

Decorated restaurateur spotlighted for extending a helping hand

"We were ready to face the music but this was a concerto!" p. 18



A pastor for Jeanne Le Ber

When Darryl Grey realized he couldn't think of anybody he would want to vote for, he saw no reason why he shouldn't run for parliament. p. 11



Ensemble et libres Together and free

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ANTHONY PHILBIN

Managing Editor, Deputy Publisher

Whatever happened to market corrections?

While bankers and financiers and the lawmakers they control are spinning various doom and gloom scenarios to rationalize why they need saving, under the tenets of a free market economy what we are witnessing is not some unexpected or earth-shattering aberration. Rather the current crisis is precisely the type of correction that markets are supposed to enact upon those investors who take the types of risks and speculate in the types of products that have created the situation that Wall Street and global financiers now find themselves in.

The tragedy of their predicament

is that, for the most part, they have been speculating upon and profiting from questionable investment products not with their own capital, but with the capital that citizens have placed in their hands thinking that the RRSP or 401K systems are in some way shielded from the negative implications and consequences that can affect all investments and all markets at any time.

In Canada, RRSPs have been packaged and shilled for years now as the only alternative for ordinary citizens looking to set away a nest egg for their future. The banks have

Continued on page 6

GUILLAUME DUROU

Le capitalisme est-il morale?

Réflexion sur le sévice qui vient

Cette réflexion a été impulsée par le philosophe André Comte-Sponville avec un livre du même titre. Le bouquin encore très jeune (2004) construit une perception de la responsabilité dans notre système économique. Avec la crise économique qui sévit, il semble actuel de réviser ce moralisme qu'entend entretenir le capitalisme

d'aujourd'hui, son système et son idéologie.

Le problème moral selon Comte-Sponville se situe à première vue chez le peuple alors qu'on sait qu'en démocratie il demeure extérieur à l'État. Savoir qu'il y a une morale – limitée bien sûr # dans l'ordre technico-scientifique et politico-juridique ne dit pas tout, il en existe

Suite à la page 20

Andy Warhol's genius was that not only did he connect graphic design, cinema, sex, politics and pop culture, but as a new exhibition at the Montreal Museum of Fine Arts demonstrates, Warhol was also the world's most successful groupie.

Warhol Live, Music and Dance in Andy Warhol's Work, which runs until Jan. 18, tracks the artist's considerable contributions to and fascination with the music industry and the people who made it.

"Warhol never went anywhere without his tape recorder, and he spent most of his time listening and taping," said Emma Lavigne, Centre Pompidou in Paris. "His optic nerve resonated with his eardrums."

Obsessed with fame, Warhol regarded musicians and rock stars as little more than brand images. He manufactured slick, commercial pictures of them to sell his Interview magazine which featured transcripts of his tape recordings.

ALIDOR AUGOIN

ARTS & STYLE

Warhol's paintings of Sting, Michael Jackson, and Mick Jagger, to name a few, are but scintillating reflections of the sheen of fame.

"Warhol loves every form of music, whether it was classical, avant garde or popular," said Matt Wrbican, an archivist at the Andy Warhol Museum in Pittsburgh. He was just all around it all the time." But Warhol himself was much more honest: "I don't really like music, I like the people who make it."

Few people are aware that Warhol began designing jackets for long playing records, in 1949, and continued to do so until he died in 1987.

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LES MILLE MOTS

THE THOUSAND WORDS

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A BEAUTIFUL SEASON

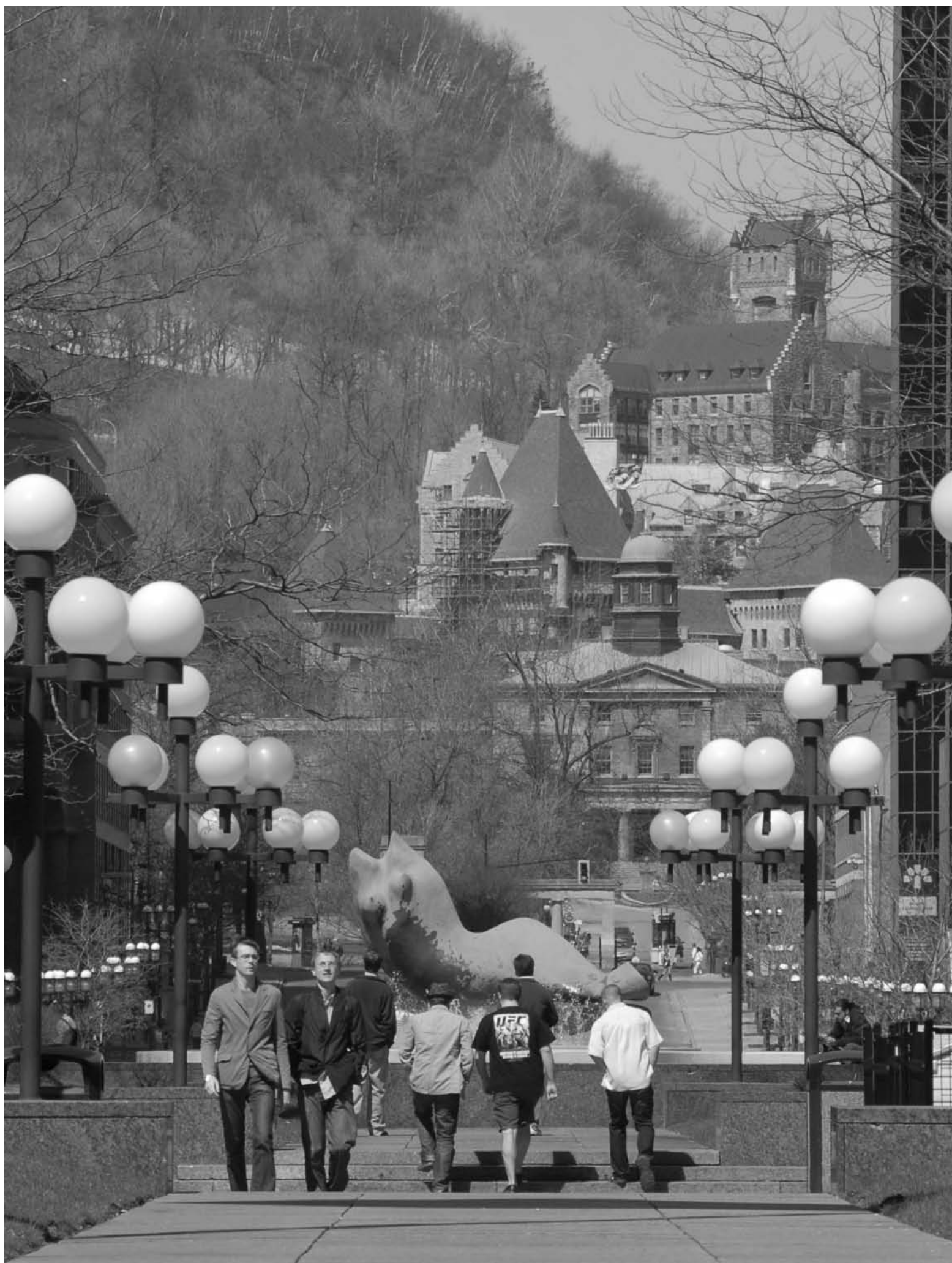


PHOTO ROBERT J. GALBRAITH

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Ex-dramaturge, romancier persévérant, essayiste et poète à ses heures, Pierre K. Malouf fréquente des fédéralistes et des indépendantistes, des gens de gauche et des gens de droite, des jeunes et des vieux, des écrivains et des ingénieurs. Gentil comme tout, il ne dit pas toujours tout ce qu'il pense, mais pense toujours ce qu'il écrit.

LA PATRIE

L'ARGUMENT BUSH

La campagne électorale et la présence canadienne en Afghanistan.

Je n'avais pas aussitôt écrit dans ma chronique du 18 septembre (rédigée le 8) que le gouvernement conservateur (bientôt réélu) allait prolonger « la guerre en Afghanistan grâce à notre appui honteux », que Stephen Harper s'empressait de me rabrouer : la mission canadienne en prendra fin en 2011. Le gouvernement conservateur a l'habitude de tenir ses promesses, bonnes ou mauvaises, j'espère qu'il ne tiendra pas celle-là !

Ne me faites pas de gros yeux et ne venez pas me susurrer, la main sur le cœur, que le Canada devrait se limiter à des missions de maintien de la paix : « Fuyons l'Afghanistan, équipons nos soldats de casques bleus usagés et de sabres de bois, puis offrons-leur des vacances de tout repos à la frontière hispano-portugaise, où aucun conflit n'a éclaté depuis la Guerre des oranges en 1801 ! »

M. Harper croit peut-être que la mission de l'ISAF (Force internationale d'assistance à la sécurité) placée sous commandement de l'OTAN depuis août 2003, aura atteint ses objectifs dès 2011. Il se trompe. Dans une interview accordée au *Nouvel Observateur* et publiée le 18 septembre, Bruno Tertrais, maître de recherche à la Fondation pour la Recherche stratégique et chercheur associé au CERI (Centre d'études et de recherches internationale) déclarait : « Pour pacifier l'Afghanistan,

il faudrait 300 000 hommes, ce qui est hors de question. A partir de là, la stratégie consistant à stabiliser le Nord en formant l'armée afghane et à combattre les talibans dans le Sud est la bonne.

Mais il faut au moins dix à quinze ans pour former une armée nationale, surtout dans un tel pays. Aurons-nous le courage d'y rester jusqu'en 2015 ? Il va falloir attacher nos ceintures, car la route va être difficile et dangereuse [...]. Mais quelle est l'alternative ? La dernière fois que les pays occidentaux ont abandonné l'Afghanistan, ils s'en sont mordu les doigts. »

D'autres experts parlent de deux cent mille hommes, la plupart ne fixent pas d'échéance. En 2008, les forces de l'ISAF comptent, aux dernières nouvelles, 47 600 hommes... Un seul pays pourrait combler le vide. Vous avez deviné lequel. Si Barack Obama est élu, il se



Aurons-nous le courage d'y rester jusqu'en 2015 ?

peut que les forces militaires américaines soient déplacées de l'Irak vers l'Afghanistan. Ça ne se fera pas du jour au lendemain. Les opinions publiques occidentales se prononcent toutes, et à forte majorité, pour le rapatriement de leurs soldats. Les gouvernements en place pourront-ils résister très longtemps aux pressions populaires ? Le 18 août, 10 soldats français ont été tués et 21 ont été blessés dans une embuscade tendue par une centaine de talibans à quelques kilomètres de Kaboul. L'Assemblée

nationale vient quand même de reconduire, à 343 voix contre 210, l'engagement militaire de la France au sein de l'ISAF. Sage décision, mais le retrait prématuré des troupes françaises n'est sans doute que partie remise. Peut-être dans un an ou deux la France devancera-t-elle la désertion du Canada. Et les Luxembourgeois, qui ont la mémoire aussi courte que nous, comment réagiront-ils quand un de leur neuf soldats sera tué ? Poser la question, c'est y répondre.

Si M. Harper croit s'attirer des votes avec sa

promesse, il rêve en couleur, car quoi qu'il fasse désormais pour se dédouaner, son nom est à jamais soudé à celui de Bush. Je parie ma chemise que lors des débats qui auront lieu les 1er et 2 octobre (je mets la dernière main à cet article le 25 septembre, c'est pourquoi je parle au futur), débats où la question de l'Afghanistan sera abordée, le mot « Bush » reviendra tel un mantra dans la « bouche » de ses adversaires : « Vous faites la politique de Bush ! » (Dans quelques mois, ils se scandaliseront de la politique d'Obama... ou de celle de McCain.) Jack Layton ira plus loin que tout le monde en déclarant que la terre est assurément plate puisque Bush croit qu'elle est ronde. Il insistera d'un même souffle pour que nous nous couvrons de honte et de ridicule en rapatriant nos troupes immédiatement.

Je vous le dis : si Stéphane Dion se singularise en ne nous servant pas l'argument Bush, s'il se distingue de Harper en n'annonçant pas aux talibans la date de notre débandade, eh bien... je vote libéral ! ♣



Ideas before identities.
Justice before orthodoxy.

THE MÉTROPOLITAIN



Louise V. Labrecque

Sébastien Dhavernas : un souffle nouveau en politique

C'est le portrait d'un homme intègre que je vous présente aujourd'hui. En le rencontrant et en discutant avec lui de ses idées et de ses priorités, j'ai pu percevoir un homme pour qui le dialogue, l'ouverture aux autres et la compassion sont réellement les moteurs de l'action, notamment politique. Un passionné, en somme, pour qui le respect de l'autre demeure au cœur des préoccupations. Et si la politique c'est parler, certaines voix nous atteignent plus que d'autres. Sébastien Dhavernas, le candidat libéral dans la circonscription d'Outremont, possède cette voix et apporte un souffle nouveau en politique.

Le premier thème qui se dégage des valeurs qu'il défend, c'est le refus de l'exclusion, qu'elle soit sociale, culturelle ou générationnelle. Pour lui, personne ne doit être laissé pour compte, qu'il s'agisse des personnes âgées, des immigrants, des jeunes, des plus démunis ou des gens issus de la classe moyenne. C'est ainsi que Sébastien Dhavernas amène une vision novatrice, simple, transparente, et pour laquelle la notion de démocratie n'est pas qu'un concept racoleur. Cet esprit de renouveau qu'il s'efforce d'insuffler en politique, contre le cynisme notamment, Dhavernas l'assume en mobilisant les citoyens autour d'objectifs de progrès social et de liberté, en vue de créer une société plus solidaire et plus forte.

Comme toutes les grandes villes du monde, Montréal est tout sauf homogène. Particulièrement dans la très multiethnique circonscription d'Outremont, qui, en plus de l'ancienne ville du même nom, recoupe des quartiers aussi diversifiés que Mile End, Côte-des-Neiges, et une bonne partie de Parc-Extension. Dans chacun de ces quartiers, les besoins des gens sont immensément variés. Le logement social par exemple, dont le candidat s'est fait un principal cheval de bataille, car il n'accepte pas de se résigner à cette réalité qui veut que trop de gens de sa circonscription soient contraints de consacrer l'essentiel de leurs revenus à un besoin aussi élémentaire qu'est celui de bénéficier d'un toit.

Pour parvenir à résoudre les nombreux problèmes sociaux qui affectent la circonscription d'Outremont, Sébastien Dhavernas considère que, s'il est élu, l'une des responsabilités les plus



importantes pour lui sera de rassembler les gens et d'œuvrer de concert avec les partenaires du milieu communautaire. Pour lui, un député ne doit pas se contenter de siéger au parlement ou de couper des rubans lors de cérémonies d'inauguration. Il doit aller au devant des gens et de leurs besoins, et à partir de là déterminer son action en tant que représentant du peuple.

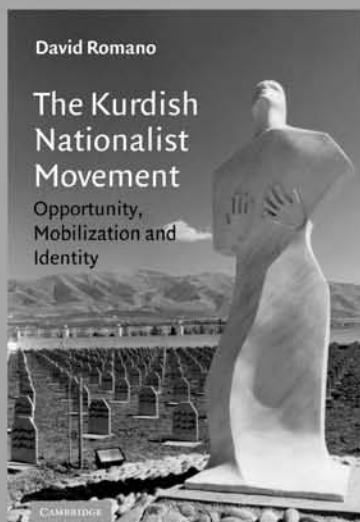
Selon Dhavernas, il faut en finir avec les clivages, notamment linguistiques, qui nous diminuent tous. Passionné d'histoire, il comprend l'importance de la contribution de nos concitoyens et

concitoyennes de langue anglaise dans la construction de cette ville moderne et dynamique qu'est Montréal, et c'est pourquoi il s'engage à défendre leurs droits. Ce qui ne l'empêche pas, au contraire, d'être profondément attaché au rayonnement et à la vitalité de la langue et de la culture françaises, comme en témoigne d'ailleurs toute sa carrière d'artiste. La diversité culturelle de la circonscription d'Outremont est pour lui un formidable atout, dont il parle avec un enthousiasme évident. Comme il le disait d'ailleurs dans son discours de lancement de campagne électorale, le 22 septembre : « Investissez-vous avec moi dans ce formidable défi qui est de faire d'Outremont / Mile End / Côte-des-Neiges un phare pour notre pays ». D'évidence, il y croit, et c'est pourquoi il appelle ses concitoyens à y travailler ensemble, concrètement et dès maintenant, durant la présente campagne électorale.

Bien entendu, la culture, c'est bien connu, est une grande préoccupation pour le candidat. Face au mépris hautain que Stephen Harper a affiché durant la présente campagne électorale à l'égard des artistes et des travailleurs des milieux culturels, Sébastien Dhavernas rappelle que les arts et la culture, c'est 1,1 million d'emplois directs et indirects au pays, et que, de ce fait, chaque dollar investi en culture rapporte beaucoup à l'ensemble de notre société. C'est pourquoi Dhavernas appuie résolument l'engagement des libéraux à remettre sur pied le programme de 15 millions pour la promotion de la culture canadienne à l'étranger, lequel a été saccagé sans ménagement par les conservateurs. Il déplore également le fait, établi par une étude récente de la Conférence canadienne des Arts, que les fonds alloués à la culture ont diminués de 57 % à 54 % en à peine 31 mois de pouvoir conservateur.

D'ailleurs, c'est le mépris affiché par le régime Harper pour les arts qui a amené Sébastien Dhavernas à poser sa candidature en tant que libéral, démissionnant pour ce faire d'une très lucrative position en tant que fonctionnaire fédéral, car il jugeait qu'il ne pouvait pas rester neutre ou silencieux devant le saccage que les conservateurs sont en train de faire à la culture de notre pays. Selon lui, le parti conservateur, c'est le manque d'écoute : « Les conservateurs sont convaincus de posséder la

Cambridge Middle East Studies



David Romano focuses on the Kurdish case to generally try and make sense of ethnic nationalist resurgence. In a world rent by a growing number of such conflicts, the questions posed about why, how and when such challenges to the state arise are becoming increasingly urgent.

Throughout the author analyzes these questions through the lens of social movement theory, considering in particular politico-social structures, resource mobilization strategies and cultural identity. His conclusions offer some thought-provoking insights into Kurdish nationalism, as well as into the strengths and weaknesses of various social movement theories.

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vérité. Pourquoi voudraient-ils dialoguer avec les autres intervenants de la société civile canadienne ? »

Quand on se rend compte de la passion de Dhavernas pour le mieux-être des gens, on ne peut qu'être assuré qu'il en fera un enjeu majeur, tout comme les arts et la culture. Il fallait être là, et l'entendre l'autre soir, à son local électoral du chemin Côte-des-Neiges : « Je serai un député qui va se battre pour vous, les résidents d'Outremont / Mile End / Côte-des-Neiges. Je n'ai pas d'autre ambition que celle-là, et c'est à mes yeux une ambition passionnante qui mobilise déjà toutes mes énergies depuis que je lutte à vos côtés. Pour moi, la politique, c'est travailler à améliorer les conditions de vie des gens ».

En somme, nous avons parmi nous un homme de conviction, un homme de parole, qui comprend le sens du mot « engagement ». Nous n'avons pas affaire ici à un opportuniste faisant de la sale politique, mais à un homme solide, qui ne s'abaissera jamais au jeu politique indigne d'un Thomas Mulcair, lequel par exemple, du temps où il était ministre de l'environnement à Québec, avait arbitrairement fait bloquer une importante subvention d'Hydro-Québec à un groupe environnementaliste, et cela parce qu'il y soupçonnait la présence d'adversaires politiques. Dhavernas rejette catégoriquement ce genre de partisanerie étroite et mesquine. Contrairement à un Mulcair, Sébastien Dhavernas considère qu'un élu se doit de travailler pour tout le monde, par-delà les couleurs politiques, et de rassembler autour d'objectifs communs, au lieu de diviser pour des raisons partisans.

Le candidat Dhavernas est aussi préoccupé par le fait que les conservateurs, en à peine un peu plus de deux ans, ont réussi à détruire la réputation, enviable jusque-là, du Canada sur la scène internationale. Pour lui, il est urgent de la restaurer : « En politique étrangère, le Canada a toujours maintenu une politique indépendante, qui a fait sa réputation sur la scène internationale,

Pour lui, personne ne doit être laissé pour compte, qu'il s'agisse des personnes âgées, des immigrants, des jeunes, des plus démunis ou des gens issus de la classe moyenne.

mais le cynisme et l'arrogance des conservateurs sont insultants pour les citoyens de ce pays. »

Aussi, Sébastien Dhavernas a mis de l'avant au cours de cette campagne un projet assez original, qui lui tient particulièrement à cœur. En effet, il s'engage à mettre sur pied, en collaboration avec les organismes communautaires et les institutions existants, à mettre sur pied un programme parascolaire « sport-culture », afin de soutenir les jeunes de 12-17 ans dans le développement de leurs talents, que ce soit en musique, en théâtre, ou pour toutes sortes d'activités qui relèvent de la création, et aussi pour leur fournir des entraîneurs et des formateurs pour les activités sportives. Un tel projet, selon lui, renforcera le tissu social de la circonscription.

Parce qu'elle coule directement de source, la parole de Sébastien Dhavernas est exemplaire, tant le style est fluide et

s'anime en toute transparence, à même la compassion qu'il porte aux autres. En réponse à tous les fous du roi et autres soubrettes, il répète : « Aussi, mes amis, je vous dis qu'il est possible d'être pleinement québécois et canadien. Fini les caricatures et les carcans idéologiques qui ne mènent nulle part ! »

Rassembleur vous dites ? C'est encore plus que ça : Sébastien Dhavernas porte à la fois la flamme et l'étincelle aptes à faire remplir son rôle à la politique, en donnant et en redonnant à chacun une place où se trouver, où se rendre utile, et en servant la population au quotidien, pour créer une communauté dynamique, en mouvement, où chaque mot porte son chant. Bref, par-delà les attaches partisans, on peut sérieusement considérer que, s'il est élu le 14 octobre, Sébastien Dhavernas ne sera pas qu'un politicien ordinaire. ♦

“You will find *true*
SUCCESS in those *efforts*
 that captivate your
heart and soul.
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 and *passion* rarely fails.”



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played-up the benefits of market investment and portrayed it as stable and dependable, and unfortunately this misleading representation has led millions of average North Americans down a path that has now put a vast sum of their aggregate retirement capital at risk.

That so many retirement investors don't have a real clue about where the banks put their money and how they treat it is perhaps one of the things that will be most likely to change should the market be left to correct itself. The renewed sense of responsibility and diligence that would result in the population at large about their livelihoods, and the increased lack of trust extended from the public toward money lenders and investment bankers in general would also be part of this correction—and a very healthy part indeed.

In the wake of the bailout bill's defeat in Congress, lawmakers and bankers are now warning that companies seeking credit to

..misleading representation has led millions of average North Americans down a path that has now put a vast sum of their aggregate retirement capital at risk.

make their payrolls may not find it available in the short-term, and thus countless jobs could be lost and a severe impact felt by main street Americans and Canadians alike. What they omit is that any company that needs credit to finance its payroll is in serious financial trouble to begin with, and that therefore those companies that do go under as part of the current correction would probably have done so anyway once their credit inevitably ran dry—as it's supposed to if your company is no longer economically viable. This is more doom and gloom spin and should not be heeded by those few U.S. lawmakers who still have the public's interest at heart.

Lastly and perhaps most necessary, leaving the market alone right now could cause many in society to more deeply question if an 18th century construct, the free market, founded on worldviews that were nurtured in a climate

What the U.S. left and right are saying about the bailout

Primum non nocere is the latin phrase for "first do no harm"—the priority principle for any EMT working on a sick patient. It should be the same priority for the U.S. Congress at this moment and a growing group of esteemed experts on both the Right and Left are insisting that this bailout bill could make things worse. Here's a review:

The Washington Post reported on Friday, almost 200 academic economists "have signed a petition organized by a University of Chicago professor objecting to the plan on the grounds that it could create perverse incentives, that it is too vague and that its long-run effects are unclear."

NYU's Nouriel Roubini, the visionary who had been predicting this meltdown, says "The Treasury plan (even in its current version agreed with Congress) is very poorly conceived and does not contain many of the key elements of a sound and efficient and fair rescue plan."

Harvard's Ken Rogoff, a Former Federal Reserve and IMF official, insists that the prospect of this bailout is, unto itself, taking a manageable problem and making it into a more intense crisis. He says that credit is frozen primarily because banks want to avoid dealing with other banks that might drive a hard bargain, and instead would rather wait for free money from the government. Without the prospect of that free money, Rogoff suggests that credit would probably begin moving again, if slowly.

Dean Baker of the Center on Economic and Policy Research says that spending so much cash so quickly on such a poorly conceived plan could have the effect of



making it impossible to fund economic stimulus that is the real way out of this mess. "Suppose the Paulson plan goes through," he writes. "It is virtually certain that the economy will weaken further and the number of foreclosures and people without jobs will continue to rise. This is the fallout from a collapsing housing bubble...When families respond to their loss of home equity by cutting back their consumption it will deepen the recession. In this context it might prove very important to have the resources needed to provide a substantial stimulus [and] there is no doubt that this bailout will make further stimulus much

more difficult to sell politically."

Meanwhile, it's not even close to clear that this is a problem that requires such an enormous response. As mentioned above, the Treasury Department admits it has absolutely no factual basis for requesting \$700 billion - an amount equivalent to about 5 percent of our entire economy. Additionally, the Washington Post reports that "Banks throughout the United States carried on with the business of making loans yesterday even as federal officials warned again that their industry is on the verge of collapse, suggesting that the overheated language on Capitol Hill may not reflect the reality on many Main Streets." Indeed, "many smaller banks said they were actually benefiting from the problems on Wall Street" and "even some of the nation's largest banks, which have pushed hard for a federal bailout, deny that the current situation is forcing them to reduce lending."

when the world really was still quite boundless in comparison to that era's relative human population and resource use, continues to make sense. We are now just beginning to understand that sustainability is a wiser and, in the long term, healthier economic philosophy than the constant expectation of growth which still informs the capitalist ethos and current economic hegemony.

The profit motive—the concept that one can endlessly take more from a system than one puts into that system—is fundamentally contrary to the tenets of sustainable economic and environmental approaches to how we conduct our lives. So long as we pursue capitalist goals the financial system will inevitably and regularly collapse under the

siphonings of profiteers and require more money to be printed to maintain the appearance of solvency. On the micro level (households, companies) humanity seems to understand that economics is a zero-sum game, but as the scale gets larger we dismiss fundamental economic principles and design policies based on a ridiculous premise of boundless growth.

This is a lesson not only for U.S. policy makers but also for Canada's political leaders in the current campaign. The great flaw of progressive parties is that they are still trying to have it both ways. They claim they will create sustainable programs yet still pursue growth-based economic policies. In a world of finite resources sustainability is about how

the world's population gets to access and consume those resources annually.

In the developed west we represent approximately 20% of the planet's population yet consume 80% of those global resources and commodities annually, and experts estimate that it would require 3 planet earths worth of resources to permit everyone in the world to live like we do now. Simply put this is unsustainable as a social and an economic system and we are all going to need to face serious limits to our spending power if we're truly going to be able to "fix the world", as Obama puts it. Someone living in Bangladesh on a dollar a day is not the problem that threatens our world: a CEO working on Wall Street or Bay Street and making \$40,000 a

day is.

As this crisis now also ripples through Europe and Asia, perhaps international lawmakers may find what it takes to unite and devise a system of global credit regulation that sets reasonable retail loan rates for everyone, everywhere, while simultaneously mandating more realistic fractional reserve levels that will make our financial institutions more dependable and enduring. Banks have set systems of metrics and ratios for lenders to meet that have virtually calculated the risk right out of retail lending (averaging 0.5 percent bad loans per annum), so the long-standing rationale for inflated interest rates based on phoney risk scenarios in the retail sector are no longer valid.



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SUSTAINABLE DEVELOPMENT

Westmount going green

Linking arms with the growing "green city" trend, Westmount officials have jump started a "sustainable development" initiative by holding the same community-wide discussion that has been building steam around this rapidly-warming globe we call home.

The goal of sustainable development is to meet the needs of the current generation without compromising future generations and other species. The term has evolved over the years and now includes everything from protecting community identity and heritage to careful reduction of pollution and resource consumption. Westmount is one of the thousands of World Health Organization (WHO) sponsored "healthy cities." The WHO Healthy Cities program empowers municipalities to develop responsibly with more focus on the environment, daily living and local values. Healthy cities encourage healthier lifestyles, discourage urban sprawl and promote energy efficiency. Westmount's department



A FOCUS GROUP DISCUSSES ONE OF THREE POTENTIAL SUSTAINABLE DEVELOPMENT VISION STATEMENTS FOR THE CITY OF WESTMOUNT TO ADOPT.

attempt to harvest the clean-burning gas called methane to power the city.

With methodologies like this in mind, city officials have invited Westmounters to both learn more about "going green" while weighing in on an inspirational vision statement that will be designed to guide the city's future policies, actions and programs. Joshua Wolfe, Westmount's newly appointed Sustainable Development Coordinator of the city's Public Works Department, hosted the first of three meetings. Wolfe, hired on in June, has an educational background in urban planning and has overseen other such projects. The first meeting was held on September 16, drawing in dozens of concerned locals eager to get the gears in motion. Maybe Westmount won't be herding sheep to keep Summit Park neatly trimmed, but there were plenty of ideas tossed around at the meeting — ideas that, with a vision statement in place, may someday solidify and make Westmount a "greener" place to live.

"Sustainable development can mean everything or it can mean nothing," Wolfe told the sizable crowd gathered in Westmount's 109-year-old Victoria Hall. "I am hoping to convince you that it means everything. Compared to the rest of the world, Canada is leaving a heavy

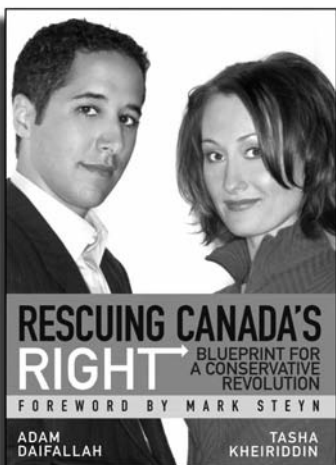
heads and the city council have been attending workshops to learn ways to enhance life within the city and make it a more vibrant place to live.

Many city administrations and government bodies around the world have been masterminding ways to

preserve everybody's busy-bee lifestyles while still caring for the environment. Reykjavik, Iceland, for example, taps into geothermal and hydropower sources for heat and electricity. Vancouver has a similar plan in place, drawing 90 per cent of

electricity from renewable sources. Other cities are taking less traditional routes. Curitiba, Brazil, is using a flock of 30 sheep to keep their municipal parks mown and San Antonio, Texas will soon be wrangling human waste in an

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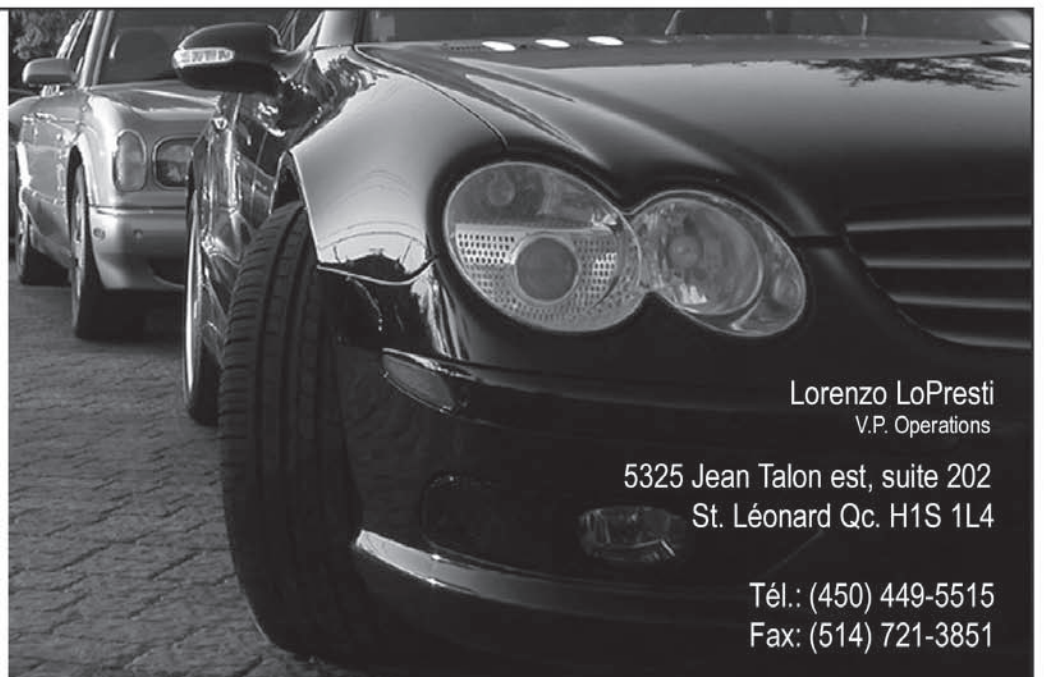
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JOSHUA WOLFE, WESTMOUNT'S SUSTAINABLE DEVELOPMENT COORDINATOR, SPEAKS ABOUT SUSTAINABLE DEVELOPMENT.



BRONWYN MANTEL LISTENS TO JOSHUA WOLFE ANSWER HER QUESTION ABOUT ENCOURAGING MORE GREEN ROOFS IN WESTMOUNT.

ecological footprint. Ecological footprints have to do with the use of Earth's resources like the amount of land needed grow the food we consume, the fibers we produce, the trees we cut and the energy we generate. Canada's footprint is worse than the average. However, in large part due to Hydro Quebec, Quebec uses fewer resources than the other provinces. Our footprint is about the same as Sweden's but it's not as bad as the rest of Canada."

Although the exact amount of influence humans have on Earth's climate change is often disputed, Wolfe said there is plenty of reason to be concerned about where the world is headed environmentally. Organization on a global scale is proven near impossible, yet smaller municipalities, like Westmount, have a lot more pliability when it comes to planning, implementing and communicating. The growing trend of "think globally, act locally" can benefit both the environment and local economy. Buying local and using local resources, Wolfe explained, is ecologically beneficial and it keeps money within the community.

"We can keep money local through a number of methods," Wolfe said. "Instead of purchasing cheap, disposable goods from China, we could spend more money on reliable, longer-lasting goods produced locally. We can also keep our money local by renovating our homes and making them more energy efficient or switching from private automobiles to active

Compared to the rest of the world, Canada is leaving a heavy ecological footprint.

transportation and mass transit. We will be employing local people instead of exporting our money to the rest of the world where oil is produced. City governments have a direct link to city life. Small cities like Westmount can really pay attention to local needs. The smaller the city, the more flexible it can be and the more opportunities there are for change."

The ecological footprint of Westmount may be calculated over the next year, Wolfe said. He suspects the city, with a population of 20,865, is leaving a heavier mark on the environment when compared to other similar-sized communities throughout the province. Generally studies show that more affluent communities have a tendency to consume more resources, he said, and this fact becomes clear around the holiday season when loads of empty boxes and wrapping paper are found waiting on the curb for pick-up.

At the meeting, community members made a multitude of suggestions on ways to lessen Westmount's ecological footprint.

Bronwyn Mantel asked Wolfe about encouraging people to install "green roofs," a trendy, energy-efficient roofing style that both insulates the home and better manages rain-water run-off — a heavy hitting pollutant that eventually makes its way into rivers and streams after picking up oils, chemicals and debris. Green roofs, popular in Toronto and other Canadian cities, are partially or completely covered with vegetation and soil (or other growing medium) planted on a waterproof membrane.

"The good news is, this is very possible because most of Westmount's buildings are very solidly built," Wolfe said, noting the planning department has gone to a seminar about green roofs. "Often times in Montreal people want to install green roofs but find it is very expensive because they have to reinforce the structure. We haven't had any engineering studies done, but we think that maybe, given the conditions of local buildings, we could do that. It is a very good idea. The planning

department will be taking a stronger role in making Westmount more sustainable and one medium-term objective will be to encourage projects like green roofs to make local buildings more sustainable."

Paul Marriott asked if there were any programs or plans to further take advantage of Hydro Westmount, which is separate from Hydro Quebec.

Although there are no plans set in stone, Wolfe said, there are possibilities being discussed. Besides looking to buy power from other sources, one potential pilot program will investigate the possibility of installing Light-Emitting Diodes (LEDs) in city streetlights rather than the traditional high-watt bulb. LEDs use much less electricity than traditional bulbs and they have a much longer lifespan.

"With Hydro Westmount, we are still in the discussion stage," Wolfe said. "But there is potential there."

Bernadette Bjornson asked about getting the private sector, like businesses, to financially back a shift toward a "greener" city.

"We can collect taxes and use the money for a variety of purposes, but we can't tell companies to fund programs," Wolfe said. "Generally it would be a discussion about being a good corporate citizen and getting companies to contribute rather than requiring them to give money. I hope that, eventually, discussions will lead to possible collaboration."



Jessica Murphy

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REVENUE HARDBALL

What happened to the honour system?

Revenu Quebec has played hardball for far too long. According to a partner and chartered accountant with a prominent Canadian financial management firm, the provincial revenue ministry has dropped the honour system and started to treat the average citizen like a crook.

“Revenu Quebec is issuing notices of assessment to taxpayers based on “how they feel in the morning,” he said. In conversations he has had with the ministry, they admitted to inflating amounts so the recipient “moves their ass,” he said. But these imaginary numbers have real consequences.

Case 1:

A Montreal resident opened a cafe in St-Leonard in November 2004.

The restaurant went out of business in May 2005 - it was open only seven months. The owner completed his sales tax returns but never filed a corporate tax return due in part to the prohibitive costs of getting a corporate return professionally prepared which costs roughly \$1,500.

However, last September he received a notice of assessment for 2004 through 2006 totaling \$31,500 and that required him to pay within 20 days even though his sales tax returns proved he owed no tax - something the government could have verified if they'd checked their own files.

“The information seems to travel only when it's to their benefit,” his accountant said. In fact, information is shared widely between

government agencies. For example, Revenu Quebec shares its data with the Régie des rentes du Québec which allows them to calculate retirement pensions and with the Régie de l'assurance maladie du Québec so it can determine eligibility for the Québec prescription drug insurance plan.

Further, Revenu Québec has reached agreements with police forces and other public bodies, such as the Commission de la construction du Québec and the Régie du bâtiment du Québec.

If the taxpayer doesn't react quickly enough to the notice of assessment by either filing a return or a notice of objection, the government can - and will - seize the taxpayer's account.



series of expenses that ballooned their income that the assessment was based on. For example, the couple claimed their income in 2002 was \$15,505. The new assessment set it at \$37,766. In 2003 they claimed an income of \$18,002. It was increased to \$48,381. The \$12,679 in income for 2004 was assessed instead at \$60,777.

In October 2007, the government sent another assessment for 2005 and 2006. Again, the income had been increased: from the \$9,256 to \$70,620 for the former and from \$7,325 to \$60,777 for the later. In total, the government said the couple owed \$56,749.16 in back taxes.

In December of 2007, their accountant demanded an audit report that detailed why the ministry had discounted certain expenses. He found the auditor had rejected a series of receipts that would usually be accepted. This included a statement of account from Imperial Oil, the company that provided the daycare with its heating oil. Revenu Quebec was asking instead for individual invoices from each transaction with the company.

After the accountant filed a notice of objection to the new assessments, the government dropped the assessments to close to the original amount claimed by the couple. They're still waiting to have other receipts, including from the oil company, approved.

The accountant noted that the Canada Revenue Agency was “much more customer service oriented.”

Their auditors are there to help the taxpayer, he said, and are far less quick to act in a seizure manner.

In fact, elsewhere in Canada, personal income taxes are only paid at a federal level under the auspices of the CRA.

Since 1954, under the government headed by former Premier Maurice Duplessis, Quebec began to levy income tax on its citizens. The goal was increased autonomy and to retain more spending power for the province. Quebec is the only province which levies income tax on individual citizens. Alberta and Ontario both collect corporate income tax.

Case 2:

A 75-year-old Italian non-resident left Canada in 2002 and was cleared of filing tax returns by the federal government in 2003. But the pensioner received an assessment from Revenu Quebec this February for 2004 through 2006, claiming he owed the provincial government \$5,329.44 in unpaid taxes.

By March the provincial government had seized his account. His accountant was able to prove he was a non-resident and by June 2008 the government removed the freeze on the account but has yet to return the \$5,329.44.

In 2007 and 2008, Revenu Quebec has seized either the bank accounts, a percentage of a salary, or a the personal property of 54,811 Quebecers.

Another concern for the chartered accountant is the increasing rigidity in how the ministry is applying their rules. “It's not right for the taxpayer,” he said. “Let's not forget we're on an honour system here. And it costs money to prove honesty.”

Case 3:

A couple ran a daycare that closed down in 2006. Their company was audited in September 2006 for 2002 thorough to 2004. They had filed their tax returns but Revenu Quebec disagreed with the amounts of income they claimed.

The ministry auditor disallowed a

\$10,000.



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A pastor for Jeanne Le Ber

When Darryl Grey realized he couldn't think of anybody he would want to vote for, he saw no reason why he shouldn't run for parliament. As the pastor for Little Burgundy's Imani Family and Full Gospel Church, he knew why he had to run for parliament.

"No one speaks for us," he said. "Our people haven't had their voice heard in parliament for decades and they still won't have one when this election is over."

As Grey's church is located the Jeanne Le Ber riding, Grey is confident his status as an independent candidate will manage to get some of the media's attention as well

as more than a few votes in Little Burgundy. He said the Bloc's candidate, Thierry St. Cyr, never bothered to visit the area during the two years he was the district's federal MP and few believe Liberal candidate Christian Feuillette has much of a chance to win the the riding back for the Liberals.

"Why should we vote for these parties," asked Grey. "Why should we vote for their leaders? What are they going to do for my people?"

The pastor knows he needs more than a small miracle to win this election. With no money and few resources, he still hopes enough people will vote for him to convince

the nation's political establishment to pay attention to the hard realities ordinary Canadians are facing every day. As both an activist and an advocate for his community, Grey especially objects to the way the party politicians slice and dice the nation's communities into assorted voting blocs.

"Communities may be separated for a whole lot of reasons," he said, "...but they all have the same problems."

As an independent candidate, Grey feels entitled to the kinds of freedom to express himself which would normally get other candidates into a lot of trouble with their own parties.

He wants to take the best from what every party has to offer and make up a platform that makes sense for the people of Jeanne Le Ber.

"For example, I'm all for public security, but I don't think sending 14 year old children to jail is going to do anything to improve the public's security."

Grey is especially concerned about coherent and comprehensive economic ideas. He believes a strong economy would go long way towards solving many of the district's problems but as matters stand, he doesn't think any of Canada's politicians have much to say to the people of Montreal's



Jeanne Le Ber.

As matters stand, Jeanne Le Ber's ghost may be pleased to know someone is working as hard for his people as she did when she cared for the poor and the indigent in Ville-Marie's Sud-Ouest in the 17th century.



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L'ATTENTAT À LA VOITURE PIÉGÉE À DAMAS

Du machiavélisme « Assadien » renouvelé !

À en croire les nouvelles en provenance de Damas, la voiture piégée qui a explosé le samedi 27 septembre dernier serait le travail d'un terroriste irakien lié à Al-Qaïda. Ce « terroriste-suicidaire » se serait fait exploser avec sa voiture en plein milieu de la foule dans une région dense sur le chemin de l'aéroport. Les nouvelles annoncent également que l'explosion a fait exactement 17 morts et 14 blessés, tous des civils! Or, voilà! Là où cette histoire devient un peu trop loufoque, c'est lorsqu'elle pointe du doigt des citoyens d'autres pays arabes voisins qui se seraient aventurés sur le sol syrien!

Un pays sous haute surveillance

N'importe quel spécialiste et observateur de la région du Proche-Orient en général et de la Syrie en particulier, vous dira qu'il est pratiquement impossible pour un étranger et encore moins pour un citoyen arabe de la région de rentrer aux toilettes sans qu'il ne soit sous la surveillance des services secrets syriens. Or, depuis quelques temps, une série d'assassinats ciblés semblent prendre de l'ampleur en Syrie et surtout dans la capitale,

Damas. Ce qui est plus étrange, c'est que ces assassinats ciblent souvent des généraux d'état-major de l'armée syrienne et souvent des services de renseignement. Des officiers responsables de dossiers très sensibles reliés d'une manière ou d'une autre à la problématique du Hezbollah et de l'Iran du moins pour certains. Bien entendu, le bouc-émissaire officiel est toujours Israël. Sauf pour ce dernier cas où c'est maintenant Al-Qaïda qui est officiellement pointée du doigt et pour cause.

En effet, cette explosion qui vient de secouer encore une fois le centre de Damas n'est pas sans créer des controverses. Ainsi, trois thèses se disputent les causes et la nature du message dont l'attentat serait porteur.

La version officielle

La première, qui est la version officielle, veut que cet acte ait été commis par un terroriste venu spécialement d'Irak conduisant une VUS de marque Suburban de couleur lie-de-vin et qui voulait transmettre un message aux autorités syriennes qui sont d'une part ouvertes au dialogue avec les Israéliens et de l'autre se battent contre les Sunnites par troupes interposées, entendez les

alliés alaouites au Liban qui se battent contre les intégristes sunnites proche du camp Hariri. Donc, pour Damas, ce sont les Sunnites intégristes au Liban qui auraient payé ou encouragé le « terroriste sunnite irakien » de conduire jusqu'à Damas pour se faire sauter avec sa voiture emportant avec lui 17 civils. Étrange aventure lugubre! Car d'habitude dans des attentats pareils, il y a plus de blessés que de morts!

La version Chiite

La seconde version est celle qui met en relief le rapprochement entre Damas et Tel-Aviv même si cela se passe d'une manière indirecte à travers l'intermédiaire turc. Cette volonté soudaine de Damas de reprendre les pourparlers dans le but d'aboutir à des négociations en face à face avec les dirigeants israéliens et plus tard à une paix durable, serait vue d'un mauvais œil par le Hezbollah et par les Iraniens. Ces derniers auraient tenté de trouver des alliés au sein des armées syriennes, notamment parmi ceux qui n'aiment pas trop nécessairement Assad et son équipe. Cette volonté iranienne qui met en relief des promesses qui

auraient été faites par Assad à Israël de mettre de sérieux bâtons dans les roues de la machine de guerre et de la logistique du Hezbollah et de l'Iran en échange d'une place de choix sur l'échiquier régional, semble être le cœur de cette thèse. Ce qui crédite également cela, c'est l'assassinat aussi bien de Imad Moghnieh, le numéro 2 dans l'échelle de commandement des miliciens du *Parti de Dieu* et du Général Mohamed Sleiman qui, disait-on, était l'officier de liaison avec le Hezbollah. Or, voilà! Aussi plausible que cela puisse paraître, et si l'on considère les informations officieuses, bien que transmises par des diplomates, que la cible réelle était un général dans l'armée syrienne du nom de Abdel-Karim Abbas, un grand point d'interrogation se pointe alors! Et pour cause : Ce général en question est impliqué dans le dossier de l'assassinat de l'ex-Premier ministre libanais, qui est Sunnite, et avait été demandé à La Haye pour témoigner de ce qu'il sait de cet attentat. Or, voilà que l'attentat, semble-t-il, met un terme à sa visite annoncée, puisque selon des témoignages, sa limousine qui aurait été entièrement détruite et dans laquelle il se serait

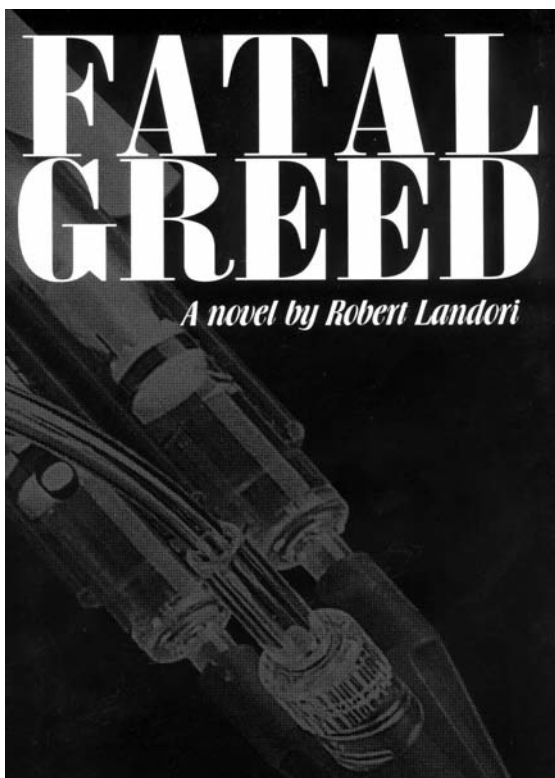
trouvé avec son fils, aurait été enlevée rapidement de la scène du crime par les autorités syriennes qui maintiennent leur version des « 17 tués et 14 blessés, tous des civils! »

La version plausible

Quant à la troisième thèse et qui semble être la plus plausible, Bachar al-Assad aurait finalement lu dans le livre machiavélique de son feu père Hafez al-Assad et aurait concocté toute cette affaire pour les raisons suivantes :

En se positionnant comme victime d'un acte de terrorisme semblable à ce qui touche Israël et les Américains ainsi que les Irakiens en Irak, le régime syrien attirera sans aucun doute l'attention mais aussi la sympathie des grands, le sortant ainsi de son isolation imposée par les États-Unis en particulier;

En éliminant un officier de haut rang qui allait témoigner sans doute contre sa personne, sa famille régnante et son régime en l'impliquant directement dans l'assassinat de l'ex-Premier ministre libanais, Assad mettrait indirectement fin à la durée de vie du Tribunal. Cela est d'autant plus vrai que les finances consacrées par l'ONU à ce tribunal



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international sont très limitées dans le temps et donc le tribunal ne peut survivre plus de deux ans;

En utilisant un bouc émissaire sunnite, il pourra alors justifier que ce sont les Sunnites intégristes du Nord du Liban et notamment à Tripoli et dans la région du Akkar qui sont derrière ce complot. Cette justification lui donnera alors les excuses pour une opération militaire de grande envergure contre les bases de ces derniers, au Liban. Cela est d'autant plus vrai surtout si l'armée libanaise n'arrive pas à entrer dans cette zone pour des raisons purement politiques largement créées par les alliés politiques de Damas au Liban. Ce faisant, l'armée libanaise serait alors désignée comme faible et incapable de mettre un terme à ces bases d'Al-Qaïda, justifiant du fait une opération militaire syrienne de grande envergure sur le sol libanais. Ce sera prendre la revanche sur les Libanais et contrôler de nouveau une partie importante du Nord sous prétexte de sauvegarder la Syrie des attaques à partir du Liban. Bien entendu, pour cela, l'armée libanaise devrait être affaiblie et son moral miné. Une campagne est alors nécessaire pour cela. Or, voilà qu'elle semble avoir commencé car pour la seconde fois, les soldats libanais sont la cibles au Liban Nord d'attentats suicides. Ce qui rend cette thèse plus crédible que les autres, c'est que récemment, le régime syrien aurait opéré une purge au sein de son armée sunnite et aurait massé les meilleurs de ses troupes d'élites alaouites, les tristement fameuses Panthères Roses sur la frontière libano-syrienne comme pour envoyer un message d'intimidation à l'actuel gouvernement libanais.

La maillon manquant...

Ainsi, cet attentat ne serait qu'un leurre de la part d'un Bachar al-Assad qui suit maintenant les enseignements machiavéliques de feu son père dans une optique plus générale, celle de sortir de l'isolement en ayant en main les meilleures cartes possibles pour une meilleure négociation avec les Israéliens mais surtout avec les Américains. Ce qui lui manque pour concrétiser cela, c'est un attentat majeur contre une ambassade ou des dignitaires occidentaux en Syrie même et dont les auteurs viendraient, bien entendu, du milieu sunnite... libanais ! ♦

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TEMPTING FOR CANADIANS TO BE SMUG

Northern Exposure: so you think your Canadian bank is safe?

Maybe not.

Much has been written over the past week concerning the US Federal Government's \$700 billion rescue plan for the nation's financial firms. As of this writing no plan has been passed, but in the meantime the US Federal Reserve and most central banks in the developed world have been flooding the markets with US dollar loans to meet the demand for funds from banking institutions. There is no indication that this support will be capped – so in the absence of a formalized plan, a widespread ad-hoc assistance initiative is already underway.

It is tempting for Canadians to be smug and assume that they will not be adversely affected by the fallout from the US financial tumult. The reality is that the Canadian banking system is integrated with that of the international financial community and most closely with the US. Decisions made in Washington this coming week will have a direct effect on the value of the US-denominated financial instruments held as investments by Canadian banks as well as future lending practices in Canada.

Issue 1: How much is that doggie in the window? Valuing the debt!

There is a lot of bad US mortgage debt out there that has been securitized and sold to banks, pension funds, investment funds and the like. These institutions will have to write down, or in some cases, write off, these investments to reflect their true market value. For many US institutions with very thin capitalization, the write-offs of these securities could erase the firm's capital and push them into bankruptcy; it is precisely this risk that forced US banking regulators to seize Washington Mutual and sell off its assets last week.

In order to determine what these assets are worth, there has to be a market. To offer these securities for sale assumes that there is a buyer willing to purchase them and then all there is left to haggle about is the price. To determine the price, there have to be multiple buyers and sellers competing in the marketplace to facilitate and conclude transactions and determine fair pricing.

At the moment, there is no market for these securities. Since no one will buy them, the ability for the market to set a price is non-existent and as a result the institutions that own these securities have no reliable means of pricing them as assets on their balance sheets. If we look back almost 20 years to the junk

bond crisis in the United States, there were many "vulture" investors who bought up these junk bonds at massive discounts (like 20 cents on the dollar) then pushed the debt issuer into bankruptcy to realize a profit when the debt was paid back with proceeds from the selloff of the assets. Since the assets in this case are millions of individual mortgages, the current basket of mortgage-backed securities cannot be unwound and sold off so easily without decimating US home ownership. The US government will become the only source of recourse to which these securities can be sold, leading to the bailout plan now before US legislators.

Banks will want to offload the debt to the US government at prices that are as high as possible to minimize the losses on their balance sheet and preserve their capital. If the government buys these assets at unrealistically high prices, any subsequent losses will have to

be absorbed by US taxpayers – to which many Republicans voiced prolific objections this week. The downside risk of pricing these assets too low is that once the government sets a price, all the institutions holding that security will have to adopt that price and reflect it in their balance sheets and declare the losses. If the losses are too steep, more financial institutions could erase their capital and face liquidation, deepening the financial crisis and costing the US Treasury even MORE money in the long run as they take over and liquidate more companies. Thus, the price will be key – it has to reflect some devaluation of the underlying assets, but not so drastic a drop that the ensuing losses would make the financial crisis even worse.

By now you have a headache and are wondering how our Canadian financial institutions are affected. Our Canadian banks and pension funds bought some of these

securities as investment instruments offering handsome rates of return, and now the prices allotted to these assets under the US workout will affect the financial performance and health of Canadian institutions. The important difference is that the Canadians will not be at the bargaining table with the American banks discussing how these assets will be valued. Nor are the Canadians likely to have the same bailout recourse to the US Treasury as the American institutions. Consider the following reports from the Financial Post from last week:

Canadian banks have been lobbying in Washington to be part of the US bailout. Canadian banks are well aware that they will have prices for these devalued financial assets imposed upon them (devaluation without representation) and are trying to get a seat at the table. They are trying to convince legislators to include "foreign flagged" firms to sell assets to the US government under any plan that gets approval. The reaction on Capitol Hill has been to link foreign central bank participation in the bailout plan to any opportunity to relieving foreign banks of these assets.

The US SEC is pursuing Canadian banks for misrepresentation of asset security. The SEC (Securities and Exchange Commission) has announced that it will charge the Royal Bank of Canada with misrepresenting the safety of investing in the \$330 billion market for auction-rate securities. The SEC alleges that retail investors were sold investment vehicles that used auction-rate securities to offer higher rates of return, while portraying these securities as being as safe as cash deposits. According to the Financial Post, RBC is facing a potential \$1 billion settlement with US regulators and other financial institutions, as well as a class-action lawsuit from retail investors.

Merrill Lynch says that a housing crash could happen in Canada. The Canadian housing market is also showing signs of overvaluation and price declines could lead to mortgage woes here as well. Canada had very few 40-year, zero-down mortgages and income justification requirements were much more stringent here, but if prices decline 10% then clients who only put 5% down on a house with a retail mortgage would be underwater. Canada cannot decouple its financial and real-estate markets from those of the United States, and a US recession would spill over into Canada and reduce the financial ability of Canadians to purchase



new housing or even support their current debt obligations. The result is billions in potential losses for Canadian banks. Today, the major Canadian banks are taking precautions by no longer issuing mortgages with only a 5% downpayment.

Sun Life is holding bonds issued by Washington Mutual. Sun Life announced on Friday that it is holding a total of \$270 million of bond securities issued by WaMu and its affiliates. While this represents far less than 1% of Sun Life Financial's \$100 billion in managed assets, it demonstrates that Canadian financial firms are holding US investment instruments and the write-off amounts that we will face north of the border have yet to be determined.

No one financial institution is interested in launching the wave of write-offs since without asset pricing provided by the US government there is no guidance as to how much less the assets are worth. For example, if Sun Life decides that the WaMu securities are worth 70 cents on the dollar and writes off the 30 cent balance, then that will force the hand of other Canadian institutions to value similar US securities issues by failing US institutions the same way. Now, Sun Life could be wrong, and the US Treasury may only decide to value the assets at 50 cents on the dollar; this would force Sun Life to announce a second round of devaluations of the same security, impose the same result on other Canadian banks as well, and undermine investor confidence in the Canadian banking sector.

For the time being, expect Canadian banks to enjoin in a collusion of silence regarding the true value of these US assets. As long as there is no resolution of the financial crisis in the US and no prices have been imposed, it is not in the interests of Canadian banks to pre-empt their US cousins and initiate asset write-downs.

Issue 2: Brother, won't you lend me a dime?

Banks depend on each other to supply short term liquidity via the overnight market. Firms will offer excess funds for lending to other institutions at varying rates of interest depending on the floor interest rate, the rate offered by the Federal Reserve (the Fed rate) plus a premium that reflects the perceived risk of the transaction. For example, a US bank with \$100 million in excess short term liquidity may offer that money in the marketplace at the Fed rate plus 0.5% to a AAA-rated US bank, but at a higher premium, say Fed rate plus 1% to a lesser regional institution or a foreign bank. This massive liquid funds market is the grease that keeps the financial machine running and fuels the short-term financing need of the US, and indeed the international economy. It is a market based on trust – and that trust is based on the financial stability of the institutions doing the borrowing.

The problem is that for the last week or so, the banks don't really trust each other. Since many banks hold financial assets that have an indeterminate market value, the banks are not in a position to evaluate each other's financial solidity. The result last week was that one night the interbank lending rate hit 7% (!), even though the Fed overnight rate was more like 2%. This type of risk premium (5%) is unprecedented in the overnight market. While interbank lending rates retreated to

the 3-4% range later in the week, this was largely due to the US Federal Reserve and other central banks pushing billions in US dollars into the market to keep it running.

How does this affect Canada? Canadian financial institutions are players in this market as well, offering and borrowing US funds along with other international banks. They are facing the same dilemma as the US institutions – they want to keep the market working, but are unsure of the quality of the institutions they are dealing with. The result is that the Bank of Canada pushed \$2 billion in the market itself, along with billions from the European and UK central banks to make the market work.

This uncertainty in the veins of the international financial corpus affect Canadian's ability to get lines of credit, bridge loans, business operating margins and other short-term credit sources that are critical to our daily transactions. Do not imagine for one minute that credit requirements have not been tightened as a result of the crisis in the US – ask any businessperson coming to their account manager for an increase in their credit line. Reports from the Toronto construction market indicate that developers seeking incremental financing are having to compile package loans from multiple institutions in order to complete their projects.

Conclusion: Let's hope that we share the liferaft

While it may be unfair that Canadians are facing credit restrictions due to the excesses of our US neighbors, it is the unfortunate result. Canadian investors who are facing losses on their US investments will eventually face the same catharsis in Canada, as our banks incur write-offs related to the crisis and their share prices decline. Canadians who were considered excellent credit risks a year ago could be turned away from their regular banking institution or pay a much higher premium for their loans.

We can hope that the US financial rescue package will allow Canadian institutions some recourse for these assets, since the US institutions who created them presented them as far safer than they actually were when they were securitized and sold into international debt markets. Any attempt to freeze out non-US firms will only deepen the mistrust of the US banking system and prolong the recovery period. In the meantime, investors holding Canadian financial stocks and their retail clients should demand transparency and full disclosure to determine our true overall exposure to the US mess.

As for all this money being pumped into the system? The only long term result is inflation – more on that next time, you must be reaching for your third Tylenol about now! ♦

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Canada's foreign policy is centred around three Ds (Defense, Development and Diplomacy). CCD believes that our policies should be guided by a 4th D, Democracy. Canada must make ending corruption, respect for the rule of law, and open, accountable and transparent governments key foreign policy priorities. If you agree, become a member of the CCD.

Founded in 2003, the Canadian Coalition for Democracies (CCD) is an organization of concerned Canadians dedicated to the protection and promotion of democracy at home and abroad. CCD will influence the Canadian political process and public opinion to achieve a more pro-democracy foreign policy.

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Decorated restaurateur spotlighted for extending a helping hand

A good deed never goes unpunished.
— Gore Vidal

When the owner of a chic Parisian bistro hired Jean Lafleur, convicted in the wake of the sponsorship inquiry, to work as a sous-chef, he never imagined that his face would be plastered on the front cover of the *Journal de Montréal* shortly thereafter.

Alain Creton, owner of Peel St. mainstay Chez Alexandre, has been friends with Jean Lafleur for roughly a decade. The former head of Lafleur Communications was convicted of defrauding the federal government last year and ordered to repay over \$1.5 million. He's been free since August, having served a third of his sentence, and is living with Creton and his family until he gets back on his feet.

People who had seen the article were saying 'congratulations for standing by your friend,'" Creton told *The Métropolitain*. "I knew one of these days a newspaper would

"We were ready to face the music but this was a concerto!"

write about it. We were ready to face the music but this was a concerto!"

Le *Journal* didn't exactly have a soft touch with its handling of the story: The Sept. 16 issue had a grand five-page spread on "la nouvelle vie de Jean Lafleur," featuring a cover-shot of the two friends laughing and drinking wine on Chez Alexandre's terrasse. The reporting team also followed Lafleur from Creton's home to the bistro and even to La Belle Province.

"It was five pages of nothing. It wasn't news," Creton said. "I like having a glass of wine with my friends and he's happy to be free. He pled guilty and assumed the consequences. What else can he do?"

Creton said Lafleur is working for

roughly \$10 per hour peeling vegetables, assisting the sommelier and acting as the boss' "gopher." In short, he does any general work that won't put too much strain on the 67-year-old because he's had two operations on his back and one on his heart. He's an old man," Creton said.

Besides the occasional offhand comment, Creton said the trumped-up scandal hasn't affected his business one way or another. A native of the south of France, he opened the bistro in 1977. With a degree from a French culinary school, Creton left home to spend a week in Montreal on vacation – and never left.

He started as a cook at a French restaurant, *Le Boeuf et la*

Grenouille, before going out on his own. For the first nine years of Chez Alexandre's existence, he didn't take a vacation and worked every day from 10 a.m. to 3 a.m.

"What I have I've worked for," Creton said, adding that retirement is not an option. "I'll work until I die. If I'm retired, I'll just end up cooking and hosting friends at home. It's the same thing. When you own a restaurant, you have to love people."

Creton was awarded France's *Médaille de mérite agricole* for fostering authentic French cuisine at Chez Alexandre; every year, he brings in a guest chef from across

the Atlantic to train staff and reinvigorate the menu. At the end of the day, Creton said, two-thirds of his clients are regulars and they will return – not for his sous-chef – but for the confit de canard à la périgourdine and the "best terrasse in town."



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LE CAPITALISME EST-IL MORALE?

aussi une dans la multitude, le peuple. Or celui-ci se retrouve dans l'impossibilité de modifier toute exigence morale¹. Vulgairement, dans l'espace social de notre époque, le peuple ressort avec moins de droits dans son point de vue moral que le Droit lui-même ne lui en accorde. Autrement dit, «l'ensemble de ce qui est moralement acceptable (le légitime) est plus restreint que l'ensemble de ce qui est juridiquement envisageable²». Ainsi, l'auteur nous rappelle que la morale est donc l'ensemble de normes et valeurs que l'humanité s'est en quelque sorte construites. Si bien qu'elle ramène à la question de limite et le pouvoir de donner

moral au capitalisme.

Ainsi, la problématique est transportée à notre système actuel, monstrueux dans ses termes de grandeurs inimaginables qui nous dépassent. Le capitalisme n'est donc pas moral, dans la mesure où ce n'est pas la morale qui régit l'offre et la demande et encore moins une quelconque vertu qui crée la valeur, mais plutôt le travail. Le capitalisme n'est pas immoral non plus, mais il se situe comme amoral³, et voilà toute l'ampleur de notre réflexion. Si nous désirons une morale dans la société capitaliste, ne comptons pas sur l'économie et c'est encore moins le marché qui sera moral à notre place !

Mais cette amoralité n'est pas suffisamment comprise si seulement on l'a condamnée. Elle renvoie directement à la responsabilité, notre responsabilité. La confusion des ordres, l'affaiblissement de la compréhension d'un système qui nous dépasse, voire nous transcende – par la main invisible selon certains – ne fait qu'enliser notre rôle dans celui d'un simple consommateur. L'heure est à la réflexion. Lionel Jospin, comme beaucoup d'autres hommes politiques, aspirait à une économie de marché, oui, mais pas une société de marché. Ce «sans limite» a non seulement dépassé les cadres établis, mais aussi s'est reconnu comme un mécanisme

supranational et qui a englobé toutes les sphères de notre époque, qu'elles soient politiques, sociales ou culturelles. On croirait ici facilement à l'apogée de l'homo economicus alors qu'en réalité le système capitaliste a complètement évacué le sujet humain, l'homme pensant, pour le subtiliser en individu de marché, voire en unité marchande. Voici une rhétorique teintée de socialisme et d'anti-libéralisme ? Elle ne l'est pas. L'homme serait moral par nature, or ce qu'il conçoit et construit dans le réel ne l'est pas nécessairement. Le système économique est l'exemple probant de notre siècle. Rénover le capitalisme à la Sarkozy semble une optique

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insaisissable, dès lors que l'on veut réellement transformer depuis la base notre système.

En revanche, ce système dont on parle n'est pas transformable puisqu'il n'est pas rigide – et loin d'être naturellement régulé # il est virtuellement existant. Voilà ce qui persiste depuis. On a responsabilisé cette nature économique au lieu de nous responsabiliser dans notre morale et dans notre représentation du monde capitalisme. Nous nous sommes peut-être abandonnés au profit d'un plus grand que soi, une sorte de transcendance économique qui n'est plus l'État, ni la société, mais le «système». Plus aucun modèle alternatif n'existe pour s'opposer à celui que l'on connaît. Soit. Mais cet acharnement sur le désenchantement de la mondialisation et ses ratés ne ramène en rien la charge humaine en question.

Autrement dit, non seulement notre mainmise impossible sur la grandeur du système, notre responsabilité, notre engagement s'est déplacé en l'État, qui lui-même par la suite s'est retiré de beaucoup de la responsabilité économique qui lui incombait. Donc, un constat à trois temps : le peuple, l'État et le système économique. Cette séparation des

Ainsi, la problématique est transportée à notre système actuel, monstrueux dans ses termes de grandeurs inimaginables qui nous dépassent.

«corps» nous éloigne de plus en plus de notre possibilité de rénover et de nous responsabiliser sous cette restauration, de nous y soustraire. Au contraire, l'État n'est plus l'instigateur de l'économie de marché, et l'économie – dans son sens le plus large # nous a retranchés au rôle de consommateur individuel. L'économie n'appartenant à personne, elle appartient d'emblée à tous. Le marché se doit de fonder de la solidarité alors qu'il règne seul. Toute société a besoin de lien, de communion, de sens⁴. Or l'appareil économique mondial n'a pas ce sens. Peut-il y en avoir lorsque ses fondations nous le savons sont non seulement virtuelles, mais elles contribuent à affecter le reste du paysage...avec de la spéculation ? Injecter de la liquidité dans une masse démesurée de dettes pour impulser un stimulus d'achat et de consommation, c'est injecter dans «l'ininjectable».

Débordement philosophique sur la question, peut-être bien. Toujours est-il qu'il demeure nécessaire de ramener sur terre ce qui nous surpasse pour le rénover sinon ce ne serait que de l'eau en poudre : rajouter de l'eau pour obtenir de l'eau.

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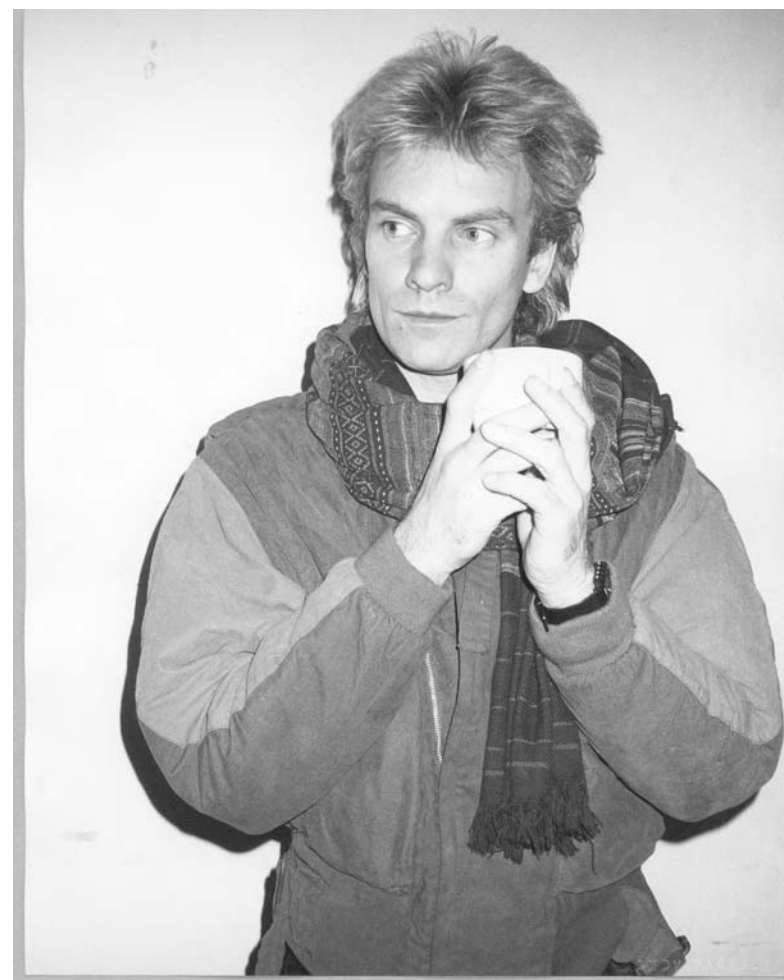
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Continued from page 1

Included in the show are 50 of his album covers, ranging from the banal (the gold edged jacket for Van Cliburn's 1962 recording of Tchaikovsky's piano concerto #1) to the suggestive,, (the zippered Rolling Stones 1971 Sticky Fingers lp). There's an entire gallery devoted to Warhol's obsession with Jagger. Jagger's handlers are not happy with the exposure, and have prohibited the museum from using any of the Jagger images in its promotional material.

There are more than 640 works in the show, including photographs, gelatin prints, paintings, films, video clips and archival documents.

The exhibition is built around four major themes: Tuning In, which explores Warhol's early interest in music; Sound and Vision, which looks at his commercial interest in music and dance, Producer, which highlights Warhol as the manager of a record-

ing and film studio, the Silver Factory. He clearly anticipated reality television, and the two films here Sleep, shows a man asleep for eight hours, and Empire, a single shot of the Empire State Building from early evening until dawn.

The final element, Fame, covers Warhol's contributions to pop culture in the 1970s and up until his death in 1987. The gallery is a time trip back to Studio 54, the legendary New York disco, and is filled with his iconic works of rock stars such as Lou Reed and The Velvet Underground, Prince, Michael Jackson, Grace Jones, and Debbie Harry.

If the images fascinate, it is not because of any real conviction behind the works, but because Warhol recognized and exploited the seductive power of celebrity, and its mechanical appeal.

Montreal's Paul Maréchal, has contributed the 50 Warhol-designed LP covers to the show, which was put together by the Montreal Museum of Fine Arts and

the Pompidou Centre in Paris with the co-operation of the Andy Warhol Museum. Maréchal will talk about his collection at the museum on Oct. 8 at 6 p.m. A lavish two volume boxed catalogue is available in English and in French for \$120.

Warhol Live: Music and Dance in Andy Warhol's Work runs until Jan. 18 at the Montreal Museum of Fine Arts, 1380 Sherbrooke St. W. For more information, call 514-285-2000 or visit the museum's website at www.mmfa.qc.ca.



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Memo for artists : Arts are a market

...if Quebecers don't care about the funding cuts, it's because you don't fully connect with them.

Artists in Quebec were hoping that Stephen Harper would be ripping his hairs off to look like Jack Layton as they unleashed ads criticizing the government for cutting funding to arts in the province. However, their cause is not benefitting from widespread support as they expected and whatever support they have are polite yet lacking in passion. Such a situation should force questioning as to the state of arts and culture in Quebec.

Award winning artist Anne Dorval put it best this Sunday on the talk show *Tout le Monde en Parle* (everybody talks about it) when she said «why are Quebecers not with us?». Indeed a fascinating question considering that Quebec sees itself as a distinct society with a culture and an identity that puts it apart from the rest of Canada. A strong national identity would normally imply a strong culture, thus we would expect to see Quebecers massively behind the artists. Then why are Quebecers either siding against artists or just being politely supportive?

Part of the answer resides in what the arts community produces and the other part is found in Quebecers as consumers of arts and culture. Both element of the answer cannot be taken without the other in mind since – broadly speaking – arts and culture are markets where consumers and producers meet to exchange.

For centuries, arts were the affair of the elite few – monarchs, princes, dukes, popes and rich merchants.

Nowadays, with so much more prosperity than then and globalized markets, more and more individuals choose to consumer cultural goods and services. And with richer and larger markets, artists developed and exploited niches that were once unprofitable. Never before have we seen arts and culture so accessible to the wide public. Less than a half-century ago, nobody could actually boast to have heard Beethoven's moonlight sonata or «Figaro's marriage» by Mozart. Now, concerts are cheap and accessible to all and you can buy those on iTunes for your iPod. Meanwhile, artists acted like entrepreneurs by boldly going where no artists had gone before. Thirty years ago, who would have thought that there would be markets for a tattoo museum and new age poetry? New forms of arts emerged with the public willingly deciding to consume them.

You cannot extract cultural activities from the basic laws of economics. Funding arts can be the best way to extract arts from the

unanimity without conformity that the market provides. French philosopher Jean-François Revel expressed better than I could ever wished too when he said that if state funding is guaranteed to provide the best work of arts, the most magnificent painting would have hailed from Soviet Russia.

Artists in Quebec have been making the case that they are doing this to extract arts from the diktat of profit that produces dumb reality shows. They plead that higher arts and culture can only come from state funding that extracts them from the market. However, in such a situation artists can produce not for the public but for themselves only using the money of others (I would not really be writing this article if they used their own money on themselves). Here we see the answer to Anne Dorval's question.

We cannot spontaneously create great works of arts, cinematographic masterpieces, internationally acclaimed plays and award winning musicians by throwing money out

of the windows of the ministries of finances and culture. We build a culture by putting more emphasis on choice from consumers. However, the former has been the policy in Quebec for decades and the best way for people not to care about something is to tell them that somebody will do it for them.

In the United States, we find the greatest number of operas, museums and orchestras in the world. The same country is host to the most magnificent collections of paintings, sculptures and historical objects. It is also the same country where

households spends more than Canadian households with public subsidies less than a dollar per capita (0.34\$) compared with \$61 per capita in Canada. Alberta is also where we see the highest private support of museums, shows and books. It is also where we see generous donations from the private sector. We might pass judgment on what is produced, but the matter of the fact is that individuals consume cultural goods and services if they feel it fit their preferences. Otherwise, there is no connection between artists and consumers. The best case in example are the impressionists like Pierre-Auguste Renoir (whose paintings are presented in the Metropolitan Museum of Art in New York) in France who were born against the will of the Academies that had been granted - broadly speaking - a monopoly to decide what is art and what is not.

So memo to artists in Quebec, if Quebecers don't care about the funding cuts, it's because you don't fully connect with them.

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