

WESTMOUNT INDEPENDENT

Weekly Vol. 20 No. 1d

We are Westmount

January 27, 2026

41st winter carnival set for February 5, 6 and 7

City planning for perennial outside 'classics,' hoping for more snow

BY LAUREEN SWEENEY

The "classic" outside events for Westmount's 41st winter carnival are being planned to take place at King George (Murray) Park on Saturday, February 7. These include the old-fashioned sleigh rides, a skating show, hockey games, a hot-dog lunch and a sugar shack.

Hoping for snow – realized

"While we're hoping for a bit more snow closer to carnival weekend," Dave Lapointe said last week as the city's director of Culture, Sports, Recreation and Social Development, "it's tough to predict this far out." This was before Sunday's snowfall.

In event of extreme weather conditions, events may be postponed or cancelled, to be announced on the city's website or Face-

book page.

The overall carnival activities start off on Thursday, February 5, with the carnival lunch and Valentine's tea held by Contacitv at Victoria Hall at 1 pm.

This is to be followed by Friday evening's PJ party featuring a screening of *Smurfs* (2025). This takes place from 7 to 9 pm also at Victoria Hall.

Outdoor events

The daylong, outdoors Saturday events at King George Park start with the toboggan run (10 am to 4 pm), for which helmets are recommended. Starting at the same time on the field are an inflatable game and winter games.

"As usual, we will have tubes for tobogganing, but it is always good for people to bring *continued on p. 2*

A winter use for Westmount Park bridge



Five-year-old Eve emerges from under the footpath bridge next to the lagoon January 17 in Westmount Park. She had just had a challenging play-fencing "tournament" with her father using icicles taken from the frozen waterfall nearby. Who needs expensive toys when you can enjoy a Canadian winter wonderland?

PHOTO: RALPH THOMPSON.

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Provincial authority silent on site, timing

Dedicated bottle-return location coming to Westmount

BY JENNIFER BALL

A can-and-bottle return location is planned for Westmount by the provincial recycling authority, but the opening date of the centre has not yet been communicated by the group that will operate it.

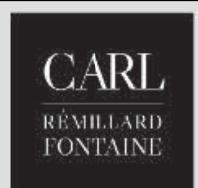
This probably comes as good news to Gajan Rajasingam, the owner of the Metro grocery store on Victoria Ave., whose re-

turns machine was inoperable recently for a six-week period starting from the beginning of December, only to be repaired on January 16.

In November 2025, Rajasingam told the *Independent* that the increase in volume of returns – that happened when the deposit amount was increased from five to 10 cents and plastic water bottles became returnable – affect- *continued on p. 3*

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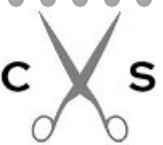
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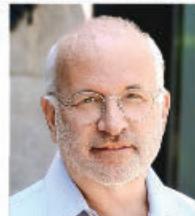
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New library board members attend retirement party for Lach



Among the many at Donna Lach's retirement party January 22 are, from left: Councillors Kathleen Kez and Gurveen Chadha, library board chair Jessica Roszler and the library's executive secretary Caroline Proctor.

By LAUREEN SWEENEY

Among members of the Westmount Public Library's board attending a crowded retirement event January 22 for assistant director Donna Lach were Councillor Kathleen Kez, appointed to the board at the council meeting January 13, and committee chair Jessica Roszler, appointed to her position the same day. Lach retired after some 30 years at the library (see story January 20, p. 1).

The library's committee comprises two city councillors (Kez and Gurveen Chadha, by appointment November 17) and four residents: Roszler, Nathalie Cooke, Martin Breaugh and Iris Bednarski.

Chadha, who represents the city's District 4, told the *Independent* when appointed to her commissionership that "I am very much looking forward to the work ahead in 2026, particularly in areas like the library, culture, and community events." These, she explained, "play a central role

in how residents experience and connect with the city."

Day-to-day reality

The responsibilities, she added, "align closely with what I anticipated during the [electoral] campaign, while the day-to-day reality reinforces how much preparation, care and follow-through happens behind the scenes — across departments and in collaboration with residents."

Chadha also said she sees "an opportunity to approach these files with an emphasis on integration. Libraries, cultural programming and community events are not stand-alone services; they intersect with communications and neighbourhood vitality. The intertwined nature of these responsibilities allows for more coherent planning and more meaningful outcomes for residents."

The library has long been described as the city's best-used facility.

Winter carnival, cont'd from p. 1

their own to reduce wait time," Lapointe said.

Also starting at 10 am is a marshmallow roast, skating show on the park's rink and, at 10:15 am, the winter classic M7 hockey game with the Westmount house leagues. The old-fashioned horse-drawn sleigh rides are scheduled to take place on the field throughout the day from 10:45 am to 3 pm.

Over the noon lunch hour, free hot dogs are also scheduled to be available "as long as supplies last" as well as a sugar shack from 1:30 with "maple taffy on snow."

Rink activities follow in the afternoon to include a chuck-a-puck and puck-shooting contest, skating with the city mascots, a family "letter hunt," obstacle course and relay races.

Family skating on the rink takes place from 2 to 3 pm.

While most of the city sleeps...

Director: Public Security's overnight patrols pay off

BY LAUREEN SWEENEY

Public Security's overnight patrols last week in two opposite sectors of Westmount show the benefits of such shifts while many residents are at home asleep, Public Security director Greg McBain said last week.

One incident concerned a car believed to have been stolen in downtown Montreal but driven up to Lansdowne Ridge.

It was here that an officer on regular patrol at 1:27 am noticed one car parked next to another bearing an Ontario licence plate. Both had engines running, one with two occupants who appeared to be trying to hide a shopping bag.

Finding it "highly suspicious," the officer called for back-up.

When this arrived, it turned out that the shopping bag contained pieces of broken glass from what was found to have come from a passenger-side window that had been broken. A parking "pass" to a downtown building was also found on the dashboard.

It was subsequently determined that the car had apparently been stolen from down-

town and driven to a more secluded location to clean up the glass.

The information was turned over to police for investigation.

Cover of darkness

The other incident – under so-called cover of darkness – resulted from a rash of thefts from parked cars in laneways in the southeast. In a lane behind Holton Ave. January 20, one of two suspected thieves was intercepted and detained when he tried to break into a car at 12:20 am.

While awaiting police, he was issued a ticket for \$159 for prowling and suspicious activity. Police subsequently took him into custody.

Car breaks down across from city hall

A black Audi broke down in the east-bound lane of Sherbrooke across from city hall January 22 at 6:17 pm, according to Public Security reports.

While awaiting a tow truck, the 39-year-old driver was seated in a patrol vehicle to keep warm. She was subsequently driven to her home in Westmount.

manage the deposit-refund system. "Consignaction" is the brand name of its consumer-facing program.

The association:

- Designs, finances and manages the deposit-refund system,
- Sets rules for producers and return sites,
- Ensures compliance with Extended Producer Responsibility (EPR) regulations,
- Oversees system performance and modernization.

Consignaction:

- Communicates the system to the public,
- Provides the brand and signage used at return points,
- Helps consumers understand where and how to return containers,
- Acts as the recognizable symbol of the deposit system.

For Westmounters, the closest current Consignaction site – an official return location in Quebec where people can bring back their deposit-bearing beverage containers to get their refund – is currently located at 5855 Monkland Ave. in NDG east of Royal Ave.

A spokesperson for AQRBC/Consignaction told the *Independent* on January 21, "We can confirm that a return location is planned in Westmount. However, we do not disclose the opening dates of return locations in advance."

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Scouts help out

Again this year, Westmount Scouts sold Christmas trees and wreaths to raise funds for their activities. They also supported the Westmount Public Security's Christmas Basket by donating a tree to a local family in need, left. More recently, right, the 2nd Westmount Beavers worked on their community involvement badge by shovelling the Roslyn School yard path during their regular Wednesday night meeting at the school. "These five-to seven-year-olds put their backs into it and had a wide path cleared in under an hour," said Scouting volunteer Virginia Elliott. "All Westmount Scouting groups are active in the community. [For instance] Westmount Park Scouts will be helping out at the city's winter carnival in a few weeks."

PHOTOS COURTESY OF DOUGLAS LEAHEY, LEFT, AND V. ELLIOTT.

Rotary Report

Dr. Roper: In Westmount's region, only 62% registered with a family doctor

By JENNIFER BALL

Dr. Mark Roper is a family doctor, but medical manpower is also of academic interest to him. In a talk that he delivered to the Rotary Club of Westmount on January 7 via Zoom, he indicated that due to the weakness of the government system for allocating doctors, we do not have enough of them for the population of Westmount and for several other regions in Quebec.

Dr. Mark Roper is an assistant professor of family medicine at McGill University, the director of the division of primary care in the department of family medicine at the McGill University Health Centre and the director of the Queen Elizabeth family medicine group.

His private clinic, the Roper Clinic, is found on Melville at Sherbrooke. It has

often had a sign outside advertising his search for another doctor to join the practice, which is trickier than it sounds under Quebec's rules, as explained below.

Where do we stand?

In the region in which Westmount is bundled, only 62 percent of the population is registered with a family doctor.

By way of background, he told Rotarians, "Quebec had a primary care health reform starting in 2004 which re-organized family doctors into groups, combined with nurses, electronic medical records and a central database for all our patients' information."

He said that the target of the government was an 85-percent registration rate. They then organized the needs assessment for *continued on p. 13*



Dr. Mark Roper at his Melville Ave. clinic on January 19.

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Hockey player for November

Walter Sala: chosen for 'great attitude,' hard work, 'booming' blue-line shot



PHOTO COURTESY OF WESTMOUNT SPORTS & RECREATION.

BY LAUREEN SWEENEY

For his first full year of ice hockey playing at a new level, Walter Sala, 9, from the Westmount Wings M11B team, has been chosen as the city's "player of the month" for November, according to sports coordinator Gabrielle Jay-Riendeau. "This is Walter's first year in M11, which means it is the first year where he plays using the entire ice surface (full ice)," rather than playing with separators to split the ice into two smaller games, she explained.

As well, "their hockey games are subjected to many more rules than they are used to such as off-sides." These rules "were previously not counted as the younger players make these kinds of 'errors' too often."

Sala is "one of the most intelligent, dependable and consistent players I've had the privilege of coaching," says coach Jonathan How. "He works hard at practices and he listens to the feedback the coaching staff has and executes this in game play."

Sala shows up with "great attitude,"

How says, and has learned the nuances of the rule book quickly. "He can be counted on to make smart decisions with the puck. He defends well positionally and his shot from the blue line has become an asset to his team."

A more complete player

Meanwhile, Kai Duenez, sports coordinator and president of the Westmount Minor Hockey Association, explains that Sala "comes from a long line of hockey players in his family and has found himself to be a leader on the M11B Wings team. Now in his fifth year with Wings teams, he has grown into a more complete player."

This was especially evident at the Cape Ann tournament, he said, where Sala "prevented many goals on the back end, while using his booming shot from the blue line to create scoring chances for his team. His exceptional performance that weekend earned him a 'player of the game' trophy awarded by the coaches from the opposing team."



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Real Estate
ANDY DODGE

Précis: In five decades, Quebec's municipal transfer or "welcome" tax on real estate purchases has gone from non-existent to material to both municipal finances and new home buyers. A reason for this development is that it is based on the higher of two numbers: market and evaluation (plus CPI in some years). Also, municipalities benefit from fixed (or growing) tax rates if/when property values move up, but are not affected by downturns in the market.

Imagine, if you will, that you have just achieved your dream of buying a house in Westmount, a modest one by Westmount's standards, let's say, on Grosvenor Ave., for \$1,700,000.

You have an important job with a downtown firm, married with a growing family. You got a sizeable donation from your parents who just sold the house where you grew up, but still you had to borrow \$800,000 from the bank, much of it to buy the house, the rest to fix up the kitchen and bathroom, and the roof is going to need some attention in the next couple of years.

Still, you've made ends meet and everyone keeps talking to you about equity growth, how in six or seven years you might be able to upgrade. That's the magic of Westmount real estate!

Now that you've moved in and set up the whole house and things are running smoothly, you get a bill from the city of Westmount for some \$45,000, payable in 30 days and uncontested, no matter what you paid for the house.

The municipal valuation on the realtor's listing was \$2,070,000, much more than you paid, so you had plans to contest the valuation based on your purchase price. Now, this stunning bill does not calculate the "welcome tax" based on the price you paid for the house, nor even on the valuation, but on the basis of \$2,235,600 - that's \$535,600 or 31.5 percent more than you paid for the house.

You are convinced there is some kind of mistake, maybe a misprint or mixing up your property with some others, so you storm into city hall, waving the bill in the air and growling at everyone you see. But "No," says the city official. "There has been no mistake. Come into my office and, assuming you have time, I'll explain what is happening."

And so begins a tale of confusion and piracy that accounts for the largest source

Quebec's municipal transfer tax: Rational? Fair? Intentionally this important?

of revenue, except for property tax and business tax, in the city budget.

How it began

We might even suggest that much of the inspiration for the transfer tax came from Westmount's own Victor Goldblom, who in the early 1970s was Quebec's municipal affairs minister. He was confronted by an angry crowd of citizens in Victoria Hall one evening, and promised to launch a study to try to make the property-tax system fairer for everyone.

We all know that the Parti Québécois won the 1976 general election, even as the department of Municipal Affairs was close to coming up with those hotly awaited reforms, so Guy Tardif, the newly-appointed municipal affairs minister, took credit for establishing the new system, which was almost ready to become law at the time of the election.

In fact, it took only a month after the new government came to power for "An act to authorize municipalities to collect duties on transfers of immovables" to be approved. It motivated cities to charge a tax on the buyers of property - a modest amount, totalling 0.3 percent of the first \$50,000 paid for a property, then 0.6 percent on any amount above \$50,000.

Thus, for a buyer who purchased a Westmount house for \$91,000 (which was the average price in 1978), the transfer tax was \$398, hardly a scratch in the home-buyer's budget.

Early years:

Not an immense source of revenue

Since 1978 was the first full year that the city charged the transfer tax, the city budgeted to collect about \$180,000, probably on the advice of the Quebec government that the revenue could be expected to be about 1.7 percent of the municipal budget. For 1979, they remained at 1.7 percent, but this time the figure came to \$220,000. We cannot calculate the accuracy of either estimate, but the city did not put much importance on this source of revenue so did not dwell on its accuracy.

Two other important components of the property tax system were being processed by the Quebec government at the same time. First, many Westmount homebuyers would declare the price of the sale as "\$1 and other good and valuable considerations," which prevented the publication of real estate prices in local newspapers. The province did not outlaw the practice, but required notaries to include in the title deed the value of the property, i.e. the sale

price, saying that both the buyer and the seller had agreed to this amount.

The next step, perhaps the culmination of that fateful meeting at Victoria Hall, was the "Act Respecting Municipal Taxation," which came into effect in January 1980, and among other things insisted that the valuations had to correspond to the "actual value" of the property, that is, its potential sale price at a given moment of time, or at least, the same proportion to given value as every other property in the same market.

The law very carefully defined the market value, the "median proportion" and its inverse, the "comparative factor," which established the relationship of the individual evaluations to the market value of the property, and the date on which the market value was to be established.

What the valuation roll aims to do

It took a decade of legal challenges before the criteria for producing the municipal valuation rolls became established in law, but for our purposes the important points are that municipal valuation rolls are only published every three years, and the individual valuations are supposed to represent the precise market value on July 1 of the year preceding the deposit of the roll, that is, for the roll deposited in September 2025, having effect beginning in January 2026, the effective date is July 1, 2024. (See October 21, 2025, p. SL-4 for our coverage of that particular roll.)

But back to the more distant past. Year after year as the value (and valuation) of houses in Westmount moved up, the city reduced its principal "mill rate" (tax rate, which was originally per \$1,000 of value or "mille" in French) based on the amount it needed to run the municipal government.

But according to the terms of the original transfer duties act, there was no provision for reducing these less important rates as the value of those immovables went up; in fact, the rates got higher the more a buyer paid for a property, and the city was only too happy to place the burden on buyers, just to soften the blow on the existing annual ratepayers.

'Part 2' of the transfer tax's history

Indeed, the province was very aware of the amount being raised in cities across the province, and in 1991 the "Duties on transfers" was replaced by a law that did several things:

(1) Cities were required* to levy the transfer tax.

(2) Limits for each subgroup were

increased from year to year according to Quebec's Consumer Price Index adjustments, so that in 1991, the \$50,000 from the 1978 law had increased to \$61,500.

(3) The lowest tax rate for the first \$61,500 was increased from 0.3 percent to 0.5 percent, the next \$246,300 of the price had a rate increase from 0.6 percent to 1 percent, and any portion of a sale price higher than \$307,800 was taxed at 1.5 percent.

(4) The city had the right to impose higher rates than those, up to a maximum of 3 percent, for values (or sale prices) over \$500,000, and establish the limits of each rate category.

(5) Perhaps most important, if the valuation was higher than the declared price on the deed, the buyer would be required to pay the transfer tax on the basis of the valuation...or the valuation increased by the cost of living if it was the second or third year of the three-year valuation roll, and the price declaration on the deed would be ignored, *point finale*.

Thus the city gets the best of all the numbers, with no right to complain.

Notaries were instructed to include, at the end of every real estate title deed, a list including the names and addresses of buyer and seller, the price paid for the property (according to both the buyer and the seller, under penalty of perjury), and the transfer tax to be paid on that property, according to the rate structure for the municipality.

Some early effects in Westmount

In 1991, the average price for Westmount houses was \$467,200 and falling, and the buyer who purchased a house at that price could expect to pay transfer tax of \$5,733, almost double the \$2,993 to be paid in 1990 on a house with an average price of \$525,000 under the original rate system.

In fact, 1991 was the second year of a decade when the market was moving steadily down, and 35 percent of the houses (that year) actually sold below valuation. Woe unto the buyer on Côte St. Antoine Rd., who paid \$435,000 and quickly received a transfer tax bill based on a "true value" (according to the wise persons in Quebec City) of \$629,700.

Note that this assumes that the house was purchased during the year 1991, a year in which the Quebec Consumer Price Index was 1.055 percent, a modest increase but still positive (only in 1994, leading up to the second Quebec referendum, was the CPI actually negative).

In the 1991 bill, there *continued on p. 7*

Transfer tax, cont'd from p. 6

is no mention of the volatility of the real estate market, except to make the price levels adjust upwards according to the CPI, which is entirely unrelated to the movements of the real estate market.

Nowhere in the legislation is there any reference to the fact that the valuation is supposed to represent the market value as of July 1, 1989, which was at that time a peak of the market, which did not recover completely until the fall of 1999.

Fast forward to 2016, by which time the average Westmount house was selling for \$1,994,100 (rounded), more than four times what it had been in 1991. Levels for the various tax rates had varied slightly over the years, and in fact one more level was added, allowing the city to tax the bulk of the purchase price at 2 percent... and with no change in the formula except for a tiny consumer-price-index adjustment over the years – and even that was re-adjusted once or twice over the years, to the advantage of Quebecers paying less than \$500,000 for a property.

Big jumps in amounts to city

The big jump came in the 2016 budget, when the city planned \$4,500,000 for the year's transfer tax revenue, up 36 percent from the 2015 budget, then \$5,300,000 for 2017, up another 17 percent. We suspect this was because Westmount was allowed to add a fourth tax level – roughly capping anything over \$500,000 with a 2-percent coefficient, as Westmount's average house price was hovering around \$1.5 million.

As the city's real estate market moved from an average \$1,500,000 in mid-2014 to \$2,700,000 in 2022, the transfer tax on the average house moved up from about \$35,000 to more than \$50,000 in 2022.

Tax rates go up

Did the city complain that this was too heavy burden for the home-buyer, who was putting out a significant outlay to move into the city? Not so, it seems; with provincial permission, the city added not one,

but two new rate increases to the sale price/valuation, with the bulk of the sale price now being taxed at 2½ and 3 percent. That meant that what had been \$50,972 transfer tax on the average house in 2022, had exploded to \$63,738 by 2025, and many of the city's higher-priced homes last year were paying more than \$100,000 in transfer tax.

Now remember, you are a more modest home-buyer with a \$45,000 bill in your hand. No doubt, by now your head is swimming with numbers that make absolutely no sense.

The city official, having pulled you up off the floor, explains that this tax is meant to mitigate the regular property tax, and keeps the municipal tax rate low. Thus, in 2025 your tax bill on the \$2,070,000 valuation for your house was \$13,554.36 and with your plans to contest the valuation in 2026 (based on your purchase price), you might reduce this even more.

But that \$45,000 has to be paid within 30 days, and no more questions will help.

* The only exceptions, of course, are non-arms'-length transactions such as those between members of the same family or between an owner of a corporation and the corporation itself. If the city makes a mistake, in most cases they will clear it up without any extensive appeal process.

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ROSLYN SCHOOL

"Private Attention, Public Spirit"



Battle of the Books students at Roslyn Elementary work together to solve questions about literature.
Left to right: Anna Chaudhury, Nina Goldwater-Khilkevitch, Talia Gertsman, James Mansour, Jacob Roberts, Noah Boustani, Malcolm Byrne, Keila Cusiac-Barr, Sharon Georgia Hauerstock, Marion Mainville, Annika Megrelashvili-Nowa.

Roslyn Elementary is a public school that promotes values like kindness and community spirit and is known for its strong French immersion bilingual curriculum and exceptional academic standards.

Why parents choose Roslyn?

- The dedicated staff supports each student's unique learning needs**, preparing every child for a bright future and leadership opportunities.
- High-level immersive bilingual education** in French and English from Pre-K to Grade 6, setting up students for fluency and success in high school and beyond.
- Winning gifted and enrichment programs** keep Roslyn's high-achieving young minds thriving with STEAM-approaches and collaborative learning.
 - Battle of the Books team placed 1st in Montreal in 2025
 - 1st Place Canadian National Booklet Champions 2025 (Global Issues and Problem Solving)
 - 1% International ranking in Caribou Math Cup in 2025 and 2024
- A school kids love!** Roslyn's beloved Home and School Association (Hands) offers extracurriculars robotics, music, theatre, sports, creative video, cooking, and more. B.A.S.E. program from 7 a.m. to 6 p.m. (pre-K to Grade 6) helps support busy parents.
- Early reading encouraged!**
- A legacy of alum** – Leonard Cohen, MP Anna Gainey, Shawn Levy (executive producer of *Stranger Things*), and astronomer David H. Levy.

Register ASAP for 2025-2026. Enrollment runs Feb. 2 to 6, with online reservations opening Jan. 26. Spots filling up quickly!

roslyn.emsb.qc.ca/roslyn

CAQ, FREE MARKET NOT THE ANSWER FOR HEALTHCARE

I have read your editorial (January 13, p. 7) with interest, and I must respectfully disagree with the idea that privatization is the solution to Quebec's healthcare challenges. While the theoretical arguments for market efficiency are compelling in abstract economics, the practical reality in Quebec is very different.

The CAQ government's policies have already forced the closure of nearly all walk-in clinics, leaving patients with little choice but to either go to overcrowded emergency rooms or seek private services. This is not a market at work. It is a coercive limitation of options. In practice, people are being pushed out of accessible, affordable care, which disproportionately hurts those who cannot pay for private services or take time off to travel to distant clinics.

Privatization works in theory when competition is real and multiple options exist, but that is precisely what has been removed. Without functional alternatives, the system is not "free" at all, it is constrained, punitive and inequitable. The promise of a "market solution" fails when the market itself is artificially restricted by government action.

Moreover, healthcare is not like the repair of a car or the sale of cotton balls. People cannot delay care, compare providers at leisure, or switch markets easily when their health is at risk.

Market incentives alone cannot address these realities. Emergency rooms are overflowing not because doctors are lazy or prices are misaligned, but because the system has systematically reduced accessible, preventive and primary care.

Rather than privatizing the system, we need to restore accessible, well-staffed primary care, walk-in clinics and community-based services that work for the public, not for profit. Efficiency is important, but it cannot come at the cost of equity, accessibility and basic dignity in care.

In short: the CAQ's forced closures have created a system that is worse than both a fully public or a fully privatized system. Solutions must prioritize patient access first; efficiency and innovation can follow,

WESTMOUNT INDEPENDENT

We are Westmount

Editor

David Price: 514.935.4537
editor@westmountindependent.com

Chief reporter: Laureen Sweeney

Graphics: Ted Sancton

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LETTERS TO THE EDITOR

but only when the public has viable care options.

DIANA HERNANDEZ, ST. CATHERINE ST.

AMERICAN HEALTHCARE SYSTEM COSTS MORE, DELIVERS LESS

David Price raises many valid points in his editorial on our healthcare system (January 13, p. 7). Healthcare provision in Canada has issues, but we should all remember that it does achieve a lot. Sadly, we only ever hear about individual bad experiences and the problems.

Price is not proposing a fully private system, but close. He did imply the USA might be unfairly maligned. It's this point that I'd like to address and profoundly disagree with.

I offer three (but there are more) very clear differences between the USA, Canada and other developed countries. The following data was taken from Peterson Center on Healthcare and the Kaiser Family Foundation (KFF), available free online. But there are many other sources showing the similar damning numbers.

But first, healthcare is complex, suggesting that maintaining an automobile is in any way analogous to maintaining a human body is like comparing hammering a nail into a piece of wood to repairing a valuable Rolex timepiece. There is no justifiable comparison. The USA has arguably the worst healthcare system in the developed world, by big margins.

1. Infant mortality (IM) is a good indicator of a country's healthcare system. The US infant IM is the worst in the developed world. Their overall IM rate is 5.8 deaths per 1,000 live births in 2017, but infant mortality rates vary from state to state. In Mississippi, it is a staggering 8.73. There are huge racial differences between black, non-Hispanics (10.97) and white, non-Hispanics (4.67). Canada's IM was 4.5 in 2017.

Most other developed countries are under 4. The numbers have subsequently diverged more.

2. Despite spending nearly twice as much

per capita on healthcare compared to similarly large and wealthy nations, the United States has a lower life expectancy than peer nations and the gap has grown since the COVID-19 pandemic. Life expectancy in 2023 was more than four years shorter in the US than in peer countries, 78.4 years in the US versus 82.5 years in comparable countries. Average life expectancy in Canada is 81.7 years.

3. The United States spends more on healthcare than any other large, wealthy country. The total annual healthcare expenditures per capita in the USA is \$13,432 and compared to other developed countries is almost \$4,000 higher than the next most costly country (Switzerland, \$9,688) in 2023. Canada was \$7,013. A widely cited study published in *The New England Journal of Medicine* used data from 1999 to estimate that about 30 percent of American healthcare expenditures were the result of administration, double the amount spent in Canada.

I have personal experience with another approach to healthcare, where in Britain they have a mix of public (the National Healthcare Service) and private. In my opinion, it combines the worst of both systems. The private system just creams the low-risk, easy and routine tasks at a very high cost. The public system is left with the more challenging, risky and expensive problems.

I do believe in modern business processes and market principles, *with qualification*, but applying them *carte blanche* will not work in healthcare, in a country where we believe in equal care for all, rich, poor and homeless, regardless of race. Healthcare can only be solved by a joining together of doctors, nurses, technicians, insurance providers and the government as equal contributors. Professional mediation and compromise would of course be necessary.

The grass may look greener on the other side but there are many hungry predators in wait.

RALPH THOMPSON, ARLINGTON AVE.

Editor's note: Thompson is a reporter and columnist for the *Independent*. - DP.

REMEMBER TOMMY DOUGLAS, THE LEAST FORTUNATE

I hope that Tommy Douglas's message - "We are all in this world together, and the only test of our character that matters is how we look after the least fortunate among us" - will change your perspective for Medicare.

HEATHER MACDONALD, MELVILLE AVE.

TAKE BEST IDEAS FROM AROUND THE WORLD FOR NEW HYBRID MODEL

I applaud your call (January 13, p. 7) for a reconsideration of how health care is delivered in Canada. I agree that it is time that Canadians removed their blinkers and rose-tinted glasses and had an adult conversation about our outdated, costly and failing health care system.

I am presently chief of orthopaedic surgery at the MUHC and Mueller Chair of Orthopaedics at McGill University. One of my clinical fellowships was at the Royal National Orthopaedic Hospital in London UK in 1997-98.

It was there I saw a hybrid model of private and public streams that exists across the world.

Full disclosure: because of my London experience, I am a co-founder of a private surgical centre that provides operating room resources for both the public and the private sectors. We are an agile and responsive organization that has grown steadily since 2007 as demand on both sides of the ledger has increased. I am proud of the fact 10,000 Quebecers receive surgical care in our centre per year.

As you so rightly and clearly point out, the health care model in Canada is steadily deteriorating and is increasingly unable to meet the needs of our population, most of whom have contributed taxes over their lifetime only to arrive at the stage where they now need help, only to find little or none exists.

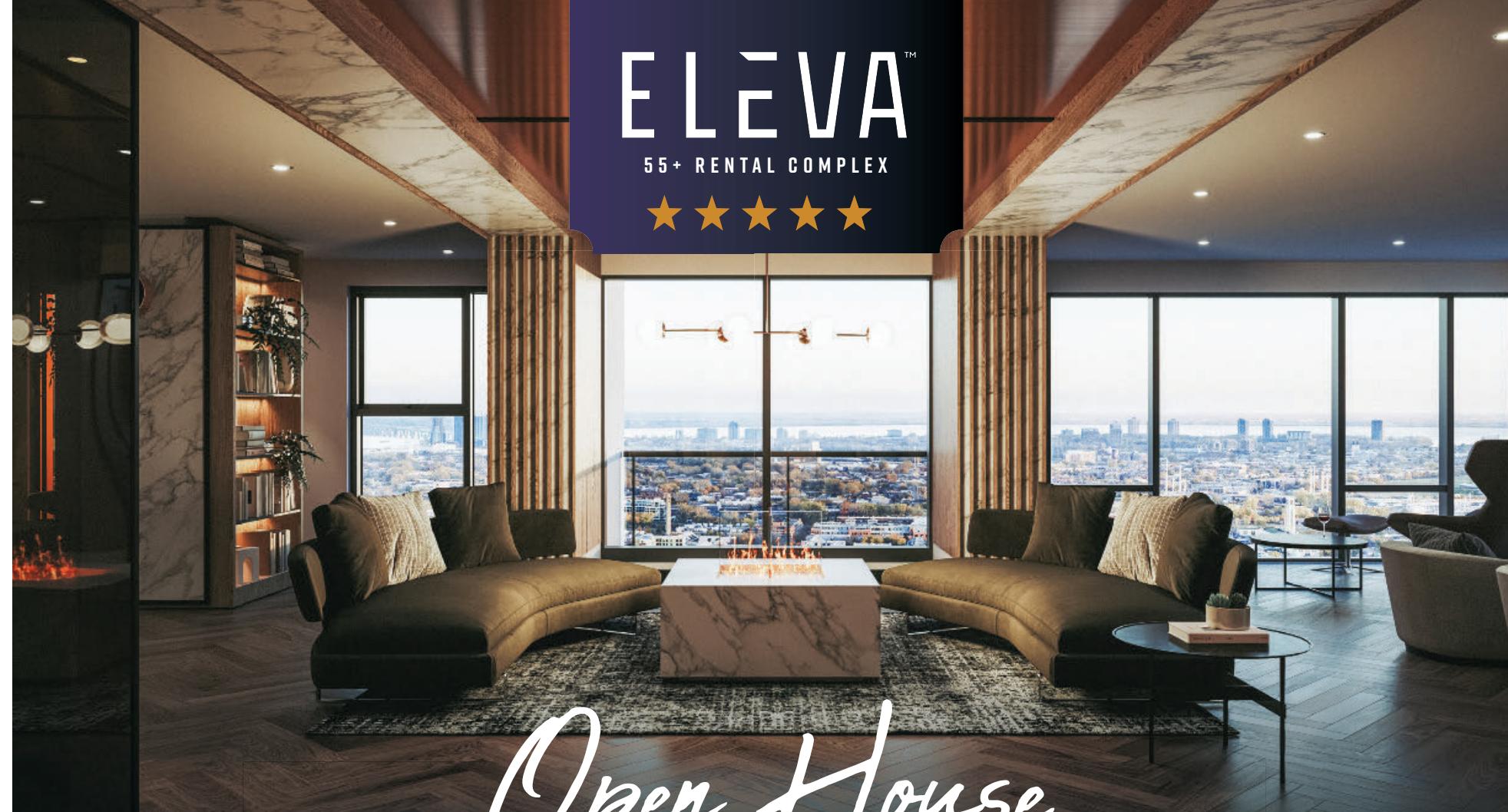
Government, the health care sector and the insurance industry should cooperatively create a private sector that would be complementary to the public one, thereby off-loading it.

The system would be designed to incorporate the best elements from the dozens of hybrid models operating globally and avoid the weaknesses of models such as the US one, which results in excessive salaries for physicians and profits for insurance companies. Reasonable guard-rails would prevent a flight of physicians from the public sector. Baby-boomers, the wealthiest generation ever, would see their needs met and would leave standard public care for those who need it but cannot pay for it.

This is an opportunity to create a novel and innovative knowledge- and skills-based economic sector in our province that could attract business from across Canada. Universities and CEGEPs would increase the number of training positions for nurses, physicians and allied health partners thereby boosting the sophistication of our workforce.

Let the conversation begin.

GREG BERRY, MDCM FRCSC MSED, BELMONT AVE.



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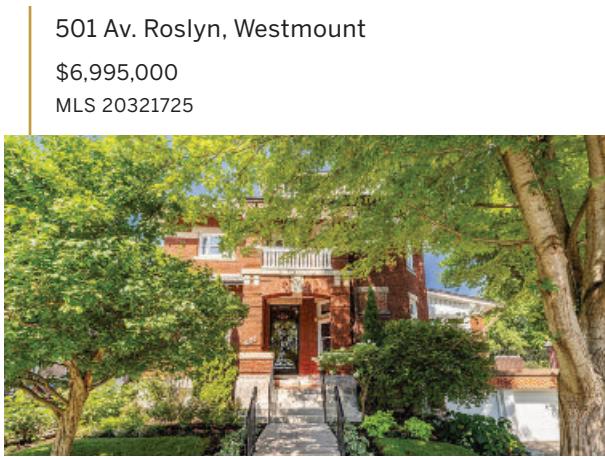
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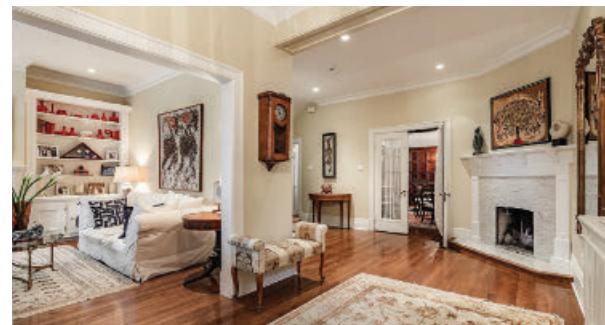
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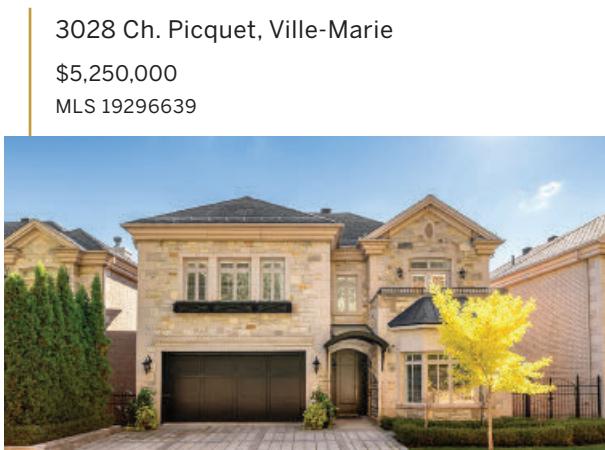
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NOUVELLES

PROCHAINE SÉANCE DU CONSEIL

Mardi 3 février

NEWS

NEXT COUNCIL MEETING

Tuesday, February 3



Budget 2026

Le 13 janvier 2026, le Conseil a adopté le budget de fonctionnement 2026 et le programme triennal d'immobilisations (PTI) 2026-2027-2028.

westmount.org/budget



2026 Budget

On January 13, 2026, Council adopted the 2026 Operating Budget and Capital Works Programme for 2026-2027-2028.

westmount.org/budget

Taxes foncières 2026

Le 16 janvier 2026, [le règlement 1652](#), qui établit les taux de taxation foncière, a été adopté par le conseil municipal lors d'une séance extraordinaire. En 2026, il sera désormais possible de régler le compte de taxes en trois versements sans intérêt.

westmount.org/taxes

Rappels pour la saison hivernale

Trouvez toutes les informations municipales pour l'hiver en un seul endroit : collectes, déneigement, stationnement, activités sportives et bien plus encore !

westmount.org/hiver

Dates d'inscription aux activités sportives et récréatives 2026

Les dates d'inscription pour les programmes et activités sportives et récréatives de 2026 sont maintenant disponibles. Veuillez réactiver votre compte en ligne pour 2026 avant de procéder à votre inscription.

westmount.org/activites

Emplois d'été 2026

Jusqu'au 31 janvier, les étudiants peuvent postuler aux emplois d'été à la Ville de Westmount. Postes disponibles au camp de jour, à la piscine, dans les parcs et au garage des travaux publics. westmount.org/emploisdetete

Property Taxes 2026

On January 16, 2026, [by-law 1652](#), which establishes the property tax rates, was adopted by City Council during a Special Council Meeting. In 2026, it will now be possible to pay your property taxes in three interest-free instalments.

westmount.org/taxes

Winter Seasonal Reminders

Find all the municipal information for winter in one place: garbage collection, snow clearing, parking, sports activities, and much more.

westmount.org/winter

2026 Sports and Recreation Programme Registration Dates

Registration dates for the 2026 sports and recreation programmes are now published. To ensure a smooth registration process, please reactivate your online account for 2026 before registering.

westmount.org/activites

2026 Summer Jobs

Students can apply for summer jobs with the City of Westmount **until January 31**. Positions are available at the day camp, pool, parks, and Public Works garage.

westmount.org/summerjobs

BIBLIOTHÈQUE ET ÉVÉNEMENTS COMMUNAUTAIRES

Exposition : Tuba Qurban

Du 16 janvier au 20 février, La Galerie du Victoria Hall. Venez découvrir l'exposition **Ce qui luit** de l'artiste Tuba Qurban ! À travers le potentiel de l'image imprimée et des fibres naturelles, l'artiste explore les contrastes entre la matérialité du papier et les surfaces translucides. Les œuvres évoluent au fil des différentes étapes d'impression et de fabrication du papier fait main.

westmount.org/événements



Bloomsday : anniversaire de James Joyce

1^{er} février, 14 h, Salle Westmount. Venez célébrer le 144^e anniversaire de James Joyce ! Nous explorerons ses relations avec les personnes qui ont cru en son avenir d'écrivain. En collaboration avec le Festival Bloomsday Montréal. westlib.org

Projection spéciale de la Saint-Valentin : When Harry Met Sally (1989)

12 février, 19 h, Victoria Hall. En anglais. Il y a de l'amour dans l'air ! Amenez une personne spéciale à cette projection de la comédie romantique classique Quand Harry rencontre Sally (1989) à l'occasion de la Saint-Valentin. Bar payant.

westmount.com/événements

Club de films documentaires : The Stand (2024)

25 février, 19 h, Salle Westmount. En anglais. À l'automne 1985, un petit groupe d'Haidas s'est rassemblé sur une route forestière boueuse de l'île Lyell et a refusé de bouger. Il s'en est suivi un acte de résistance pacifique historique qui a déclenché une prise de conscience à l'échelle nationale. westlib.org

Carnaval d'hiver de Westmount

DU 5 AU 7 FÉVRIER, participez à des activités pour tous les âges lors de la 41^e édition du Carnaval d'hiver de Westmount : films, jeux gonflables, nourriture et bien plus encore !

westmount.com/carnaval

LIBRARY AND COMMUNITY EVENTS

Exhibition: Tuba Qurban

From January 16 to February 20, The Gallery at Victoria Hall. **Discover Shimmering**, an art installation by Tuba Qurban! Through the potential of the printed image and natural fibres, the artist explores the contrasts between the materiality of paper and translucent surfaces. The works evolve over the course of the different stages of printing and handmade papermaking.

westmount.org/events

Documentary Film Club: The Stand (2024)

February 25, 7 p.m., Westmount Room. In the fall of 1985, a small group of Haida people stood on a muddy logging road on Lyell Island and refused to move. What followed was a landmark act of peaceful resistance that sparked a nationwide reckoning. westlib.org

Westmount Winter Carnival

From February 5 to 7, join in activities for all ages at the 41st edition of the Westmount Winter Carnival: movies, inflatable games, food, and much more!

westmount.org/carnival





9 Lives

LYSANNE FOWLER

Zorro kitten is waiting for you to come for him at the Montreal SPCA cattery. This young little fellow is affectionate and playful, as he would be such a sweet little buddy to all in the family.

Zorro is a very healthy grey-and-black tabby, up to date with his inoculations, neutered and microchipped.

Please refer to the Montreal SPCA website at www.sPCA.com and open Zorro's information page through his identification number, 2000386047.

Adorable and cuddly, this playful kitten is available for visits at the shelter and adoption. You can easily plan your trip to the shelter as it is open every day, Monday to Friday from 3 pm to 8 pm, then Saturday and Sunday from 11 am to 6 pm. It is located at 5215 Jean Talon St. West, Côte des Neiges, Montreal H4P 1X4.

The cattery has many sweet cats for adoption, and it is a great time for adoption at this cozy time of year. The adoption coordinators will be pleased to organize your visit and discuss your interest in adopting Zorro kitten. You could bring your carrier

Roper, cont'd from p. 4

primary care by looking at a population adjusted for age, socioeconomic status and gender, and then they allocated one full-time family doctor per 1,500 inhabitants.

Looking at the numbers 17 years later – the 2021 data that Dr. Roper mined – he announced that most regions have not attained the 85-percent registration rate goal.

Where we fall

He explained that Westmount falls within the RLS (*réseau local de service*) de Côte des Neiges–Metro–Parc Extension, where 62 percent of the population have

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Zorro kitten



or choose one from the selection at the SPCA onsite boutique.

They also offer a variety of foods, accessories, and toys as needed to complete your home environment for Zorro with your family. Bringing him home is a special moment, welcoming a delightful little friend.

Your neighbour,
 Lysanne

an assigned family doctor.

"We have close to 100,000 people [currently] unregistered with a family doctor."

So why was the registration rate of 85 percent not achieved?

It's a strict mathematical formula, one doctor for 1,500 inhabitants, but Dr. Roper explained that the reality is very complex because the assigning formula excludes non-resident users, and statistics don't account for healthcare portability and presentation to physicians by immigrants, refugees, the homeless, the diplomatic corps and other groups.

In short, many people who don't appear in the formula use local doctors.

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LYSANNE FOWLER

Loving little Charlotte is a delightful three-year-old French bulldog type, affectionate and playful. So pretty, this black-pied cutie is in need of a family now as she is presently at the Montreal SPCA kennel.

Charlotte is very healthy, up to date with her inoculations, spayed and microchipped. Please do not hesitate to go to the Montreal SPCA website at www.sPCA.com, then search for Charlotte's information page from her identification number, 2000384165.

You can then plan your visit to the shelter as soon as possible, as they are open every day. From Monday to Friday, they are open from 3 pm to 8 pm. On Saturday and Sunday, they are open from 11 am to 6 pm. They are located at 5215 Jean Talon St. West, H4P 1X4.

Adoption coordinators are looking forward to welcoming you, guiding you through your visit, and discussing your interest in adoption.

Foster needed

There is an urgent need for a foster home for a 12-year-old doodle who is very healthy and social. Please refer to Gerdy's Rescue & Adoptions on Facebook for more information and contact the volunteers directly.



Your neighbour,
 Lysanne

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**Retail Review**

VERONICA REDGRAVE

Maybe it's the new fashion of athleisure wear and simple clothing, but one sees less jewellery worn these days. (Yes, even at galas.) The recently opened Seven Money Exchange, owned by Arsalan Khosrotash, wants to buy some of that unused gold and silver.

One of Westmount's newest neighbours took over the old Foumagerie basement space in Victoria village, well positioned on the corner of Sherbrooke and Prince Albert.

As often the next generation is not too fond of polishing silver – after all, Ikea goes in and out of the dishwasher – it's the per-

Silver, gold and money – What else could you want?



fect solution for Westmounters deciding to downsize real estate-wise to be rid of cutlery and jewellery as well.

Seven Exchange is also a local source for currency exchange. "Lately, the most popular money requested is American and European," he said.

Now I know where to go for my next trip to Italy.

Monday to Friday 10 am to 6 pm
Saturday 10 am to 3:30 pm
Closed Sunday

SEVEN MONEY EXCHANGE,
4906 Sherbrooke St.
(at Prince Albert)

514.596.4653
Sevenexchange.com

◀ Arsalan Khosrotash.

**Retail Review**

VERONICA REDGRAVE

Crux Comptoir is a successful idea. So much so that Westmount is its third location.

Launched in 2014, this pioneering store's mission is simple: offer healthy, plant-based foods. The charming space is well located on Victoria Ave. – the street that has become an active artery of meet-and-greet.

Owned by husband-and-wife team Audrey-Anne Ménard and Marc-Antoine Boucher, Crux Comptoir offers smoothies, and cold-pressed juices made in front of you. Lunches are *über*-healthy.

The organic Acai Bowl is a fave. ("The shop is the only one in Quebec offering real acai," Audrey-Anne assures me.)

Their toast is already a frequent grab-

Getting to the Crux of healthy eating



and-go choice for busy locals, although many take their order and sit in the tranquil upstairs area. ("You can also order online.") Along with the alluringly delicious eats, a range of juice cleanses is popular.

Supporting the mission of a healthy life, a shelf is devoted to "self-care" products, such as bath salts and soothing eye patches. Specialty teas caught my attention, especially the one with mushrooms, today's "it" product for boosting the immune system and supporting gut health.

Luckily for those following a healthy path, this enticing destination is open seven days a week.

CRUX COMPTOIR, 368 Victoria Ave.
514.487.6070
Online menu
cruxcomptoir.order-online.ai

◀ Audrey-Anne Ménard



Arthur Younanian Notaire – Notary

4635 Sherbrooke West
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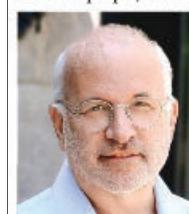
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Army cadets Vath, Mo at RMR honoured for achievements

Two cadets from the 2862 Westmount Royal Canadian Army Cadet Corps were presented December 12 with medals by Army Cadet League representative Felix Macia during their mess dinner at the Royal Montreal Regiment on St. Catherine St.

The Army Cadet Medal of Merit with Howard Bar commemorates Major-General William Howard, a former colonel commandant of the Royal Canadian Army Cadets, "who devoted himself to fostering leadership and citizenship in youth," according to a December 16 press release from the cadet group.

It was presented to Master Warrant Officer Lucille Vath. This award was presented to only nine army cadets in Quebec this year.

"It's not easy to be in cadets," Vath was quoted as saying in the press release, "It takes a lot of dedication, but there are a lot of people to support you and help you to be better at things you feel insecure about doing. It's an amazing program. The Gold Star [fourth-year training] taught me how



Lucille Vath, and Daniella Mo with Felix Macia.

PHOTOS COURTESY OF LT(N) JOHN WYLIE/CADETS AND JUNIOR CANADIAN RANGERS.

to lead small groups. I learned to communicate well and to delegate tasks to my team so that not all the pressure was on me."

Army Cadet Medal of Merit with Rodger Bar

The Army Cadet Medal of Merit with Rodger Bar honours the legacy of Major-General Elliot Rodger, the first colonel commandant of the Royal Canadian Army

Cadets and Cadet Services of Canada. It was presented to Sergeant Daniella Mo. This award is presented to about one of every 250 cadets and recognizes outstanding performance during their Silver Star (third training year).

Mo said that her favourite part about being in third-year training was that she got to try new activities like the Silver Star Expedition weekend, where she spent a weekend biking, and the winter field-training exercise, where she built improvised shelters. She also shared her aspirations for the upcoming year. "In 2026, I hope to go

to the 'Drill and Instructor' summer course. I want to get better at drill and to be able to teach other people drill."

The Royal Canadian Army Cadet Program is a free youth program for youth aged 12 to 18 years old that develops skills that aim to "help youth transition into adulthood, from good citizenship, leadership, and a focus on physical fitness and the outdoors." – WI.



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February 26, 2026

A casual fundraising evening combining music and fine dining, in support of mental health research and care at the Douglas Institute.



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'More Than a Cure' hosts tea party worthy of fashion week



Social Notes

VERONICA REDGRAVE

Glamour is back!

Beribboned Bentleys super-modelled outside the Ritz-Carlton, Montreal's portal to posh, where **Cheryl Blas-Segal**, general manager Decarie Motors, and **Linda Smith** co-chaired a tea for More Than a Cure (MTAC).

The fundraiser was held in the Ritz's

famed Oval Room. There, once upon a time, Holt Renfrew *haute couture* fashion shows were must-attend events each season.

Fashion was once again front and centre at the MTAC afternoon.

Sartorial statements were super chic. The worthy moment brought out the ava-

tars of style. No hoodies. No athleisure wear. Chanel was the brand *du jour*.

Not only were **Natasha Aslan** and **Jessica Lapointe** (loaluxe.com) selling "formerly loved" Chanel bags, but the gilded brand's renowned initials were noted on pendants, pins and masses of Coco-style pearls.

The event "raised funds for 'Women Who Drive, Powered by Decarie Motors,'" explained Blas-Segal. "We plan events supporting More Than a Cure, a non-profit for underprivileged women battling breast cancer."

"This cause is very dear to my heart," added Linda Smith, who spoke along with **Katia Piccolino**, director sales and marketing/PR Ritz-Carlton Montreal, and **Dr. Tammy Gafoor**, founder of More Than a Cure.

A breast cancer survivor and pediatric emergency doctor at the Children's Hospital, Gafoor came directly from the hospital in her scrubs.

Noticed in the sold-out room were **Donna Saker**, 92.5 The Beat, **Barbara Seal**, **Joey Bulz**, **Phyllis Tessler**, **Susan Alper**, **Donna Shein**, **Geeta Suchak**, **Olympia Tammaro**, **Leisa Lee** and **Corinne Asserat**, who auctioned art from her Galerie 203 for the cause.

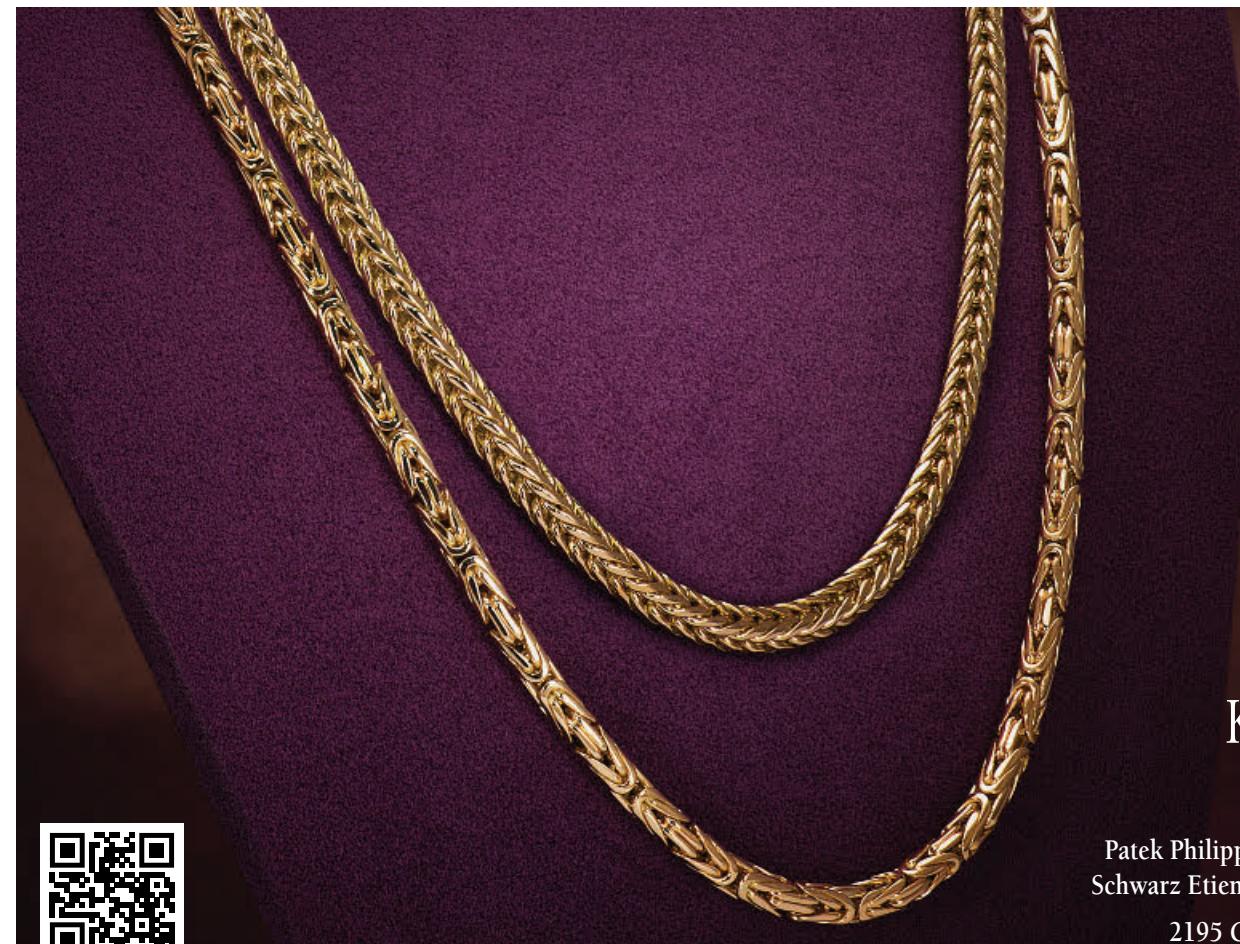
Also seen were **Anne** • *continued on p. 18*



Samantha Davoud, Katia Piccolino, Linda Smith and Cheryl Segal-Blas.



Dr. Tammy Gafoor.



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Police Report

Authorities decline to comment on developments in Summit Circle art theft case

While spokespersons at Station 12 in Westmount and at Montreal police headquarters confirm an investigation is under way into the death of a Belvedere Circle man and the apparent theft from his home of a large number of valuable art works, they are declining to acknowledge any new developments in the case.

Station 12 community relations officer Cst. Mike Yigit previously confirmed some facts about the incident, including that valuable paintings stored at the home were removed after the owner's death.

According to published accounts, the owner of the home, which is just outside of Westmount, passed away on December 24 after reportedly being assaulted around a month earlier.

Previous reports also stated that the

paintings included at least one by revered Canadian artist Emily Carr as well as works by Group of Seven artists Frederick Varley and Arthur Lismer.

A source who contacted the *Independent* but asked not to be identified maintained that the police have made one arrest since the incident and are in the process of identifying additional suspects for future investigation.

As well, according to the source, suspects attempted to illegally enter the dwelling on three additional occasions after an initial entry on December 30.

The source also maintained that the victim was known to have been hosting gatherings at which guests would have been aware of the art holdings at the house.

At Station 12, community relations

officer Cst. Mike Yigit declined to comment. It's worth noting that police routinely provide little or no additional information on incidents that are currently under investigation.

"I can't really comment on it," said Yigit. "I have nothing further to say on that."

Contacted at Montreal Police HQ, spokesperson Cst. Anne Sophie Simard was unable to confirm the accuracy of the source's information. "At this level, we don't have that," she said, also maintaining that she was unable to comment on files or incidents that are the focus of an active investigation.

Vehicle thefts up – a January effect?

In other police news in Westmount in recent weeks, there appears to be an upsurge in car thefts after a downward trend over the past several months.

On January 19, a Toyota Highlander mid-size crossover SUV was stolen around mid-day from a parking spot near the corner of de Maisonneuve Blvd. and Metcalfe Ave.

Also on January 19, although in this case in the middle of the night, a Range Rover luxury crossover SUV was stolen off a Westmount street. Finally, on January 21 on Lansdowne Ave., a Toyota RAV 4 compact crossover SUV was stolen around 1:30 in the afternoon.

As it so happens, two of the cars (the Highlander and the RAV 4) were on a list of the most stolen vehicles in Quebec in 2024. The Range Rover made the top 10 list for Canada the year before that.

Surges in car thefts are sometimes seen in January, according to Cst. Yigit.

"This time of year, a lot of people are away," he said, while adding that when there are fewer people on the street during intensely cold weather, it's easier for car thieves because they don't have to worry as much about witnesses.

We welcome your letters

We welcome your letters but reserve the right to choose and edit them. Please limit to 300 words and submit before Friday 10 am. Email us at: editor@westmountindependent.com



Barbara Seal and Phyllis Tessler.



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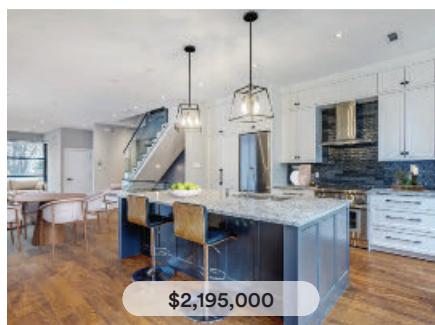
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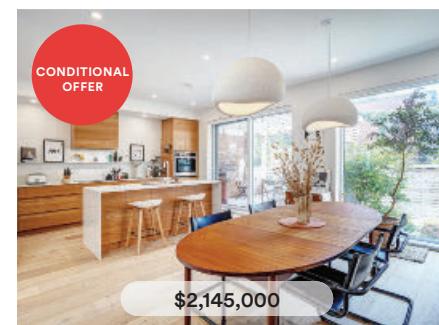
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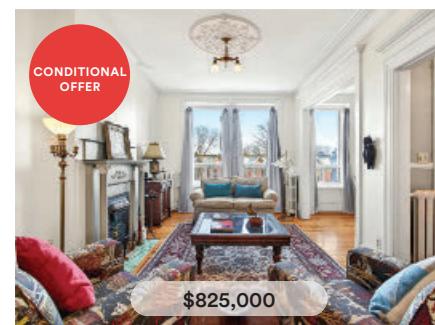
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