

Prebudget Consultations 2006



Reminder

New tax
and budget measures
2003-2004 to 2005-2006

January 2006

Québec 



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Introduction

At the time of the last Budget Speech, the government established significant reforms to economic and fiscal policies.

The tax system for individuals was modified in order to provide additional financial leeway for middle-class families. With regard to businesses, measures were taken to support economic growth and to ensure fiscal competitiveness in light of market globalization.

Tax and budget measures for individuals

\$2.2 billion in income tax reductions for individuals over three years

- Individual taxpayers benefited from a total of \$2.2 billion in income tax reduction due to measures such as the following:
- 2004-2005 Budget:
 - Reform of financial support for families with the establishment of the Child Assistance Measure.
 - Work Premium to encourage individuals to return to work.
 - Simplification of the tax system, with the establishment of a single tax system (replacing the general and simplified systems).
- 2005-2006 Budget:
 - New \$500 deduction for workers.
 - Reform of financial support for disabled persons and informal caregivers.
- Indexing of the tax system to reduce the tax burden by \$805 million.

**INDIVIDUAL INCOME TAX REDUCTION
2004-2005 AND 2005-2006 BUDGETS AND
TAX SYSTEM INDEXING FROM 2004 TO 2006**
(in millions of dollars)

	Impact on tax burden
Measures with income impacts	Full year
2004-2005 Budget	
Child Assistance ⁽¹⁾	-547
Work Premium ⁽²⁾	-243
Single tax system for individuals	-219
Subtotal	-1,009
2005-2006 Budget	
New \$500 deduction for workers	-300
Increase in tax assistance for individuals who have a severe and prolonged mental or physical impairment	-7
Improvement of tax assistance for disabled persons and informal caregivers	
- Increase in the supplement for disabled children	-8
- New refundable tax credit for informal caregivers	-28
Increase in contribution limits for RRSPs and RPPs	-27
Increase in the refundable tax credit for medical expenses.	-2
Subtotal	-372
Indexing of the tax system	-805
Subtotal	-2,186
Other measures	
Advance payment of childcare tax credit	—
Elimination of the QST on diapers and breast feeding supplies	-9
Improvements to the socioeconomic situation of artists	
- Income averaging annuity for artists	-1
- Deduction for royalties extended to performers	-1
Subtotal	-11
TOTAL	-2,197

(1) Includes the elimination, beginning in 2005, of the tax credit for dependent children, the income tax reduction for families and the family allowance.

(2) Includes the elimination, beginning January 1, 2005, of the Parental Wage Assistance programme (APPORT).

— These measures have benefited taxpayers in general.

TAXPAYER SAVINGS BY INCOME BRACKET – 2006

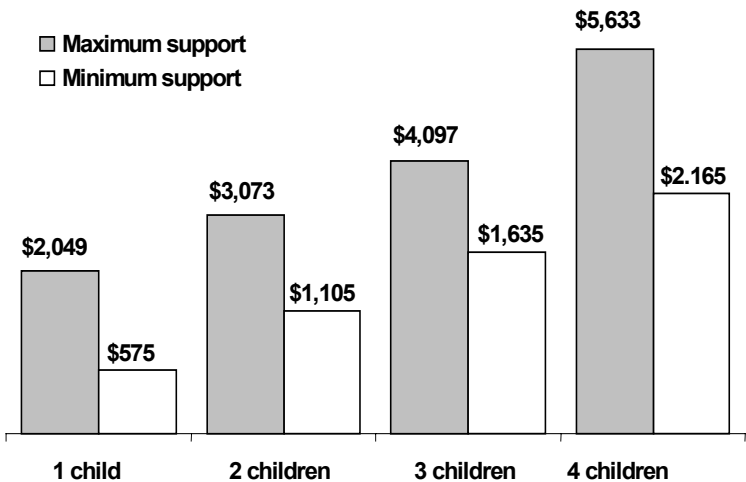
	Tax relief				
	2004-2005 Budget	2005-2006 Budget	Indexing ⁽¹⁾	Total	
Income brackets	(\$ millions)	(\$ millions)	(\$ millions)	(\$ millions)	(\$ per taxpayer)
\$15,000 or less	369	15	38	422	201
Between \$15,000 and \$25,000	255	62	114	431	372
Between \$25,000 and \$50,000	260	166	343	769	436
Between \$50,000 and \$75,000	90	81	185	356	503
Between \$75,000 and \$100,000	23	27	72	122	547
More than \$100,000	12	21	53	86	507
TOTAL	1,009	372	805	2,186	357

(1) Includes The indexation includes that for 2004, 2005 and 2006.

Reform of family financial support

- Significant reform of family support with the establishment of the Child Assistance program on January 1, 2005. This replaces the non-refundable tax credit for dependent children, the family tax reduction and the family allowance.
- In 2006, the maximum amount of Child Assistance for a couple is:
 - \$2,049 for one child;
 - \$3,073 for two children;
 - \$4,097 for three children;
 - \$5,633 for four children⁽¹⁾.
 - The new Child Assistance measure will benefit 1 million families. It amounts to \$2 billion per year, i.e., 547 million more than the old tax system.

**CHILD ASSISTANCE AMOUNT FOR
A COUPLE WITH CHILDREN – 2006⁽¹⁾**
(in dollars)

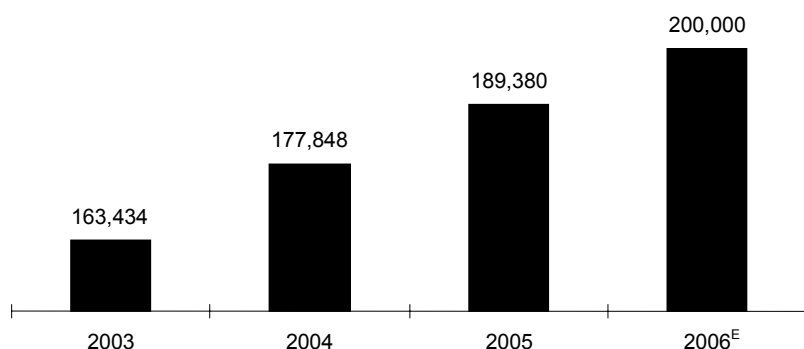


(1) For couples, maximum support is provided up to an income of \$43,094. Beyond this amount, support is reduced by 4% of family income above this level, until the minimum support amount is reached. In the case of a couple with one child, for example, the maximum is \$2,049\$ at the \$43,094 income level, as income rises, it gradually decreases until it reaches \$575 at a \$79,944 family income.

(1) Each additional child entitles the recipient to a maximum increase of \$1,536.

- In addition, the Québec government has committed to providing 200,000 reduced-contribution childcare spaces in 2006.
- As of September 30, 2005, there were 192,286 reduced-contribution childcare spaces, meaning that 7,714 additional spaces are needed to meet the 200,000 target in 2006.
- As of March 2003, more than 36,000 new reduced-contribution childcare spaces have been created.

NUMBER OF REDUCED-CONTRIBUTION CHILDCARE SPACES AVAILABLE ON MARCH 31 OF EACH YEAR



E: Expected.

- The total budget for these services is \$1.5 billion in 2005-2006.
- The average cost per space was \$28 per day in 2004-2005, i.e.:
 - \$36 in a childcare centre (Centre de la Petite Enfance);
 - \$21 for home childcare;
 - \$30 in a privately run childcare agency.
- Taking into account all family support measures (including budget measures), total support has increased from \$3.5 to 4.5 billion between 2002 and 2005, which is a 29% increase.
- Total support for families is three times greater in Québec than in Ontario.

A Work Premium to increase the incentive to work

- Creation on January 1, 2005 of a Work Premium to encourage low and middle-income workers to increase their job market participation.
- The Work Premium can be as much as \$2,821 in the case of families with children. Such families can receive it every three months.
- The new Work Premium will benefit 536,000 low and middle income households, of which 200 000 are families.
- The premium provides an additional 243 million to families and people with low income.

PRINCIPAL PARAMETERS OF THE WORK PREMIUM

(2006 tax year)

	Single person	Couple without children	Single-parent family	Couple with children
Excluded work income	\$2,400	\$3,600	\$2,400	\$3,600
Tax credit rate	7%	7%	30%	25%
<i>Maximum premium⁽¹⁾</i>	<i>\$512.40</i>	<i>\$789.88</i>	<i>\$2,196</i>	<i>\$2,821</i>

(1) The maximum premium is obtained by applying the tax credit rate to the amount corresponding to the difference between the established reduction point and the excluded work income.

Streamlining of the tax system for individuals

- Introduction of a single tax system to replace the general and simple tax systems, beginning with the 2005 tax year.
- This measure streamlines the system and reduces taxes for more than 2.5 million households by \$220 million. The average tax reduction is \$87 per taxpayer.
- The single tax system reduces income tax for individuals:
 - by providing all taxpayers with a complementary amount of \$3,035, the equivalent of the previous lump sum amount;
 - by additionally permitting all taxpayers to claim all deductions and non-refundable tax credits which previously were only available through the general tax system.

New \$500 deduction for workers

- A new deduction, which came into effect in January 2006, provides \$300 million to Québec workers.
- Consequently, workers benefit from a fiscal deduction equal to 6% of work income, up to \$500.
- This deduction benefits 3.1 million employees and 162,000 self-employed persons.

Reform of support for disabled persons and informal caregivers

- Modifications to support for the disabled and informal caregivers.
- More than 80,000 informal caregivers and individuals with a physical or mental disability benefit from a supplementary support of \$43 million. Tax assistance granted to these people has been increased 50%, from \$85 million to 128 million.

INCREASE IN SUPPORT FOR THE DISABLED AND INFORMAL CAREGIVERS – FULL YEAR

	Number of beneficiaries	Savings in \$ millions
Individuals who have a severe and prolonged physical or mental impairment (2005)	15,000	7
Informal caregivers of minor children (2006)	16,000	8
Informal caregivers of adults (2006)	50,000	28
TOTAL	81,000	43

Indexing of the tax system

- Québec taxpayers have benefited from tax bracket indexing since 2004. This has allowed for an 805 million increase in available income for taxpayers broken down as follows:
 - \$235 million due to the 2004 indexing;
 - \$180 million due to the 2005 indexing;
 - \$390 million due to the 2006 indexing.
- Tax bracket indexing protects taxpayer purchasing power from the increases in consumer prices.

INDEXING OF THE TAX SYSTEM FOR INDIVIDUALS 2004 TO 2006

	2004	2005	2006	Total as of 2006
Indexing rate (in percentages)	2.00	1.43	2.43	–
Impact (in millions of dollars)	235	180	390	805

Other measures affecting individuals

- Advance payment of childcare tax credit.
- Elimination of QST on diapers and breast-feeding supplies.
- Expansion of the deduction for royalties to performers, establishment of income averaging annuity for artists.
- Increase in contribution limits for Registered Retirement Savings Plans (RRSP) and Registered Pension Plans (RPP).
- Increase in the refundable tax credit for medical expenses.
- These measures led to a \$40 million reduction of the tax burden for individuals.

Savings for households

- The combined savings of the main income tax measures for individuals are significant for households at all income levels.
- For a couple with two children where both spouses have a work income, these measures will increase the available income by:
 - \$4,426 for those with a total family income of \$25,000;
 - \$1,431 for those with a total family income of \$50,000;
 - \$1,400 for those with a total family income of \$75,000.

SAVINGS FOR A TWO-INCOME COUPLE, WITH TWO CHILDREN – 2006

Work income (\$)	2004-2005 Budget ⁽¹⁾			2005-2006 Budget		Total tax relief (\$)
	Child Assistance ⁽²⁾ (\$)	Work Premium (\$)	Single tax system ⁽³⁾ (\$)	Deduction for workers (\$)	Indexing ⁽⁴⁾ (\$)	
0	1,750	0	0	0	73	1,823
5,000	1,750	350	0	0	73	2,173
10,000	1,750	1,600	0	0	73	3,423
15,000	1,750	2,780	0	0	102	4,632
20,000	1,750	2,280	0	0	102	4,132
25,000	2,224	1,780	75	160	187	4,426
30,000	1,720	1,280	90	160	244	3,494
35,000	920	780	105	160	244	2,209
40,000	648	280	120	160	354	1,562
45,000	710	0	135	200	336	1,381
50,000	660	0	150	220	401	1,431
75,000	570	0	136	240	454	1,400
100,000	0	0	107	220	514	841

(1) Excluding adjustment included in the column labelled "indexing".

(2) Impact of Child Assistance minus: the non-refundable tax credit for children, the tax reduction for families and the family allowances.

(3) Impact of a single tax system for an employee paying union dues equal to 1.5% of salary (\$750 yearly maximum).

(4) Indexing for 2004, 2005 and 2006.

Note: Figures have been rounded; therefore sums may not correspond to the total shown.

- For a person living alone, available income increases by:
- \$274 for a revenue of \$25,000;
 - \$303 for a revenue of \$50,000;
 - \$446 for a revenue of \$75,000.

SAVINGS FOR A PERSON LIVING ALONE – 2006

Work Income (\$)	2004-2005 Budget ⁽¹⁾		2005-2006 Budget		Total tax relief (\$)
	Work Premium (\$)	Single tax system ⁽²⁾ (\$)	Deduction for workers (\$)	Indexing ⁽³⁾ (\$)	
0	0	0	0	0	0
5 000	182	0	0	0	182
10 000	481	0	0	3	484
15 000	0	45	80	119	244
20 000	0	60	80	119	259
25 000	0	75	80	119	274
30 000	0	90	115	232	437
35 000	0	105	115	214	434
40 000	0	71	100	161	332
45 000	0	46	100	161	307
50 000	0	42	100	161	303
75 000	0	36	120	290	446
100 000	0	36	120	290	446

(1) Excluding adjustment included in the column labelled "indexing".

(2) Impact of a single tax system for an employee paying union dues equal to 1.5% of salary (\$750 yearly maximum).

(3) Indexing for 2004, 2005 and 2006.

Note: Figures have been rounded; therefore sums may not correspond to the total shown.

Reduction of tax burden variance between Québec and other provinces

- Consequently, the variance between the burden for Québec taxpayers and the Canadian average will have been reduced by almost half in three years, decreasing from \$2.2 billion to \$1.2 billion.
- The government has committed to meeting the Canadian average by the end of its mandate.

INDIVIDUAL INCOME TAX TAX BURDEN DIFFERENCE BETWEEN QUÉBEC AND THE OTHER PROVINCES, APPLYING THE TAX STRUCTURE OF THE OTHER PROVINCES TO QUÉBEC (in millions of dollars)

	2003	2005	2006
Variance between Québec and the other provinces			
Alberta	4,433	4,081	3,756
Ontario	5,627	3,758	3,420
British Columbia	3,538	3,046	3,057
Saskatchewan	2,234	1,799	1,461
New Brunswick	1,526	798	573
Manitoba	937	577	414
Nova Scotia	689	435	86
Prince Edward Island	1,099	390	41
Newfoundland and Labrador	-677	-1,316	-1,663
MEAN VARIANCE	2,156	1,508	1,238

Incentives for businesses to encourage wealth creation

- The government has also acted vigorously to encourage the creation of wealth and promote economic prosperity.
- Between now and 2007-2008, a total of \$1.4 billion will be invested to better support the economy, particularly through the following measures:
- 2005-2006 Budget:
 - Reform of business taxation;
 - Improvement of business financing;
 - Increased support of scientific research (R&D), innovation and export development;
 - Reinforcement of support to the regions, with measures totalling \$240 million.
- 2004-2005 Budget:
 - Increase in the capital tax exemption to \$1 million;
 - Reinforcement of support to the regions, with financial aid totalling almost \$50 million annually;
 - Creation of a major program – the Regional Economic Intervention Fund (FIER) – to support private investment.

**ENCOURAGE AND PROMOTE WEALTH CREATION
FINANCIAL IMPACT FOR THE GOVERNMENT:
2004-2005 TO 2007-2008**
(in millions of dollars)

	Total
2005-2006 Budget	
Reform of business taxation to promote investment	-492
Improvement of business financing support	-79
Support for R&D, innovation and export	-77
Support of regional development	-240
Subtotal	-888
2004-2005 Budget	
Increase in capital tax exemption	-239
Investment support	-75
Improvement of aid to the regions	-155
Creation of FIER and other investments ⁽¹⁾	—
Other measures	-56
Subtotal	-525
TOTAL	-1,413

(1) \$298 million investment by the government.

A tax system that promotes investment

- The government has instituted a tax reform for businesses in order to encourage private investment. Designed to improve the competitiveness of companies, this reform will inject \$305 million into the economy each year.

BUSINESS TAX REFORM

FINANCIAL IMPACT FOR THE GOVERNMENT

(in millions of dollars)

	2004- 2005	2005- 2006	2006- 2007	2007- 2008	Total	At completion
Tax reform element						
Reduction by more than 50% of capital tax (from 0.60% to 0.29%)	—	-50	-221	-380	-651	-858
Increase in income tax rate for large businesses (from 8.9% to 11.9%)	—	43	174	258	475	587
Reduction in income tax rate for SMEs (from 8.9% to 8.5%)	—	-7	-30	-32	-69	-34
Introduction of a temporary capital tax credit of 5% of the value of manufacturing investments in fabrication and processing equipment	—	-55	-74	-96	-225	—
Tax reform subtotal	—	-69	-151	-250	-470	-305
Increase in tax depreciation rate	—	-3	-8	-11	-22	-20
Increase in capital tax exemption	-17	-74	-74 ⁽¹⁾	-74 ⁽¹⁾	-239	-74
TOTAL	-17	-146	-233	-335	-731	-399

(1) Full-year datum.

Capital tax reduced by more than 50%

- The capital tax will be cut by more than half by 2009, from 0.60% to 0.29%. The rate was already reduced, effective January 1, 2006, from 0.6% to 0.525%.
- This measure will provide companies in Québec with a rate comparable to those applicable in the other provinces.
- A portion of this measure will be financed by the gradual assumption, by the Québec government, of corporate tax room vacated by the federal government.

Reduction in income tax rate for SMEs

- To ensure the competitiveness of our SMEs (small and medium enterprises), the government has instituted a reduced tax rate for small businesses:
 - The rate was reduced to 8.5% on January 1, 2006, which is applied to the first \$400,000 of taxable income.

Temporary capital tax credit to accelerate investment

- A non-refundable credit on capital tax, representing 5% of the acquisition costs of new manufacturing and processing equipment, has been created. It will apply from April 22, 2005 to January 1, 2008. This measure will :
 - eliminate the tax on capital normally due on new investments;
 - significantly reduce this tax for other existing assets.

Increase in capital tax exemption

- The major reduction in the tax on capital is added to the increase to \$1 million in the capital gains exemption threshold introduced on January 1, 2004: 75% of businesses, primarily SMEs, no longer pay this tax.

Enhanced support of business funding

- The government has revised and improved funding of companies at the seeding and start-up phases, as well as the growth and expansion phases while increasing venture capital investment from the private sector.
- The additional support is granted both through measures promoting increased funding, for a total of \$154 million by 2007-2008, as well as through private-public partnership investments of \$298 million to support business projects.

FISCAL IMPACT OF MEASURES TO IMPROVE BUSINESS FUNDING

(in millions of dollars)

	2004- 2005	2005- 2006	2006- 2007	2007- 2008	Total
Seeding and start-up phases					
FIER		Government investment of \$220.5M:			
– FIER – Soutien			\$42M		
– FIER – Régions			\$156M		
– FIER – Partenaires			\$22.5M		
Conversion of Innovatech corporations into mixed public-private corporations		Government investment of \$10M			
Growth and Expansion phases					
FIER		Government investment:			
– FIER – Partenaires			\$67.5M		
Tax-advantaged funds: increase in business size eligibility to businesses with assets of up to \$100 million ⁽¹⁾	–	–	–	–	–
SME Growth Stock Plan	–	-4	-20	-20	-44
Assistance for major employment projects in the information technology sector		-5	-10	-20	-35
Strategic investment support program	-25	-25	-25	–	-75
TOTAL	-25	-34	-55	-40	-154
	Governmental investment of \$298M				

(1) Change to investment standards

Seeding and start-up

- \$230.5 million in government support of business capitalization for seeding and start-up.
 - Of this amount, \$220.5 million is distributed to businesses via the Fonds d'intervention économique et régionale (FIER), created in 2004-2005.
 - Continuation of the process to transform Innovatech Québec et Chaudière-Appalaches and Innovatech du Sud du Québec into mixed public-private corporations. In order to carry out its mission, the government decided to inject an additional \$10 million in 2005-2006, to be divided among the two entities.
- In addition, in order to increase private sector involvement in venture capital:
 - Privatization of the Société Innovatech du Grand Montréal. This transaction will permit the injection of almost \$200 million in private capital into the Québec economy.
 - Transformation of the Société Innovatech Régions Ressources into a mixed public-private corporation. Capital Régional et Coopératif Desjardins, which is partnering with the government in this new company, has invested \$30 million.

Growth and expansion

- Through government funding of FIER, allocation of \$67.5 million to companies during the growth and expansion phase.
- Establishment of the SME Growth Stock Plan, to stimulate and facilitate public investment in SMEs.
- Introduction of a tax credit to promote major employment-projects in the information technology sector,
- Establishment of PASI, a new Strategic Support for Investment Program, with funds of \$75 million.

Additional support for R&D, innovation and export

- The government has established efforts to expand the support of investment in R&D and innovation.
 - The increase in the R&D tax credit means that Québec remains the greatest provider of R&D tax assistance for SMEs in Canada.
 - The net after-tax cost of \$1,000 expended on R&D in Québec drops from \$275 to \$266. The Canadian average is \$330.

FISCAL IMPACT OF R&D, INNOVATION AND EXPORT SUPPORT MEASURES

(in millions of dollars)

	2005- 2006	2006- 2007	2007- 2008	Total
Increase to 37.5% of the refundable R&D tax credit rate for SMEs	-6	-18	-18	-42
Broadening of the scope of the design tax credit	-2	-6	-8	-16
Proof of concept funding for university research findings	-2	-2	—	-4
Productivity enhancement and export development	-5	-5	-5	-15
TOTAL	-15	-31	-31	-77

Measures related to the regions and infrastructure

Promote regional development

- The government has adopted a series of measures totalling \$400 million, which are designed to promote economic adaptation and diversification in the regions.
 - Certain measures will lead to the implementation of forest management priorities that came out of the Coulombe Report, and help forest industry workers and communities.
 - Expansion of tax credits for resource regions will help attain economic adaptation and diversification by promoting the secondary and tertiary transformation of natural resources.

FISCAL IMPACT OF MEASURES RELATED TO REGIONAL DEVELOPMENT

(in millions of dollars)

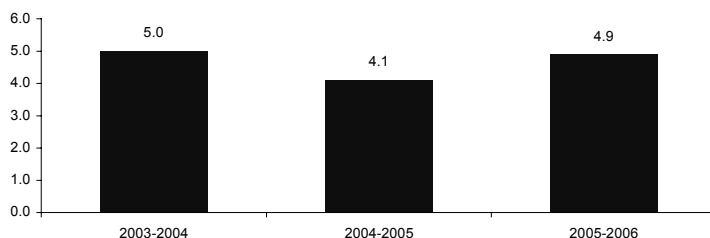
	2004-2005	2005-2006	2006-2007	2007-2008	Total
Improved forest management	–	-25	-25	-25	-75
Assistance fund for single-industry towns	–	-10	-10	-10	-30
Expansion of tax credits for transformation in resource regions ⁽¹⁾	-7	-19	-40	-65	-131
Flow-through share plan and tax credit for resources ⁽¹⁾	-3	-8	-10	-10	-31
Cooperative investment plan ⁽¹⁾	-1	-7	-11	-11	-30
Other measures ⁽¹⁾	-5	-29	-32	-32	-98
TOTAL	-16	-98	-128	-153	-395

(1) Datum for 2006-2007 and 2007-2008 are for a full year.

Investments in the public sector

- Renewal of public infrastructure has become one of the major issues in public financing.
 - This situation comes from new requirements related to demographic changes as well as the need to make up for underinvestment during the years of fighting the deficit.
 - In addition to being a determining factor for economic growth, infrastructure contributes to the quality of public services.
- Québec is facing significant requirements for infrastructure investment in several different sectors:
 - this is the case, not only for highways, but also for the health and education networks;
 - it is also the case in the municipal sector, particularly for water and wastewater treatment facilities, and public transit.
- Consequently, over the last few years, the government has chosen to increase its pace of investment in public infrastructure. Government support of public investment has almost doubled in five years, to reach \$4.9 billion in 2005-2006.
 - These investments are directed not only to implement new projects, but also to ensure that the existing infrastructure is in good operating condition.

**GOVERNMENT CONTRIBUTION TO INVESTMENTS IN
PUBLIC INFRASTRUCTURE AND FACILITIES**
(in billions of dollars)



Maintaining assets

- In order to maintain its real property in good operating condition, in its last budget the government announced investments of \$1.3 billion earmarked to maintaining existing assets.
 - In the education sector, and the health and social service sector, the government decided that each year it would allocate the equivalent of 2% of the gross replacement cost of its property to maintain existing facilities in good working order.

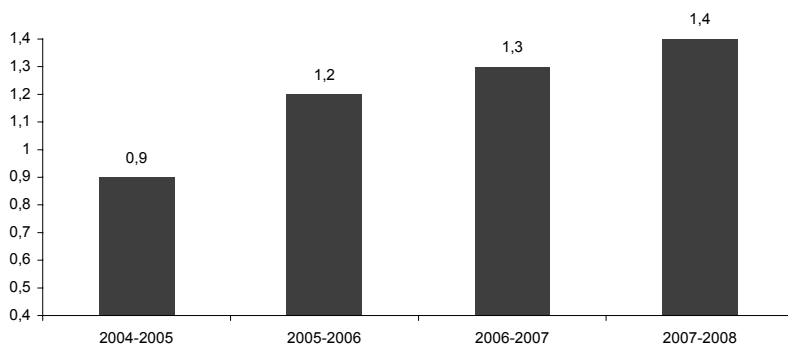
Health and education

- The government also announced new investment in health and education for the next three years.
 - In health and social services, investments amount to \$1.6 billion, permitting improvements to long term care, emergencies, radiation oncology and cardiology.
 - In education, projected investments total \$900 million, which will be used for items such as new schools and new equipment purchases.

Road infrastructure

- In the case of highways and other roads, investments are projected to increase progressively, reaching \$1.4 billion in 2007-2008.
 - This is almost double of what was expended annually between 1994 and 2002.

ANNUAL INVESTMENT IN ROAD INFRASTRUCTURE (in billions of dollars)



Municipal infrastructure

- With regard to municipal infrastructure and facilities, the government has announced an increase in its contributions, so that the cost of projects financed by the Société de financement des infrastructures locales du Québec (SOFIL) will be provided by the Québec government (25%), by the municipality (25%) and by the federal government (50%).
 - It is expected that, the financing provided by the two upper levels of government will allow municipalities to invest an additional \$1 billion in their infrastructure and facilities.
 - In the case of mass transit, the expected contribution from SOFIL will rise to approximately \$500 million over the next five years.

Finances

Québec

