



Blainville, Boisbriand, Bois-des-Filion, Deux-Montagnes, Lorraine, Rosemère, Pointe-Calumet, Sainte-Marthe-sur-le-Lac, Sainte-Thérèse, Saint-Eustache





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FRANCOIS LEGAULT

CAG



Parti Libéral Ofiébec



NADEAU-DUBOIS



PAUL SAINT-PIERRE **PLAMONDON**

G Parti Québécois



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90 SEATS

14.37% 21 SEATS

15,43%

14.61% 11 SEATS 3 SFATS

12.91% **O SEATS**

GRAPHIC - LAREINE ZAKHOUR - NEWSFIRST

Legault re-elected with a stronger majority government

Division of opposition parties, boosted CAQ

(NEWSFIRST) It took only eight minutes after the polls closed for tva host Pierre Bruneau to say the magic words: "If the trend continues, the next CAQ government will be in the majority." A result that will not surprise anyone, in light of the many opinion polls that gave the winning CAQ team even before the start of the electoral marathon.

As soon as the first results of the advance poll were announced, the CAQ's advances were such that the election of several candidates from François Legault's party was confirmed.

The Coalition avenir Québec (CAQ) won the election and led another majority government. François Legault's party, which won the 2018 election, won a second consecutive term. For its part, the Quebec Liberal Party (QLP) will return to the benches of the official opposition.

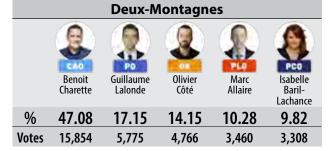
This is the first time since 2008 that a political party has won two general elections in a row. And it is also the first time since 1998 that Quebecers have entrusted the same party with two successive majority mandates.

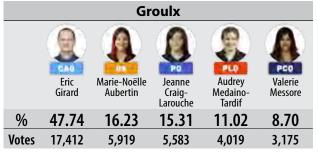
The pollsters will therefore have seen it right: the CAQ had been given favorite from the beginning of the campaign, on August 28.

The government will once again be led by François Legault.

► Continued on page 5

Blainville Mario 49.45 15.43 14.00 11.03 9.76 Votes 21,149 6,600 5,987 4,175 4,718









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A special walkathon in Rosemère

MARIA DIAMANTIS

Local Journalism Initiative Reporter For The North-Shore News • info@newsfirst.ca

The city of Rosemère invited its residents to take part in La Grande marche an annual event set to take place at 7 p.m. on October 14 in the streets of Rosemère. This walkathon is free to the public and is supported by Grand défi Pierre Lavoie, in collaboration with the Fédération des Médecins omnipraticiens du Québec (FMOQ).

Participants will be able to complete the 5 km walk, which will begin and end at Alpha School (334 De l'Académie Street), at their own pace. A group warm-up activity will be held at 6:45 p.m., just before the official start.

p.m., just before the official start.

"The goal isn't to finish first; it's to appreciate how good physical activity makes you feel so you can make healthy lifestyle habits part of your daily routine," said Mayor Eric Westram. "Whether you're walking on your own, with a group of friends or with your family, and whether or not you're athletic by nature, this event is meant to bring people together and is open to everyone. I encourage you all to lace

up and give it a try on October 14." Residents of the city of Rosemère can pre-register for free at www.onmarche.com.

For a healthier Quebec

La Grande marche, now in its eighth year, will be held in more than 100 towns and cities across the province. Given how effective physical activity is in preventing a wide range of health problems, this event is being endorsed by family doctors in Quebec.

About Grand défi Pierre Lavoie

The overriding goal of Grand défi Pierre Lavoie is to create a culture of preventive health in Quebec by encouraging everyone to adopt healthy lifestyle habits. The initiative is designed to appeal to people of all ages, throughout the province and beyond. To this end, various major events are organized each year to bring people together and drive lasting change in our society. Among these events are the School Tour, the Mini Cube Tour, Force 4, La Petite Expé, the Energy Cubes Challenge, La Course, the 1000 KM, 1 000 000 KM Ensemble, La Boucle and La Grande marche.



The Boisé-de-Blainville Birthing Center is celebrating its 15th anniversary!

MARIA DIAMANTIS

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The annual picnic at the Boisé-de-Blainville birth center took place in a festive and family atmosphere on September 18. On this occasion, the Birth Center's 15th anniversary of service was celebrated in the company of various community partners as well as many families and citizens of the Laurentians according to an announcement by the Centre intégré de santé et de services sociaux des Laurentides.

Singing, cake and children's activities were offered directly on the site of the establishment. This picnic was the perfect opportunity to celebrate all the progress made since the establishment of the Birthing Center in the community and to thank everyone involved in its many achievements.

Ms. Rosemonde Landry, President and CEO of the Integrated Health and Social Services Center (CISSS) des Laurentides, of which the Birthing Center is a part, declared that she was delighted with this anniversary: "I am proud to celebrate the place of choice occupied by the Boisé-de-Blainville birth center in the Laurentians community, and has been for 15 years now! I would like to congratulate the entire Birthing Center team for their accomplishments over the years, and above all, for their remarkable work in welcoming nearly 3,700 newborns. We are happy to be able to offer different possibilities to pregnant women for their pregnancy follow-ups and deliveries," she said.

The Boisé-de-Blainville birthing center

Since 2007, the Boisé-de-Blainville birthing center welcomes expectant mothers and their families throughout pregnancy. The team of midwives offers, in collaboration with eight birth assistants and three administrative agents, complete pregnancy follow-up including childbirth and postnatal visits.



Benefits of a Birthing Center vs Hospital

Examining the benefits of birthing centers vs hospital can help both employees and moms-to-be choose where to go.

Birth centers can offer a more home-like experiences, whereas a hospital is a traditional hospital setting. Being in a hospital though does give access to the NICU, that a birth center cannot offer. With less risk factors of a hospital, birth centers can have

less visitor restrictions than hospitals. Delivering at a hospital however means more access to interventions and cesareans when appropriate.

The medication availability differs between birthing centers vs hospitals. Birthing centers offer more holistic and alternative methods, whereas a hospital will have more pharmacological options.



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QPINION &Editorial



Canada has a food affordability problem

It is time for tax reductions to help consumers weather food inflation

Did you know that there is a global food security index? The well-known magazine The Economist has just published its 11th edition.

The Global Food Security Index comprises a set of indices from more than 120 different countries. Since 2012, the index has been based on four main pillars: food access, safety, sustainable development, and affordability.

The approach is quite comprehensive and robust. Index indicators include nutritional standards, urban absorptive capacity, food consumption as a percentage of household expenditure, food loss and waste, protein quality, agricultural import tariffs, dietary diversification, agricultural infrastructure, volatility of agricultural production, public spending on agricultural resource and development, corruption, risk of political stability, and even the sufficiency of supply. In short, anything goes.

Finland ranks first this year, followed by Ireland and Norway. Canada is well-positioned compared to other countries around the world since we are ranked seventh globally, the same as last year. Not bad. The United States is 13th. In terms of food access — which measures

In terms of food access — which measures agricultural production, farm capacities, and the risk of supply disruption — Canada ranks sixth, which is not too surprising. Despite our recent episodes of empty shelves and stockouts,

Canada can boast about its food abundance. We produce a lot and are part of a fluid North American economy focused on cross-border trade, which allows for better food access.

Another pillar focuses on sustainable development, the environment, and climate adaptability. This pillar assesses a country's exposure to the impacts of climate change, its sensitivity to risks related to natural resources, food waste management, and how the country adapts to these risks. In this regard, Canada is ranked 29th, far behind Norway and Finland, who are first and second in this category. Food waste remains Canada's Achilles' heel, as we waste more than just about anyone else on the planet. But with higher food prices, more than 40 per cent of Canadians, according to a recent study, are wasting less than they were 12 months ago.

When it comes to food safety and quality, Canada ranks first in the world. Canada is ahead of everyone, even Denmark and the United States, both renowned for their proactive approaches to food safety. Food safety in Canada is perhaps the facet most underappreciated by consumers.

Despite a few momentary failures and periodic reminders, sanitation practices in the country are exemplary. Canada has consistently ranked well for years, except perhaps when traceability is measured. We have a long way to go, but the industry and public safety regulators are performing relatively well.

But the area where Canada's performance is of some concern is food affordability. This measure is dedicated to consumers' ability to purchase food, their vulnerability to price shocks, and the presence of programs and policies to support consumers when shocks occur.

Canada fell one spot again this year and sits at 25th in the world. Australia, Singapore, and Holland top the list for affordability. Given the resources and food access we have, Canada should do better. Since July 2021, food inflation has always exceeded general inflation in the country, and everything is already costing more these days. Higher food prices at the grocery store over the past year have been difficult for many of us to accept. Canada needs a food autonomy policy, a more robust food processing sector, and better logistics domestically.

And with winter coming and our dollar visibly weakening against the U.S. dollar, we could see significant price jumps again, especially in the produce and non-perishables sections. As wages stagnate and food prices rise, it's hard to predict when Canada will do better in terms of affordability. Specific fiscal measures such as tax reductions to help consumers would be more than timely.

Dr. Sylvain Charlebois

No need to choose between lower taxes and health care

Failings of the health system are not due to chronic underfunding

If Quebec voters have one concern during the current election campaign, and just about every election campaign for decades now, it's the health-care system.

Contrary to what many commentators have been claiming for years, the failings of the health system are not due to "chronic underfunding." For this reason, the notion that lower taxes would necessarily lead to a worse health system is seriously flawed.

Quebec's health care system is ailing. Wait times in ERs are among the worst in the Western world. The wait to get a family doctor is sky high (and for the lucky ones who have a GP, getting an appointment is often a trial). But is this due to a lack of money? Absolutely not. The numbers (from various sources and for several time periods) are clear.

In 2021, Quebec's health care budget was \$47 billion, more than double what it was in 2000 (in constant dollars, which is to say, accounting for inflation). Yes, you read that right: Health care spending more than doubled in 20 years! (Moreover, according to the economic literature the hypothesis that the aging population would wholly or very largely justify this increase does not hold water.) According to CIRANO, an academic research centre affiliated with the Université de Montréal, public health spending rose by around 32.2 per cent, in constant dollars,

just from 2004 to 2019.

According to the Canadian Institute for Health Information (CIHI), there has not been any general disinvestment in health care in Quebec or Canada. Indeed, total health care spending as a percentage of GDP went from just over nine per cent in the early 2000s to 11.5 per cent in 2019. In other words, as a proportion of our collective wealth, we are spending more on health care, not less.

The organization that I head, the Montreal Economic Institute, has also shown that from 2008-2009 to 2016-2017, health spending rose from \$30.6 billion to \$36.4 billion, again in constant dollars. This growth was faster than population growth.

In fact, out of 28 countries, Canada ranks second in terms of the portion of GDP spent to finance its health care system – despite mediocre results on several key indicators, according to OECD and Commonwealth Fund data.

Many of the jurisdictions that outperform Quebec in various rankings comparing the efficiency of the health care systems of industrialized countries actually have a lower tax burden than Quebec. Saying tax cuts would be at the expense of the quality of public health services is, therefore, a false dichotomy.

In 2017, the Health and Welfare Commissioner (a position since eliminated) summed up the

situation well: "The system's difficulties do not seem related to an insufficient budget or a lack of human resources, and still less to a lack of material resources. It would instead be related to the organization of care and services and the allocation of financial and human resources."

Quebecers deserve a much better health-care system. But they deserve tax cuts, too. Getting both is entirely possible as long as the government that's elected on Oct. 3 has the courage to undertake real reforms based on the following four broad pillars:

- Competition among care providers
- Patient freedom of choice
- The introduction of entrepreneurship that results in innovation
- Hospital funding that follows the patient

Finally, can we please stop brandishing the American scarecrow? Social-democratic countries – consider Sweden, Denmark or Germany – that offer, in some instances, more complete universal coverage than Quebec respect and vigorously apply these four broad principles.

Let's hope the Quebec intelligentsia will decide, one fine day, to go beyond the simplistic and superficial clichés they constantly throw at us. What we need is a calm, factual, logical debate.

Michel Kelly-Gagnon President and CEO of the Montreal Economic Institute

Legault re-elected...



■ Continued from page 1

And he will in all likelihood count on an even larger team than the 76 deputies who sat for him at the time of the dissolution of the National Assembly, starting with the 25 members of his Cabinet, all of whom will be back in Parliament.

The CAQ also elected several star candidates, including Sonia Bélanger (Prévost), Martine Biron (Chaudière-Appalaches), Kariane Bourassa (Charlevoix-Côte-de-Beaupré), Pascale Déry (Repentigny), Bernard Drainville (Lévis), Christine Fréchette (Sanguinet) and Suzanne Roy (Verchères).

In Duplessis, Kateri Champagne Jourdain was elected, who became the first Indigenous woman in history to enter Parliament.

Weakened opposition

The evening was much more difficult for the other formations, whose support is all around 15%.

For the PLQ, this is the worst score in its history. Its support had never fallen as low as in 2018, at 25%. That being said, the party should retain its place on the opposition benches with about twenty MPs, or even more.

Its leader, Dominique Anglade, was re-elected. She gave the signal tonight that she intends to remain in office, despite the retreat of her party. "In the coming days, months, years, I will deploy the same energy, the same conviction, the same ambition, she assured. The work has begun and must continue."

The Parti Québécois (PQ) is also at a low level, with the party never winning less than 17% of the vote in 2018. However, its leader, Paul St-Pierre Plamondon, was re-elected, as were Pascal Bérubé (Matane-Matapédia) and Joël Arseneau (Îles-de-la-Madeleine).

Québec solidaire (QS), for its part, should end the evening with a score similar to that of 2018 in terms of votes and seats (about ten). His two spokesmen, Gabriel Nadeau-Dubois, in Gouin, and Manon Massé, in Sainte-Marie–Saint-Jacques, were easily re-elected.

Finally, the Conservative Party of Quebec (PCQ) was on track to elect no MPs tonight. Defeated in Chauveau, its leader, Eric Duhaime, has however promised to be back on the ranks in four years.

Calling on his activists not to be too pessimistic, the former radio host recalled that Qs won only 4% of the vote in the 2007 elections, the first in which the party participated.

Trudeau congratulates Legault

The Prime Minister of Canada, Justin Trudeau, quickly issued a statement congratulating François Legault, saying he looks forward to continuing to work with [him] to address the challenges that matter to Quebecers and all Canadians.

These include fostering the growth of the green economy, fighting climate change, finding solutions to labour shortages, making life more affordable, fostering the creation of affordable housing, investing in infrastructure and building a clean and prosperous future, he said.

Ontario Premier Doug Ford also hailed the victory of his friend François Legault. Let's continue to build deeper ties between our two provinces and strengthen the economic ties between us that create well-paying jobs," he tweeted Monday night.

Voters turnout

Voter turnout was only 66.13%, which is lower than the 66.45% in the 2018 Elections. At 5:30 p.m., the turnout was 44.63%. Advance voting reached a record high this year, with more than one in five voters (22.92%) going to the polls before election day. In 2018, the turnout at the end of the evening was 66.45%, which was then the second lowest result in history.

The record turnout belongs to the Parti Québécois election in 1976, when 85.27% of voters went to the polls.

No less than 880 people were in the ranks this year, or about seven candidates per constituency.

These elections put an end to a gruelling 36-day campaign. The next few weeks are obviously much quieter than the previous ones. The MPs elected today are expected to be sworn in in two or three weeks. In 2018, the Council of Ministers was presented 18 days after the elections.



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Québec gets tough on the Sainte-Marthe-sur-le-Lac dike

MARIA DIAMANTIS

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The Legault government refused to pay the \$41 million requested by Sainte-Marthe-sur-le-Lac for the work on the dike which gave way in April 2019, until the City agrees to become its owner.

"We will release the funds when he [the mayor] signs the agreement, not before," said Sylvie D'Amours, MP for the riding of Mirabel for the Coalition Avenir Québec.

This is the first time that Quebec has adopted such a clear-cut position regarding the dike, the breakage of which led to the evacuation of 6,000 people in 2019.

Since these sad events, the City has been struggling to get its head above water. It is involved in a standoff with the government over the financing of the reinforcement works and the ownership of the dike.

The infrastructure has belonged to the provincial government since its construction in the late 1970s. But since the end of the reinforcement work in 2020, Quebec claims that the dike now belongs to Sainte-Marthe-sur-le-Lac, a question which the courts will have to consider.

Mayor François Robillard explained to the media that he refuses the terms of the work financing agreement submitted by Quebec, which stipulates that the City will become the owner of the wall. He claims that by signing the document, he would absolve the government of any future liability regarding the dyke." That's blackmail. I am ready to negotiate in good faith, but the terms must be clear," he said.

To date, the City has had to take out loans totaling \$51 million in connection with the dike since 2019. "Currently, we are taking money from our taxpayers to give it to a bank, which makes no sense," said the mayor.

Lawsuits

The interest on the loan has doubled since the beginning of the year, going from \$60,000 to \$120,000 per month, one can read in a letter he sent to the local residents.



"I sympathize with Mr. Robillard, but the government cannot make an exception for his city. Deux-Montagnes and Saint-Joseph-du-Lac have signed the same agreement [for dikes on their territory]," retorts Ms. d'Amours.

At the same time, legal proceedings brought by residents and insurers against the City, which amount to more than \$45 million, have still not been settled.

The dike history

- April 27, 2019: the dike gave way and flooded Sainte-Marthesur-le-Lac.

- May 10, 2019: the Minister of Municipal Affairs and Housing, Andrée Laforest, informs the City that in the event of an agreement between Quebec and Ottawa, she will be reimbursed 80% of eligible expenses for the reconstruction of the dike. This agreement will never be concluded.
- From August 15, 2019 to April 11, 2022: the City is borrowing \$53 million for the repair of the dike, as well as the construction and maintenance of the new wall.
- September 14, 2022: the City plans to increase the loan to \$55 million.

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Piano by candlelight in Ste-Thérèse

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The Concerts sous les chandelles production company which specializes in candelight music concerts is bringing canadian-chilean pianist Alejandra Cifuentes Diaz to Ste-Thérèse on October 23 at 2 pm.

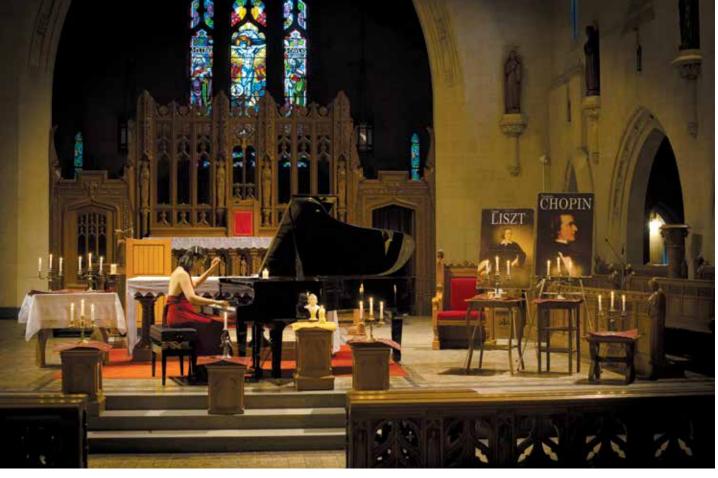
The pianist will be performing works by Chopin and Liszt in the Centre Culturel et communautaire de Ste-Thérèse.

The organizers promise that the audience will discover Chopin and his music in a new setting, as it has never been performed. "Listening to one of his nocturnes sitting in a church illuminated only by candles, or his third Ballad, or his famous Funeral March. Everything will be so spirited - the anecdotes, the scenery, and the atmosphere - that you will have the impression that evening of attending a Concert ... given by Frederic Chopin himself" says Concerts sous les chandelles.

In an interview with North Shore News, Alejandra Cifuentes Diaz said that playing piano with candlelight as the only illumination is a deeply intimate experience both for the performer and for the audience. "Not seeing the performer clearly urges the concert goer to pay more attention to the music. After all composers like Chopin did intend a lot of their works for a small circle of people a lot of whom they knew personally" said the pianist.

Alejandra Cifuentes Diaz started her piano lessons at age 6. She received a grant from Vincent-d'Indy College. She studied with Claude Labelle (Bachelor's degree) and with Dang Thai Son (Master's degree) in Piano Interpretation, at University of Montreal. She then continued her studies privately with Patrice Laré, followed by a traineeship at the prestigious Moscow Conservatory with Yury Stepanovitch Slesarev and Tatiana Afanasievskaya. Alejandra has played with "Concerts under Candlelight" productions since 2011.

In 2012, Alejandra was selected by the Quebec



Music Council for the "Adopt-a-Musician" program; she also won the "Self-Employed Musician of the Year" prize from the Latin-American Chamber of Commerce of Quebec.

In addition to her concert schedule, she is an avid piano teacher, and uses her music experience to give conferences about the importance of perseverance at elementary and high schools in the greater Montreal region.

Admission is \$35 and tickets are available at the door the afternoon of the concert.

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The Frontline Access Counter (GAP) now open to all people without a family doctor in the Laurentians

MARIA DIAMANTIS

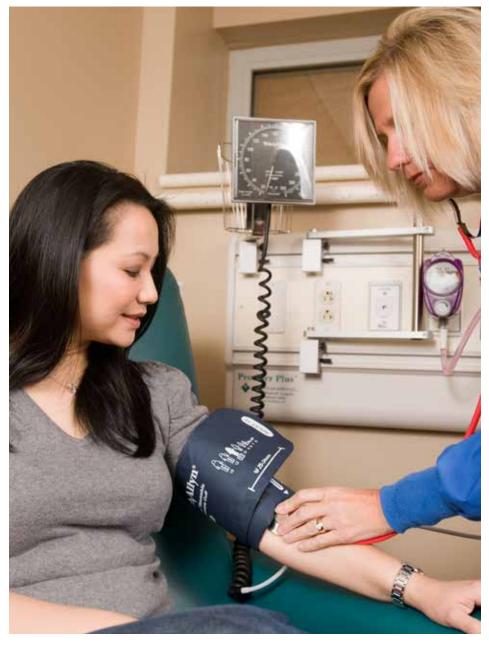
Local Journalism Initiative Reporter For The North-Shore News • info@newsfirst.ca

In an effort to alleviate the mounting shortages of health personnel and the constant pressure on the ERs of the North Shore hospitals, the Centre intégré de santé et de services sociaux (CISSS) des Laurentides announced the full opening of the first-line access window (Guichet d'accès à la première ligne/GAP), which offers people without a family doctor access to the region's various services in the event of a one-time health problem.

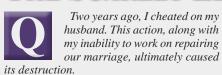
People on the waiting list for a family doctor can now reach this specialized service by dialing 811, option 3.

In conjunction with several partners in the health and social services network, the GAP offers consultations by appointment, but also references to several services available in the region. By contacting the GAP by telephone, the person will be directed to the first-line service best suited to their needs, whether it is an infection, the renewal of a prescription that cannot be done by the pharmacist as well as dealing with pain or any other non-emergency health problem.

Ms. Rosemonde Landry, President and CEO of the CISSS des Laurentides, said that she is proud that the service is now available to all people without a family doctor. "The GAP meets an important need for people who are waiting for a family doctor and who have a health problem. With more than 700 calls per day, we can already see how much this service will be appreciated by the population of the Laurentians," she said. The first line access counter is open every day. The opening hours and services offered are available in the Front-line access counter section. The wait time may vary depending on the day and time of the call.



THE SCARLET LETTER



After two years of therapy and trying to figure out what all this meant, I now find myself beginning to date again. Still, my previous actions linger in my conscience. I was a cheater.

When I date, I'm always asked why my marriage failed. I answer the best I can without revealing the details. When do I have the responsibility to tell someone I date all the particulars? I don't want anyone to think I was misleading by withholding information, nor do I want to hurt anyone by waiting too long.

Second, what if a person I tell mistrusts me because of what I told them, even when there is no reason for them to do so? Should I always be considered a cheater?

Carol



Carol, if you are separated but not divorced, if you have a contagious disease, or if you used to be a man, it is vital not to wait too long before sharing this with someone you are seeing.

But most information, especially intimate information, should be distributed on a need to know basis. If you plan on cheating on a man, then by all means warn him. On the other hand, if you don't intend to cheat again, it's your choice whether you ever tell.

Like it or not, men are not forgiving about women's sexual indiscretions. Confessing too early will encourage the wrong man to take advantage of you, and may make the right man warv.

You were in a marriage you wanted to end, but you couldn't find the words. So you did something which would absolutely end it for you. A rule to live by 10, 5... before beginning another. Wayne & Tamara

FUNNY BUSINESS

I am so confused. I have been dating a man for almost two years. He says he loves me, but I find out through others he says we are not really together, just dating.

We have broken up several times because he has other women friends he does things with. He has lied to me to spend time with them. A few times he had one spend the night. I don't know if anything is going on.

I feel cheated because he should be committed to only me, and if he doesn't want that, he should tell me. When we break up, he calls and says he is sorry and wants us to be married. Is he using me when no one else is around? I should be number one in his life, and I'm not.



Heidi, every year in the "Peanuts" comic strip, Lucy promised to hold a football for Charlie Brown to kick. Every

year, Charlie would charge at the ball. At the last instant, Lucy would pull the ball away, and Charlie Brown would crash down on his backside.

Fooled again. If Lucy ever told him she wasn't going to let him kick the football, the game would be over. Lucy could never get Charlie flat on his back again. For the same reason, this man will never tell you what he really thinks.

You need to break up with this man one last time. When he calls with the bogus offer of marriage, tell him to meet you at the jeweler's. Explain to him that after he pays for the rings in full, the two of you will go to the newspaper to place the engagement announcement.

To make the honeymoon extra special, tell him you plan to abstain from intimacy until after the wedding. When the phone goes dead, you will have your answer. Then you will be free to find the man who wants you to be number one all the time.

Wayne & Tamara

WAYNE & TAMARA MITCHELL are the authors of Your Other Half (<u>www.yourotherhalf.com</u>) Send letters to: Direct Answers, PO 964 Springfield, MO 65801-0964 or email: DirectAnswers@WayneAndTamara.com

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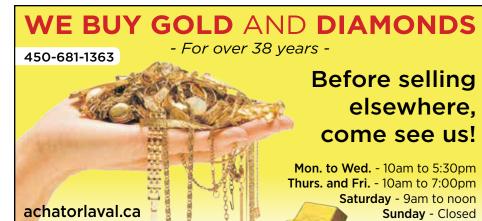
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THE REAL ESTATE MARKET



How to sell your property with peace of mind

Over the past two years, demand for real estate has been rising. Are you thinking of moving in with your partner or retiring to a seniors' residence? Now's the perfect time to put your house up for sale. Here are a few things to consider to ensure the sale goes as smoothly as possible.

SURROUND YOURSELF WITH THE RIGHT PEOPLE

First and foremost, do business with an experienced real estate broker who knows the market inside and out. Real estate professionals take a lot off your plate and handle a variety of tasks, including:

- Setting a fair and impartial selling price
- Verifying information about the property
 - Taking photos and videos
 - Staging the home
- Promoting your ad on different websites and online platforms
 - Managing showings

- Preparing contracts and various documents
- Evaluating purchase offers Real estate brokers are subject to an ethical code that governs their handling of your property. Therefore, you can rest assured they're trustworthy and have your best interests in mind. Moreover, a real estate broker will help you avoid

making costly rookie mistakes.

Furthermore, find your future home before putting your residence up for sale. It's a good idea to work with a housing consultant or the same real estate broker handling the sale of your home to make your life easier.

Similarly, relying on the expertise of a mortgage broker will save you a lot of work, especially when it comes to transferring your mortgage.

In short, surrounding yourself with the right people is the key to a stressfree experience. Contact a broker near you to get started.



Getting a mortgage is an essential part of buying a property. Here's a short glossary to familiarize you with the most important terms.

- MORTGAGE LOAN. A type of loan typically obtained from a financial institution to purchase a home or other real estate property. The property itself serves as collateral to secure the loan. Moreover, the lender reserves the right to seize the property if the payments aren't made.
- **DOWN PAYMENT.** An upfront payment you make to purchase a property. The amount paid is usually a percentage of the purchase price and can range from as little as five per cent to as much as 20 per cent.
- MORTGAGE LOAN INSUR-ANCE. If your down payment is less than 20 per cent of the price of the property, you must buy mortgage loan insurance. The insurance can be paid upfront or added to your monthly payments.

- INTEREST RATE. A fixed or variable percentage is added to the amount of your mortgage loan. In short, it's the price you pay to the financial institution for taking on your loan.
- **AMORTIZATION PERIOD.** This refers to the length of time it takes to pay off your mortgage.
- MORTGAGE TERM. The length of your current mortgage contract is referred to as the term. After the mortgage term expires, the remaining balance must be renewed, refinanced or paid in full.
- **PRE-APPROVAL.** When you get pre-approved for a mortgage, the lender estimates how much you might be able to borrow based on your income, credit history, assets, debt and down payment.

Contact a mortgage broker in your region for more information about mortgages or support to buy a home.



NETWORK

Real estate brokers have access to a vast network of other brokers and an impressive pool of potential buyers. Therefore, they're best positioned to help you sell your home fast.



HOROSCOPE

Week of OCTOBER 9 TO 15, 2022

The luckiest signs this week: **GEMINI, CANCER AND LEO**



ARIES

You'll try your best to impress those around you. You'll increase your client base to reach one of your goals at work. Don't be afraid to move forward. If you take action, you'll achieve success.



TAURUS

If you're looking for the perfect job, you'll be inspired to take the necessary steps to move in the right direction. You'll feel imaginative, which will inspire you to create



You may start to feel the unpleasant effects of living a sedentary lifestyle. You'll ask your friends to get active with you and motivate you to start moving your body.



Whether starting a new career or retiring, you'll clearly figure out your next steps. You must create a plan to ensure your future meets your expectations and



You'll do an apprenticeship that will propel your career forward. You'll face new challenges that will that require patience. You'll also be motivated to work toward your goals.



After much reflection, you'll make important changes to your environment. You'll need to thoroughly review your priorities and find a living situation that suits your



You may feel the need to say yes to everyone. This will put a lot of pressure on you to keep your commitments. You'll find it hard to make a decision with the right information; reflection is needed.



SCORPIO

You'll work extra hours to improve your financial situation. You may also realize that you need to make more time for your love life.



SAGITTARIUS

You'll be in the right place at the right time. This will allow you to stand out and make a good impression. At work, you'll be rewarded, or at least given the recognition you deserve.



CAPRICORN

You may find it hard to leave your home this week. You're very attached to sentimental things that take up a lot of space in your home. You may finally be able to get rid of stuff you don't need.

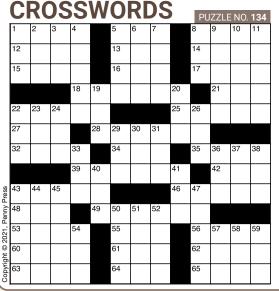


You'll be outspoken and express what others are thinking. You must be authoritative in a complex and upsetting situation to reach an agreement.



You'll have to invest a significant amount of money in your career. You may need to buy a new vehicle to avoid breaking down or impress your clients.

ee Break



- ACROSS
- 1. Curly
- 8. Damages
- 12. Elaborate melody
- 13. Woodsman's implement
- 14. Ready for business
- 15. Wound evidence 16. Young bug
- 17. Foretell
- 18. Elegant
- 21. Bread grain 22. Mexican sauce
- 25. Restaurant patron
- 27. Era 28. Ordinary
- 32. Caesar's garment
- 34. Deep sadness 35. Experts
- 39. Remove
- 42. Liable
- 43. Exceed
- 46. Pool of money 48. Cigar's remains

- 49. More orderly
- 53. Certain litigant
- 55. Appropriate 56. Airborne toy

62. Corrupt

64 Kid

DOWN

1. Lived

63. Winter toy

65. Grizzlies' homes

Circle part

Lengths of fabric

On a ship's left side

Actress Fonda

Pivot point

10. Tint again

11. Scornful look

19. Made a getaway

20. Supporting vote

Risks money Disorderly crowd

3. By way of

- 60. Diminish
- 29. Wise bird 30.Shad 61."___ a Living"

22. Made a lap

23. In times past

24. Part of a relay

- 31. New York baseballer
- 33. Perform arithmetic

26. European mountain

- 36. Mouse's kin
- 37. Elect
- 38. Porker's pen 40. Long, long time
- 41. Supplement
- 43. Desert havens
- 44. Typical
- 45. The items here
- 47. Irritated
- 50. Change for publication
- 51. Model T, e.g.
- 52. Experiment
- 54. Blushina
- 57. "___ Got Sixpence"
- 58. Foil metal
- 59. Subways' kin

Sudoku

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.

600	1	4	3	9	5			7	2
		7			1	6			
1 0221			9			4	8		
-	5	9	6	7					3
	7		4			9			
						2	4		
		1		4			7	6	8
		6							4
		8	5		2		3		9

Last Issues' Answers

|G|I|S|T TWO P O R E ECHO R O W UNIT NEON EEL RESIDEPAPA TERMLLASSO NOTEBOOKENUMB AXENTUNERROE M E N D S T R A T E G Y ENTER HOME AWAYSPACES POSE A R C CODE I R O N GAL URGE DELE PEEP

3 9 8 2 6 5 9 2 6 4 3 8 9 6 5 1 3 8 2 4 5 3 8 2 9 6 1 8 1 6 4 9 3 5 2 9 5 3 8 1 6 6 5 8 4 2

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