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Montreal comic getting ready for the Roast Battle

Stand-up comics have to be ready for anything before they step onto the stage and when they're onstage for their seven-minute or 45-minute mission of making people laugh. That means preparing their material in advance, and mentally preparing themselves for anything unpredictable that could – and usually does – happen. That could range from joke(s) that fall flat with the audience, or even worse, defending yourself verbally from those loudmouthed gremlins known as hecklers.

Montreal-born comic Hunter Collins has had his share of such experiences. But what if your next gig involves sharpening those comedy knives as a means of preparation to slice and dice (figuratively, of course) a fellow comic who is just as prepared as they are, in an arena that resembles a UFC cage match or a gladiator fight in ancient Rome?



By *Stuart Nulman*

mtltimes.ca

Welcome to the world of the Roast Battle. And Hunter will step into this arena on the October 25 episode of “Roast Battle Canada”, which will air at 10:30 p.m. on the CTV Comedy Channel. During each 30-minute episode, two pairs of Canada’s best-known comedians face off in a no holds barred comedy free-for-all, where the insults fly and the rules are nowhere to be found. Each roast battle is judge by a panel of three veteran Canadian comics – K. Trevor Wilson (a former Roast Battle champion), Sabrina Jalees and Russell Peters – and a winner is chosen from each battle to advance to the next round until a champion is determined.

Hunter admits that he is in a constant roast mode, and began to get himself entrenched in the roast culture by watching practically every Comedy Central Roast and original Roast Battle shows that took place several years ago at Just For Laughs.

“I would always get excited watching the Comedy Central Roasts, seeing all those comics on the dais and watch them slice up those celebrities who never saw it coming,



like (American conservative political commentator) Ann Coulter,” he said in a recent phone interview. “For me, the roasting never stops.”

Hunter admits that he had a weird roundabout entry into the comedy world, which began for him in his native Montreal as a kindergarten student, when he told a funny joke in front of his classmates and sat on that early taste of 15 minutes of fame for two years. “My goal was to be the class clown in school and elicit a lot of laughs from the class,” he said. “Then I went into the cinema program at Dawson College, but my fellow students were more interested in doing black and white short films that featured a lost clown on the highway, when I was more interested in filming comedy sketches. From there, I went to Toronto and enrolled in the comedy program at Humber College and never looked back.”

Although it looks almost natural and improvisational when you see the two comic combatants go at it against each other during Roast Battle, Hunter admits that there is a great deal of preparation work involved before those insults are hurled at their in-

tended target just a few feet away. “We get between two weeks to a month to prepare our jokes for the roast battle. When the writing deadline passes, we have to submit our jokes beforehand and get them approved for the broadcast. Most of my jokes did get approved, except for one that was dropped because I used the “C-bomb” in it,” he said. “I also get to work together with my roast partner, so I get to know them beforehand, and there will be no surprises nor blindsiding when we are onstage.”

And for those who aspire to enter the roast battle arena in the future, Hunter has these pieces of advice from both the defensive and offensive points-of-view. “On defense, you have to have a sense of humour, and when you make jokes, they are meant to be laughed at. If you approach these vicious digs like a poor sport, it becomes more awkward for yourself and the audience,” he said. “On offense, if your opponent is a bad person, the one main thing is to tell that person you hate them, so that they can get the impression that you’re a psychopath. Let that natural vitriol squeeze out of you like a well-squeezed boil.”

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Painting the ‘Trick or Treater’



By Martha Shannon
mtltimes.ca

Halloween may include a paint job. And it should be: Lead free, paraben free, synthetic preservative free, nanoparticle free, gluten-free, cruelty-free, phthalate-free, talc free, non-toxic, eco-friendly, zero fillers, toxin-free.

Free--from the following to be precise: Lead, arsenic, cadmium, chromium, mercury, mineral oil, parabens, ethylbenzene, vinyl acetate, silica, petrolatum, talc, fragrance, VOC's (volatile organic compounds) like formaldehyde, toluene, styrene, benzene. Kids love the VOC's, especially prominent in flavoured lip balms.

Our kids deserve 'safe'. While many adults enthusiastically celebrate Halloween with costume and makeup, we choose our poisons. Children depend on us to protect them. We buy the makeup for them. We paint the faces.

But what if, for example, the paint contains heavy metals: Lead, that alters brain development. Cadmium, that disrupts the hormones? The darker the paint, the higher the metal toxins.

One might say..."Oh. It's just Halloween. One day of dressing up is not harmful." Is even a little poison, OK? Maybe, maybe not. But remember, toxins can accumulate. Occasional face or body painting aside, count in the bubble bath, shampoo, body wash and body lotion, and exposure to carpets and other household products. And many teen girls often start wearing make-up, daily, not just on Halloween.

Ridding of toxic accumulation is possible 'UC Berkeley where biomonitoring of a dozen Central Valley California teens showed a big drop in the chemical body burdens of girls who switched up their beauty regime. The girls saw reductions of 25 to 40 percent in 4 endocrine disrupting chemicals—phthalates, parabens, triclosan, oxybenzone—after only 3 days of switching from products that contained these harmful chemicals to products that did not.10 This study shows that if you take toxic chemicals out of cosmetics you can take them out of people in just a few days. This study argues parents can take proactive steps to reduce their kids exposure to unsafe chemicals via the make-up, face paints and other cosmetics and personal care products they use each day.'

Back in 2015 Forbes listed some US companies that sell safe alternatives. One is Natural Earth Paint and it has a Canadian distributor.

"Natural Earth Paint' makes a 100% vegan set that is "free of nanoparticles, heavy metals, parabens, phthalates, formaldehyde, and animal products such as carmine,' aka as cochineal.

Halloween reigns soon. Have fun. But be cautious concerning the costume make up. Buy toxin free makeup. While we do not the paint, we do sell the aftermath. Our nutritious and chemical- free soaps and toners will help to remove the make-up. An all-year-round delight and a perfect Halloween clean up!

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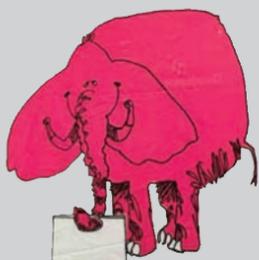

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Federal minimum wage of \$15 per hour to come into effect on December 29, 2021

Quality, dependable jobs are a driver of a strong economy. Canada's prosperity and stability depend on every Canadian having a fair chance to succeed. Yet, some Canadians find themselves working part-time, temporary or low-wage jobs—sometimes more than one—in order to support themselves and their families.

In Budget 2021, the Government of Canada proposed to establish a federal minimum wage of \$15 per hour, rising with inflation. Today, the Government is announcing that this important change will come into effect on December 29, 2021, following Royal Assent to Budget Implementation Act, 2021, No. 1. The changes will affect workers in the federally regulated private sector and represent an important step towards reducing poverty and inequality.

The COVID-19 pandemic has shone a light on the essential work done by low-wage workers. Airline agents helped stranded Canadians get back to the country, bank tellers helped us handle the financial impacts of business closures, and workers in the trucking industry got produce and essential goods into our neighbourhood stores. Without them, the last year would have looked very different.

A freestanding federal minimum

wage was recommended by the Expert Panel on Modern Federal Labour Standards in 2019. It also aligns with recent changes that ensure employees in the federally regulated private sector have a robust and modern set of labour standards that reflect the realities of 21st century workplaces. Unions and labour groups have also played an important part in raising awareness about the importance of such measures, which will help improve the lives of low-wage workers and their families.

As we look to Canada's economic recovery from this pandemic, this is an important step forward to ensure that we build back better.

Quote

"Every worker deserves dignity and honest pay for a hard day's work. Our Government has moved forward with a \$15 per hour federal minimum wage because we know that it is a powerful tool when it comes to fighting poverty and improving the well-being of lower-income families and communities as a whole. Thousands of hard-working Canadians will see their incomes rise to at least \$15 per hour as a result of this change, helping them with things like groceries, rent, sports or extracurricular activities for their kids." — Minister of Labour, Filomena Tassi

Quick Facts

The Prime Minister gave the Minister of Labour a mandate to improve labour protections in the Canada Labour Code, including increasing the federal minimum wage to at least \$15 per hour.

The Expert Panel on Modern Federal Labour Standards studied, consulted and made recommendations on: federal minimum wage; labour standards protections for non-standard workers; the "right to disconnect" outside of work hours; the access and portability of benefits; and a collective voice for non-unionized workers.

Budget 2021 is an inclusive plan that takes action to break down barriers to full economic participation for all Canadians. This includes enriching the Canada Workers Benefit, which will support about 1 million more Canadians and lift nearly 100,000 people out of poverty. This measure will result in additional support of \$8.9 billion over six years for Canada's low-wage workers.

The federally regulated private sector includes industries such as interprovincial and international transportation, telecommunications, banking, uranium mining, most federal Crown corporations, grain services and Indigenous band councils.



Photo Credit Nicholas Raymond Kropotkin

Valerie Adams of Montreal Chimneys

Montreal Chimney sweeps & brick pointing a must!

It's the season to have your annual chimney maintenance done, before the cold winter weather rolls into town. Chimney sweeping is a historic profession which you may think has gone extinct, however, having your chimney cleaned and inspected is still important as ever. Some common chimney issues include animal nesting, soot build up, deteriorating brickwork & water damage. These issues can all be fixed by a professional chimney sweep.

We spoke with Valerie Adams of Montreal Chimneys, to ask a few questions about the fate of her profession in our modern age:

Q: Can I still use my wood fireplace?

A: We hear this question a lot. Most demerged cities still allow wood burning fireplaces or wood stoves as usual, check local bylaws for updates. For those living in the city of Montreal, wood burning is only allowed with the installation of a certified low emission fireplace insert.

These inserts burn real wood logs or pellets, they are designed to heat the house. Residents of Montreal can still use their original fireplace in the case of a blackout of 3 hours or more.

Please call Montreal Chimneys for more information and a free estimate for EPA certified low emissions fireplace insert required by 2025.

Q: Does my oil furnace chimney need to be cleaned?

A: Yes, oil furnace chimneys also need cleaning. Everyone who heats with oil, gas or wood has a chimney. Yearly maintenance ensures the good working condition of your furnace and keeps your household safe. "Wherever you live, annual chimney maintenance is still necessary. Small repairs go a long way and can make a very big difference before damage gets worse, and more expensive." Says Valerie, who has over 17 years of experience. She goes on to explain, "If you are not going to use your fireplace you can seal it up to prevent cold drafts and water infiltration. This will help to save on heating bills. Later, if you choose to upgrade we can easily re-open the flue and install a wood burning appliance that conforms to the new regulation."

Q: What does it cost to have your chimney looked at?

A: It is important to get a professional to check the condition of your chimney yearly. Go outside and look up at your chimney. If you see bricks crumbling you should get that repaired before winter. A chimney crown and cap are also very important. If you have cracks in the concrete chimney crown, water can leak down and damage the joints of the masonry brickwork. The best solution is to fix the masonry and then install an aluminum crown with a drip edge, protecting your chimney like an umbrella for many years to come. We charge \$50 for a visit to your home.

Montreal Chimney is a popular chimney company servicing the island of Montreal and surrounding areas. Customers agree that attention to detail, professionalism and cleanliness sets MC apart from other companies. Montreal Chimneys includes a visual inspection with each chimney sweep and estimate for repairs. For more information on cleaning your chimney or anything related please e-mail:

chemineesmontreal@gmail.com or call 438-345-6687

Surely you're as lucky as lucky can be to see a chimney inspector & sweeper yearly!



Photo Credit Nicholas Raymond Kropotkin
Val from Montreal Chimney



Photo Credit Nicholas Raymond Kropotkin

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Taina Chalifoux and Laurent Francheteau

Caféine Pushers - Who cares about coffee industry codes?

Coffee-world trendsetters, experts, business partners and java "dealers" Taina Chalifoux and Laurent Francheteau are taking a big trip with a new, unique, and provocative concept. Caféine Pushers brand image is anything but conventional, and that's exactly what they want!

This up-to-the-minute, generationally and ethnically diverse duo have come up with a concept that juggles with two parallel linguistic universes and is just shy of being politically incorrect by banking on the addictive nature of coffee. Addiction, use, dose, drip, grind: Caféine Pushers doesn't shy away from using street language, which is apropos for the world of coffee in every way.

Text DRIP to 1-514-418-9030

Caffeine Pushers has dropped out of the coffee industry's polished conventions with its distribution method where users text their "dealer" to order their fix. The new concept also features an integrated music experience, with each coffee blend having its custom Spotify playlist to match its char-

acter.

"Laurent and I have long been nicknamed the 'caffeine pushers,' so we decided to bring the concept to the next level," says Ms. Chalifoux, who is very active online under the handle Coffee Queen. "We had to come up with a great idea that would grab the attention of a customer base that is already bombarded with messages in a very competitive market, so we went all out!"

After having great success in the commercial sale of organic fair-trade and eco-friendly coffee (Café DiNapoli) and high-end coffee machines (Dr. Bean), the two coffeeholics had to reinvent themselves after taking a bit hit and losing 100% of their clientele when restaurants and offices closed last March. To tackle the ambitious project of online sales head on, the Caféine Pushers brand completely changed its lexicon to reach an entirely different user base: B2C, millennials and quality coffee aficionados and connoisseurs.

The agency Cabana Seguin developed this

singular, brazen and edgy brand identity that has a distinctive graphic design and a hypnotic and provocative look with a logo that embodies the stimulating effect of coffee. They came up with the visceral image of a bright-red eye with a fully dilated pupil, evoking excitement or the effects of a psychoactive substance.

The shooting rays surrounding the eye play on the excitement and sense of urgency associated with drinking coffee.

About Caféine Pushers

Caféine Pushers is the unlikely partnership of a quinquagenarian and a young adult who have only one goal in mind: to create and sell the best stock! In the spirit of Netflix' "Breaking Bad," the chemist and the dealer develop the most addictive mixtures together, and it's the fusion of two generations that makes the whole thing really... dope!

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Anxious Andrea: A Collection of Blog Posts by Andrea Gray

I first met Andrea Gray nearly 20 years ago.

At that time, she was a member of BBYO (B'nai Brith Youth Organization) in Montreal, and was known as a very bubbly, enthusiastic, intelligent and empathetic person (and a diehard Beatles fan as well). Whenever she entered the room during a program or our three-times-a-year regional conventions, the energy and the spirit in that room increased many times over, which I noticed whenever I staffed those conventions as a volunteer adult advisor for BBYO.

However, behind that smile, there was



By Stuart Nulman

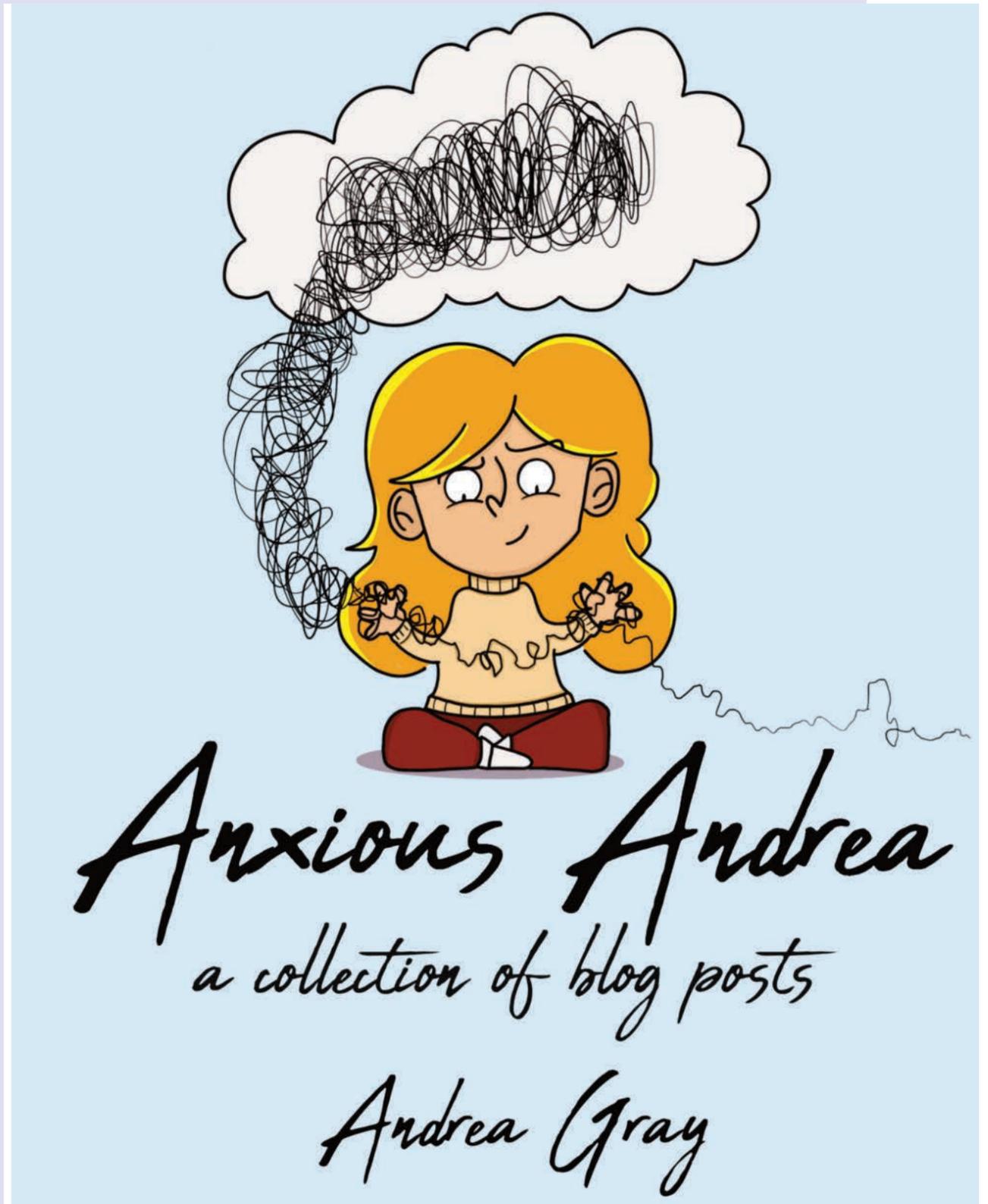
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something about Andrea that I was not aware of. Throughout most of her life, Andrea dealt with anxiety, in particular Generalized Anxiety Disorder (GAD), which she was eventually diagnosed with. It affected her through childhood, her teenage years, adulthood, and when she became a mother in August of 2019. It was the kind of anxiety that was potentially crippling to her everyday life and emotions, and included bouts with depression, not to mention create a great deal of stress for her.

But instead of letting anxiety and GAD rule her life, Andrea decided in 2017 to share her ordeal in writing, and created a blog entitled "Anxious Andrea". Throughout her many posts, she stated the situations – both past and present – that sparked her anxiety, and the steps she took to not necessarily conquer, but effectively deal with those anxious bouts without having to give in to it. Her purpose for the blog was twofold: as a means of therapeutic catharsis, and most importantly, "to open up a dialogue and break the stigma in regards to mental health."

Andrea recently discontinued the blog, but has decided to compile some of her most-viewed past blog posts and put them in book form called "Anxious Andrea: A Collection of Blog Posts".

The posts she has chosen to appear in the book gives a multi-dimensional portrait of the anatomy of what an anxiety



disorder is all about. But this is not a book that will leave the reader drowning in clinical theories and descriptions that one can find in a medical textbook. Instead, the book uses posts that give a more reader-friendly approach to what it's like to go through an anxiety disorder. For that, she uses many personal anecdotes and experiences to give it a more human side to it, whether it a stressful home renovation project, expressing to her spouse about her antipathy towards tickling, coming to terms with her father regarding her anxiety, and how she dealt with her anxiety during her pregnancy and first months as a mother to a newborn daughter.

That's not all. Andrea also offers the reader practical advice and information about how they can give themselves a sense of ease and relief when a stressful or anxious situation happens, whether it be methods like box breathing, progressive muscle relaxation or grounding, or

the resources such as telephone hotlines or websites that you can turn to for more professional help.

"Anxious Andrea: A Collection of Blog Posts" is a book that certainly helps to break that centuries-long stigma towards mental health and the millions of people who suffer and live with the many disorders that are part of mental illness. It's an empathetic, indispensable guide that proves to those who are going through any anxiety disorder that not only you are not alone, but that you have the good fortune of a book that you can turn to and find out someone's personal struggle with anxiety and what she did towards overcoming it.

If Andrea Gray can continually rise above this and continue to live a fruitful everyday life, then we all can do it.

Anxious Andrea: A Collection of Blog Posts is available in both print and e-book formats through www.amazon.ca.

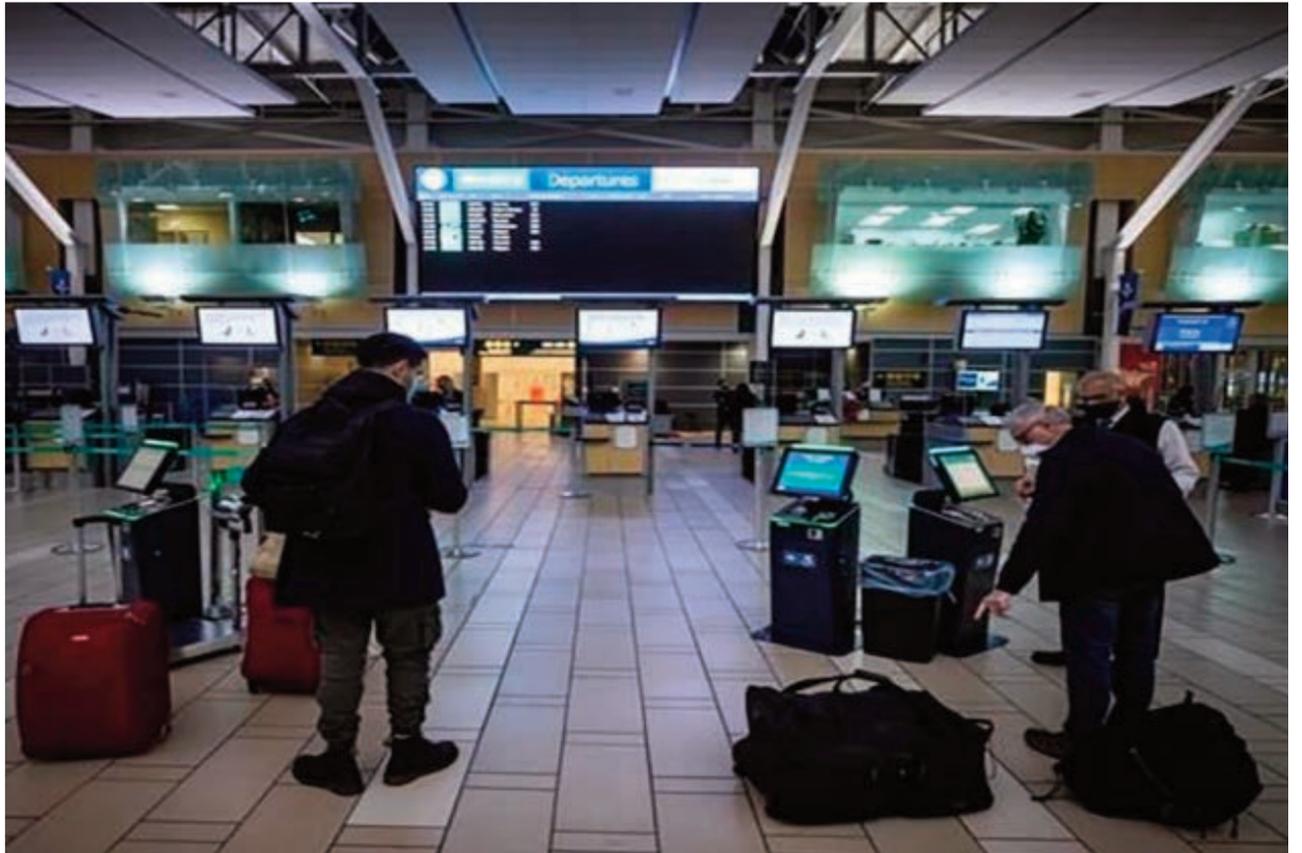
Quebec introduces new proof of vaccination for travelers

For those who plan to travel outside the province of Quebec in the near future, the provincial government has just introduced a new digital proof of COVID-19 vaccination.

According to a report by CTV News Montreal, this new proof will have a QR code, and can be used when travelling across Canada, as well as a number of American states and countries from around the world. As well, Quebecers will be encouraged to continue using their original digital vaccination proof for places around the province that use it as a requirement for entry.

To obtain this provincial travel proof of vaccination, go to the Government of Quebec website, where it can be downloaded. Applicants will be asked to give their name, date of birth and the date of their first vaccine dose. Once that's completed, the new QR code can be downloaded for use while travelling. It will contain their two-dose information in both English and French.

CTV News Montreal reported that the federal government is also introducing their own proof of vaccination for international



travel. As of October 30, all those who plan to travel by plane or train must have this proof that they are fully vaccinated. However, there will be a grace period that will run until November 30, in which travelers

who haven't yet received their second doses, can instead show a negative test result within 72 hours prior to their departure.

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World's geography community calls for a global redoubling of efforts to confront climate change and nature loss



TODAY as the world begins to gather in its continuing efforts to tackle the climate and nature crises, the global geography community has come together to call on world leaders to redouble their efforts and place the protection of nature and a liveable climate at the centre of the world's economics and politics.

The global community will be coming together in the coming weeks and months to discuss the global biodiversity crisis and the global climate crisis. Beginning virtually, the 15th conference of the 196 national parties to United Nation Convention on Biological Diversity will meet October 11-15, 2021, and April 25-May 8, 2022, in Kunming, China, to confront the world's biodiversity crisis. The 26th conference of the 197 national parties to the United Nations Framework Convention on Climate Change come together in Glasgow, Scotland, to confront the climate crisis. "Geography is the study of our planet and humankind's relationship to it," said Michael L. Ulica, President and Chief Operating Officer, National Geographic Society, "and as such, geographers have a front row view of the impacts of climate change and biodiversity loss on our world. We need to treat the climate and ecological emergencies as one plane-

tary emergency. Global leaders can no longer address these crises separately if we are going to succeed on both. Our future depends on preventing the collapse of the natural systems that provide our food, clean water, clean air and stable climate."

"Climate change is an urgent challenge but the solutions are all around us," said Bruce Lourie, President of the Ivey Foundation and Chair of the Transition Accelerator. "We have remarkable opportunities to tackle this crisis, contribute to nature conservation and advance human well-being. Now is the time for the world to come together and seize these opportunities to forge a better future for the planet."

"We have a crisis in our relationship with the Earth. Transforming our society to become nature-positive is the most pressing problem of the 21st century," said Dr. Harvey Locke, noted conservationist and leader of the IUCN task force proposing new targets for global conservation. "We must protect and restore at least half the world for our own health and well-being, to stabilize the climate, and because it is the right thing to do for the rest of life. It is very timely that the world's geographical societies are coming together to help humanity understand the challenge before

us."

"Geographers, explorers, educators, researchers, and travellers worldwide recognize the dire impacts of the climate and biodiversity crises," said John Geiger, Chief Executive Officer, Royal Canadian Geographical Society. "I am very proud to stand together today with my global colleagues to call for concerted and collaborative efforts to making the coming decade one of positive action in pursuit of a better future for humankind and our home."

"The twin crisis' of climate change and nature loss is impacting our environments, our health, and our livelihoods – and it's all of our responsibility to tackle these challenges," said Justin Trudeau, Prime Minister of Canada. "At home and around the world, Canada is stepping up to find real solutions to fight climate change and prevent the loss of nature. We're protecting 30 per cent of our lands and oceans by 2030, putting a price on pollution, phasing out coal fired electricity, and planting 2 billion trees. But we need to be bolder and act faster to build a cleaner world for our kids and grandkids. And only together will we achieve this necessary goal."



Outdoor office: 5 useful gadgets for your new workspace

The number of winter days has been counting down, and the need for warmth and sunshine has grown. The pandemic has forced thousands of office employees to work from home and everyone is looking forward to the summer months when they can finally move their home office outside. A new workspace could be on the balcony, in a garden, or even in a nearby park.

These five gadgets will make productive outdoor-office-work possible.

1. Laptop Sun Shade

The Screen Shade Hood from Philbert allows you to work outside in the sun or to have privacy in public places. The hood also prevents your laptop from overheating in warm temperatures. It is well priced at about 65 dollars.

2. Standing Desk

A Harmoni standing desk comes in four parts that simply snap into place for seamless assembly and disassembly. Since it converts every table into a standing desk, you can easily transform your balcony or garden into an office. Alternatively, you could even work while lying in the meadow.

3. Noise Cancelling Wireless Headphones

Sony's premium wireless headphones WH-1000xm4 allow you to work and play simultaneously. When you need to focus, the noise-cancelling feature is excellent, and the fact that they're as comfortable as ever makes them ideal for long video calls. The battery lasts 30 hours.

4. Thermos Flask for cold and hot beverage

Chilly's Bottle is a double-isolated thermos flask made of stainless steel. Regardless of how hot the outside temperature is, you can keep your beverage cold for up to 24 hours or keep your hot drink warm for up to 12 hours. It is also available in a variety of styles.

5. Laptop Powerbank

The Litionite Tanker is compatible with laptops and notebooks, with a capacity of 50,000 mAh. You can charge several devices at the same time with this versatile adapter, which saves you a lot of time. There are 28 different kinds of DC connectors for the most popular laptops.

Get with the Times!



There's a different dime in your change as the Royal Canadian Mint celebrates the 100th anniversary of Bluenose

For the first time since Bluenose appeared on Canada's 10-cent circulation coin in 1937, the Mint has re-designed the image of the famous fishing schooner that Canadians have known and loved for a century. This new design by Nova Scotia marine artist Yves Bérubé is being issued in celebration of Bluenose's 100th anniversary. To add to this historic occasion, the Mint is also launching Canada's first-ever coloured dimes, featuring a touch of blue that brings to life the North Atlantic waters that Bluenose ruled throughout its illustrious career. All other 10-cent coins manufactured this year with the classic schooner reverse design are also being double-dated "1921-2021" in recognition of this milestone anniversary. These exciting new coins start circulating as of today.

"When our circulation coins were re-designed in 1937 to celebrate Canada's favourite national symbols, Bluenose inspired the design of the 10-cent coin," said Marie Lemay, President and CEO of the Royal Canadian Mint. "Today, we are thrilled to commemorate the 100th anniversary of Bluenose with a new design that will circulate from coast to coast to coast as we reaffirm our pride in an enduring icon of Canadian know-how and innovation."

Soon after slipping into the waters of Lunenburg Harbour from the Smith and Rhuland Shipyard in March 1921, Bluenose captured the hearts and minds of Canadians as the sleekest and fastest fishing schooner the world had ever seen. In its first season, Bluenose both hauled in a record catch on the Grand Banks and brought the International Fishermen's Trophy back to Nova Scotia. In addition to proving itself an outstanding working vessel, Bluenose remained undefeated in this racing series and proudly defended the title "Queen of the North Atlantic Fishing Fleet" over nearly 20 years of racing. Bluenose also represented Canada on the international stage with memorable appearances at the Chicago World's Fair in 1933 at His Majesty King George V's Silver Jubilee in 1935.

"For 100 years, Bluenose has defined the spirit of Nova Scotia. The skill and teamwork of Nova Scotians made Bluenose a world champion, as well as one of the most famous ships in Canadian history," said the



Honourable Hon. Pat Dunn, Minister of Communities, Culture, Tourism and Heritage for the province of Nova Scotia. "This commemorative Bluenose coin will remind all Nova Scotians how our connection to the sea and our innovative spirit has created our determination to succeed."

On the reverse of the coin, artist Yves Bérubé's tribute to Bluenose shows an angled view of the famous schooner, under full sail and heeled to port on the open sea. This dynamic portrayal of a ship that always left the competition in its wake can be found in both uncoloured and coloured versions, both of which are also double-dated "1921-2021". A ground-breaking first for a 10-cent circulation coin, the coloured version features contrasting blue paint highlighting the deep waters of the North Atlantic.

The obverse features the effigy of Her Majesty Queen Elizabeth II by Susanna Blunt. In all, six million coloured versions and nine million uncoloured versions of the coin will begin circulating as of today.

Since January, the Mint has engaged in a year-long celebration of Bluenose's milestone anniversary through an extensive suite of collectibles. We are adding to this commemoration today with new collector products derived from the commemorative 10-cent circulation coin.

First is a collector keepsake set featuring both versions of the commemorative circulation coin, packaged with uncirculated versions of our classic 2021 circulation coins (5-cent to \$2). It retails for \$24.95 and its mintage is set at 100,000.

There is also a Special Wrap Roll Set consisting of three 50-coin rolls. Each roll features a different commemorative reverse design: the uncoloured and coloured versions of featuring Yves Bérubé's anniversary artwork, as well as "1921-2021" double-dated coins featuring the original 1937 Emmanuel Hahn schooner design. This set has a mintage of 40,000 and retails for \$29.95. For an in-depth look at the history of Bluenose and to learn more about our suite of collector products, visit www.mint.ca/bluenose. To relive Bluenose's first International Fishermen's Cup race, follow @CanadianMint or @MonnaieRoyale as of October 22.

Bluenose collectibles may be ordered as of today by contacting the Mint at 1-800-267-1871 in Canada, 1-800-268-6468 in the US, or online at mint.ca. They are also available at the Royal Canadian Mint's Ottawa and Winnipeg boutiques, as well as through the Mint's global network of dealers and distributors, including participating Canada Post outlets.

A time not to sShare



By Martha Shannon
mtltimes.ca

“Not a good idea!” Sara cautioned, as her friend reached over to borrow her mascara. I had a pink eye infection a month ago and my doctor gave me a lecture. She warned, “Don’t share any of your makeup with family or friends. Don’t go to bed without first cleaning off the makeup. Don’t’so many rules! I just don’t want to infect you.”

It is, of course, in everyone’s best interest NOT to share cosmetics, even though Sara may have had a hard time to say no to a friend in need. It is not a wise procedure to share.

There are germs on the skin. And they do like to hop from one place to another.

If perusing one’s skin cell under a microscope, we would witness microbes, both good and bad. The good ones help to keep the skin moisturized and act as a barrier to keep irritants out. It is the bad ones we wish were not there.

While every skin has different microbe parties going on, the healthier host keeps the balance. But when the bad ones surface, we need to fight back: eczema, psoriasis, rosacea, acne, and in the case of eye infections, pink eye, or lip infections, herpes and cold sores.

The goal in skin care should not be microbe annihilation, because killing the bad ones meaning ridding of the good ones too. It should be about maintaining the balance.

When a make-up brush touches the skin, it can become contaminated. Sharing it with someone else passes it on. If the cream or



lotion container is shared, the microbe party moves from one host to the other.

It is important to be cautious with all skin care products. Creams, lotions, eye liners, mascara, brushes. A scary sight might be to microscope peek a sample from a commercial cream tester from a cosmetic counter. Especially if the sample has been left unattended. Attempting to maintain a balance often means adding questionable antibacterial preservatives are found in many commercial products.

Our Earth to Body skin care products do not contain the chemical preservatives added to help control the good vs. the bad. We use natural means like organic lemon-seed extract and vitamin E. Our customers know to use the products on a daily basis (or almost) knowing they cannot sit around at

room temperature for long periods of time. Or they keep them in the fridge.

One day, small cosmetic fridges, as are common in many parts of Europe, will be our norm on one’s dresser or bathroom.

This may require more work or caution on the part of the user, but if one seeks the best nutrition for the skin, it is well worth it. And we learn that our skin care is our own and not to be shared.

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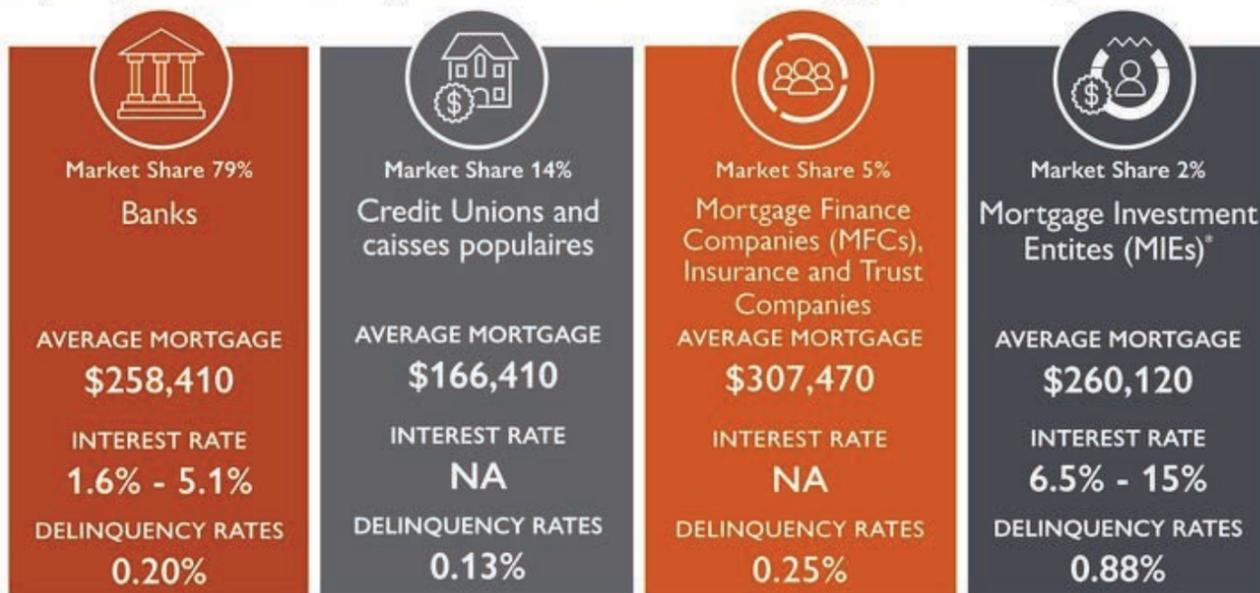


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Mortgage debt growth highest in a decade

Key insights on 4 different type of lenders in Q1 2021 - Mortgages Outstanding



Sources: Canadian Bankers Association, CMHC residential mortgage data reporting of NHA MBS issuers, Fundamentals Research and CMHC calculations based on the Survey of Non-Bank Mortgage Lenders.

of new mortgage balances issued in Q2 2021 have variable rates.

New mortgage holders continued opting for longer-term mortgages to take advantage of historically low interest rates.

Mortgage insurance trends

The Big 6 banks provided a larger share of newly extended mortgages in 2020 (68%) than in 2019 (67%).

The remaining one fifth of new mortgages in 2020 were handed out by non-bank lenders.

Mortgage lender type trends

In 2019, Canada's big six banks maintained their strong foothold in the housing finance market, with a 67% market share of newly extended mortgages.

Mortgage Finance Companies (MFCs) hold 20% of the insured mortgage space and credit unions stand at 12%.

Record-low interest rates and strong housing market activity driven by a pandemic-fuelled demand for more space, have propelled residential mortgage debt growth during the first half of 2021 up to levels not seen in a decade, according to Canada Mortgage and Housing Corporation (CMHC)'s annual Residential Mortgage Industry Report release today.

The report provides in-depth view of the residential mortgage market in Canada from mortgage origination to funding, covering insured and uninsured mortgages, and encompasses activity from all mortgage lender types. It is based on data available at the end of the second quarter of 2021.

"We are also seeing that mortgages in arrears have reached a 30-year low. Many borrowers benefitted from a mortgage deferral program offered by CMHC and lending institutions and were able to resume regular payments. As well, more consumer savings and the growth in disposable income have contributed to the ability of Canadians to make the payments on time," said Tania Bourassa-Ochoa, CMHC, Senior Specialist, Housing Research.

Mortgage lending trends

Canadian mortgage debt service burden as a share of disposable income continued to build up in Q1 2021, driven by growth in scheduled principal payments, reflecting in part the larger mortgages resulting from the rapidly increasing housing prices in 2020.

Uninsured new mortgage credit witnessed a 20% growth in volume, taking over an increasing share of the residential mortgage market. The most noteworthy increase was in the issuance of uninsured mortgages for purchases of property, which more than doubled the amount originated in the same quarter in 2020.

Mortgage rate trends

The large discount between fixed and variable rates drove more borrowers to opt for variable-rate mortgages. Over 40%



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[Top] The story of a gay man facing jail for his sexual orientation in post-war Germany, won the prize as best international feature

[Top Right] The Innovation Award went to the poetic animation film "La traverse" ("The Crossing") an allegory for the many situations of ethnic cleansing going on today

[Bottom Left] Jane Campion's "The Power of the Dog" was not in competition but was certainly one of the best movies at the festival



Festival du nouveau cinema awards, plus the Best and worst

Part online, part in theatres, the 50th edition of the Festival du nouveau cinema (FNC) has ended its competitive sections. The online presentations will continue until the end of this month, which, of course, is good news for those interested in movies, especially if you enjoy the non-conventional kind. Of course, non-conventional doesn't necessarily mean good cinema. Some are really bad, and I don't buy the excuse that they are "exploring some new narrative territories." But credit where credit is due: the FNC, now vying for the position of the most important film festival in town, has brought an interesting mix this year.

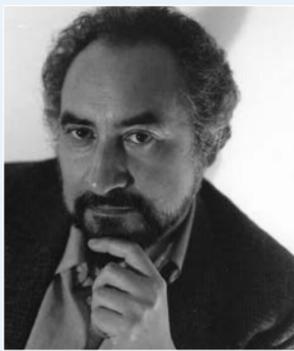
THE AWARDS

The FNC awards prizes in many categories. The most important was the International Feature, where the winner of the Louve d'Or was the German production "Great Freedom," directed by Sebastian Meise. The movie tells the story of Hans, a gay man who had survived a Nazi concentration camp, but in post-war Germany finds himself in trouble with the law, which penalizes same-sex relations.

"La traverse" ("The Crossing"), an animation French-German-Czech co-production directed by Florence Mialhe, won the Daniel Langlois Innovation Award. It took fourteen years to finish this film which was made using a painstaking under-camera paint-on-glass technique. The result is a poetic story about forced migration. No actual countries or ethnic groups are mentioned. Still, one can associate the story of Kyona and her brother Adriel with any of the recent or current situations of persecution and displacements of peo-

ple. This movie also won the Audientia Prize, awarded to a woman director by Eurimages.

The Grand Prize in the National Competition was given to Danis Goulet's "Night Raiders". "It's 2043. In a dystopian postwar future, Niska and her 11-year-old daughter Waseese, both Cree, are living on the run in the forest. They're there to escape the grasp of the State, which has been taking children by force to imprison and school them in militaristic State Academies. When Niska loses



By Sergio Martinez

mltimes.ca

her daughter to the authorities, she joins a group of vigilante fighters deep in the woods." The Most Promising Film award was given to "Le bruit des moteurs" by Philippe Grégoire. The special mention went to "The White Fortress" by Igor Drijaca.

BEST OF ALL

For its poetic story and innovative narrative, I consider that the best film I saw was "La traverse" ("The Crossing"). Another movie with an interesting interplay of live-action, archival material and animation was "Archipel" ("Archipelago") by Felix Dufour-Laperrière. It was indeed a novel approach to Quebec

history.

Of course, I cannot finish mentioning Jane Campion's "The Power of the Dog", a powerful story about sexuality and identity in the macho world of cowboys. (I already commented on this movie which I had the chance to see at TIFF in Toronto).

WORST OF ALL

Any festival has its own criteria to select movies. Therefore, it is up to critics—and the public—to show agreement or disagreement with some of the titles. In my view, two films deserve to be considered as "the worst." (Of course, I couldn't see all the movies that could have fallen into this category).

"Celts" by Milica Tomovic (Serbia) has nothing to do with actual Celts. Still, it was a name used for some people in a group of friends attending a child's birthday celebration. The event, set in 1993, takes place amid the disintegration of what once was Yugoslavia. Various stories interconnect but without a clear focus or dramatic objective.

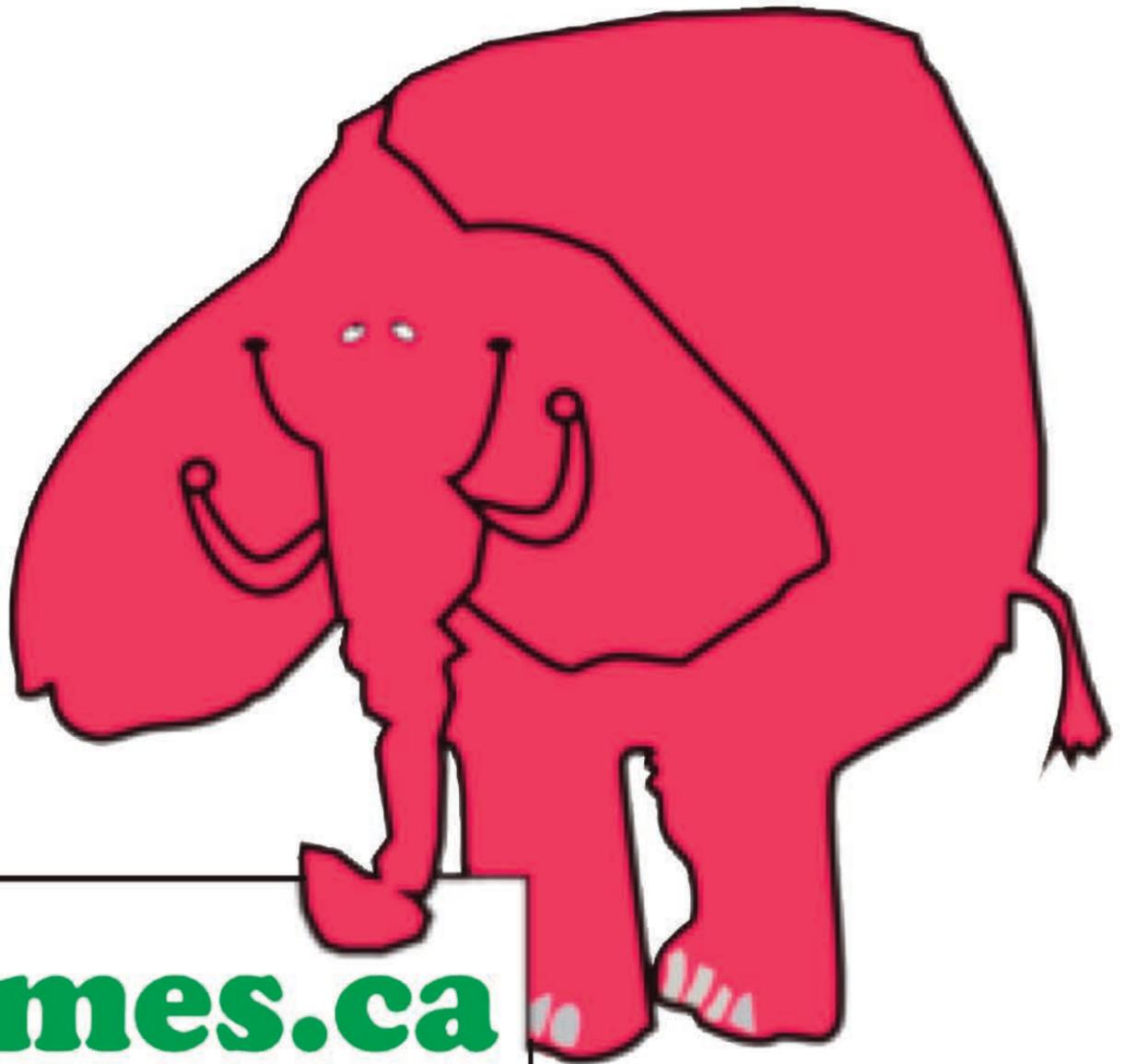
"El niño del Plomo" ("The Child of Plomo"), a film directed by Daniel Dávila (Chile), is extremely slow. Scenes are repetitive—regardless of the beauty that some people may undoubtedly find in the Andes mountains. Mateo, a child, accompanied by his maid Scarlett, is determined to find a mountain place related to some mysterious Inca ritual. In the end, the attempt to intertwine some ancient myths with present allegories is lost because of the film's confusing and boring narrative.

Those interested in watching some of the movies presented by FNC have until October 31 to do so. Visit the site:

www.nouveaucinema.ca

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