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TUESDAY, SEPTEMBER 29, 2020

Three Quebec regions move to highest COVID-19 alert level

Record Staff

In a late afternoon press conference yesterday Quebec Premier Francois Legault announced that Greater Montreal, Quebec City and the Chaudière-Appalaches regions will move into the COVID-19 red alert level as of Midnight on Wednesday.

The alert level will remain in effect for 28 days. During that time, bars, museums, restaurant dining rooms and movie theatres will be closed, and religious gatherings including weddings and funerals will be limited to 25 people.

Also, no gatherings in private residences are permitted for the month.

Hotels, businesses and schools, however, can remain open, but outdoor gatherings are only permitted where a two-metre distance can be maintained, and in the event of protests or demonstrations, attendees must wear a mask, Legault said.

The situation in Estrie

Regional public health director Dr. Alain Poirier reported another 28 cases in the Estrie region on Monday alongside the news that another of the residents at the Lambton long term care home has died. Although the number of hospitalizations in the region remains low at three (with no one in intensive care,) Poirier noted that there is a noticeable upward trend across all regions of Quebec at the moment.

The province reported an additional 750 positive cases on Monday, bringing

CONT'D ON PAGE 3

English school boards see 86 per cent of positions acclaimed



MATTHEW MCCULLY

Eastern Townships School Board Chairman Michael Murray with Quebec English School Boards Association Executive Director Russell Copeman at a meeting last year. Murray and the members of the ETSB council of commissioners were re-elected by acclamation, with the exception of one vacant position in the Magog-Orford ward.

By Matthew McCully

Only nine of the 104 positions in the province of Quebec will go to the polls for the Nov. 1 school board elections.

The remaining chairperson and commissioner seats were re-elected by acclamation, with the exception of five chairman positions which are vacant and will be filled in special elections after Nov. 1.

The Eastern Townships School Board remains unchanged aside from a vacancy in the Magog-Orford electoral division.

There will be elections on Nov. 1 for chairperson in the Lester B. Pearson School Board and the Sir Wilfrid Laurier School Board. Elections will also be held for commissioner seats in the English Montreal, Lester B. Pearson, New Frontiers and Western Quebec School Boards.

The Quebec English School Boards Association (QESBA) sent out a press release saying the association is pleased with the English-speaking community's commitment to its institutions.

"Candidates rallied over six days all with strict health requirements to gather nomination signatures to be able to run in these elections," commented QESBA President Dan Lamoureux.

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Weather



TODAY:
ISOLATED
SHOWERS

HIGH OF 25
LOW OF 13



WEDNESDAY:
RAIN

HIGH OF 16
LOW OF 9



THURSDAY:
MIX OF SUN
AND CLOUD

HIGH OF 16
LOW OF 7



FRIDAY:
60 PER CENT
CHANCE OF
SHOWERS
HIGH OF 14
LOW OF 4



SATURDAY:
CLOUDY

HIGH OF 13
LOW OF -1

Come on Vogue



DISHPAN HANDS

SHEILA QUINN

In the middle of this whole strange time, I decided that I needed an office.

I needed a space where I could work from home, where my boys could do homeschooling work, or occasionally have a friend over and not be stuck in our two-bedroom apartment with me.

There was one free - in my own building. Adjacent to my apartment, one that had been used for my boyfriend's family business for many decades now. With down-sizing and changing duties, the office wasn't necessary any longer. I made a request to rent it, and we began a reno project that is ongoing.

(Q: Do reno projects ever end? Sometimes I feel like they don't.)

This gave me something healthy to focus on - and when people asked what I was going to do there, I told them, 'If I build it, it will become.' Not the first time I've taken myself for a philosopher. I did believe it though.

We removed two half-walls that had once hemmed customers in by the doorway. We got a great deal on flooring and changed that. We changed the ceiling tiles. I thanked my lucky stars that for some strange reason, during an inventory liquidation sale at a local hardware store following the Christmas holidays I had decided to invest \$90 in \$900 worth of pocket lighting and the light bulbs to match. The strange investment at the time paid off.

We painted the walls. They went from beige and brown to seafoam. I took the small bathroom from white to peony fuchsia and even painted the floor - yellow. Pigment yellow. Yellow-yellow. I decided it was my tribute to Elton John's Goodbye Yellow Brick Road tour that I had purchased tickets for as a Christmas present for my youngest. The show was postponed. (It is now rescheduled for February of 2021.)

I trolled my storage attic for three artisanal copper hanging lamps shaped like flowers that I had picked up for \$30 at a thrift shop a few years ago. Into the freshly tiled bathroom ceiling they went.

I spray-painted a metal shop table that I had light blue, giving it a new look, and an old metal planter to match. I recycled art from other lifetimes, curating a collection that made sense.

While my boyfriend worked the many hours of someone in construction in late summer, I brought him in for one or two steps at a time, and occasionally, with an afternoon or evening a push occurred, with a bigger job getting done.

I remembered the dollhouse I got for Christmas when I was five. How much I enjoyed making furniture and accessories and setting things up. How it is still in the attic at Mum's. How it still soothes me, on this bigger scale. How the dollhouse was a nest. How this was a nest too.

A nest for hope. A nest for prosperity. A nest for purpose. A nest for work. A nest for progress. A nest for the future. A nest for a future at a time when it was becoming a challenge to see very far ahead.

In some ways, our lenses have changed. We put the binoculars away. We only glance at calendars. And the occasionally we are a little bolder, and we make plans. We contemplate the next season.

And some stockpile, and some can, and some wish they could, and some push the boundaries and go Old World, imagining trips. Imagining other times. Imagining what is either/or return or emergence to/from what these times are.

One evening, a week-and-a-half ago, after the lighting had all been installed in the main room's ceiling, as he finished a long day, I made one of my 'two things' requests - to hang a print and put up a shelf. I was too short to reach the place they were meant to go myself, as the spot was above a few steps. Even with the stepladder we had, I couldn't manage it alone. He put them up, using the laser level he thanks himself for buying a few years ago, after countless moments where it came in handy.

The print was picked up some time ago at a thrift shop. A Vogue magazine cover from 1919. A painting of a woman with blue eyes, wearing a white hat with a black band with a



reddish flower on it, just over her right ear, a print coat with white piles of fur around her shoulders and face. The tips of yellow-gloved fingers emerging from the white fluff. Her cheeks are rosy. We can't see her mouth. A Model-T sort of vehicle over her shoulder to the left.

The work of French artist Georges Lepape (1887-1971), there was something about this work that spoke to me. Now, as this Vogue character found herself featured in a special place in my office, the place that I was building so it could become, a new pocket light casting just the right wedge to highlight her, I paid attention to the details.

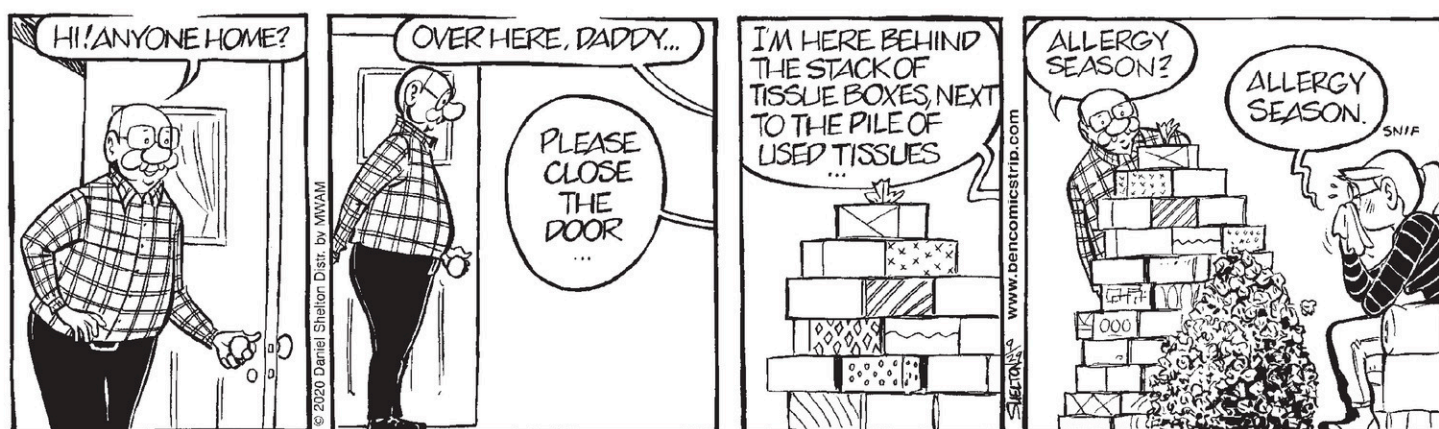
Vogue Magazine, January 1919 edition. Vogue's first issue date was December 17th of 1892, 127 years ago. This 1919 issue found them early into their 27th year.

As this painting peered at me, all sky blue irises above the white puff, from a framed print, I realized that it was released right smack-dab in the middle of the Spanish Flu epidemic that occurred from February of 1918 until April of 1920. She was almost a year in.

I realized that she was us. The magazines printed on, the seasons changed again, and even as we speak, Vogue's annual biggest and most excited September issue, released in August of course, wraps up its month for 2020.

One hundred-and-one years later, staring at her from this office and wonder what this space I'm building will be, I connect with her, she gives up none of her secrets, shrouded in painted furs, but reminds me that a century later, we're still here.

Ben by Daniel Shelton



Local News

She said that the city needs to consider completing its bike paths around the city in order to make it safe for cyclists who bike every day.

Downtown fire quickly brought under control

By Gordon Lambie

A discarded cigarette fanned by strong winds was the likely cause of a fire on the roof of the building at the corner of Frontenac and Dufferin Streets in Sherbrooke on Sunday evening.

According to Claude Langlois, chief of operations with the Sherbrooke fire department, the fire was called in at around 4:20 p.m.

"The fire was already burning on the roof," Langlois said, explaining that although smoke and flames were

plainly visible upon the initial teams' arrival, the fact that the blaze was limited to the roof made it easier to get things under control. A third alarm was called in, however, and some thirty firefighters responded in total.

By 5 p.m. only small amounts of smoke could be seen from street level as teams continued to pry apart sections of the structure.

Langlois said that there was an estimated \$125,000 in damage to the building, again attributed to the fact that the fire was limited to the top. He added that it was fortunate that the

building was mostly being renovated, meaning that there were no people displaced by the blaze in the long term. The only active space in the structure is the Bistro Kaapeh on the main floor, although the chief of operations said that he was unaware of the degree to which the fire had impacted the business.

The blaze generated considerable concern among passersby and on social media because of the fact that the building in question is also home to the first of Sherbrooke's distinctive trompe l'oeil murals.



GORDON LAMBIE

Fête du vélo organizers want to see more cycling paths in Sherbrooke

By Michael Boriero - Local Journalism Initiative Reporter

The third edition of the annual Fête du vélo takes place Oct. 4 at the covered dance floor of the Jacques-Cartier Park featuring a bike maintenance workshop, lunch with live music, a family bike tour and a discussion about society's dependency on cars in the afternoon.

Anabel Cossette Civitella, one of the event's organizers, said the festival is slightly different this year because of the ongoing pandemic, but they still managed to pack a full day of activities into the schedule.

The workshop is first on the list at 11 a.m., where technicians will teach Sherbrooke residents how to maintain their bikes throughout the year, from greasing a bike chain to properly changing a screw on the frame.

But, according to Civitella, the event is mainly a platform to talk about the changing environment, going green and how bicycles are a healthy and environmentally-friendly alternative to using a car every day.

"We're not saying a bike should replace a car completely, but a lot of the time we could use a bike instead of a car and that's the message we're

trying to send out," she said.

Sherbrooke is not very cyclist-oriented, Civitella added, there are bike paths available to residents, but they are mostly tourist paths, rather than effective routes for people going to work or school.

She said that the city needs to consider completing its bike paths around the city in order to make it safe for cyclists who bike every day. The biggest challenge for city officials, Civitella continued, is to make Galt, King and University streets more biker friendly.

"When I moved to Sherbrooke I found it strange that I needed to push for more bike safety. I also thought Sherbrooke was more green and advanced in that regard, but I don't know why it's difficult to advance these initiatives," said Civitella.

She told The Record that she isn't trying to bash city officials over their failed cyclist projects, like the temporary lanes they created this summer. Those lanes were taken down soon after receiving complaints from pedestrians.

Civitella believes Sherbrooke's leaders need to do better by creating a safer environment for cyclists. She also appreciated the temporary lanes set up

on Bowen, Galt and University streets this summer. They were taken down too quickly and without consultation, she said.

Before altering the event, Civitella and the entire Fête du vélo team called on city officials to take part in a more politically driven bike tour through streets and areas in need of bike paths, including the streets used in the temporary lanes project.

However, there were complications with the routes chosen for the rally.

Civitella was told that it would be too dangerous for so many people to bike in a group. Also, after a period of reflection, Fête du vélo organizers decided it wasn't an appropriate setting for a protest.

"We decided to cancel that political bike tour this year and maybe do it again, but not associated with the Fête du vélo," Civitella said, adding that they want to celebrate alternative transportation on Oct.4, not cause a commotion.



JACQUES VOYER

The scene at last year's Bike Fest. This year's event will be different from 2019, organizers said. There will not be booths or gatherings due to COVID-19.

COVID-19 alert level

CONT'D FROM PAGE 1

the total number of people infected to 72,651. The number of recorded deaths increase by one to 5,826. The number of hospitalizations decreased by 4 compared to the previous day, for a cumulative total of 212. Among these, the number of people in intensive care decreased by four, for a total of 37.

Poirier said that there are currently 23 active outbreaks across the territory, including the ongoing situation in Lambton, where an additional two cases were confirmed, and that of the Granby hospital, where another 13 cases were confirmed in three separate

outbreaks. While the situation in most areas under observation remained stable, a food production company in the Haute-Yamaska also picked up an additional nine cases for a total of 31.

Dr. Vincent Masse, a specialist in microbiology and infection with the CIUSSS de l'Estrie - CHUS added that the Youville and Argyll long-term care facilities are currently considered to be on outbreak-watch as a single case has been noted in both facilities among either the staff or residents.

Dr. Stephane Tremblay, president and executive director of the CIUSSS de l'Estrie - CHUS, said that an

action plan is currently underway to improve service offering in the region. Over the coming weeks he said that more testing centres will be added in both fixed locations and mobile formats, although he stressed the fact that these additional measures are challenging to establish because of the needs in terms of personnel. In the mean time he said that measures are being taken to help reduce wait times and ensure that people waiting to get tested can do so in a way that is sheltered from the elements.

Poirier, meanwhile, encouraged people to only get tested if they have

been told to do so by public health because of a possible contact, if they have symptoms, or if the self-evaluation tool encouraged them to do so. Although testing is important, he said that overloading the system with asymptomatic people takes resources away from testing the people who need it the most.

"Testing is not the solution: we are the solution," he said, pointing out that the most important measures to take are to self-isolate if you have been in contact with someone who is COVID positive, to wear a mask, and respect social distancing.

How much is too much debt?



DIAN COHEN

Going into the COVID-19 economy, Canadian households were carrying \$175 worth of debt for every \$100 they had to spend. Commentators were up in arms, exhorting Canadians to pay off their debt and get their finances under control.

COVID-19 relief via government subsidies has changed that. We now owe \$158 for every \$100 of disposable income. According to Statistics Canada, "That's due to an 11 per cent increase in household disposable income, while the stock of credit market debt remained relatively unchanged." In other words, government income support is more than Canadians were earning before COVID-19, making the debt we're carrying seem proportionately less.

So is this good or bad? Well, it's complicated.

To begin, Canadian households in general have way more assets than they have debt - \$14 trillion in assets (like our homes and savings etc.), versus \$2.2 trillion in debt (like our mortgages and consumer debt). In general, Canadians have six times more assets than debt. But to say "in general" doesn't paint

a complete picture. Clearly, at the top of the income curve, people have significant savings room to cut back expenses and pay down debt if they have to. But if you're making only moderate wages, have minimal savings and lose your job, you're in trouble. More than 700,000 Canadians asked for mortgage deferrals in the last 6 months, and more than 400,000 asked for credit card payment deferrals.

In the Throne Speech, the prime minister made it clear that his government was intent on continuing to support Canadians well into 2021. The problems, if they come, will be when the government begins withdrawing its support.

The opposition parties ex the NDP, as well as a number of think tanks are already sounding that alarm. Says the C.D. Howe Institute, "...One reason to dislike borrowing is that it erodes our fiscal capacity and limits our future choices. ... a government in deficit is depleting its capacity to provide future services... another (reason to dislike borrowing) is that it promotes waste. ... We now have confirmation from the fiscal snapshot and Statistics Canada's second-quarter GDP numbers that government income supports vastly exceeded the pandemic-related decline in Canadians' incomes."

This is certainly true, and we must prepare for the day when we have to pay and repay the piper. I think it would be wise to review your own personal financial situation and make a plan now. It's not hard to do, but you have to be honest with yourself. You would be wise to review and adjust your budget if:

- You're receiving more support



PHOTO:WHITE SANDS FEDERAL CREDIT UNION

income than your pre-COVID-19 income;

- your personal finances are not terribly out-of-whack, but you have consumer debt;

- you might not be able to cover your deferred mortgage payments when they come due;

- you're already using 40 per cent or more of your monthly income to pay for your current debt.

Better to be thinking about your ability to carry large amounts of debt now than when interest rates begin to rise and/or this or another government starts to rein in support payments.

There are places to get help. The

Financial Consumer Agency of Canada website has many suggestions, from making a plan to be debt-free to getting help from a credit counsellor. Quebec's Office de la protection du consommateur has suggestions for communicating with your creditors. If you have a financial planner, start there. If you don't, begin to review your budget with an eye to cutting back in order to free up some cash. Yes, it could be tough. But better sooner than later.

Dian Cohen is an economist and a founding organizer of the Massawippi Valley Health Centre.

Cohendian560@gmail.com.

Missing home: international students and the COVID-19 pandemic

By Reann Fournier
Special to The Record

The first wave of shutdowns due to COVID-19 saw universities and schools having to close

their doors to the public and moving the last few weeks of their semester online. Many university students were asked to leave their residences and head home with little warning from their administration.

Andreia Hooge is one of the many international students who was unable to return home immediately. "I had to pack up my room in residence in one night," said Hooge. "It was super stressful, however, as soon as I got to Montreal, I received an email that my flights had been cancelled."

Hooge ended up having to quarantine with a friend from Quebec, living with her family until she was able to return to Aruba, her home country. "I was happy to have her to quarantine with, but there really is no place like home," she said.

Hooge is not the only international student who had to deal with the stress of coming up with an emergency plan to return home. Nadege Allard, a student originally from Barbados, first travelled to Montreal to stay with family there. "The COVID situation was just ever-changing. I had to quickly make a plan to get back home. Flights were being cancelled and halted for some time so it was really stressful," she explained.


Both Hooge and Allard explained that the stress and fear of not being able to return home immediately took

a toll on their mental health. "In the beginning, everything was changing so quickly that it took a real toll on my mental state," said Allard. "Being away from my family was super hard. I felt anxious anytime I wasn't distracted," added Hooge.

While many international students struggled to return to their home countries, higher numbers struggled to re-enter Canada for the 2020-21 academic year. Some students are tuning in to online courses from Haiti, Belgium, and across Canada.

Hooge described her return to Canada as taxing. "I had to get an official letter from the school that confirmed my enrollment or they wouldn't let me back into Canada," she said. "I had to find private transportation back to Lennoxville from Montreal, and quarantining for 14 days was the worst part."

Allard agreed, stating that, during the two-week quarantine, she felt quite lonely. "We have come to accept this as a new norm, and there's not much we can do about it right now, now that this is the new reality," she said.



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Financial stress can impact your mind, body and overall wellbeing. Centre de santé is offering a financial health workshop series to help you get your financial papers organized. And you don't even have to leave home! Your Estate Plan, your Financial Plan, all the documents you and your loved ones need all in one place.

The workshops will be conducted in English by Dian Cohen. Robert Downey, well-known notary, will be on hand to respond to questions in both official languages.

Workshop series 1 begins October 15, 2020 at 7 p.m. Same series, alternate time, begins October 18, 2020 at 10 a.m. Action Plans will be e-mailed to you after each workshop.

Cost is \$50 for non-members of the health centre
Cost is \$25 for members of the health centre

To register: http://www.csvm.ca/workshop_registration_en.php

Dates of workshops:
1. October 15, 22, 29, Nov. 5 and 12 **or**
2. October 18, 25, Nov. 1, 8 and 15

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THE RECORD

Stanstead inn owner recounts bizarre pandemic experience

By Michael Boriero - Local Journalism Initiative Reporter

The border between the United States of America and Canada plays an important role in the daily lives of Stanstead, Quebec residents. It's a tourist attraction and a historic symbol in the city.

But everything came to a screeching halt during the last few months with the pandemic forcing Canada to close its borders. Quebecers in the area haven't been able to venture down south, although some people got creative throughout the summer.



According to Karine Cantin, co-owner of the Auberge Le Sunshine, one family in Stanstead put a wedding together along the border just outside the Haskell Library, which sits in both countries. They wanted to see their daughter and American son-in-law on their big day.

"They used our catering service," said Cantin. "We made about nine boxes for the Canadian side, it was like a picnic."

While the wedding drew a lot of attention around Stanstead, it also caused one couple to head into a mandatory quarantine. A pair of Montrealers booked a room in Cantin's auberge on the same day of the make-shift wedding.

When the visitors arrived to the city, they decided to walk around before checking into the auberge, she explained. The couple ended up passing by the wedding venue to see what all the fuss was about, unfortunately they wandered a little bit too far.

The pair unwittingly walked across the border, which led to an intervention from patrol agents. They were told to walk back into Canada through the official border crossing. They were also told to quarantine, which came as a shock.

"The funny part was that he completely forgot about me," Cantin said. They were so disturbed by the situation that when Cantin called to check in about the reservation, the couple was already on the road



PHOTOS COURTESY

back to Montreal and explained what happened.

If they didn't follow the quarantine protocol, she continued, they could face jail time and massive fines. It was easily the most interesting day in recent memory for Cantin, but she also served as a host for a family coming in from England.

An elderly couple came to visit their family and grandchildren. They booked the entire top floor of the auberge to quarantine for two weeks. Cantin and her partner, Jean Des Rosiers, never met with them in person, she added, everything was done in compliance with Quebec's rules.

"We never made contact with them, so the risk wasn't too high," she said. "We have a bakery and there's more risk of interacting with a client buying bread."

Cantin said that after the couple ended their stay, her staff cleaned out

the room and disinfected everything from top to bottom. The hardest part about the pandemic in general has been keeping up with the cleaning duties, she continued.

The local inn has done relatively well during the pandemic. While the first two or three months were difficult with all of the closures, Cantin said that when the economy reopened they noticed a surge in bookings and a slightly different clientele.

They started seeing more Quebecers seeking an escape from city life and looking to spend time in the countryside. But there is uncertainty surrounding the winter months. With a second wave looming, the inn could lose out on a lot of money.

"There's some losses that are pretty important and it'll make it difficult when the revenue isn't there. But the government is helping a lot with businesses, so we'll see," said Cantin.

70 over 70 magazine celebrates Townships' seniors

By Sharon McCully

Oct. 1 is International Seniors' Day and boy, do we have a lot to be grateful for! Something the size of a community.

In March, The Record asked readers to submit the names of extraordinary seniors over 70 from our community who are continuing to improve the quality of life of fellow Townshipers. Within days we were inundated with submissions from readers lauding notable seniors still involved in business, education, health, the arts, as writers, historians,

volunteers and good neighbours.

This week we will distribute a special magazine honouring 70 seniors over 70 who contribute to the richness and well-being of the community. Together they represent over 5,000 years of living. They know things. They've seen stuff, done stuff and survived stuff. Pay attention.

You can pick up a copy of the magazine at the office of The Record, 6 Mallory St. in Sherbrooke or Brome County News, 5 Victoria St. in Knowlton, and various locations where the newspapers are available. Read about these remarkable people and be inspired.

- Steve Allatt
- Janet Angrave
- Donald and Margaret Badger
- Perry Beaton
- Tim Belford
- Lois Ogilvie-Blanchette
- Heather Bowman
- Melvyn Bryant
- Ralf Bushenbaum
- Dian Cohen
- Lenora Conway
- Philippe Couture
- Bev and Gary Crandall
- Sherry Cunningham
- Ben and May Cunnington
- Gerry and Melanie Cutting
- Judith Duncanson
- Leta Dustin
- Phyllis Dustin
- Steve Elkas
- Ilze Epnors
- Donna Garfat
- Norman and Jeannine Gaudreau
- Marjorie Goodfellow
- Beverly Joan Grainger-Jones
- Marion Greenlay
- Glenys Groves
- Ron Haseltine
- Michael Herman
- Judy Hopps
- Naomi Jervis-Read
- Judy Keenan
- Joe Kelly
- Claire Kerrigan

- Marilyn Lawand
- Milt and Bev Loomis
- Paulette Losier
- Jackie and Don Loughheed
- George Martel
- Angus McElrea
- Deanna McNab
- Graham Moodie
- Carol Mooney
- Peggy Munkittrick
- Ferne Murray
- Beverly Musty
- Murielle Parkes
- Rob Paterson
- David Price
- Maureen Quigg
- Linda Chatfield Quinn
- John and Dianne Rhicard
- Mary Rhodes
- Judy Ross
- Dyanne Saanum
- Lillian Sharman
- Lysianne Reula Sheard
- Pat Smith
- Emma Stevens
- Beverly Taber-Smith
- Elizabeth (Betty) Cochrane Telford
- Peter Treacy
- Claudia Villemaire
- Alfred Whittier
- Serena Rose Wintle
- Ernestine Whipple
- David Wright



EDITORIAL

The Decent Work and Health Report of Aug. 19, 2020 stated that universal, paid sick days were a “necessary, evidence-bases protection” to mitigate the second wave of COVID-19.

Sick leave important for all

Charles S. Shaver, MD

“We want to encourage people not to work when they are ill and we want to make sure they are not hurt financially in these difficult times as a consequence of making the smart and caring decision.” – Manitoba Premier Brian Pallister

He is holding Justin Trudeau to his promise of paid sick leave during the pandemic. However, this should apply to all Canadians, including self-employed doctors and part-time health professionals.

By late July, 20 per cent of COVID-19 cases were in health workers – twice the global average. Physicians were urged to practice “virtual care” whenever possible. Adequate personal protective equipment was often not available at nursing homes. Of great importance is that most were unprotected financially if they were forced to self-isolate or contracted COVID-19.

A “second wave” of the pandemic seems inevitable. Yet three provinces – Alberta, Manitoba, and Ontario – ignore the need for physicians to be financially protected if they themselves are forced to self-isolate or contract the coronavirus.

Unlike salaried nurses and RTs, most physicians are self-employed and rely on private insurance. Most provinces recognized that not only are older physicians at greater risk of developing severe or fatal disease, but those older than age 65 generally could not qualify for private insurance. (In Ontario, 28 per cent of physicians are over age 60.) For even younger ones, there is usually a waiting period of days or weeks.

The Throne Speech announced a new Canada Recovery Benefit which pays up to \$500 per week for 26 weeks

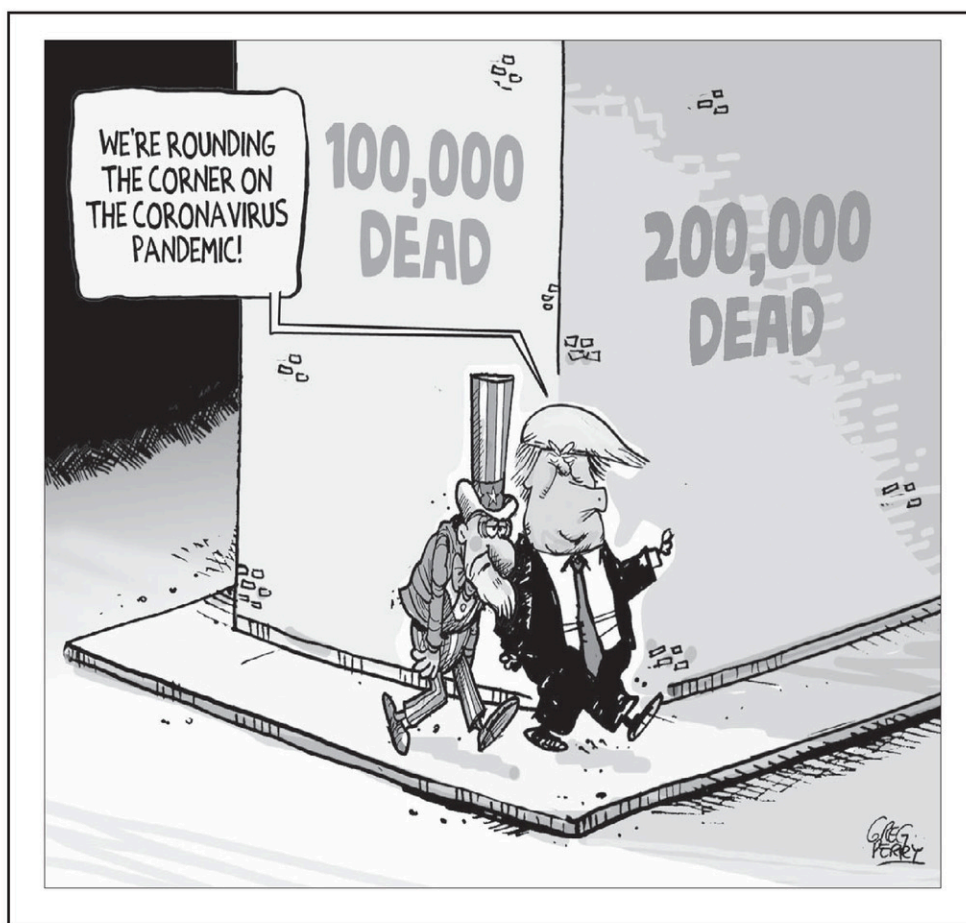
– even to self-employed persons. The Canada Recovery Sickness Benefit pays \$500 per week up to two weeks for those forced to self-isolate. Both are inadequate amounts, and hardly meet the needs of MDs and even many nurses in provinces such as Ontario, Alberta, and Manitoba.

Most British Columbia physicians under age 70 were already covered by a government-funded disability plan; this paid from day one of a quarantine period. Last spring, a special Quarantine Replacement Benefit was set up to protect those doctors not in the government plan.

Quebec, New Brunswick, PEI, Nova Scotia, Newfoundland and Labrador, Saskatchewan, and the Yukon all cover their MDs for lost income from day one of self-isolation or illness. Only Ontario, Alberta, and Manitoba have left their physicians totally unprotected.

The Decent Work and Health Report of Aug. 19, 2020 stated that universal, paid sick days were a “necessary, evidence-bases protection” to mitigate the second wave of COVID-19. In a March 20, 2020 policy statement, the OECD had agreed. It also supported “Extending paid leave coverage to non-standard workers, including the self-employed.” This would include physicians. After the Throne Speech on Sept. 23, NDP leader Jagmeet Singh stated that his support for the Liberal government’s Bill C-2 depended on increasing the CERB and putting in “sick leave for all Canadians.” If this is to be effective and deter MDs and certain well-paid health professionals from working, the benefit must be sufficient to cover most of their lost income.

On Sept. 18, the premiers of Alberta, Manitoba, Ontario, and Quebec met



and strongly urged Ottawa to increase funding. As Premier Francois Legault asserted, “First and most important by contributing its fair share of health spending in the country, we ask the federal government to increase its share from 22 per cent to 35 per cent. At present, the provinces have been spending \$188 billion on health per year; Ottawa provides only \$42 billion.

When he was Finance Minister, Bill Morneau promised, “We will not put a cap on what we might need to solve the problem.” Chrystia Freeland should agree to increase the Canada Health Transfer to the provinces and territories from \$42 billion to \$70 billion. They in turn should agree to use some of this additional money to provide pandemic sick benefits for all practicing physicians as well as, if necessary, topping up federal benefits

for part-time nurses and other health workers so as to adequately replace their lost income. This will encourage them to self-isolate, if necessary, and help to control the pandemic.

Justin Trudeau has agreed to a first ministers’ meeting this fall to discuss health. On the agenda should be financial protection of doctors and all health professionals. Surely all deserve sufficient income-replacement benefits when off work due to the coronavirus. They should not be deprived of these because they are self-employed, work part-time or because of their age, pre-existing illnesses, or just because they happen to live in a certain province or territory.

Ottawa physician Dr. Charles S. Shaver is Past-Chair of the Section on General Internal Medicine of the Ontario Medical Association. The views here are his own.

Quebec coroner launching public inquest into fatal 2017 Montreal police incident

The Canadian Press

The Quebec coroner’s office is launching a public inquest into the 2017 death of a Montreal-area man who was killed during a police intervention.

Koray Kevin Celik, 28, was in crisis when police were called to his home shortly after 2 a.m. on March 6, 2017.

Celik’s parents, who witnessed their son’s death, said they called 911 to get police to stop their son, who was intoxicated at the time of the incident,

from driving a car.

Quebec’s independent police watchdog said in 2018 that four Montreal police officers tried to subdue Celik inside the residence, including with the use of a baton.

Celik’s father, Cesur, previously said he witnessed the officers repeatedly beat his son with their feet and knees.

Quebec coroner Karine Spénard will lead the public inquest into the death.

The coroner’s office did not immediately say when the inquest would begin.

The Record welcomes your letters to the editor. Please limit your letters to 300 words. We reserve the right to edit for length, clarity, legality and taste. Please ensure there is a phone number or email where you can be reached, to confirm authorship and current town/city of residence. Names will not be withheld but the address and phone number of the writer are not published, except by request. Please email your letters to newsroom@sherbrookerecord.com. Preference is given to writers from the Eastern Townships.

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Local Sports

Champlain postpones wall of champions celebration, Cougars fall to Limoilou

By Michael Boriero - Local Journalism Initiative Reporter

Champlain Regional College planned to honour another crop of former outstanding school athletes at this year's wall of champions event, but the threat of COVID-19 forced organizers to postpone the second annual celebration.

Champlain immortalized three football championship winning teams from 1975, 1979, and 1981 at the inaugural event last fall. This year the school wanted to honour the first two hockey teams to bring home the gold.

"We're trying to do more events like this and build on our wall of champions and invite everybody that was part of those championship years, but with Covid we had to put a stop to it because obviously we cannot get people together and we want it to be fun," said Sylvain Laflamme, Champlain's athletics director.

According to Laflamme, they have yet to decide on a new date. With so much up in the air, he said, the best the school can do is wait for the pandemic to subside before making a final decision on a date and time for 2021.

Before the project came to fruition in 2019, Champlain never had a spot within the building honouring past champions. They decided to pursue the wall of champions idea after months of deliberation with coaches, administration and former athletes.

"We wanted to do something, but we weren't sure what to do and what was feasible because obviously we don't have the same budgets as pro teams, so we're trying to do something that could be fun," Laflamme said.

He added that it's important to recognize the school's history and sports is a major part of that. Champlain is known for its excellence in several sports, but especially in football. The division one team claimed another Bol d'Or championship last season.

Roughly 60 alumni showed up to last year's event, Laflamme continued, and it felt as though they had never truly left campus. It was as if they had just won their championships, he explained, everyone was reminiscing about the glory days.

However, postponing the annual event acted as another reminder that there is still a lot of uncertainty surrounding the immediate future of sports and large gatherings. The cegep is currently drawing up a schedule for the hockey season.

But with a number of Quebec regions



MATTHEW MCCULLY

moving into code orange and Montreal and Quebec City flirting dangerously close to code red, it seems more and more unlikely to happen. Although the football team did manage to get a game in last week and hopes of another this weekend.

"There's one game planned for this coming Saturday at Triolet, but we're still not sure if it'll happen because some regions are turning red, so that might put an end to it," said Laflamme.

Champlain Cougars head coach Jean-François Joncas told The Record that while the team's first game against the Limoilou Titans didn't go as planned on the scoreboard, they respected all of the health and safety measures on and off the field.

"It's a bit different than what we're used to but if that's what it takes then I guess the kids were willing to do it and for the most part the kids are really good with those protocols," Joncas said.

There's a lot of protocols to follow, he continued, the school can only allow 26 people on a bus, so they needed to take two buses. They took everyone's body temperature, coaches, players and other personnel, prior to getting on the bus and before the game.

The players constantly washed or disinfected their hands and wore a mask any time they entered Limoilou's sports complex. Whenever the team finished a drive, they rushed off the field and got sprayed with disinfectant by a staff member on the sideline.

The Cougars ultimately lost 37-0 to a more mature football team, the Titans lost six players compared to Champlain's 25. According to Joncas, Limoilou, which is in Quebec City, has been practicing since early August, compared to Champlain starting at the end of August.

"It's a learning experience for those young guys and we're back practicing this week," he said. "It's going to be tough to play teams now because a lot of areas are going red, so most likely it'll be hard to play anyone."

Alert!

Estrie

The spread of COVID-19 is high in your area. We ask that you limit your get-togethers with family and friends, and avoid travelling to other regions.

We need to act now.

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

1 877 644-4545

Votre gouvernement

Québec

Death

Bernard Meilleur (1942-2020)

It is with great sadness that we announce the death of Mr. Bernard Meilleur on Thursday,

September 24, 2020 at the CHUS-Hôtel-Dieu at the age of 78 years old. He was the son of the late Hélène Lacasse and the late Émile Meilleur.

Mr. Meilleur leaves to mourn his loving wife Eileen Macey Meilleur, his children Lorraine (Pierre Chartrand), Philippe (Katy Balk Meilleur) and Rachel (Jean Beaudin); his grandchildren James and Emma Chartrand, Mathieu and Eve Meilleur, Émilie, Alexandre and Léa Beaudin; his sister Carmen, his brothers-in-law Ronald (Margaret) and Ian (the late Pamela) and his sister-in-law Bridget. Predeceased by his brother Marcel, his brothers-in-law Alexander and Douglas. He also leaves to mourn many family members and friends.

At the request of the family, the funeral will take place at a later date.

The family would like to thank all the staff of the CHUS-Hôtel-Dieu palliative care unit for the care Mr. Meilleur received.

Memorial donations to the Canadian Cancer Society will be greatly appreciated by the family (<https://www.cancer.ca/en/donate/?region=qc>).

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TUESDAY, SEPTEMBER 29, 2020

Today is the 273rd day of 2020 and the eighth day of autumn.

TODAY'S HISTORY: In 1789, the U.S. Department of War established a regular army, maintaining several hundred troops.

In 1916, The New York Times reported that John D. Rockefeller, the head of Standard Oil, was almost certainly a billionaire, the world's first.

In 1966, the Chevrolet Camaro debuted for sale in U.S. dealerships.

In 1988, NASA launched STS-26, the 26th Space Shuttle mission and the first since the Challenger disaster of Jan. 28, 1986.

TODAY'S BIRTHDAYS: Miguel de Cervantes (1547-1616), writer;

Caravaggio (1571-1610), painter; Enrico Fermi (1901-1954), nuclear physicist; Greer Garson (1904-1996), actress; Gene Autry (1907-1998), singer/actor; Jerry Lee Lewis (1935-), singer-songwriter; Madeline Kahn (1942-1999), actress; Ian McShane (1942-), actor; Lech Walesa (1943-), labor leader/politician; Bryant Gumbel (1948-), TV journalist; Ann Bancroft (1955-), author/explorer; Russell Peters (1970-), actor/comedian; Zachary Levi (1980-), actor; Kevin Durant (1988-), basketball player.

TODAY'S FACT: Miguel de Cervantes' "Don Quixote" is widely considered to be the first modern novel. It was initially published in two volumes in 1605 and 1615.

TODAY'S SPORTS: In 1951, NBC broadcast a college football game

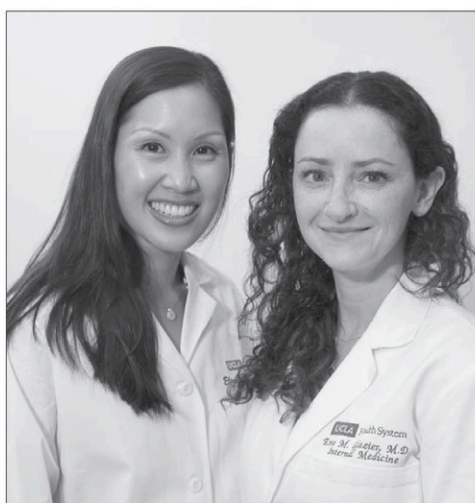
between Duke University and the University of Pittsburgh. It was the first live sporting event to be televised nationwide.

TODAY'S QUOTE: "For neither good nor evil can last forever; and so it follows that as evil has lasted a long time, good must now be close at hand." – Miguel de Cervantes, "Don Quixote"

TODAY'S NUMBER: 777.68 – points lost by the Dow Jones Industrial Average on this day in 2008, following the bankruptcies of the financial services companies Lehman Brothers and Washington Mutual. It was the largest single-day point drop in history.

TODAY'S MOON: Between first quarter moon (Sept. 23) and full moon (Oct. 1).

What makes a food 'processed'?



ASK THE DOCTORS

By Eve Glazier, M.D., and Elizabeth Ko, M.D.

Dear Doctor: I know that processed foods aren't good for me and should be avoided, but I still have some questions. Could you please explain why they are unhealthy and provide some specific examples of such foods?

Dear Reader: Any food, when it's changed from its original form, can be considered to be processed. That includes chopped spinach in the frozen food aisle, yogurt in the dairy case or whole-grain bread from your local bakery. To set apart the highly manipulated, salty, fatty and sugary foods we've grown to love and crave, they've been given a category of their own: "ultra-processed" foods. These

include the flavored puffs and chips in the snack aisle, luncheon meats, manufactured ice cream products, processed cheeses, boxed baking mixes, many prepackaged frozen entrees, the majority of fast food menus, candy, sodas and other sugary drinks, instant noodles, energy drinks and even so-called energy bars, to name just a few.

Ultra-processed foods have gone through multiple steps, such as milling, grinding, dehydrating, frying, rolling, rehydrating and extruding. They also include a wide range of additives, which are used to arrive at a product that is markedly different from the original forms of its ingredients. Added salt, fats and sugars amp up flavor. Dyes are used to achieve a specific look. Ingredient lists often end with tongue twisters of chemicals used to create a specific texture or mouthfeel, and to prevent spoilage. Food industry whistleblowers have long claimed that many ultra-processed foods are carefully formulated to spark cravings, encourage overeating and create brand loyalty.

When eaten in moderation as an occasional treat – heavy emphasis on "moderation" and "occasional" – these types of foods can be fine. It's when they become dietary staples that problems arise.

Our bodies are complex mechanisms. It takes a wide range of fresh foods to deliver the vitamins, minerals and other nutrients needed for optimal health. But ultra-processed foods are often low

in fiber and nutrients. Many lean so hard on added salt to punch up flavor that a single serving puts a serious dent in your daily sodium budget. The empty calories of ultra-processed foods deliver unhealthy amounts of fat, salt and sugar, and they replace the healthful whole foods that truly feed the body. We now know that eating a diet high in these types of foods is linked to a range of illnesses, including increased risk of Type 2 diabetes, heart disease, stroke, obesity, depression, digestive issues, cancer and early death.

That said, it's also important to be realistic and find a diet you're able to follow long-term. Eating is pleasurable, and snack foods can be tasty and fun to eat. With that in mind, we advise our patients to aim for a diet that's 80 percent good, 20 percent cheat. For those with existing health issues, such as diabetes or hypertension, scale that back to 90 percent good and 10 percent cheat. Focus on healthful eating, but allow yourself the occasional naughty detour. You'll arrive at a dietary plan you can sustain – and that sustains you.

Eve Glazier, M.D., MBA, is an internist and associate professor of medicine at UCLA Health. Elizabeth Ko, M.D., is an internist and assistant professor of medicine at UCLA Health.

(Send your questions to askthedoctors@mednet.ucla.edu, or write: Ask the Doctors, c/o UCLA Health Sciences Media Relations, 10880 Wilshire Blvd., Suite 1450, Los Angeles, CA, 90024. Owing to the volume of mail, personal replies cannot be provided.)

RATES and DEADLINES: ANNOUNCEMENTS & NOTICES

BIRTH NOTICES, CARDS OF THANKS, IN MEMORIAMs, BRIEFLETS:

Text only: 40¢ per word. Minimum charge \$10.00 (\$11.50 taxes included)

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With photo: additional \$18.50. **DEADLINE:** 11 a.m., day before publication.

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For Monday's paper, email production@sherbrookerecord.com or call 819-569-4856 between 1 p.m. and 5 p.m. Sunday. For Tuesday, Wednesday, Thursday or Friday's edition, email production@sherbrookerecord.com, call 819-569-4856 or fax 819-569-1187 (please call to confirm transmission) between 9 a.m. and 5 p.m. the day prior to the day of publication. The Record cannot guarantee publication if another Record number is called. Rates: Please call for costs.

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ONLINE

Online presentation: Making a Complaint about Health and Social Services You've Received.

Thursday, October 1, 2 p.m. to 3 p.m. on zoom. Phone-in option available. Free and open to all. To reserve, email: ml@townshippers.org. Sponsored by Townshippers' Association.

ONLINE

Looking Ahead: Living wills and mandates. Tuesday, October 6, 7 p.m. to 8:30 p.m. Free online or phone-in activity. To reserve, email: ml@townshippers.org. Sponsored by Townshippers' Association.

LENNOXVILLE

Are you pregnant and living in the Eastern Townships? Join the prenatal discussion group from the Lennoxville and District Women's Centre. Our next 4-week session starts Tuesday, October 13, 6:30 p.m. to 8 p.m., at the Amédée-Beaudoin Hall in Lennoxville (possibility to attend remotely). Info and registration: 819-564-6626 or programs@ldwc.ca.

Friend keeps going back for more

Dear Annie

TUESDAY, SEPTEMBER 29, 2020

Dear Annie: Recently, an old friend got back in touch with me. He had gotten a divorce, and I wanted to be a friend to him because he was going through a lot of grieving. His ex-wife had alcohol issues and was abusing her bipolar medication. She also, prior to their marriage falling apart, got gastric bypass surgery and, after the procedure, began having extramarital affairs. He caught them and found out who one of them was one day.

The situation came to a head when she came home drunk and barely could speak. There was a big fight, and he put her in rehab. This led to their divorce. Then, when she got out, she looked up an old boyfriend and ran to live with him. When that relationship fell apart, she went back home to her parents, only to start dating a guy she met in Alcoholics Anonymous. They quickly married, and that marriage only lasted a year and a month.

One day, I saw on social media that my friend was beginning to talk to his ex again, and before I knew it, he was back in her life. I was shocked because we had talked at great length about everything and how he hated her. Even more upsetting is that, during the time we were talking, my friend had to go on dialysis for kidney failure. I thought for sure that, if anything, he would choose to move closer to his family in New Jersey, but instead, he has moved in with his ex-mother-in-law, and his ex-wife lives there.

He says he is planning on saving money to make a life there. I really don't know what to believe. She said she accidentally read one of my text messages to him - yeah, right; wasn't born yesterday - and that their relationship now is about kindness and forgiveness. She lies about everything on social media. She talks about dying to be thin and likes to make a spectacle of her lost weight and how she lost too much, but then will post other pictures saying she looks good for 55. She says she's always been a good mother, but she ran around for the last five years without being much of a mother.

My friend says he won't leave Florida because his boys live there. They are like 31, 29 and 27 - big boys who certainly can take care of themselves. I just have been in such shock over all of this that I had to leave the friendship. It just seems too codependent on his behalf, and she is somewhat of a narcissist. She lives for attention yet doesn't have a good opinion of herself. She lies about the truth, but that could be part of her illness - who knows? Do you think this is normal, and how would you have handled this if this was your friend? - Just Don't Get It

Dear Just Don't Get It: "Normal" is defined in the dictionary as conforming to a typical standard. No, this is not normal behavior, but I use that word with caution. He clearly loves his ex-wife and is having a difficult time letting her go. If she really has changed and is sober, if they have gone to marriage counseling and he has forgiven her, then I'm not here to judge

his decision as not normal, and you shouldn't be either. In fact, I commend him. The disease of alcoholism can ruin families and cause all sorts of terrible behavior. He was looking to you to be a friend when he was dealing with a difficult time.

I also respect his decision to want to be close to his adult children. Although they are grown and can take care of themselves, that doesn't mean he can't be close to them as friends now. If I were you, I might take a look at myself and see why I judged him and his ex-wife so harshly.

Dear Annie: I have a dear male friend, "Trey," who is in quite a predicament. Some background on him: He suffered a lot of abuse at the hands of his mother when he was a child.

His current problem is that he is in a loveless marriage. He and his wife have been married 32 years. But five years into their marriage, after they'd had a child together, she told him that she was gay and had been having an affair. He gave her a choice: live with her new lover or stay with him. She chose to stay with Trey. He thought he could pique her sexual interest in men again. This never happened. He has been celibate for 27 years. He and his wife live as roommates, each sleeping in separate rooms.

Trey has told me that his wife has a very violent temper; that she flies into a rage and destroys things when she's angry. He's told me that he doesn't love her. He said that he guesses he is still there just due to habit.

Is he staying in this relationship because he feels comfortable with a violent woman due to his history with his mother? Otherwise, why would a man stay in this situation, having the ability, funds and intelligence to leave and make another life for himself - a life that would be more satisfying and possibly filled with love?

We talk often, and I try to help and give support, but he tends to become angry when we go deep into the reasons why he is still living with a lesbian wife, in a sexless marriage and not living his full potential.

Honestly, I could even see a possible relationship with him if I make the first move to change our friendship to more than friends.

What is happening in this odd relationship? Should I help, or just leave things as they are between us as friends and not try to get involved any further? - Puzzled

Dear Puzzled: Plenty of smart, successful people end up in abusive relationships. Yes, your friend's childhood trauma could have predisposed him to this, though I can't say that for sure. But why he's in this marriage is less important than what you can do to support him as a friend with the hope that he eventually gets out of it.

First, I urge you not to initiate a romantic relationship with him. Even if and when he does leave his wife, he will need time, space and, most of all, therapy to process the lifetime of abuse he has

SUDOKU

DIFFICULTY RATING: ☆☆☆☆☆

	2		8	6	4	5		
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2			5			9		
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5	3		1	2		6	9	
	9			3			1	
		1	4	7	9			3

9/29

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PREVIOUS SOLUTION

7	1	6	2	4	8	3	9	5
3	8	4	1	5	9	2	7	6
2	9	5	3	7	6	8	1	4
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8	2	1	4	9	3	5	6	7
4	6	9	5	8	7	1	3	2
5	3	7	6	1	2	4	8	9

HOW TO PLAY:
Each row, column and set of 3-by-3 boxes must contain the numbers 1 through 9 without repetition.

endured. Also, to try dating him now could seriously endanger him if his wife were to find out and retaliate. (She might not be interested in him sexually, but abuse is about control, not sex.)

The National Domestic Violence Hotline's guidance for helping a friend in an abusive relationship is to acknowledge that they are in a difficult and scary situation, be nonjudgmental, empower them to make their own decisions, and encourage them to talk to people who can provide help and guidance. Call the Hotline at 1-800-799-SAFE (7233) to get a referral to a local domestic violence agency that provides counseling or support groups.

The National Domestic Violence Hotline also states on their website to remember that you cannot "rescue" your friend: "Although it is difficult to see someone you care about get hurt, ultimately they are the one who has to make the decisions about what they want to do. It's important for you to support them no matter what they decide, and help them find a way to safety and peace."

"Ask Me Anything: A Year of Advice From Dear Annie" is out now! Annie Lane's debut book - featuring favorite columns on love, friendship, family and etiquette - is available as a paperback and e-book. Visit <http://www.creatorspublishing.com> for more information.

Send your questions for Annie Lane to dearannie@creators.com.

CELEBRITY CIPHER

by Luis Campos

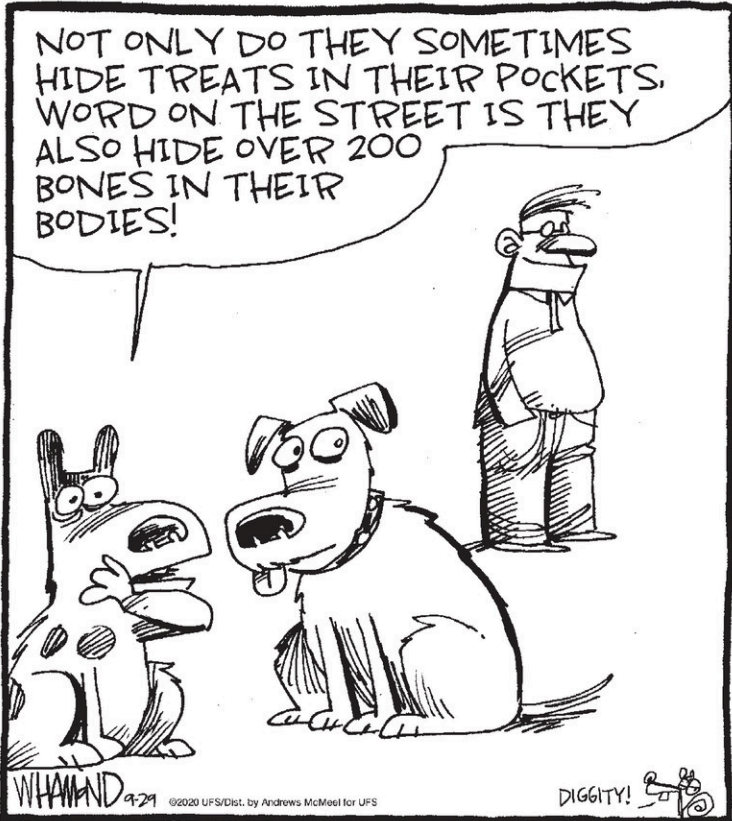
Celebrity Cipher cryptograms are created from quotations by famous people, past and present. Each letter in the cipher stands for another.

" R VKLA MAKUTAC YVKY XF
OYUATWYVO KUA K UAOGMY DN XF
EAKITAOAO, XF OGZZA OO RO CGA YD
XF NKRMGUAO." — JRMMF PDAM

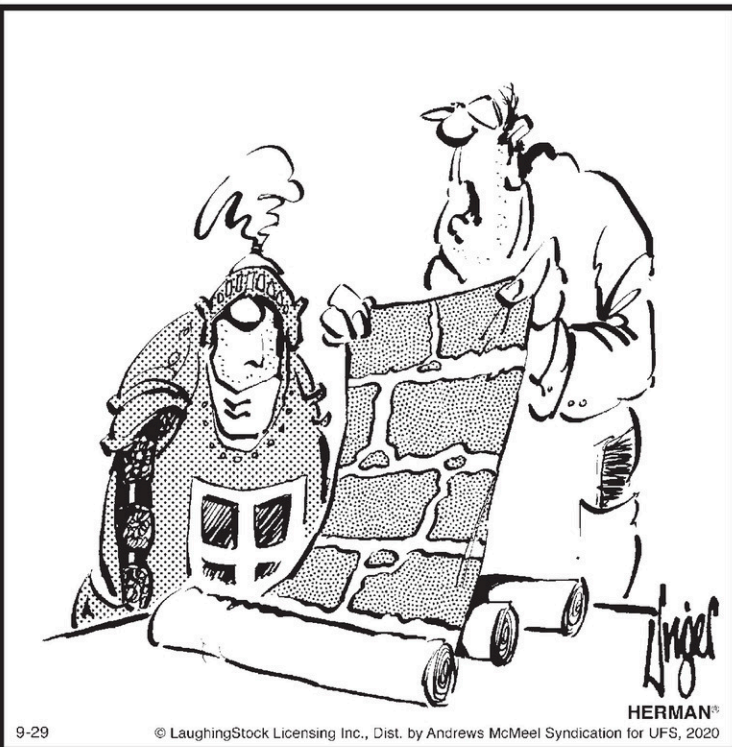
Previous Solution: "Get everybody from each religion together and say, 'Listen, this can't go on. Why do we have all this hatred?'" — Elton John

TODAY'S CLUE: *x sjenba j*

REALITY CHECK



HERMAN



"George ... Have we got 900 rolls of this 'imitation stone'?"

ALLEY OOP



ARLO & JANIS



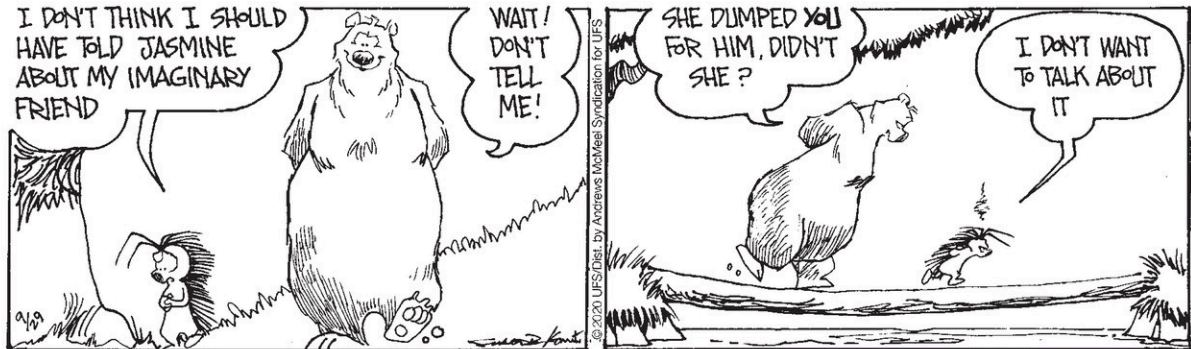
THE BORN LOSER



FRANK AND ERNEST



GRIZZWELLS



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THE
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(9 customers)

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THE
RECORD

MARKETING AND SALES REPRESENTATIVE

The Record is seeking a dynamic, focused part-time marketing and sales representative to present its new digital package and App to readers, advertisers and institutions.

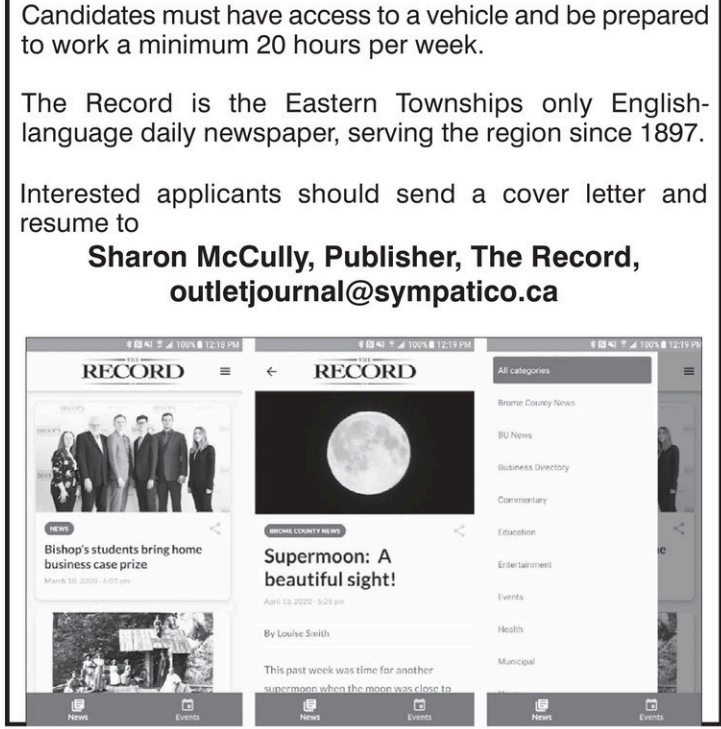
The successful candidate will have an understanding of digital technology, social media platforms, the various tools and strategies employed to expand the reach of print advertising, and the bilingual communication skills required to convey the benefits of digital options to local businesses.

Candidates must have access to a vehicle and be prepared to work a minimum 20 hours per week.

The Record is the Eastern Townships only English-language daily newspaper, serving the region since 1897.

Interested applicants should send a cover letter and resume to

Sharon McCully, Publisher, The Record,
outletjournal@sympatico.ca



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Visiting a vet during COVID-19

(NC) Many of us have been putting off health and wellness appointments due to COVID-19, and a visit to the vet is no exception. While most veterinary offices across the country are now open for regular checkups and non-emergency care, some of us remain cautious about visiting – potentially jeopardizing our pet's health.

"Most veterinary offices have implemented processes to minimize health risks to owners, veterinarians and their staff," says Dr. Juanita Glencross-Winslow, veterinarian for pet food company Royal Canin. "Offerings such as virtual appointments have made it so that living in the age of COVID-19 doesn't mean that your pet has to go without necessary veterinary care – the visit might just look a little different."

So, while the vet may not be at the top of your list of places to go, Glencross-Winslow encourages everyone to make an appointment for their pet's regular checkups. Other non-urgent medical is-

sues that are best attended to include:

Excessive itching: While some itching is normal in dogs, excessive itching, hair loss, red skin, hot spots and even chewing paws can all indicate a skin issue that needs to be seen and treated.

Wellness visits: Our pets age faster than we do, and your vet may notice small changes in your pet that could indicate the beginning of medical problems that can be more easily and successfully managed when identified early. Also, our pets are at risk of many diseases that are easily preventable by vaccination, so chat with your veterinary team to determine which vaccines are most appropriate.

Flea and tick prevention: The warm weather may be over, but the threat of ticks and fleas remain. Fleas and ticks stay in our environment well into the fall months and only disappear once the temperature hits freezing, making it important to continue preventative treatment until winter.



Tips to help you get back on top of your finances

(NC) As the Canadian economy recovers from the disruptions caused by COVID-19, it has become clear that a growing number of Canadians are under increased financial stress.

If you are among those facing financial pressures, the following tips and tools can help you gain the upper hand and take charge of your personal finances.

Set up a budget

Setting up a budget is key in all circumstances, especially during an emergency. It will help you to identify your income and expenses, and establish spending and debt repayment plans. If you have money left over, it's a good idea to create an emergency fund to help you prepare for unexpected events and emergencies.

If you need help getting started, try the Financial Consumer Agency of Canada's interactive online budget planner. It includes tips, advice and alerts to help you take charge of your personal finances.

Get financial advice

During this uncertain time, it is always best to live within your budget. However, if you are strugg-

ling with your finances and you have to borrow money, get financial advice.

A good first step is to speak with your financial institution to find out about borrowing options available to you. They may be able to defer the payments on some of your credit products, such as your mortgage.

A financial professional, such as a licensed financial advisor or an accredited credit counsellor, can also help you develop a plan to deal with an emergency.

Avoid more debt

During uncertain periods, try to avoid taking on more debt. If you must borrow money, do your homework. Make sure you understand the cost of different credit products before you make a decision, and borrow only what you need.

And remember that certain credit products are more expensive than others. For example, a payday loan should be your absolute last resort, as they often carry very high fees.

To learn more about how you can maintain good financial health during challenging times, visit canada.ca/money.

NEA Crossword Puzzle

Your Birthday

TUESDAY, SEPTEMBER 29, 2020

don't be afraid to share your thoughts and insights. A change will improve how you handle money, health and contractual matters.

ARIES (March 21-April 19) - Take pride in what you do. You will be judged by what you complete and what you leave unfinished. Put a plan in place that will ensure you take care of business. Romance is favored.

TAURUS (April 20-May 20) - A change of mind will turn out well. Follow your gut feeling when dealing with work-related situations. Refuse to put your health at risk. Stand up for your rights and set a good example.

GEMINI (May 21-June 20) - Align yourself with like-minded people. There is safety and strength in numbers. If you want to bring about change, you must fight for what you want. Don't let a smooth-talking outsider take advantage of you or your loved ones.

CANCER (June 21-July 22) - Use your creative skills to get ahead. A partnership will change the way you view life. Don't settle for less when a slight adjustment can make your experience better.

LEO (July 23-Aug. 22) - Keep a close watch over your possessions, finances and domestic situation. Aim to please, but not at the expense of your health or position. Anger will not help you get your way, but preparation and organization will. Romance is encouraged.

VIRGO (Aug. 23-Sept. 22) - Different directions will entice you. Listen to what others say to get a sense of what will work in your favor. Plan carefully and think systematically.

Pay attention to expiration dates, personal documents and money matters. Prepare to take on an unexpected change. Leave nothing to chance. A disconnect with someone you've known a long time will encourage you to take control and do things your way. Romance and a lifestyle change are favored.

LIBRA (Sept. 23-Oct. 23) - Don't argue over something you cannot change. If you consider every angle, you will recognize how to outmaneuver someone who is trying to take advantage of you. Romance is on the rise.

SCORPIO (Oct. 24-Nov. 22) - Bring about changes that make you happy. Let go of situations that are holding you back or making you miserable. Create a plan to help you attain personal growth and inner peace.

SAGITTARIUS (Nov. 23-Dec. 21) - Think twice before you share personal information. Someone will be searching for a way to make you look bad. An emotional situation will escalate if you act on an assumption or get involved in gossip.

CAPRICORN (Dec. 22-Jan. 19) - It's OK to do things differently. Use your skills and knowledge to boost your income. A domestic change will push you to make adjustments that will bring you peace of mind.

AQUARIUS (Jan. 20-Feb. 19) - Evaluate your lifestyle, relationships and fitness routines. Putting romance back in your life will bring you closer to a loved one.

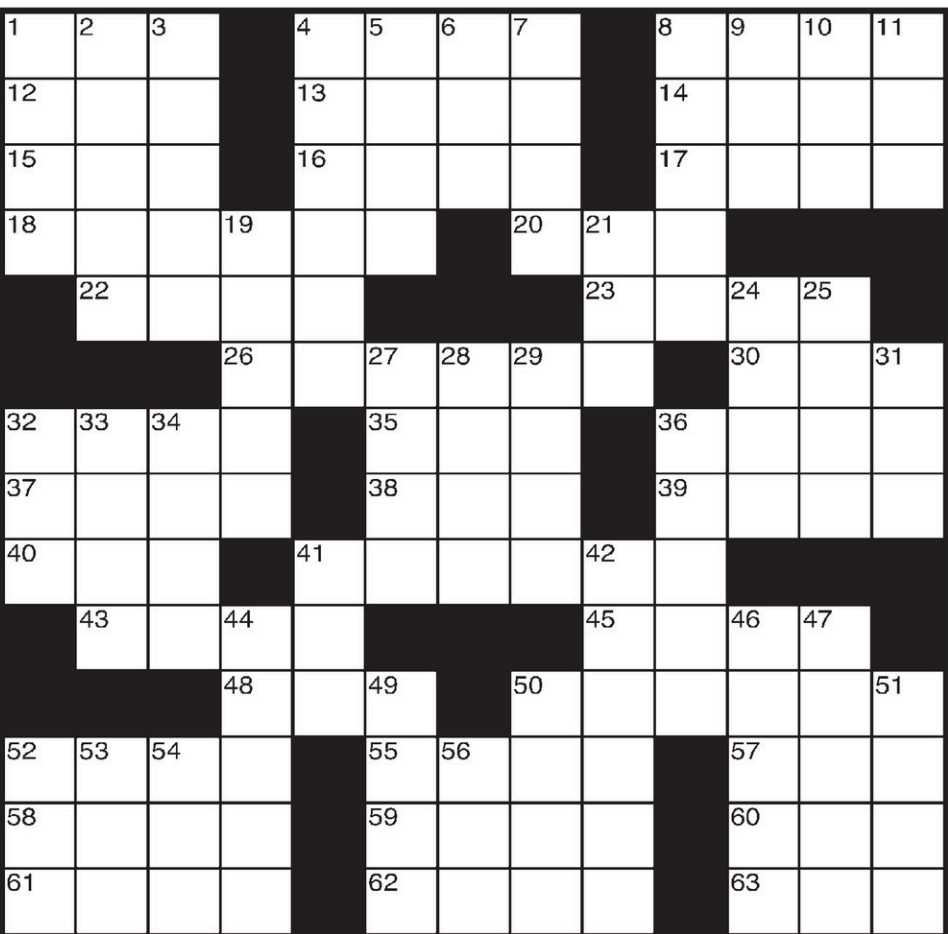
PISCES (Feb. 20-March 20) - Use your imagination, strive to be unique and

Answer to Previous Puzzle



- ACROSS**
- 1 Rhea's kin
 - 4 Painless
 - 8 Irk
 - 12 Make into leather
 - 13 Salad veggie
 - 14 Garfield's housemate
 - 15 Well-known pharaoh
 - 16 "Star Wars" general
 - 17 Joker or ace
 - 18 Bird or beast
 - 20 "Go team!"
 - 22 Tien Shan range
 - 23 Reputation
 - 26 Decree
 - 30 Word of disgust
 - 32 Mr. Sharif
 - 35 Dispose of
 - 36 Lump of jelly, say
 - 37 Fuzzy green fruit
 - 38 Web site
 - 39 As well as
 - 40 Full-house letters
 - 41 Not present
- 43 Vivacity**
- 45 Gasps of delight**
- 48 Play it by —**
- 50 Verdict givers**
- 52 Abrades**
- 55 Thick carpet**
- 57 "Annabel Lee" poet**
- 58 Pulpit**
- 59 Bounty rival**
- 60 Wordplay**
- 61 Yellow jacket**
- 62 Bog fuel**
- 63 Primeval**
- DOWN**
- 1 Singer James
 - 2 — Loa
 - 3 Before
 - 4 Cream-filled pastry
 - 5 "The Mammoth Hunters" author
 - 6 Take to the slopes
 - 7 Age unit
 - 8 High-grade coffee

- 9 Spud st.
- 10 Fragrant tree
- 11 Revenuer
- 19 Aboriginal New Zealander
- 21 — Arbor
- 24 Ponder
- 25 Teamwork obstacles
- 27 Beat badly
- 28 Televises
- 29 Slothful
- 31 Cable network
- 32 Rubber-stamps
- 33 Deep mud
- 34 MP's prey
- 36 Gainesville fan
- 41 Literary compilation
- 42 Nutty confection
- 44 Fable author
- 46 Zoo heavy-weight
- 47 Asian capital
- 49 Party-thrower's plea
- 50 Coffee or island
- 51 Mail out
- 52 Like crudites
- 53 Ms. Thurman
- 54 Gun pellets
- 56 Step on it



TUESDAY, SEPTEMBER 29, 2020

An eight, an eight, a winning eight

By Phillip Alder

Victor Kiam, who was an entrepreneur and, for three years, the owner of the New England Patriots, said, "What's really important in life? Sitting on a beach? Looking at television eight hours a day? I think we have to appreciate that we're alive for only a limited period of time, and we'll spend most of our lives working. That being the case, I believe one of the most important priorities is to do whatever we do as well as we can. We should take pride in that."

Hear, hear! Also, one word in that comment is key to this deal. How should South play in seven spades after West leads the heart king?

Few would want to reach seven spades. In this auction, two diamonds was New Minor Forcing. Then South used two doses of Blackwood.

There are 12 top tricks: six spades, one heart, three diamonds, one club and a diamond ruff in the dummy. Declarer must establish dummy's club seven (on which South's heart loser will be discarded). However, that requires four dummy entries: three for club ruffs and one to reach the new winner. As the heart lead has dislodged that ace, there are only four candidates: the diamond

		North	09-29-20
		♠ A 8 3	
		♥ A 4 3	
		♦ A 2	
		♣ 7 6 4 3 2	
West		East	
♠ 9 2		♠ 7 6	
♥ K Q J 9		♥ 10 8 7 5	
♦ 10 8 7 5		♦ J 9 6	
♣ J 9 8		♣ K Q 10 5	
		South	
		♠ K Q J 10 5 4	
		♥ 6 2	
		♦ K Q 4 3	
		♣ A	
Dealer: North Vulnerable: Both			
South	West	North	East
		1♣	Pass
1♠	Pass	1NT	Pass
2♦	Pass	2♠	Pass
4NT	Pass	5♠	Pass
5NT	Pass	6♣	Pass
6♠	Pass	Pass	Pass
Opening lead: ♥ K			

ace and all three trumps, including the eight. This means finding West with exactly nine-doubleton of spades.

The play goes thus: heart ace, club to the ace, spade to the eight, club ruff, spade to the ace, club ruff, diamond to the ace, club ruff, diamond king, diamond ruff in the dummy, club seven and claim.