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From all of us here at Newsfirst Multimedia, we wish you  
**Happy Holidays!**  
Our next edition will be published on **JANUARY 9, 2026**



Linda Lapointe's work with North Shore issues



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The North Shore News EXCLUSIVE

MP Linda Lapointe at her desk. (Photo: Matthew Daldalian, The North Shore News)

Merry Christmas



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Rosemère unveils 2026 calendar & budget



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**The Best Choice**  
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# Record donations collected during Rosemère's annual Guignolée food drive



MARIA DIAMANTIS  
info@newsfirst.ca

Rosemère's annual Guignolée food drive has once again demonstrated strong community participation, with this year's edition resulting in record donations for families in need, accord-

ing to figures released by the town. The event took place on Saturday, November 29, and mobilized more than 230 volunteers across the municipality. By the end of the day, organizers reported the collection of \$37,562 in cash donations, along with 218 boxes of non perishable food items

Two local organizations played key roles in supporting the drive. The Corporation de développement culturel et sportif de Rosemère contributed \$5,000, while Jeunesse Action Rosemère assisted with the collection process and provided lunch for volunteers participating in the operation.

Mayor Marie Elaine Pitre highlighted the level of citizen engagement in a statement, noting that the turnout and results reflected the generosity and solidarity of Rosemère residents. She also acknowledged the involvement of town council members and volunteers who helped coordinate the event

The town confirmed that donated food items will be used by the Service d'aide alimentaire Saint Maurice, Paroisse Saint Luc, to prepare Christmas baskets for families. Cash donations will be transferred to Entraide Rosemère, which

will use the funds to purchase and distribute food vouchers within the community.

Municipal officials emphasized that all donations collected through the Guignolée remain local and are directed toward residents experiencing food insecurity during the holiday season.

For those who were unable to participate in the door to door drive, the town noted that donations are still being accepted. Cash contributions can be made through the H.J. Hemens Public Library or by contacting Entraide Rosemère directly. Non perishable food items can be dropped off at several municipal locations until December 19.

The Guignolée continues to be a longstanding tradition in Rosemère, serving as a collective effort to support vulnerable families at a critical time of year.

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Photo: Matthew Daldalian, The North Shore News

**MATTHEW DALDALIAN**  
matt.newsfirst@gmail.com

Linda Lapointe, Member of Parliament for the riding of Rivière-des-Mille-Îles, has spent much of the past year navigating overlapping pressures on her North Shore riding, from economic anxiety tied to global trade tensions to persistent housing shortages and renewed federal efforts to address gender-based violence.

Lapointe, first elected in 2015 and defeated in 2019, returned to Parliament in the April 28, 2025 federal election and now represents a riding that includes communities such as Deux-Montagnes, Saint-Eustache, Boisbriand and Rosemère.

She said the past year has sharpened her focus on files that intersect local concerns with broader national priorities.

### Women's caucus

One other prominent responsibility this year has been serving as chair of the Liberal women's caucus, a role she said has allowed her to push for concrete policy outcomes.

Lapointe said the caucus successfully pressured the government to protect funding for women's shelters during the most recent budget cycle, at a time when cuts were being considered elsewhere.

"As the chair, I [used] my influence to do that," she added.

# Linda Lapointe balances trade, housing and women's issues in Rivière-des-Mille-Îles

She also pointed to Bill C-16, recently introduced in the House of Commons, which addresses coercive control in intimate relationships. Bill C-16 is meant to amend the Canadian Human Rights Act to add gender identity and expression to the list of prohibited grounds of discrimination.

Lapointe said the legislation responds to a growing recognition of non-physical forms of abuse, including financial and psychological control, and their connection to femicide.

"But so now we address to be sure [if] there's coercive control," she said, describing it as work she helped advance through her role as caucus chair.

### Riding level

At the riding level, Lapointe said residents consistently raise economic concerns, particularly as uncertainty grows around Canada's relationship with the United States. She said worries about tariffs and trade disruptions dominated conversations during door-knocking earlier this year.

"People are worried about what's happening south of the border very much," she said. "They don't want to lose their job."

Those concerns are especially pronounced in Rivière-des-Mille-Îles, home to major employers in manufacturing, aerospace and transit, including Nova Bus in Saint-Eustache, which the company said hired more than 300 employees since the start of 2025.

Lapointe said her work on the trade committee has focused on diversifying markets and helping Canadian companies adjust supply chains.

"So, people are worried," she said. "Because of the [tariffs]."

### Housing

Housing has also emerged as a defining issue across the riding's municipalities, where rising prices and limited availability are

squeezing long-time residents.

Lapointe pointed to federal investments in affordable housing and transit-oriented development as key tools to address those pressures.

"We need affordable housing apartments in Saint-Eustache," she said, adding that finding rental units has become increasingly difficult across the region.

### Deux-Montagnes

In Deux-Montagnes, she said new development has followed years of flooding that reshaped available land and forced communities to rethink density.

The arrival of the REM light-rail system, she added, has further changed the area's landscape and mobility patterns.

"It changed the look of [Deux-Montagnes]," Lapointe said, referring to redevelopment following floods in 2017 and 2019.

### Looking ahead

Looking ahead, Lapointe said defence spending will become a growing federal priority, particularly as Canada reassesses its reliance on U.S. partnerships. She believes North Shore industries could benefit if local companies position themselves as suppliers.

Lapointe pointed to opportunities not only in aerospace but also in bus manufacturing and other industrial sectors.

"I think very much to push that my [riding] industry businesses will take advantage," she added, describing defence procurement as both a sovereignty issue and an economic opportunity.

As she enters the coming year, Lapointe said her focus remains on ensuring federal initiatives translate into tangible benefits for residents.

Whether through job stability, safer communities or housing that allows people to remain in the neighbourhoods they've long called home.

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#### Publishers:

George Bakoyannis  
George S. Guzman

#### General Director:

George Bakoyannis

#### VP Sales & Marketing:

George S. Guzman  
sales@newsfirst.ca

#### Graphic Design:

Lareine Zakhour  
Elena Molter  
Thomas Bakoyannis

#### Advertising:

George S. Guzman

#### Editorial Staff:

Martin C. Barry  
Matthew Daldalian  
Dimitris Ilias  
Maria Diamantis  
Renata Isopo

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# OPINION & Editorial



## Flash: It's Christmas because of Christ

*All other claims – secular, commercial, social, or cultural pale in comparison to joy of The Birth and freedom bestowed by The Cross*

In this Christmas dream, Christ fills every moment, His radiant presence guiding thoughts, words, and deeds toward love, mercy, and truth. In this imagined-world God's love overflows into every relationship, dissolving fear, resentment, division, war so that families and neighbours can greet one another patiently, in genuine generosity. In it, falsehoods lose their grip as honesty, humility, integrity become everyday companions, even if for just a very special time, creating cultures of trust and mutual respect that strengthen families, communities, and strangers alike.

Within this vision, disease, poverty, and violence are overcome by profound influence of grace and application of justice. Giving becomes natural, each person valued as bearer of dignity and worth. Hearts are healed, friendships repaired, reconciliation shaped, by example of Jesus, who taught and lived in mercy and self-giving. Absence of violence, killing and cruelty arises not from denial of pain but from a renewed capacity to love neighbours as ourselves, guided by the Light richly-described by John the Apostle as true, everlasting, life-giving.

Hope shines through, promise of eternal life grows from faith in Christ. This is not distant theory but living reality that touches the present, inspiring daily routines with purpose, meaning, and hopeful expectancy for what's coming. The season becomes a joyful announcement that sacrificial death of the Risen One, gives way to kindness and prayers as trust placed in God's sovereignty contributes to a future breaking into the present with compassion, mercy, joy, and peace on earth to all good men, women and children.

In this times of a broken world of 2025 A.D., the dream begs for inviting Christ into daily lives. What is there to lose? Begin each day with quiet moments of gratitude, asking for His presence in our intentions and actions. Let small

acts of kindness ripple outward, welcoming outsiders, serving the needy, speaking truth with gentleness, and embracing honesty, even and especially at personal cost.

Sing together in worship, light candles-of-hope, reenact stories of God's faithfulness, letting Christmas become a living reminder that God is with here, loving us completely, promising eternal life to all who trust in Him.

Rejoice in the blessed shared narrative that places Jesus at centre, not as an idea but as presence and light, guiding our earthly journey. To live well is to think with care, speak honestly, and act with empathy toward all. The call is simple: find Christ again, let that encounter shape what's to be done, how to treat others, guiding our days. When love becomes standard and truth service, life gains meaning that outlasts storms throughout all seasons.

The invitation extends beyond personal renewal to shared life of community. Let kindnesses define us, not as performance, but as natural expressions of choosing to walk in God's light. Let integrity be daily-practice, so that what's preached about compassion is visible in patient-listening, fair-dealing, steadfast-support for the vulnerable. Aligning belief with action, inspirational ways of life emerge full-force, tangible, contagious, eternally-precious, perpetually-sacred.

In this Christmas vision, people grow in goodness together. Small acts like listening, helping, encouragement accumulate into larger patterns that honour God, uplifting neighbours. The aim is not perfection but faithful commitment to living by what is professed, inviting others to travel toward life that is meaningful, hopeful, oriented toward goodness.

In our commerce-saturated-age, Christmas becomes surplus rather than a season of meaning, and dare it be said, giving. Yet Christmas essence is timeless: God's gift in Christ, revelation that calls for reordering of desires.

If material abundance crowds out spiritual abundance, then the truest celebration is not found in how much is spent, but in how faithfully lives are loved. The ask is to resist consumerism and return to Christmas-as-daily practice, greeting each morning with gratitude, generosity, renewed commitment to truth and mercy.

To celebrate Christ day-to-day is to cultivate rhythm of small, significant acts, opportunities to meet others' needs, responding with kindness, relieving the overwhelmed, encouraging the discouraged. In hope and doing, Christmas ceases to be the once-a-year pageant, and becomes the guiding principle for living. The miracle, not confined to December 25, unfolds in ordinary moments offered in love, revealing Divine Presence in everyday life.

True joy is built on trust, integrity, and mutual accountability, qualities that contrast hollow displays and empty promises. By prioritizing human dignity and justice, communities embody the light of Christmas long after ornaments are put away. Daily celebrating of silent-night holy-night, sanctifies the gift-of-life, honouring the Christ who gives life-with-purpose, inviting others to shed materialism and embrace love, truth, and kindness.

As the Christmas season fills our homes and hearts with joy, North Shore News extends warmest wishes to readers and community, a time to cherish moments bringing us together, to reaffirm family and friends, looking ahead with hope.

May the spirit of Christmas bring comfort, compassion, and renewed strength to each of you. As we step into a new year, may it be a time of healing, opportunity, and brighter days for our families, neighbours, and the community we share.

Merry Christmas and a healthy, happy, and peaceful New Year to all.

Renata Isopo

## ANGRY? FRUSTRATED? ANNOYED?

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the editor and get  
your opinion heard  
**loud and clear.**

[editor@newsfirst.ca](mailto:editor@newsfirst.ca)



# Fondation Tremblant grant supports arts program for neurodivergent youth in the Laurentians

MARIA DIAMANTIS  
info@newsfirst.ca

A community organization serving English-speaking residents of the Laurentians has received new funding aimed at supporting neurodivergent youth through arts-based programming.

4Korners, a non profit organization based in Deux-Montagnes, announced this week that it has received a grant of \$4,325 from Fondation Tremblant. The funding will support the Autism and Arts in the Laurentians (AAL) program, which is offered at Sainte-Agathe Academy and serves neurodivergent teens and young adults in the MRC des Laurentides.

According to 4Korners, the AAL program provides a structured environment where participants engage in visual arts activities while developing social connections and self confidence. The initiative is part of the organization's broader Neurodiversity Initiative and is designed for youth with autism, ADHD, and other neurodevelopmental conditions.

The program is guided by local artists and supported by educators familiar with the specific needs of neurodivergent youth. Organizers say the approach emphasizes inclusion and accessibility, particularly for English speaking families who may face challenges accessing services in the Laurentians.

As members of Quebec's English speaking linguistic minority, neurodivergent youth can encounter additional barriers, including limited

access to programming in English and fewer culturally adapted services. 4Korners states that the AAL program aims to address these gaps by offering free English language programming while encouraging participation in the broader Laurentian community.

The funding from Fondation Tremblant will be used to support program continuity, cover facilitator costs, and maintain what the organization describes as a nurturing and inclusive environment for participants. Unlike some social service initiatives, 4Korners' neurodiversity programs do not receive public funding, making private and community support essential to their operation.

In its announcement, 4Korners acknowledged the role of Fondation Tremblant in supporting community based initiatives and also highlighted its partnership with Sainte-Agathe Academy, which hosts the program.

The official grant award ceremony took place on December 11, 2025, according to information provided by the organization.

4Korners operates across the Laurentians with a mandate to strengthen community vitality and improve access to services for English speaking residents. Its programs focus on areas such as social services, youth engagement, and inclusion, with neurodiversity identified as a key area of need.

More information about the Autism and Arts in the Laurentians program and other 4Korners initiatives is available through the organization's website.



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# ★ Merry Christmas ★

## 10 tips for a greener Christmas and New Year

The holiday season will soon be here! When you think about this festive time of year, the word “abundance” often comes to mind—hearty meals, endless drinks, generous gift exchanges, dazzling decorations, shopping sprees and road trips galore. Large gatherings can have a significant environmental impact. Try these 10 tips to have a greener party this winter:

1. Buy food for your feasts from local shops
2. Choose reusable or recycled wrapping for your gifts



3. Take public transportation or carpool to get from point A to point B
4. Avoid disposable or fragile decorations, like helium balloons and paper lanterns
5. Sort your waste carefully
6. Prevent food waste by preparing smaller portions and using containers for leftovers
7. Use washable dishes and utensils
8. Give practical, second-hand gifts from Christmas markets or opt for non-material presents like show tickets or outings
9. Select your outfits from local thrift stores, rent them or support local designers and boutiques
10. Serve your guests locally made alcoholic or non-alcoholic beverages

This year, proudly join the global movement of eco-friendly celebrations—the planet will thank you!

## For an eco-friendly Christmas, choose your decorations wisely

Holiday gatherings often produce a certain amount of waste, but you can still reduce your carbon footprint. At this time of year, consider decorating your home sustainably. Here are a few ideas to incorporate into your holiday decor.

### USE OBJECTS FROM NATURE

Explore your local park or a nearby wooded area to find fallen pinecones and turn them into decorations like garlands or tree ornaments. You can also dry slices of citrus fruit and arrange them in a serving dish with cinnamon sticks to create a table centrepiece.

### CHOOSE ITEMS MADE OF RECYCLED OR ORGANIC MATERIALS

In contrast to new items made of toxic or non-biodegradable materials, local artisans offer countless eco-friendly alternatives. For example, you can buy soy candles or ornaments made from fabric scraps. This choice benefits the planet while adding a unique touch to your holiday decorating.



day decorating.

### CONSIDER THE IMPACT OF YOUR CHRISTMAS TREE

It's hard to imagine Christmas without a tree. The same question always comes up: real or artificial? According to experts, a synthetic tree is a relatively eco-friendly choice, if you keep it for more than 20 years. A locally sourced real tree typically has a lower environmental impact than an artificial counterpart.

Visit your favourite local retailers to discover all the eco-friendly options available to you.

*Wishing everyone  
a Merry Christmas  
and a blessed  
holiday season*



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# Happy Holidays!

May this season bring you warmth, serenity, laughter and unforgettable moments. Best wishes and Happy New Year!

ON BEHALF OF  
THE CITY COUNCIL MEMBERS

VILLE DE DEUX-MONTAGNES



# ★ Merry Christmas ★

## Inviting someone to join you for Christmas dinner is a wonderful gesture!

There are many reasons why someone might find themselves alone on December 24 and 25. If you have a colleague, neighbour or friend who has no plans for these days, open your heart and your home by inviting them to celebrate with you.

The person may hesitate, fearing they'll be a nuisance or feel out of place at a family gathering. Tell them you understand their feelings, but that you would be delighted to have them join you. Remind them that

the more, the merrier, and that you're sure they would do the same for you.

Before extending the invitation, be sure to consult your partner and other family members. Chances are they'll empathize with your guest and welcome them with open arms.

Here's a tip: get your guest involved in the party planning by asking them to bring a vegetable tray or board game. When they arrive, introduce them to your loved ones. Are you expecting a large group? To help your guest feel more comfortable, focus on connecting them with the people they're most likely to get along with.

This year, open your doors and create a warm and welcoming Christmas celebration!



## Christmas party: how to be the perfect guest

Hosting guests for Christmas celebrations certainly requires energy and preparation. However, being invited to someone's home doesn't mean you're completely free of responsibilities. Are you attending a festive event this year? Follow these tips to be a model guest.

### ARRIVE ON TIME

Plan your route and check the traffic to ensure you arrive no more than 15 minutes late. Try not to arrive too early either, so you don't disturb your hosts' last-minute preparations and create an awkward situation. Will you be late due to unforeseen circumstances? Send your hosts a text so they don't worry.

### BRING A GIFT

Never show up empty-handed! Bring a gift to thank your hosts for their hospitality. It's a nice gesture that shows your thoughtfulness and appreciation. A classic bottle of wine, a bag of specialty coffee, a locally made candle, homemade bread or a plant are all great choices!

### OFFER TO HELP

Are the appetizers ready to be served? Is the counter piling up with dishes? Do the vegetables need to be peeled? Offer to help. Helping out your hosts will ease some stress and allow them to enjoy the event more. You can also offer to play a game to entertain the children or set the table.

Ultimately, remember to be courteous and use common sense. Put your phone away, greet everyone and dress appropriately. Stop by your local shops to find everything you need.



## Holiday greetings from your Town Council

We would all like to wish you a happy and healthy holiday season surrounded by the people you love.

We look forward to working with you on many exciting initiatives in the New Year!





**Que votre Noël et votre Nouvel An soient remplis d'amour et de joie.**

*Foyenses fêtes !*



**May your Christmas and New Year be filled with love and joy.**

*Happy holidays!*



CHAMBRE DES COMMUNES  
HOUSE OF COMMONS  
CANADA

**LINDA LAPOINTE**

RIVIÈRE DES MILLE-ÎLES

Linda.Lapointe@parl.gc.ca

450-623-7714





# Rosemère unveils 2026 municipal calendar featuring citizen artwork and local pollinators

*A collective work soon available at several municipal locations*

MARIA DIAMANTIS  
info@newsfirst.ca

The Town of Rosemère has announced the upcoming release of its 2026 municipal calendar, a free publication that combines civic information with artwork created by local residents. The calendar will be available to the public starting December 18 at several municipal service points across the town, according to a notice issued by municipal authorities.

Residents will be able to pick up the calendar at Town Hall, the H.J. Hemens Public Library, the Memorial Community Centre, the Recreation Department, and the Public Works Department. In addition to printed copies, an electronic version will be posted on the town's official website, where it can be viewed online or downloaded in PDF format.

This year's edition takes the form of a collective work, created through a public contest held earlier in the year. The theme of the contest was "Monarchs and other Rosemère pollinators," and residents were invited to submit photographs and artworks inspired by pollinating species found in the municipality. Fourteen selected images were chosen to illustrate the calendar.

Mayor Marie Elaine Pitre acknowledged the strong response from the community, noting in a statement that many submissions were received and that the selection process was challenging due to the quality of the entries. She highlighted the role of monarch butterflies and other pollinators in preserving biodiversity and thanked participants for contributing their creative work to the project.

Beyond its artistic component, the calendar serves a practical purpose, providing residents with an overview of municipal activities, important dates, and community events throughout the year. Municipal officials described it as a planning tool that also reflects Rosemère's commitment to citizen participation and environmental awareness.

To ensure accessibility, the town has indicated that residents with mobility issues who are unable to visit one of the distribution points may request that a copy be mailed to them. Requests can be made by contacting the municipal communications department by email.

The Town of Rosemère stated that the calendar is intended to be both informative and representative of the community, highlighting local talent while drawing attention to environmental themes relevant to the region.



# Rosemère adopts 2026 budget emphasizing financial prudence and long term sustainability

MARIA DIAMANTIS  
info@newsfirst.ca

Rosemère Town Council has formally adopted its 2026 municipal budget, following a special council meeting held on December 8. The budget outlines the municipality's financial priorities for the coming year and reflects what officials describe as a cautious and forward looking approach to fiscal management.

Presented by Mayor Marie Elaine Pitre, the 2026 budget includes an operating budget of \$43,567,000. For the average residential property owner, the general property tax will increase by three percent. Residential taxpayers will also contribute an average of \$54 toward the infrastructure fund, representing approximately 1.5 percent of the overall tax bill.

Municipal officials cited several factors that shaped the budget, including the tax shift associated with the 2024 to 2026 assessment roll and increased financial contributions to partner organizations. Among these is a five



percent increase in Rosemère's contribution to the Autorité régionale de transport métro-

politain, resulting in a 0.5 percent increase in the special public transit tax.

To address the impact of assessment changes, the town has introduced a revised tax strategy for non residential properties. The new two tiered structure is intended to reduce the burden on smaller businesses affected by rising property values.

The budget also includes measures aimed at long term environmental and financial sustainability. An annual allocation of \$100,000 has been set aside to create a climate resilience fund, and a new progressive water pricing system has been introduced to encourage responsible water use. The pricing applies to consumption exceeding a base threshold of 40,000 imperial gallons, with certain exemptions.

In addition, Rosemère has adopted a five year capital plan, replacing the previous three year framework. Municipal leaders say this change will allow for better project sequencing, improved access to funding, and greater flexibility in adjusting priorities as needed.

Detailed budget documents are available on the Town of Rosemère's website.

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# DIRECT ANSWERS

FROM WAYNE & TAMARA

## THE MENU

**Q** My husband and I are working on 12 years of marriage. We have relocated several times for jobs, but are finally settled down (we hope!). My mother-in-law says we are keeping her grandchildren from her by taking this job and moving where we are. We live nine hours away from his parents, which is closer than we've been in years.

Last year because we were unemployed we went to their house for Christmas. This year, now that things are financially mended, we are hosting the Christmas shindigs. The family will be here Christmas Eve and Christmas night, and I planned on taking care of everything as hostess.

My mother-in-law told me she is bringing Christmas dinner. Then a couple of days later she said she is going to bring the meal for Christmas Eve as well. Now, I am in no way incapacitated, ill, unable, or unwilling to cook. I had reserved a prime rib and a ham and planned on all the fixings to go with them. Now both will go unused, so she can bring lasagna and a small pork loin roll.

*That's not enough to feed everyone. My husband says let her, but I don't feel it's right. As a hostess I feel insulted. As a daughter-in-law I feel encroached upon. I don't want to set a precedent for future holidays or visits. I also don't want to offend her. Is she being helpful or overbearing? And how do I tactfully discuss this with her so as not to make matters worse?*

Sara

**A** Sara, in your own home you never give in. Because if your home is not your haven, your castle, and your refuge, then you are homeless. You are right about setting a precedent you cannot live with. In a situation like this the hostess tells the guests—whether they be family or friends—what will be served and when. If someone wishes to bring another dish, it can be placed as a side dish to the main fare the host and hostess provide.

Your mother-in-law can rule the roost in her own home, but she doesn't get to rule the roost in yours. As in dealing with children, be firm, fair, and consistent. Simply state what the meals and mealtimes are to be. That is your absolute right as a hostess.

Wayne & Tamara

## WILLOW IN THE WIND

**Q** Two years ago I met the love of my life. He is sweet as can be. We love each other's families, share secrets, and laugh until our stomachs hurt. We have an amazing sexual, emotional, and spiritual connection. I feel as if I'm looking into my own eyes when I look into his. I care for him like I would my child.

But something has gone terribly wrong. His best friend just moved across the street, and this friend has a younger brother who lives with him. They make my fiancé a different person. He makes rude comments to me in front of them for entertainment, and ditches our plans to hang out with them. They want to start a rock band together, something my fiancé said he would never waste his time on. Now he is considering it. I dropped friends for him, but he refuses to drop these men--excuse me,

boys--for me.

Frances

**A** Frances, we get letters from women who are angry when another woman mimics their dress, hairstyle, or interests. Because your fiancé is the opposite sex you don't see a connection to that behavior. When with his friends, your fiancé mimics their behavior; with you, he mimics you. He doesn't wear your same dress, but he takes on your opinions and outlook.

If it is his nature to be malleable, this can happen with anyone. Ask yourself if your communion with him is genuine, or only present when you have sole custody of your "child."

Wayne & Tamara

WAYNE & TAMARA MITCHELL are the authors of YOUR OTHER HALF ([www.yourotherhalf.com](http://www.yourotherhalf.com))

Send letters to: Direct Answers, PO 964 Springfield, MO 65801-0964

or email: [GetInTouch@WayneAndTamara.com](mailto:GetInTouch@WayneAndTamara.com)

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# Not So Merry: Canadians feeling the most financial pressure anticipate little relief next year

*Majority of lower-income households say it's difficult to put food on the table*

## ANGUS REID INSTITUTE

Trees all around the country are being lit and the holiday rush is upon us. But new data from the non-profit Angus Reid Institute finds the festive feeling likely a touch brighter for some than others.

Much like Santa in a snowstorm, many Canadians are facing a high level of pressure this Christmas. One-in-five score as a "high" on ARI's Financial Pressure Index, which measures their economic reality and outlook on eight different variables. This group is defined by higher levels of job insecurity, difficulty putting food on the table, higher debt levels, and a generally pessimistic outlook on their finances. Troublingly, three-in-five among this worst-off group say they expect worse in 2026. Another one-in-five Canadians (19%) face medium pressure, highlighted by some of the same challenges as the "high" group, but fewer of them compounding on top of the others.

On the other end of the spectrum, those with "very low" financial pressure – 23 per cent of Canadians – expect either more of the same (51%) or improvement (42%) over the next year.

The largest group (37%) are those facing a low level of pressure. They have stable working lives, relatively stable outlooks for the coming year, and manageable (though not easy) housing payments – whether renting or paying a mortgage.

In a year full of tariff turmoil and economic anxiety, the cost of living continues to dominate the minds of Canadians heading into 2026. Three-in-five (59%) choose this as their top issue, well ahead of health care (41%), housing affordability (26%) and the economy (23%). With big plans announced by provincial and federal governments, including "major projects" and investments in housing, Canadians will be keen to see results that impact their own lives sooner than later.

### Part One: Cost of living and 'financial pressure'

#### Top issues centre on cost-of-living

Canada's inflation has slowed its pace considerably over the past two years compared to the highs of 2022 and 2023. In November, Statistics Canada's headline inflation was 2.2 per cent year-on-year. Despite the pace of price acceleration slowing, Canadians are evidently still feeling the pinch of a high cost of living. Three-in-five (59%) select it as the top issue facing Canada, a proportion that has changed little even as inflation has slowed.

The price of food remains an area of key concern for both Canadians and policy makers. Even in a slowing inflation environment, the price of groceries has increased at a pace faster than overall inflation for nine consecutive months. The expectation is that Canadians won't get relief

on that front in 2026. A new report estimates food prices in the country will rise by four to six per cent, representing a near-\$1,000 increase for a typical family of four. This suggests that concerns about the high cost of living may not be fading any time soon.

Meanwhile, one-quarter of Canadians worry over housing affordability (26%) and the economy (23%) more generally. The latter has become perhaps a greater focus after 12 months of economic upheaval caused by U.S. President Donald Trump and his tariffs. For now, although the U.S. has made plenty of noise about tariffs, 85 per cent of Canada's trade with the U.S. is a tariff free because of the Canada-U.S.-Mexico Agreement. That free trade pact is set to be reviewed trilaterally in the new year.

Across the country, concern over the high cost of living is shared, while there is less agreement on how pressing housing affordability is depending on the province.

#### Financial Pressure Index

Economic realities vary widely in Canada depending on a number of variables, from job security to housing affordability, to one's own outlook on their financial health. To gauge these views, ARI created a Financial Pressure Index, which scores respondents on eight questions and sorts them into one of four groups based on the intensity of the financial pressure they face.

One of the key items on this index is how secure a person's job feels. Among those with high pressure, only 10 per cent feel totally secure, while more than two-in-five feel insecure. For those with very low pressure, this simply isn't a factor in their life.

The same can be said of one's own household finances. Each group has a different level of security that they self-profess, with that group of one-in-five high pressure individuals near unanimous in the belief that their finances are poor or very poor.

There is no group for which financial pressure is inescapable, but there are clear correlating factors. The starkest of which is household income level. For other demographics that play a role, including age, (viewed detailed tables).

Top issues for those facing higher levels of financial pressure tend to skew toward financial concerns like the cost of living, housing affordability, and jobs/unemployment.

### Part Two: Assessments of this year and hope for the next

#### One-third say they are 'worse off' than last year

Angus Reid Institute has been tracking the economic perceptions of Canadians for more than a decade now. 2025 saw fewer Canadians saying

they are worse off now than they were a year ago compared to 2024, but still a considerable portion (36%) holding this view. The largest group (47%) say they are in about the same place financially now as they were heading into last Christmas, while the smallest group (15%) are better off.

This ratio of better-same-worse holds relatively similarly across the country, though it is worth noting that the proportion of those saying they are worse off now is highest in New Brunswick at 47 per cent and lowest in Quebec at 31 per cent.

#### One-quarter expect to be financially worse off next year

After a year of economic turmoil, it is perhaps a small victory for Canadians that the proportion of those who say they will be worse off next year is back to the level it was during December 2024. This, after a five-point jump over the summer. One-in-five say they will be better off and 45 per cent expect no change.

The hope for upward mobility eludes many of the worst off in Canada. Among those with high financial pressure currently, three-in-five (59%) say they expect it to be worse next year. Those with medium pressure are equally likely to say they'll be worse off (34%) or about the same (36%) but few say their situation will improve (17%).

### Part Three: Core economic indicators

#### Majority of low-income households say it's 'difficult' to put food on the table

The challenges of grocery inflation are not a concern to three-in-five Canadians (58%) who say it is 'easy' to feed their household. However, that picture changes dramatically depending on the respondents' household income. For those in the lowest income bracket, one-quarter (24%) say feeding their household is very difficult and more than a third (37%) describe it as just 'difficult'.

Food Bank Canada's Hunger in Canada report noted that there were 2.2 million food bank visits in March 2025, double the number there were in March 2019. With higher grocery prices expected in 2026, putting food on the table will continue to be an expensive proposition for many Canadians.

#### Debt a source of stress for three-in-five

The holiday season can be difficult for Canadians' wallets, with gifts and holiday parties on the docket. At the same time, household debt continues to be a persistent issue for Canadians, who collectively hold \$1.75 worth of it for every \$1 of income. Canadians' household debt relative to their income is the highest in the G7. It also continues to rise. In November, during Black Friday sales, the use of the "buy now pay later" option doubled from last year.

The percentage of Canadians who say they are

stressed about their debt levels has been relatively stable since 2022. Three-in-five (60%) describe their debt as either a minor (38%) or major (22%) source of stress. For one-quarter (23%), they have debt but it's not a problem, while one-in-five (17%) say they don't have any debt.

Debt levels vary by province. Alberta and Newfoundland and Labrador are consistently the two provinces at the highest levels when it comes to consumer debt per household. Three-in-ten (30%) in Alberta describe their debt as a major source of stress, the most in the country, followed by those in Canada's easternmost province (25%). One-quarter (24%) in Ontario also report high levels of stress from their debt.

#### Improving situations for renters and mortgage holders?

Although there remain lingering concerns over housing affordability in Canada, there has been improvements for renters in recent years. Rents fell year-over-year in December and the average rent in the country is now at the lowest level since June 2023. Some have pointed to Canada restricting the number of international student visas as one potential explanation for plummeting rent. There has also been a high number of purpose-built rentals coming into the market in Canada's biggest cities.

In June 2023, one-quarter (24%) of renters said they found the cost of rent "very difficult" to accommodate. That has declined nine points, as half of renters (53%) now say they find their rent easy or manageable.

Mortgage holders too are facing a more friendly market in recent years as the Bank of Canada instituted a series of rate cuts. Interest rates were at their highest from July 2023 to May 2024. Since then, the BoC has cut its policy rate from five per cent to 2.25 per cent. But the days of rates cuts may be behind the BoC, as recent economic data has given the Bank plenty of reason to change tact.

Interest rates have improved for mortgage holders compared to 2023 and 2024 but are still above those seen during 2021 and early 2022. That matters because Canadian mortgages renew every five years, and those who locked into five-year fixed mortgages at the interest rate lows of the pandemic lending era now face renewal. These data will be a key economic indicator to watch next year as mortgage holders renew their pandemic-era loans.

For now, three-in-five (62%) of homeowners with mortgage describe the cost as easy (10%) or manageable (52%); two-in-five (38%) report more challenges.

In June 2024, when interest rates were still near the peak, one-in-six (16%) mortgage holders described their payment as "very difficult" to handle. That figure has since halved (7%).



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# HOROSCOPE

Week of December 21 to 27, 2025

The luckiest signs this week:  
PISCES, ARIES AND TAURUS



## ARIES

Take care not to procrastinate with your work or holiday planning this week. Instead, take time to relax and make the most of the season, keeping in mind that you don't have to aim for perfection.



## TAURUS

Organize a gift exchange with your colleagues to bring some festive cheer. You'll be pleasantly surprised to find that everyone in your family has accepted your Christmas invitation. You'll have a fuller house than you were expecting!



## GEMINI

Prepare for a demanding week at work this week. Your boss will pile on responsibilities just before the holidays. Some colleagues who were meant to help you may be absent, so stay focused.



## CANCER

If you take the time to resolve any issues that are weighing on your mind, you'll be better able to enjoy your holidays to the fullest. By dedicating time to your romantic relationship, you'll strengthen your bond.



## LEO

Your boss will assign you new responsibilities, accompanied by a raise, which could be viewed as a promotion. Your success lies in taking risks and exploring the unknown.



## VIRGO

If you're single, you may meet someone special as the holidays approach. You may be able to settle some family arguments with the help of your charm and your ability to get along with others, which will make this time of year more peaceful.



## LIBRA

Prepare for last-minute changes to your party plans. The festivities will now be hosted at your home. This means you'll have to handle all the preparations. You'll also need to be tactful with certain family members.



## SCORPIO

You'll be in the spotlight in one way or another this week. On the job, your hard work will be rewarded with well-deserved recognition. In your love life, this is the perfect time to propose to that special someone.



## SAGITTARIUS

Despite wanting to stick to a budget, your generosity may get the better of you and you'll end up buying gifts for everyone. An unexpected expense will arise, but you'll balance it out by taking on extra work.



## CAPRICORN

You'll brighten everyone's day and put smiles on their faces this week. However, be careful if you plan to travel. You might even consider treating yourself to a new car as a Christmas gift.



## AQUARIUS

As the year comes to a close, you may start to feel fatigued. Focus on maintaining a healthy diet to regain your energy and vitality. This will help you enjoy your holidays to the fullest.



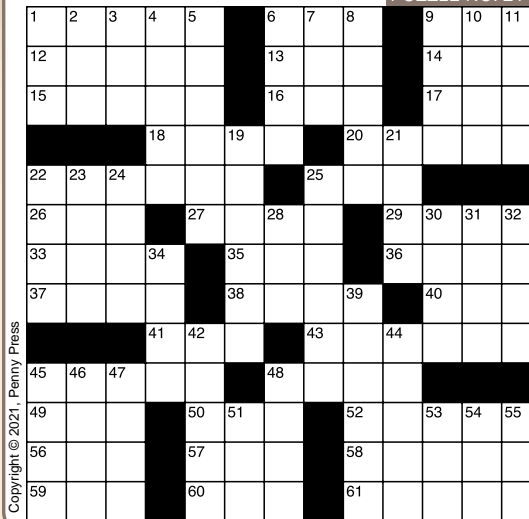
## PISCES

You may suggest a magical holiday destination for a family Christmas trip. To be sure everyone can be together for an unforgettable holiday, don't delay on booking flights and accommodations.

# Coffee Break

## CROSSWORDS

PUZZLE NO. 294



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### ACROSS

- Hot chocolate
- Green veggie
- Catch
- Adjust
- "\_\_\_\_ That Jazz"
- Tavern order
- Flat hat
- Snow runner
- Mother's boy
- Take a break
- Was sore
- Monkey's fruit
- Fire residue
- "Look \_\_\_\_ ye leap"
- Record
- Adrift
- Big cat
- Young louse
- Fishing poles
- Narrow road
- Genuine
- Quick taste
- TV commercials

### DOWN

- Scarves
- Grind harshly
- Female singer
- Veto
- Verve
- Host
- Devoured
- Raw mineral
- "\_\_\_\_ and Ivory"
- Get married
- Roofing liquid
- Bullwinkle, e.g.
- Burn reliever
- Road curve
- Holy people
- Blacken with flame
- Church ringer
- Vocal solo
- Sign gas
- Authentic
- Lancelot's title
- Average: hyph.
- Cut, as film
- Poisonous serpents
- Nifty
- Regard highly
- Bus station
- Jazz group
- Chew on
- Ceremony
- Chopped
- Rich Little, e.g.
- Age
- Talk amorously
- Print measures
- Tiger's-\_\_\_\_

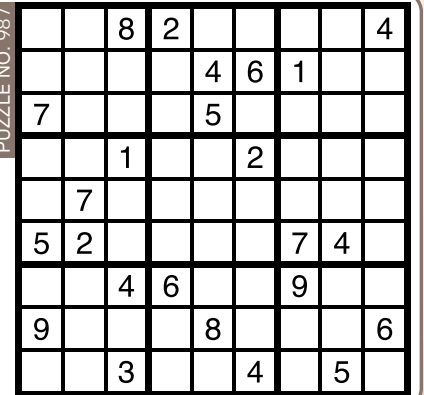
# Sudoku

## 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.

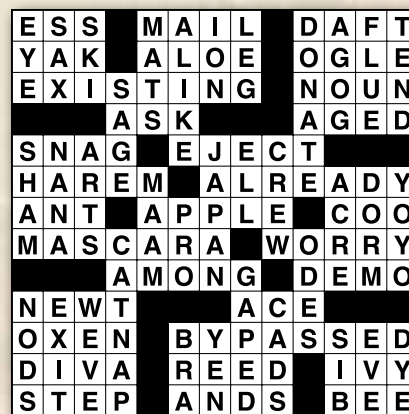
Each 3x3 box is outlined with a darker line. You already have a few numbers to get you started. Remember: You must not repeat the numbers 1 through 9 in the same line, column, or 3x3 box.

PUZZLE NO. 987

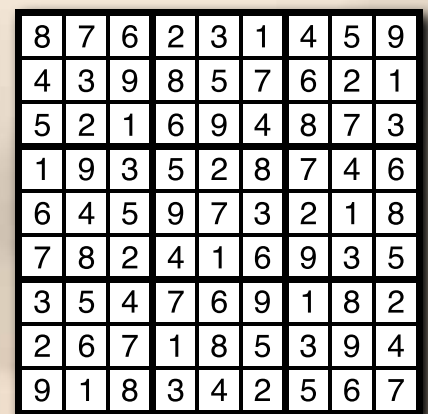


## Last Issue's Answers

### CROSSWORDS



### Sudoku





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- Carrots (2lbs)
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