@gmail.com](mailto:cthierry2680@gmail.com)**

**at least one week before the event**

## PROGRAMME DES ACTIVITÉS DE L'APPERQ

**RÉUNIONS VIRTUELLES VIA ZOOM  
PAR INSCRIPTION  
ET DÉBUTANT À 10 HEURES**

### 2025

**Le jeudi  
11 septembre** Lunch à 11 h 30, chez Ottavio, 1134, boul. Marcel-Laurin, Ville Saint-Laurent

**Le mardi  
7 octobre** Visite guidée et pique-nique au Musée de l'Aviation à la ferme Collège Macdonald, Ste-Anne-de-Bellevue. 10 h 30

**Le mercredi  
12 novembre** Voyage virtuel chez Némésis, 245J Plaza Pointe-Claire. 10 h

**Le jeudi  
4 décembre** Lunch à 11 h 30, au Bâton Rouge pour célébrer la période des Fêtes. 5385 rue des Jockeys (angle du boul. Décarie), Montréal

### 2026

**Le mardi  
10 février** «Comment l'intelligence artificielle (IA) change la vie?» via Zoom par Indra Kubicek, PDG de Moment Numérique. 10 h

**Mars** Présentation par Aînés Actions Québec. Date et lieu à déterminer

**Avril** Visite au Musée Pointe-à-Callière. Date à déterminer. Vieux Port, Montréal

**Le mardi  
5 mai 2026** Assemblée générale annuelle - Commission Solaire English-Montréal

**Pour vous inscrire aux événements ZOOM en ligne, ou pour plus d'information, veuillez contacter Claudia Thierry (514) 457-2499**

**[cthierry2680@gmail.com](mailto:cthierry2680@gmail.com)**

**Au moins une semaine avant l'événement**

*Retirement is not the end of the road; it is the beginning of the highway—Author Unknown*



## OUR FURRY FRIENDS

They're back...and boy, has a lot happened since their return in last Winter's Newsletter edition!

First off, our furry friends want to thank President Trump for helping to unite Canadians across the country, which led to a Liberal win in the April election.

Since they don't have elbows, our friends have adopted the slogan, "TAILS UP" as their preferred mantra!

Though "Fast Eddy" did not get elected to lead the Federal Liberal Party, he was tapped by Mark Carney to head up the newly created Department of Peanut Efficiency", better known as DOPE. Unlike DOJE, its goal is not to cut government spending and jobs, but to reduce the size of peanuts to make them more manageable to eat. This is especially appreciated by our more senior squirrel population.

The tariffs being imposed on Canadian imports from the USA, have resulted in a huge surge among our furry friends to stockpile peanuts before the price goes up. Have you checked your backyard and garden for signs of potentially large peanut deposits?

Travel to USA destinations has dropped significantly, as a result of the soured relationship with our neighbor to the south. A long-planned Squirrel Regatta, scheduled for early June has been cancelled, much to the disappointment of our four-legged friends on both sides of the border. "Twiggy", the water-skiing squirrel, is particularly upset, as he and his team have been practicing for months down in Florida!

A significant number of squirrels joined the student ranks protesting the Ministry's decision to close F.A.C.E. school in Montreal, and to relocate them to two other sites. "It just goes to show", said one of the squirrels, "that we don't have to look too far to find displeasure with our own politicians, north of the border!"



The familiar chant "Go Habs Go" or GHG, that almost went by the way-side, angered many squirrels, so much so that they even came up with their own French replacement, "Patine Canadiens Patine". However, they quickly realized that the new acronym, PCP, might send the wrong message!

President Trump says he's got lots of friends in Canada. A petition entitled "Furry Friends of Trump", has been circulating across Canada. So far, only two signatures have been collected. Trump's response, "I can make do with fewer dolls and pencils!"

And finally, a horse named "SOVEREIGNTY" has won this year's Kentucky Derby. How ironic, even as Canada is fighting to keep its own.

**Elbows and Tails up everyone!!!**

Tom Conti

## Erene Anthony QPARSE Distinguished Service Award

Erene Anthony, has served education for 41 years and for more than twenty years has spent a very active retirement life in volunteer service to church, travel and various local and global community organizations, where her mission is to continue a life of service to community and to individuals in need, especially the youths of the Black Community. In 2014 Erene was profiled as Volunteer Extraordinaire-Spotlight by the Quebec Provincial Association of Retired School Educators (QPARSE), which included her serving for six years on its Board of Directors where she was its first Program Chair.

Erene is also a licensed Financial Security Advisor and Mutual Fund Representative, and for the past 21 years has spent much of her time informing families on how to become financially independent. She is the mother of a son Joel, former NBA player, manager and co-owner of the Montreal Alliance Basketball team, and of adopted daughter Sherlette, a financial analyst.



Erene, a lifelong learner and educator, humanitarian and community stalwart was born in Antigua, where she taught for 6 years before immigrating to Montreal in 1968. For the first two years, Erene was hired as a Substitute Teacher in the PSBGM'S (now EMSB) Elementary and High Schools. That was the commencement of her Montreal educational career of 35 years. It included teaching at Royal Arthur Elementary School in Little Burgundy, near Union United Church, teaching English and Math at Verdun and La Salle high schools and her service of 16 years as administrator at Westmount and John Grant high schools, the Mackay Centre and the last four years at the Lester B. Pearson School Board as Principal of Charles A. Kirkland Elementary School and Vice-Principal at Riverdale High School, respectively.



Erene joined the ranks of retirees in 2004 but spends most of her time in her love of church work at Union United Church, Montreal. Here she served on many committees, including Chair of the Official Board for many years. Presently, she coordinates the Band Ensemble program for youths and adults. She serves on the Executives of the Antigua & Barbuda Association of Montreal as Public Relations Officer and Chelaine Du Millénaire, a Foundation of eight members that funds a school in the remote region of Cap Hatien, Haiti. Her 2017 visit to the school has heightened her determination for continued support to students.

Gratifying work for a period of six years, was serving on the Executive of The Black History Month Round Table, the Scholarship Committees of the United Church of Canada, the West Island Black Community Association (WIBCA) and the Montreal Black Business Association.

While grateful for the many citations: *the Jackie Robinson, Professional of the Year Award from the*

*(Continued on page 9)*



## Erene Anthony

(Continued from page 8)

*Montreal Black Business Persons & Professionals; The Mathieu Da Costa Outstanding Service Award for Volunteer Service Abroad from The Prime Minister of Antigua; the two 2022 Lifetime Service Awards, from Montreal Community Cares and Union United Church; Erene was emotionally touched and humbled by being*



*the first recipient of the West Island Black Community Association 2023 Golden Heart Award, that was inaugurated to exemplify the indomitable volunteer spirit of the Montreal community's dear friend, the late Egbert Gaye. In February 2024, Erene also received the Dr. Clarence Bayne Community Impact Award at the Black Theatre Workshop Vision Celebration.*



Throughout her life Erene Anthony has made and continues to make an invaluable contribution to those aspects of human activity in which she has been involved. On a recent visit to Antigua, Erene sought to promote locally the book, “Memories of Antigua Girls’ High School: 50’s, 60’s, 70’s” to which she has been a contributor, its proceeds go to assist with their school’s projects.

As educators we are honored she chose to direct her energies to “making a difference” in the lives of many people in our community and beyond. She continues to be called by parents to advocate for them, or to assist them with challenges facing their children in the school system. It is with great pleasure that I present this year’s QPARSE Distinguished Service Award to Erene Anthony.

Renate Sutherland

## 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](mailto:terriekoz@yahoo.com) or by telephone at 514-334-2203.

Yvette Voisard—Richmond, QC

Janet Wilson—Westmount, QC

Jane Egerton—Pointe Claire, QC

Ronald Cappelli—Bois des Filion, QC

Patricia E. Hamelin—Bryson, QC

Gillian Williams—Glen Robertson, ON

Angela Piacek—St. Laurent, QC

## In Memory of Our Dear Friends *we send our deepest condolences to the friends and family of the following:*

Dedeke, Theodosiu—Brossard, QC

Dedeke, M. Kofo—Brossard, QC

Elliott, Charles—Westmount, QC

Ford, Clifford—Pointe Claire, QC

Hall, Louise—Farnham, QC

Mooney, Douglas—Sherbrooke, QC

Scrimgeour, Erma—Montreal, QC

Siemens, Ilsabey—Montreal, QC

Fowler, Virginia—Lachine, QC





## Stephen Pigeon

### QPARSE Honorary Life Membership Award 2025

On May 6, 2025, it was my great pleasure and honour to present the 2025 recipient of QPARSE's Honorary Life Membership Award to Stephen Pigeon. I have had the privilege of knowing Stephen over the course of my career in Administration. In particular, I had the opportunity to get to know him while I was the Executive Director of AAESQ. Together we attended regular meetings with the Director Generals of the English School Boards.



Stephen was born and raised in Quebec City, by two parents who did not speak English. He learned English in school, and now resides in Quebec City. He has lived in Quebec City all his life, except for a five-year-span when he left home to start his teaching career. Stephen is married and has four adult children, and is happily retired since August 2024.

Stephen taught high school English as a Second Language in St-Jérôme, for five years. Thereafter, he was named Vice-Principal of St. Vincent Elementary School in Quebec City. He worked there for 3.5 years, before being named Principal of St. Patrick's High School. In the 10.5 years that Stephen was at this school, he grew the enrolment from 300 students to 650 students, and implemented language, sports, and arts concentration programs. He also started a hockey program, and revived a once successful football program. He was also able to change the local culture, where being successful in school was now something to aim for...or it qualified as "cool". St Patrick's High School became a school with perennial, and amazing results on MEQ exams. By the way, this was also the high school he attended as a kid, and some of his former teachers were still around from his first couple years of study.

Stephen was promoted to Director of Educational Services at the Central Quebec School Board where he began the implementation of PLCs in all Central Quebec schools, as early as 2008. He was responsible for starting an international recruitment program for the youth sector, which has been attracting 50 to 60 students from all over the world.

In 2014, Stephen was named Director General of the CQSB and enjoyed the next ten years of leadership at the Board. During that time, he held a board-wide consultative process to redesign catchment areas and implemented a communications service for the CQSB. He was also responsible for extending 3 schools, and opened the first new English elementary school on the South Shore of Quebec City, in Lévis. He also implemented a process to convince the government to build a new high school to replace Quebec City's aging English high schools – a project that was granted and is on the verge of realization!

On a professional level, Stephen was involved with the Central Quebec local association of in-school administrators, and became president of the local and participated on the board of directors of AAESQ. He was elected to the executive of AAESQ, and eventually served as president of the association in 2009. Stephen also served on the board of directors of LEARN, representing CQSB, but later became chair of the board of directors of LEARN. As you can see, Stephen has had a full and very successful career, and it is this leadership that makes him an outstanding person to receive the QPARSE Honorary Life Membership Award. I am very pleased to have been asked to present this award to my friend, and colleague Stephen Pigeon. Congratulations Stephen!

Jan Langelier

## Warmth in Every Stitch: Mothers For Others Brings Comfort Through Quilts

For over two decades, a group of dedicated women in Montreal has been quietly wrapping children, families, and patients in warmth, hope, and love - one quilt at a time.

Mothers For Others, a volunteer group of 18 women - many of them teachers and retirees - creates handmade quilts primarily for the Montreal Children's Hospital's Paediatric Intensive Care Unit (PICU). Their work has grown from a few quilting enthusiasts into a close-knit community of crafts-women driven by compassion.

Meeting once or twice a month, the group produces an extraordinary number of quilts each year. At their annual donation night in June, nurses and staff from the Children's Hospital gather to receive the vibrant creations and share stories of how the quilts bring joy to young patients during some of their toughest moments. One such story involved a boy from a remote northern community, whose spirits lifted at the sight of a football-themed quilt - a bright spot in his medical journey.

But the PICU isn't their only focus. Mothers For Others has shared quilts with a range of organizations, including Breast Cancer Canada, Cedars Cancer Centre, Wounded Warriors, Chez Doris, The Liam Foundation, and the families of the Hum-

boldt tragedy. They've created themed quilts for campaigns like Heaven Can Wait. Mothers For Others made three of seven quilts for Joyce Echaquan's children.

The group's creativity shines in their annual themes: last year's quilts were inspired by Beatles song titles; this year, they drew inspiration from fairy tales, fables, and folklore. The 2024 donation included over 150 quilts from Mothers For Others, including many from community contributors.

Even the pandemic didn't slow them down. Members adapted by ordering supplies online, exchanging materials on doorsteps, and holding Zoom meetings to stay connected.

Recently, the group added flannel cuddle-hearts to their

offerings - soft heart-shaped pieces given to parents and newborns in the NICU to help with scent recognition and bonding.

Fueled by generosity, skill, and heart, Mothers For Others continues to bring comfort to those in need, stitch by loving stitch.

Susan Read





## My Colorado Summer

Stead Ranch, a 'Dude Ranch' in Rocky Mountain National Park, north of Boulder, Colorado, is where I worked during the summer of 1957.

My friend Danielle from France and I from Norway, were graduate students at OSU in Stillwater, Oklahoma. We had to get out of the US to obtain working visas. It took a bus to Dallas, and a day's train ride to El Paso, a walk across the Rio Grande to Ciudad Juárez, Chihuahua, to obtain a working visa at the nearest consulate. After a long bus ride to Boulder and Estes Park, we were picked up by a car from the ranch.

Steads Ranch had been a homestead there long before the area became a National Park, and that's why they could operate a hotel inside the park. The ranch was close to Beaver Lake, and the looming Longs Peak at 14,256' / 4345m elevation.

A 'Dude' ranch is a guest ranch. A 'dude' is what a western cattle farmer, a cowboy, calls city slickers, when offering them a taste of western ranch life and then charging them, it becomes a 'dude ranch'. They are offered horseback riding on trails, outdoor B.B.Q. in the evening with guitar music and song around the campfire, there is fishing and hiking and square dancing. Stead's Ranch also offered tennis and a heated pool.

During the summer season they hired students from different states and from abroad. Joy from Scotland was there in addition to Danielle and I, and we made a jolly and friendly group.

One day that summer we celebrated 'Settler's Day', and the owner lent me an old-fashioned dress with fancy layered pants and a cute bonnet. It was great fun!

Some of us decided to climb Longs Peak on a day off. We started before sunrise because it was at least a 16 hour round trip. We were well prepared with layers of clothing; water and we were already acclimatized as we lived at an altitude of 8000 feet. I have since read that some, from a US Special Forces group, needed people rescued from the top of Longs Peak due to altitude sickness.



Longs Peak, one of the few 14,000-foot mountains in the Rockies, were first climbed by Pre-Columbian indigenous people collecting eagle feathers. The first recorded ascent by men was in 1868 and by women in the early 1870's.

At first it was an easy climb over boulders, but then it became steeper. The west side that we climbed, is considered a 'non-technical' climb but there were iron steps bolted in the mountain on the steepest part, and we were warned not to look down.

The view from the top was magnificent and we took some time there, had a rest and some nourishment. There were other people there as well. We felt quite accomplished!

But then we had to come down! It started off with a gradual slope downhill. But around one corner there was only a narrow ledge about 3 feet wide, and about 10 feet long with a 1000-meter drop on this east side called the Diamond face. I just froze and could not move, as my friends disappeared around the mountain at the other end.

After a few moments, two of the boys peaked around the corner, saw me standing at the other side and came over. They walked with me, holding my hands as we walked sideways step-by-step looking straight out, not down! As you realize, we made it safely. I sent a 'Thank You' to the heavens and made the rest of the descent.

*(Continued on page 13)*

## My Colorado Summer

(Continued from page 12)

We were a very happy group that reached the ranch that evening.

At the end of the summer, my future husband Saeed, drove from Philadelphia where he had worked, in his 1952 Pontiac bought for \$300, to pick me up. He had a friend in the car and with Danielle and me, the four of us drove back to Oklahoma, through Utah's Bryce canyon where we saw the interesting rock formations. We stopped at the Grand Canyon, drove past the Painted Desert and the Petrified Forest and the Pueblos in the hillside.

Starting out on a stretch of desert in Arizona, the gas station attendant checked our car and helped us to place wet towels in the open windows. There was no air conditioning in the old Pontiac.

We celebrated a safe return to Stillwater and the fall semester, 1957 was an eventful, inspiring and wonderful summer.

Kari Quraeshi

## Slam pour les élèves

### Le temps

#### Le passé

Rester dans le passé à ressasser ce qui est arrivé, la gorge nouée à ne pas bouger, ronger, fermer s'en est assez!  
Je veux dépasser ce temps achevé et découvrir ce que me réserve l'avenir.

#### Le futur

Le futur, c'est ce qui arrivera. Comment le savoir? Je ne suis pas là. Je peux faire des prédictions sur ce qui arrivera, mais en réalité, je ne le sais pas. Comment aller de l'avant, si ce n'est qu'en vivant le moment présent?

#### Le présent

Le présent, quel beau mot, en réalité c'est un cadeau, il nous permet de devenir qui on est lentement, si on lui laisse le temps.

Le présent, c'est aussi vous qui êtes devant moi. C'est le plus beau cadeau que j'ai reçu. Tous les jours, je remercie Dieu de pouvoir, en ce moment, partager un peu de mon temps avec vous pendant presque un an.

Kate Gardner



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## St. Vincent—The First Patron Saint of Portugal

Often in our travels to Portugal, we saw the symbol of St. Vincent (a boat with two crows). This is how our guide explained his legend:

St. Vincent was born in Saragossa and lived in the Roman times in 1st Century A.D. in Valencia, Spain. It was one of the first places where Christianity was popular. It was said that Vincent had divine powers. He is said to have revived a dead horse and made the leg of a man who had lost his leg grow back. He attracted a lot of people to his church and was collecting a lot of money for the Catholic Church.



Vincent could also speak to animals. Apparently saints were said to focus on one animal and Vincent was the master of birds—especially crows. He could speak and communicate with crows.

Romans were not fond of the Church and wanted to stop Vincent. A Roman general, Darius, was sent to kill him. Vincent was tortured and then Darius killed Vincent and left his body in front of the church for the crows to eat. Crows circled his remains and protected it from other animals and birds of prey from attacking it. People saw this as God's intervention and this attracted even more people to the Church. Darius then threw the remains of Vincent into the Mediterranean. The crows went in and brought the remains back to his church. The people wanted to protect the remains of Vincent and took his body to Cape St. Vincent, the most southern part of Portugal. Darius tried, but could not catch them. The believers made a shrine in the centre of the village and called it St. Vincent's Chapel. Crows would protect the chapel and the remains, for the next 700 years.

The Moors destroyed the village in the 8th Century but the remains of St. Vincent stayed buried for the next 400 years. In 1143, King Alfonso Henriques, the first Portuguese king, freed the country from the Moors. He won against the kingdom of the Moors, Asturia, and declared himself King. He needed the approval of the Pope who was the "King of Kings" and needed a saint for his kingdom. He declared St. Vincent to be the saint of Portugal. They had an idea where Vincent's remains were situated but were not sure of the exact location. When Alfonso's soldiers reached that area, they saw crows flying around where the ancient chapel had been. The crows were still protecting the remains of St. Vincent. They excavated and found the remains, and brought them to Lisbon 1173. People waiting at the common square saw three priests in a small boat with lots of crows flying around the boat. This transfer of relics is depicted on the coat of arms of Lisbon. They buried the remains in the Lisbon Cathedral. Crows are still seen near the cathedral (we saw some) and are thought to be the descendants of the mythological crows who are still protecting the remains.

St. Vincent became the patron saint of Portugal and Lisbon until 1640. Then, Vincent lost the title when Spain ruled Portugal between 1550-1640. He was then replaced as the patron saint by St. Anthony who was born in Lisbon. Now, there is one day to celebrate St. Vincent and two weeks to celebrate St. Anthony in Portugal.

St. Anthony is the patron saint of children and helper of women who have difficulty getting pregnant. Queen Mary (Maria II of Portugal) is said to have asked for the blessing of St. Anthony when she couldn't have children. It is said that she had 12 children afterwards. He is also the Saint of Lost Things.

St. Anthony is known as the Saint of Weddings as well. He helps females to find partners. Every year in Portugal, 100 weddings are performed for free by the government in the name of St. Anthony. The government selects 100 couples from those who apply, and performs the wedding in a cathedral. In June, there is one week of celebration of St. Anthony. People party, drink beer, and eat sardines. St. Anthony's animals are fish, and sardines are the most common fish in Portugal.

Naile Kudeki



## Opportunities in Retirement

From time to time, the QPARSE News Team surveys a group of our retirees. Shown below is the feedback given by a sampling of retirees that gathered on May 6th, 2025 and answered the following question:

***“Tell us what you have time to do now that you are retired, that you did not have time for when you were working?”***

I now have more time for volunteering:

- a) at the Garden at Fritz Farm - growing fruits and vegetables for the food banks
- b) Taking registrations and cooking for the monthly Senior’s lunches at the Fritz Farm House,
- c) Working on the QARSE program committee,
- d) Babysitting the grandchildren,
- e) Attending four exercise classes a week,
- f) Being able to take lots of walks and skis at McGill , and skiing with the Rod Roy group,
- g) Also, I always wanted to learn how to read a knitting pattern to knit socks. Now I am addicted!—Claudia Thierry



In retirement, I had time for taking care of my mother’s needs until she passed away, swimming three times a week—that is until Covid. Travelling, volunteering at QPARSE, QPARSE News, and going up north during the week instead of the traffic-filled weekends.—Terrie Kozaczynski

In general, I have more time for myself in activities, such as actually reading the Gazette from cover to cover with my tea, novel reading, being able to travel on my own schedule, and being able to engage in cribbage once a week.



Now I continue my aqua fit classes, but I can go in the early afternoon. I can spend more time with the grandchildren, and volunteer with their outings. I also volunteer with Literacy Unlimited, and meet friends for breakfast and brunch.—Paula Turner

Although my “retirement” started 12 years ago, I remain active with innovation projects in high schools (NEXT School). Even though I have become a member of the Lakeshore Camera Club to nurture an interest and skills in photography. I hope to fully retire over the next few years.—Noel Burke

I can come to relevant presentations such as that given by Kim Hamilton, the guest speaker at the AGM May 6. —Joan Hongoh

Now I can cook in a leisurely fashion, and make progress on a cookbook that I am writing. There is more time for gardening, and I can go away anytime I feel like it. Also, I can have friends and family over more

*(Continued on page 16)*

## Opportunities in Retirement

*(Continued from page 15)*

often without being stressed.—Maureen Rose

I can start each day with a morning walk - regardless of the weather conditions, that's enjoyable.—Marilyn Gollan

There are greater opportunities in retirement given that we have more time. Activities include: Babysitting the grandchildren, traveling, mentoring, working with the QPARSE News Team, caregiving, walks outdoors, meeting new challenges, gardening, painting, writing, being a part of the QPARSE Board of Directors and trying new recipes.—Marzia Michielli

I have more time to read, travel, relax at home, tackle renovation projects, and participate in cultural outings.—Kathleen Gardner

“Words with Friends” is an activity I like to take part in every day. I like the increased opportunity to travel, to relax at home and to renovate.—Patrick Clarke

I play samba two or three times a week, I do aqua fitness twice a week, and I'm a substitute teacher once a week ...just to be with the kids. I go out for breakfast/lunch with friends.—Carol Klein

Initially, I took hours of courses and workshops. I joined a band. I travelled. Now, I do more volunteer work. I find that I stay in charge of a number of groups, and we work together. I like the together part! Also, I try to have fun in all of the places I volunteer.—Katherine Snow

Since my retirement at the age of 70(2016), I spend the majority of free time on something my wife likes to call “doing nothing”. Actually, I spend a lot of time on reading books, political literature, listening to political programs on television, talking on the phone with friends in Poland, and analyzing environmental aspects in play. I am an engineer by training.—John Liszka

I enjoy being a life-long learner with more calmness and personal choices and with less or different stresses. In retirement:

- a) You are able to plan your own agenda daily,
- b) You are enabled to explore many possibilities,
- c) You are able to participate in activities from early on in the day, since you're able to sleep in when needed,
- d) You can avoid stressful limits,
- e) And, make better connections, both socially and faith-based.

May God bless your tireless efforts for future success. The list could go on - continuing to teach others the Golden rule and educating others on what teachers continue to do... a teacher is always a teacher!—Mary Sachla

There is time for: playing tenor sax in a band, trying to learn trumpet, still figure skating, lots more gardening and orchids, trying to learn to swim, playing badminton two times a week, ballet, travel with family, being a part of the St Lambert Horticultural Society and Rose Society, and Orchidophiles de M.H. There is no time to clear out the house.—Brenda Lee





## Words with Friends

This is an international scrabble-type game, and what a great game it is!

You challenge your brain, and play with all sorts of people from all over the world. I have played this game for the past ten years and spend a couple of hours a day competing with Canadians, British, French, Australian and American players.

You can chat if you want to, or if you don't feel like it, you can shut out the other person. A few years ago, I was talking to a lady from Cape Cod, and my wife and I went down there to see her. We visited for two or three years in a row, and spent a weekend with her family.



This game relaxes me, and challenges me to find new words every day. Why don't you try it out? I know you will enjoy it. Just google "Words with Friends" to get started.

Patrick Clarke

## Line Dancing - Ste. Anne de Bellevue - April 9, 2025

The dance moves and music created a lively atmosphere for QPARSE members who took part in the line dancing activity on April 9, 2025. The group had a wonderful time learning to line dance with a professional instructor, Nathalie Blais. The sense of community was enjoyable, and everyone had a very good lunch Au Café Resto au Bout de L'Ile, in Ste. Anne de Bellevue.

Remember to try this engaging activity, the next time it is available!

Claudia Thierry



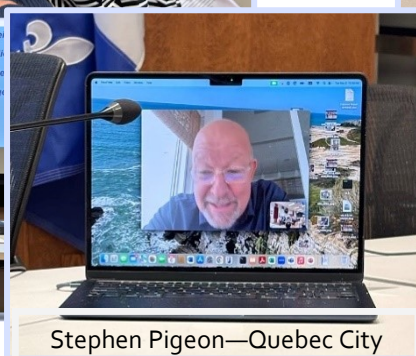


# QPARSE ANNUAL GENERAL MEETING

MAY 6, 2025



Guest Speaker: Kim Hamilton -  
Executive Assistant of QESBA



Stephen Pigeon—Quebec City



## QPARSE ANNUAL GENERAL MEETING

### LUNCHEON



## Beware of Scams

### You May Think the Store is Real

About a month ago, I was scammed and could not believe it! While scanning Facebook, I saw these beautiful summer blouses for sale. As a rule, I try not to shop on Amazon, since the company left Quebec and their deliveries are now contracted out.

Nonetheless, the site that I was looking at was LouisQuebec.com. “Oh good, a legitimate business in Quebec,” I said to myself, and proceeded to purchase the two blouses. Why not do so, the company had a storefront and an address in Quebec City. I even saw their storefront and address in my Google Maps!

In that moment, all this boded well for my search, so it motivated me to purchase the two blouses. I waited for the delivery to arrive, thinking the blouses will arrive in no time. After all Quebec City is only two hours away.....but it was taking long. After the third week, I wrote to them using the email address they provided. They replied saying that my package was on its way. But I was getting even more suspicious.

Why was it taking so long? I decided to check my Visa statement to see who was getting the money; and would you believe, the payment was made to an address that was in the Netherlands. Shock! I called Visa, they gave me back the money, and my order finally arrived a month later. Yet another scam, someone from the Netherlands was using a legitimate store to sell Chinese products. I went back to the site again to scrutinize it further, and the only item that was missing, was a telephone number.

You really have to be so careful...I think it's back to shopping in a real store where I can walk in and touch the goods.

Terrie Kozaczynski



ONLINE PURCHASE  
SCAM

### Phone Scam

According to an April 20, 2025 article in Forbes magazine, entitled “*Do Not Make Calls On Your Phone If You Get This Message*”, by Zack Doffman:

“.....organized gangs of cyber criminals can target you, and it all starts with a dangerous message received on your phone. Package delivery and unpaid toll texts have taken most of the headlines, but an even worse threat is where a helpful bank or technical support employee reaches out to let you know there's a problem and to help you fix it. This could be to protect your phone or computer from an attack or to protect your money from an ongoing fraud in real time. We even now have fake police officers and federal agents contacting citizens to solicit payment to avoid arrest.”

All these calls are dangerous scams say the FBI. Be on alert!





## Au royaume des rêves et de la résilience

Au creux d'un matin glauque, et gris,  
Et entaché de mépris

Mon chef, emporté par une furie  
Folle, il s'en prend à moi, jusqu'alors  
Dans son angle mort,  
Pour épancher sa bile et me flanquer  
Un flot de foudres.

Du coup, il claque la porte derrière  
Nous et puis me prie de dire oui  
À une forte baisse de salaire, sine die,  
À laquelle je lui assène un non.

Il enchaîne avec peu de bon sens  
Mais plein de culot et me gronde,  
Me dénigre et me dégrade ;  
Puis moi, je m'arrache de son jeu de yoyo  
Au plein galop,

Afin que le chaos de ce fiasco  
Soit voilé par le silence, du moins  
Avant qu'il fasse de moi  
La risée du bureau.

Après ses années d'horribles succès,  
Le chef frappe son Waterloo quand le PDG  
Lui demande sa démission.

Mon antidote à ma passion éclipsée,  
Et puis alors, à ma gaieté déchirée,  
C'est que je me fie à ma fortitude  
Mon estime de soi, ainsi qu'à mon mérite  
Accompli,

Afin de me remettre sur les rails sous peu  
Pour exaucer tant de mes rêves, sans bévues,  
À gogo,

Sous un nouveau chef doté d'un credo  
D'une vision vivante, novatrice,  
Pondérée et fulgurante.

Qui réussit par la création d'une synergie  
Collective. Et révèle par son attitude  
Que l'éthique, et l'équité règnent  
Chez lui.

C'est ainsi que l'on se noue des alliances  
Dignes de respect qui inspirent  
La gratitude.

©. Sunny



**Un message de l'APPERQ**  
Association provinciale du personnel d'enseignement retraité du Québec

<p><b>ÊTES-VOUS :</b></p> <p><b>ÊTES-VOUS :</b></p> <p><b>ÊTES-VOUS :</b></p>	<p>En réflexion à propos de la r_____?</p> <p>À moins de 5 ans de prendre votre « RETRAITE »?</p> <p>Intéressée à connaître ce que NOUS savons sur la retraite?</p>
<p><b>LE SAVIEZ-VOUS?</b></p>	<p>Vous pouvez vous joindre à l'APPERQ jusqu'à 5 ans avant votre départ à la retraite!</p>
<p><b>AVANTAGES :</b></p>	<p>Nous offrons un système de soutien qui vous aidera à profiter de votre retraite bien méritée : événements intéressants, information importante sur les assurances et les rentes et l'occasion de nouer de nouvelles amitiés!</p>
<p><b>NOTRE MISSION :</b></p>	<p>Promouvoir et soutenir les intérêts et le bien-être des retraités de l'éducation par la responsabilité sociale, la sensibilisation et la collaboration avec d'autres organismes sur des sujets d'intérêt commun</p>
<p><b>POUR EN SAVOIR PLUS OU VOUS JOINDRE À NOUS</b></p>	<p>Visitez notre site Web : <a href="http://www.qparse-apperq.org">http://www.qparse-apperq.org</a> ou Suivez-nous sur Facebook : <a href="https://www.facebook.com/QPARSE">www.facebook.com/QPARSE</a> ou Écrivez-nous à : <a href="mailto:info@qparse-apperq.org">info@qparse-apperq.org</a></p>



## The Hat

The offer to purchase went through! What a great and elated feeling, to know that I would have a condo in Florida, to escape the frigid, Canadian winter. The previous owner was of Italian origin, and recently-purchased condo, was full of things belonging to this interesting Italian woman I had never met. Even so, our paths crossed. How did we connect? Well, I met her son who arrived after his mom's passing; he was there to sell the condominium and her estate. I still feel her presence, although I never met the wonderful owner!

Upon entering my new condo, it was intriguing that an old hat had been left behind; it sat on top of a lovely antique clock. I smiled, moved towards the hat, and picked it up. With hat in hand, I had a strange feeling and was instantly transported in time... Even the surrounding smell was delicious!

My eyes opened, I blinked a few times and suddenly realized that I had been transported to Paris. Here I was sitting in a French café, watching people going about their business and it felt surreal.

All at once, a handsome young man approached my table, "Bonjour Madame, puis-je vous offrir un café crème?" Naturally, I was speechless, and muttered a soft "avec plaisir jeune homme" as he motioned for permission to sit down at my table. He looked rather pensive as he sat there in front of me. Then out of the blue, he asked if I had seen Catherine. He was waiting to see her again, but she hadn't come back to this café for a while. "desolée monsieur, mais je doit vous informer d'une mauvaise nouvelle" I formed these words with great reluctance and watched his reaction as I spoke them. "Catherine n'est plus de ce monde. Elle nous a quitté en 2020", I repeated. He looked at me with very sad eyes, and with tears running down his cheeks. I tried to console him.

Once again, a strange intuitive thought took hold, and I felt something unusual under the ribbon of the hat. Under the top portion of the hat, a hidden brooch was attached to it. In my attempted to remove the pin from the hat, it flew off my head. Instantly returned to 2021, and was in my condominium. The brooch had this strikingly beautiful picture of a young man and a young lady, who I could only assume were Catherine and her beau.



I returned a few times to that special café, and found that this 1930's time-period would always unfold with this young man, whose name I later discovered was "Julian." I would sit with him, and listen awestruck about his love story with Catherine. Julian spoke of having offered her, the love of his life, a bottle of Jivage perfume. Julian and I became good friends.

With my travel back to 2021, I tried investigating what happened to Julian. Was he still alive? What had become of Catherine? Of him? ...But Julian had passed away.

As I stared ahead, now I thought I understood the presence of the Jivage bottle of perfume that was left behind on the fireplace mantle in my condominium made sense. As I reflected, I watched the 24 karat pieces of gold that still floated in the bottle.

Huguette Hammal

*Opportunities in retirement, the theme of this edition, present themselves when you least expect it. If you want try your hand at writing a short story, QPARSE News encourages you. We are willing to print your short story, your poem, or excerpt from your memoir. Just submit it to us!*

## If you are Interested

Hello Friends

My name is [Dave Cromwell](#). I am conducting research on behalf of Guy Rodgers, whose great film "[What We Choose to Remember](#)" has been screened across Quebec. Click on the title and the link will take you to the film which you may watch for free. Guy has asked me to reach out to educators, administrators, students and archivists for a project he is currently working on.

We are interested in speaking to anyone who may have information regarding students who were refused admission to French schools and referred to an English school. If you know any students, have experiences you would like to share, or can refer me to anyone who might have experience in this area, your help would be greatly appreciated. The timeframe we are looking at is 1970 forward.

If you would like to help or participate, please contact me by phone at 514-216-5620 or email at [comech.qc.dc@gmail.com](mailto:comech.qc.dc@gmail.com). All are welcome! Any help appreciated!

Cheers,

Dave Cromwell,

Director Operations and Technologies,

ComECH-QC, COFFEE-QC

514-216-5620

[comech.qc.dc@gmail.com](mailto:comech.qc.dc@gmail.com)

<http://www.youtube.com/@ComECH-QC>



### A message to you from QPARSE Quebec Provincial Association of Retired School Educators

ARE YOU:	Thinking about the "R" word?
ARE YOU:	Within 5 years of "RETIREMENT"?
ARE YOU:	Interested in learning what WE know about that "R" word?
DID YOU KNOW:	You can join QPARSE up to 5 years <b>before</b> you retire?
WHY JOIN?	We provide a support system to help you enjoy your well-deserved retirement: interesting programme events, important information on insurance and pensions, and a chance to make new friends!
OUR MISSION:	To promote and enhance the interests and well-being of retired educators through social responsibility, advocacy and cooperation with other organization on matters of common concern.
FOR MORE INFO: OR TO JOIN?	Check our website at: <a href="http://www.qparse-apperq.org">http://www.qparse-apperq.org</a> or Follow us on Facebook: <a href="http://www.facebook.com/QPARSE">www.facebook.com/QPARSE</a> or Email us at: <a href="mailto:info@qparse-apperq.org">info@qparse-apperq.org</a>



**Quebec Provincial Association of Retired School Educators**  
**Association provinciale du personnel d'enseignement retraité du Québec**  
**INCOME STATEMENT**

REVENUE	2024	2023	2022	2021
Memberships	\$ 765.00	\$ 425.00	\$ 510.00	\$ 255.00
Program	-	-	-	-
QPAT Teachers Conference	-	350.00	-	90.00
Donations	2,435.00	300.00	3,680.00	-
Senior Discovery Tours	2,055.56	1,504.76	-	-
LaPersonnel - Referral Revenue	-	-	-	-
Newsletter Ads	375.00	375.00	375.00	375.00
Capital Gains/Loss	0.00	1,141.47	1,394.09	113.83
Dividend Income	2,708.77	819.62	1,037.63	4,038.82
Investment Transfer	-	-	5,000.00	-
ECERTO Conference	-	-	4,100.00	-
<b>TOTAL REVENUES</b>	<b>\$8,339.33</b>	<b>\$4,915.85</b>	<b>\$16,096.72</b>	<b>\$4,872.65</b>
EXPENSES				
Newsletter Expense	\$ 2,278.99	\$ 2,010.47	\$ 3,192.49	\$ 2,879.84
Membership Expenses	101.68	24.38	18.27	16.33
AGM - Annual General Meeting Exp	140.93	236.35	116.81	215.18
Meeting Expenses	-	-	-	-
Program/Workshops/Events Exp	232.71	7.18	108.29	197.96
Goodwill Gifts	151.74	13.80	118.63	261.86
ACER/CART	1,252.17	1,204.44	1,105.15	374.50
QPAT Teachers Conference	-	293.39	-	-
QFHSA MEMBERSHIP	-	-	-	-
Accounting Expenses	431.16	431.16	402.41	344.93
Website Expenses	-	288.97	265.03	312.90
Office Supplies Exp	-	91.26	22.66	39.45
Bank Charges	21.50	-	3.60	-
Government Registration Fees	38.00	37.00	2.00	500.00
Parking	-	-	94.50	36.00
Investment fees	-	-	-	143.72
Donations	345.00	50.00	50.00	-
ECERTO - Conference Special Events	-	-	5,994.16	-
60TH Anniversary Event	-	-	1,240.46	-
<b>TOTAL EXPENSES</b>	<b>\$ 4,993.88</b>	<b>\$ 4,688.40</b>	<b>\$ 12,734.46</b>	<b>\$ 5,322.67</b>
<b>NET INCOME</b>	<b>\$ 3,345.45</b>	<b>\$ 227.45</b>	<b>\$ 3,362.26</b>	<b>-\$ 450.02</b>

**Year End Bank Reconciliation**

	2024	2023	2022	2021
Ledger Bank balance January 1	\$ 6,324.83	\$ 8,119.83	\$ 7,190.59	\$ 8,702.58
Add: Total Deposits	\$5,630.56	2,954.76	13,699.00	3,720.00
Less: Total Cheques issued	\$ 4,993.88	4,688.40	12,769.76	5,294.65
Add: Outstanding cheques	0	61.36	281.91	62.66
<b>ADJ Bank Balance December 31</b>	<b>\$ 6,961.51</b>	<b>\$ 6,324.83</b>	<b>\$ 8,119.83</b>	<b>\$ 7,190.59</b>

<b>Assets at December 31</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>
Investments, Book Value	\$100,490.12	\$ 87,431.06	\$ 80,266.96	\$ 93,457.90
ADJ Bank Balance December 31	\$ 6,961.51	6,324.83	8,119.83	7,190.59
<b>Total Assets December 31</b>	<b>\$107,451.63</b>	<b>\$ 93,755.89</b>	<b>\$ 88,386.79</b>	<b>\$100,648.49</b>



**Kindly pass this newsletter/application form to teachers who have recently retired or are considering retirement soon.**

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:  
Please return with your cheque for \$85 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](mailto: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](mailto:terriekoz@yahoo.com)*



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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 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.

## Contact Us

Email: [information@qparse-apperq.org](mailto:information@qparse-apperq.org)



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