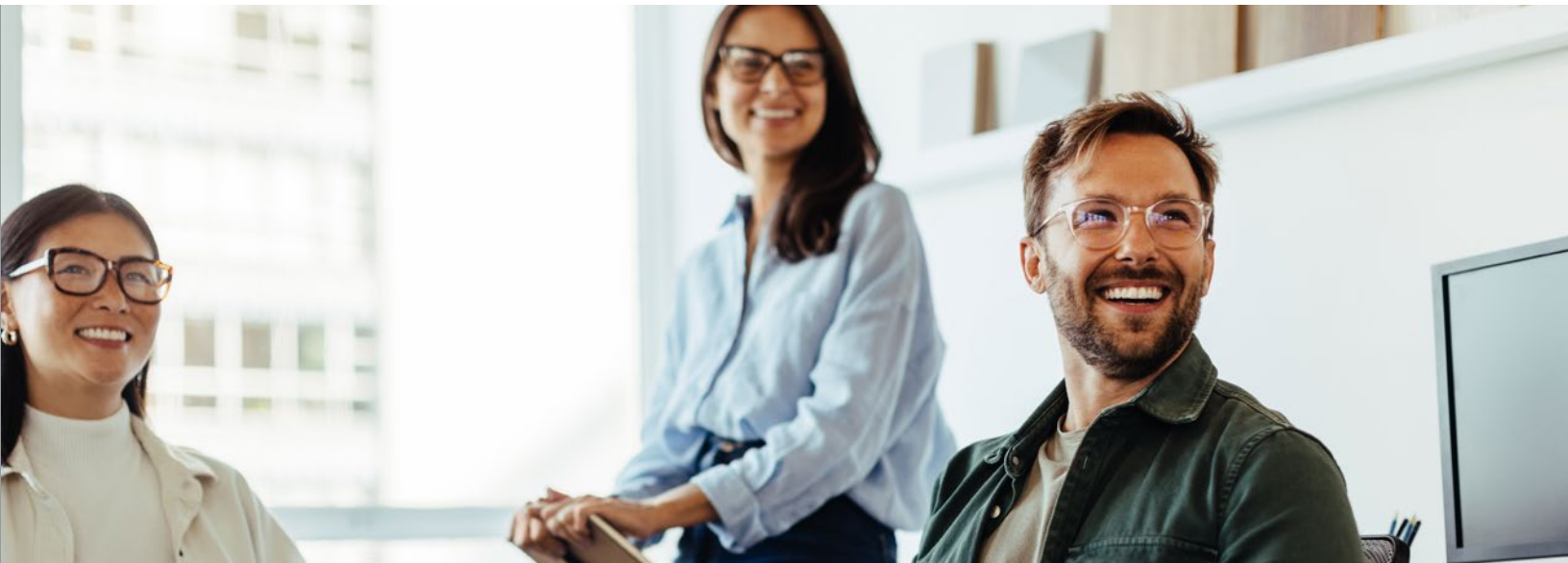




**APER**  
AU SOUTIEN DES CADRES

# INFO-CADRE

JULY-SEPT. 2024 ——— 50 YEARS



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An association close to you and there for you throughout your career and especially during the creation of Santé Québec.

APER is a bilingual professional association founded in 1973 that represents managers working in Quebec and New-Brunswick's health and social services sector.

Not yet a member?  
[Click here to become one.](#)



## CHRISTIAN SAMOISSETTE

President

# A WORD FROM THE PRESIDENT

THE ONLY CONSTANT: CHANGE...

And managers know this well, as we are used to reforming health and social services every 5 to 7 years! And after that, some dare to talk about a lack of flexibility, when the resilience of managers is really no longer to be demonstrated!

What people other than us don't know, including the Minister, is that managers must implement another reform while doing their job... and even more so in these times of labour shortage.

But whether we like it or not, we are all in the process of transferring to a new entity: Santé Québec, effective December 1. The stages of this change of employer have already begun as we speak.

The APER is closely following the various phases of this large-scale migration, on the lookout for potential problems that may develop in this elephantine exercise where, unfortunately sometimes, the human aspect hardly counts... and some «field» reflections have not taken place, which is likely to lead to all kinds of problems.

As you will see from the Info-Cadre, the APER has requested and obtained meetings with various stakeholders at the MSSS, with the ministers and with the Secrétariat du Conseil du trésor.

Rest assured that your association is there to support you throughout this transition, in more than 50 years, we have seen several reforms, so do not hesitate to contact us if you have any questions or concerns about the process. This is unheard of in Quebec, and it can sometimes be difficult to navigate on potentially rough seas... Hence the importance of having a pilot, a compass, to know where you are going...

In closing, I encourage you to register for our symposium on October 8, where the topics will be very interesting and we will be able to count on the presence of Minister Christian Dubé, who will make a presentation and then answer your questions.

We look forward to seeing you there!



## A WORD FROM THE DIRECTOR GENERAL

THE APER IS PROUD TO INVITE YOU TO ITS POST-PANDEMIC AND PRE-SANTÉ QUÉBEC SYMPOSIUM!

COME AND MEET MINISTER DUBÉ AND OTHER SPEAKERS.

### PATRICK ECCLES

DIRECTOR GENERAL

With the arrival of Santé Québec on December 1st, we will all have the same employer and we will all be part of the same organization. It's time to get to know each other better and above all, try to better understand what's coming.

Who better than the minister himself to hear him explain his vision of Santé Québec and his interpretation of local management. It was also an opportunity to ask him questions and explain our difficulties on the ground.

It is for this reason that the APER has prepared a symposium for you to take place **on October 8.**

Thanks to this symposium, you will be able to ask questions to the Minister, Christian Dubé, and a round table discussion between us will follow the Minister's performance. A great way to get to know each other better and to discuss what's coming for all of us. The APER will also give you the different modalities of application of this new reform by giving you the steps already accomplished and those to come.

#### The guests and speakers at the conference will be:

- **Mr. Christian Dubé**- Minister of Health of Quebec, **present by videoconference starting at 9 a.m.**
- **Ms. Seeta Ramdass**- Member of the Board of Directors of Santé Québec and Deputy Director of EDI and SACE at McGill University in Montreal who will give you a conference, in «Français», on multicultural and Indigenous management.

We will then hold a roundtable with you to answer your questions and concerns, if any.

Register now to reserve your spot as **places are limited.** To register, simply go to our website: [www.aper.qc.ca](http://www.aper.qc.ca) and follow the instructions for our conference.

**From 8:30 am to 11:00am  
Online**

[Click here to register now](#)



**ME ANNE-MARIE CHIQUETTE**

## **A WORD FROM THE PERMANENCE**

### THE APER IN ACTION FOR YOU

The APER has made several efforts and taken actions to obtain for you as quickly as possible the salary increases currently paid to unionized employees (except employees who are members of the FIQ).

In fact, we met with our counterparts at the MSSS on this subject, who confirmed to us that, for their part, they, like us, reiterated to the Secrétariat du Conseil du trésor (TBS) that it would be imperative in the context of a reform such as Santé Québec that managers obtain salary increases quickly. The APER has written to the TBS to reiterate this request again and to have to be told, once again, by the TBS that the discussions with the management associations will take place after the end of the negotiations with the unions...!

We have therefore written to Minister Dubé to ask him to intervene with the TBS to tell them that it is important to pay salary increases in order to avoid situations of frustration during the implementation of his reform.

We have also contacted our counterparts from the various managers' associations of education, CEGEP and health and social services so that they too can take steps to obtain the payment of salary increases.

We have also written to Ms. Édith Lapointe, Associate Secretary of the Treasury Board, to obtain the payment of salary increases before meetings are held with the associations that will discuss other subjects. We all know that managers will never get more than what union members got anyhow.

We will keep you informed of these steps, but we do not intend to stop calling for the prompt payment of wage increases.

Finally, the APER held meetings with our counterparts at the MSSS to submit various practical questions related to Santé Québec. For example, where does a manager who is «fired, works afterwards? Will a manager who has a full-time position in one institution and works every other weekend in another institution receive overtime since it is the same employer?

We also asked for confirmation of the legal structure of Santé Québec. Is it Santé Québec as the parent company, and the CIUSSS, CIUSSS and CHU subsidiaries with CEO, HRD, DSP, NSD and other senior managers for each of these subsidiaries?

We are waiting for answers in order to be able to answer you. In any event, if we do not get an answer, we can always ask the Minister himself, **on October 8 during our annual conference.**

We look forward to seeing you there!



**ME ANNE-MARIE CHIQUETTE**

## CAISSE DE DÉPÔT ET PLACEMENT RESULTS FOR THE PPMP

The Caisse de dépôt et placement du Québec (CDPQ) published its performance as of June 30, 2024, on August 14, 2024 for the Manager's Pension Plan (PPMP). Thus, for the first six months of 2024, the average return of depositors is 4.2%, i.e. 0.5% of value subtracted from the reference portfolio.

Over five years, the annualized return is 6.0%, or 0.7% of value-added compared to the reference portfolio, representing nearly \$14 billion of value-added.

Over 10 years, the annualized return is 7.1%, also above the reference portfolio at 6.3%, generating more than \$26 billion in value-added. **As of June 30, 2024, CDPQ had \$452 billion in net assets.**

«The first half of the year was characterized by a number of factors: equity markets whose strong performance continued to be linked to a historic level of concentration in a handful of technology stocks, the postponement by the U.S. Federal Reserve of the many rate cuts anticipated at the beginning of the year, and modest global economic growth,» said Charles Emond, President and Chief Executive Officer of CDPQ»

[Link to the CDPQ press release](#)

The **PPMP** returned is **3.0%** for the first half of 2024, or **0.4% less the value** of the benchmark portfolio.

Over five years, the annualized return is **5.2%, or 0.8% of value added.**

Over 10 years, the annualized return remains good at **6.7% or 4.2% after inflation** (in line with the Investment Policy, which sets a target of 4.0% net of inflation).

**As of June 30, 2024, the PPMP fund's net assets stood at \$12.2 billion.**

The first half of the year was characterized by uneven economic performance in the major developed countries. The U.S. stands out from Canada and Europe with more resilient economic activity and more persistent inflation that only showed signs of slowing down at the end of the semester.

In this context, some central banks, such as the Bank of Canada, are starting to cut their key interest rates, while the U.S. Federal Reserve (Fed) is more cautious. Medium and long-term interest rates are rising after a sharp decline at the end of 2023. Equity markets are benefiting from the sustained enthusiasm for technology-related stocks, driven by the excitement surrounding artificial intelligence, to reach new heights.



# When to use legal protection insurance?

Between you and your neighbours, nothing is going well. Their new fence that encroaches on your property is the straw that breaks the camel's back. You start to wonder what the right approach is to deal with all this.



**Legal protection insurance is used to defend your rights. However, you still need to know the product and its role. Let's talk about it!**

## What is legal protection insurance?

It is a fixed-cost coverage that you pay annually. It often complements car or home insurance.

Each insurer can offer its legal protection with its own particularities. So that means you have to read the contract to see the inclusions and exclusions.

In general, legal protection insurance covers risks related to 5 areas:

1. work: wrongful dismissal, for example, or discrimination based on age, religion, etc.
2. Family mediation
3. consumption (for example, breach of contract or broken warranty)
4. bodily injury (such as after a medical error, fall, etc.)
5. the will and the mandate in case of incapacity

**As for advice, we don't rule anything out! Is a situation not covered? With our legal protection insurance, you can ask our lawyers questions, even for an event that is not included in the contract – a divorce, for example.**

## What is the purpose of this insurance specifically?

In addition to identity theft, you can count on notaries or lawyers in many other contexts:

- Get advice
- Receive formal notice or contract templates
- Have your documents analyzed
- Initiate proceedings
- Defend yourself if necessary

## What is the difference between legal protection insurance and legal assistance?

Legal assistance is a telephone service offered with certain insurances. With it, you can consult a lawyer or notary free of charge. At Beneva, we like to include this benefit with our car, home or recreational vehicle insurance.

Legal protection insurance, on the other hand, gives access to more options in case of a problem.

## What about our legal protection insurance?

Each insurer can customize its offer. So here are the colours we give to our own legal coverage.

## The expertise of an in-house team

Some insurers choose to use subcontractors. However, Beneva has its own legal department, whose resources are all law graduates and members of the Bar.

## Privacy without compromise

You can call on our legal specialists for your defense or represent you by those of their choice. Whatever happens next, professional confidentiality remains total. And that's perfect!

## A price that does not increase after a claim

The cost of protection remains stable even if you have used it. And if it increases, it will be for everyone at once, after a revision of the tariffs.

## Family coverage

Under one roof, all members of a family are covered by legal protection. This also applies to children who are living outside during their studies.

## A cost that is easy to recover

Legal expense insurance costs about \$60 per year. With it, you will get a \$60 refund in notary fees if you buy a property.

## An investment full of good judgment

Well... Let's also assume that the neighbors' fence encroaches on your land. If you already have legal protection insurance, you now know who to call to take action!



## Wellness offers for partners

Articles to promote balance  
Exclusive discounts for partners  
Monthly contests

SEE THE EXCLUSIVE OFFERS PAGE  
[STROMSPA.COM/EN/PARTNERS-WELLNESS-OFFERS](https://stromspa.com/en/partners-wellness-offers)



Thermal experience • Massage therapy  
Treatments • Gastronomy • Boutique

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