

L'ENTREFILET

Montréal (06)
Du-Haut-De-L'Isle (H)

MARS 2026 VOLUME 10 NO 2



AREQ

Le mouvement des personnes
retraitées CSQ

3	A word from the president: Let's take action	9	Reader's Review
4	Committee on the Status of Women	10	New members Deaths
6	Insurance Committee	11	Committee leaders
8	Laure-Gaudrault Foundation	12	Upcoming activities

Manifest

We are AREQ, the oldest and largest association of retired public servants in Quebec. We defend the cultural, social, economic and environmental interests and rights of seniors.

We are a movement. We contribute to the creation of an egalitarian, democratic, united and peaceful society. We adhere to the principle of equality in law and in fact between the sexes.

We are members from the education, health and social services, early childhood, communications and recreation, community and municipal sectors.

We are CSQ retirees, who proudly exercise active citizenship for social engagement and the dignity of seniors.

Take action



Good morning,

We have reached an important moment in our association's history. Every three years, a national congress is held to define the strategic directions for the next three years. More than five hundred delegates will participate. AREQ has over 60,000 members spread across 10 regions and 81 sectors.

This year, several positions will need to be filled in our sector: president, 2nd vice-president, secretary, and 2nd advisor. These four individuals will be elected for three-year terms.

I would like to take this opportunity to thank all the council members, as well as those on the various committees and other volunteers who contribute to the smooth operation of our team. I invite you to join us in expanding our services and working together to improve well-being.

This will be the final printed edition of the newsletter for the 2025-2026 academic year. Printing and mailing costs have become too high to allow for a third edition. If you would like to receive a digital version, please send us your email address or visit our website.

On July 7th, the region will celebrate its 40th anniversary, and a dinner cruise will be offered at a cost of \$100 for members and \$225 for non-members. Your spouses could benefit from a discounted rate by becoming associate members and also enjoying other advantages.

March is packed with activities. Check out our sector-specific website as well as the regional one.

On April 15th, we will hold our sector general assembly at Casa Réception. You are all invited to this annual event.

Looking forward to meeting you in large numbers.

Gilles Sabourin

Nicole Girard



Visit to the Great Library

On Monday, January 19, 2026, 35 members of AREQ from Haut-De-L'Isle and Montreal braved the cold to visit the Bibliothèque et Archives nationales du Québec (BAnQ), which was opened especially for us seniors.

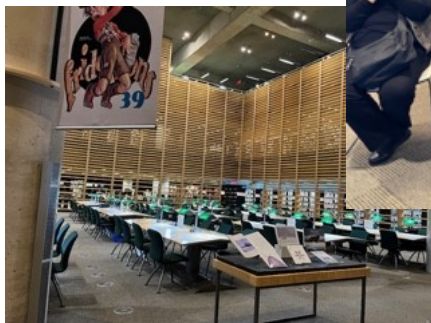
It was a real success to listen to those interested, to ask questions and exchange ideas with a smile. Our wonderful guide, Caroline Malo – head of the senior citizens' program – quickly won us over with the building's construction, its facade covered in translucent glass panels, and the yellow birch that lends a gentle and warm atmosphere to this magnificent place.

BAnQ has two wooden rooms - Think of the title of Anne-Hébert's novel - one of which contains the universal collection intended for members to borrow and the Quebec heritage collection for on-site consultation of what has happened in Quebec since 1968. The Grande Bibliothèque is the reservoir of authors, creators of books, magazines, newspapers, music, films, series, video games, genealogy, heritage, history of Quebec.

Those involved questioned Ms. Malo, who answered each question brilliantly. She impressed us with the quantity and variety of digital documents and other activities to discover.

Note:

- Subscription to BAnQ is free. You just need to go there with an identity card.
- The number of people who responded to this visit encourages me to do it again.
- I thank my colleagues from Haut-de-L'Isle who were with us on January 19th.



Central Union of Quebec

On January 22-23, at the invitation of the Centrale des Syndicats du Québec (CSQ), I participated—for the first time—in the Feminist Action Network in Laval. The theme was Women and Health for Seniors, Youth, Teenagers, and Working Mothers. Speakers informed us about the situation regarding: Hormones and Work: How to Find a Balance, Menopause, Overall Health, Emotional Overload, and the State of Abortion Rights and the International Status of Women, particularly those who wear headscarves and others who suffer from food insecurity.

National Women's Committee (CNF) During its term, the national committee chose to publish a comic book entitled "To Open Dialogue with Teens and Us - Older Women - Regarding Early Sexuality in Our Young Girls." This book will soon be offered to CSQ members.

The next meeting of the Feminist Action Network will take place on April 1 and 2, 2026, in Chicoutimi.

The CCF Du-Haut-de-L'Isle and Montreal Women's Committees invite us to gather around a table at 11:30 a.m. at the HOMA restaurant on March 6, 2026, in honor of International Women's Day. Let us not forget that it is together that we have the strength and the ability to change decisions.

Those interested should consult *Échos de l'Île*, volume 24 or contact Nicole Girard by email at: ngirard1043@gmail.com before March 1st (carpooling from Verdun).

Remarkable and overlooked women, does that inspire you?

Members of AREQ and others are warmly invited to discover remarkable and overlooked women of Quebec's heritage. The workshop will take place in St-Pius at 1 p.m. on March 18. The conference is being organized by Robert Marois of the Montreal Men's Committee (CH). He will be joined by Marie-Marthe Leduc, Sonia Trépanier, and myself.

Gaétan Dubois

ASSUREQ and the tax year 2025

Individuals participating in the ASSUREQ group insurance plan can include certain expenses in their 2025 income tax return, namely:

health insurance plan premiums paid;

- health care expenses claimed but not reimbursed by ASSUREQ.
- These amounts can be claimed as medical expenses.

1. Health insurance plan premiums

- If your insurance premiums are deducted from your public sector pension plan (RREGOP, RRE, RRCE, RRPE, etc.) administered by Retraite Québec, you must provide one of the following documents:

The T4 slip issued by Retraite Québec, which also shows the amount of eligible premiums.

or

A copy of the "Statement of Deposits" document issued by Retraite Québec in January. The amount of premiums eligible for income tax return is indicated there.

Your paragraph text

If you pay your premiums by individual invoicing or by pre-authorized payment, a tax receipt for the year 2025 will be automatically sent to you by Beneva.

2. Healthcare costs claimed but not reimbursed by ASSUREQ.

To obtain a tax receipt (healthcare) for expenses claimed but not reimbursed by ASSUREQ, the procedure is explained on the Beneva website: [How to obtain your tax receipt | Beneva](#)

Important to know

The Beneva benefits statement includes all expenses submitted, regardless of their tax eligibility under tax laws.

It is therefore your responsibility to verify which expenses are actually eligible for medical expense tax credits and to adjust your statement as needed. From the Beneva Client Area, you can generate a detailed statement, remove certain ineligible expenses by unchecking the services to exclude in the View Detailed Statement section, and then click Recalculate to update the amounts claimed and reimbursed.

Medical expenses eligible for tax credits. For a list of eligible expenses and services, it is recommended to consult the official websites of the federal and provincial governments.

Canada Revenue Agency (federal) To be eligible for the federal tax credit, medical expenses must exceed the lesser of the following amounts:

3% of net income or
2 834 \$

In some cases, it may be advantageous for the spouse with the lower income to claim eligible medical expenses.

Website: Lines 33099 and 33199 – Eligible medical expenses you may request it on your tax return - [Canada.ca](https://www.canada.ca)

Revenu Québec (provincial) To be eligible for the provincial tax credit, medical expenses must exceed 3% of net income.

If you had a spouse or partner on December 31, family income is taken into account. You must add your net income to that of your spouse or partner (this rule applies provincially only).

Website: [Medical Expenses | Revenue Quebec](#)

Nicole Girard

During the lunches in Lachine in 2025, we collected \$175.00 in coins and dollars deposited.

Hooray for the Vide-Poches!

You were particularly generous from September to December.

THANK YOU and WELL DONE!

Organizations supported by the Foundation (non-profit organizations)

- This year, for the first time, we have eleven (11) participating organizations. Our colleague, Suzanne Sabourin, offered six (6) of them the opportunity to complete a Financial Assistance Application, as we are particularly concerned about seniors. All the organizations contacted returned and completed their applications.

At the time of writing, the next step will be to have each NPO recommended at the next meeting of the Haut-de-L'Isle Council.

National draw, here we go!

The FLG has launched its national lottery, which will be held in conjunction with the Congress in June 2026. This year, we are innovating by organizing the lottery entirely electronically. The entire operation, from ticket sales to the lottery itself, will be handled by a Quebec company located in Roberval. The selected company offers all the necessary security guarantees for online transactions and the protection of personal information.

Tickets can be purchased now at: <https://tirage.moitiemoitie.com/300>. Despite the name, the proceeds from this raffle will be divided between the Foundation and five winners who will each receive 50% of the sales. Ticket sales end on June 10, 2026, at 11:59 p.m., and the drawing will take place on June 11 at 8:00 a.m. The winners' names will be announced during the final working session of Congress on June 11.

Tickets cost \$5 each, \$10 for three (3) tickets, \$20 for ten (10) tickets, and \$50 for fifty (50) tickets. Until February 22, take advantage of our launch promotion which doubles the number of tickets for the same price. Please note that the purchase of tickets for this draw does not entitle you to a tax receipt.

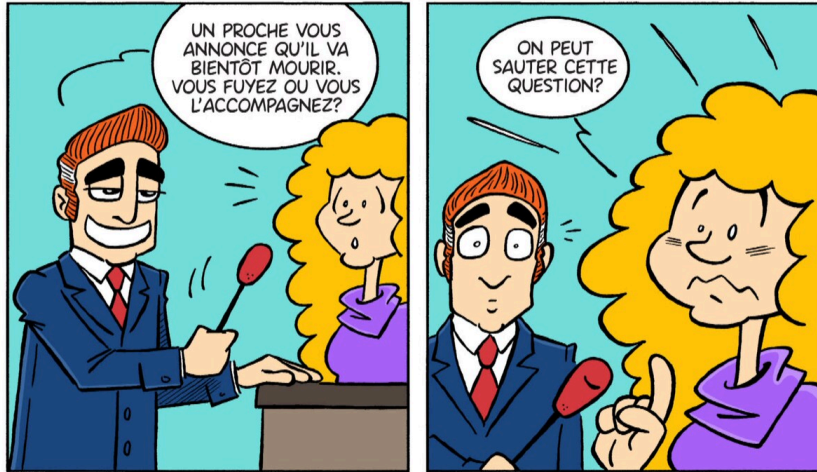
Good luck to everyone!

Reference: Pierre Levebvre, Newsletter

READER'S COLUMN

This space belongs to you

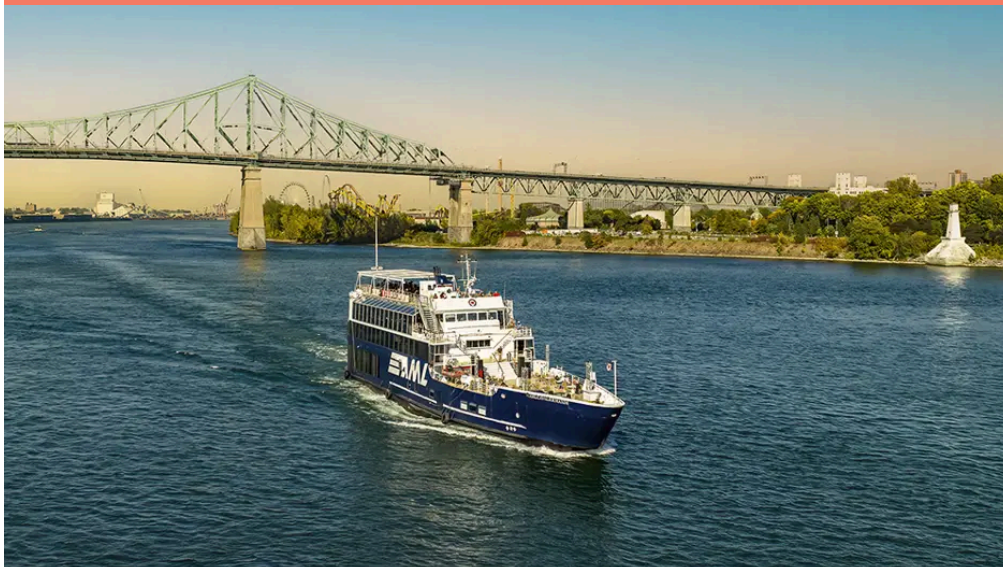
LA QUESTION QUI TUE



MEMBERS WITHOUT NEWS

We have had no news of the following members: H el ene Barge-Moreau, Isabel Boyle, Francine Charbonneau, Huguette Dalp e-M ethot, Wendy Dalziel, Louise D'Amour-Comeau, Roger Nahmiash, Catherine Stock-Lacourse, Rose-Marie T etrault, Christian Tremblay, Brian Warr, and J. Scott Waugh. If you know these people, please ask them to update their file with AREQ so that we can contact them again.

Dinner cruise, 40th anniversary of the AREQ regional event





WELCOME TO OUR NEW MEMBERS

Chake Berberian	Céline Bérubé
Daniela Cervetti	Stephen Ciambella
Hélène Langlois-Pauly	Luisa Yolanda Leiva Galvez
Hélène Packman	Guylène Tremblay



Huguette Bourque-Kelly	Ghislaine Collet-Fiset
Laws of John	Marcelle Greiss-Khouzam
Dominique Lalo	Janine Lalonde-Paquette
Huguette Lanctôt-Kane	Robert Légaré
Rae McCallum	Gisèle Robert
Louise Sauriol-Mikus	Frances B. Wright

The sector council offers its sincerest condolences to the bereaved families. To inform sector members of a death, please contact the coordinator, Richard Raymond, at: liseetrichard@videotron.ca

<p>Assurances Gaétan Dubois duboisgaetan@gmail.com</p>	<p>Status of women Nicole Girard ngirard1043@gmail.com</p>
<p>The condition of men André Labossière andrelabossiere@gmail.com</p>	<p>Retirement Gilles Sabourin gilles_sabourin@hotmail.com</p>
<p>Arts Angèle Gagnon ordiange29@gmail.com</p>	<p>Laure Gaudreault Foundation Nicole Girard ngirard1043@gmail.com</p>
<p>Environment André Labossière andrelabossiere@gmail.com</p>	<p>Sociopolitical Gilles Sabourin gilles_sabourin@hotmail.com</p>
<p>Sector bulletin Gilles Sabourin</p>	<p>Site WEB Suzanne Sabourin suzannesabourin@hotmail.com</p>
<p>Next Generation Committee</p>	<p>Communications Richard Raymond liseetrichard@videotron.ca</p>
<p>Birthday cards Jeanine Beaudry, Ginette Pomerleau</p>	<p>Photographer Simone Dubois</p>

Committee leaders

RECEIVE THE NEWSLETTER BY EMAIL

Many of our members already receive their sector newsletter in electronic format.

If you wish to be added to this list, you can request it by email to Gilles Sabourin at the following address: gilles_sabourin@hotmail.com

UPCOMING ACTIVITIES

- March 6: Breakfast (Eggsquis, Lachine)
- March 6: Dinner at Homa's
- March 12: Sugar Shack at the Pied de l'Érable
- March 18: Remarkable Women Conference...
- March 20: Visit to the Biosphere
- March 26: Conference on Homelessness and Seniors in Montreal
- April 3: Breakfast (Eggsquis Lachine)
- April 15: Sectoral General Assembly, Casa Reception
- April 30: Regional General Assembly, Château Classique
- May 1: Breakfast (Eggsquis Lachine)
- May 6: Architectural tour of Old Montreal
- May 31: Bowling-0-thon
- June 5: Breakfast (Eggsquis Lachine)
- July 7: Dinner cruise, 40th anniversary of the AREQ regional event

NEWSPAPER TEAM
 Coordinator: Gilles Sabourin

Contributors: Gilles Sabourin, Nicole Girard, André Labossière, Gaétan Dubois, Jean-Pierre Divay

To submit an article:
gilles_sabourin@hotmail.com

Practical information

AREQ national	418 525-0611 1 800 663-2408	areq.lacsq.org info@areq.lacs.org
Beneva	1 888-6962 418 651-6962	www.beneva.ca/fr
Quebec Retirement	418-643-5185 1 800 463-5185	retraitequebec.gouv.qc.ca