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NEWSLETTER - VOLUME IX- No. IV – June 2008

Legislative Changes and the Mixed Bank

*By Gary Sutherland
LGBT Family Coalition Board Member*

An increasing number of gays and lesbians are turning to the Mixed Bank program of Quebec's Youth Centres in order to start their families. In general, when it comes to adoption, the Mixed Bank is one of few options where one can make a request without having to hide one's sexual orientation.

A child that is placed in the mixed bank of a youth centre is not legally admissible for adoption at the time of placement. For a child residing in Quebec to be adopted, he/she must become admissible for adoption either through the biological parents' consent or by a Quebec Youth Court judgment. Once this hurdle is overcome, a placement order in view of adoption must be obtained and finally the adoption can be finalized after a wait time determined by the law.

Parents who have had a child placed in their homes through the Mixed Bank and who are hoping to adopt must be conscious of not only the delays associated with this type of adoption but also of the possibility that the admissibility for adoption will never be pronounced. And all Mixed Bank parents discover quite rapidly that the key decision in this whole process – the one that puts to rest 99% of our worries about the child being returned to his family of origin – is the admissibility for adoption.

When the judge in youth court decided that our Raphael would be admissible for adoption in the spring of 2006, it was under the old Youth Protection Law, which had been in effect since 1979. In July 2006 an important amendment would considerably modify the way in which the law is applied.

The amendment doesn't change the fundamental principle of the law: All decisions regarding the child must attempt to maintain the child in his/ her family of origin. But important nuances were added in the new law. Legislators affirmed the importance of stable people in the child's life, as well as a continuity of care appropriate to the child's age and specific needs. They also added the concept of a « permanent plan » for the child.

With this new legislation it is now considered that a child has the right to a « permanent plan » – which may include a return to his family of origin, a plan for adoption, or a long-term placement – within a limited amount of time depending on the child's age. The duration of a temporary placement should not exceed:

- a) 12 months if the child is less than 2 years of age;
- b) 18 months if the child is between 2 and 5 years of age;
- c) 24 months if the child is 6 years or older.

At the end of this time, if the safety or development of the child is still compromised then it is necessary to put in place a permanent plan for continuous care so that the child can develop stable relations with his/ her caregivers.

The adoption of these new measures was at first seen by the caseworkers and parents in the Mixed Bank as a favorable development. Parents especially hoped that there would be a decrease in the long and sometimes anxiety-ridden wait until the child in their care was judged admissible for adoption.

If the biological parents have less time to be able to assume their parental responsibilities, then caseworkers working with these parents must double or even triple their efforts to provide an adequate support to these families in difficulty. Unfortunately the budget necessary to provide this level of help simply does not exist and was not figured into the new legislative changes.

What impact will these changes have at the level of the Mixed Bank? For the moment nobody knows as it is only now that the first cases under the new law are starting to come forward.

For a child of the Mixed Bank, will more visits with the family of origin be required under the new law? This, of course, will be more stressful on the adopting parents. Will fewer children be placed in the Mixed Bank program in preference to placing them in foster homes because there is the risk that they might be returned to their biological parents? It might lead to fewer adoptions or perhaps more adoptions of older children. The *Centre jeunesse de Montréal* already noticed a decrease in the number of children placed in the Mixed Bank in 2006-2007, but recently these numbers seem to have gone back to normal.

We don't, for the moment, know how judges will interpret the new law. Some say that judges will be more reticent to deem a child admissible for adoption because of the new time limitations. In other words they may want to give the biological parents more time to assume their parenting responsibilities. However the goal of the legislation was to limit the amount of time that a child was shunted from one placement to another. We can thus hope that what we are seeing now is simply the result of an adaptation period. Once again it is too early to draw any conclusions.

The Mixed Bank program has its own obstacles and perils but when I see the beautiful smile of my little Raphael and I dream that one day he will have a little brother or sister, I know that the happiness that I'm feeling is really worth the risk.

Interested in writing for our newsletter? Send your articles at any time to info@aml-ima.org or by post to AML, 2401 Coursol, Montreal, Quebec, H3J 1C8

News Briefs: March - June 2008

Montreal and Quebec News

April 29, 2008 (Montreal, Quebec) A Montreal gay bar that caters to male clients has settled a discrimination complaint with a woman who was thrown out of the premises. Bar Le Stud and Audrey Vachon, the 21-year-old woman who launched the complaint, agreed to keep the terms of the settlement confidential.

Quebec's human rights commission says businesses have the right to attract a particular clientele but not to discriminate by excluding other customers.

Vachon sat down at the bar with her father for an afternoon beer a year ago when staff told them women were not allowed. Le Stud owner Michel Gadoury said at the time women had been banned most nights since the bar opened 11 years ago.

Canadian News

March 7, 2008 (*The Gazette*) Canada's two blood-collection agencies have decided to uphold a lifelong ban on donations from gay men, despite complaints from two of Montreal's leading experts on HIV and AIDS, *The Gazette* of Montreal reported. Hema-Quebec and Canadian Blood Services said they will uphold their current policies, even though they admitted lifting the ban - while maintaining certain restrictions - would not result in

contamination of the blood supply.

After commissioning a report from McLaughlin Centre for Population Health on effects of lifting the ban, Canadian Blood Services officials said they hadn't been entirely convinced of the ban's uselessness. "We digested that report and decided that rather than change our policy right away, we're going to ask for more research," Anne Trueman, a public relations official for the agency, told *The Gazette*. "Our board just wasn't satisfied that all the science was in place" to guarantee blood safety, she said.

Mark Wainberg and Norbert Gilmore, of the McGill University AIDS Centre, encouraged the Canadian agencies to model themselves after those in Australia, where men can donate blood if they have abstained from gay sex for 12 months. Referencing to a study, Wainberg argued that lifting the ban would produce one unit of contaminated blood every 18 years. And if the ban were lifted, according to Gilmore's estimates, the Canadian blood supply would receive 136,000 more donations from gay men each year. "The tests have moved forward but the policies of Hema-Quebec and the Canadian Blood Services are in a time warp circa 1983," Wainberg told reporters.

March 26, 2008 - 365Gay.com (Vancouver, British Columbia) The Roman Catholic Church is escalating its opposition to a British Columbia government teacher guide that encourages diversity in the public school system. The Catholic Civil Rights League, a lay group, urged parents to protest against the guide over its inclusion of gay issues including same-sex marriage.

The guide is the result of a human rights complaint filed by a same-sex couple in 2005. The following year the education ministry reached a settlement with Murray and Peter Corren to make the curriculum gay-friendly. Called "Making Space, Giving Voice", the guide will help teachers in developing discussions of diversity from kindergarten to Grade 12.

The Catholic Civil Rights League in a statement said that the program will conflict with the religious beliefs of parents and take time away from core curriculum subjects. The League said it will work with other groups to mount a concerted effort to kill what it calls the government's attempt to introduce "non-heterosexual realities" in all classrooms.

The head of the Vancouver Elementary School Teachers' Association said the League's protest won't succeed because the courts have already ruled that public schools must be inclusive.

April 3, 2008 - The Canadian Press (Ottawa) A Conservative Member of Parliament has apologized amid a furor over homophobic comments he made on videotape. Regina MP Tom Lukiwski says he's sorry for making anti-gay slurs in the 16-year-old video, which was recently released. He says the remarks don't represent his true views. He did not address questions about his future and whether he will step down over the matter.

The Saskatchewan New Democrats found the videotape of Lukiwski, Premier Brad Wall and others, which contains sexist, racist and homophobic comments. There were gasps in the House of Commons when the federal NDP raised the issue and read offending remarks about homosexuals.

MP Bill Siksay said: "Lukiwski allegedly states on the tape, 'Let me put it to you this way - there's As and Bs. The As are guys like me. The Bs are homosexual faggots with dirt in their fingernails that transmit diseases.'"

He asked the Conservative government whether it would "ensure that the member makes an immediate, unequivocal apology to all members of the gay community and all Canadians for these ill-informed, hurtful and unconscionable comments."

GAY MARRIAGE- A TIME LINE

(Skip over this section if you've had enough on marriage)

Please note: In the United States the marriage debate has gone completely out of control!!! There are initiatives for and against marriage in almost every state. Because of this it would be impossible to cover it all in the context of a newsletter. An excellent coverage of the news in the States, however, is available on the web site of the *Human Rights Campaign* in their marriage center: www.hrc.org/marriage/

A well-organized table of the state-by-state progress can be found if you click on "States with Anti-Gay marriage laws" within this site.

We will still continue to cover general American stories related to the debate.

February 21 (Ottawa) Longtime Canadian LGBT civil rights activist Reverend Brent Hawkes is invested into the Order of Canada by the Queen's representative. Created in 1967, the Order of Canada recognizes a lifetime of outstanding achievement, dedication to community and service to the nation.

In 2001 under considerable publicity Hawkes conducted a double wedding for two same-sex couples at the church and then went to court when the province of Ontario refused to register the marriages. He performed the wedding ceremony for Kevin Bourassa & Joe Varnell and Elaine & Anne Vautour, wearing a bulletproof vest on the advice of police and following a series of threats from socially conservative activists.

In 2005 the federal government brought in legislation legalizing same-sex marriage across the country.

March 10 (Madrid) Jose Luis Rodriguez Zapatero's Socialist party is re-elected but with a smaller majority following a campaign that featured threats by the conservative Popular Party to overturn Spain's same-sex marriage law and accusations that the Vatican was meddling in Spanish affairs.

March 13 (Athens) A lesbian couple becomes the first same-sex couple in Greece to marry when they exchange vows in a civil ceremony in an Athens suburb. The LGBT rights group OLKE says it has found a loophole in a 26 year old update of the Greek civil marriage law that refers only to participating "persons," without specifying gender. OLKE says that by not naming gender the law, albeit inadvertently, allows same-sex marriage.

Whether the government will register the marriage is another matter. OLKE has informed the Justice Ministry but it has not commented.

March 14 (Oslo) The Norwegian government introduces legislation allowing same-sex couples to marry and have joint custody over children.

The country already allows gay and lesbian couples to enter into civil partnerships, but LGBT rights groups have long complained the law does not go far enough and has created two classes of citizenship - one for heterosexuals the other for gays.

The new legislation amends the definition of civil marriage to make it gender neutral. It also says that when a lesbian who is married to another woman becomes pregnant through in vitro the partner will have all the rights of parenthood "from the moment of conception". The legislation additionally states that in cases of adoption, both partners, gay or lesbian, would have complete joint parenting rights.

April 24 (Victoria, British Columbia) Ruth Pogson, 83, and Beth Aime, 79, prove you are never too old to marry. Pogson and Aime are married in a civil wedding ceremony as relatives, friends and other residents of the Island View nursing home look on.

Both women are retired Anglican priests. They have been in a committed relationship since 1995.

May 12 (Stockholm) A gay couple married in Canada files suit against the Swedish government for refusing to recognize the marriage.

May 15 (San Francisco) The California Supreme Court overturns a ban on same-sex marriage. Governor Arnold Schwarzenegger, who twice vetoed equality, says he'll stand by the 4-3 decision and won't support a November ballot measure that could overturn the ruling.

International News

March 17, 2008 - 365 Gay.com (Paris) Paris Mayor Bertrand Delanoë has romped to an easy re-election, fueling new speculation his Socialist Party will tap him to run against President Nicolas Sarkozy in 2012. If he were to win the presidency it would make Delanoë the first openly gay man in modern times to lead a major power.

Recent civic elections dealt a stinging warning to Sarkozy by throwing his party out of office in a string of towns and cities, including the conservative Strasbourg. It was a sobering reminder of how the 53-year-old Sarkozy has shrunk in the estimation of some voters since he was elected last May on a program of in-depth economic and social change for France.

In 1998, while he was a relatively obscure city councilor, Delanoë came out in a television interview, breaking and unwritten French law that a politician's private life should remain private. He later said that friends urged him not to go public, but that he overruled them because of the good he felt it would do to advance gay rights. "Would not my intervention help even if only in a small way to lighten the burden of secrecy borne by so many people," he wrote in his 2004 biography.

In 2001 Delanoë was elected the capital's first ever Socialist mayor and the first gay person to head a city government in a major city.

March 18, 2008- 365 Gay.com (Tel Aviv, Israel) The Israeli government has registered a Tel Aviv gay couple as the fathers of a five year old boy. One of the men, Avi Shadiv, had adopted the boy four years ago in the former Soviet republic of Georgia. Shadiv's longtime partner Giora Shavit, 50, then applied to Israel's Interior Ministry to be registered as second father.

The ministry balked, saying paperwork allowed only for one father, and since Shadiv already was listed as the father he was the only one who could be registered. The couple then went to court, with the help of attorney Ira Hadar. Hadar already had experience in the area of LGBT family law. He already successfully argued for a lesbian couple who wanted to adopt each other's biological children.

Israeli courts also have ruled in favor of a lesbian couples where one had conceived a child through in vitro fertilization and the other wanted to be listed as co-parent. The Shadiv-Shavits are the first gay male couple to go to court seeking joint parenthood through adoption. A family court in Tel Aviv ruled for the Shadiv-Shavits and the government agreed to amend the forms.

Shavit told the Jerusalem Post that he and Shadiv had not initially gone to court to score a LGBT rights victory, but he is aware of the long-term effect of the ruling.

"I wanted to become a father to him in every sense of the word," Shavit told the Post. "However, of course I know that this will effect other decisions regarding gay and lesbian couples in the future."

April 3, 2008- The Associated Press (Beijing) An outspoken Chinese civil rights activist has been sentenced to three-and-a-half years in prison on subversion charges, a ruling that drew international criticism ahead of the

Beijing Olympics. Hu Jia, 34, is the most prominent activist to be tried and sentenced in a recent ongoing clampdown on dissent. He has been involved in key civil liberties issues, from HIV/AIDS awareness to environmental rights. In recent years, while largely under house arrest, he has served as a hub linking activists across China with the outside world.

Hu was convicted of charges of "inciting subversion of state power," based on Internet articles he had written and interviews he gave to foreign media, said his lawyer, Li Fangping. Beijing routinely uses the charge of subversion to imprison dissidents for years. Hu had pleaded not guilty. "We're happy that he was not charged with a more severe crime but three years and six months, we still think is unacceptable," Li said.

Amnesty International condemned the sentence, saying it "betrays promises made by Chinese officials that human rights would improve in the run-up to the Olympics. This verdict is a slap in the face for Hu Jia and a warning to any other activists in China who dare to raise human rights concerns publicly," said Mark Allison of the East Asia Team of Amnesty International.

April 17, 2008- Human Rights Watch (Istanbul) For the second time in a year police have raided the offices of the Lambda Istanbul Cultural Center, the largest LGBT civil rights organization in Turkey. A dozen police officers were armed with a search warrant that said the center was suspected of being a business that "facilitates prostitution, acts as a go-between [and] provides a place for [prostitution]," criminalized under Article 227 of Turkey's Penal Code.

The raid took place 10 days before a court hearing in a case against Lambda Istanbul brought by the Istanbul Governor's Office, accusing the group of violating Turkish "moral values and its family structure." That charge was laid last July.

The most recent raid was denounced by Human Rights Watch (HRW). In a letter to Turkish Minister of Interior Beşir Atalay, HRW called on the government to cease official harassment of groups working on sexual orientation and gender identity issues, and to ensure training of all criminal-justice officials in human rights principles.

HRW noted that under human rights law, including the European Convention on Human Rights, which applies in Turkey, the Turkish authorities must guarantee freedom of association to all, without discrimination.

Miscellaneous News

March 26, 2008 - Writing in a Los Angeles newspaper for the LGBT community, Oregon man Thomas Beatie claims that he is pregnant. Thomas was a "she" before having his breasts removed and receiving regular testosterone injections. He has been legally married to Nancy for ten years. A couple of years ago, however, he decided to take a break from his new gender in order to have a baby. (Nancy had a hysterectomy many years before.) After seeing nine doctors and accumulating a long list of snubs and insults from religious doctors and hostile receptionists, he became pregnant with the help of donor sperm. The baby is due in July.

"How does it feel to be a pregnant man?" he writes. "Incredible. Despite the fact that my belly is growing with a new life inside me, I am stable and confident being the man that I am... To Nancy, I am her husband carrying our child -- I am so lucky to have such a loving, supportive wife. I will be my daughter's father, and Nancy will be her mother. We will be a family."

April 24, 2008 (New York City) What is believed to be the first major study of the hopes and aspirations of gay young people has found most want to spend their adult life in a long-term relationship raising children. More than 90 percent of young lesbians and more than 80 percent of gay males expect to be partnered in a monogamous relationship after age 30. Two thirds of females and more than half of males expressed likelihood

that they would raise children in the future.

The study was conducted by Anthony R. D'Augelli, H. Jonathon Rendina and Katerina O. Sinclair of Pennsylvania State University and Arnold Grossman of New York University and published in the Journal of LGBT Issues in Counseling.

May 1, 2008 Campaigners on the Greek island of Lesbos are to go to court in an attempt to stop a gay rights organisation from using the term "lesbian". The islanders say that if they are successful they may then start to fight the word lesbian internationally. The issue boils down to who has the right to call themselves Lesbians. Is it gay women, or the 100,000 people living on Greece's third biggest island - plus another 250,000 expatriates who originate from Lesbos?

The man spearheading the case, publisher Dimitris Lambrou, claims that international dominance of the word in its sexual context violates the human rights of the islanders, and disgraces them around the world. He says it causes daily problems to the social life of Lesbos's inhabitants. In court papers, the plaintiffs allege that the Greek government is so embarrassed by the term Lesbian that it has been forced to rename the island after its capital, Mytilini.

An early court date has now been set for judges to decide whether to grant an injunction against the Homosexual and Lesbian Community of Greece and to order it to change its name.

A spokeswoman for the group has described the case as a groundless violation of freedom of expression, and has pledged to fight it. The term lesbian originated from the poet Sappho, who was a native of Lesbos. Sappho expressed her love of other women in poetry written during the 7th Century BC.

May 6, 2008 (New York City) A children's story about a family of penguins with two fathers once again tops the list of library books the public objects to the most. "And Tango Makes Three," released in 2005 and co-written by Justin Richardson and Peter Parnell, was the most "challenged" book in public schools and libraries for the second straight year, according to the American Library Association.

News from the Lesbian Mothers Association UPCOMING MEETINGS

JUNE 2008:

□ **SATURDAY JUNE 14TH at 11 a.m.**
PICNIC-BBQ at MOUNT ROYAL

***The Lesbian Mothers Association of Quebec and the Papa-Daddy Group**, would like to invite all LGBT family members with or without children, as well as all our allies and friends, to a **Community Picnic and Barbecue on Mount Royal**. Join us to relax and exchange with family and friends, at one of Montreal's beautiful landmarks. There will be food, music, sports and games. This activity will take place on **Saturday June 14th from 11 a.m – 3 p.m.** We will meet at the Chalet at Lac des Castors (Beaver Lake).*

If you can, please bring some food, music, games and/or a picnic blanket to share with others.

Directions to Beaver Lake: Orange Line metro to Mont Royal and 11 bus west.

For more information please call Mona at: 514-846-1543

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JULY 2008:

☐ SATURDAY July 26th from 11 a.m – 3 p.m. A DAY AT THE BEACH – PARC JEAN-DRAPEAU

With its refreshing quality-A water at all times, many entertaining theme-based activities, and sports-friendly offerings such as beach volleyball, the **Parc Jean-Drapeau Beach** is located only a stone's throw away from downtown. France and Claudine will meet LMA and Papa-Daddy members at the rainbow flag. Bring bathing suits, beach toys and lunch. A snack bar is also available on site. **For prices and directions please see the enclosed flier.**

AUGUST 2008 – PRIDE CELEBRATIONS:

☐ SATURDAY AUGUST 16th and SUNDAY AUGUST 17th COMMUNITY DAY AND PRIDE PARADE

N.B.: The Pride Parade and Community Day have been scheduled for the weekend of August 16th and 17th. Please reserve this date in your calendars. We will give you an update on this in the weeks to come!

BULLETIN BOARD:

◆ Bonjour les filles! Nous cherchons amies de couple lesbiennes pour sorties ou activités de couple ou en famille. Nous somme un couple avec deus enfants heureuses en amour , bien dans leurs peau, qui aiment profiter des belles choses de la vie! Resto, cinéma, balade en moto, voyages, sports, arts, photos, danse, décoration, paysagement extérieur etc. N'hésitez pas a nous écrire: caronmjohanne@gmail.com

◆ **Le Centre des femmes de Rivière-des-Prairies ! 514-648-1030**

Nous sommes ouvertes aux lesbiennes ! Si vous avez besoin de plus d'informations vous pouvez consulter notre site web : www.cdfdrdp.qc.ca ainsi que le site de notre regroupement : www.rcentres.qc.ca/propos.html

◆ Ma copine et moi aimerions rencontrer d'autres couples gais(es) avec enfants pour des rencontres amicales. Nous avons 2 enfants d'âge pré-scolaire. Vous pouvez nous écrire à jojo_r_236@hotmail.com

◆ Hello there, my girlfriend and I are interested in meeting other lesbian couples. We have children (1 week out of 2) and are seeking some adult conversation. We are interested in traveling, arts, shows, but mostly good conversation. We are looking for any couple aged from 35-50. Encourage anyone interested to reach us via e-mail. jenny_brodeur@hotmail.com

◆ Bonjour, J'ai 43 ans. Je veux rencontrer quelqu'une sérieuse-d'amour. J'ai un garçon de 7 ans. **Line 514-678-8935**

◆ **L'association des lesbiennes aux femin'elles:** L'Association lesbienne vous invite à ses soirées le premier et le troisieme mardis du mois, de 19h à 21h30 au CLSC situé au 411 Hotel Dieu à **Chicoutimi**. Ces rencontres ont comme but de briser l'isolement et s'adressent aux femmes lesbiennes qui désiraient socialiser en compagnie d'autres femmes lesbiennes, afin de permettre un échange positif. Au plaisir de vous rencontrez! Informations: **418-550-2259**.

◆ **L'Écho des femmes de la Petite Patrie** est un centre de femmes qui offre des rencontres pour lesbiennes. Ces rencontres ont lieu les lundis soirs aux deux semaines de 19h00 à 21h30, et sont animées par une personne ressource. Ces rencontres, qui se veulent un lieu d'échange, de ressourcement et d'information, s'intéressent aux réalités et aux conditions de vie des lesbiennes. Les rencontres sont en français. Un service de halte-garderie est disponible avec réservation faite une semaine à l'avance. Le centre est situé au **6032 St-Hubert (métro Beaubien)**. Téléphone (514)277-7445, télécopieur (514)277-1689

◆ **OUTSPOKEN!** is an emerging group who's mission is to create a venue that will enable lesbians in the Montreal area to get together for business and social networking, as well as educational and inspiring events. Our initial focus will be monthly coffee meetings, and once the membership expands, we will add workshops, supper events and more. Come to our website to get more information. Join our mailing list, and be the first to find out when our first coffee meeting will be. www.outspokenmtl.com <<http://www.outspokenmtl.com/>>

MISCELLANEOUS

◆ **Traductrices, redactrices, etc:** We are looking for volunteers to help translate this newsletter from English to French. Any contribution (even 1-2 pages a month) would be appreciated. If you are available and willing, **please contact us at: info@aml-lma.org**

◆ **Batshaw Youth and Family Centres** is encouraging English speaking and bilingual lesbian couples, and singles, to consider becoming **foster parents**. There are babies, pre-schoolers and older children who are waiting for a foster home. For some the plan will be to help them return to their families. For other children, the plan will be to work toward **adoption**. What a remarkable feeling it is to know you have made a difference in the life of a child by providing a stable, safe and loving environment. For more information, please call, **Rena Rubin, Foster Care Recruiter, at 932-7161, local 416, or send an e-mail to rena_rubin@ssss.gouv.qc.ca**.

◆ The **Open Book Library's** collection includes over 5500 books written by glbt authors or by authors who write about our communities. Some of these books are for children and adolescents. We are very proud that approximately half of our collection is in French. Much more information as well as online consultation of the book collection is available at our Web site www.ccglm.org/en-b. We are located at **2075 Plessis (CCGLM)** in the Village. Come visit us! Open Wednesdays and Fridays from 1-8 p.m. (514) 528-8424.

The bulletin board is a free forum for members to communicate amongst each other. If you want to post an announcement in the next issue please send it to us at any time to info@aml-lma.org or by post to AML, 2401 Coursol, Montreal, Quebec, H3J 1C8. If you have something to advertise, sell, rent or buy...anything where money must change hands, you can place an ad in the newsletter. Ads cost 20 cents per word.

◆ **THERE IS NO FREEDOM WITHOUT FINANCIAL FREEDOM - LA LIBERTÉ PERSONNELLE PASSE PAR LA LIBERTÉ FINANCIÈRE.** Financial services for individuals and small businesses: budgeting, debt management, investments, future planning, personal taxes, wealth enhancement strategies. 20% of all subsequent fees will be donated to the LMA. **J. Freed**, (514) 489-8633, www.jfreed.ca

◆ **HARMONIE, CROISSANCE, PROSPÉRITÉ.** Produits et services financiers pour les familles en pleines croissances. Hypothèques, Régimes d'épargnes études, Gestion du risque, Protection du patrimoine, Protection du vivant. 20% des honoraires seront versées à l'AML . Sylvie Grenon, Spécialiste en planification générale, communiquez par courriel : sylvie.grenon@londonlife.com ou par téléphone au 514-433-2884