

Newsletter Vol 5 # 7 November 15th, 2018



A word from the president

Dear Members,

We are approaching the end of the year and many of us are looking for information on the 2019 indexation rate for federal pensions.

The indexation of pensions will be 2.2% as of January 1st 2019.

For more information, visit the NAFR National Site by [clicking here!](#)

Bill C-27

Bill C-27 - An Act to Amend the Pension Benefits Standards Act, 1985 has been in place for two years and has not gone further than its first reading on October 19, 2016. Recently, there were some rumours to the effect that it was being abandoned. This is not the case! Retirement income security is still as threatened as the day the Minister of Finance introduced it in the House of Commons. Our association is always on the lookout to avoid its adoption. Our initiatives to defend the rights of federal retirees have been successful and we must continue in the same direction on the eve of the 2019 federal election, as mentioned by President Soulière:

“With the next federal election just a year away, Bill C-27 remains a key issue for retirees across the country,” said Jean-Guy Soulière, President of the National Association of Federal Retirees. “We can and should celebrate our hard work and success in slowing down this legislation. By remaining vigilant on this important issue, we can continue to keep this legislation and the dangerous reforms it promises at bay.”

National pre-budget consultations on the 2019 Federal Budget

As part of the national pre-budget consultations on the 2019 federal budget, Serge Boisseau, 2nd VP representing the Quebec Sections appeared before the Finance Committee of the House of Commons and asked for the immediate withdrawal of Bill C-27, *an Act to amend the Pension Benefits Standards Act, 1985*. "Defined benefit pension plans are the most effective way to ensure retirement security," said Mr. Boisseau. To learn more about consultations across the country, [following this link](#).

General Information Meeting (GIM) of October 12th, 2018

We welcomed 110 people who attended our general information meeting on October 12th. On that occasion, we invited representatives from the Chaudière-Appalaches and Capitale consultation tables to join us.

Our topics of great interest were appreciated by the participants, including the lecture by Professor Me Christine Morin, Chair of the Antoine-Turmel Chair whose purpose of the conference was "Advance Medical Directives (AMD) and guidelines in a Protective Mandate: will your wishes be respected? "

The other conference of great interest to members was that of Ms. Nancy White, Prearrangements Advisor at Lépine Cloutier Athos on "Planning Prearrangements."

These two conferences captured the attention of the participants and generated many interesting and useful questions for members and their families.

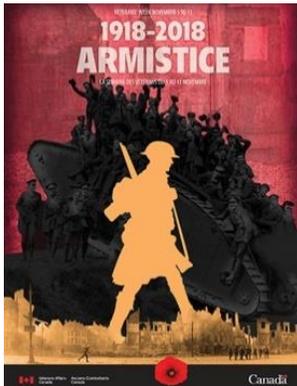


Me Christine Morin, Antoine-Turmel Chair at University Laval

Mrs. Nancy White of Lépine Cloutier Athos

Photos by Lise Lavoie. See more photos of the [GIM here!](#)

Remembrance Day 2018



It's the centenary of the end of the First World War (1914-1918) this year! To mark this important event, our branch has been even more present at several Remembrance Day ceremonies. As is customary, the branch laid a wreath on behalf of its members at the foot of the Cross of Sacrifice on November 11th. We were also very present in Chicoutimi, Bagotville, Arvida and Rimouski.

Some of our members also participated in the ceremony at Dolbeau-Mistassini.

Through these actions, we want to pay tribute to our veterans and especially to our members and their families who have participated and to the soldiers who have died in action.

On November 1st, 2018, a press release was sent to our members who provided us with an email address and to the media in the regions concerned. [Read the press release here.](#) (In French)



Cross of Sacrifice, Québec



Jean-Marc Demers, president and Yves Bouchard 1st VP



Military march, Plaines d'Abraham



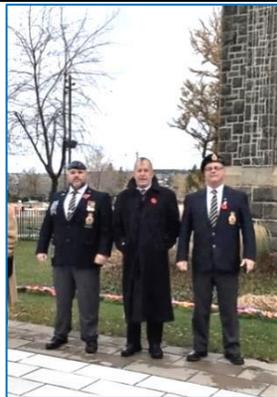
Rimouski, November 11th, 2018



Wreath laid in the name of our Association



Serge Boisseau, 2nd VP, wreath-laying ceremony Rimouski



Left: Richard Vandal (Légion), Center: Ghislain Lavoie, Administrator Saguenay-Lac-St-Jean, on the right Pascal Boudreault (Legion) - Chicoutimi le 4-11-2018

See more pictures on these events in [Québec](#), [Rimouski](#) and [Chicoutimi](#).

To learn more about Canada's role in the First World War, I invite you to read the information on [the following website](#).

Jean-Marc Demers,
president

In addition to the President's message,
here are the list of topics covered in this newsletter:

1. Retirement and housing income by Nicole Laveau.
2. Hips don't lie: what you should know about medications and falls by Dr. Cara Tannenbaum,
3. Volunteers 2018, Call for Nominations by Serge Boisseau
4. Chronicle on genealogy. The first steps in genealogy by John Le Garignon
5. Update of your contact preferences by Viateur Beaulieu
6. Social activities of the Branch - Christmas party
7. Branch breakfasts for the Quebec City region
8. Report of the Bas-Saint-Laurent-Gaspésie sub-branch by Michel Rancourt
 - Cyber addiction and your health by Viateur Beaulieu
9. Report of the Saguenay-Lac-Saint-Jean sub-branch by Ghislain Lavoie
 - Message to members - Health column
 - Michel Saint-Hilaire, Governor's medallist
10. The reader's corner by Micheline Lefrançois

Retirement Income and Housing
by Nicole Laveau, Administrator

In the September issue, I spoke to you about the request of the NAFR-Quebec branch to increase the death benefit with the Régie des rentes du Québec. Another claim concern retirement income.



The content of the recommendation is: "An improvement in the tax credit for medical expenses and a reduction in the eligibility threshold from 3% to 1.5% of income for those 65 and over. "

Why focus on this tax credit and not on increasing pension benefits? Because the federal government has already increased the Guaranteed Income Supplement benefit recently and introduced an easier approach to new applications for old-age pensions. For the provincial government, it was decided to prioritize this tax credit for medical expenses, because the five associations want to "... address the impoverishment of seniors in order to reduce isolation," and they know too well the "... particularly dramatic consequences for the third of Quebec seniors who live alone, below the poverty line" whose aspect includes health care and medical expenses.

Another component of these claims covers **housing**. Claims 15 and 16 are:

"The increase in the maximum monthly amount of the Shelter Allowance program to \$ 150.00 and its annual indexation. "Reduction of the average waiting time from 24 to 12 months for the financial assistance from the Home Adaptation Program based on the health status of seniors."

Who is familiar with the Shelter Allowance Program? Few people and it is not easy to find information on this subject. Currently, a maximum monthly amount of \$ 80.00 may be paid to an eligible person, but this amount has not been indexed for more than 20 years. We request a recovery with automatic annual indexation. Rents increase annually. [For more info on this program.](#) (In French)

If you become "physically disabled" overnight, you want your home to be adapted so that you can continue to live there. Are you willing to wait 2 years for financial assistance? NO. It is essential that this program be able to meet the needs of the population within a reasonable time frame. [For more information on this program.](#) (in French)

The full text "For a Quebec worthy of its elders" is available at [this web link.](#) (In French)

The next newsletter in January 2019 will focus on caregivers.

Introducing a new partner to the branch!



Strøm Nordic Spa Centred on balance

The name "Strøm" evokes the power and tranquility of the water. Borrowed from the Scandinavian languages, it refers to a current; the living channelled force that carries with it the remains of its source to feed and profoundly transform the course of things.

The Strøm Nordic spa was born from a simple idea: to combine Nordic spa and urbanity, for a rejuvenating relaxation experience. Already established in four locations, Strøm aims to be the centre of balance of a person, a city, a community, one moment at a time. Its objective of always exceeding the customer's expectations and diversifying its offer in order to provide an exceptional relaxation experience is evident in each of its locations. Because time and attention are rare and precious, attention to detail, attentive service and creativity are at the heart of the experience to make every moment unforgettable.

Unique places where beauty and well-being are combined, an experience of total

relaxation and absolute rejuvenation.

Located on the banks of the St. Lawrence River in Old Quebec, at the edge of *Lac des Battures* on Nuns' Island, at the foot of Mont-Saint-Hilaire, on the shores of *Lac-des-Nations* in Sherbrooke, each establishment offers a complete relaxation experience in symbiosis with nature just a few steps away from urban centres.

**** NEW ** WELLNESS PARTNERS:** As wellness partners, members of the National Association of Federal Retirees can take advantage of exclusive offers for them and a guest! 15% discounts on thermal experience, massages, treatments, events, as well as packages and gift certificates.

Valid at all Strøm spas: Old Québec, Nuns' Island, Mont-Saint-Hilaire and Sherbrooke. Use your promotional code ANRFQC57 for your online purchases at www.stromspa.com. Offer available at all time on current prices for you and one guest with proof of employment or membership card.



Hips don't lie: what you should know about medications and falls

by Dr. Cara Tannenbaum, Geriatrician and Director, [Canadian Deprescribing Network](#).

One night while working in the emergency room, a woman in her 70s was brought in with a broken hip. When I asked her what happened, she told me that she lost her balance going to the bathroom in the middle of the night and fell on the floor.

"I'm so stupid," she said. "I should have been more careful. Will I have to cancel my trip to Florida this winter because I need surgery for my broken hip?" My heart sank. As a fall and balance expert, I know the shocking statistics around falls and seniors – and going to Florida should have been the least of her concerns...

 <p>20-30% of seniors fall every year.</p>	 <p>95% of seniors' hip fractures occur during a fall.</p>
 <p>50% of all falls causing hospitalization happen at home.</p>	 <p>30% of seniors who were living at home are institutionalized within a year after a hip fracture.</p>
20-30% of hip fracture patients die within one year of the fracture.	

Sources: [Huang et al. 2012](#), [Khong et al. 2012](#), [Morin et al. 2012](#), [Falls in Canada, Second Report, 2014](#).

Medications can cause falls

I told her, “You’re not stupid for falling. Let’s take a closer look at what might have contributed to your fall. I want to review your medications to make sure your fall was not caused by the side effects of one of your pills.”

I discovered that she had recently been prescribed sleeping pills to treat her insomnia. I explained to her that sleeping pills put your brain to sleep, which reduces alertness and slow reaction time, leading to falls, fractures and even car accidents. “No one told me my sleeping pills could cause me to fall,” she told me. “Had I known, I wouldn’t have taken them at all.”

Conversations like these are what drives me to be a passionate medication safety specialist and [deprescribing](#) advocate.

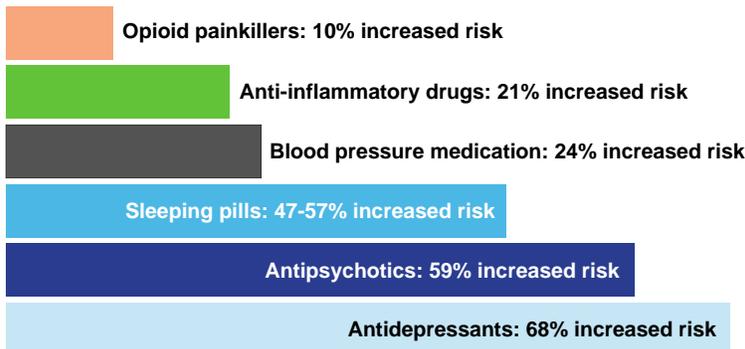
Preventing falls

Busy doctors may miss medication-related risks; especially subtle effects such as the way sleeping pills affect concentration and balance. That’s why patients need to be aware and informed about their medications – and keep on top of potential side effects.

November is [falls prevention month](#). Here are some medication classes to be wary of if you are worried about falls*:

- **Medications that cause dizziness and drowsiness.** These include [sleeping pills](#), [antipsychotics](#), antidepressants and opioids.
- **Medications that lower blood sugar**, such as [type-2 diabetes](#) medication like glyburide (Diabeta®) and insulin.
- [Non-steroidal anti-inflammatory drugs](#), such as ibuprofen (Advil®), diclofenac (Voltaren®) and naproxen (Naprosyn®, Aleve®).
- **Medication that can cause a sudden drop in blood pressure**, such as diuretics like furosemide (Lasix®) or prostate medication such as tamsulosin (Flomax®).

Which medications increase the risk of falls?



*Taking 3 or more medications can also increase the risk of falls.

Sources: [de Jong et al. 2013](#) & [Huang et al. 2012](#)

The good news

The good news is that it's very easy to prevent falls caused by medication side effects if we're well informed. The solution is to safely reduce, stop or switch medications, ALWAYS under the supervision of a doctor or pharmacist.

Speak with your doctor or pharmacist, and ask them to review your medications every year to see if any are increasing your risk of falls.

Some questions to ask your doctor or pharmacist about your medications:

1. Why am I taking this medication?
2. What are the potential benefits and harms of this medication?
3. Can it affect my memory or cause me to fall?
4. Can I stop or reduce the dose of this medication?
5. Who do I follow up with and when?

If you have ever tripped or fell, or are worried about losing your balance, speak with your doctor, nurse or pharmacist. Many factors can increase fall risk, and the majority of these factors are reversible.



Don't let the fear of falling prevent you from being active! Inactivity further increases the risk of falls.

For more information on medication safety and deprescribing, see this website:

<https://www.deprescribingnetwork.ca/>

VOLUNTEERS 2018 / Québec Branch

Call for nominations - Deadline 30 November 2018

by Serge Boisseau, 2nd Vice-President

The Quebec branch will recognize its volunteers at the Annual General Meeting (AGM) in April 2019. Our Volunteer Recognition Policy is intended to affirm our appreciation within the Quebec Chapter for the significant and essential tasks that our volunteers perform in the pursuit of our mission.



If you wish to submit the name of a member (or more than one member) who in your opinion, deserves this type of recognition, please complete the [call for nominations form](#) (In French) attached to this policy, including the signatures of the mover and seconder.

Deadline for submitting an application: November 30th, 2018.

For more information, read the press release by following [this link](#)! (In French)



Chronicle on genealogy

by John Le Garignon, member of our branch and contributor to the newsletter

Thank you to Mr. Le Garignon, our new collaborator, who presents his second column on genealogy.

The first steps in genealogy

What are we looking for...? Our family roots ... our family, our origins

What is our main asset to start looking for our family?



Strangely, it's our family Indeed, we must first put in writing what we already know about our family, we must contact the elders (parents, uncles, aunts), with the cousins and take the time to check the information we have by talking to the people in our family around us, writing down their memories, visiting the cemeteries where we have buried family and taking pictures of the monuments; it's a good time to sit down and review the photos we have in our possession to verify that they are clearly identified by name, date and location. It is also time to organize our findings, to put everything concerning a branch of the family (photos, newspaper articles, obituaries, etc.) in the same box or container.

The key word is "verify." Verify by comparing our knowledge with that of other family members; verify by taking the time to read what others have written about our family; verify by searching the parish or civil records; verify and always crosscheck. What you should avoid at all costs: copy what others have written without checking it.

Which tools to use? Today the computer is essential, but as you progress, it will also be necessary to have a good printer, a good scanner, a camera (or at the limit a mobile phone that can be used). If you have slides, you will need either a scanner to turn them into photos for the computer, or an old projector that will allow you to project them on a white wall and take a photo. If you have old VHS tapes, you will need a device that can convert them into DVDs.

And how long will all this take? It depends a little bit on your objectives ... I have been doing research on my family for 51 years and I haven't been a month since I've developed a new branchIt will also depend on where your parents and grandparents are from ... If they have always lived in Quebec and their ancestors have been in Quebec since the beginning of the colony, you are lucky because we have many parish registers, notarial archives, etc. in Quebec ...

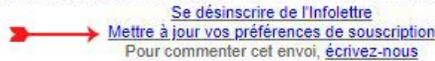
Always at your disposal, John Le Garignon to j.legarignon@globetrotter.net

Update your contact preferences

In order to better serve you through our Newsletters and Newsletters, we need to have the appropriate information. An effective way to do this is to update your subscription preferences.

This is done quickly by going to the end of the Newsletter you have received via email and by clicking on the link, "Update your subscription preferences".

« **Mettre à jour vos préférences de souscription** » see red arrow.



The next step will be to modify or complete the missing information.

Please be assured that the information submitted will only be used by NAFR Quebec branch and will not be shared with any other person, organization or company.

Viateur Beaulieu webmaster, Quebec Branch



**Activités sociales
de la Section**
Voir les détails ici!

Reminder about the Branch social activities

The Social Activities Committee now has its page on the website. We invite you to check it frequently to find out more about our events. [Follow this link!](#) (in French)



Reminder – Branch's Christmas Dinner

Our Christmas party will take place on December 15, 2018, at -
Le Trait-Carré Center, AGAM (Knights-of-Columbus Hall), [773,
Boul. Louis XIV, Quebec](#)

Cocktail at 5 pm
Dinner at 6 pm

All sponsored by Groupe Forget



A beautiful evening in perspective. A 4-course menu, including a toast, 2 glasses of wine.

Cost: \$ 37 per person for members, \$ 60 for non-members. Easy parking.

For information: Jean-Yves: Tel. 418-626-8060 - Email: jybac43@gmail.com

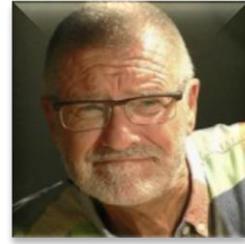
Payment by cheque in the name of Jean-Yves Bacon, postdated November 15th, 2018.

By mail: Jean-Yves Bacon 5162, Ramiers, Québec G1G 1L3

Maybe paid at the branch breakfast activity.

During our dinner, there will be many draws, including a painting by the painter Pierre Pichette.

At dinner on December 15th, 2018, the recent addition of retired people from Human Resources Development Canada (HRDC), will bring us the talents of a new member, the painter Pierre Pichette, 41 years of painting, who is willing to give us, in a late-evening draw, one of his paintings, worth no less than \$ 1000 on the art market. See his website <http://cyberquebec.ca/galerie-pp>



A painting as a Christmas gift!

Breakfast - Quebec City area

The last Wednesday of the month at 8:30 am at [Restaurant Tomas Tam au 325 rue Marais à Québec \(Vanier\), G1M 3A2](#) phone: 418-527-2211.

The members who attend luncheons always enjoy the location, the atmosphere, the exchanges between members and the draws. Invite friends and former colleagues to join us!

[Check out our calendar](#) for the branch's breakfast schedule!

Sub-Branch Bas-Saint-Laurent / Gaspésie

by Michel Rancourt, administrator and branch secretary

Federal retirees and future retirees from the region do not hesitate to join us during our monthly breakfast.

This is a great opportunity to meet informally. See details below.

Hope to see you there!



Internet addiction disorder (IAD) and your health

by Viateur Beaulieu, member of the Communications Committee

Internet addiction disorder (IAD), also known as problematic Internet use or pathological Internet use, is excessive Internet use that interferes with daily life. [Read more about it here.](#)

Like gambling, alcohol and cigarettes, Internet addiction disorder is a disease that must be recognized and taken seriously in order to take the first steps towards effective treatment.

Internet addiction disorder knows no age limit and we are all prone to fall for it, if we are not vigilant, because opportunities are multiplying around us with gadgets that offer us virtual hobbies, virtual friends through social networks, information and endless data. These are some of the infinite possibilities of the Web.

There are several symptoms and consequences of Internet addiction disorder. (Source: cyberdependance.ca) (In French)

The physiological symptoms are reflected in:

- Carpal Tunnel syndrome.
- Dryness of the eyes.
- Headaches and chronic migraines.
- Neglect of personal hygiene.
- Back pain.
- Irregular diet skipped meals and poor quality.
- Insomnia or changes in the sleep cycle.

Psychological symptoms and consequences are manifest themselves as:

- Feelings of well-being, relief or euphoria while using the Internet.
- Haunting thoughts about the Internet or anticipating future sessions on the Internet.
- Feeling of emptiness, depression, anxiety, irritability offline or when access to the Internet is not possible.
- Feeling guilty or ashamed about using the Internet.
- Inability to stop or decrease internet use or need to increase connection time.
- Decreased interest or time spent on other offline activities.
- Alteration of the level of functioning (relationship difficulties (family, love, professional relationships, etc.), job losses, social isolation, etc.).
- Lies about Internet use (duration, online activities, etc.)
- Significant amounts of money invested (connection time, wagering, excessive downloads, etc.).

So, let's be vigilant and use moderation on our daily use of the internet and others. As the ad said, "moderation tastes much better."

See an article on Internet addiction disorder ([Cyberdependence](#)), its effects and what to do if we think a loved one is cyber dependent and [how to turn it around](#). (In French)

Monthly sub-branch breakfast for the Bas-Saint-Laurent-Gaspésie

Rivière-du-Loup, the second Wednesday of the month, at 9:30 am, at Restaurant Pub Ô'Farfadet, [298, boulevard Armand-Thériault, Rivière-du-Loup](#) (Shopping Mall).



Sub-Branch Saguenay/Lac-Saint-Jean

by Ghislain Lavoie, *administrator*

Message to members of Saguenay-Lac-Saint-Jean

First of all, I would like to address all NAFR members in Saguenay-Lac-Saint-Jean, Chibougamau and Côte-Nord. I need your help to make your association even more vibrant.

I cannot be everywhere in our region every week, but I can be available for information meetings especially and above all to listen to your expectations of your association.

For example, at a luncheon at the Bay, members asked that the amounts paid by the insurance companies for glasses, implants, etc., be updated. Some question the obligation for a doctor to prescribe certain services such as massages and others. Also, in our goal as Branch Board members is to increase the number of members. It would be good to join the group of federal public service retirees who are not members of NAFR and who meet occasionally to mingle and exchange ideas. The gains made by NAFR, they also benefit them, it would be normal that they become members of our association to increase our strength against the government, a matter of justice. I invite you to contact me to organize a meeting and discuss these topics, or to express your needs or expectations.

Ghislain Lavoie,

Email: voiegis28@gmail.com

Mr. Ghislain Lavoie, sign here his second food chronicle and offer us, as an ex-dietician, his health advice for our well-being.

Homegrown food is way better!

It is often said that food is expensive ... But do we look closely at what we buy? An interesting principle is to buy natural food. If you buy food that has undergone processing, you necessarily pay more by considering labour for processing and not for the food.



Photo Google Aliments du Québec

Year around, there are good quality products in Quebec available at the grocery store that are not processed. That's what you need to buy to lower your bill. Homemade desserts are also less expensive than those bought ready-made. The next time you go grocery shopping, take the time to look at the space reserved for processed products. Complete rows of chips, cookies of all kinds, products that are harmful to your health. In addition, the packaging increases the cost of the product.

You will notice that the space in the supermarket for basic cooking supplies is decreasing. By buying local natural food, you save money and in addition you avoid

wasting money on packaging. And you will be one of those who take concrete action for the environment.

Ghislain Lavoie

MICHEL SAINT-HILAIRE, GOVERNOR GENERAL MEDALIST



Ms. Josée Néron, Mayor of Saguenay
and Michel Saint-Hilaire Recipient



Signature of the City Saguenay's
Guestbook

On September 4th, our colleague Michel Saint-Hilaire received the Governor General of Canada's Medal for his volunteer work and his involvement for more than 20 years with four organizations in the Saguenay-Lac-Saint-Jean region: Trappers' Association, the Regional Seniors' Conference and the Quebec Chapter of the National Association of Federal Retirees.

The medal was presented by Mrs. Josée Néron, Mayor of Saguenay.

Congratulations Michel!

Monthly breakfast for the Saguenay-Lac-Saint-Jean sub-branch

La Baie - the first Tuesday of the month, at 9:30, at the restaurant La Normande, [2761, Mgr Dufour, La Baie. 2761 Rue Monseigneur-Dufour, La Baie](#), Saguenay, Québec G7B 1E4, 1-418-544-0311.

Alma - the last Wednesday of the month, at 9:00 am, at Coq Rôti, [430 Sacré - Coeur Street, Alma](#)



Source: Google Image

The readers' corner

by Micheline Lefrançois, editor



Dear readers, we invite you to send us your comments on our newsletter. As you know, our collaborators are volunteers.

We also have contributions from outside that have topics of interest to our members.

To date, the main themes have been related to the defence of retirees' rights and issues for seniors. Likewise, we also want you to be informed about interesting social activities that meet your wishes.

You can send me your comments (maximum 100 words) by email:

michelinelefrancois@bell.net

We look forward to hearing from you!

The next newsletter will be published on January 15, 2019

* Collaboration of Ginette and Len McCoubrey for the revision of the English version and Lise Lavoie, photographer for the branch activities.

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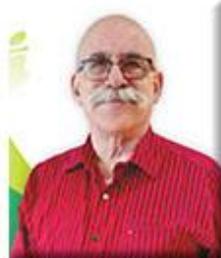
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