

VOLUME 44 / NO 1 / JANUARY 10, 2018

## **McInnis Cement for sale?** *Caisse de dépôt et de placement du Québec reassessing role in Port Daniel plant*

ESTABLISHED • MAY 1975

Gilles Gagné

PORT DANIEL – The *Caisse de dépôt et de placement du Québec*, the majority shareholder of McInnis Cement, is currently weighing a number of options regarding its stake in the Port Daniel cement plant, including the sale of its shares, in whole or in part, or the status quo, according to Bloomberg, the business news network.

McInnis Cement owns the Port Daniel plant, built at a cost of \$1.5 billion between May 2014 and April 2017. According to Bloomberg, the *Caisse de dépôt et de placement* "and its partners have hired advisers to explore options for McInnis Cement." The business hasn't identified these advisers or quoted a source of information.

The managers of the Quebec pension fund are thinking of "bringing in new partners or an outright sale of the company" but the "group may choose to sell to McInnis Cement," also mentions Bloomberg.

A similar rumour circulated discretely in June and July 2017 but at the time, Maxime Chagnon, the spokesperson for the *Caisse de dépôt et de placement*, had



*CDPQ* is weighing the possibility of finding partners in the ownership of the Port Daniel plant.

board of administrators".

Maxime Chagnon, of the *Caisse de dépôt et de placement*, also refused to comment on the current situation.

The construction of the cement plant was marked by a cost overrun of \$444 million, which was revealed publicly on June 29, 2016. On August 11 of the same year, the Caisse de dépôt et de placement du Québec (CDPQ) took control of McInnis Cement by adding \$125 million into the project's equity. It was in addition to the \$140 million CDPQ had already invested in the equity of McInnis Cement. That same day, CDPQ announced that Black Rock Alternative Investors was issuing a \$125 million debenture for the project, a loan not guaranteed by assets but endorsed by CDPQ.

ing the majority shareholder of McInnis Cement with 55% of equity control instead of 45%. Beaudier, the business holding belonging to the Beaudoin and Bombardier families, was thus becoming the minority partner with 45% of shares. Both partners had "The Caisse has no choice but to pay attention to occasions to stay ahead (investment-wise). We know that the Caisse will not be there for eternity as a majority shareholder. It might become a reality now. It is wise in fact. As far as I am concerned, the imContract 400119680 \$1.50 (Tax included)

file assessed by the *Bureau* d'audiences publiques sur l'environnement (BAPE), Quebec's body in charge of reviewing most projects that could have effects on the environment.

Two Liberal Party governments and a Parti Québécois regime refused to have the BAPE involved in the case, each time invoking the validity of an old law that was in force when the first promoter of the cement plant, Cimbec Canada, submitted it to the environment authorities. That was in May 1995. Provincewide and regional organizations have complained about the privilege given to the project between 2012 and now.

Another factor raised some controversy, the January 2014 announcement that public bodies would invest in the project. At the time, Investissement-Québec allotted a \$250 million loan to McInnis Cement and invested \$100 million in its equity. CPDQ also kicked in \$100 million in the equity of the initiative.

Considering that CDPQ has since added \$165 million in that equity, \$40 million and \$125 million in June and August 2016 respectively, up to \$615 million of public funds have supported McInnis Cement. Those public and parapublic bodies have also endorsed a good part of the loans authorized by a banking consortium led by National Bank.

indicated to the Gaspé SPEC that no change was planned regarding McInnis Cement's property.

The names of the companies that could be interested in investing in McInnis Cement are not mentioned in Bloomberg's report, neither are the names of the companies that could be approached by the *Caisse de dépôt et de placement du Québec*.

McInnis Cement's spokesperson, Maryse Tremblay, refused to comment on the potential sale of some or all of the company's shares, adding "that it is a matter that is usually dealt with by the

That August 2016 move meant that CDPQ was becom-

switched equity portions.

#### Reaction

On the Gaspé Peninsula, Nadia Minassian, prefect of the Percé Rock MRC, is very cautious when commenting on CDPQ's assessment of McInnis Cement's value.

"I would be lying to you if I denied the fact that I had heard that rumour in 2017 but I will only comment once the Caisse de dépôt explains. It is not news yet; it remains gossip," says Ms. Minassian.

By the same token, she is not surprised by the assessment undertaken by CDPQ. portant point is to make forward strides in "green energy," which means deploying ways to reduce the environmental imprint of the cement plant," adds Nadia Minassian.

#### Controversies

Beaudier has been involved in the Port Daniel cement plant project since December 2011. At that point, the venture had been stagnating for years.

The project raised some controversy from that point because the succeeding governments failed to have the McInnis Cement and its main subcontractors have a workforce of 153 people. The plant will eventually produce 2.2 million tonnes of cement yearly. Production started in June 2017 but is still not optimal.

The plant will also emit 1.8 million tonnes of greenhouse effect gases annually, thus becoming the biggest industrial producer of such substances in Quebec.

# News briefs



**Connie Jacques** 

#### New service in New Richmond

#### Thierry Haroun

NEW RICHMOND: - Adults faced with a mental health disease can now benefit from an all new service called the Ressource d'assistance continue (RAC) which is under the responsibility of the Gaspésie Health and Social Services Center. The residence, that serves the entire Gaspé Peninsula, received its first client last fall and since then three other patients were added. In total the residence has room for seven patients. "It's a residence where the clients are taken care of through an intensive readaptation program that aims at social reinsertion. The clients can stay there on a permanent basis for up to two years. They are followed by a team of 12 specialists which includes nurses and so forth," confirms Connie Jacques, spokesperson for the CISSS.



Photo: Operation Nez Rouge

## **Social Security Tribunal of Canada flawed**

#### Thierry Haroun

GASPÉ PENINSULA: - It seems that the Social Security Tribunal of Canada has many flaws and it doesn't meet the expectations of those who appeal their cases concerning the Employment-Insurance Program. That's what Le Devoir newspaper recently learned.

The Montreal daily paper had access to part of the report produced by the firm KPMG. The report, completed last October, was ordered by the Federal Social Development Minister, Jean-Yves Duclos. The document should be made public in the next few weeks, but Le Devoir learned that the report reveals many flaws and it is recommended it review the way it functions in order to meet its mandate and expectations. The newspaper learned that the current Tribunal, set up under the Conservative Government of Stephen Harper, is more "legalistic," more "distant and formal" than the previous system. It therefore results in a process that does not meet the fundamental principle which is to put the client at the center of the system. Moreover, Le Devoir reveals that the delays following an appeal are five times longer than the previous system.

> The MAC confirms



Photo: T. Haroun

Gaetan Cousineau.

Spec reached Gaétan Cousineau, the coordinator of MAC Gaspésie, a board that defends the rights of the unemployed, for a comment and he confirms the newspaper's revelations. "I'm not surprised with what I've learned in the newspaper. We knew it from the start. Before, we had regional boards of appeal that were well aware of our reality. Before, there was what we called an Arbitral Council. It was formed by a panel of three people from the region who would judge a situation. If the unemployed lost, he could appeal before a judge alone who would come to the Gaspé. Now, most of the cases are heard (80%) by phone with

people you don't know. Another 15% are heard through video conferences and a very small percent is done in person. But for that, you must go to Montreal and so forth," explains Gaétan Cousineau.

Also, he adds, "now it takes up to six, seven and eight months before a case is heard. It's nonsense. That's why only 10% of the unemployed that have an issue with the EI Program appeal compared to 30%. In all cases, 50% of the cases we represent are won. What my organization recommends is that the government hire more people for the Tribunal who are able to judge cases according to the reality of a region like ours."



Gaspé Nez Rouge team

## **Operation Nez Rouge a success**

Thierry Haroun

GASPÉ: The 2017 Greater Gaspé Nez Rouge Operation was a real success with a record number of pickups. All in all, 247 volunteers took part in the organization which made 705 pickups. The volunteers received \$8,350 in tips which is \$1000 more than the previous year, confirms the spokesperson, Sabrina Fortin. "Everything went just fine despite the cold temperature. The other good news is that the latest numbers show that our service is becoming more and more popular. The awareness campaign against impaired driving is bearing fruit," she pointed out. The service was offered last December from Saint-Georges-de-Malbay to L'Anse-à-Valleau and from Gaspé to Fox River. This unique service started in Québec City in 1984. It is now offered across Canada. More than 51,261 volunteered across the country in 2017.

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## A few historical notes about the Port Daniel cement plant

#### Gilles Gagné

**Summer of 1981:** First thorough assessment of Port Daniel's limestone deposit by Quebec's department of Energy and Resources.

Summer of 1991: A cement plant project promoted by the SGA company makes the headlines of a few national papers. It is reported that the investment required would hover around \$800 million. However, SGA, which means Société de gestion Aucoin, is not a serious company and its president, Réjean Aucoin, has no financial means.

**1992:** Rimouski businessman, Guy Rousseau, takes a look at the limestone deposit and decides to push the matter further. He founds Cimbec Canada and decides in 1993 to spend most of his time trying to land the project.

**February 1996**: Cimbec Canada gets its environmental greenlight to build a cement plant in Port Daniel.

1997: Guy Rousseau con-

vinces the *Caisse de dépôt et de placement* to invest in the first phase of the project. The value of Cimbec Canada's project nears \$450M and Mr. Rousseau tries to bring it down to \$350M for an annual production capacity of 1.1 million tonnes per year. The building of the wharf's first pillars starts at the end of the 1998 summer. The piece of land where the cement plant is projected was cleared in January 1998, 20 years now.

**Summer of 2000:** Guy Rousseau looks for partners interested in investing in the Port Daniel project. He is supported by a wealthy but discrete Amqui businessman, Jos Lefrançois, who owns the Kenworth Trucks dealership.

**December 2011:** After a decade of stagnation, the cement plant project is rejuvenated by the members of the Beaudoin family, who are important shareholders of Bombardier. Their holding, Beaudier, buys the project presented by Guy Rousseau, who stays for a while as an adviser for Gisement Mcinnis, which later becomes McInnis Cement.

January 31, 2014: The project is officially announced by then Quebec premier Pauline Marois and Laurent Beaudoin, president of Beaudier. The project is announced again on June 2 of the same year by the new government of Philippe Couillard. That second announcement comes a few days after the construction start of the plant.

August 2015: Up to 800 workers are active on the McInnis Cement construction site.

June 29, 2014: A \$444M cost overrun is confirmed by Quebec Economy minister Dominique Anglade. She explains that engineering problems, the acceleration of construction and additional equipment worth \$100M explain the situation.

May and June: Production trials are underway at the cement plant and the first batches of cement are shipped.

# Police report

On December 29, Shawn Stanley, 35, died following a snowmobile accident in Saint-Majorique at approximately 2 a.m. on Chemin du Père Watier. "He lost control of his snowmobile in a curve and struck a tree. He was unconscious during the transfer to the hospital and died at the (Hôtel-Dieu) hospital. He was hospitalized for a few hours," says Sgt. Claude Doiron, spokesperson for the Sûreté du Québec.

The victim's wife was a passenger on the snowmobile and sustained only minor injuries. His funeral was held on January 3 in Gaspé. He was the father of a young boy.

With his two other partners, Mr. Stanley was the founder and a driving force at Suspendem, a Gaspé-based company involved in the maintenance of windmill towers. The company is active in many parts of the Americas and employs dozens of skilled people, mostly Gaspesians.

An investigator was assigned to determine the cause of the accident. "There is no foul play for sure. The investigator is trying to determine if the driver was going too fast or if he was distracted by another element. There will be an investigation by the coroner as well," says Sgt. Doiron.

\*\*\*\*

A fire destroyed a house in Bonaventure East during the afternoon of January 6, leaving six people without a home. The alarm was sounded at 1:05 p.m. by the owner of the house, Christophe Garon, who noticed smoke coming out of the structure as he was clearing the driveway with his snowblower.

"He was in shock (when the firefighters and police officers arrived) and wanted to go back in the house to pick up a few objects," says Sgt. Claude Doiron. It took five hours to put out the fire and secure the place.

According to Sgt. Doiron, an electrical failure was probably the cause of the fire. The value of the house is approximately \$250,000. The Red Cross took charge of the Garon family and moved them to a Bonaventure hotel.

Meanwhile, the former owner of the house, Jean-Marie Perreault, president of Navigue.com, initiated a Gofundme campaign on January 7 in order to support the family left homeless by the fire.

"We want to help the family and we still had sentimental ties to that house, since it was the family house of my wife Chantal (Bourdages). We initiated the Gofundme campaign yesterday and already we have collected \$3,300, with a goal of \$10,000. We have also found a house for the family, where they will be able to stay for a while," says Mr. Perreault.

The campaign is under the name of Christophe Garon's wife, Isabelle Mauduy. People can therefore find it under the Gofundme

## Laurentian Bank to stop services at counter in December 2018

Gilles Gagné

NEW CARLISLE – The Laurentian Bank will stop delivering services at the counter at the end of December 2018, due to "the changing habits of the clientele," says Hélène Soulard, the bank spokesperson. That change will not only hit the two branches left in the Gaspé Peninsula, but all the Laurentian Bank branches.

Counter transactions like cash withdrawals, deposits and bill payments will no longer be possible in the branches of the Laurentian Bank,

This bank has already applied some cuts in its network and the Gaspé Peninsula was part of the operation as the branches of New Carlisle, Port Daniel and Murdochville were closed in June. Ms. Soulard prefers to say that they were "amalgamated to the Paspebiac and New Richmond branches," which will stay open. their bills and cash withdrawals. People receiving cheques can also apply for direct deposits," says Ms. Soulard.

The Laurentian Bank staff will also give some instructions regarding the use of personal computers for a number of transactions.

Hélène Soulard is aware that some clients are not at ease with computer transactions, sometimes because of their age.

"That is why we are leaving more than a year of wiggle room for our clients. Those measures were announced over the fall," she says. A certain number of services will also be offered over the phone, adds Ms. Soulard. The list of those services will include account balance verification, transfers between accounts, paying bills, credit line balance information, credit card balance information, a list of past transactions in an account, a service available 24 hours a day, seven days a week and an access to account information when travelling outside the country.

Throughout the system, the closure of counter services is supposed to reduce the staff by 150 people. Five employees were affected to different levels in the Gaspé Peninsula.

"Two employees left our staff according to the conditions stipulated in the labour agreement, one left with the severance package offered by the Laurentian Bank and two moved to the other branches located in the Gaspé Peninsula," explains Ms. Soulard.

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The automatic tellers will remain open in the remaining branches of the Gaspé Peninsula.

"We will accompany our clients in the transition period that will lead to those changes. Our staff can show our clients how to use the automatic tellers for deposits, paying Famille Mauduy name.



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# **Editorial** page



## Commentary

Gilles Gagné

## The normality of testing the market

The task currently undertaken by the Caisse de dépôt et de placement du Québec regarding McInnis Cement comes as a surprise to many people but it is perfectly normal for Quebec pension plan managers to check the value of their elements of assets on a regular basis.

To put it short, the Caisse de dépôt et de placement has hired advisers in order to check what can be done with the 55% share of ownership that the organization holds in McInnis Cement. That ownership could be sold wholly or in part, and the status quo is not ruled out.

What does it say about the financial health of McInnis Cement? It doesn't say much. The plant was completed over the spring of 2017 and the first deliveries of cement were made over the first days of the summer. However, the current situation is characterized by a certain number of variables.

First, the public knows close to nothing about the production rate of the plant. Rumors had it that it was a slow start, due to technical problems, themselves stemming from a certain pressure to get going and bring in much-needed revenues, despite the considerable means of the Caisse de dépôt et de placement du Québec (CDPQ). The capacity of the plant is about 6,300 tonnes per day, for 2.2 million tonnes yearly. We don't know how far along McInnis Cement is in reaching that capacity. It takes months for any plant, and probably more than a year before getting to maximum capacity.

With an asset of \$286.5 billion as of June 30, 2017, CDPQ is wealthy but also watched closely, as the public entity managing the pension funds of 8 million Quebecers. Also alot of people haven't forgotten the bad investment revealed in 2009, which led to a \$40 billion decrease in the total asset of CDPQ.

Secondly, the involvement of CDPQ in McInnis Cement was not popular in 2014, when the project was announced, because the Port Daniel cement plant was helped by two public organizations, Investissement-Québec being the other, in a field, cement production, dominated by the private sector and at a time when the market conditions were not sound. The other Quebec cement plants were producing at about 70% of their capacity back then.

We must also keep in mind that the Port Daniel cement plant project was hit by a \$444 million cost overrun in 2016, and that the initiative would probably not have survived without the massive intervention and influence of CDPQ.

Thirdly, we know nothing about the production costs of the Port Daniel plant. Getting started is always costly as a new plant will hit snags more often than not. The operating costs depend heavily on intangibles such as the number of snags and the volume of production. However, CDPQ and its partner, Beaudier, originally the leader of the project, know those costs by now.

Fourthly, Beaudier's position regarding the project is also unknown. The inexperience of that holding in the cement business probably played a role in the June 2016 cost overrun. The Beaudoin-Bombardier families have not talked publicly about McInnis Cement for over a year. Without saying that the holding wants out, the check presently carried out by CDPQ could be linked to the partner's position.

Despite all the unknown factors of that file, a certain number of conclusions can be drawn.

The Caisse de dépôt et de placement du Québec will not stay the majority shareholder of McInnis Cement over the long term. It is not its role to be a project leader. Its role consists of getting a good yield on its investments.

However, CDPQ has often been an instrument of governments, and McInnis Cement is a good example of that. The level of intervention has reached its limit, financially, although the Liberal government would probably ask the CDPQ management to be patient before selling some of its participation in McInnis Cement if the context was bad in Port Daniel, especially given the electoral context of this year.

It must also be mentioned that the cement market conditions have changed significantly since 2013-2014. The Canadian and American markets are buying the output of cement plants as it is produced. The price seems fine as well.

It is consequently a very good moment to test the market for CDPQ and see of other partners would join the ownership of McInnis Cement. It is probably a bit early. The jury is still out regarding the performance of the plant. Investors will likely wait a bit before making a move and pay a price that would prevent CDPQ from taking a loss in the deal.



#### The no-resolution revolution!

It's that time of year again: time to decide on a New Year's Resolution.

Or not! This year I have decided that I am taking a year off from torturing myself over some impossible dream. I have decided to LIVE one moment at a time.

Even that is a challenge in our society today. There is so much pressure to always be predicting, preparing, planning for the future. We are urged to see today as a stepping-stone into tomorrow. Everything we do today will have consequences for what comes.

But it's not just a stepping-stone! Today is all we

have: better make the most of it!

Over the years I have made countless resolutions: some years having as many as four or five. I have read all those books that said you had to have written goals if you are going to live the life you want, get where you want to go. You have to plan, sacrifice, scrimp and save for some future Nirvana just waiting around the bend.

But as I get older I am realizing that Nirvana is right here in front of me, all the time. Moment by moment. It's all we get. Heaven is here on Earth right now, and so is Hell if we choose to live, as Thoreau bemoaned, "lives of quiet desperation."

We cannot live in the future. We cannot live in the past. We can only live in each moment as it unfolds.

There is nowhere else to be but right here, right now.

All the planning, scrimping and saving, projecting or preparing is not going to help us in the future if we can't actually grab onto life in the present moment.

How we do try to avoid that fact! We rush here

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Office Manager

Joan Imhoff

and there, always in a race against that damn clock! We give ourselves ulcers and anxiety attacks in order to squeeze more and more out of every second of our active day, with the constant nagging feeling that we should be somewhere else, doing something else.

Last year my resolution was to develop greater patience: with myself, with others, with the world as a whole. To try to slow down and just accept how things are unfolding without having to always feel in control. I did not entirely succeed, but one thing I did learn is that living outside the demands of the clock opened up time in a weird new way.

Physicists have long told us that time is not rigid, but that it slows down and speeds up in all kinds of ways. We instinctively know this to be true, as we experience the fact that one hour on a plane flying through turbulance seems to last a lifetime, while one hour with a loved one rushes by like the wind!

I have discovered that the less I focus on the flight of time, the more time there seems to be for the many things I want to get done. Rather than saying to myself, "OK, by noon I want to have that and that and that done," all the while checking the clock on a regular basis, now I just get into whatever I am doing, focus intensely on it, and first thing I see it's noon, I have everything done and more, and it's time for a well-deserved break! I dare you to try this for yourself: if you are an incessant clock-watcher, turn it against the wall for just one day. Take off your watch. Try not to check the time on your cell phone. Just start your chores and see how it feels to go moment by moment. Stop and breathe now and then. So there will be no resolution for me this year. No amount of weight to be lost (my love of chocolate always wins out in the end!), no goals for healthier living or strengthened relationships, and no bewailing my lack of motivation or discipline. Just live lighter, breathe deeper, slow down more and focus on what's right in front of me. A moment by moment acceptance of what life has to show me NOW. Ah, that feels good!



#### ESTABLISHED . MAY 1975

Established May 15, 1975 Published every Wednesday by: Les Publications de la Côte Inc. (Sea-Coast Publications Inc.)

SUBSCRIPTIONS: (Taxes included) Canada: 1 year: \$46.00 / 6 months: \$25.00 Outside Canada: / 1 year \$165.00 SPEC OFFICE HOURS: Monday to Friday: 8:30 a.m. to 4:00 p.m.



**Publisher:** Penny MacWhirter

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We acknowledge the financial support of the Government of Canada through the Canada Periodical Fund (CPF) for our publishing activities.

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A very Happy and Healthy and Slow 2018 to you

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## Town of New Richmond tax payers get a break in 2018

#### Gilles Gagné

NEW RICHMOND – The New Richmond taxpayers will receive a bit of a break in 2018, since the municipal tax rate will remain the same as in 2017. However, a number of owners could have to pay a slightly higher bill because a new evaluation roll comes into effect.

At the same time, the municipal value of about one third of the New Richmond properties will decrease, according to the new roll, and that will translate into a reduced bill for another part of the population.

The application of a new evaluation roll is a compulsory step that comes every third year and over which a town administration has no control, as it is part of the province-wide municipal regulation and it is carried out by an independent firm, points out Éric Dubé, the mayor of New Richmond.

"That tax rate freeze will provide a break to many citizens, given that a certain number of hikes have been imposed over the last 10 years. It also shows that our town is back on the right track, and that has been a fact for a few years", comments Mr. Dubé.

He also stresses that a sizeable proportion of tax payers will not see a bill increase attributable to the new evaluation roll. Some people will even pay less.

"For an equal property value, the bill will remain the same. 32% of the buildings (houses and apartment buildings) will benefit from a tax bill decrease because their property value went down because of the evaluation roll", explains Mr. Dubé.

So the residential tax rate



Photo: G. Gagné

New Richmond mayor Éric Dubé explains that most New Richmond tax payers will get a break in 2018.

at \$1.1786.

The special tax applicable to the buildings and houses served by the drinkable water and sewerage networks remains at \$0.159 per \$100 or municipal value.

The waste and recycling tariff stands at \$187.82 per dwelling, at \$282 for a farm, and at \$154 for a business located in the same building as a house or an apartment. That tariff for businesses located in bigger buildings varies between \$323.01 and \$877.63 per unit, depending on the occupied square footage.

Other small businesses will be charged \$136.16, while cottages and summer houses will be billed \$86.34. A tax bill of \$118.45 will be sent to seasonal businesses whilst residences for seniors will be charged \$550.93, plus a perroom or per apartment fee of \$11.03 and \$33.06 respectively.

Each taxable dwelling will

are revenues generated by the presence of government build-ings.

The municipal tax revenues will go up from \$3,837,753 to \$4,005,886 while the second biggest budgetary item in that column, conditional revenues from the government, will increase from \$2,590,077 to \$2,666,173. The "other revenues" item will increase more, all proportions considered, as they will move up to \$1,380,886, from \$1,193,428. It is an increase of \$187,458, or 15.7%.

On the expense side, the biggest budgetary item is debt reimbursement, for two reasons.

"As a matter of fact, our municipal budget is artificially inflated because 25% of it comes from the Quebec government payment for past infrastructure projects that have been carried out, like the Perron boulevard work. Our own debt reimbursement represents 15% of the budget. Altogether, debt reimbursement adds up to a bit more than 40% of New Richmond's total budget", points out mayor Dubé.

The debt reimbursement amount coming from the Quebec government will represent \$2,443,546 compared to \$2,405,458 last year. The debt service amount coming from the Town of New Richmond will reach \$1,474,995, a sizeable increase compared to \$1,255,763 in 2017. Both amounts add up to 41.33% of the total budget, or a total of \$3,918,541.

The amount of money earmarked for administration will go down in 2018, from \$1,156,025 to \$1,130,909. The road budget increases a bit, from \$1,048,890 to \$1,074,908. The sport, leisure and concert hall budgetary item will also move upward, from \$1,372,949 to \$1,496,292. It is jump of \$123,343, or 9%.

"Our revenues from the Bruce-Ritchie pool are increasing. It (its renovation) is a success. Coupled with the Taylor point activities and the day camp, the Town collects \$22,000 in additional revenues from those activities, for a total of \$309,550 (...) As for the concert hall, we are holding 40 professional shows annually and other cultural events. It remains a difficult and competitive field but our revenues are increasing and will reach \$554,663", explains mayor Dubé.

The Town of New Richmond only joined the Gaspé Peninsula and Magdalen Islands Inter-municipal Energy Board in 2014, four years after the creation of the group which has invested in wind farms. Without judging the former council's decision not to join the Energy Board in 2010, Éric Dubé affirms that the current council is "very proud" of the late move to join.

"The part of the Trans-Alta wind farm located within our municipal limits, 18 windmills out of 33, brings in \$84,108 annually while our participation in the Energy Board will translate into \$103,160 of net revenues. That is giving us one solid hand in our budget", he says.

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will stay at \$1.1786 per \$100 of municipal value for buildings of one to five dwellings, and it will remain at \$1.3141 per \$100 in the case of buildings including six dwellings or more. The municipal tax for commercial buildings will also stay at \$2.3833 per \$100 for a second consecutive year.

The tax rate for industrial buildings will remain at \$1.6888 per \$100 of municipal value. Premises without buildings but located in a serviced area will be taxed according to a rate of \$1.7187 per \$100, while the rate for agriculture buildings remains set be charged \$0.1089 per \$100 of municipal value in order to supply the sustainable and economic development budgetary item.

The total budget of the town will be \$9,482,229 in 2018, a hike of \$445,002 compared to 2017, or 4.7%.

Most revenue sources are going up except three, the paltry sector tax item, which will keep bringing in \$4,216, the in lieu of taxes, from \$266,593 to \$257,919, and the revenues linked to the waste and recycling tax, as they go down by \$625, from \$418,913 to \$418,288. The in lieu of taxes

#### TIME: 10 am -12 pm

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RSVP... Door Prizes to be won! Snacks will be provided. If you would like to join us on January 24, 2018, contact Sally at CASA 418-752-5995 or

sally@casa-gaspe.com



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## **New Richmond long** term debt load is stable

#### Gilles Gagné

NEW RICHMOND: - The Town of New Richmond is earmarking \$3,918,541 for its debt service in 2018, which is \$257,320 more than the amount of \$3,661,221 budgeted in 2017. Will the total debt load of New Richmond decrease as a result?

Of the 2018 total of \$3,918,541 going to the debt, the portion coming from the Quebec government amounts to \$2,443,546 and the share from the Town of New Richmond represents \$1,474,995.

The increase in the amount earmarked for the debt comes mainly from the work carried out at the Bruce-Ritchie pool, and grants from the Quebec government were attached to that renovation, as well as funding from the Town of New Richmond. The municipality's director general Stéphane Cyr stresses that it is a bit early to make statements

about the overall debt of New Richmond but he thinks it is stable.

"As of December 31, 2016, the total debt of the Town was \$27,947,747, according to the verified financial statements, including \$10,633,858 that have to be directly assumed by the Town. The balance (\$17,313,889) has to be paid by other parties, mainly the Quebec government. The 2017 budget included \$3,065,000 in capital reimbursement. Considering the loans contracted during the last year, our debt on December 31, 2017 should be at about the same point," explains Mr. Cyr, who will know for sure once the verified financial statements are released, in a few weeks.

In 2018, the capital reimbursement amount is increased to \$3,384,605, while interest payments will reach \$473,913.

Meanwhile, the Town of

New Richmond will keep giving out \$150,000 annually to the Petite Cascapedia Regional Park, the entity managing the Pin rouge ski station and the Taylor Point campground. It is part of a 20 yearcommitment to those two attractions in order to pay the municipal share in expansion and construction projects.

"We don't have to give money for the operation of the ski centre and the campground. They both had good results in 2017 and we don't expect to give money to them in 2018 as well," says Mr. Dubé.

The Town of New Richmond will pay \$25,000 as a yearly payment for the reduction of the debt attributable to the Quebec City International Summer Festival. "We will have to make payments for a few more years as we still owe \$260,000 to (Caisses) Desjardins," explains the mayor.



Waves like these caused trouble in Chandler.

## **Two-day storm hits the Gaspé Peninsula**

Gilles Gagné snow resumed," explained which ripped off parts of the



## Relay for Life in Gaspé

#### Thierry Haroun

GASPÉ: In 2018 Relay for Life will be in Gaspé once again. The 11th edition has an objective of raising \$125,000. A target that is reasonable, points out the spokesperson of the event, Diane Bérubé. "I think so. If we compare to last year, we raised no less than \$139,614 which was much more than the \$118,000 raised the year before. It's such an important event for a great cause." The event will take place on June 15 behind Gaspé Polyvalent. Last year, 40 teams took part in the event supported by 95 volunteers. The profits go to the Canadian Cancer Society for research. For further information, the Gaspé's event has a Facebook page.

## How to help a student land a job after graduation

(NC) If you're the parent of a child in their last year of college or university, you're likely worried that they may have a difficult time finding a job in their field once they graduate. Fortunately, there are some creative ways to break into a tough market. Here are some ideas you can explore together.

Go on a working holiday or internship abroad. Research shows that youth with international experience are more likely to be employed later on. Young people can expand their networks, enhance their language ability, and acquire leadership skills to create a favourable impression on future employers looking for employees with international experience. Encourage your student to check out In-Experience ternational Canada (IEC), a governmentrun program that offers youth a unique opportunity to gain valuable work experience while travelling abroad. Work permits under IEC are generally less expensive, more flexible and processed more

sors who are industry leaders, older classmates working in a related field, and alumni networks through their post-secondary institution. You can even explore departmental social media groups that often post job vacancies for their current and former students.

Check out career services. Most colleges and universities offer extensive help with kickstarting their students' careers for up to two years after graduation. Benefits can include resume and cover letter workshops, partnering students with alumni mentors, lunch 'n' learns, job fairs and industry conferences and panels. You can also check out local, provincial and federal government career services in your community.

Do your research. When your child finally lands a job interview after following some of the suggestions above, it's time to put their research skills they've learned to work. Being well-prepared can help them stand out from the competition. A great interviewee will be knowledgeable about general industry trends and the latest headlines, as well as company-specific inand information. sights Checking out the organization's social media pages and website are also excellent ways to display genuine interest and an effort to learn more.

CARLETON – A two-day storm, in all likelihood the biggest snowfall since March 2016, paralyzed most of the Gaspé Peninsula between the evening of January 4 and the morning of January 6. The greatest impact was felt in Chandler, where nine people living in houses and cottages along the Chemin de la Plage area were evacuated due to the combined effects of the high tide, the waves inflated by heavy winds and intense rain.

"It rained heavily for three hours during the night, after the first snowfall and before

Louisette Langlois, the mayor of Chandler, on January 5.

"The basements of some houses and cottages were flooded. It is too early to assess the extent of damage. Our firefighters will need a few days before carrying out that duty. Our public works staff spent all night trying to unjam manholes, congested with snow. The water couldn't find a way out," added mayor Langlois.

The damage sustained on Chemin de la Plage, often referred to by the locals as the Route du Chenal, was much less serious than during the December 30, 2016 storm, road and of the railway.

On January 5, Louisette Langlois didn't know if the railway had undergone more damage. "It is covered with snow."

The delivery of fresh produce in supermarkets was almost nil for the two days of the storm and some stores were clearly running out of some types of fruit, vegetables and meat on January 6. No snow fell that day but strong gusts of wind blocked Highway 132 in many places, thus affecting bus services for an additional period. Sound travel conditions resumed on January 7.

#### quickly!

Leverage unexpected connections. Although many students may think they don't have great professional connections, there are plenty of hidden opportunities to develop a network that can become a great resource upon graduation. Look to profes-



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## Reflections

by

#### **Diane Skinner Flowers**



## 2018: A brand-new year, with no mistakes in it. Yet.

The wisdom of L.M. Montgomery from the words of Anne Shirley, the spirited orphan from the Anne of Green Gables books, but slightly paraphrased. It is a new year and a fresh new beginning. New beginnings give us an opportunity to do things a bit better than we did before. To refocus and set new goals. How many people start diets in January? Or vow to exercise more or repaint their home or read more? Or just to stop eating candy cane ice cream every day? Success is often made of tiny baby steps towards a goal. Don't try to change too much, too quickly or you could set yourself up for failure.

L.M. Montgomery has given much to think about and guide us as we embark on our brand-new year.

"Well, we all make mistakes, dear, so just put it behind you. We should regret our mistakes and learn from them, but never carry them forward into the future with us." So true. Accept where you went wrong in 2017 and keep on trying. Look to the future.

"It's been my experience that you can nearly always enjoy things if you make up your mind firmly that you will." A positive attitude means so much. Strive for that positivity in 2018.

"I'm so glad I live in a world where there are Octobers." Accept the down times, the restful times because it allows you to reenergize.

"Life is worth living as long as there's a laugh in it." A sense of humour about life, and yourself, is critically important to dealing with life's setbacks and heartbreaks.

"After all," Anne had said to Marilla once, "I believe the nicest and sweetest days are not those on which anything very splendid or wonderful or exciting happens but just those that bring simple little pleasures, following one another softly, like pearls slipping off a string." Enjoying the little moments is very important. A kind word, a warm breeze, an unexpected call from a friend these are all small things that can fill our hearts with gladness.

"Nothing is ever really lost to us as long as we remember it." Accept it. You will make mistakes in 2018 but use those setbacks as an opportunity to learn. Out of negative can come positive.

"Because when you are imagining, you might as well imagine something worthwhile." This reminds us to set goals, achievable goals. How else can you know what to do unless you know where you are headed?

"Look at that sea, girls--all silver and shadow and vision of things not seen. We couldn't enjoy its loveliness any more if we had millions of dollars and ropes of diamonds." This is so true! The Gaspé is a gorgeous place with so much beauty all around us. Appreciate that. Stop and smell those lupines! "Humour is the spiciest condiment in the feast of existence. Laugh at your mistakes but learn from them, joke over your troubles but gather strength from them, make a jest of your difficulties but overcome them." A sense of humour is required by all in order to get through life. This is so important. If you can laugh, including at yourself, you are well-equipped for this new year. "Anne: "But have you ever noticed one encouraging thing about me, Marilla? I never make the same mistake twice." Marilla: "I don't know as that's much benefit when you're always making new ones." Accept yourself and that includes your faults as well as your strengths. We should remember that when we fall we need to get back up, dust ourselves off and get back in the game.

Week	Deposit	Balance	Week	Deposit	Balance	Week	Deposit	Balance
11	\$1	\$1	118	\$18	\$171	□ 35	\$35	\$630
12	\$2	\$3	119	\$19	\$190	□ 36	\$36	\$666
3	\$3	\$6	220	\$20	\$210	37	\$37	\$703
14	\$4	510	221	\$21	\$231	口 38	\$38	\$741
5	\$5	\$15	122	\$22	\$253	39	\$39	\$780
<b>1</b> 6	\$6	\$21	223	\$23	\$276	40	540	\$82.0
7	57	\$28	124	\$24	\$300	041	\$41	5861
38	\$8	\$36	25	\$25	\$325	42	\$42	\$903
19	-59	\$45	126	\$26	\$351	43	\$43	\$946
110	510	\$55	227	\$27	\$378	144	\$44	\$990
311	\$11	\$66	228	\$28	\$406	145	\$45	\$1,035
312	\$12	\$78	129	\$29	\$435	46	\$46	\$1,081
113	\$13	\$91	130	530	\$465	47	\$47	\$1,128
114	\$14	\$105	031	\$31	\$496	48	548	\$1,176
115	\$15	\$120	32	\$32	\$528	<b>□</b> 49	549	\$1,225
116	\$16	\$136	□ 33	\$33	\$561	050	\$50	\$1,275
117	\$17	\$153	34	\$34	\$595	51	\$51	\$1,326

Photo: your voice blog

#### 52-week-money-challenge.

## **Refine your resolution**

#### Wendy Dawson

NEW RICHMOND - The opportunity to reinvent ourselves is so attractive that we have dozens of idioms that address it. Turning over a new leaf. Starting with a clean slate. Back to square one. Going back to the drawing board. You get the idea.

There is no greater "clean slate" if you will than that of a New Year. The New Year marks the official point of reflection for most of us. Looking back upon both the good and the bad experiences of the year and looking forward to what lays ahead in the year to come.

If you are like an estimated 40% of the population, you probably made a New Year's resolution. What you should also know is that between now and the third week of January, 80% of you that made those resolutions will fail. Within six weeks, that number will rise to 92%! Often resolutions are tied to practices that will contribute to a healthier lifestyle or sound lifestyle choices. It makes perfect sense that we should want to integrate such habits, so why, exactly, is it so difficult? I am certainly not an expert. When I mentioned the weekly money saving challenge to my kids last week (you may have heard of it, where you save \$1 the first week of the year all the way up to \$52 by the last week of the year), they reminded me

that this was the THIRD year in a row that I had mentioned it, without of course having ever even started it, let alone completed it.

So what do the experts say? Peter Herman a psychology professor at the University of Toronto states quite plainly that often our goals are unrealistic and specifically calls this "resolution failure" the False Hope Syndrome. As he explains it, there are two major problems - what we aim for is dramatically different than how we see ourselves. Secondly there is a problem tied to cause and effect. Even if you do lose weight, reduce your debts or quit smoking, your entire life will not change as a result and that may cause a discouragement which causes you to revert to old behaviours.

Erin Falconer, who is a lifestyle coach who wrote the book "How to Get Sh\*t Done", claims that goals are not met more because of a problem with our internal dialogue. She, for instance, hates the word "should", as in "I should work out or I should eat that salad.", because in her opinion, the word "should" does not determine a decision (such as "I will" or "I can"). While she argues that of course just changing the sentence of "I should" to "I will" does not create success, she does maintain that "I will work out because I will feel better, sleep better and be proud of my accomplishment." has a

better ring to it than "Ugh, I should work out."

So – do we ignore our opportunity to sully up a clean slate because statistically we are doomed to fail? The answer is no, of course. And while I am no expert, I do maintain that maybe the approach could be a little different. Instead of one big annual challenge, perhaps we can line our year with dozens of smaller more manageable objectives. How about make your bed every day for a month? You will see that after a month that bed makes itself. Take a walk at lunch time every day. Before you know it, that simple act will become as essential and pleasant to you as your morning cup of coffee. Give yourself some electronic free time every day. Your brain will thank you. The bottom line is that with some reflection, you can easily identify small, attainable goals that will ultimately make you feel better and give you the confidence to tackle larger goals when the challenge arises. As for myself, this is officially week two, so I have to get myself a piggy bank and stuff \$3 into it.....maybe this will be the year I make it to week 52!

So, get out there and into the new year, with no mistakes in it. Yet.



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## MARCHÉ AUX PUCES (FLEA MARKET): One person's trash is another person's treasure

#### Diane Skinner

NEW CARLISLE: - Have you shopped at your local marché aux puces? If not, you do not know what you are missing. You can buy items at low cost, but that's not the only reason for shopping at a marché aux puces, or flea market. These treasure troves are found in pretty much every town, often in a church, with some communities boasting more than one. Don't give up if you do not find anything on your first visit. It takes time and patience to find the perfect items and when you do the thrill is unmistakable.

The first reason for shopping in the basement of your church or community building is price. Don't expect to pay a lot. Yahoo! Many places have a fixed price for items, that they post. For example, men's coats might be \$5 and children's boots \$3. Small items, such as Christmas decorations are priced individually. Some locations have 'specials' when a bag of clothing you stuff yourself is a fixed price. Tip: Take cash, in coins and smaller bills to pay for your finds. It might be helpful to take your own bags too. It helps to streamline checkout because these places get very busy, filled with hopeful shoppers.

Another great reason to shop 'second-hand' is that you



Photos: D. Skinner

A recent purchase at the Caplan marché aux puces for 50 cents.

are saving the environment. Items that would have been in a landfill find a new life with a new family. People donate items for a variety of reasons and you may be surprised to find many items that are new or near new. Do not assume

that people give away just old, worn out items. The flea markets operate by the goodwill of small armies of volunteers. The items are sorted and hung on hangers or folded neatly. Rarely do you see an item that is ripped or stained. Donated items become a treasure to someone new.

There is a growing number of people who shop at an indoor flea market to find something they cannot in a regular store. One lady told me that she needed swimming trunks for her sons, but off-season. She went to her local marché aux puces and found 3 pairs of basically brand-new swimming trunks, at a fraction of the cost. Many shop for Halloween costumes there too. Go in with an open mind, because an item might just spark a cool costume idea. One year, my daughter wanted to be Dracula and I found a small

fect, with the addition of a white shirt, slicked back hair and fangs. I paid about \$5 for that suit!

In that growing number of shoppers, are the collectors of all things vintage. You might not find a priceless antique, but you might find a cool lamp from the 1950s, some vinyl records, real glass balls for a Christmas tree, an old book, a piece of crystal or an old-style hockey sweater. You can also find some Dynasty style dresses with giant shoulder pads. That's vintage!

Shopping at a flea market is an incredibly lively event. Depending on where you shop, you will likely meet people you know and have a chat while browsing through women's sweaters or curtains. I once (kind of) followed a woman who had picked up a very lovely jacket, hoping she would put it back. She didn't but that was okay, you don't always find what you want, so enter those doors with an open mind. It's the finding of the unexpected that gives the biggest thrill.

The money raised by these markets is used to help local churches with their expenses or for doing good works in the community. You may be surprised to know that the amount of money raised is substantial, but just a few dollars at a time. Thanks to all the volunteers who give their time to allow these venues to exist. The local marché aux puces are an example of a win-win scenario. Everyone benefits and in a variety of ways, not just financially. One person's trash is another person's treasure. Save money, save the environment, find the elusive items you crave, create costumes, search for vintage items and have a good time



Sign at New Carlisle Catholic Church.

boys tuxedo suit that was per- while doing it.



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## 2017: The year that was

Newspapers provide a chronicle of events and an important, critically important, snapshot of a community at large. The Gaspé Spec offers readers a weekly highlight of happenings, plus a whole lot more, about our Gaspesian communities and from a provincial level when those events or decisions may affect people who live here. The Spec is crucial for anglophones, and francophones, to remain informed and connected. Keep reading, subscribing and giving the Spec subscription for gifts. It is you, the readers, that keep us alive.

It seems that many were glad to see the year 2017 come to an end. It was a year of much negativity and uncertainty in the world. Gaspesians had our events too, some good news, some catastrophic. Test yourself to see what you recall about these events that were covered in the pages of the Spec in the year 2017. You have an advantage if you keep your old Specs OR if you subscribe to the digital version of the Spec.

(Diane Skinner)

- 1. The very first edition of Spec in 2017 (January 11) reported a severe storm which ravaged the coastline of what town?
- 2. LM Wind Power announced that they would be investing more than \$12 million and that the number of employees would rise to 450 by early 2018. Where are LM Wind Power exporting their blades to?
- 3. Paspebiac completed a new sports centre on time and within budget. How much did this new centre cost?
- 4. Vision Gaspé-Percé Now announced the launch of a fundraising program to be used to prepare frozen meals for seniors from Gaspé to Corner-of-the-Beach. To prepare and deliver a frozen meal costs \$7. How much are seniors charged for their meal? (News can be big or small!)
- 5. Heather Condo and Stephen Jerome of Gesgapegiag travelled to what prestigious film festival to debut their film My Father's Tools?
- 6. We reported that the Gaspesian population is declining. The census charts compare populations from 2011 to 2016. Most Gaspesian communities are declining in numbers but a few show modest gains. Can you name at least 1 community of the 4 listed that is growing?
- 7. A very accomplished Gaspesian applied to be one of Canada's newest astronauts and made it to the final 100 chosen out of almost 8,000 applicants. He did not make the final cut, but can apply again in the future. He said, "Only good can come form pursuing one's own dreams, no matter who you are or where you are from." Who is he? Where is he from?
- 8. The Murdochville strike occurred over 60 years ago. Though the strike ended after 7 months, and 2 deaths, later the workers did not gain anything. But the legacy tells us that the strike was significant. Why?
- 9. Bones exhumed in Cap-des-Rosiers will be re-buried on higher ground. Who are these people? How did they per-ish?
- 10. A very welcome announcement for Gaspesians requiring dialysis. Where are the 3 dialysis units now located?
- 11. The Tall Ships visited the Gaspé between July 7 and July

What bridge was closed as a result?

- 15. Quebec Premier Phillipe Couillard announced that the Matapedia to Gaspé railway line will be upgraded over the next few years at a cost of \_\_\_\_?
- 16. In the May 24 Spec we reported that Gaspé Member of the National assembly Gaétan Lalièvre was having some political 'difficulties.' Why and what were the consequences?
- 17. Diane Lebouthillier, federal minister representing Gaspésie and Magdalen Islands, announced a \$250,000 grant for 3 arenas on the Gaspé. What towns were the intended beneficiaries?
- Red tuna fishing has made a remarkable comeback. The decline that began in the 1970s bottomed out in the 1990s. The value of each tuna varies between \_\_\_\_\_\_ and
- 19. Despite the environmental risks, a ban in certain areas, alternatives, and even fines the Gaspésie Railway Society continues to do what?
- 20. The Espace René Lévesque, New Carlisle will be officially opening when?
- 21. Lobster fishermen were well on their way to set another record year in 2017. What 2 factors contribute to this?
- 22. McInnis Cement, Port Daniel, produced its first batch of cement on June 16. The goal is to produce how many tonnes each year? The plant is projected to be the largest industrial generator of greenhouse gases in Quebec. How many tonnes of gases may be emitted annually?
- 23. Scientists have been investigating the tragic deaths of right whales in the Gulf of St. Lawrence. How many of these animals are still living?
- 24. Dr. David Suzuki, world-renowned geneticist and environmentalist visited the Gaspé at the end of June. Why does he say he is so concerned about the environment? For who does he worry the most?
- 25. Shigawake Port Daniel School were overjoyed about an announcement reported in the Spec. What was this good news announcement?
- 26. Currently the Ocean train, which Gaspesians can board in Matapedia or Campbellton, N.B. was criticized for what?
- 27. In the July 19 Spec it was announced that the expected date of



- 9 to celebrate Canada's 150th anniversary. Normally it might cost \$55,000 to have a Tall Ship dock in a town or city. Who paid the costs?
- 12. According to Gaétan Lelièvre, member of the National Assembly representing the Gaspé riding, how have Gaspesians been paying for railway repairs?
- 13. The increase in snow crab quota and high prices combined to predict a record year for crab fishermen in the southern part of the Gulf of St. Lawrence. The quota was raised by how much?
- 14. Major flooding throughout the coast was reported in Spec.

- completion of the bridge on the 132 over the Grand Cascapedia will be completed by when?
- 28. Prime Minister Justin Trudeau visited the Gaspé in July. What 2 communities did he visit?
- 29. Tourism is vitally important on the Gaspé. Two big issues impacted each other. One was tourism and the other was whales. What was the connection?
- 30. In the aftermath of the 2017 municipal elections, it was noted in Spec that slightly more women were elected to positions of mayor or councillor. What percentage of women were elected on the Gaspé?

This quiz is for the most dedicated news lover and Spec reader! Give it a try. Research it. Make educated guesses. Talk it over with your friends and family. To those who say that there is "nothing" in the paper, look again! Read it over once more! The Spec is a gem of a weekly paper. Answers will be in Spec next week.

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# Town of Gaspé tax payers to have a bill increase, under inflation rate

Gilles Gagné

GASPÉ: - The Town of Gaspé presented a budget of \$25.4 million on December 18, and that budget will mean a bill increased by 1.5% on the average, a freeze applied on most service charges except the water rates, which will go up by \$13 per household serviced by the aqueduct network.

The water rate hike is necessary because of significant upgrading work carried out on the drinkable water network. The 1.5% overall increase takes into account the new evaluation roll that will come into effect in 2018, a compulsory measure imposed by the Quebec government.

Considering that the new evaluation roll translates into a 3.7% increase in the value of properties, the Gaspé municipal council has decided to lower the general tax rate by close to two cents per \$100 of municipal value, from



Daniel Côté points out that Gaspé tax payers will get a chance to understand the impact of the new evaluation roll through public meetings.

\$0.8619 to\$ 0.8453.

"The municipal council wanted to limit as much as

possible a bill increase for tax payers, given the new evaluation roll. A thorough analysis of that evaluation roll reveals important variations between sectors and even within the same sectors or along the same street. We will hold two meetings at the beginning of the year, one for the north sector and one for the south sector, in order to present the new rules stemming from the modernization process enforced by the Quebec government, and their impact on our territory," explains Daniel Côté, the mayor of Gaspé.

For a house valued at \$164,300, which is the average value in Gaspé, the tax bill will increase by \$29 in 2018. The municipal council is of the view that it remains comparable to other Quebec municipalities of the same size. The tax rate, at \$0.8453, is one of the lowest on the Gaspé Peninsula.

The municipal administration is nevertheless warning its tax payers that some important discrepancies, either upward or downward will be noticed between the bills of 2017 and 2018, due to the way the evaluation roll was determined by the Quebec government.

Globally, 48.1% of taxable units will get a lower bill whilst 51.9 % of the tax payers will receive a higher bill.

Of the \$25.4 million of budget, Mayor Côté likes to emphasize that "80% of it is incompressible," because of compulsory obligations like paying for Sûreté du Québec services.

The revenues coming from the Gaspé Peninsula-Magdalen Islands Inter-Municipal Energy Board will bring in \$596,000 in 2018. It represents 2.34% of the total budget and part of it will be used to constitute an economic development fund.

Note: Another article on the Town of Gaspé budget will be published in the next SPEC.

# Jim Caputo appointed Commissioner for the Clan MacKinnon Society

#### Jim Caputo

GASPÉ: - Jim Caputo of Gaspe and Vankleek Hill, Ontario has recently been appointed to serve the Clan MacKinnon Society as commissioner for Ontario. His responsibilities are to inform the populous of the role that Clan MacKinnon has played in shaping the history and culture of Scotland and Canada. The Society also endeavours to promote the history, culture, and legacy of Clan MacKinnon. Society members are fiercely proud of their Scottish heritage, and aim to foster a sense of clan unity and promote a better understanding of the past, present, and future of MacKinnon life. The Society works to collect preserve historical and records and traditions related to Clan MacKinnon, as well as encourage and support Celtic literature, arts, and culture. At the Society your friendship is welcome no matter what your depth of relationship to Clan MacKinnon.



who settled in New Carlisle (Cox Township) in 1785. McKinnon was a member of the British Kings 44th Regiment of foot. Once arriving on the Baie des Chaleurs he purchased a town lot in New Carlisle from a Loyalist settler and later purchased an additional 500 acres in Port Daniel. Because of meticulous records kept by the British we know quite a bit about McKinnon such as his height, hair color, etc. as well as where his regiment saw action.

Though his main responsibility is Ontario, Caputo will be attending the Boyle Family reunion this summer in Gaspe where he will provide information on the Clan MacKinnon Society as well as information on McKinnon's Gaspe Coast descendants. There are quite a few descendants of Neil McKinnon on the Gaspe coast. Among his descendants are these Boyle family members Thomas 1814, Jane Hall 1815, Melinda 1816, James 1821, Ellen 1822, Felix 1823, John Arthur 1828, Eliza Ann Languedoc 1829 and Mary Charlotte 1832. As well there were other early settlers who are descendants of McKinnon. Some of these descendants are the families of Margaret McKinnon married to Joshua Beebe, Flora McKinnon married to John Ascah, Mary McKinnon married to John Stewart, second husband Samuel Chatterton, and Neil McKinnon Jr. married to Catherine Flowers. If you are a descendant of any of these families you are also a descendant of Neil McKinnon. If anyone would like further information about these families you can contact Caputo at his e-mail address clanmackinnon@outlook.com For further information on the reunion please contact Vicki Boyle LePage Lepage88@shaw.ca

The group attends Highland Games and promotes publications dealing with genealogy issues pertaining to the MacKinnon Clan. Sharing these experiences and knowledge and helping MacKinnon's appreciate their heritage and also have fun in the process is a viable goal as well.

Caputo has a personal connection with the Society: his third great-grandfather was Neil McKinnon of Inverness Scotland, a highland Scot,

You will also enjoy visiting the Society website at http://www.themackinnon.com

# thegaspespec.com

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## 6 tips to improve your financial health in 2018

(NC) It's the time of year when we make promises to do better, eat healthier or exercise. Yet, research shows a clear link between the state of our finances and our mental, emotional and physical health. So even if you do nothing else, tuning up your finances may be the ticket to a better year ahead.

"The start of the year is the perfect time to take a look at our budget and monthly cash flow to see where we can do better to meet our financial goals," says David Nicholson, vice president at CIBC. "Make the most of that new year optimism by putting a clear action plan in place to keep you on track throughout the year."

Here are six tips to improve your financial health this year:

**1. Know your money.** Take a look at your income and expenses and write them



down. Having a clear picture of your financial situation can reveal some surprises and get you in the right frame of mind.

2. Get a handle on highinterest debt. Stop carrying a balance on your credit card. Some store credit cards can charge up to 30 per cent interest, so make it a priority to pay off any high-interest debt

Ville de Gaspé

and/or consolidate your debts into one loan at a lower interest rate.

3. Think twice about spending. Don't spend money on things you don't need; rather picture the things you really want and save a little more for them instead. Delaying purchases is another way to reduce spending on non-essentials.

4. Automate your savings. The most effective way to save is to "pay yourself first" by setting up an automated transfer on the day your paycheque is deposited. For an added boost, direct those funds into a TFSA, RESP or RRSP to take advantage of any government grants and tax savings.

**5. Start investing now.** Whether you have a few thou-

sand saved or you can only afford to sock away your lunch money each week, every dollar you invest can increase your wealth and give you more flexibility in the future. How to invest comes down to your risk tolerance and time horizon. Just remember, the earlier you start, the more you have to gain thanks to the power of compound interest.

6. Get an expert opinion. Most banks offer free financial planning to help you map out your short- and long term goals, project what your desired retirement lifestyle will cost you, and build a plan that's unique to your financial situation. If you find it tough to stick to your plan or if something changes, be sure to modify your plan and keep yourself on track.

CALL FOR

#### CALL FOR TENDERS USED MUNICIPAL EQUIPEMENTS

Ville de Gaspé request tenders for the sale of used equipment:

ITEM	DESCRIPTION	PRIX DE DÉPART	PRIX
1	Camionnette GMC Sierra 2x4, 2004	100 \$	
2	Camionnette GMC Sierra 4x4, 2006	100 \$	
3	Camionnette Chevrolet Silverado 4x4, 2006	100 \$	
4	Camion à neige Autocar ACL 4x4, 1990	1 000 \$	
5	Camion Volvo WCN 4x6, 2000	1 000 \$	
6	Tracteur Trackless MT5T 4x4, 1999	100 \$	
7	Sableuse Tenco pour boîte de camionnette 8',		
	dimension du hopper : 64"x112", toupie incluse	0\$	
8	Gratte 45° Tenco avec fond de plastique	0\$	
9	Aile de côté Tenco avec les deux cylindres	0\$	
10	Space cab pour boîte de camionnette de 8'	0\$	
11	Gratte 45° en acier	0\$	
12	Tracteur à pelouse Ariens 20HP	0\$	

The necessary documents and information can be obtained at Ville de Gaspé's Public Works department at, 25, rue de l'Hôtel-de-Ville, Gaspé G4X 2K8 during regular office hours.

The tenders must be accompanied by a certified cheque or postal money order for an amount of 10% of the tender's total price, including TPS for items 1 to 6 and for an amount of 10% of the tender's total price, including TPS and TVQ for items 7 to 12. Furthermore, tenders must also be accompanied by all other required documents if such is the case.

Whichever mode chosen by the tenderer, the tenders, to be valid, must be received at Ville de Gaspé's Clerk office, in sealed envelopes, before January 24, 2018 at 2 p.m. to be publicly open the same day, at the same address beginning at 2:01 p.m.



The winner of Spec's Spectacular Christmas Quiz is Mary Anna Wall from Pabos Mills! Thank you to everyone who participated and put forth a valiant effort.

A visit of the equipments will be possible on Monday, January 15, 2018 from 1 a.m. to 2:00 p.m. The equipments are parked at the municipal building located at 1, rue des Cotton, Sandy-Beach, Gaspé (GDS).

All the equipments will be sold as seen and at the cost and risks of the purchaser, the City not offering any guarantee on these equipments.

It's very important that any purchaser foresee the payment of the QST of the amount of the sale (bid price to which the GST is added) at the office of the SAAQ when registering the concerned equipment (item 1 to 6).

Ville de Gaspé reserves the right to, totally or partially, accept the offers received and also to accept neither the highest nor any of the offers received.

Gaspé, January 10, 2018

Isabelle Vézina Director of legal services and town clerk

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# Business Professional RECTORY





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### In Memoriam

#### **BUTTLE: Michael**

In loving memory of Mike who passed away December 24, 2016, at 53 years of age. In our hearts your memory lingers, Sweetly tender, fond and true, There is not a day, dear Mike, That we don't think of you. Sadly missed and always remembered by family and friends.

#### **BUTTLE: Heather Crozier**

December 14, 1943 - January 1, 2017 In memory of my loving wife Heather Crozier Buttle. *I still say I love you, but now there's no reply. I always feel your presence as if you never left my side.* I remember your comforting voice. Now there's not a sound, Only echoes from the past follow me around. You're always by my side, but I can't hold your hand. The reason why God took you I find hard to understand. Summer days seem much shorter. Dark nights just linger on. Dreams turn into nightmares When the one you love has gone. But real love never fades. It still burns like the sun. Although they're far away, Those memories go on and on. Your spirit will never die, it shines like the stars. I know you're sleeping in heaven, But you're living in my heart. Until we meet again. Your loving husband Claude xoxoxo

#### **BUTTLE: Heather Crozier**

December 14, 1943 - January 1, 2017

To my loving mother Heather Crozier Buttle.

A beautiful garden now stands alone,
Missing the one who nurtured it.
But now she is gone, her flowers still bloom,
And the sun it still shines,
But the rain is like tear drops, for the ones left behind.
The weeds lay waiting to take the garden's beauty away,
But the beautiful memories of its keeper are in our hearts to stay, she loved every flower, even some that were weeds,
So much love she would plant with each little seed,

But just like her flowers, she was part of God's plan, So when it was her time he reached down his hand, He looked through the garden searching for the best, That's when he found Mom. It was her time to rest, It was hard for those who loved her, to just let her go, But God had a spot in his garden, that needed a gentle soul. So when you start missing Mom, Remember if you just wait, When God has a spot in his garden, She'll meet you at the gate....

Until we meet again Mom. Your loving daughter Kellie, son-in-law George and grandchildren Jeremie, Kendra, Chloe and Morgan xoxoxox



HOTTOT: Bradley February 16, 1969 - January 12, 1988 In loving memory of Bradley. If we could have a lifetime wish And one dream that could come true, We would pray to God with all our hearts Just to see and speak to you. A thousand words won't bring you back We know because we've tried, And neither will a million tears We know because we've cried. You've left behind our broken hearts And precious memories too, But we've never wanted memories. We only wanted you.

Love always, your daughter Brandy, wife Melanie and family.

#### **Card of Thanks**



The family of Cecil Leggo would like to thank everyone for their kind and thoughtful expressions of sympathy.

A special thank you is extended to the staff of Hopital Hotel Dieu de Gaspé for the professional and compassionate care given to our dear Dad during his last precious days with us.





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Albert Burton - 418-392-4598 New Richmond, Cascapedia and St. Jules Steven Imhoff - 418-752-6041 New Carlisle and surrounding areas

**OUR RATES:** CARD OF THANKS, BIRTH ANNOUNCEMENT, PRAYER, ENGAGEMENT, BIRTHDAY, ANNIVERSARY, MEMORIAL SERVICE ANNOUNCEMENT: \$30 (\$35 with picture) up to 20 lines. IN MEMORIAM: \$30 (\$35 with picture) up to 20 lines - \$40 (\$45 with picture). More than 20 lines OBITUARY OR WEDDING ANNOUNCEMENT: \$40.00 (\$45.00 with picture) (max. 300 words) Please send your announcement to: joan.spec@globetrotter.net Announcements for this page should be submitted typed or printed and paid in advance. To have your photo returned, please send a stamped self-addressed envelope. SUBMISSIONS FOR THIS PAGE MUST BE IN OUR OFFICE BY THURSDAY.





The Gaspe Spec is now at its new office space in the Family Ties Building at 208 B Gérard D. Levesque Blvd New Carlisle, Quebec. **Please use side entrance on the west side.** Our phone number is still 418-752-5400.

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# Classified

COAST ROUND-UP: \$5 per week CLASSIFIED: \$6 per week Please send your ad to: joan.spec@globetrotter.net

**DEADLINE FOR THIS PAGE: THURSDAY** 

#### CLASSIFIED



FOR SALE: Key in Hand - 4 season cottage cozy, 1 bedroom well maintained and finished home, 4 appliances included. Situated in St. Edgar de New Richmond, Quebec on the beautiful Baie des Chaleurs of the Gaspé Peninsula, picturesque surroundings near the Petite Cascapedia salmon river. Two good size lots, 66,781.0 sq.ft (6204 sg. meters), with privacy on three sides, with potential for building expansion. Easy access,16km, to rte 132 and the town of New Richmond. Pin Rouge ski hill nearby. For more details visit KIJIJI Houses for Sale in Gaspé ad # 1077992870 or telephone 418-392-6057-email katyboo@navigue.com. address16 rue Lepage off chemin Mercier.

**WANTED:** Trying to locate a photo, a photo of a painting or woodcut illustration of the freight and passenger steamer S.S. BEAVER which operated between Quebec and various ports on the Gaspé Coast wrecked at Pointe-Sec., near Chloridorme, on September, 1893. Contact: bclark380@hotmail.com (418) 985-2758. (J24)

#### **COAST ROUND-UP**

#### GASPÉ:

#### **Club Sandwich Evening**

The York River Senior Citizens Club will be holding their annual 5 to 7 Club Sandwich evening at the Royal Canadian Legion, Branch 59 Gaspé on Friday, January 26, Please note that all proceeds are going to the Royal Canadian Legion. Please come out and join us in this activity to support the legion. \$7 per person. Wednesday evening at 7:30 p.m. in the conference room of the Community Centre. Claudine Cabot and Jacinthe Fournier

- Newfoundland Scenery A neat way to travel around the world! Most travel talks will be in French. Everyone is welcome! Voluntary contribution. February 6: Sylvio Bourget - Building a School in Haiti; February 20: Louis Morin From Rome to Canterbury: 1900 km on foot

**Friday, January 26:** Happy Hour Special: community garden at 5 p.m.. The Community Centres' Happy Hour is a great opportunity to get together with old friends or make new ones. We will present the new project for collective seeding for the community garden. Bring your refreshments and a dish to share. A voluntary contribution of \$2 would be appreciated.

**Sunday, January 28:** Community Breakfast at the Douglas community Centre, from 8 a.m. to 10:30 a.m., we welcome everyone to our monthly breakfast. \$8 for adults (12 & over), \$4 for children (5-11 years) would be appreciated (ages 4 and under, free).

**Zumba classes** will continue in January...every Tuesday evening from 7 p.m. until 8 p.m.

#### **BARACHOIS:**

#### Legion Branch 261 Upcoming Events

**Every Monday:** The Royal Canadian Legion, Branch 261, will be having a bingo at 7 p.m. at the Legion. **Thursday Nights:** Darts will be held beginning at 7 p.m. New players welcome. No experience necessary

#### PORT DANIEL AND SHIGAWAKE: Bible Study

Evening prayer and discussion will be held at Shigawake Town Hall every **Wednesday** (unless otherwise noted) at 7 p.m. and at St. James, Port Daniel, every **Friday**.

#### HOPE TOWN: Hope Baptist Church

Hope Baptist Church, 305 Route 132 West, invites you to come and worship with us. Sunday School for all ages at 9:45-10:45 a.m., Family Worship at 11 a.m., Wednesday Prayer and Bible Study at 7 p.m., Friday 3:30-5 p.m. King's Kids (ages 5-12) and Young Peoples at 7 p.m. (Grades 7-11) All Sunday messages can be heard on our facebook page.

#### HOPE TOWN:

#### Crib Tournament

A crib tournament will be held at the Hope Town Community Center on **Saturday, February 10,** at 1 p.m. \$10 per person. Please register your team by **Thursday, January 1**. Call Audrey or Linda 418-752-2015.

#### HOPE TOWN: Whist Party

A whist party will be held on **Saturday, January 13,** at 8 p.m. at the Hope Town Community Centre. Come out and join us for a night of fun.

#### NEW CARLISLE:

#### Bible Chapel Services

Sunday: Breaking of Bread for Believers - 9:30 a.m.; Sunday night service - 7 p.m.; Wednesday: Bible study and prayer - 7 p.m. "You Must Be Born Again."

#### NEW CARLISLE: Calling all Girl Guides...

Were you ever a Spark, Brownie, Guide, Pathfinder, Guider or even a Commissioner? You may be interested in participating in a reunion which is just in the planning stages, to take place in the summer of 2018. The Kempffer Interpretation Centre is planning to have a small section dedicated to Guiding along the Gaspé Coast. (Gaspé, New Carlisle, New Richmond, and

Magdalen Islands). We would like to have your input. We will relive those special times. Have outdoor lunch and supper, play the old games and do a craft. Best of all, have a go at those delicious smores!!!! Close with the good old camp fire (imitation); sing those wonderful songs once again. Exchange some stories and experiences. If you would like to help with this or if you are interested in coming, please contact Betty Anne at bettyasmollett @gmail. com or call 418-752-6181.

#### NEW CARLISLE: Musical Entertainment

Back by popular demand, Vern Huntington and friends on **Saturday, January 13,** at 8 p.m. \$5 entrance fee. Come and join us for some old time country music at the Royal Canadian Legion.

#### CASCAPEDIA-ST-JULES: 50+ Club Activities

**Every Thursday:** Dame de Pique at 1 p.m. \$5 per person. **Every Tuesday Night:** Grocery Bingo at 7 p.m. (2 cards for \$5, each additional card \$1).

#### CASCAPEDIA-ST-JULES: Book Room

Please note that the book room is now open **Wednesday** afternoon from 1 - 4 p.m. On other days, please contact Kathleen Paquet at 418-392-4896.

#### GESGAPEGIAG: N.A. Meetings

N.A. Meetings held every Tuesday at 7 p.m. at the Mawiomi Treatment Centre, located at 85 School Street in Gesgapegiag. Everyone welcome! For more information call 418-759-3522. N.A. is a nonprofit fellowship of men and women for whom drugs have become a major problem. We are recovering addicts who meet regularly to help each other stay clean. This is a program of complete abstinence from all drugs. There is only one requirement for membership, the desire to stop using.

#### **BLANKET CLASSIFIEDS**

QCNA (Quebec Community Newspapers Association) can place your classified ad into 20 weekly papers throughout Quebec - papers just like the one you are reading right now! One phone call does it all! Call Marnie at QCNA 514-697-6330. Visit: www.qcna.org. SAWMILLS from only \$4,397. -MAKE MONEY & SAVE MONEY with your own bandmill - cut lumber any dimension. In stock ready to ship. Free info & DVD: www.NorwoodSawmills.com/4000 T. 1-800-567-0404 ext:4000T.





### ANGLICAN CHURCH OF CANADA

## **ANNOUNCE ALL YOUR**

#### DOUGLASTOWN: Upcoming Activities

The following activities will be held at the Douglastown Community Centre.

**Yoga Classes:** Yoga is back, a yoga class will be offered from **January 15 to March 19**. There will be a Sivananda yoga, open yoga class on Mondays from 6:30 p.m. to 7:30 p.m. You can sign up for the entire 10-week session for \$90 or pay \$10 per course. To register or if you have any questions, please call 418-730-3280 or send an e-mail to yogagaspe@gmail. com. Please bring your yoga mat. **January 23:** Travel talks will begin and continue every second

## **UPCOMING EVENTS HERE!**

Facebook is great, but not everyone is on facebook! If you are planning an event and want to make sure everyone knows about it... don't forget to put it in The Gaspé Spec!

We have a great deal for you! \$60 Coast Round-Up Plan If your organization is a frequent user of our Coast-Round-Up section of the Spec, we would like to offer you a special deal! For a flat rate of \$60 per year, we will publish all your coast round-up announcements for one year. Sunday, January 14 New Carlisle 11 a.m. Holy Eucharist Hopetown 9 a.m. Holy Eucharist Shigawake 10 a.m. Morning Prayer

PARISH OF ALL SAINTS BY THE SEA St. Peter's Malbay 11 a.m. Service

PARISH OF GASPÉ Sunday, January 14 Gaspé 10 a.m. Service

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On the lighter side

SUDOKU									_
2			3			9	7	8	
6	Ť		2					5	
	8	3		4		2		6	
3		8					5	9	
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		9		6	2			3	
4	3		5					1	
	5		Ţ	2	8	3			
8	9		6			5			
Level: Beginner								- 7	

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine

3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each

row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will

appear by using the numeric clues already provided in the boxes. The

3

2

6 9

9 8

S 6

1

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8

9

6

9 1 6

8

:A3W2NA

more numbers you name, the easier it gets to solve the puzzle!

Here's How It Works:

#### Fun By The Numbers Like puzzles? Then you'll love sudoku. This mind-bending puzzle will have you hooked from the moment you square off, so

square off, so sharpen your pencil and put your sudoku savvy to the test!

## Chicken in Cashew Nut Sauce

- 3 tablespoons canola oil, divided
- 1 large yellow onion, thinly sliced
- 3⁄4 cup water, divided
- 4 ounces finely ground raw unsalted cashews
- 1 teaspoon finely grated fresh ginger
- 1 teaspoon finely grated garlic (about 2 large cloves)
- 1/2 teaspoon cayenne
- 1 tablespoon unsalted butter
- 11/2 teaspoons salt
- 4 skinless, boneless chicken breasts (about 11/2 pounds), tenderloins removed
- 1/2 cup plain whole or low-fat yogurt, whisked



Heat 2 tablespoons of the oil in a medium skillet and fry the onion until well browned. Cool slightly and then use a food processor to grind the browned onion with 1/4 cup of the water, the cashews, ginger, garlic, and cayenne until it forms a smooth, thick paste.

In a large saucepan, heat the remaining 1 tablespoon oil along with the butter. Add the cashew-onion paste and stir constantly over medium heat, deglazing the pan by adding a few tablespoons of water and using a spatula to loosen the browned bits until the sauce has browned evenly. This should take about 5 minutes.

Thin out the sauce with the remaining 1/2 cup water and stir in the salt. Add the chicken and turn to coat well with the sauce. Simmer, covered, over low heat until the chicken is cooked through but is not overdone, 8 to 10 minutes. You can discreetly pierce the thickest part of a breast with a paring knife and check for doneness. Carefully turn the chicken breasts over once during cooking. Turn off the heat.

Remove the chicken breasts to a serving platter, gently stir the yogurt into the sauce and mix well. Immediately pour the sauce over the chicken and serve. If the dish has to sit for a while, return the chicken breasts to the pan after you have stirred in the yogurt and cover to keep warm.



## Point to ponder

why is it that doctors and attorneys call what they do 'practice'?



ARIES - Mar 21/Apr 20

It is time to take a relationship to a new level, Aries. You are confident you know just the way to accomplish this. Enjoy the excitement that comes with this new beginning.

TAURUS - Apr 21/May 21

Taurus, many things are on your plate, but you don't feel overwhelmed at all. In fact, you're ready to lend a helping hand to anyone who needs one. GEMINI – May 22/Jun 21

Recreation is the name of the game this

week, Gemini. Coming off of a busy period, you are anxious to put your feet up for a few days. Book that vacation right now.

#### CANCER – Jun 22/Jul 22

Use your intuition in regard to others' feelings this week, Cancer. Give someone who needs it a little leeway, and your thoughtfulness will be appreciated. LEO – Jul 23/Aug 23

Leo, if you think change will do you some good, then it is time to make it happen. Embrace the excitment that comes with making changes.

VIRGO - Aug 24/Sept 22

Thanks to a spark of creativity, your plans may change this week, Virgo. Grab someone who is up for an unexpected adventure to join the journey. LIBRA – Sept 23/Oct 23

Libra, a financial windfall has given you some extra spending money. While you may want to splurge, the practical side of you knows some saving is in order.

#### SCORPIO - Oct 24/Nov 22

Scorpio, some things may be beyond your control this week, and that is okay. The measure of success will be how well you can adapt to the changes ahead.

SAGITTARIUS – Nov 23/Dec 21 Home improvements may be in your future, Sagittarius. Projects could be just what the doctor ordered to chase away any feelings of cabin fever that

#### may develop. CAPRICORN – Dec 22/Jan 20 Capricorn, although the digital age has taken over, this week you might be ready to unplug for a while. Stock up on some books that can fuel your imagination.

AQUARIUS – Jan 21/Feb 18 Lend an ear to someone who has to get a few things off of his or her chest, Aquarius. You do not have to offer solutions. Just being there will be assistance enough. PISCES – Feb 19/Mar 20 Don't leave any stone unturned when seeking a solution this week, Pisces.

The least expected avenue may be the

right one.

#### FAMOUS BIRTHDAYS JANUARY 7 Jeremy Renner, Actor (47) JANUARY 8 R. Kelly, Singer (51) JANUARY 9 Dave Matthews, Singer (51) JANUARY 10 George Foreman, Athlete (69) JANUARY 11 Amanda Peet, Actress (46) JANUARY 12 Zayn Malik, Singer (25) JANUARY 13 Liam Hemsworth, Actor (28)

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## New Year's resolutions that help others

(NC) The new year is a great time to work on self-improvement. Many people do this by setting goals like going to the gym more or eating healthier. While these are great practices, resolutions that help others are ones that often get overlooked. If you are looking to have a more selfless year, check out these ideas.

Reduce, reuse, recycle. If you are looking for an easy resolution that will help the world, look no further than increasing your eco-friendly practices. Bring your own bags to the grocery store, and chose glass or paper containers over plastic when you can. Try things like bringing your lunch to work in reusable Tupperware instead of plastic bags. These habits might take time to get used to, but once you do you'll forget there was ever another way.

Clean out your home. Believe it or not, spring cleaning is good for you and your community. If you donate your unwanted things, you could be providing furniture, clothing, or other goods to people in need. Plus, donating used items is an eco-friendly practice, so you can knock two things off your resolutions list.

Give to charity. You can contribute by donating your time or money. If you are too busy to make a regular commitment, consider setting up a monthly donation. Many organizations allow you to establish an installment plan so that the same amount of money will be charged to your account every month while keeping it easy to opt out if finances get tight. Find more information at www.beautifulworldcanada.org/donate.

## Make a resolution to prepare your will in 2018

(NC) As you are preparing your New Year's resolutions, experts say you may want to add writing a will to your list. No matter what the size of your estate, every adult should have a will. Without one, you risk leaving distribution decisions to an impersonal formula with the government writing the terms.

A valid will ensures your property will be dealt with according to your wishes and with a minimum of complications and expense for your estate. Without a will, your spouse may not receive as much as you would wish, your heirs will receive fixed percentages regardless of their needs, and a court appointed administrator will handle your affairs.

When making your will, it is important to give careful thought to the people, needs or organizations you would like to benefit. It is best to consult a lawyer or notary to ensure your will is properly drawn — and this is much less expensive than most people imagine.

Here are five more reasons for drafting a will:

1. Children and grandchildren. A will provides for the care of any children who are minors, enabling you to choose a guardian. Should both parents die, it assures the children do not become wards of the court.

2. Speedy settlement of affairs. Without a will, lengthy court delays could create undue hardship for your family.

3. Estate planning. When skillfully drafted, a will allows you to incorporate tax-saving measures and avoid unnecessary taxes, resulting in increased funds for your beneficiaries.

4. Peace of mind. A certain peace of mind comes from knowing that you've drafted a will that sets out your true intentions.

5. Supporting your favourite causes. A will assures that you can continue to help organizations you have believed in during your lifetime, such as a health, education or sports charity or a human rights organization like Amnesty International.

You can receive a free information package on wills and bequests by writing to Amnesty International, 1992 Yonge Street, Suite #310, Toronto, Ontario, M4S 1Z7 or online at www.amnesty. ca/legacy.

# **Business & Professional**





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