Universal kindergarten for four-year-olds: Government is on the wrong track

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The challenges surrounding the shortage and scarcity of labour, especially in the public sector, regularly make headlines. At the CSQ, we have a somewhat different view of the situation.

In our opinion, the problem is not one of scarcity. Rather, it’s a problem of attracting and retaining manpower due to poor working conditions and serious work organization issues. It’s completely different!

In addition to austerity measures imposed by the former government, we’ve seen significant problems in recent years resulting from an increase in private sector-style management techniques. In education and health, performance objectives are being set, and the costs of graduation as well as every intervention are being calculated, then the state funds institutions based on these costs.

Ultimately, these management techniques focus on reducing and controlling costs, regardless of the impact on service quality. This is contrary to the reasoning behind providing services to the population.

The situation has significant impacts on the organization of work in the workplace. Unhealthy management techniques cause large numbers of workers to leave public sector jobs because working conditions are making them sick. It’s a long way from attracting and retaining personnel.

Employers and the government must face the facts. Not only do job insecurity, a focus on performance targets, and accountability create excessive workloads, they also pull workers away from their primary mission: to offer services to the population.

It is of the utmost urgency that our decision-makers become aware of the situation.

In this regard, our role as a union organization is critical. Solutions exist and we must mobilize to share them. There is no question that we need to convince employers to return to a more human logic and end the commodification of public services!

Solidarity!

Sonia Ethier | PRESIDENT
UNIQUE, BUT NOT WITHOUT RISKS

A company’s culture influences the mental health of people working in it. But up to what point?

Pierre Lefebvre | COLLABORATION

“Employer of choice,” “healthy company,” “best employer”... there are many labels aiming to highlight that it’s great to work for one company or another. Those different recognition programs relate to a desire to define a company’s own unique management culture.

WHAT IS ORGANIZATIONAL CULTURE?

Like an individual’s personality, organizational culture is unique. It manifests itself in the organization’s policies, from the dress code to working hours, to work methods and problem solving ways. It also governs aspects like the structure of power, workspace design, employee benefits, etc.

The executives are usually the ones who establish the organizational culture, but it is rarely explicitly defined. Rather, it emerges from people’s beliefs, ways of thinking, words and actions. It shapes what are acceptable and unacceptable behaviours. It can help define the values and fundamental principles which guide, among other things, management practices.
VALUES AND THEIR IMPACT

“Organizational culture has an indirect impact on workers’ mental health,” explains Julie Dextras-Gauthier. “It influences the work organization’s conditions, like the use of skills, decision-making authority, work demands, social support at work, and rewards.” It’s these work conditions that have harmful or beneficial effects on mental health.

According to the researcher, in a company that values human relations, interactions and social support, “the risks of psychological distress, emotional exhaustion and cynicism diminish, while the feeling of professional efficiency increases.”

The same can be said for an organization relying on flexibility, versatility and communication between staff members. They suffer less emotional exhaustion, show less cynicism and experience a greater sense of usefulness.

By contrast, a company focusing on results, productivity, performance and reaching organizational and individual goals is linked to more distress, exhaustion and cynicism, based on the researcher’s observations.

WHAT ABOUT PUBLIC SERVICES?

At first glance, one could think the organizational culture of public services promotes values like stability, continuity and a sense of job security. Yet, according to Julie Dextras-Gauthier, it instead leans towards a rational culture, which values things like productivity, performance and achievement.

Management by results and the lean² approaches, focused on productivity and accountability, in some cases put pressure on the managers’ shoulders, who then, in turn, put pressure on those of the employees. “That could explain, in part, the high absenteeism rate in education and health sectors,” she claims.

Beyond cosmetic measures, like stress management or nutrition workshops, workload, especially overload, psychological demands that work entails and job insecurity need to be tackled.

– Julie Dextras-Gauthier

1 Julie Dextras-Gauthier is assistant professor in the Department of Management of the Faculty of Business Administration, at Université Laval.
2 Approaches based on eliminating losses that result from wasted efforts and resources associated with activities without added value.
RISK FACTORS

What are described by the researcher as working conditions are considered more like risk factors in a public health approach.

Those factors, which include work overload, lack of autonomy, injustice, violence, psychological harassment, lack of support and job insecurity, are linked to working conditions, social relations, management practices and work organization, reminds the INSPQ3 on its website. Those factors increase the probability of creating adverse effects on the physical and psychological health of workers.

To create and maintain a psychologically sound and secure work environment, organizations need to put certain values forward, such as “trust from management, justice and respect which include fair settlement of conflicts and equitable sharing of duties, recognition which translates to appreciation and a fair treatment, as well as esteem and respect in social relations,” reports Dr. Michel Vézina4.

Because he feels values in themselves are hard to identify and measure, Michel Vézina prefers to talk about basic human needs and about how the work environment can meet them or not.

At the root of those needs is physical health and safety. At the top level are the awareness of one’s own value, self-esteem and social justice, trust in one’s own abilities, self-fulfillment and autonomy, as well as a sense of belonging. “Those needs have to be taken into account in the company’s and management decisions,” he adds.

FOR A PSYCHOSOCIAL SAFETY CLIMATE

The management and human resources management approach as well as the one more focused on mental health could be combined by aiming for the development and the maintenance of a psychosocial safety climate, an idea developed in Australia.

This concept refers to an organizational climate beneficial to the staff’s psychological health and safety. To achieve it, four conditions must be met:

1. Management must commit to promoting psychological health at work and get involved.
2. Management must consider staff’s psychological health to be just as important as productivity.
3. The organization must value communication and take staff’s concerns into consideration.
4. There must be a real participation and involvement in the organization through consultations with unions and representatives in occupational health and safety.
To create and maintain a psychologically sound and secure work environment, basic needs have to be taken into account in the company’s and management’ decisions.

– Dr Michel Vézina

PREVENTION IS BETTER THAN CURE

Julie Dextras-Gauthier and Michel Vézina agree on the necessity to prevent. “Beyond cosmetic measures, like stress management or nutrition workshops, workload, especially overload, psychological demands that work entails and job insecurity need to be tackled,” states Julie Dextras-Gauthier. “This implies a reflection on work conditions, especially in a labour shortage situation, where attractive conditions need to be offered.”

To support managers, Michel Vézina already suggested the idea of creating Organization Assistance Programs (OAPs). “Unlike EAPs, which focus on the individuals, OAPs aim to offer managers and work teams access to specialized resources to help them identify the different factors behind the mental health problems they face and create an adapted action plan,” he explains.

WHAT ABOUT COLLECTIVE ACTION?

According to Julie Dextras-Gauthier, an organization’s culture can change when a feedback loop between staff members and managers is put in place: “Even though it remains to be verified, I believe this loop influences a company’s culture.”

Collective action also contributes to the strengthening of social support from co-workers. “It’s obvious that talking with colleagues or with the union allows to take measure of the situation and to search for the best solutions as a group. It’s actually what is being highlighted by your Centrale’s campaign on psychosocial risks at work,” she concludes.

3 Institut national de santé publique du Québec.
4 Michel Vézina is medical advisor in the Scientific Unit of Occupational Health at the INSPQ.
5 Employee Assistance Programs.
SHARING CULTURE AND EXPERIENCE

In the northern village of Puvirnituq, part of Inuit culture is passed on in school.

Nicole de Sève | COLLABORATION

Located on the eastern shore of Hudson Bay in northern Québec, Puvirnituq is home to Ikaarvik primary school. In the 2nd grade, 15 students aged seven and eight years old are broadening their overall knowledge in their native language. “I teach every subject in Inuktitut,” enthusiastically explains Marie-Carole Qinuajuak.

A teacher for five years, she is proud that the children learn in Inuktitut from kindergarten to grade 2. “My biggest dream was to work at protecting my cultural heritage, particularly my language.”

Culture is alive and strong in her community and the Puvirnituq Snow Festival is a testament to it. Taking place every two years, the festival is a one-week school break for the kids during which Inuit traditions are celebrated, notably through the sculpture contest where legends come to life.

A SHARED RELATIONSHIP

In school, relationships between teaching colleagues are essential. “Our breaks are an important time to share our experiences,” says Marie-Carole Qinuajuak.

Actively engaged in her school, the teacher has also been a union delegate for four years. “My colleagues voted for me,” she says. “I still have a lot to learn about the collective agreement and union rules, but it’s not too hard since there are so few issues at Ikaarvik and our relationship with the administration is good.”

Marie-Carole Qinuajuak confides wanting to continue her union involvement if the members want her to. She believes in her role and her union, the AENQ-CSQ². “It’s important to defend the rights of teachers, support them and speak for them.”

1 2019 is the Year of Indigenous Languages, a UNESCO initiative.
2 Association of Employees of Northern Québec.
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SERVICES THAT MAKE A DIFFERENCE

Occupational therapy services in schools increases the success rate of students who have certain difficulties. Few schools, however, offer this service.

Karine Lapierre
FPPE-CSQ ADVISOR

According to the Institut de la statistique du Québec, more than one in four children start kindergarten with at least one developmental delay. Occupational therapy can make a real difference in the success of these children. In schools, occupational therapists help students improve their performance in activities essential to academic success.

“For example, in the case of preschoolers who have trouble getting dressed, holding a pencil, drawing, organizing their school materials, staying focused, we can suggest meaningful activities, different postures, alternative classroom configurations, and times to move around,” explains occupational therapist Maryse Cloutier. “We can also teach the steps of scissor skills and handwriting.”

Every adult around the child are involved in the process. “When parents, teachers, and other school, medical, and community workers work towards the same goal, a child’s chances of success are greater,” adds Maryse Cloutier.

Maryse Cloutier stresses that occupational therapy is best when integrated early on. “Early intervention is crucial. It’s not as effective if you wait until the child is in grade 6,” she explains. “If there were more occupational therapists in schools, we could prevent significant issues that often lead to failure, a student’s decreased self-esteem, and even dropping out.”

DIRECT INVOLVEMENT

School occupational therapists intervene directly in the student’s living and learning environments, taking the child’s physical, sensory, perceptive, cognitive, affective, and social dimensions into consideration.

EARLY INTERVENTION

Maryse Cloutier

A SCARCE RESOURCE

Fewer than 20 school boards in Québec have occupational therapists on staff. Yet, they are widely employed in schools throughout the rest of Canada and the U.S.

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2 Maryse Cloutier is a member of the Syndicat des professionnelles et professionnels du milieu de l’éducation de Montréal (SPPMEM-CSQ).
THE KEY TO SUCCESS

A resourceful tinkerer, Rodrigue Tremblay is a locksmith who loves a challenge and faces it head on.

Martin Cayouette
FPSS-CSQ ADVISOR

There’s nothing quite as irritating as having a bunch of keys and not being able to find the right one to open a lock. As someone who knows this only too well, Rodrigue Tremblay helped implement a unique key system at the Commission scolaire des Rives-du-Saguenay. “Previously, caretakers had huge key rings and wasted so much time looking for the right key. And when a copy was needed, it was a real nightmare,” he recalls.

SECURE KEY

Rodrigue Tremblay first began his career as an uncertified locksmith. He admits, “I’m a tinkerer who’s always able to identify problems and find solutions. For me, problems turn into challenges.”

As the person responsible for the proper functioning of over 600 different locks at the Commission scolaire des Rives-du-Saguenay, it’s no surprise he wanted to simplify the master key system. To do so, he obtained the certification necessary to create secure keys that provide precise access to certain rooms. “A single key can unlock a single door or every door,” he explains. “The code can be changed anytime allowing for greater flexibility.”

DEXTERITY IS ESSENTIAL

With 33 years’ experience at the school board, including 25 years as a locksmith, Rodrigue Tremblay has become highly dexterous and has developed an in-depth understanding of locking systems. He performs his work meticulously. “Sometimes, the problem is only a very small spring and you need to know how to replace it,” he says.

Rodrigue Tremblay also takes the time to adjust the door pistons in order to prevent children from getting their fingers caught in a slamming door.

RESPONDING TO EMERGENCIES

“During periods of extreme cold, the work can get tough,” admits Rodrigue Tremblay. When the exterior door won’t close, we need to act fast for the safety of the students, even if it means working in harsh weather conditions.”

1 Rodrigue Tremblay is a member of the Syndicat régional des employés de soutien (SRES-CSQ).
eCampus

THE FLIP SIDE

The eCampus project, which comprises all distance courses offered by Québec cégeps and universities, sounds appealing. But, it’s a solution that cuts both ways.

Simon Lavigne | CSQ ADVISOR

Distance education has tremendous potential. It can provide access to higher education and it allows for new approaches to teaching and learning. This being said, distance education also presents unexpected challenges.

Though there are positive outcomes, others require caution. Introducing new methods requires changes to existing practices and to the roles of teachers, and professional and support personnel. As for school management, it must integrate these activities using existing budgets and ensure services are provided in collaboration with other college and university institutions.

REQUIRED INVESTMENTS

The myth of financial optimization in education by digitizing the learning environment is far from reality on the ground. Developing new pedagogical methods and implementing distance courses requires time and the addition of short, medium, and long-term resources.

These projects generate costs as they require additional technical support as well as the acquisition of new equipment and upgrades to existing equipment. Furthermore, there are no savings in infrastructure costs as students often take online courses in the cégeps and universities themselves.

AND THE COMPETITION?

In the cégep network, there is tremendous pressure to seek out new revenue sources. Offering distance courses is an interesting option, but in this context, poorly planned implementation of services will inevitably create unhealthy competition between institutions. The development of new distance education programs should promote coordination and collaboration rather than stir up competition.
BUILDING ON STAFF EXPERTISE

Efforts to integrate new teaching methods should be based on the expertise and knowledge of personnel. It is by developing local competencies rather than the piecemeal use of private third parties that we will be able to support the long-term evolution of these activities.

The progress of distance education in the curriculum is not a temporary phenomenon, and classroom teaching, which makes up the majority of educational services, is not endangered. We need to continue the democratization of access to higher education, enhance the quality of the educational relationship and ensure the success of an increasingly diverse student population.

THE PLATFORM

Driven by the desire to make up for a perceived delay in Québec, notably compared with our Ontario neighbours, the MEES\(^1\) announced the creation of the eCampus platform in August 2017.

Designed to group and facilitate access to distance education courses offered by Québec’s higher learning institutions, this virtual campus is one of the measures included in the government’s Digital Action Plan for Education and Higher Education.

“Quality distance education requires close collaboration with support personnel. Our contribution is critical to the success of these new approaches.”
– Valérie Fontaine\(^2\)

“We need to use the expertise of professional personnel on site and equip them first so that they can, in turn, train and support other workers.”
– Suzanne Tousignant\(^3\)

“We believe that protecting the pedagogical relationship must be prioritized in order to encourage educational success and safeguard the integrity of the teaching profession.”
– Lucie Piché\(^4\)

“The organizers of the eCampus project spoke of a process of co-construction of the platform. But, the results haven’t been very convincing so far.”
– Stéphane Lapointe\(^5\)

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\(^1\) Ministère de l’Éducation et de l’Enseignement supérieur.

\(^2\) Valérie Fontaine is president of the Fédération du personnel de soutien de l’enseignement supérieur (FPSES-CSQ).

\(^3\) Suzanne Tousignant is president of the Fédération du personnel professionnel des collèges (FPPC-CSQ).

\(^4\) Lucie Piché is president of the Fédération des enseignantes et des enseignants de cégep (FEC-CSQ).

\(^5\) Stéphane Lapointe is president of the Fédération du personnel de l’enseignement privé (FPEP-CSQ).
A SATISFIED TECHNICIAN

Cégep is more than a learning environment for students. It’s also a stimulating work environment for employees such as Mathieu Beauchamp.

Claude Girard | CSQ ADVISOR

For approximately two years, Mathieu Beauchamp1 has worked as a test bench technician at the ÉNA2. “I ensure the proper functioning of engines and their data acquisition systems. Our facilities simulate tests performed by aircraft maintenance technicians to verify the performance of engines. In doing so, we also validate their airworthiness, ensuring the aircraft can fly safely without risk of crashing due to engine failure,” he explains.

CHALLENGES TO ADDRESS

Since the start of his career at Cégep Édouard-Montpetit, Mathieu Beauchamp has had the opportunity to carry out projects he never imagined.

For example, he designed and made parts using 3D printing technology to replace parts no longer available and he created time capsules for the cégep network’s 50th anniversary celebrations.

A BIG PLAYGROUND

“Without a doubt, cégeps offer an environment that is conducive to personal development and growth,” says Mathieu Beauchamp. “We often hear students say that cégep is either the worst three years of their lives – or the ten best. In my case, I plan on making cégep the best 35 years of my life. For me, it’s not a place of work, it’s a playground I love.”

1 Mathieu Beauchamp is a member of the Syndicat du personnel de soutien du Collège Édouard-Montpetit.
2 The École nationale d’aérotechnique is affiliated with Cégep Édouard-Montpetit.
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Jocelyn Roy | CSQ ADVISOR AND MANAGER OF THE LES PROTECTIONS RÉSAUT CSQ

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1 The Personal refers to The Personal General Insurance Inc. It is a component of the Desjardins Group.
2 Source : Internal statistics, compiled between January and September 2018. This percentage does not include cancellations or terminations during a given term.
UNIVERSAL KINDERGARTEN FOR FOUR-YEAR-OLDS

GOVERNMENT IS ON THE WRONG TRACK

During the election campaign, Coalition avenir Québec promised that, no matter what, kindergarten would be available to all four-year-olds. Despite strong opposition, the government has tabled the bill.

Nathalie Chabot | CSQ ADVISOR

Though kindergarten for four-year-olds is an educational and preventive measure that remains relevant today for children from disadvantaged backgrounds who do not frequent any other education service, its universal implementation is unnecessary. Over time, Québec has developed a proven and unique childcare education model that Quebecers are proud of.

A variety of public services are now available and meet the needs of four-year-olds and their families: home childcare providers, childcare centres, kindergarten for four-year-olds from underprivileged backgrounds (full-time or part-time), and the Passe-Partout1 program. What’s more is that these services are provided by qualified personnel committed to the development of children.

Furthermore, both childcare workers and teachers in full-time kindergarten for four-year-olds work to identify the developmental vulnerabilities of young children. The government’s argument that universal kindergarten for four-year-olds would enable to identify difficulties early on simply does not hold water.

FOCUSBING ON THE RIGHT PRIORITIES

The government plans on making a considerable investment in its universal kindergarten program for four-year-olds. As such, the plan would run $400-$700 million per year, without counting infrastructure costs. Rather than being stubborn about it, the government should use these amounts to improve existing services by focusing on the right priorities.

Mr. Legault, you are on the wrong track with universal kindergarten for 4-year-olds!

Québec already has a complementary model that has proven successful: public educational childcares and home childcare services, and kindergarten for 4-year-olds in disadvantaged areas.

This unparalleled formula sets us apart – let’s support it!

1 The Passe-Portout program, overseen by the ministère de l’Éducation et de l’Enseignement supérieur, focuses on supporting the parenting abilities of families whose children are entering school.
These include:

- Creating enough spots in the public network of early childhood education services.
- Hire enough professional and support personnel to identify children at risk and take charge of them rapidly.
- Review the size of full-time kindergarten classes for four-year-olds in underprivileged neighbourhoods.
- Provide full-time kindergarten classes for four-year-olds in underprivileged neighbourhoods with physical resources and materials adapted to four-year-olds.
- Ensure a better transition between early childhood and school, notably with the help of navigators responsible for coordinating the actions of each person during this very important stage.
- Improve the Passe-Partout program.

In summary, there is no shortage of priorities! And yet, the government insists on going ahead with this project. During the coming weeks and months, CSQ will continue to condemn the bill during consultations in parliamentary committee, among others. We will be there to push the government to focus on the right priorities.

A BIT OF HISTORY

Kindergarten for four-year-olds first emerged in the 1970s at a time when the difficulties in social and educational adaptation experienced by children from underprivileged neighbourhoods became fully apparent.

It is within this context that the first part-time kindergarten classes were created for these children. A few years later, the Passe-Partout program was launched to provide parents from disadvantaged neighbourhoods with the tools needed to support their children’s education.

These initiatives contributed to making schools a part of the greater fight against poverty. Regulated and subsidized early childcare services followed.

In 2013, it was found that four-year-olds from underprivileged backgrounds attended early childhood education services less as their parents tended to rely less on these services. In response, kindergarten for four-year-olds was created to complement the existing early childhood education service offering.

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NEW RESPONSIBILITIES, MIXED FEELINGS

Home childcare providers and CPE managers will soon have new obligations: keeping a child’s file and discuss it at least twice a year with the parents.

Mathieu Morin | FIPEQ-CSQ ADVISOR

In the field, those who will have to apply these new rules have mixed feelings. On the one hand, they welcome any initiative that aims to improve the quality of services for the good of the little ones. On the other hand, they wonder if the budgets and the time necessary to compensate these additional tasks will be there.

“We don’t want to cut corners!” exclaims Jessica Lanouette¹, who has been an educator for almost 10 years. In the CPE² where she works, there already is a diary in which some observations about the child are recorded, for example their moods or appetite. However, more advanced data in connection with different areas of early childhood development are provided only if the child shows some delays.

“Some children can slip under the radar,” explains Jessica Lanouette. “With the multiplication of little ones with special needs in our environments, keeping a file might help to better observe the development of each one.”

CHANGING HOW THINGS ARE DONE

To comply with the educational child care program Accueillir la petite enfance, applied in every public educational service in Québec, every HCP³ and every CPE develop their approach using different educational tools. Even though they are similar, Jessica Lanouette believes the Ministry would benefit from standardizing those tools, and from offering time and adequate training to those using them.

“We will definitely have to change how we do things,” she adds. “Within three years, we tested several of these tools at my CPE.” If every service uses their own version of the work tool, the transition between early childhood and school may be less efficient. “Training would be so much simpler, in early childhood as well as in school environments, if we all used the same document. That way, the teachers taking note of the child’s file, created in the child care setting, would have a proper interpretation of our observations, which would facilitate the follow-up of each student,” she specifies.

MORE UNDERSTANDING PARENTS?

Jessica Lanouette believes keeping a file will help parents better accept some observations made about their child. “Since we are currently keeping a file only for little ones with developmental delays at our CPE, some parents have difficulty agreeing to work with a grid the other children don’t have. With the procedure being the same for everyone, I think it will be easier to bring the parent along, so that they back us up in our interventions.”

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¹ Jessica Lanouette is a member of the Syndicat des intervenantes en petite enfance de Montréal (SIPEM-CSQ).
² Centre de la petite enfance.
³ Home childcare provider.
DRUG INSURANCE

THE POWER STRUGGLE INTENSIFIES

A universal public drug insurance plan will be an important issue during the next federal election campaign. The tug of war with powerful lobbies has already begun.

Lise Goulet | CSQ ADVISOR

The CSQ and many other organizations were on Parliament Hill in Ottawa this past March 1. Together, they urged the federal government to implement a universal public drug insurance plan.

The message they conveyed to the government was quite clear: “It is crucial that Ottawa avoid replicating the hybrid model currently seen in Québec, where the coexistence of a great number of private and public drug insurance plans has led to skyrocketing costs and significant inequities.”

“The exorbitant increase in prescription drug costs puts the sustainability of all our insurance plans at risk, said Sonia Ethier1. This threat to our social security systems has become the goose that lays the golden egg for certain industries and it is absolutely vital that we put a stop to it!”

LOBBYING PLACES ADDITIONAL PRESSURE

Given this social mobilization, powerful lobbies are doing their best to block the implementation of a Canada-wide universal public drug insurance plan. The American pharmaceutical lobby has even asked that Canada be put on the “priority watch list” of the Office of the US Trade Representative.

MAKE YOUR VOICE HEARD!

Whether through the Coalition solidarité santé, within a united front or via the “La pièce manquante” campaign jointly led with other labour unions, you can make your voice heard. Among other things, you can participate in the email campaign addressed to the Québec Minister of Health and Social Services, Danielle McCann (remedeauxcoupures.cssante.com), can share your own personal experience on the CSQ website (assurancemedicaments.lacsq.org/nous-joindre) or share the calls to action posted on the CSQ Facebook page (facebook.com/groups/assurancemedicamentscsq).

1 Sonia Ethier is President of the CSQ.
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  - 30% additional tax credits: $300
  - Your net cost: $329

With RRSP+ payroll deductions, your contributions are deducted from your pay by your employer. As a result, you benefit from the additional 30% in tax savings immediately on each pay rather than on your tax return, and your payments are much smaller.

Automatic bank withdrawals are another flexible way to save since you can transfer the amount you want to invest from your bank account at the frequency of your choice.

$12.65¹ PER PAY.

That’s what it costs to save $1,000 in an RRSP+ each year.

Ready to start saving with an RRSP+ with the Fonds?

- Call 1 800 567-FONDS (3663) (Monday to Friday, between 8:30 a.m. and 5 p.m)
- Visit our site fondsftq.com
- Speak with your local representative in your workplace or communicate with Daniel-Bernard Lafrenière, coordinator – CSQ at 1 800 361-5017

¹ Example for the 2019 taxation year, based on a person with a $60,000 taxable annual income at a marginal tax rate of 37.1% who receives 26 paychecks per year and benefits from a tax refund on each paycheck. These amounts are estimates that could vary depending on your taxation status. The tax credits granted to the shareholders of the Fonds are 15% at the federal level and 15% at the provincial level. Tax credits are capped at $1,500 per fiscal year, which represents a $5,000 purchase of shares of the Fonds de solidarité FTQ. Please read the prospectus before buying Fonds de solidarité FTQ shares. Copies of the prospectus may be obtained on the fondsftq.com website, from a local representative or at the offices of the Fonds de solidarité FTQ. The shares of the Fonds de solidarité FTQ are not guaranteed; their value changes and past performance may not be repeated.