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THE NORTH SHORE
News

Your newspaper will be closed for the vacation
period. Our office will re-open on August 7th and
our next issue will be published August 18.

**Have a great and safe
vacation! See pages 3 & 6
Back on August 18**



Canada Day Festivities

See pages 8-9

Master of Ceremonies Tom Whitton, left, is seen here on stage in Deux-Montagnes' Central Park with the mayor, other elected officials, the parade marshal and other guests on Canada Day.

Some tips to remember during a heat wave

(NSN) The Public Health Office for the Laurentian region has issued a reminder to the population in general and to workers that there are certain precautions to take during extremely hot weather.

It is important to drink water regularly, rather than waiting to be thirsty, unless there is a medical contraindication. Find a place that's cool or air-conditioned (even a few hours of respite can make the difference).

Take a cool shower or bath as often as is necessary. Avoid intense physical activity. Protect

yourself from the sun (stay in the shade, wear light clothing and a hat). Avoid alcohol, coffee and tea, as these beverages are dehydrating.

These bits of advice are meant for everyone, but especially persons who are vulnerable to extreme heat such as those older than 75 years, those with heart, respiratory, renal or neurological problems, as well as those taking certain kinds of medication, and children.

Heat waves can cause dehydration, leading to heat stroke, or can make an existing health problem worse. If you know vulnerable persons,

watch out for them and take the necessary measures. People doing sports and working are also at risk if they don't take precautions.

Workers doing strenuous tasks outside or using equipment or procedures that give off heat are especially at risk of getting heat stroke. In addition to the preceding advice, these persons must also:

Adjust their work rhythm by scheduling demanding tasks for times when it's cooler; alternate between periods of work and rest; take breaks in a cool place; cool down by spraying

themselves with water; monitor their symptoms carefully so as not to come down with heat-related symptoms.

What is heat stroke?

Heat stroke happens when the body is unable to cool itself down. You must remain attentive to the first symptoms that precede heat stroke. They are: unusual fatigue, dizziness, headache, nausea and vomiting. If it gets worse, the person with heat stroke can become delirious, lose their balance or even pass out.



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Close to a quarter of the Quebec population is about to leave for vacation during the construction holiday. To have a worry free vacation follow these tips:

Plan ahead:



Ensure your bank has updated contact information for you, and know the travel requirements for your bank.

Photocopy important travel documents and credit cards. Leave one set with a friend/family member who is not travelling with you. And keep one set with you.

Record important phone numbers – including one for your bank in case cards are lost or stolen

Be prepared:



Download a banking app so you can manage your finances while traveling

Set up alerts (via mobile/text, e-mail) for bill payments so you can pay online, or in advance

Don't keep all of your important information, cards and cash in once place. And make sure to take more than one credit card with you – just in case

Check your limits:



If you plan to use your credit card a lot on your trip, be sure you have enough available credit on your card. Exceeding your limit can leave you with fee penalties.

Also check limits for baggage on airlines to avoid additional fees.

Check the cellular and data plan on your phone and use it accordingly.

Don't forget the little costs:



Minimize ATM and other bank fees by taking out money in the currency you require ahead of time, and call your financial provider to ask if it has partnerships with bank ATMs in other countries

Know the international rates for spending on your credit card, withdrawing or borrowing money

Manage your budget:



Create a realistic budget for the span of your trip. Consider categorizing based on activities such as food, shopping, and entertainment.

Keep track as you go and adjust accordingly.

Plan if you need to borrow money in advance and know the most cost effective way to manage your cash

Redeem points for travel and activities while away. And keep collecting while on vacation!

Expect the unexpected:

Items get lost and there are delays, so consider a "slush fund" to cover the unexpected.

Know what to do in case of emergency – where to go, and who to contact.



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Opinion & Editorial

Levelling the playing field for newspapers in Canada



Canadian newspaper publishers asked for federal help only after failing to get changes in taxation, copyright and other areas

Andrew Coyne has written two columns in the National Post dumping on the idea that journalism in Canada - in particular the journalism traditionally done by newspapers - is in need of support from the federal government.

By doing so, he's providing great proof of just why support is needed - so people can continue to get the facts about issues of public importance.

Any public policy worth implementing is worth having a good, old-fashioned debate about. Newspapers provide forums for these debates. If, as Coyne says, "most of the legacy media companies will probably fail," then both our voices could be silenced, or at least marginalized to "group blogs" or some other such venue that Coyne believes will deliver the news in the future.

So, while we've still got these forums, let's have the debate.

A broad group of news organizations has proposed expanding a federal program that supports magazines and some community newspapers. This would make daily newspapers, such as the Winnipeg Free Press, eligible and boost the fund's spending to \$350 million a year from its current level of \$75 million.

Many publishers in Canada, including myself,

are profoundly uneasy with going to the federal government to ask for help.

We have done so only after failing in efforts to get changes in taxation, copyright and other areas that we feel would level the playing field with other media companies, particularly the digital giants that are vacuuming up vast amounts of money from Canadian advertisers and giving very little back to communities across the country.

We've done so because of what's at stake - the ability of communities to be informed about themselves through accurate reporting of what's really going on. I believe strongly in this principle.

Coyne believes "Some people want to be well-informed; most do not," which must make him question the purpose of his life's work.

We have focused our request on preserving the jobs of journalists to ensure that the newsrooms that still exist aren't cut to the point where they have nothing to offer readers who, as Coyne points out, increasingly are footing the bill for journalism.

We defined journalism for the simple reason that you cannot run a federal program without a definition to guide it. We chose a definition that's not narrow but broadly based, open to

all non-regulated news organizations, big and small, that provide regular coverage of the most important public aspects of communities.

Yes, we would exclude individual blogs and we emphasize reporting over opinion. No one wants to fund personal rants or political agendas.

It's also folly to believe that any federal subsidy would simply prop up existing newspaper companies. Most of our expenses are not in our newsrooms and would not be covered by any federal program.

At my company, our 10 newspapers in Manitoba might qualify for \$2 million. Our expense budget in 2016 was \$75 million. Revenue fell by \$8.5 million. A couple of million bucks is not going to save us, now or in the future. Only good management and a successful transition to a new business model will do that.

As we transition, the proposed journalism fund would protect newsrooms from being cut because money would be tied to the number of journalists employed. A news organization would lose funding if it cut editorial jobs.

We're also not going to use the money to pay higher salaries or have it "dealt away to the industry's unions at the bargaining table." Unions are seeking support for the same journalistic capacity as publishers. At the Winnipeg Free

Press, our staff, represented by Unifor, has agreed to take a pay cut if the paper cannot pay its bills at some point. That demonstrates commitment by the people who work at the newspaper every day.

Coyne suggests the real reason for the fund might be to "save our cushy jobs." Anyone who thinks there's a cushy job left in newspapers hasn't visited many lately.

Ours is a business in constant change. Cost-cutting is not a one-time event; it's daily operating procedure. We have profoundly transformed. We have confidence in our abilities to produce journalism, find readers and pay the bills.

But as we build new business models, we're confronted with certain realities. We compete against the CBC, which offers "free news" that taxpayers have already funded.

We face the fact that money from TV viewers (i.e. almost everyone) is involuntarily directed by a regulator to support local TV news, also offered for "free." Even Maclean's magazine gets a couple of million dollars a year from the federal government.

This is a playing field with a steep incline and newspapers at the bottom. We will rise to the challenge but we are asking for a bit of help to get there.

Bob Cox

Who benefits from an expanded Canada Pension Plan?

As recently as June 2016, the federal and provincial finance ministers agreed to expand the Canada Pension Plan (CPP). It's so recent, in government terms, that many of the details of benefit entitlements, costs and investment criteria still aren't known.

But it's been long enough for deep thinkers on matters of social security to delve into the macro proposals and issue some serious concerns.

Who really benefits?

Turns out, it's not low- or middle-income workers.

The Canadian Retirement Income Security Benefit system is made up of a variety of moving parts: Old Age Security (OAS), the Guaranteed Income Supplement (GIS), CPP, plus private savings in workplace pension plans, registered retirement savings plans and tax-free savings accounts.

This creates a complex maze of subplots. It's difficult to tweak one part - like CPP - without having unforeseen consequences on other parts of the system. It's like squeezing part of a balloon - for sure, some other part is going to pop out on you.

So it's not surprising that two thoughtful commentators, Bob Baldwin and Richard Shillington, have issued a critical paper from the Institute for Research on Public Policy, pointing out some very serious negative consequences of an expanded CPP.

Baldwin and Shillington state that poorer Canadians (other than those on OAS, which is exempt) with income persistently less than \$25,000 will get no net benefit from the enhanced CPP

tier 2 benefits for which they have paid (a relatively rare event for married couples).

Here's why.

The Canadian Guaranteed Income Supplement is a welfare payment meant to help only those attempting to live on very low income. Once a recipient earns some relatively modest income level, their GIS benefits are clawed back. This clawback is equivalent to a 50 per cent tax rate on earned income over the defined level and, because seven provinces have similar top-ups with similar clawbacks, the effective tax rate can be as much as 100 per cent (or even higher, if there are other subsidies for housing, transport, etc.).

In other words, there's virtually no incentive for a low-income worker to save for retirement or to take paid employment, especially once one is retired and receiving the GIS.

Now, throw in a mandatory expansion of CPP for all Canadian workers outside of Quebec. The new tier of benefits is meant to be "fully-funded," which means workers must pay in full for any new benefits they receive.

So we have a system that mandates that workers - even low-income workers - make full contributions to buy their new benefits.

Why is this a problem?

When persistently low-income workers retire, they'll find that their GIS benefits (paid for out of general tax revenues) will be clawed back. Most will receive nothing more in total benefits even though they've been forced to pay in full for the expanded

CPP. To be fair, this is mitigated to a great extent by changes planned for the Working Income Tax Benefit.

Overall, the picture is very different from that portrayed by our politicians. Canadians will pay for their new CPP benefits in full through workplace contributions. No government cost at all.

In fact, the portrait is even rosier for governments. Because of higher benefits from the new CPP, tax revenues will rise \$2.7 billion (once the system is mature) and OAS/GIS benefits will fall \$2.1 billion because of the clawbacks.

Further, because OAS benefits rise with inflation but wages rise with the growth rate of the economy (usually higher), the replacement rate provided by the OAS will fall as a percentage of average wages over time. Models indicate that over the next 20 years, the value of OAS will fall faster than the new benefits CPP will create. There will be no net gain at all for both low- and middle-income workers.

Overall, Baldwin and Shillington ask: Who benefits from an expanded CPP?

The government? Likely. High-income workers? Yes.

But not everyone else. And low-income workers may even see a reduction in overall benefits.

The Canadian Retirement Income Security Benefit system is complex and full of important contradictions. You can't just amend one part of the system without analyzing the impact on the total system. So far, the federal government seems not to have taken this into account.

Robert L. Brown

THE NORTH SHORE

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Interest rates have finally increased: How that could affect your loans

From mortgages to lines of credit, the rise in the ‘overnight rate’ will hit Canadian consumers

After seven years of leaving its key interest steady or cutting it to near-historic lows, the Bank of Canada has finally increased its overnight rate by 0.25 percentage points to 0.75 per cent.

The overnight rate determines the rate at which banks lend money to each other on a regular basis. In practice, changes in the overnight rate get passed on to consumers through corresponding changes in interest rates on different financial products.

Here’s how the increase in interest rates could filter down through the kinds of loans held by Canadians:

1. Mortgages

Canadians with variable-rate mortgages, also known as adjustable-rate mortgages, will immediately feel the increase in the overnight rate.

For homeowners who have locked in a fixed-rate mortgage, nothing will change until the fixed term ends and it’s time to renew. Even before the Bank of Canada’s move on Wednesday, some of Canada’s big banks already started charging more for their five-year fixed-rate loans.

That said, it’s possible that some fixed-rate mortgage holders who renew in the near future could actually lock in a new fixed-rate mortgage

at a lower interest rate than they signed up for five years ago, according to Preet Banerjee, author of *Stop Over-Thinking Your Money!*.

Those borrowers “may actually still be renewing into a lower rate, because even though rates are going up, they’re still lower than when a lot of people got their fixed-rate mortgage,” Banerjee said.

2. Home equity lines of credit (HELOCs)

Canadians who use their homes as a source of cash by borrowing against their home equity could quickly owe more now that interest rates have risen, as those loans are frequently variable-rate. Read more about the impact of interest rates on HELOCs:

3. Credit cards

Credit cards generally charge interest at a fixed rate, according to Laurie Campbell, CEO of Credit Canada Debt Solutions. Although that fixed rate can be quite high, it won’t increase with the Bank of Canada’s overnight rate.

That’s no reason to be complacent about credit card debt in a rising interest rate environment, suggested Campbell. If consumers start missing regular credit card payments (perhaps because the cost of making their other debt payments has increased) some credit cards

will actually raise the interest rate owed on the outstanding balance.

“So you might be sitting at 19 per cent, and then if you start missing payments they might increase your rate to 24 per cent,” said Campbell. “A lot of people don’t realize that.”

4. Lines of credit

After variable-rate mortgages, Canadian borrowers will feel the Bank of Canada’s interest rate hike most heavily in their lines of credit, said CIBC deputy chief economist Benjamin Tal.

“That’s where you feel the pain, because they’re linked to the prime rate, and the prime rate probably will rise when the Bank of Canada starts raising interest rates,” said Tal, speaking to CBC News before the Bank of Canada’s move was announced.

Interest rates on lines of credit “indeed could go up with the [Bank of Canada’s] rate, so people should take a look to make sure what that impact could be on them and how they’re going to pay that off,” advised Campbell.

5. Student loans

Government student loans don’t require payment until six months after leaving school, although they do accrue interest during that

period. The rates can be either fixed or floating.

Either way, Canadians who are about to start repaying their student loans will be affected now that the Bank of Canada has increased rates, according to Campbell. Floating-rate student borrowers will see their interest rate go up immediately, while fixed-rate borrowers will have to lock in their payments at a higher interest rate than they would have.

6. Automobile loans

Auto loans tend to be fixed-rate, according to Michael Hatch, chief economist with the Canadian Automobile Dealers Association, although some Canadian banks offer variable-rate car financing.

If interest rates continue to increase, Hatch said, that could make monthly payments for future auto loans more expensive and affect the kinds of cars Canadians choose to buy.

7. Savings accounts

Higher interest rates could benefit Canadian savers: Recent history suggests an increase to the overnight rate will translate into “a corresponding increase” in interest earned from savings accounts, according to Tal.

► Continued on page 7



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July 14, 2017 • The North Shore News • 5

This summer’s burning question: Are you wearing sunscreen?



Sunshine and warmer weather; Canadians are finally starting to get it. Understanding the importance of sun protection and prevention; Canadians aren’t getting it at all. According to a Canadian Sun Care survey nearly one third of respondents are not using any sunscreen while outdoors, putting them at risk from the sun’s harmful rays. Proper application of a sunscreen that offers both UVA and UVB protection, protective clothing and shade are all essential to prevent harmful damage to your skin, according to dermatologist Dr. Julia Carroll, MD FRCPC.

“Canadians who don’t wear sunscreen are playing with fire and might get burned, literally and figuratively,” says dermatologist Dr. Julia Carroll MD FRCPC. “These are alarming statistics given that roughly 90% of skin cancers are caused by sun exposure. Proper application of a sunscreen designed to provide broad spectrum UVA and UVB protection, such as

those offered by Hawaiian Tropic and Banana Boat, is one of the best ways to defend against the harmful effects that the sun’s rays can have on your skin.”

The survey, which polled over 5,000 Canadian Households, found that only 38% of the surveyed household’s primary shoppers purchased sunscreen in the past 12 months, and less than 10% of adults apply sunscreen every two hours while outdoors — a guideline recommended by the Canadian Dermatology Association. Overall usage ranked highest in children under 12 with 85% using sunscreen in the past 12 months - the highest in any age group.

“Getting your kids involved and aware early can help them develop safe sun habits that will last them a lifetime,” says Dr. Carroll. “Adults need to be just as careful as children. More than one in five respondents have been sunburned in the last 12 months.”

Other highlights from the survey include:

- 64% of Canadian Adults prefer some colour while 10% prefer a dark tan
- Top reasons why respondents aren’t using sunscreen: they aren’t spending much time in the sun (52%), wearing protective clothing (25%), and forgetting or not being bothered to wear any (24%)
- Top factors influencing purchasing decisions are: offers longer lasting protection (83%) and easy to apply (81%)

No matter your age or lifestyle, make proper sunscreen application a part of your daily routine to protect your skin and yourself. Regardless of the sunscreen brand you use, it is essential to use enough sunscreen to achieve the necessary level of SPF protection. That would be one fluid ounce (30mL) or more for adults, and at least half of that for children each time you apply.

Here are some sun safety tips from Dr. Julia Carroll:

General protection:

- Apply sunscreen at least 20 to 30 minutes before going outdoors.
- The sun’s rays are strongest between 10 a.m. and 4 p.m. Protect yourself appropriately.
- Don’t forget to wear protection on cloudy days as well as sunny. UVB rays may be partially blocked by the grayness, but UVA rays are not.
- Don’t forget those often-missed spots like ears, lips, eyes and nose. Use a lightweight lotion like Hawaiian Tropic® Sheer Touch sunscreen that is great for faces and all over protection.

Family:

- Make sure to reapply sunscreen frequently, at least every two hours, and more often if children are dipping in and out of the pool, ocean or lake—or running through the sprinkler.
- Always use products designed specifically for the sensitive skin of babies and kids. The Banana Boat® brand babies and kids lotions and sprays are all pediatrician-tested, hypoallergenic and formulated to be tear-free so they don’t sting eyes.
- Little ones, especially babies, become dehydrated more easily than adults. When outside with the family, always have extra drinking water on hand.
- Make sunscreen application a part of the daily routine. That way you’re likely to encounter fewer struggles, and you’ll be teaching your kids a life-long healthy habit.

Sports:

- Reapply sunscreen frequently, at least every two hours. If you’re in the surf or if you’re breaking a good sweat, reapply more often.
- Just because it’s cloudy doesn’t mean you should skip the sunscreen. Up to 80% of the sun’s harmful rays can penetrate clouds. If you’re on the court or the course under clouds or haze, use at least a mid-range SPF like Banana Boat® Sport Sunscreen Lotion SPF 30.
- Remember that water acts as a lens, reflecting the sunlight to your skin and magnifying the effect. So whether you’re on a board or a boat, use a high SPF sunscreen that’s also water-resistant for more hard-hitting protection.



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Interest rates increase affecting your loans

Canadians owe \$1.67 per \$1 of household disposable income: StatsCan

Continued from page 5

But the interest rates on savings accounts are still quite low, said Banerjee. He doubts an increase in rates will motivate Canadians to increase their savings by using traditional savings accounts.

A shift in sentiment?

The biggest change for Canadian consumers after an interest rate hike, Banerjee said, could be a shift in sentiment that alters the way we think about spending and borrowing.

“We’ve had now an entire generation of financial consumers who have grown up in a progressively falling interest rate environment. And for them, carrying a lot of debt has become the new normal — they’ve never known anything else,” said Banerjee.

“So because interest rates have fallen, and because borrowing money has become normalized, this could represent a real problem for them because they’ve gotten used to living month-to-month, paycheque-to-paycheque as a lot of people do, with very low costs of interest.”

Canadians ignore warnings about debt

Credit counselling experts say many Canadians simply don’t understand how precarious their finances truly are, especially as ballooning home prices and a stable economy make people feel wealthy.

“As long as people are out going to work every day, earning an income, it’s easy to perceive that they’re managing their finances,” said Laurie Campbell, CEO of non-profit Credit Canada Debt Solutions.

Until the fallout from high debt levels leads to a collective economic crisis such as a recession, said Campbell, individual Canadians will continue to ignore the risks.

“We’ve kind of morphed into what U.S. citizens used to be,” said Scott Hannah, CEO of the Credit Counselling Society.

“They used to be really comfortable with having a car payment and having other debts, where in Canada, we used to be savers and

somewhat debt-averse. And we’re not anymore. We’re comfortable carrying debt.”

It’s not just that Canadians are comfortable with debt, according to licensed insolvency trustee Doug Hoyes. In recent years, he said, the ability to borrow at low interest rates to buy homes that see outsized annual price gains has actually rewarded the most indebted homeowners among us.

“The banks will lend me the money, and interest rates are low so I can service it, and even if my monthly payments are kind of high, and even if I have to then get into other debt to furnish the house and pay for other expenses, it doesn’t matter because house prices go up 20 per cent every year,” said Hoyes.

‘People don’t think about it as debt’

Economic incentives are relatively easy to understand, but the psychological forces that allow us to feel comfortable living with debt are more complex.

Interest rates near historic lows, combined with huge annual price gains in some hot Canadian real estate markets, have actually rewarded those Canadians who borrow huge amounts of money to buy homes, according to licensed insolvency trustee Doug Hoyes. (David Donnelly/CBC)

“One of the difficulties about debt is that its everyday meaning doesn’t quite correspond to its technical, economic or accounting meaning,” said Stephen Lea, an emeritus professor of psychology at the University of Exeter in the U.K. who has decades of experience studying the psychology of debt.

For example, an objective observer would define a mortgage, a credit card balance or a car loan as debts — money is borrowed up front and paid back with interest over time.

But Lea’s research shows that individual debtors actually modify the definition of debt subconsciously.

“If it involves a willing lender and a willing borrower, and the terms of the agreement are being maintained, people don’t think about it as debt,” he said.

As people acquire debt, Lea has found,

they also change their attitudes towards indebtedness.

“People who don’t have any debts tend to be strongly opposed to debt... but if you put them into a situation where they are forced to acquire it, their attitudes change in the direction of toleration,” Lea said.

That’s an example of what psychologists call dissonance reduction.

“If you find your behaviour is inconsistent with your attitudes, it’s often easier to change your attitudes than to change your behaviour,” Lea explained.

When information isn’t enough

Psychological research like Lea’s seems to fly in the face of neoclassical economic theory, which holds that people make rational economic decisions based on the information available to them.

Research shows that as people become more indebted, they take a more tolerant attitude towards debt. (Doug Ives/Canadian Press)

“People are not totally rational, they don’t have perfect self-control, they don’t have perfect knowledge, they’re not able to do the kinds of calculations that economists think they can make,” said Saul Schwartz, who has studied personal debt as a professor of public policy at Carleton University.

Government messaging that tries to warn Canadians about their high debt levels can’t

overcome our biased view of our own finances, Schwartz said.

“There’s no evidence that providing information, which is the government’s standard prescription, has any impact on people’s behaviour.”

Instead of encouraging borrowers to change their ways, Schwartz argues that government should focus on policy actions that would rein in the lenders who are enabling all of our borrowing.

But here the government faces a quandary. Cracking down on lenders and making it harder for Canadians to borrow money risks having the unintended effect of deflating the real estate market and causing the very economic crisis the government is worried about.

If heavy borrowing does play a role in the next economic recession, Canadians might be less interested in reflecting on why we borrowed so much money in the first place and more interested in figuring out who to blame.

“If the inevitable happens and real estate prices stop going up, and as a result our debt levels become a problem, then we can certainly blame the government for inflating the bubble. We can certainly blame the banks for going along for the ride,” said Hoyes.

“I guess you’ve got to blame the borrower, too — but it’s very hard to resist [borrowing] when everyone else is doing it, everyone else is getting rich. It takes a very disciplined person.”

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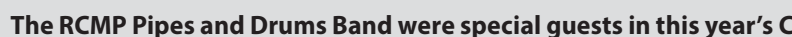
Following the parade, many residents converged on Central Park

Despite rain virtually all day on July 1, Deux-Montagnes' Canada Day celebration, which is the largest on the North Shore, brought out hundreds of patriotic Canadians to watch a parade along Oka Rd. after which there were activities for families in Central Park for the rest of the day.

"It's a pleasure to see all these people come out even though there's rain," Mayor Denis Martin told the North Shore News as he stood preparing for the Canada Day Parade to pass city hall at the corner of Eighth and Oka around noon on Canada Day.

"I'm happy to be Grand Marshall on the 150th anniversary of our magnificent country – none better," she said in a brief interview with North Shore News. "I'm happy to be Canadian. When I hear what's going on in the rest of the world there's nothing better."

According to Gargul, her children and other members of the family came into Deux-Montagnes from as far as Alberta and Toronto, while others had less to travel as they live on Montreal's West Island in Beaconsfield.





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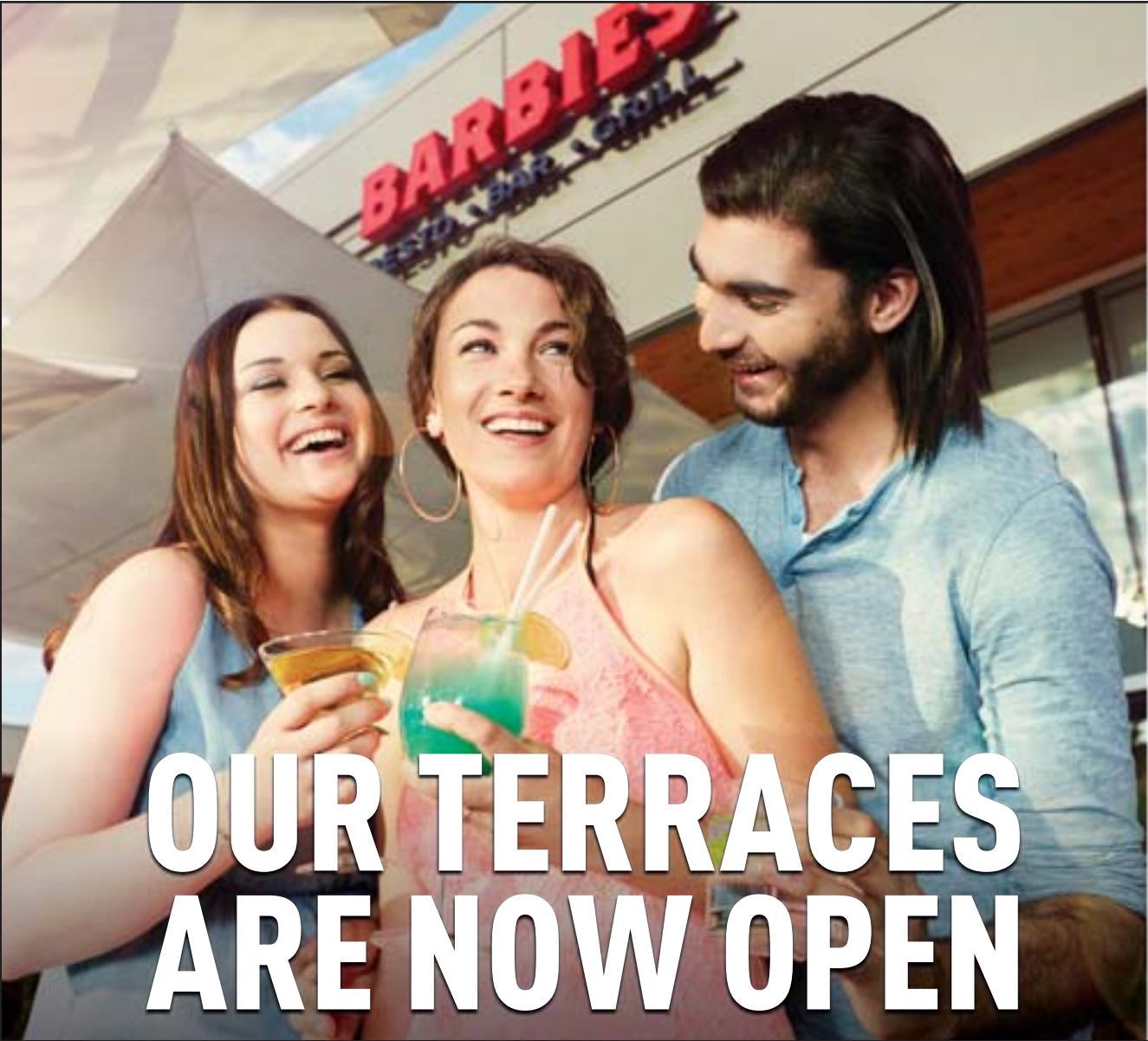
Deux-Montagnes' Canada Day bash



Canada Day Parade in Deux-Montagnes.



The Kiddie Train was taken out of storage for its annual appearance in Deux-Montagnes' Canada Day Parade.



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Julie's Chatter

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Send your events and activities info three weeks before.

LIONS CLUB

The Lions will be busy in July and August trying to get their Lion's Den Premises on 13th avenue back in order after the flood, and will do our utmost to continue our usual services in the fall.

Start saving donations to the Lions for the garage sale in September. We will start accepting them in September.

Books for the book sale can still be dropped at the Maison des Citoyens, in the back of the library. Please call Mr. Ouellet at 450-473-7450 to ensure that someone will be there to accept your book donations.

Don't forget that new members in the Deux Montagnes Lion's club are always welcome and we will be happy to explain the Lions International movement to you and advise you on membership.

Please contact Lion Martin Hensen for more information at 450-473-1932 Have a wonderful summer.

HERITAGE SOCIAL CLUB

503 rue Cedar
Deux-Montagnes, QC J7R 1H1
(450) 473-5429

July 7th

Karaoke 8:00 pm

July 15th

Cribbage afternoon - 1:00 pm

July 21st

Karaoke - 8:00 pm

DEUX-MONTAGNES SOFTBALL ASSOCIATION

July 22nd

The Deux-Montagnes Softball Association will be hosting the Montreal Canadiens Alumni on July 22 at Central Park. There are limited tickets available. Please contact Troy Ewenson 514-707-5646 to purchase your tickets.

ALL SAINTS CHURCH

248-18th Ave. Deux-Montagnes
Priest: Reverend David Hart
david@allsaintsdeuxmontagnes.ca
Telephone: 450-473-9541
info@allsaintsdeuxmontagnes.ca
www.allsaintsdeuxmontagnes.ca

Prayer time before church in the pastor's office (beside the piano) around 10:10 am

Sunday services with Sunday school at 10:30 am

1st Sunday – Morning Prayer

2nd / 4th Sunday – Holy Communion

3rd Sunday – Family service (Morning Prayer)

5th Sunday- Church Cafe (whenever applicable)

Two Mountains Community Youth Group

We meet at All Saints Church every Friday from 7:30 – 9:30, except for every 3rd Friday, which is SPAM (Sports night At Mountainview). For all high-school aged teens. Ends in June for the summer. Please stay tuned for our start-up date in the fall

Events and Info

Please note that all events, dates and time, are subject to change so please like our Facebook page, visit our Website, or call All Saints (450-473-9541) and stay up to date.

July 27th

Holy Communion service at Les Cascades 10:30 am

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Tel: 450-621-6466
info@stjamesrosemere.ca

Every Sunday 9:00 am

Sunday Services with Rev. David Hart

Every Sunday 8:00 am

Prayer Meeting with Rev. David Hart

Saturday, 1 July from 4:00pm

Canada Day Potluck Supper bring food to share. Come and celebrate

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For these activities or any other events at St. James, please contact St. James at 450-621-6466.

Are you looking for a venue to hold a meeting, private party, baptism etc.? St. James does! Please give us a call to ask for availability and rates.

St. James wishes you a most pleasant and safe summer.

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Sept. 15

Military Whist

Sept. 25

Chinese Dinner

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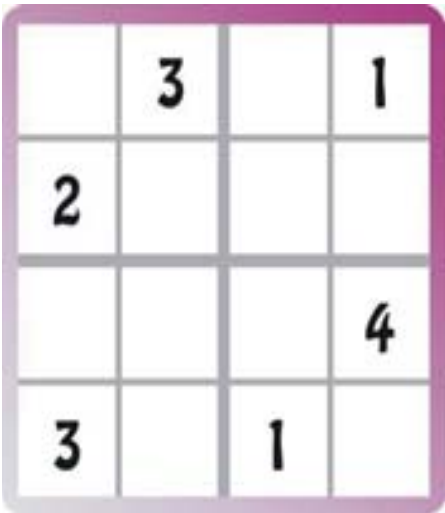
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Agape’s 2017-2018 Seniors Health Promotion Project
Schedule of upcoming events

DATE	TOPIC	TIME	PLACE
Friday, August 11th 2017	Taking the Pressure Off -High Blood Pressure-	10am to 12pm	North Star Academy Private High School 950 rue Elodie-Boucher. Laval QC H7W 0C6
Friday, September 8 th 2017	Wills and Mandates	10am to 12pm	Saint Joseph Community Centre 1450 blvd. Pie X . Laval QC H7V 3C1 (Place to be confirmed)
Friday, September 29 th 2017	Information and Specialized Services to Alzheimer’s Disease and other related illnesses	10am to 12pm	Saint Joseph Community Centre 1450 blvd. Pie X . Laval QC H7V 3C1 (Place to be confirmed)

For registrations: Call Kevin at 514-817-5783 or send us an email at info@agapeassociationinc.com



COMPLETE EACH GRID WITH NUMBERS FROM 1 TO 6, KEEPING IN MIND THAT:

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- a number can only appear once per column
- a number can only appear once in each box of 6 squares

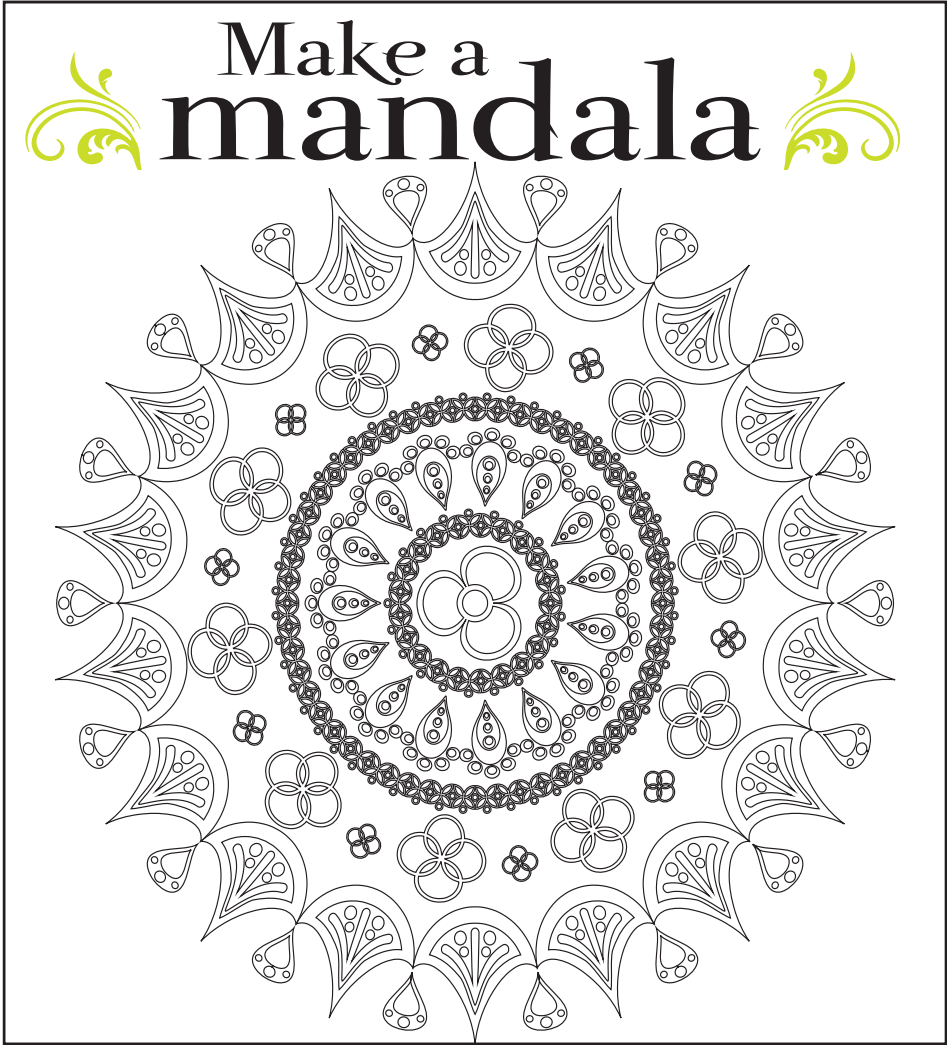


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Chutzpah

Four months ago I met my date through an online dating service. We are both divorced, in our mid-40s, with grown children in another country. On our fifth date I stayed overnight and after that, for the next three months, I stayed regularly on a Friday or Saturday night.

While I was there with him, he would get a phone call from his ex-girlfriend. When I questioned him about their relationship, he told me it ended over a year ago.

Five weeks into our relationship he had an accident and needed an operation on his right hand. He called me at work and said he needed my help as he couldn't function properly with one arm. For the next four days I went after work to bathe, cook, wash and clean for him. I thought we were getting along fine.

So, after four months of dating, I asked, "How

much do you like me?" His answer was, "Six out of 10." I was shocked. My next question was, "Are you seeing anybody else? Am I your girlfriend?" His answer was, "I am not seeing anybody else, and you are a special friend, not a girlfriend."

I was very hurt.

We made plans to be together on the night before a recent holiday. I waited until 5 p.m. before calling to remind him. He said he wanted to make it an early night because he had to work the next morning. My heart broke. I did not believe him. I told him I thought he didn't want me to stay over because he had other plans.

When he dropped me off at 9 p.m., I cried. He was quiet and just drove away. I did not hear from him the next day or the day after.

I left some clothes and personal items at his

Direct? Answers
from • Wayne & Tamara



apartment, and I know he will call me about them. Should I see him again or give up completely?

Alexis

Alexis, one way to explain his behavior is that, when he met you, he wasn't ready to date. Even though the breakup was over a year ago, he was still under the spell of his ex. If that's the case, the breakup was an open wound that never healed.

That's the most charitable explanation of his behavior.

When he got hurt, you were the only person he could call for help. You thought this brought you closer together. You thought it made him appreciate you. But he had no other choice. To this day he isn't embarrassed about using you. There is a shamelessness and an audacity about that, when he should be chagrined.

If he hadn't been in an accident, your relationship might have ended earlier, as you figured out his true feelings, or rather lack thereof. But at least now you know.

What physical items could possibly be worth more contact with this man? His ingratitude is colossal. If you need the items you left at his apartment, send someone to fetch them. If you don't need them, text him to throw your stuff away and not contact you again.

There is only one thing we could say about this man that is slightly positive. When he dropped you off at home, at least he stopped the car.

Wayne & Tamara

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PUBLIC NOTICE**

NOTICE IS hereby given Mrs. Pierrette DEBROUX, domiciled at 2855, 27th Avenue, Apartment 212, Laval, Quebec, H7R 3K4 in her lifetime, died at Saint-Eustache, on April 18th, 2017. An inventory of the Deceased's property has been made in accordance with the law on July 5th, 2017 before Mtre Francis PELLETIER, notary. It can be consulted by interested parties at 208 Sainte-Rose boulevard, Laval, Québec, H7L 1L6. Given on July 5th, 2017, at Laval. David ROBINSON, liquidator»

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C	A	P	E		N	E	A	T		A	N	D
I	T	E	M		D	I	S	A	G	R	E	E
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					E	A	R	N		A	T	O
R	A	P			B	R	A			A	R	E
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F	R	O	N	T		S	U	E			L	Y
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6	1	8	4	3	2	9	7	5
3	7	4		1	9	5	6	2
2	5	9	8	7	6	3	4	1
4	2	3	5	8	9	1	6	7
5	9	6	7	2	1	8	3	4
1	8	7	3	6	4	2	5	9
7	3	5	6	1	8	4	9	2
8	6	2	9	4	7	5	1	3
9	4	1	2	5	3	7	8	6



IN MEMORIAM & OBITUARIES

DIMAKOS, Maria
1968 - 2017

It is with great sadness that we announce the passing of Maria Dimakos on Sunday July 2, 2017 in Laval, Quebec. After a long and courageous battle with breast cancer she went home to God leaving to mourn her cherished son Stelios, parents Anastasia and Steve, siblings George (Robin), Eystathios (Nadia), Kaherine (Spiro) and Christopher (Melissa).

Laroche, Stephane
1965 - 2017

Stephane Laroche of St-Jerome, QC, Canada passed peacefully on June 25 in Cape Cod, MA at the age of 51 after a hard-fought battle against brain cancer. Beloved husband to Annick Legault and devoted father to Amélia and Emma Legault-Laroche, he is also survived by his parents, Monique and Jean-Guy Laroche, his siblings, Anne-Marie (Rafael Bao) and Patrice (Anne Villeneuve), as well as his nieces and nephews. Graduating with a Bachelor of Science degree in Chemical Engineering from McGill University (Montreal, Canada), he dedicated most of his professional life to Pepsi Co. Through his positions within the company, Stephane and his family have made many places their home including: Pennsylvania, Connecticut, Texas, and overseas in Dubai, UAE. He is loved by many - family, friends, and colleagues alike - and he will be greatly missed. Stephane Laroche of St-Jerome, QC, Canada passed peacefully on June 25 in Cape Cod, MA at the age of 51 after a hard-fought battle against brain cancer. Beloved husband to Annick Legault and devoted father to Amélia and Emma Legault-Laroche, he is also survived by his parents, Monique and Jean-Guy Laroche, his siblings, Anne-Marie (Rafael Bao) and Patrice (Anne Villeneuve), as well as his nieces and nephews. Graduating with a Bachelor of Science degree in Chemical Engineering from McGill University (Montreal, Canada), he dedicated most of his professional life to Pepsi Co. Through his positions within the company, Stephane and his family have made many places their home including: Pennsylvania, Connecticut, Texas, and overseas in Dubai, UAE. He is loved by many - family, friends, and colleagues alike - and he will be greatly missed.

LONDEI, Lucille
1921 - 2017

It is with great sadness that we announce the peaceful passing of our mother, grandmother and great-grandmother Lucille Leclair Londei, on June 18, 2017 at the age of 96 years. Beloved wife of the late Crescentino Londei and loving mother of the late Serge Londei. Lucille will be dearly missed and lovingly remembered by her children, Gilles, Denis (Nicole Racine), Lise, Marc (Hélène Laquerre), and Anne-Marie; her grandchildren Nathalie (Martin Vallée), Dominique, Philippe (Audrey Leblanc), Marie-Eve, Luc and Mikaël; her great-grandchildren Jérémy, Benjamin and Alicya, as well as many relatives and friends. She will remain forever in our hearts and memory.

TOUFEXIS, Aristi
1925 - 2017

It is with tremendous sadness that we announce the passing of the very loved Aristi Toufexis. Cherished wife of the late Elie, wonderful mother of Sava (Roxanne), George (Gerrie), Billy, and Denny (Gale), loving Gramma of Elias (Michelle), Sandi (Marc), Christy (Kevin), Jason (Elena), Joe (Noemie), Jesse (Kat), Aristi, Lea and Sophia, and great-Gramma to Cassie, Lucas, Isabella, Atticus, Hector, Eva and Themios. She also leaves to mourn her brother Ephthimios Karagiannakidis along with many nieces, nephews and close friends. Aristi will be missed for so many reasons, but above all is the love that she shared and passed down through her whole family. What an amazing legacy she is leaving behind.

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13+ | 2 hrs 20 mins | Action-Adventure |



Following the events of Dawn of the Planet of the Apes, Caesar and his ape colony are embroiled in a battle with an army of humans. When the apes suffer heavy losses, Caesar wrestles with his darker instincts as he resolves to avenge his kind. The battle pits Caesar against the humans’ leader, a ruthless Colonel, in an encounter that will determine the fate of their species and Earth’s future .

THE HOUSE

13+ | 1 hr 28 mins | Comedy|



After losing their college fund, Scott (Will Ferrell) and Kate (Amy Poehler) must figure out a way to earn some cash so their daughter (Ryan Simpkins) can go to school. With help from their neighbor Frank (Jason Mantzoukas), the couple start an underground casino in the basement of their house. As the money rolls in and the good times fly, Scott and Kate soon learn that they may have bitten off more than they can chew.

BABY DRIVER

13+ | 1 hr 53 mins | Action-Comedy |



Talented getaway driver Baby (Ansel Elgort) relies on the beat of his personal soundtrack to be the best in the game. After meeting the woman (Lily James) of his dreams, he sees a chance to ditch his shady lifestyle and make a clean break. Coerced into working for a crime boss (Kevin Spacey), Baby must face the music as a doomed heist threatens his life, love and freedom.

SPIDER-MAN: HOMECOMING

13+ | 2 hrs 13 mins | Action |



Following the events of Captain America: Civil War, Peter Parker, with the help of his mentor Tony Stark, tries to balance his life as an ordinary high school student in Queens, New York City with fighting crime as his superhero alter ego Spider-Man as a new threat, the Vulture, emerges.

DESPICABLE ME 3

G | 1 hr 30 mins | Animation|



Balthazar Bratt (Trey Parker), a child star from the 1980s, hatches a scheme for world domination.

TRANSFORMERS: THE LAST KNIGHT

13+ | 2 hrs 29 mins | Action |



Having left Earth in search of the Creators, Optimus Prime returns. Two worlds collide but only one will survive. Optimus Prime, Bumblebee, Megatron, and their human pals are back for this fifth go-round, which involves epoch-hopping Transformers (the first trailer featured mechanical medieval dragons... and Nazis) and deep space travel. But plot has never mattered much for a franchise all about robots in disguise beating the gears out of each of other, and with Bay back for (he swears) his last Transformers movie, expect bigger and louder ‘bot battles.

ALL EYEZ ON ME

13+ | 2 hrs 20 mins | Biography |



The true and untold story of prolific rapper, actor, poet and activist Tupac Shakur (Demetrius Shipp Jr.), from his early days in New York to his status as one of the world’s most recognized and influential voices. Against all odds, Shakur’s raw talent, powerful lyrics and revolutionary mindset establish him as a cultural icon whose legacy continues to grow long after his death.

CARS 3

G | 1 hr 49 mins | Animation |



After being trounced in a race by upstart newcomer Jackson Storm (Armie Hammer), everyone begins to wonder if Lightning McQueen (Owen Wilson) should retire. But Lightning isn’t ready to throw in the towel yet, and with the help of another rookie - Cruz Ramirez (Cristela Alonzo) - the old dog is going to learn some new tricks and attempt a comeback in the Florida 500.

YOUR HOROSCOPE

for the week of July 16 to July 22, 2017

The luckiest signs this week: Leo, Virgo & Libra

ARIES
You'll manage to find balance between rest and work. However, if you're self-employed, you won't be able to resist checking email from time to time, despite having promised yourself to stay away.

TAURUS
Shopping is on the agenda whether you're on vacation or not. You'll enjoy haggling with storeowners and could come out with big savings.

GEMINI
Take the time to recharge before diving headfirst into anything. You will be compelled to take some downtime. Let life guide you to where you need to go.

CANCER
Everything about you will be non-sense. Even on holiday, you may opt to stay in contact with work or contemplate some important projects instead of relaxing and enjoying life.

LEO
Summer vacation will come and go way too quickly, but you will still be able to fully enjoy the time off in good company. You'll need to organize your time carefully if you wish to do everything you have planned.

VIRGO
You may already start planning next year's vacation. You will also contemplate personal and professional projects. Time will be a valuable commodity this week.

LIBRA
You will thoroughly enjoy your vacation time. Even if it isn't perfect, expect to experience many memorable moments and to feel happier and more energized than you have in a while.

SCORPIO
You'll be quiet and introspective this week. Some deep-seated emotions might get stirred up. As for romance, you'll know right away if your partner is not being honest with you.

SAGITTARIUS
Business never stops, even during the summer holidays. You will display an uncanny knack for uncovering golden opportunities or getting contracts signed.

CAPRICORN
You will be in contact with the office while on vacation, either by sneaking a peek at your phone or by cutting short your time off to get a head start on work-related activities.

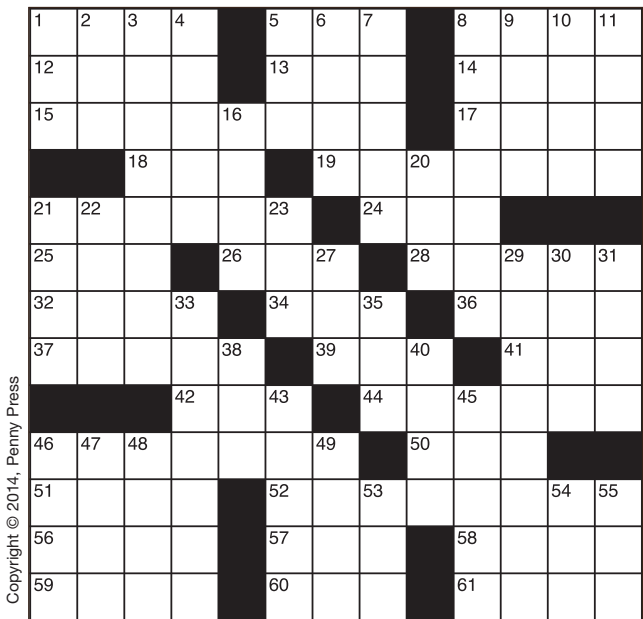
AQUARIUS
You will be tempted to do something outlandish, either to attract someone's attention if you're single, or to spice up your routine if you're already in a relationship.

PISCES
You can look forward to a truly restful vacation, but it won't be long before you get itchy feet. You won't be shy about voicing your opinions, even the more controversial ones.

Coffee break

CROSSWORDS

PUZZLE NO. 881



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ACROSS

- Rear
- Crone
- Cabbage dish
- At the top
- Part of IOU
- Window part
- Academic period
- _____ of passage
- Dab
- Blurred
- Metalworker
- Bean or sauce
- December 31, e.g.
- Wet dirt
- Social zeros
- "_____ Twist Again"
- Storage crib
- Gather in
- Prepared to pray
- Young bug
- '60s do
- Provide support for
- Powerful
- Pipe material
- Above, in poems
- Be next to
- Orderly condition
- Actress's part
- Klutz
- Embossed emblem
- _____ off (irate)
- Ditch
- Anxious
- Plant part
- Long time
- Conductor Lawrence _____
- Exact
- Polish
- Commotion
- Arbitrated
- Mend socks
- Catch a glimpse of
- Angled
- Puppy's bite
- Muscle twitch
- Blow, as a horn
- Contributor
- Jittery
- Wheelbarrow
- Slender woodwind
- Govern
- Suitor
- Astern
- Hang down
- Cagey

DOWN

- Motor coach
- Large primate
- Total
- Work, as dough
- Scalding
- Leaves agape
- Bacteria
- Misting device
- Lion's pad
- Poker bet
- Dandelion, e.g.

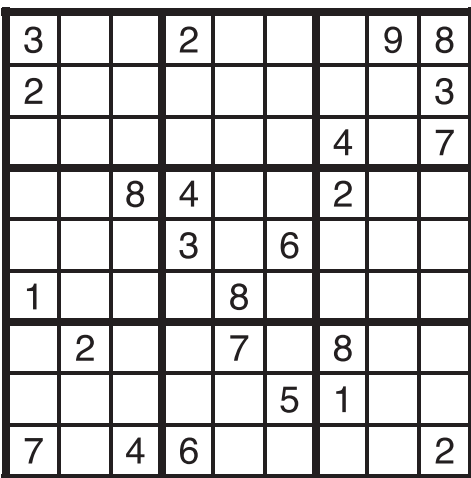
Sudoku

PUZZLE NO. 617

HOW TO PLAY :

Fill in the grid so that every row, every column, and every 3x3 box contains the numbers 1 through 9 only once.

Each 3x3 box is outlined with a darker line. You already have a few numbers to get you started. Remember: **You must not repeat the numbers 1 through 9 in the same line, column, or 3x3 box.**



JOKES

WHICH CLICK IS IT

A father was teaching his 6-year-old daughter how to unbuckle her seat belt.

The daughter asked, "Do I click the square?"

The father said, "Yes."

The daughter then wanted to know, "Single click or double click?"

IT'S A SHOEHORN

A young boy watched his grandfather put on shoes with a device he'd never seen before.

The boy asked what it was. As he handed it to the boy, the grandfather answered, "It's a shoehorn."

After looking at it and turning it over the boy asked, "How do you play it?"

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