



Newsletter Vol 6 # 1 January 15th, 2019



A word from the president

Happy New Year to you all and to your families! Wishing you health and happiness!

I would like to thank Yves Bouchard, president of the Social Activities Committee, Jean-Yves Bacon, who organized our great Christmas party and their team of volunteers. We are very pleased with the warm welcome members have offered to our distinguished visitors from other regions of Quebec.

Having a meeting with representatives of more than 30,000 Quebec members is a celebration in itself. I thank you for your participation and wish that, on each subsequent occasion, we will be even more numerous to welcome our NAFR visitors! It's a celebration for everyone!

A few hours after the last November newsletter, we visited our close friends of the Canadian Legion (265th Branch) on Wilfrid-Hamel Blvd. The 265th Branch in Quebec City is responsible for organizing the Remembrance Day ceremony at the Cross of Sacrifice near the Porte Saint-Louis. Below, we write further on this meeting.

The year begins with ardour. We are already presenting our concerns on the front lines of NAFR's 2019-2024 five-year strategic plan. All board members are already at work.

I had the opportunity to read an opinion of economic journalist Bob Carrick in The Globe & Mail on December 29th, 2018 (page B6) on lessons learned for 2019 by the Pensions Board of Canada. Mr. Garrick notes that for all investors, 5-10-year bonds are the least risky. However, Pensions Investment Managers have the means to combine them with 10-30-year bonds. Remember that Canada's pension funds, at \$ 368 billion, are the largest in Canada. Garrick also writes relevant remarks on the types of personal investment of pensioners.

Happy winter wherever you are!

Jean-Marc Demers,
president

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

1. Meeting with the Royal Canadian Legion's 265th Branch by Micheline Lefrançois
2. "For a Quebec worthy of its Seniors" Retirement and Housing Income by Nicole Laveau.
3. "Seniors Guide to Answers to Your Questions," presentation by Nicole Laveau
4. Mandates - Search for agents to participate in a study
5. I recruit I get involved by Serge Boisseau
6. The tools of genealogy by John Le Garignon
7. All about bowling by Lise Lavoie
8. The social activities of the Quebec section:
 - Back on the Christmas party of the Section
 - Christmas party of the bowling team
 - Social activities 2019
 - Sugar Shack Activity April 4th, 2019
9. Carnival evening, invitation from FADOQ
10. Branch's breakfast in Quebec City
11. Report of the Bas-Saint-Laurent-Gaspésie Subdivision, by Michel Rancourt
 - The Snowbirds and the American taxation, by Viateur Beaulieu
 - Monthly sub-branch breakfast in the Bas-Saint-Laurent-Gaspésie
12. Report of the Saguenay-Lac-Saint-Jean sub-branch, by Ghislain Lavoie
 - Monthly sub-branch breakfast of the Saguenay-Lac-Saint-Jean
13. Volunteer Wanted – Branch's Facebook
14. The reader's corner by Micheline Lefrançois



Meeting of the 265th Branch of the Royal Canadian Legion
by Micheline Lefrançois

On November 16th, our branch was invited to meet the President, Mr. André Lavallée and several members of the Royal Canadian Legion Branch 265, as part of their weekly dinner.

This invitation followed a conversation with Mr. Lavallée at the Remembrance Day ceremony at the Sacrifice Cross. As every year, we were part of the groups that laid a wreath on behalf of our branch. Yves Bouchard and Serge Boisseau had the opportunity to introduce our association to veterans and describe the services offered to retired members of the Canadian Forces.

Mr. Lavallée has been president of the 265th branch for 2 years. He is very happy to have weekly meetings with his members on Wednesdays for the Muffins and Coffee

activity and on Friday nights for dinner. Mr. Lavallée underlines, "the importance of creating social meetings to avoid the isolation of members and to promote exchanges between them."



Left to right: Serge Boisseau, Yves Bouchard, André Lavallée, Jean-Marc Demers



Left to right: Serge Boisseau, Micheline Lefrançois, André Lavallée, Jean-Marc Demers

The 265th Branch is very active in the poppy campaign of the greater Quebec City area. 2018 was a great success. Poppy sales yielded more than \$ 60,000.

During this evening, we had the chance to meet with members of the legion, many of whom do not miss their weekly meeting to meet their colleagues and friend (s) veterans. Members greatly appreciate the Cuisine de Francine, their dedicated caterer who offers tasty and varied casseroles.

References:

See photos of the November 16th evening on the [Legion Facebook page](#), branch 265

[Website of the Royal Canadian Legion, branch 265](#)

Catering: [la Cuisine de Francine sur Facebook](#)



"For a Quebec worthy of its for Seniors", Retirement and Housing Income

by Nicole Laveau, Administrator

In the September edition, I spoke to you about the request of the ANRF-Quebec to increase the death benefit with the Régie des rentes du Québec. Another claim relates to retirement income.

"FOR A QUÉBEC WORTHY OF ITS SENIORS"

Last September, I dealt with the issue of the death benefit issued by Retraite Québec and in November, the themes were retirement income and housing. This edition focuses on the demands of caregivers.

Claims numbers 6, 7 and 8 are:

"A legal definition of the caregiver. "

"The enhancement of the tax credit for caregivers to a maximum of \$ 2,500 and to facilitate their access for all types of housing. "

"The creation of a medical file for caregivers, with adequate follow-up. "

Often, these people, who act as family caregivers of a family member, are too quiet, unwilling to seek help from other family members or friends for themselves when they feel overwhelmed or at the end of physical and psychological resources, thinking wrongly to disturb. There is no shame in calling for help!

If you do not have family members nearby, you can also contact 211 for information on community, public and Para public services or 811 Info-Santé for advice on a health problem. Non-urgent health or 811 Info-Social for psychosocial support and this, 24/7. There is also at least one organization that offers various forms of specialized aids and resourcing activities, such as SUPPORT with [this web link](#) and the **Care Giver Helpline 1-855-852-7784**

Several groups want a policy on "aging". Marguerite Blais, Minister responsible for Seniors and Caregivers, presents her research to find solutions. It remains to be seen how long it will take.

The next edition will deal with care and services at home and in CHSLDs.

GUIDE, "SENIOR'S ANSWERS TO YOUR QUESTIONS"

On November 28th, with Jean-Marc Demers and Micheline Lefrançois, we attended the launch of this guide, in the presence of Mrs. Marguerite Blais, Minister responsible for Seniors and Caregivers. Ms. Blais presented the priorities of her department.

This guide was made possible thanks to the collaboration of the Quebec Association for the Defense of the Rights of Retired and Early Retirees in collaboration with the Antoine-Turmel Research Chair on the Legal Protection of elderly people at Laval University.

This guide is divided into four themes:

- Your rights in your living environment
- Your right to age with dignity
- Your legal protections
- Your rights in health and social services.

At the end of each game, a "Resources" section is available.

The table of contents is very detailed, which will allow you to easily select a particular subject. The document is read with ease, well popularized, accessible to all. [Follow this link to view](#) the document.

Do not hesitate to save this document on your computer for future reference as well as to transfer the information to people in your entourage who could use this information.



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Chaire de recherche Antoine-Turmel
sur la protection juridique des aînés

Mandates - Search for agents to participate in a study

Me Christine Morin, Professor and Notary Emeritus, Head of the Antoine-Turmel Research Chair on the legal protection of seniors, is looking for participants in a new research project * on protection mandate. She is looking for individuals currently acting as agents or who have been one in the last year to answer a questionnaire (see below).

Here is Me Morin:

"More specifically, the research project is entitled « *The protection mandate: the role and functions of the mandatary* », funded by the Access to Law and Justice project (ADAJ). As part of our project, our aim is to better understand the reality of current agents in order to learn more about their roles and functions and to discuss with them the possible problems encountered and their vision of the process of approving protection mandates. We would like proxies to respond to the short questionnaire found below. All applications will be accepted as we receive them until the established quotas are met. "

See and download the [Formulaire D'information Et De Consentement](#)

See and download the [Questionnaire pour recherche](#)

Participants can return the questionnaire by email to christine.morin@fd.ulaval.ca or by mail to

Me Christine Morin

Faculté de droit

Pavillon Charles-De Koninck

1030, avenue des Sciences-Humaines

Bureau 4265

Université Laval

Québec (Québec) G1V 0A6

***This project has been approved by the Ethics Research Committee of Laval University: Approval No. 2018-221 / 01-10-2018.**

« I recruit and I get involved »

by Serge Boisseau, 2nd Vice-President

I take this opportunity to thank you for the canvassing you have done with your personal and / or professional network to increase our 2018 membership, as well as to increase our representational strength when it comes time to sit at the various negotiating tables.



If you have not yet had the opportunity to do some canvassing, we encourage you to take the opportunity during friendly meetings.

We remind you that our mission is to increase the quality and the security of retirement of our members as well as the medical and dental services.

An important factor to remember during your discussions with friends is the fact that membership is not only for federal retirees, but also for any federal employee eligible for a pension, even if he or she is still in the labour market.

As far as we are concerned, we continue our representations during preretirement courses in the various ministries as well as with other organizations that also include federal retirees.

In closing, we remind you that we have excellent Partners who offer our members very good products at preferential rates; take advantage of it and share this with new members.

Membership: [information and form](#) (In French)

[See the President's letter](#) on recruitment (In French)



Chronicle on genealogy

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

Thanks to Mr. Le Garignon who presents us with a new column on genealogy.

Genealogy tools

Of course, once you have started, you will want to record what you have found: photos, extracts from civil or parish registers ... Big companies will, of course, offer you to put all this online ... I suggest, first of all, that you keep all this on your computer with copies on external hard drive and USB sticks as well.

First, to organize your genealogy on your computer, you need genealogy software. Since the 90s, I have used three: PAF that no longer exists, I think; Brother's Keeper and finally the one that I have kept the longest and with which I still work today is Legacy French version. All companies that offer genealogy software usually offer a free version that you can test to see if it suits your tastes, and if it is easy to use, if it is regularly updated by the company. Then, go on Google with "genealogy software" in quotation marks and you'll see; you can even put the word "free" inside the quotation marks and you will have plenty of results.



Once you adopt a software you will obviously want to share your discoveries from time to time with other genealogy enthusiasts. You can do it by email by exchanging texts and photos. You can, if you wish, put your genealogy on the Web, either by creating a personal website or by hosting your genealogy by a professional company like Ancestry in the United States, Geneanet in France and again you will have free options and paid options.

However, beware of certain options where your genealogy is amalgamated in a global genealogy such as Family Tree or Wiki genealogy, because these sites do not leave you in control of your tree and anyone can do what he wants with your data: change them, make them disappear, etc.

So here it is for now; if you have any questions, do not hesitate, I am at j.legarignon@globetrotter.net and it will be my pleasure to help you to the best of my knowledge.

Always at your disposal, John Le Garignon



All about bowling

by Lise Lavoie, volunteer of the Quebec Section

Let's bowl!

It's always pleasant in a bowling alley!

If there was a sport that allowed you to move while staying inside, bringing together several generations, promoting social encounters and surpassing oneself, and at a small cost, would you try it? Bowling is! ...it has been a favourite for a long time!

And it has been for a long, long time! If you have not been bowling for ages, put on your bowling shoes and throw some balls down the track to refresh your memory!



Sport and leisure at the same time, bowling goes back more than 4000 years. It would have been practised by the Egyptians, the Greeks and the Romans.

Bowling is a hobby for anyone aged 3 to 103 years. How many sports can a teenager practice with his grandmother? It is not uncommon to see three generations playing together. All participate, laugh and have fun. People who have a disability will also find it a welcoming and non-restrictive environment.

Bowling is a sport accessible to all and in which everyone can excel. Nearly 95 million people around the world bowl whether for sports, fun or socializing with members of their community.

The weight of the big bowling balls varies from 6 to 16 pounds. As for small balls, it is about 3 and a half pounds which allows players of all physical abilities to try a shot. Children, parents and grandparents therefore measure their talents on the aisles, creating a bond and happy memories.

No age to join a league

It is never too late to join a recreational bowling league, regardless of age and playing skills. Even if the season start in August and September, it is possible to start during the season as a substitute for example, or by filling up a team looking for a new player.

And "it's not a prerequisite to play well", because the improvement comes with practice, by throwing balls.

Those who have the most pleasure are those who do not care too much about the score. And the experience becomes even more rewarding when you measure yourself, trying to improve your personal score at every occasion. Elite players represent a minority of about 2% of the players.

The benefits of the bowling

- ▶ Bowling creates a multitude of physical, psychological and social benefits. For example, this game allows you to move by toning your muscles, preserving your balance and flexibility. It makes you forget the daily hassle, focusing on a positive activity.
- ▶ For many, bowling practice is an opportunity to meet people, to enrich their social life. For a large majority of people, it's just a nice hobby. Entering a bowling alley is also a way to beat Mother Nature's restrictions, no matter the season.
- ▶ Whether it's raining, snowing, the thermometer climbing or touching the bottom, the atmosphere is always pleasant.

Some numbers

- ▶ Nearly 95 million: The number of people around the world who are bowling.

- ▶ Nearly 1 kilometre: the distance walked by a player during a series of three games.
- ▶ Between 170 and 300: The number of calories that can be burned per game, depending on the player's weight and level of effort.

It is interesting to mention that the NAFR Quebec Branch has been running a bowling league for over 30 years. If you are interested in joining our bowling league as a substitute or replacement or want to know more about our league, you may contact Robert Blondeau or Francine Godbout 418-626-2802 - Email: blonro@videotron.ca.

The cost is \$ 10.00 for a regular player and \$ 7.00 for a substitute or replacement. This social activity takes place on Tuesday afternoon at 12:50 pm at the [Mgr Marcoux Center located in 1885, chemin de la Canardière, Quebec.](#)

Thank you and see you again!

Réf. <http://français.bowlcanada.ca/tout-sur-les-quilles/>
<https://www.journaldequebec.com/2018/12/02/que-tout-le-monde-selancePage>

Social activities of the Section

by members of the Social Activities Committee



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

The Quebec Branch's Christmas party of December 15th at Le Trait Carré Center - AGAM (Salle des Chevaliers de Colomb) was a tremendous success. The meal, the music, the numerous door prizes were

pleasant activities for the 111 participants.



Participants of the evening. Of the evening. For more photos, [follow this link.](#)

Thanks to Lise Lavoie, our volunteer photographer

Among them, members and distinguished guests very happy to celebrate with us.

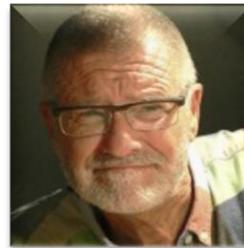


James Nicholson (NBD *) Yves Bouchard (1st VP), Jean Saint-Pierre (Eastern Townships President), Jean-Marc Demers (Quebec President), Serge Boisseau (2nd VP) Donald Dery (Outaouais President), François Tellier (VP Groupe Forget), Daniel Morin (Montreal President), Jacques Lambert (NBD*), René Grenier (Coast Guard President), Roland Langevin (Treasurer, FADOQ Chaudière-Appalaches). * NBD = Member of the National Board of Directors

Among the door prizes, a painting by member artist Pierre Pichette that brought happiness to lucky winner Jean-Michel Bernier. Thanks very much to Mr. Pierre Pichette for his painting much coveted by all participants!



Jean-Marc Demers, the winner Jean-Michel Bernier and James Nicholson



Pierre Pichette, Artist



Thank you Groupe Forget for contributing to the success of this evening. Thank you to our sponsors who made everyone happy with door prizes.

Christmas Bowling Party - On December 8th, the bowling team of the Quebec branch celebrated its last team meeting before the holidays, which continued with a dinner. Enthusiastic people, happy to meet Santa Claus and celebrate with colleagues and friends.



See the 2018-2019 bowling team photo gallery and the Christmas party

Photos Lise Lavoie, volunteer Branch photographer

The Branch's Social Activities Committee is preparing its action plan for 2019. The information will be communicated to you through the Branch newsletter and website.



Spring Activity

The NAFR Quebec branch would like to invite you to an activity at the sugar shack.

Location : L'Érablière du Cap
[1925 Chemin Lambert, Lévis, QC, G7A2N4](#)

Date: April 4th, 2019 at noon
Cost: \$19.25 / per person all inclusive (taxes and service)

Reservation: The deadline for reservation is March 28th, 2019. Payment is by cheque only, in the name of ANRF - Section Québec. The person responsible for this event is Gilles Croteau. [Read the details here.](#) (In French)



FADOQ ACTIVITY INVITATION

Dinner and dance party with Gilles Perrin

The FADOQ invites members of our branch to join in a Carnival de Québec recognized activity.

Friday, February 8, 2019, at 6 pm
At the Fernand-Dufour Centre (Club Fadoq Vanier)
[380 Chabot Street Quebec](#)

Tables are reserved for NAFR members
Door prizes

Cost: \$ 25.00 per person

Reservations: Roland Langevin

Telephone: (418) 621-0197

Email: rlangevin@fadoq-quebec.qc.ca

For more information, [follow this link](#) (In French)

Monthly 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

Note that the **Annual General Information Meeting** of the Bas-St-Laurent-Gaspésie sub-branch will take place in Rivière-du-Loup.

Date: May 9th, 2019, at 9:30 AM

Location: Universal Hotel, Kamouraska and Grand-Potage rooms

Address: [311 Boul. Hotel-de-Ville, Rivière-du-Loup](#)

In addition to obtaining all the updated information of the Branch, guest speaker Mr. René Bélanger, a resident of the Rivière-du-Loup, will address the meeting in French on " Bullying towards seniors "

Note that a hot meal will be served at noon.

Since this is the end of my three-year term, and I am not seeking another term, it will be very important that a new director/representative be chosen for our sub-branch.

An abbreviated agenda will be presented to you in an upcoming issue.

Welcome to all members and future members.



Snowbirds and US taxation

by Viateur Beaulieu, member of the Communications Committee

The Quebec winter seems pretty early this year. Although snowmobilers and winter sports enthusiasts already salivate, the joys of winter are not for everyone and the appeal of a mild climate remains attractive. For our 700,000 fellow "snowbirds" who are used to rubbing shoulders with the southern states of Uncle Sam, some are preparing for the «migration» while others are already on there.

Canadian residents wintering in the United States are technically subject to income tax if they stay there more than a specified number of days (based on a calculation on Form 8840) in a given year.

Usefulness of Form 8840

Form 8840 ([download the form here](#)) serves to show that despite all your stays in the United States, your ties to Canada are much more important. Evidence of these links? For example, the place of your principal residence, the number plate of your vehicle, your banking activities, the location where you vote.



Important note - only Canadians who have spent 183 days in the United States in the last three years must complete Form 8840. If you are one of them, here are the rules for calculating each day spent in the United States:

- Every day in 2013 counts for one day;
- Each day in 2012 counts for one third;
- Each day in 2011 counts for a sixth.

See more details on the subject by visiting the following websites.

Sources : [CAA](#), [L'Association canadienne des « Snowbirds »](#), [La FADOQ](#) (In French)

Happy Winter!

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

Dare!

At this time of the year when many have good intentions, why not innovate in our lives. Dare a little more. My mother played piano by ear and my father sang [My straw hat](#) (In French).

A brother has always sung in a choir, and a sister has also been a part of it, and directed it afterwards. And I, kept finding myself a terrible singer! Until I moved to a new place of residence following my retirement. It made me change my mind.

I sang like everyone in the crowd. One day, someone came to see me and invited me to be a member of a church choir. I agreed, saying to myself it was good for morale!

In 2018, feeling more confident, I respond to an invitation I read in a newspaper. I showed up in order to participate in [Verdi's La Traviata](#) (on Youtube), which will be played for three days in February 2019. It was not easy to convince myself to join a group of people with more musical talent than I. It is now with great satisfaction that I learn from a choir leader who pushes me out of my comfort zone and opens other possibilities by telling me that the voice is an instrument that can be perfected. In addition, scientists praise the therapeutic effects of singing.

If I tell you about my path, it is to invite you to get out of your daily routine. It is destabilizing, but beneficial for your health. In addition, it forces you to meet other people, other environments and experience something other than work and family. Take some time for yourself!

Live a dream in any other area, a dream that has laid dormant within you all these years. We can still be active and realize a dream while being attentive to the people around us. Let's dare!

In closing, a little health advice,

In this period of influenza that always lurks, do not forget your daily vitamin C intake: at least four ounces of juice or a fruit, citrus fruits. You can take a glass of fresh juice every morning ensuring that the juicer does not prevent the taking of the pulp. If you prefer to buy it, choose a juice without added sugar and with the pulp. It must be remembered that vitamin C is not stored by the body; you have to take it every day.

I hope you have enjoyed a holiday season filled with happiness and serenity. There is no point in fighting against what cannot be changed.

Ghislain Lavoie,
Courriel : voiegis28@gmail.com

Note that the **Annual General Information Meeting** of the Saguenay-Lac-Saint-Jean sub-Branch will be held on May 16, 2019, at 9:30 am at Bistro Victoria de La Baie, [810 rue Mars, La Baie](#). A speaker to be announced later. A dinner will be served. More information will follow.

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](#)



The Branch's Communications Committee is looking for a volunteer to help create and maintain a Facebook account for our Branch in cooperation with another volunteer. If you wish to help us, contact Micheline Lefrançois at michelinelefrancois@bell.net.



Dear readers, we invite you to send us your comments about our newsletter. As you know, our contributors are volunteers. We also have outside contributions that have topics of interest for our members.

Do not hesitate to comment!

Here is a comment about our latest newsletter

«Congratulations on the November 15th newsletter. As a veteran I am particularly touched by the participation of the Quebec Branch in the ceremonies surrounding the 100th anniversary of the WW I Armistice. Bravo. Greetings, James Nicholson, Member of the National Board of Directors»

You can send me your comments (maximum 100 words) by email at: michelinelefrancois@bell.net Looking forward to reading you!

The next newsletter will be published on March 15th, 2019

* Collaboration of Lise Lavoie, branch photographer for the activities.

Members of the Communications Committee and Contributors:



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