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optimistic
about
Quebec's
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Legault is optimistic about Quebec's post-pandemic economy

Premier delivered a hopeful message during online CAQ convention



MARTIN C. BARRY
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In spite of infection rates rising again during the second phase of the COVID-19 pandemic, Quebec Premier François Legault delivered a message of hope recently to members of the Coalition Avenir Québec and to all Quebecers during a CAQ policy convention.

In a keynote speech to CAQ members during the convention webcast on Nov. 7, Legault said the government remains focused on restoring and expanding the province's economy. But at the same time, he suggested there might be economic advantages to be gained despite the pandemic.

Thanks Quebecers

"Thanks for continuing to believe in change," he said, citing a key element of the CAQ platform which emphasizes implementing fundamental changes in the province's administration. "And thanks also to all those who have been involved since the beginning of the pandemic in helping others, including those who are alone. It's during trying times that we get to see a people's greatness emerging."

Legault took a moment to acknowledge the province's Anglophone community. "I would also would like to thank our fellow English-speaking Quebecers," he said. "I want to tell you that our party welcomes you with open arms, and we're all going through these difficult times together, and we want to bring everyone to come out stronger, everyone to be proud Quebecers."

'It's not over,' Legault said

Legault said he would have preferred to tell the 2,000 or so CAQ party members who tuned into the event that "the worst is behind us, but it's not finished. The war hasn't been won yet. There are still difficult months ahead, and we see what's happening in Europe and in certain states in the U.S. Every time we think the coast is clear, the virus comes back twice as strong."

"I know it's not easy," he continued. "But we have a duty to make sacrifices. We owe this to our senior citizens. We also owe this to our children. We want them to stay in school and they get to have a reasonably normal childhood."

He was also hopeful

"And despite all this, there is hope," said Legault. "We are succeeding in stabilizing the number of cases, and we must continue to break this second wave. And when I am talking about hope, I'm not just talking about our struggle against the virus. I'm also talking about our struggle to relaunch the economy."

Noting that this past spring Quebec found itself faced with its worst economic crisis since World War II, he pointed out that thousands of Quebecers had since then lost their livelihoods, but that the government responded by implementing measures to come to the assistance of businesses.

The economic picture

Legault maintained that Quebec was the province that contributed the most pandemic assistance to businesses during the ongoing crisis. "And the result is that Quebec is the province which has the best economic relaunch in Canada," he said, noting, however, that the



Quebec Premier François Legault, seen here in a screenshot during the CAQ convention on Nov. 7 webcast surrounded by party members, said the COVID-19 pandemic is an opportunity to fire up the province's economy.

province's economy had been doing well prior to the onset of the pandemic.

"In 2019, economic growth in Quebec was the best of all the G7 countries," said Legault. "And this economic relaunch, it's not just a question of rising again. With the pandemic, there are changes which accelerated and the economy is in the midst of changing. The pandemic is an opportunity to relaunch our economy on a new basis, in a new direction."

Transforming the economy

According to the Premier, technologies like teleworking, online sales, artificial intelligence and robotization are paving the way to a looming new

economy. As such, he said workers will have to be re-trained for new types of employment, and young as well as older generations of Quebecers will find themselves having to return to studies many times over their careers to renew their knowledge of the evolving professions and skills.

Legault said the pandemic is presenting yet another option: to build a Quebec that has more economic autonomy. While pointing out that in just a few months this year Quebecers began purchasing a great deal more products produced here, he said this offers an opportunity "to have a more prosperous Quebec which serves all Quebecers."

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Quebec projects a \$15-billion budgetary deficit for 2020-2021

CAQ gov't adds \$1.8 billion to support Quebecers and restart the economy



MARTIN C. BARRY
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Updating Quebec's financial picture last week, Finance Minister Éric Girard said the COVID-19 pandemic hasn't changed the CAQ government's goal of reversing Quebec's historical tendency to underperform in Canada – even though a fifth of the country's population lives here.

\$15 billion deficit seen

"We must collectively tackle one of the worst crises in Quebec's history," said Girard. "The government will take every necessary step to strengthen our health care system and help hard-hit citizens and businesses so that they can get through this pandemic and recover quickly."

Girard outlined an additional \$1.8 billion in measures over three years to bolster the economy. At the same time, his update included a projected \$15-billion deficit for 2020-2021.

Focused on the economy

Despite the staggering increase in allotments since the CAQ government's last full budget last March, Girard said he remains "very focused" on the task of stabilizing the economy, while working on longer-term economic growth.

"Our number one task is to control the epidemic," he said. "That's why we've allocated \$5 billion to health care, and if they need more we will give it. So, I'm focused on what we need to do: we need to fight the epidemic, we need to support Quebecers and businesses."

The announced initiatives raised to nearly \$13 billion the total amount invested by the CAQ government since the onset of the pandemic in March to deal with the historic economic and public health crisis Quebec is currently going through.

Mental health funding

In addition to the actions taken since March 2020, the government announced an additional \$287 million to support Quebecers and the

economy. This includes \$100 million to address mental health problems by providing better access to support services, among other things.

As well, the government said new initiatives totalling \$117 million will help support vulnerable population groups, provide safe subsidized childcare services, and ensure that educational settings are better adapted to the current context and to distance learning.

An additional \$60 million in support for the tourism sector was also announced, in particular to offset the impact of the pandemic on tourist accommodations.

New actions for recovery

While the majority of investments to date were allocated for managing the COVID-19 crisis, the government presented new actions totalling \$1.5 billion over three years to accelerate economic recovery. Of this amount, \$459 million will go to initiatives to get Quebecers back into the labour force by focusing on requalification, training and successful graduation.

The government said it is also providing \$477 million to drive economic growth by accelerating business investment projects, fostering innovative initiatives and supporting regional economic development. Another \$300 million will also be used to enhance the Plan for a Green Economy and \$247 million will be spent on promoting Quebec production and buying locally.

No balanced budget for five years

A \$15-billion budgetary deficit is projected for 2020-2021, including provisions, declining budgetary deficits of \$8.3 billion in 2021-2022, and \$7.0 billion in 2022-2023 are currently forecast. According to the government, the pandemic and the measures put in place since March have generated these deficits.

Girard maintained that the province will return to a balanced budget within five years without cutting services or raising taxes. Additional details on the way forward are to be presented in the next regular budget in March 2021.

Coming soon: Quebec's guidelines for limited gatherings, this holiday season

Extending school break by 1or 2 weeks being considered to curb transmission after Christmas

Quebec Premier François Legault said he plans to give guidelines in the coming days for how loved ones can gather, in limited numbers, over the winter holidays.

Legault said the situation has stabilized in much of the province, even if the rolling seven-day average remains above 1,000 cases per day. "We'll announce our plan soon to allow everyone to prepare. But we'll have to be in a good position in December," he said Tuesday.

While nothing has been finalized, Legault said one possibility being considered in consultation with public health is to extend the winter school break by one or two weeks, with classes resuming in the middle of January.

There would not be online classes during this period, he said.

Legault said a decision will be made public shortly, within a month of Christmas, so that those preparing "turkeys, their tourtières and all that" know how many people will attend.

Dr. Horacio Arruda, the province's public health director, said extending the break would reduce the number of contacts after a busy holiday season.

He said shutting schools before the break would be more difficult, given that people will be busy preparing and more likely to socialize.

Legault said he doesn't anticipate any lifting of restrictions after second 28-day partial lockdown, which ends Nov. 23.

He said the rules for gatherings over the holidays will be the same across the province, regardless of the COVID-19 situation

'I'm focused on what we need to do: we need to fight the epidemic, we need to support Quebecers and businesses,'

CAQ Finance Minister
Éric Girard said

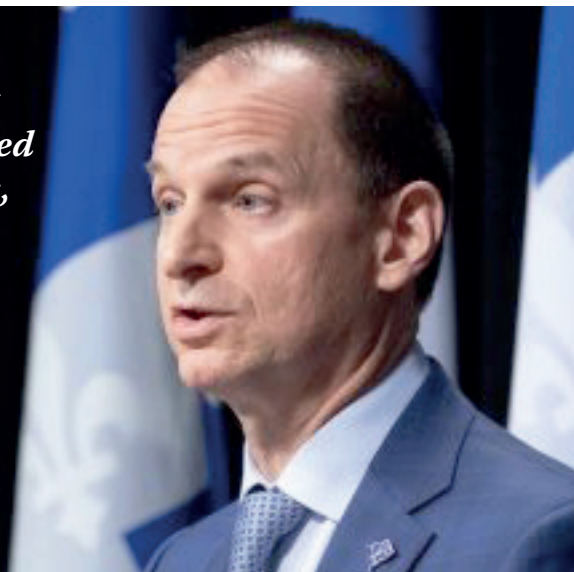


Photo: Quebec Finance Minister Éric Girard (seen in a screenshot from his budget update last week) says the province won't have balanced budgets for the next five years.

Highlights from Finance Minister Girard's update

Initiatives totalling \$1.8 billion since June include:

\$287 million to support Quebecers and the economy;

\$459 million to help Quebecers back into the labour market;

\$477 million to drive economic growth;

\$300 million more to ensure a greener recovery;

\$247 million to promote Quebec production and buying locally.

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OPINION & Editorial



THAT'S WHAT I'M THINKING

Robert Vairo



We Have to Stop Chasing the Soccer Ball


Bonjour Hi! Some discomfoting events are happening, in addition to our rudderless elected politicians leading us to who knows where. I can't make any sense of these pesky little people from the OLF sighting 'language violations' unheard of in the western world. It's the same damn argument we were making the in 70s and 80s. Promotion and protection of a language, without forbidding another, makes sense to everyone. And that's the way it should be. Monsieur Legault, this is not the time to appeal to nationalists. Call off these OLF cockroaches running around in respectable businesses that are trying to make a living during these extremely difficult times. Quebec is on the edge, with uncontrollable transmission of the virus, and at time of writing, is about to close schools again. Ontario, mostly Greater Toronto, is not fairing better, with their Premier Doug Ford trying to be business friendly, only half listening to medical experts who are telling him to "close it down". A very difficult decision many of us would not want to make. Canada's most conservative province Alberta is finally realizing it has to close down its economy even though, with the collapse of oil prices, and no pipeline to sell Canada's richest resource, oil, to Asia, it simply can not afford to close business down. Alberta, where Premier Kenney says "Covid is starting to win", now has almost as many cases of infection as BC, Saskatchewan and Manitoba, combined. Enough "consulting and reassessing", it has to make a definitive decision. And while this virus is now out of control in Canada, here is how some of our supposed exemplary elected officials are behaving, like the liberal member of parliament in the Indo Canadian riding of Surrey Center BC. Liberal MP Randeep Sarai. He attended the "Chetna Association's welcome to new Indian Consul-General Manish Manish at the Mahek Restaurant and Lounge" on Oct. 26, not wearing a mask. "They chose to put themselves and, more importantly, the public at risk," a Surrey Councillor told theBreaker.news. That's some example from our elected 'poo paz', isn't it? You heard that Mr. Trudeau fired one of his favourites from caucus, the mp for Don Valley East, Yasmin Ratansi, for employing her sister at her riding office. She now sits as an Independent, while her case is before the Office of the Conflict of Interest and Ethics Commissioner. Justin

Trudeau found it "deeply disappointing, unacceptable", the same Justin Trudeau who himself was in conflict for voting in cabinet to hire the WE Charity for student programs while WE hired his wife, Mother, and brother and who knows how many of his friends. Oops, those contracts are now shredded before making it to the parliamentary committee. What hypocrisy. Trudeau urges Premiers "to do the right thing", knowing health is a provincial jurisdiction in Canada. Premiers repeatedly tell Trudeau to stop toying with imposing the Emergency Act. Continued testing is vital, however those test results absolutely need to be followed up by an army of trackers. Too late. BC's Dr. Bonnie Henry says this "surge is straining contact tracing efforts", and seems to be ineffective because according to the Centers for Disease Control and Prevention, we may no longer be able to "effectively isolate patients and ensure contacts can separate themselves from others". We have to stop chasing the soccer ball. What will we do for Covid 29? Spotlight on New Zealand's 40 year old Prime Minister Jacinda Ardern who was re-elected with a "smashing" majority because she was able to shut down COVID 19. As early as February she closed the border to anyone, anyone, who had visited China. In March, just weeks later, Ardern shut down the entire country for one whole month. New Zealand was able to get ahead of the curve. The results? During this month of November, in fact one day last week, there were only three new cases of Covid -19 in New Zealand. A returnee from Los Angeles tested positive and self isolated. And here's how NZ's Ministry of health, fully transparent in its assessment, unlike Canada, describes what happened to the other 2 cases. "Case C met Case B for lunch in Wellington at the Little Penang restaurant on The Terrace on Friday afternoon. On developing symptoms on Saturday they self-isolated at home and had a COVID-19 test. They are being moved to the Auckland quarantine facility today". Now that's tracking, and that's why New Zealand is a world leader in mitigating and at one time eliminating Covid, without a vaccine.

Why couldn't we have done that?

That's what I'm thinking.

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COVID-19 is impacting mental health of entrepreneurs

Women, minorities and business owners are suffering during the pandemic



MARTIN C. BARRY
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Business Development Bank of Canada (BDC) released a report last week revealing that while nearly two-thirds of Canadian business owners (64 per cent) say they are adjusting to COVID-19, nearly one-third (29 per cent) say the situation is touch-and-go from day to day.

According to the report, two out of five business owners say they are feeling depressed at least once a week (39 per cent) and two-thirds feel tired or have low energy (64 per cent).

According to the BDC, the pandemic is having an even more alarming impact on certain sub-groups, including women entrepreneurs, visible minorities and business owners, who have either not yet resumed or only partially resumed business activities following the initial COVID-19 lockdown.

Women and minorities

BDC says women are significantly more likely to feel depressed (51 per cent) and admit that mental health challenges interfered with their ability to work (40 per cent). Visible minorities are significantly more likely to say that mental health challenges interfered (48 per cent) and they would have liked support from a mental health professional (33 per cent).

Business owners who had not yet resumed business activities were significantly more likely to feel tired (87 per cent), depressed (75 per cent) and said that mental health challenges interfered with their ability to work (57 per cent).

"Last year, BDC made a commitment to raise awareness about the mental health and well-being of entrepreneurs, in addition to the health of their business," Annie Marsolais, Chief Marketing Officer and Mental Health Advocate at BDC, said in a statement.

Where to turn for help

"By examining this topic and collaborating

with experts and partners, we can help break the stigma associated with mental health issues, ensure business owners feel more at ease discussing it, and know where to turn for help," she said.

BDC says there are many concerns keeping entrepreneurs awake at night. But according to their report, the biggest preoccupations are being able to generate enough revenue to make a profit (43 per cent) and covering expenses (40 per cent).

To help provide support to entrepreneurs, BDC said it asked experts, including one from the Douglas Mental Health University Institute in Montreal, to review the survey findings.

Prioritizing mental health

Dr. Joaquin Poundja, a psychologist at the Douglas Institute, believes entrepreneurs must brace themselves for longer-term disruptions due to COVID-19, and they must prioritize their mental health in order to lead their businesses through this new reality.

"The fact that two-thirds of respondents feel

tired, low or have little energy is worrisome and should be addressed," he said.

"On one hand, it is important to keep in mind that being more anxious at times or having mild ups and downs is a normal reaction during a pandemic, but it can be more problematic when we become self-critical or judgmental. Finding coping strategies and watching for warning signs of a bigger problem are important."

Watch the signs

Poundja also encourages business owners to watch for warning signs that could indicate more serious mental health issues.

These might include changes in normal behavioural patterns like eating or sleeping more or less than usual; increased alcohol or drug consumption; withdrawal from relationships and reduced sociability; difficulties in daily functioning at work, at home or in relationships; and rumination about how things could go wrong that start to affect one's capacity to work.

City's \$6.17 billion 2021 budget revealed

Influx of \$263M from Quebec helped city balance budget, freeze residential and property taxes

Presenting her administration's fourth and final budget before next year's election, Mayor Valérie Plante said the goal was to ensure the city had the resources to deal with the pandemic, while also responding to the economic crisis it has caused.

"We had to ensure that we could support our merchants and entrepreneurs, middle-class families and the most vulnerable so that they can get through this difficult time," she said.

Plante said the city was able to invest in priorities such as transit, social housing and environment, despite the cost of unexpected emergency measures and fewer sources of revenue.

The 2021 budget includes a small increase to residential property taxes, discounts for some transit users and money for the city's economic recovery plan.

But it also includes an increase to the police budget, a decision decried by protesters who delayed the start of proceedings at Marché Bonsecours Thursday morning.

The total operating budget for 2021 will be \$6.17 billion, slightly less than last year.

Under provincial law, the city cannot operate under a deficit, so the Plante administration had to figure out how to balance the budget and managed to do so without borrowing money.

In April, Montreal cut spending by \$123 million and approached unions and non-union staff to, on a voluntary basis, find ways to help balance the budget. That money was used to pay for the unexpected expenses from this year.

Influx of \$263M from Quebec

Montreal will be receiving \$263 million from the Quebec government as part of an effort to help the province's municipalities weather the COVID storm.

Part of those funds were used to pay for 2020 expenses, and a large portion will go toward balancing the 2021 budget.

The city announced last month they were freezing residential and commercial property taxes, a decision that will cost \$56 million in lost revenue.

But there will be a slight increase — an average of 0.2 per cent — to residential tax bills due to increases at the borough level.

As of next July, seniors fares for public transit will be reduced by 50 per cent, while hopping on buses and metros will be free for children under the age of 12, a measure that will cost \$9.3 million.

The Pink line, arguably Plante's signature election promise from 2017, is mentioned a handful of times. It is still in the planning phase.

Other highlights from the budget include:

-The police operating budget in 2021 will be \$679 million, an increase of just under \$15 million from last year.

-The budget for housing, including funding for the city's goal to create 12,000 affordable and social housing units by 2021, will be \$140.5 million, down nearly \$13 million from last year.

-The city is budgeting \$50 million for the second phase of its pandemic economic recovery plan. In phase one, the city injected \$22 million into the economy.

-For the first time, the capital works program will be a 10-year plan instead of the usual three years, which the city says will allow it to plan long-term investments. The city has \$18.69 billion in investments planned.

-The office of the anti-racism commissioner will receive \$500,000.

Protesters decry police budget increase

In the summer, as calls to defund police forces followed the death of George Floyd, Plante said she was open to the idea of changing how the Montreal police service is funded.

On Thursday, she reiterated that she was open to considering the idea, but said she didn't feel like it would be responsible, in the middle of a pandemic, to make cuts.

Plante said the \$15-million increase to the police budget is much lower than increases in years past, and is in line with the rate of inflation.

The protesters who showed up to Plante's press conference were upset that many citizens, in pre-budget consultation sessions over the summer, said they wanted to see the police defunded and that money reallocated to other services, but the police budget was still increased.

The protesters chanted the names of men who have died in police shootings while holding signs that said "defund the police" in English and French.

Plante handing out pre-election presents, says opposition

Lionel Perez, leader of Ensemble Montréal, said

he wanted to see the city be more responsible when it comes to the reduction of expenses.

"There's no effort to try and demonstrate that because [city employees] are working remotely, there's a way to get some savings there," he said as an example.

He said the Plante administration is doling out gifts, namely the property tax freeze and the transit discounts, ahead of an election year.

But they are paying with money from the

Quebec government, and he said it's irresponsible to assume the province will continue to come to the rescue, a sentiment echoed by Saint-Laurent borough mayor and Ensemble Montréal member Alan DeSousa.

"Why are you balancing a budget with one-time payment without telling us what your game plan is?" he said.

"It puts all of us in a very, very uncomfortable position."

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Governor General marks International Space Station's first two decades

Former astronaut Julie Payette shares views on space travel with science journalist



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If there are two people in Canada who should know a thing or two about the International Space Station (ISS), they'd have to be Governor General Julie Payette, who did two tours of duty as an astronaut from Canada aboard the spacecraft, and Canadian science journalist Bob McDonald, who has been covering the ISS since its launch at the beginning of the new millennium.

Last week, Payette hosted two virtual conversations over the internet, revolving around the theme, '20 Years of Continuous Habitation on the International Space Station,' to mark the anniversary. One was with McDonald, host of the CBC's long-running Quirks and Quarks science series, while the other was with Charles Tisseyre, the host of 'Découverte,' a televised Radio-Canada science program.

ISS's 20th anniversary

The ISS is an orbital science laboratory and the largest human-made object in space. Its construction required more than 40 assembly flights over 13 years. Measuring the length of a football field, the ISS is made up of 16 pressurized modules, with four pairs of giant solar arrays to generate on-board electricity.

The first long-duration crew arrived at the International Space Station on November 2, 2000. Since then, 240 astronauts from 19 countries have worked on the ISS, conducting construction missions, spacewalks and maintenance operations, as well as a multitude of research projects.

Informed conversation

McDonald is a seasoned journalist who is passionate about science as well as the future



Governor General Julie Payette, who did two tours of duty as an astronaut from Canada aboard the spacecraft, and Canadian science journalist Bob McDonald



of human space exploration and travel. His expertise, combined with the Governor General's first-hand experience on the ISS as an astronaut, brought a unique perspective to their conversation.

"I always make a point to say that the International Space Station could not have been built if it hadn't been for Canada," Governor General Payette said, noting the robotic Canadarm2 which was deployed on the ISS in 2001. "The Canadarm2 and the Dexterous Manipulator are still very crucial to this," she said. "It's a fitting thing that Canada decided that its contribution would be so vital, and continue that contribution."

Saw space program grow

Asked by the Governor General for his impressions of the space station, McDonald said, "For me, it's a continuation of watching the space program from the very, very beginning, because I'm old enough that I remember Sputnik, the very

first satellite. The whole thing. I watched all the moon landings, not just the first one. I knew the names of all the astronauts."

Although he never travelled into space, McDonald said he had a personal connection with the ISS. In 1995 when Canadian astronaut Chris Hadfield was training for his first space station mission, McDonald tagged along with Hadfield to the factory in Russia where modules for the ISS were being built.

Left his mark on the ISS

"So, I went over to one of them that was sitting there – it wasn't finished – they were still building it," he said. "It was just this big metal tube. They were putting in wiring and plumbing. So, I went over and I stuck my head in and I got a real sense of just how big those modules are."

"I mean they're the size of buses," he continued. "And I thought this is really neat. And then when nobody was looking, I took my thumb, I reached inside and I put my thumb on the metal. So, my

thumbprint is in space, my DNA is in space. So, I have a personal connection with the space station."

The future of space travel

McDonald and the Governor General agreed that the cost of commercial space travel is coming down, anticipating a time, possibly soon, when "space tourism" becomes a reality. "It is actually beginning to happen," said McDonald, noting that major stakeholders such as Richard Branson are investing heavily in commercial space travel, with suborbital flights by his company expected to begin before the end of this year.

While space research is sometimes criticized as wasting money which could be spent resolving problems on earth, McDonald suggested a lot has been learned from the International Space Station. "What it showed us is how to live in space," he said. "If we're going to go to Mars, we have to live in space. And the space station did that."

Insurance costs rising

One in ten Small Business can no longer find an insurance provider, says national lobby group

(PXN) More than half of small businesses have seen their insurance premiums increase over the past 12 months, with one in six reporting an increase of 25 per cent or more, according to some of the latest survey results issued by the Canadian Federation of Independent Business (CFIB).

With those figures in mind, the CFIB is calling on the insurance industry and provincial governments to ensure small businesses have access to affordable insurance coverage.

"Businesses can't legally operate without

insurance, but many have been priced out or are unable to find an insurer willing to cover them," says Corinne Pohlmann, Senior Vice-President of National Affairs at the CFIB.

Insurance situation dire

"It would be in everyone's interest – business owners and insurance providers – to maintain those relationships and work together rather than shutting out a large sector of the economy from this essential service," adds Pohlmann. "We are pleased that the industry has tried

to step up to find solutions but the situation remains dire for too many small businesses."

According to Pohlmann, Canadian businesses in the hospitality (25 per cent), transportation (23 per cent) and agriculture (22 per cent) sectors were more likely to report a premium hike of 25 per cent or more in the past year.

Insurers reluctant to cover

In addition, nearly a tenth (9 per cent) of all businesses in Canada say they were not able to find an insurer willing to offer coverage for

their business needs in the past 12 months, but that number rises to 14 per cent of hospitality businesses and 12 per cent of those in transportation.

The CFIB says the pandemic has exacerbated small businesses' insurance needs: 40 per cent say COVID-19 has increased their risk of general liability. The federation says it has kept governments and the insurance industry informed about the needs of small businesses and presented its latest survey findings recently to the Insurance Bureau of Canada's National Commercial Insurance Task Force.

Liability immunity

To move forward, the CFIB is recommending to provincial governments across Canada that they provide liability immunity during the pandemic to all businesses performing services in accordance with applicable public health guidelines while acting in good faith. To the insurance industry, the CFIB suggests adopting a moratorium on cost increases and policy cancellations during the pandemic.

"The insurance industry is willing to listen to small business owners' concerns and are trying to provide solutions with some providers proactively offering relief measures to their clients," added Pohlmann. "I encourage businesses to call their insurance broker and see if there is anything available for them. At the same time, CFIB will continue working to ensure fairness for those still struggling to access coverage."



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Soyez là pour vous comme vous l'êtes pour vos proches



Vous êtes là quand les gens que vous aimez vivent un mauvais moment. Ne vous oubliez pas. Des solutions existent pour aller mieux.

Il est possible que la situation actuelle suscite des émotions difficiles ou de la détresse. Il est normal de vivre un certain déséquilibre dans différentes sphères de sa vie. La gestion de ses pensées, de ses émotions, de ses comportements et de ses relations avec les autres peut devenir plus ardue. La plupart des gens arriveront à s'adapter à la situation, mais il demeure important que vous restiez à l'écoute de vos besoins. **N'hésitez pas à prendre les moyens nécessaires pour vous aider.**

Prenez soin de vous

- Mettez sur vos forces personnelles et ayez confiance en vos capacités.
- Rappelez-vous les stratégies gagnantes que vous avez utilisées par le passé pour traverser une période difficile. Il n'y a pas de recette unique, chaque personne doit trouver ce qui lui fait du bien.
- Accordez-vous de petits plaisirs (écouter de la musique, prendre un bain chaud, lire, pratiquer une activité physique, etc.).
- Si c'est accessible, allez dans la nature et respirez profondément et lentement.
- Apprenez à déléguer et à accepter l'aide des autres.
- Demandez de l'aide quand vous vous sentez dépassé par les événements. **Ce n'est pas un signe de faiblesse, c'est vous montrer assez fort pour prendre les moyens de vous aider.**
- Contribuez à l'entraide et à la solidarité tout en respectant vos limites personnelles et les consignes de santé publique. Le fait d'aider les autres peut contribuer à votre mieux-être et au leur.
- Prenez le temps de réfléchir à ce qui a un sens ou de la valeur à vos yeux. Pensez aux choses importantes dans votre vie auxquelles vous pouvez vous accrocher quand vous traversez une période difficile.
- Limitez les facteurs qui vous causent du stress.
- Bien qu'il soit important de vous informer adéquatement, limitez le temps passé à chercher de l'information au sujet de la COVID-19 et de ses conséquences, car une surexposition peut contribuer à faire augmenter les réactions de stress, d'anxiété ou de déprime.



Outil numérique *Aller mieux à ma façon*

Aller mieux à ma façon est un outil numérique d'autogestion de la santé émotionnelle. Si vous vivez des difficultés liées au stress, à l'anxiété ou à la détresse, cet outil peut contribuer à votre mieux-être puisqu'il permet de mettre en place des actions concrètes et adaptées à votre situation. Pour en savoir plus, consultez [Québec.ca/allermieux](https://quebec.ca/allermieux)



Laissez vos émotions s'exprimer

- Gardez en tête que toutes les émotions sont normales, qu'elles ont une fonction et qu'il faut se permettre de les vivre sans jugement.
- Verbalisez ce que vous vivez. Vous vous sentez seul? Vous avez des préoccupations?
- Donnez-vous la permission d'exprimer vos émotions à une personne de confiance ou de les exprimer par le moyen de l'écriture, en appelant une ligne d'écoute téléphonique ou autrement.
- Ne vous attendez pas nécessairement à ce que votre entourage soit capable de lire en vous. Exprimez vos besoins.
- Faites de la place à vos émotions et aussi à celles de vos proches.



Utilisez judicieusement les médias sociaux

- Ne partagez pas n'importe quoi sur les réseaux sociaux. Les mauvaises informations peuvent avoir des effets néfastes et nuire aux efforts de tous.
- Utilisez les réseaux sociaux pour diffuser des actions positives.
- Regardez des vidéos qui vous feront sourire.



Adoptez de saines habitudes de vie

- Tentez de maintenir une certaine routine en ce qui concerne les repas, le repos, le sommeil et les autres activités de la vie quotidienne.
- Prenez le temps de bien manger.
- Couchez-vous à une heure qui vous permet de dormir suffisamment.
- Pratiquez des activités physiques régulièrement, tout en respectant les consignes de santé publique.
- Réduisez votre consommation de stimulants : café, thé, boissons gazeuses ou énergisantes, chocolat, etc.
- Buvez beaucoup d'eau.
- Diminuez ou cessez votre consommation d'alcool, de drogues, de tabac ou votre pratique des jeux de hasard et d'argent.

Aide et ressources

Le prolongement de cette situation inhabituelle pourrait intensifier vos réactions émotionnelles. Vous pourriez par exemple ressentir une plus grande fatigue ou des peurs envahissantes, ou encore avoir de la difficulté à accomplir vos tâches quotidiennes. Portez attention à ces signes et communiquez dès que possible avec les ressources vous permettant d'obtenir de l'aide. Cela pourrait vous aider à gérer vos émotions ou à développer de nouvelles stratégies.

- **Info-Social 811**
Service de consultation téléphonique psychosociale 24/7
- **Regroupement des services d'intervention de crise du Québec**
Offre des services 24/7 pour la population en détresse :
centredecrise.ca/listecentres
- **Service d'intervention téléphonique**
Service de consultation téléphonique 24/7 en prévention du suicide :
1 866 APPELLE (277-3553)

De nombreuses autres ressources existent pour vous accompagner, consultez : [Québec.ca/allermieux](https://quebec.ca/allermieux)

[Québec.ca/allermieux](https://quebec.ca/allermieux)

 **Info-Social 811**

Québec 

Be there for yourself the way you're there for others



You are always there when your loved ones are going through difficult times. But don't forget about yourself—solutions exist to help you feel better.

The current situation may cause you distress. Experiencing various levels of anxiety in some spheres of life is normal. When this happens, you may find it more challenging to deal with your thoughts, emotions, behaviour and relationships with others. Most people succeed in adapting, but listening to your needs is vital. **Don't hesitate to do whatever is necessary to help yourself.**

Take care of yourself

- Rely on your personal strengths and have confidence in your abilities.
- Remind yourself of the winning strategies you used in the past to overcome difficulties. There is no one-size-fits-all solution! Each and every one of us must take steps to foster our own well-being.
- Enjoy life's little pleasures, such as listening to music, taking a warm bath, reading, exercising, etc.
- If you live close to nature, make the most of it. Breathe deeply and slowly as you walk.
- Learn to delegate, and allow others to help you.
- Ask for help when you feel overwhelmed. **It is not a sign of weakness, but rather a sign of strength when you are strong enough to do what is necessary to help yourself.**
- Lend a hand in your community in a way that respects your personal limits and public health directives. By helping others, you can improve their wellness and your own as well.
- Think about what has meaning and value for you. Reflect on the important things in your life that you can hold onto in hard times.
- Reduce the stressors in your life.
- While it is important to stay informed, limit the amount of time spent reading about COVID-19. Information overload can increase stress and anxiety, and even cause depression.



The *Getting Better My Way* digital tool

Getting Better My Way is a digital self-management tool for emotional health. If you are experiencing stress, anxiety or distress, this tool can help improve your well-being by identifying practical things you can do to feel better. Learn more at [Québec.ca/Gettingbetter](https://Quebec.ca/Gettingbetter)



Give voice to your feelings

- Keep in mind that having a range of emotions is normal. Feelings play an important role in life, and it is essential to experience them without passing judgment.
- Use words to express what you are going through. Do you feel alone? Are you worried?
- Allow yourself to share your feelings with a trusted friend or family member. It might also be helpful to write down how you're feeling or call a helpline. Find what works for you!
- Those closest to you may not necessarily be able to "read" you. Express your feelings.
- Leave space in your life for your feelings and those of your loved ones.



Make judicious use of social media

- Use critical thinking before sharing something on social media. Ill-advised information can have harmful effects and be detrimental to everyone's efforts in these times.
- Use social media to share positive actions.
- Watch videos that make you smile.



Choose healthy living habits

- Try to keep to a routine for eating, resting, sleeping and other daily activities.
- Take time to eat well.
- Go to bed at an hour that lets you get enough sleep.
- Be physically active on a regular basis, while complying with public health directives.
- Reduce your consumption of stimulants like coffee, tea, soft drinks, energy beverages, chocolate, etc.
- Drink lots of water.
- Lower your alcohol, drug and tobacco consumption, or simply say no to them entirely. The same goes for gambling.

Help and resources

We are all going through unprecedented times that can intensify our emotional reactions. For example, you might feel greater fatigue or have fears that you can't shake, or even have trouble just dealing with the day-to-day. Focus on these signs of a problem and, as soon as you can, contact resources that can help you to better manage your feelings and develop new coping strategies.

- **Info-Social 811**

Info-Social 811 is a free and confidential telephone consultation service available 24/7

- **Regroupement des services d'intervention de crise du Québec**

Provides 24/7 referral services for people in distress (French): centredecrise.ca/listecentres

- **Suicide prevention crisis helpline**

Crisis helpline that provides suicide prevention services 24/7:
1 866 APPELLE (277-3553)

For a host of other helpful resources, visit Quebec.ca/gettingbetter

Quebec.ca/Gettingbetter

 **Info-Social 811**

Québec 



CANADIAN ANTI-FRAUD CENTRE BULLETIN

Recognize, Reject and Report Fraud

2020-11-16

FRAUD: RECOGNIZE, REJECT, REPORT

During Financial Literacy Month, the Canadian Anti-Fraud Centre (CAFC) wants to remind Canadians to Recognize, Reject and Report Fraud.

Recognize...

- Phone numbers on your call display can be spoofed. Do not trust that this information confirms the identity of the caller.
- Suspicious activity on your bank or credit card statements.
- Letters about approved or declined credit that you did not apply for.
- Unauthorized applications or accounts on your credit report.
- What information has been compromised when you are notified of a database breach.
- Uninstalled software updates and keep your operating system up to date.

Reject...

- Unsolicited emails, phone calls or mail asking for personal or financial information.
- Links in any email or text message that looks suspicious. Never open an attachment from spam or an unknown sender.
- Urgent requests that play on your emotions.
- High-pressure sales tactics by ending the conversation.
- Illegitimate or copycat organizations by doing your research before you take action.
- Automatic login features that save your username and password. Take the time to re-enter your password each time.
- Oversharing through email and social networking sites.
- Weak passwords or the same password for multiple accounts.
- Not checking your credit report at least once a year. To get a free copy of your report, contact: Equifax Canada and TransUnion Canada.

Report...

- Fraud incidents to your local police and the Canadian Anti-Fraud Centre.
- Compromised government identification to the affected government agency.
- Suspicious bank account activity to your financial institution.
- Re-route mail requests to Canada Post.
- Loss of account access to the appropriate company.
- Unauthorized activity on your credit report to the credit bureaus: Equifax and TransUnion.

If you think you or someone you know has been a victim of fraud, please contact the Canadian Anti-Fraud Centre at 1-888-495-8501 or report online at www.antifraudcentre-centreantifraude.ca.



Royal Canadian Mounted Police
Gendarmerie royale du Canada



Competition Bureau
Canada
Bureau de la concurrence
Canada



Ontario Provincial Police

Canada



BULLETIN DU CENTRE ANTIFRAUDE DU CANADA

Détecter, contrer et signaler la fraude

2020-11-16

LA FRAUDE : IDENTIFIEZ-LA, SIGNALEZ-LA, ENRAYEZ-LA

Dans le cadre du mois de la littératie financière, le Centre antifraude du Canada (CAFC), veut rappeler aux Canadiens qu'il est important de détecter, contrer et de signaler la fraude.

Détectez...

- les numéros de téléphone sur votre afficheur, qui peuvent toutefois être faux et ne pas indiquer la véritable identité de l'appelant;
- toute transaction suspecte sur vos relevés de compte bancaire ou de carte de crédit;
- les lettres vous informant de l'approbation ou du rejet d'une demande de crédit que vous n'avez pas présentée;
- les demandes et les comptes non autorisés dans votre rapport de solvabilité;
- les renseignements compromis lorsque vous recevez un avis concernant une intrusion dans une base de données;
- les mises à jour de logiciel non installées et garder votre système d'exploitation à jour.

Contrez...

- les courriels, les appels ou les envois postaux où l'on vous demande de donner des renseignements financiers ou personnels;
- tout lien suspect dans un courriel ou un message texte (n'ouvrez jamais une pièce jointe d'un pourriel ou d'un courriel d'un auteur que vous ne connaissez pas);
- les demandes urgentes qui jouent sur les émotions;
- les tactiques de vente sous pression et mettez fin à toute conversation de cette nature;
- les organisations illégitimes ou imitées et faites vos recherches avant d'agir;
- la fonction d'ouverture de session automatique qui mémorise votre nom d'utilisateur et votre mot de passe (prenez le temps de réinscrire votre mot de passe à chaque ouverture de session);
- de diffuser trop de renseignements dans des courriels ou dans les médias sociaux;
- l'utilisation de mots de passe faibles ou du même mot de passe pour plusieurs comptes;
- de ne pas vérifier votre rapport de solvabilité au moins une fois par année (pour en obtenir un exemplaire gratuit, communiquez avec Equifax Canada et TransUnion Canada).

Signalez...

- les cas de fraude à la police et au Centre antifraude du Canada (CAFC);
- toute pièce d'identité du gouvernement compromise au ministère ou à l'organisme concerné;
- toute transaction suspecte dans votre compte bancaire à votre institution financière;
- toute demande de réacheminement du courrier à Postes Canada;
- la perte d'accès à l'un de vos comptes à l'entreprise concernée;
- toute activité non autorisée figurant dans votre rapport de solvabilité aux agences d'évaluation du crédit Equifax et TransUnion.

Si vous croyez être victime de fraude ou si vous connaissez une personne qui en a été la cible, communiquez avec le Centre antifraude du Canada au 1-888-495-8501 ou rendez-vous au www.antifraudcentre-centreantifraude.ca.





Bonjour,

Suite aux plus récentes demandes du Gouvernement du Québec par rapport à la propagation de la COVID-19, nous souhaitons confirmer que les Cinémas Guzzo seront fermés.

Comme toujours, nous suivons la situation de très près et nous nous ajusterons au besoin en fonction des demandes des autorités. Notre priorité demeurera avant tout la santé de nos employés et du public.

L'équipe Cinemas Guzzo

Following the most recent requests from the Government of Quebec regarding the spread of COVID-19, we wish to confirm that all Cinémas Guzzo will be closed.

As usual, we are monitoring the situation very closely and will adjust as necessary based on requests from the authorities. Our priority will remain above all else, the health of our employees and the public.

The Cinémas Guzzo Team

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Deadline: WEDNESDAY before publication at 1 p.m. Classifieds

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COHEN, David 1947 - 2020



It is with great sadness that we announce the passing of our beloved father David Cohen this past Thursday, November 12th, 2020 at the age of 73. David's biggest pride and joy were his 5 children and his 11 grandchildren. His immense generosity of heart and spirit was felt by all those who knew him. He approached every obstacle with optimism and always with a joke and a smile.

MAJDOSZ MAINARDI, Stella 1935 - 2020



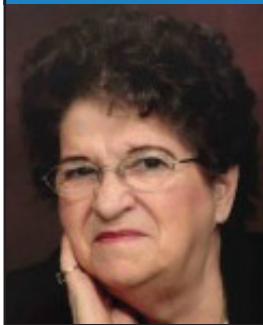
It is with sadness that we announce the passing of our beloved mother and grandmother, who died on November 14, 2020, surrounded by her family. She leaves behind her children Daniel (Susan), Richard (Joanne) and Janet (Joseph) and her grandchildren Katherine, Alexander, Tanya and Michael. Known for her love of dancing, her sense of humour and her generosity, she will be greatly missed by her family.

GIUSEPPE SANTELLA, Mario 1947 - 2020



It is with deep sadness that we announce the death of Mr. Mario Giuseppe Santella. Beloved husband of Maria Grazia. Dear father of Matilda and Marilena (Joe). He is survived by his grandchildren Maya, Elleana, Dario and Nevio. He will be remembered by his brothers and sisters as well as many relatives and friends.

CHAREST, Lucille (née Ouellet) 1934 - 2020



In Ste-Hyacinthe, on November 13, 2020, at the age of 86, passed away Lucille Ouellet wife of the late Philippe Charest. She is survived by her brother Lionel, her sister-in-law Suzanne Tardif (Carl Langlais), several nieces and nephews as well as many relatives and friends.



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HOROSCOPE

Week of **NOVEMBER 22 TO 28, 2020**

The luckiest signs this week:
TAURUS, GEMINI AND CANCER



ARIES

You have an abundance of energy that you must learn to channel productively. You need an opportunity to let loose this week. Be sure to get some exercise or you'll risk feeling depressed.



TAURUS

With so many ideas and worries running through your mind, you'll have trouble sleeping this week. You'll be tempted to start a new career, and you'll be given opportunities to do so.



GEMINI

You'll find yourself in the middle of a large crowd or the participant at a massive event. While this might be financially and professionally beneficial, these people will demand a lot of attention and you'll be exhausted by the end.



CANCER

At this time of year, many companies are making big changes. Despite your concerns, you'll benefit from these adjustments. While some of your coworkers will be fired, you'll be given more authority.



LEO

You'll be tempted to embark on a spontaneous trip. You might also need to take care of urgent matters at home. You'll have to spend a considerable amount of money.



VIRGO

You'll be faced with a dilemma, and your plans will change several times. It's essential that you patiently wait for things to settle down so that you can make an informed decision.



LIBRA

It's difficult to balance your personal and professional life. You'll need to make a few changes at home in order to be successful. For the sake of your health, you need to get more sleep. Otherwise, you risk weakening your immune system.



SCORPIO

You'll find the drive to start or grow your own business. You'll establish new professional goals that allow you to showcase your talents. You'll also meet good people who could become collaborators.



SAGITTARIUS

You'll stand out from the crowd, and immense success will follow. You'll be praised for your hard work, and you'll likely receive some sort of award or recognition.



CAPRICORN

It's time to declutter your home. As you clean up your surroundings, you'll also clear your mind of lingering confusion. You'll need to speak up if you want to maintain control over certain situations.



AQUARIUS

You might receive a lot of criticism or have to deal with people who are intentionally vague. This can be very frustrating, but with patience and diplomacy you'll be able to get through it and be successful.



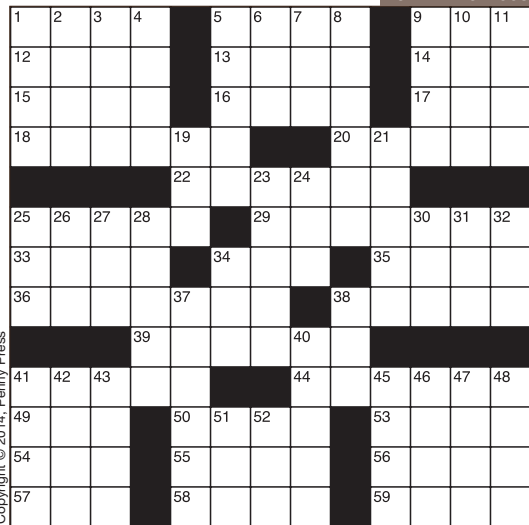
PISCES

You'll be given a large sum of money, perhaps from an insurance claim or as part of an inheritance. You'll need to be tactful and diplomatic in a situation where both sides have little patience.

Coffee Break

CROSSWORDS

PUZZLE NO. 1008



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ACROSS

1. ___ roe
5. Bugle song
9. Mariner's yes
12. Mountain cat
13. Heroic story
14. Busy buzzer
15. Like some cheese
16. Colleague
17. Building shape
18. Upper House
20. In a funny way
22. Secondhand
25. Jittery
29. Mound's peak
33. Basis
34. Thanksgiving vegetable
35. Sightsee
36. Ivy, e.g.
38. Run-down
39. Thoroughfare
41. Responded to an alarm, maybe

44. Antenna
49. "Gunga ___"
50. Stick
53. Loafing
54. Devoid of water
55. Skin coloration
56. Animal skin
57. Male or female
58. Cravings
59. Declares

9. Under the covers
10. Yowl
11. Slippery
19. Test
21. "___ Dawn" (Reddy song)
23. Pass around
24. Look through crosshairs
25. Curve
26. Neither's conjunction
27. Boot tip
28. Porterhouse, e.g.

41. Finds a total
42. Telephone line
43. Black stone
45. Rends
46. Thought
47. Friend
48. Allows
51. Great distress
52. Lodge

DOWN

1. Health spots
2. Gigantic
3. Blessing ender
4. Baby's father
5. Tent of skins
6. Imitate
7. Bakery order
8. Dead Sea find
30. Small fry
31. Umpire's cry
32. Use a lever
34. Thus far
37. Gorgeous
38. Bread or whiskey
40. Furies

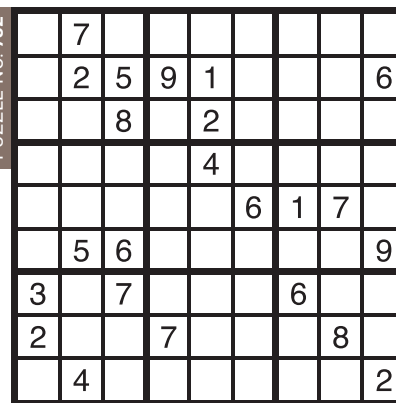
Sudoku

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. 732

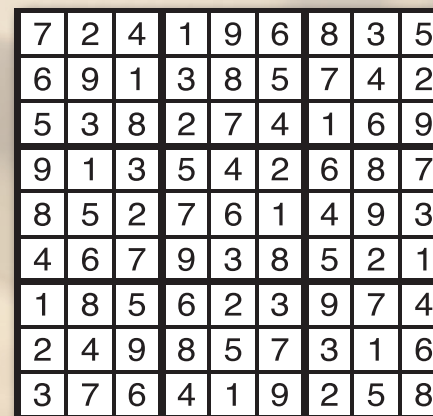


Last Issues' Answers

CROSSWORDS



Sudoku



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