

## ***Royal Rebuked for Quebec Comments***

The French presidential candidate Ségolène Royal has extended her gaffe-strewn tour of international relations by saying she supports the "liberty and sovereignty" of Quebec, the French-speaking province of Canada.

After a rebuke from the Canadian Prime Minister, Stephen Harper, Mme Royal, 53, protested yesterday that she had been misunderstood. She had said after meeting André Boisclair, leader of the pro-independence Parti Québécois, in Paris on Monday that she "shared with him" a belief in the "liberty and sovereignty" of Quebec. She said later she was not implying that Quebec should be independent of Canada, but that the people of Quebec had a right to choose.

Mme Royal, the Socialist candidate, has slipped slightly in the polls, and her main opponent, the centre-right candidate, Nicolas Sarkozy, has accused her of being a political lightweight. She is struggling to respond to criticism within her own camp that her grassroots campaigning style is unsuited to a TV-dominated election.

Source: <http://news.independent.co.uk> John Lichfield in Paris Published: 24 January 2007

## ***No stoning, Canada migrants told***

Don't stone women to death, burn them or circumcise them, immigrants wishing to live in the town of Herouville in Quebec, Canada, have been told.

The rules come in a new town council declaration on culture that Muslims have branded shocking and insulting. Quebec is in the midst of a huge debate on integrating immigrant cultures. Montreal police are investigating an officer who wrote a song called That's Enough Already, which says immigrants are undermining Quebec culture.

### **'Not racist'**

Herouville, which has one immigrant family in its population of about 1,300, is 160km (100 miles) north-east of Montreal. Its council published the new rules on the town's website.

"We wish to inform these new arrivals that the way of life which they abandoned when they left their countries of origin cannot be recreated here," the declaration reads.

"We consider it completely outside norms to... kill women by stoning them in public, burning them alive, burning them with acid, circumcising them etc."

It points out that women are allowed to drive, vote, dance and own their own homes. The rules ban Sikh children from carrying ceremonial daggers to school, even though the Supreme Court has ruled they can. The man behind the declaration, councillor Andre Drouin, told the National Post newspaper the rules were not racist.

Source: <http://news.bbc.co.uk>

### **Timeline: Canada A chronology of key events:**

#### **1812-14**

War of 1812 between the US and Britain, largely over the effects on the US of British blockades of French ports. Action includes naval battles in the Great Lakes and a US attack on York (present-day Toronto). But the US fails to realise its plans to invade Canada.

#### **1821**

Hudson's Bay Company and North West Company merge, after years of bitter rivalry descend into bloodshed.

#### **1837/8**

Armed rebellions in Upper and Lower Canada, caused by disaffection with the ruling elites, poverty and social divisions.

#### **1841**

Formation of the United Province of Canada reunites Canada East (Lower) and Canada West (Upper) Canada.

## ***Does Canada Need Skilled Immigrants?***

In recent years, newcomers to Canada have brought with them a greater level of education, on average, than previous immigrant cohorts. Yet according to Statistics Canada figures released on Jan. 30, their economic performance remains far below that of the Canadian-born population. Why are today's highly qualified immigrants doing so poorly? The answer is obvious: We simply don't need the services of many of the skilled people coming to Canada. The jobs they hoped to find here do not exist.

According to the latest data presented by Statistics Canada, during their first year here, newcomers are, on average, 3.5 times more likely than native-born Canadians to fall into the low-income category. While their situation improves somewhat after the first year in Canada, a disproportionate share (2.5 times the share for those born in Canada) remain in a "chronic" state of low income.

Canadians may find this hard to understand given all we hear about the shortage of skilled labour in Canada. Yet immigration is an effective means of dealing with labour shortages only in rare cases.

Alan Green, emeritus professor of economics at Queen's University and one of Canada's most distinguished specialists on the economics of immigration, has pointed out that while Canada did not have the educational infrastructure in place to meet all of our skilled-labour needs back in the 1960s, when we launched programs to attract skilled immigrants to Canada, these educational facilities now exist. We should, therefore, be able to meet our skills needs from within Canada's existing population.

This does not mean that we don't experience shortages of skilled workers from time to time in some areas, particularly where there is rapid economic expansion -- as in the case of the Alberta oil sands. In these cases, however, normal market forces will kick in as wages rise and more Canadians are encouraged to acquire the training necessary to enter the field in question.

What is unfortunate about the current situation is that tens of thousands of well-educated and experienced newcomers are being enticed to come to Canada in the expectation that they can improve their lot, when in fact many of them have little chance of finding employment in their fields of specialization.

Nor are existing Canadians benefiting from this situation. Cities such as Toronto and Vancouver are being burdened with increasing levels of congestion and pressure on their health and educational infrastructure.

While governments and immigration advocates continue to tell us about the economic benefits we get from the high influx of newcomers, some recent analyses tell a different story. In a September, 2005 study, for example, former economics professor Herbert Grubel calculated that, given the poor economic performance of immigrants in recent decades, the cost to Canadian taxpayers amounted to tens of billions of dollars per year. Our high immigration levels may have a negative economic impact in other ways as well. Canada's failure to keep pace with countries such as the United States in productivity growth could be linked to the ease with which immigration has made it possible for Canadian employers to substitute cheap labour for investments in capital and new technology. Despite increasing evidence of just how badly current immigration policies are working, special interests that benefit from maintaining high intake attempt to justify such policies in one way or another. One tactic is to argue that without a continuously increasing population and growing workforce, Canada's economic growth would be jeopardized. Such predictions are unjustified, however. Economic growth depends mostly on sound policies that promote investment and competition, and which make the best use of a nation's labour force--not the sheer size of that labour force.

What we urgently require is a fundamental review of immigration policy in order to build a better picture of just how many newcomers Canada really needs and can absorb. One encouraging sign is that the newly appointed Minister of Immigration, Diane Finley, has recently switched from a department where she had responsibility for ensuring that the best use is made of the skills and the potential of Canadian workers (Human Resources and Social Development). For the sake of established Canadians and newcomers alike, let us hope she applies that experience toward the urgent task of reforming our immigration system.

Source: Martin Collacott, National Post. Published: Monday, February 05, 2007

## ***Finance – Credit History Important?***

### **Why is credit history important?**

Credit and credit history is very important in Canada. Building a solid personal credit history is very important in financial matters. You may have some money saved to use as cash for your first few months in Canada, but at some point, you will need to rent a car, install a phone, rent an apartment or have a Canadian credit card to buy something over the internet. In all these cases your credit history will be checked.

### **What is credit history?**

Your credit history is the record of how you have borrowed and repaid debts. Banks and other lenders pay credit bureaus to collect and report on people's credit history. This information is kept in one place and used to evaluate your credit history by producing a 'credit score'. It also records how many times you applied for credit (for example, for credit cards). If you apply many times, this may raise questions and lower your credit score. Be careful and selective about submitting new credit applications.

### **What goes into your credit score?**

Many factors are considered and put into a mathematical formula.

These may include:

- If you pay your bills and loans on time
- How much money you owe
- How long your accounts have been open
- What types of credit you use
- How often and how recently you have applied for credit
- Collection notice and judgments (records of non-payments / disputed payments)

### **How can you start building a good credit history?**

Begin to build your credit history as soon as you arrive in Canada

- Start small and build carefully
- Ask a financial institution to give you a secured credit card - if they will not, go to another institution
- Using the credit card to buy things will build your credit history. It is best to pay the full monthly amount by the due date, so that you avoid paying the high interest fees and maintain a good credit history.

### **What do lenders look for?**

- A record of responsible borrowing which can be seen by a credit score
- Stability: the longer you stay at the same address and/or job, the better

### **How does a secured credit card work?**

You will need to deposit cash in an account and request a credit card with a limit to match that amount (for example, \$500 or \$1000) this will look and work just like a regular credit card. After six months, you can apply for another credit card and use it also After one year of using the secured card you can ask the bank or credit union to release the money you deposited and make your card a regular one.

Why not make sure that your finances are in the best shape they can be - For a **free** information session with a financial planner, with **no obligation**, contact [finance@britclub.ca](mailto:finance@britclub.ca) or telephone 514 432 4986.

## *Have you Tried Skiing Yet?* *Checkout out Beginners Guide*

**Gear:** Skis and boots. A lot of it is quite expensive so it's worth trying the sport and making sure you enjoy it before splashing out on the latest stuff!

**Skis:** All rental shops should give you skis that suit your ability, but their height is the key. Make sure they are 20-30cm shorter than your height - shorter skis are easier to turn! If you find the front of your skis keep crossing whilst you ski then don't be afraid to take them back to the rental shop and ask for some shorter ones!

**Boots:** Rental boots are notoriously uncomfortable so your mission is to try to find a pair that feel relatively comfortable but snug! You should be able to move your toes but your heel should NOT come up in the boots once they are done up. Likewise, your foot should not slip around from side to side in the boot. Walking to and from the slopes and around the bars is often easier if you undo your boots, but make sure they are done up when you ski!! Have them as tight as comfortable around your calf muscles but not tight across the top (dorsum) of your feet or they will restrict the blood flow to your toes and you will get cold feet! Don't tuck your trousers/salopettes into your boots, pull them over the outside to keep the snow out...

**Getting involved:** Strapping planks to your feet and slipping down a mountain may not sound like something worth forking out a few hundred quid for but, once you get the hang of a few basics, it really is. It's a great sport, no matter what standard you are! Skiing is a massive confidence sport though, so take your time learning and don't rush straight up to the top of the mountain, because getting out of control and stacking it at high speed can put people off...

Use your poles to scrape any snow off the bottom of your boots before slotting them into the bindings on your skis. The easiest way of doing this is to slide the front of your boot into the binding first, and then line the back up and press down with your heel until the boot clicks into place. I'd recommend having a quick skate around on one ski before putting the second one on so you get an idea of the sliding sensation!

To get your skis off, push down on the back of the bindings until your heel pops up. your ski pole can help with this. I'd recommend using your poles to push yourself around on some flat ground before joining the lift queue! Once your gear is on and you feel comfortable, it's time to learn how to stop and turn...

### Learning the Ropes

Learning to stand up, turn where you want and stop when necessary are all you need to be able to do to enjoy yourself on the slopes! Here is a rough guide to get you on your way...

**Moving your skis:** Your skis are clamped to your boots which should be on your feet. So if you turn your foot to the right then your ski will also turn to the right. Simple! Try picking one foot up at a time, with your skis on, and turning them to the right and then the left, to get familiar with the feeling and which muscles to use. This principle doesn't change - you point your skis where you want to go primarily by turning your feet!

**Stance:** The way you stand on skis has a massive impact on the likelihood of you falling over when you start sliding. If your feet are shoulder width apart you have a better base of support than if your feet are next to each other. The most stable position when skiing is to have your feet shoulder width apart, with your toes pointing inwards and heels apart, so your skis make a triangle/V-shape (like the shape of a slice of pizza!). This position (snow plough) gives you a solid base, even on the move! Bend your ankles, knees and waist slightly, keeping your arms out wide (as if about to hug someone!) and feel your weight evenly on the balls of your feet and heels. Try this at a standstill before you start moving...

So get out there and give it a go. You never know you might just like it. Why not try Quebec's ski Kindergarten at Rigaud - <http://www.skimontrigaud.com/a-index.htm> - 321 des Érables, Rigaud, Qc, J0P 1P0. [info@skimontrigaud.com](mailto:info@skimontrigaud.com), 450-451-0000, 514-990-1286

## ***Broadband Sportscasts in Canada:***

Setanta Sports, the leading international pay television broadcaster and Servecast, Europe's premier provider of new media sportscasting, have teamed up to broadcast live Six Nations Rugby coverage over broadband on a Pay-Per-View basis for the Canadian markets. This is the first time rugby fans in Canada will have access to such a service. Fans with a broadband internet connection will be able to view the games live through Setanta's website <http://www.setanta.com>.

As an alternative to Setanta you can also watch live sport including Cricket, Rugby and Football from anywhere in the world, all you need is a computer with high-speed Internet access! <http://www.livesporton.tv/>

Don't forget the Six Nations Starts on Saturday 3rd February 2007.

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## ***A Brief History of Montreal***

Asides from being a city, Montreal is also an island located in the Saint Lawrence River. Approximately 50 kilometers long, 16 kilometers in width, with a 230 meter mountain occupying its center, it was originally inhabited by the Iroquois who had lived in Quebec for thousands of years. The island was called Tiohtiake Tsi or Ka-we-no-te in the Iroquois language.

In 1535, Jacques Cartier (an explorer from France) was amongst the first Europeans to set foot on the island. He and his men climbed up the mountain to place a cross and claim the land in the name of France. Cartier named the mountain "Mont-Royal".

In the early 1600's, the island was colonized by the French and the city of Montreal (originally named Ville Marie) was founded in 1642 by Paul de Chomedey Maisonneuve. The name "Montreal" was derived from the French name Mont Royal.

Paul de Chomedey de Maisonneuve was born in France in 1612. In 1641, a group of devout people gave him the mission to found a colony consecrated to the Holy Virgin in New France, and to call it Ville-Marie. The group that he commanded with Montréal on May 17, 1642. Maisonneuve was the Governor of the island until 1665, when he returned to France. He died in Paris in 1676.

After the defeat of the French colonists by the British in battle of the plains of Abraham in Quebec city in 1759, Montreal was later occupied and administered by Great Britain. The British did not expel the French from the island but allowed them to continue to live there as subjects of the British empire. Colonists from England, Scotland and Ireland subsequently arrived afterwards to live alongside the French.

Despite being conquered by the British, French Montrealers continued to flourish and exist as the majority living on the island over the subsequent decades. English, Scots and Irish settlers intermarried with the French. Many French Montrealers on the island today still have the last name of a British ancestor (ie: Blackburn, Richard, O'Brien...). Some of these last names have also been Frenchized (ex: O'Briens are now mostly called Brien and have dropped the O). A large number of English speaking Montrealers also have French last names.

## Other News & Events

### **Government Latest Sleaze: Cash for honours:**

But what is the Cash for Honours scandal all about? According to Wikipedia, The Free Encyclopaedia, it is the name given by some in the media to a political scandal in the United Kingdom in 2006 and 2007 concerning the connection between political donations and the award of life peerages. This is not the first time cash for peerages have been an issue in the politics of the United Kingdom. Most famously it featured during the early-20th-century Premiership of David Lloyd George. There were also allegations of it during the last Conservative government under John Major. In March 2006, several men nominated for life peerages by the Prime Minister, Tony Blair, were rejected by the House of Lords Appointments Commission. It was later revealed they had loaned large amounts of money to the governing Labour Party, at the suggestion of Labour fundraiser Lord Levy. Suspicion was aroused by some that the peerages were a quid pro quo for the loans, and the incident was referred to the Metropolitan Police by Scottish National Party MP Angus MacNeil as a breach of the law against selling honours. Since then various members of Labour, the Conservatives and the Liberal Democrats have been questioned, and Labour's Lord Levy has been arrested and later released on bail. A recent quirk of electoral law in the United Kingdom meant that although anyone donating even small sums of money to a political party had to declare this as a matter of public record, those loaning money, even for an indefinite period, did not have to make a public

declaration.

Recently developments: Ten files of evidence from Scotland Yard detectives investigating cash for honours have been submitted to prosecutors in a sign that the affair is now nearing its conclusion. The Crown Prosecution Service has been helping the police devise questions to ask witnesses being questioned on suspicion of perverting the course of justice. The latest "submission" was made on the day of Tony Blair's recent interview by police, which is believed to have been taped by Scotland Yard. Sources close to the investigation say that aides of Mr Blair are expected to be interviewed again. The police are understood to be examining "contradictory" evidence given by Labour figures in the inquiry.

**Bird Flu in Britain** Officials have confirmed that the H5N1 strain of bird flu had been found in turkeys on a commercial farm - Britain's first mass outbreak of the disease that has ravaged Asia's poultry stocks and killed more than 160 people worldwide. The virus strain that killed about 2,500 turkeys on the British poultry farm was identified as the highly pathogenic Asian strain, similar to a virus found in Hungary in January, the Department for Environment, Food and Rural Affairs said. It was the first time the deadly H5N1 strain was found on a British farm. Britain's deputy chief veterinary officer, Fred Landeg, said all 159,000 turkeys on the affected farm in eastern England would be slaughtered. Ireland are also on alert following the outbreak according to Agriculture Minister Mary Coughlan.

<http://news.bostonherald.com>

### **British police on Al-Qaida alert**

Al Qaida leaders in Pakistan and Iraq have instructed Islamic terror cells in Britain to carry out a series of kidnappings and beheadings like the ones allegedly planned by the nine terror suspects arrested in Birmingham last week. The "strategic" assassination instruction was issued by Al Qaida to dozens of their followers in this country, the sources were quoted as saying by The Sunday Times. The plot was uncovered by the British intelligence agency Mi5 last autumn.

### **British troops under 18 sent to Iraq**

Fifteen British troops younger than 18 had been "inadvertently" sent to fight in Iraq, violating a U.N. protocol on children's rights, the government said today. Defense Minister Adam Ingram, who gave the figure in a written statement to lawmakers, said the "vast majority" of the young troops had been within a week of turning 18 when they were deployed or had been removed from the war zone less than a week after arriving. None was younger than 17, he said.

<http://www.indystar.com>

### **Humans Are To Blame**

Humans are to blame for climate change and it will continue for centuries, the world's leading scientists have said. The conclusion was revealed in a report by the Intergovernmental Panel on Climate Change (IPCC) at a meeting in Paris. The IPCC is made up of 2,500 scientists from more than 130 nations and its findings could influence government and industrial policy worldwide.

### **RBS Six Nations**

England 42-20 Scotland  
Italy 3-39 France  
Wales 9-19 Ireland

## ***Paying Tax in Canada***

### **Do you have to file a return?**

You have to file a return for 2006 if any of the following situations apply:

- You have to pay tax for 2006.
- We sent you a request to file a return.
- You disposed of property in 2006 (for example, if you sold real estate or shares) or you realized a taxable capital gain (for example, if a mutual fund or trust attributed amounts to you, or you are reporting a capital gains reserve you claimed on your 2005 return).
- You have to repay any of your Old Age Security or Employment Insurance benefits. See line 235 - Social benefits repayment, for details.
- You have not repaid all of the amounts you withdrew from your registered retirement savings plan (RRSP) under the Home Buyers' Plan or the Lifelong Learning Plan. For details, see Guide RC4135 - Home Buyers' Plan (HBP) or Guide RC4112 - Lifelong Learning Plan (LLP).
- You have to contribute to the Canada Pension Plan (CPP). This can apply if, for 2006, the total of your net self-employment income and pensionable employment income is more than \$3,500. See line 222 - Deduction for CPP or QPP contributions on self-employment and other earnings.
- Even if none of these requirements apply, you may still want to file a return to receive certain benefits and credits. See Benefits of filing a return.

### **When will we pay interest?**

We will pay you compound daily interest on your tax refund for 2006. The calculation will start on whichever of the following three dates is latest:

- May 31, 2007;
- the 31st day after you file your return; or
- the day after you overpaid your taxes.

### **Important dates**

Generally, your return for 2006 has to be filed on or before April 30, 2007.

Note

If you file your return after April 30, 2007, your GST/HST credit, Canada Child Tax Benefit (including those from certain related provincial or territorial programs), and Old Age Security benefit payments may be delayed.

**Self-employed persons** - If you or your spouse or common-law partner carried on a business in 2006 (other than a business whose expenditures are primarily in connection with a tax shelter), your return for 2006 has to be filed on or before June 15, 2007. However, if you have a balance owing for 2006, you still have to pay the tax on or before April 30, 2007.

**Deceased persons** - If you are the legal representative (the executor, administrator, or liquidator) of the estate of an individual who died in 2006, you may have to file a return for 2006 for that individual. See What to do when someone has died for more information.

Note

If you received income in 2006 for a person who died in 2005 or earlier, do not file an individual return for 2006 for that income on behalf of that person. However, you may have to file a T3 Trust Income Tax and Information Return for the estate.

Source: <http://www.cra-arc.gc.ca/tax/individuals/topics/income-tax/filing-obligations/menu-e.html>



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