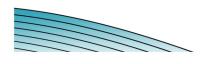


# BULLETIN D'INFORMATION DU-HAUT-DE-L'ISLE

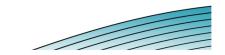
Word of the presidentp. 2We are pleased to welcome in our sectorp. 3n Memoriamp. 3Bottin referencep. 4nsurancep. 5Refundsp. 6Politics, Economics and Environmentp. 7Playing to helpp. 9Creditsp. 10Calendar of Activitiesp. 12
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Secteur H ASSOCIATION DES RETRAITÉES ET RETRAITÉS DE L'ÉDUCATION ET DES AUTRES SERVICES PUBLICS DU QUÉBEC Région 06











All the circulars of the big stores inform us of the "Specials for the new school year". They promise "Everything for the beginning of school at prices never seen before!

Your Sectorial Council has already met and prepared an activity calendar not only for the beginning of school, but for the entire year. And you will find there everything you desire, starting with the "Welcoming Dinner" Monday, September 30th. On that occasion, we will mention the commitment of our Personality of the Year, Madame Mariette Vincent-Tourigny. Please come in large numbers to show her how you really appreciate all aspects of life of the old sector of Lachine and being the "

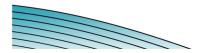
mother" of our present sector. In fact, it was she who suggested the names Du-Haut-de-I'Isle and I'Entrefilet when our sector was first created in April of 2015.

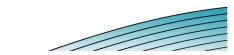
It has already been 4 years, and we will celebrate our 5th anniversary at the next general assembly on April 7th, 2020.

From here on, surprises will await you at every one of our activities. We want you to know that, if you participate at each and every one of our sectorial activities (with the exception of the monthly breakfasts), you will save the equivalent of your yearly AREQ membership fee. In closing, a publicity slogan: "These are the yearly discounts" and I would like to see you profit from them.



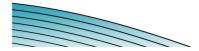
- 3 -





# Bottin de références

CONSEIL SECTORIEL			
Richard Raymond	président	514-685-6621	liseetrichard@videotron.ca
Thérèse Poirier-Labossière	1 <sup>ère</sup> vice-prés.	514-637-1725	
Carmen Dumont	2º vice-prés.	514-426-4426	carmen_dumont@hotmail.com
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Pierrette Tessier	conseillère	514-626-6873	familledaoust99@yahoo.ca
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FLG	Thérèse Labossière	514-637-1725	
	Marthe Laforest	450-681-6728	laforestmarthe@hotmail.com
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Action socio-politique	Edmond Pauly	514-683-3818	edmond.pauly@gmail.com
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	Gaétan Dubois	514-637-7332	duboisgaetan@gmail.com
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	Janine Beaudry-Hamelin	514-685-4688	janinehamelin@gmail.com
AUTRES SERVICES		SITES WEB	
AREQ	1-800-663-2408	National	areq.qc.net
	4 000 400 5500	Régional	regioniledemontreal.areq.ca
CARRA	1-800-463-5533	Sectoriel	(http://du-haut-de-
	1-800-368-9883	Sectoner	lisle.areq.lacsq.org/
RAMQ	514-864-3411		had been and the name of a family of a family of a second s
SSQ - Soins médicaux	1-800-380-2588	]	
SSQ - Voyage	1-800-465-2928		
Sécurité de la vieillesse	1-800-277-9915	· · · .	







I am the new person responsible for the Insurance committee in our Haut-del'isle sector. Responsible is a big word. I see two main areas in this file: the first is to attend information meetings about our insurance coverage and report back to our members, and the second is to answer your questions. That does not make me an expert, but rather a link in the information chain.

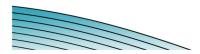
I attended my first information meeting on the 22nd of March, 2019. I found out that LaPersonelle is the insurance company that offers AREQ members house and auto insurance with low fees and excellent service.

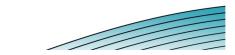
Every year when my insurance contract is set to renew, I receive numerous offers from various insurers. My spouse and I have a house, a condo and two cars. And each year, I ask the company soliciting my business for a quote. Up until now, without exception, their price is hundreds of dollars more than what I was already paying.

So, in order to test the system, I decided this year to ask LaPersonelle to study my file. Surprisingly, their offer was several hundred dollars below what I have been paying with my current insurer. I therefore decided to insure my property with this company.

Conclusion: make your own enquiries and you will see in your case whether it makes sense to change insurers or not. Phone LaPersonelle at 1-888-476-8737. The CSQ chose LaPersonelle, the largest group insurer in Quebec, and has been partnered with them for the last 33 years.

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Now to address one of your questions, "If I go to Ottawa or Nova Scotia, am I covered by the ASSUREQ travel insurance?" Here is the answer from the company: all trips outside of Quebec are treated in the same way. So, whether you travel to France, Ontario or the United States etc., you are covered by the ASSSUREQ travel insurance. If you have any questions about your health insurance coverage while travelling, call CanAssistance before you leave at 1-800-465-2928.

But what about our coverage with RAMQ if we travel outside of Canada? RAMQ is applicable in the other provinces but with the following three restrictions:

Medication is not covered

- 2) Ambulance costs are not covered and
- 3) RAMQ will reimburse health service costs up to the amount that would be covered in Quebec (you have to pay the difference).

Remember that these costs are covered if you were approved for a trip outside Quebec.

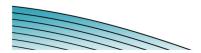
Hoping that this information has been helpful,

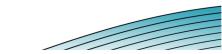
**Refunds: A concrete advantage of being a member of AREQ** Thanks to a partnership between the CSQ and LaPersonelle, those who are insured with *Les protections ResAut CSQ* will receive a refund in 2020\* as follows:

- \$35 for each car insurance policy
- \$35 for house insurance policy

You can also get this advantage by calling 1-888-476-8737 csq.lapersonnelle.com

LaPersonelle means LaPersonelle General Insurers, Inc. \*The refund will be issued to holders of house or car insurance policies as of January 2020







The Federal elections are coming this October. As in every election, the parties tackle the current issues, among them, the environment.

The four main political parties have each presented their vision and action plan on the environment. It is up to us to choose on voting day.

As you are aware, there are several hot button issues concerning the environment: forests, water, earth, the wildlife on the earth and in the water, energy resources, and of course, atmospheric quality. Concerning the atmosphere, we cannot ignore the greenhouse gas effect (GHG).

The parties have presented their environmental platforms on this subject. BRIEF SUMMARY

### What does the NDP, whose leader is Jagmeet Singh, say?

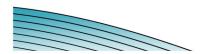
The NDP would keep the carbon tax that the Liberals have put in place, and they would put an end to oil and gas subsidies; as would the Green Party.

#### What does the Green Party's leader, Elizabeth May say?

Obviously, they support the carbon tax. In the opinion of the party and many experts, the carbon tax is the most efficient economic tool to reduce greenhouse gas emissions and to diminish the negative impact of climate change.

#### And what does the Conservative Party, led by Andrew Scheer say?

Well obviously, they are against the carbon tax - their party does not want to add additional taxes to Canadians in order to finance their environmental plan. However, their party agrees with the Paris accord concerning climate change. They do not say how they would reach the targets of the Paris accord other than by investing in new technologies and relying on incentives for individual consumers. (Personally, I don't believe them!)





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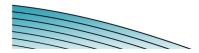
On the other hand, Andrew Scheer's main goal is to defend workers in the Canadian energy sector. His real motivation is to exploit the tar sands to the maximum even though they have turned out to be more polluting than was previously thought! (see article published by Radio Canada April 23, 2019)

#### And finally, what is the position of the Trudeau Liberals?

As far back as 2002, the Liberal government under Jean Chrétien, announced its intention to ratify the Kyoto accord for Canada; which, by the way, was done.

Since that time the Liberals have always ratified climate change accords despite the fact that they do not respect the GHG emission reduction targets. Nevertheless, it remains that Justin Trudeau and his government have implemented the carbon tax and rebates in the whole of Canada despite the vigorous opposition from several provinces. In fact, the opposition and litigation are far from over. And yet this hasn't stopped them from buying the Tran Mountain pipeline! So, when will there be a transition away from fossil fuels? Knowing that fossil fuels have been and continue to be the driver of our economic development, wouldn't it be wise to use all the means necessary to constrain its harmful effects?

When you go to vote in October, it will be up to us to vote in the party that will do the most to reconcile the economy and the environment.





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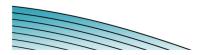
### PLAYING TO HELP

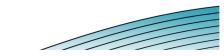
Last year, for a first time, within the frame of the regional collection for the profit of the Laure-Gaudreault Foundation, have I organized a bowling tournament. The resounding success and the enthusiasm manifested by the participants encourage me to repeat this experience. This year, it is the whole sectorial council Du-Hautde-I'Isle that invites you <u>Saturday, September 28th from 1pm -</u> <u>4pm at the bowling alley Fleury (1763 rue Fleury Est, Montreal).</u>

Do you regularly play in a duckpins bowling league? Have you ever gone bowling for the fun of it? Would you be interested in trying it? Would you be interested belonging to the people who play for a good cause while having fun? Are you 14 and over?

If you answer "yes" to <u>one</u> of these questions, you owe it to yourself to participate in this activity., Since space is limited, I would advise you to communicate immediately with our treasurer, Jacques Ready (514-620-8870) to register. (there is no on-site registration)

\$25.00 for 3 hours of fun, while permitting our Foundation to continue its work in our region, you will have to admit that this is an unequalled price/quality ratio.







As every year, L'Ensemble vocal Opus 16 will present his Christmas concert:

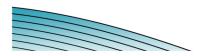
Gloria

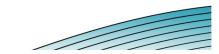
Classical songs by Haendel, Bach, Vivaldi as well as some traditional songs.

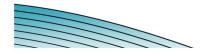
Sunday, December 15<sup>th</sup>, 3 pm At Ste Geneviève Church (16037, Gouin W.)

To reserve tickets (\$ 20) contact Jacques Ready au 514-620-8870

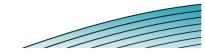
<u>_@_</u>		Credits
A Company		
Co	ollaborators : (	Gaétan Dubois, André Labossière, Richard Raymond
Tr	anslators:	Eva Bury , Wendy Cloutier
La	iyout:	Céline Allard
Co	oordinator:	Richard Raymond











# Calendar of activities

September							
<u>Friday</u> 6	Activité sectorielle Déjeuner mensuel	<u>9 h 00</u> <u>Restaurant Eggsquis</u>	<b>Reg</b> . Thérèse Labossière 514-637-1725				
<u>Saturday</u> 28	<u>Activité régionale</u> Quilles-o-thon	<u>13 h 00</u> Salon de quilles Fleury	Registration (25 \$) Jacques Ready 514-620-8870				
<u>Monday</u> 30	Activité sectorielle Dîner de la rentrée	<u>11 h 30</u> Table O9	Registration (20\$) <u>Before septembre 20<sup>th</sup></u> Jacques Ready 514-620-8870				
October							
<u>Friday</u> 4	Activité sectorielle Déjeuner mensuel	<u>9 h 00</u> <u>Restaurant Eggsquis</u>	<b>Reg</b> . Thérèse Labossière 514-637-1725				
November							
<u>Friday</u> 1	Activité sectorielle Déjeuner mensuel	<u>9 h 00</u> <u>Restaurant Eggsquis</u>	<b>Reg</b> . Thérèse Labossière 514-637-1725				
<u>Friday</u> 15	<u>Activité régionale</u> Journée internationale des hommes	<u>Voir</u> les Echos de l'Île					
<u>Wednesday</u> 20	<u>Activité sectorielle</u> Messe du Souvenir	<u>11 h 00</u> St Joachim Church	Registration Jacques Ready 514-620-8870				
December							
<u>Friday</u> 6	Activité sectorielle Déjeuner mensuel	<u>9 h 00</u> Restaurant Eggsquis	Reg. Thérèse Labossière 514-637-1725				
<u>Monday</u> 16	Activité sectorielle Dîner de Noël Accueil des nouveaux	11 h 30 Table 09	Registration (20 \$) Jacques Ready 514-620-8870				
Non-member : 35\$ for Dinners Rentree and Christmas							

