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THE MARKETS

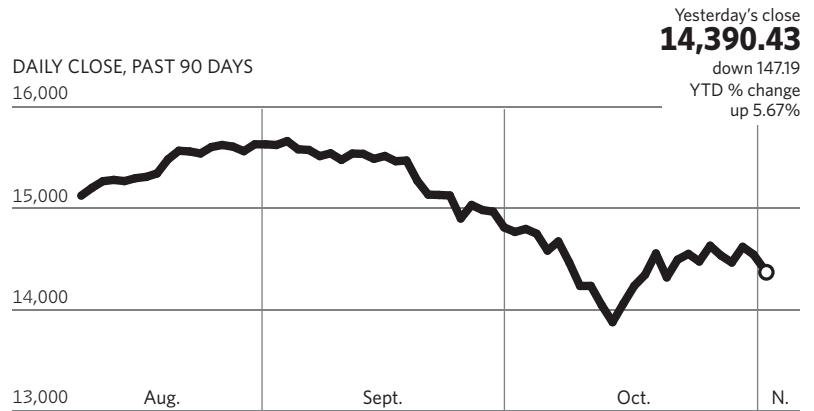
<div></div> <div>DOLLAR</div> <div>87.64 US</div> <div>- 0.41</div>	<div></div> <div>TSX</div> <div>14,390.43</div> <div>-14719</div>	<div></div> <div>OIL</div> <div>77.19</div> <div>-1.59</div>	<div></div> <div>DOW</div> <div>17,383.84</div> <div>+ 17.60</div>	<div></div> <div>GOLD</div> <div>1167.70 US</div> <div>-\$2.10</div>
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Lower oil prices sink stock markets

The Toronto stock market fell sharply as a move by Saudi Arabia to cut oil prices to U.S. customers sent crude reeling to three-year lows and sparked a sell-off in the energy sector. Prices have been steadily drifting lower since the summer, when they hit US\$105 a barrel.

—The Canadian Press

S&P/TSX COMPOSITE INDEX



FIRMS OF LOCAL INTEREST

A look at some firms of local interest on the Toronto Stock Exchange:

Name	52-week				Name	52-week			
	Last	%Chg	High	Low		Last	%Chg	High	Low
Aecon Group	14.57	-0.82	18.75	13.60	Linamar	57.56	0.00	67.67	33.99
Airboss	10.00	-0.20	10.79	7.01	Manulife	21.22	-0.05	22.73	18.41
Andrew Peller	15.12	-0.80	15.70	13.10	Maple Leaf Fd	19.35	+0.31	20.81	15.09
ATS Automation	13.75	-1.29	16.56	11.90	OpenText	64.32	+1.61	64.72	38.21
BlackBerry	11.71	+0.69	12.50	5.79	RDM Corp.	2.17	-0.91	3.01	1.76
Brick Brewing	1.14	-5.79	1.49	1.08	Sandvine	2.99	+3.10	4.08	2.34
CanSolarInc.	30.47	-3.64	44.50	21.38	StantecInc	70.70	-0.41	76.27	61.27
Com Dev	3.99	+3.91	4.36	3.42	Sun Life	39.94	+0.33	42.40	34.71
Descartes	15.91	+1.27	17.02	12.23	Tim Hortons	91.84	+0.09	91.76	56.12
Evertz Tech	17.08	+0.71	18.90	14.82	Torstar	6.75	-1.32	8.47	4.96
Heroux Devtek	10.29	-0.39	12.35	8.59	WestJet	29.92	-6.59	33.33	22.95

CURRENCIES

Foreign exchange rates in Canadian dollars:

Australia dollar	0.9939	Mexico peso	0.0839
Bahamas dollar	1.1397	N.Z. dollar	0.8854
Barbados dollar	0.5708	Norway krone	0.1662
Bermuda dollar	1.1397	Pakistan rupee	0.0111
Brazil real	0.4536	Philippine peso	0.0253
Bulgaria lev	0.7311	Poland zloty	0.3385
China renminbi	0.1864	Romania leu	0.3241
Colombia peso	0.000549	Russia rouble	0.0261
Costa Rica colon	0.00214	Saudi Arabia riyal	0.3038
Denmark krone	0.1921	Singapore dollar	0.8842
Dominican Rep. peso	0.0262	South Africa rand	0.1032
Euro	1.4307	Sweden krona	0.1542
Hong Kong dollar	0.147	Switzerland franc	1.1869
Hungary forint	0.0046	Thailand baht	0.0349
India rupee	0.0186	Tin-Tob dollar	0.1803
Indonesia rupiah	0.000084	Turkey lira	0.5127
Israel new shekel	0.3011	Ukraine hryvnia	0.088
Jamaica dollar	0.0102	U.A.E. dirham	0.3102
Japan yen	0.01005	U.K. pound	1.8225
Lebanon pound	0.000754	U.S. dollar	1.1397
Malaysia ringgit	0.3425	Venezuela bolivar	0.18136

MUTUAL FUNDS

Canada's largest mutual funds based on assets (\$ millions) from Fundata Canada Inc.

Name	Assets	NAVPS	Name	Assets	NAVPS
Inv Div Fd A	17,337.5	25.06	BMO Dividend Fd A	3,954.7	58.49
RBC SelConserPt A	15,701.4	21.24	BMO SelCI Income	3,812.8	13.95
RBC SelectBalPt A	13,849.8	26.00	Sentry Cdn Inc Fd A	3,791.6	19.90
iSh S&P500 60 Idx	12,843.7	21.09	TD Comfort Bal Inc I	3,761.1	14.22
RBC Cdn Div Fd A	11,979.2	63.10	Scotia Cdn Dividend	3,675.1	51.45
RBC Monthly IncFnd	8,493.2	14.05	Beutel Goodman Bal D	3,485.9	19.73
RBC SelVeryConsPt A	7,327.5	12.37	Mac Ivy ForEqFd A	3,334.3	40.32
TD MonthlyIncome-I	6,647.7	19.78	Inv USLgCapVaFd A	3,268.7	85.23
RBC Balanced Fd A	6,513.9	13.75	Tri Fund Series A	3,244.3	39.15
Fid Mtlylly Inc Fd B	6,334.1	16.20	Name	Assets	NAVPS
CIBC Monthly Inc Fd	6,265.0	12.90	HBP NYMEX NGasBull+	11,001.8	9.00
Inv Income + PF A	5,771.8	8.09	HBP SPTSXGlbBdGdBull+	4,883.2	7.51
CI Sig High Inc Fd A	5,696.9	15.04	HBP SPTSXCLpEnerBdr+	13,670.2	4.77
Beutel GoodmanCdnEqD	5,415.2	32.85	Hz NYMEXNaturalGas	10,620.4	4.74
TD Comfort Bal Pt I	5,276.2	15.48	HBP NYMEXCrudOilBdr+	5,561.6	4.40
RBC SelGrowthPt A	4,916.1	27.90	Name	Assets	NAVPS
TD Mgd Inc Port - I	4,865.0	11.92	HBP NYMEXNatGasBear+	6,501.0	-9.02
Inv Mgt&StlncFnd C	4,627.5	16.06	HBP SPTSXGlbBdGdBear+	21,074.3	-7.52
Mac Cdl Val Fd C	4,575.1	5.01	SEI USLrgCompEqHdg E	14,151.8	-4.91
Dyn StrateYieldFd A	4,333.3	14.69	Sprott Energy Fund A	17,975.4	-4.90
	4,088.3	12.00	HBP SPTSXCLpEnerBul+	5,212.6	-4.79

GAINERS AND LOSERS

TSX			NYSE				
BIGGEST % GAINERS	Vol	Close	%Chg	BIGGEST % GAINERS	Vol	Close	%Chg
Canadian Energy	910	0.02	+50.0	Campus Crest C	34904	7.26	+14.7
Corpathian Gol	2682	0.02	+33.3	Monster Worldw	85122	4.17	+14.2
Ancorp Industr	50	0.09	+30.8	Itt Educationa	8416	11.92	+13.0
Duluth Metals	5	0.40	+25.0	Nautilus	11510	14.79	+9.2
Azarga Uranium	65	0.49	+24.1	Iron Mountain	12445	36.31	+8.9
Banro Corporat	13089	0.19	+23.3	Cencosud Sa	618	9.50	+8.4
Lithium Americ	2128	0.31	+22.0	King Digital E	24275	12.99	+8.4
Verde Potash P	198	0.61	+19.6	Leju Holdings	15797	15.98	+8.3
Stratoco Resou	40	0.04	+16.7	Thermon Group	3154	25.36	+8.0
Burcon Nutrasc	199	2.72	+15.7	Mack-call Real	57316	19.91	+7.1
BIGGEST % LOSERS	Vol	Close	%Chg	BIGGEST % LOSERS	Vol	Close	%Chg
Ceres Global A	608	0.13	-63.2	Herbalife	127073	44.26	-20.8
Canoe Eit Inc	12028	0.01	-50.0	Great Plains I	49	95.06	-20.7
Rubicon Minera	10	0.03	-33.3	Rcs Capital Co	56578	10.91	-20.3
Allied Nevada	5345	1.18	-26.7	Sprint Corpora	1605034	5.18	-16.5
First Nickel I	565	0.02	-25.0	Stone Energy C	41584	20.52	-15.9
Gran Colombia	250	0.07	-22.2	Comstock Resou	60640	9.47	-15.4
Southern Pacif	3010	2.80	-20.0	Ak Steel Hldi	297664	6.34	-14.7
Coalspur Mines	810	0.02	-20.0	Fmsa Holdings	14406	10.64	-13.6
Polar Star Min	400	0.02	-20.0	Key Energy Svc	81374	2.48	-12.7
Silver Bull Re	540	0.17	-17.5	Petroquest Ene	27955	3.86	-12.5

Linamar profits jump in Q3

THE CANADIAN PRESS

GUELPH Linamar Corp. has reported double-digit increases in sales and earnings in the third quarter and says new business wins position it well for growth over the next five years.

The Ontario-based maker of driveline components for passenger vehicles and on- and off-road industrial vehicles reported after markets' Tuesday closed that net earnings in the three months ended Sept. 30 rose 52.7 per cent to \$79.4 million or \$1.23 per share from \$52 million or 80 cents in the comparable year-earlier period.

Sales accelerated 14.3 per cent to \$1.02 billion from \$891.3 million.

"We are very pleased to report another outstanding quarter of double-digit top- and bottom-line growth and margin expansion," CEO Linda Hasenfratz said in the company's earnings report, issued after markets closed.

"We have had an exceptional quarter on several fronts; financially of course, but also in terms of excellent new business wins," to drive growth, she said.

STRONG HOME SALES

CONTINUED FROM // A1

Hamilton also continues to see an influx of buyers who are being priced out of Toronto's expensive housing market. More people are moving into Hamilton than moving out, said Kargbo.

While that is good news for homeowners, it also means that first-time buyers or those looking to move into larger homes are being pushed out. This has created a phenomenon where Torontonians are moving to Hamilton for cheaper real estate, while Hamiltonians are moving to communities where prices are still more affordable.

"What we've seen is that locals who are priced out are shifting to places like Brantford," Kargbo said. "According to the 2011 census, we see more people moving from Hamilton to Brantford."

At CMHC's Hamilton Housing Outlook Seminar on Tuesday, one of the solutions posed for Hamilton's housing affordability issues was intensification. Housing experts say that building on already-developed properties - whether it's adapting and reusing a school or of-

HAMILTON'S HOUSING SALES

2003 - 12,807
2004 - 13,176
2005 - 13,565
2006 - 13,059
2007 - 13,866
2008 - 12,110
2009 - 12,680
2010 - 12,934

2011 - 13,932
2012 - 13,035
2013 - 13,471

2014 - 14,000 (predicted)
2015 - 14,000 (predicted)
2016 - 13,400 (predicted)

fice building, constructing on an empty lot, or remediating brownfields - is a positive step.

"Intensification is a major source of support in the growth projections we're going to see. Growth is not going anywhere," said Kargbo.

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PERSONAL FINANCE

Are you retired? Lenders shy away from people without a job

Have a plan before you leave the workforce



JULIE SHEA

Ben Bernanke announced to an audience about a month ago that his recent attempt at renewing his mortgage was rejected.

Ben Bernanke, the former chair of the U.S. Federal Reserve. The man who determined the interest rates for the most powerful economy in the free world could not secure a refinance on his \$672,000 home mortgage.

You see, while Bernanke is securing fees of \$250,000 per speaking engagement, he is considered retired - and lenders don't like retirees.

Even though he could pay off the entire mortgage with just three speaking gigs, his first attempt at refinancing was rejected because he did not have secure, full-time employment.

Bernanke did finally secure financing, and the fact that he still has a mortgage might give us a clue as to where rates are going.

However, I mention this anecdote to shed light on a different fact: that lenders don't like retirees. They don't mind retired teachers or others with solid defined benefit plans, but if you are going to be depending on a private pension portfolio, you could be facing some difficulties qualifying for a mortgage renewal post-retirement.

I have seen retirees with more than \$400,000 in their RIF (retirement income fund) who had trouble satisfying the income conditions for their mortgage renewal.

So if you are within five years of retirement and still have a mortgage or would like to utilize the equity in

your home, you need to meet with your mortgage broker to create a debt plan. You will want to review your debt situation, decide how you want to structure your debt and make a plan to take action before you retire.

Debt plans are often neglected during retirement planning, even when retirees are going to be relying on home equity to subsidize their retirement income. While investment portfolios are analyzed, tweaked and monitored, home equity numbers tend to be vague, round numbers thrown around and tacked onto retirement plans as an afterthought.

Retirees include downsizing into their plan but don't consider the specifics of what that will look like. They need to look at what downsizing really means and how much equity it will provide.

Let's consider an example.

A couple owns a \$400,000 home, free and clear. The kids have finally moved out and they are going to downsize into a condo downtown. The cost of selling their home and purchasing a new one will be approximately \$30,000. This includes real estate commissions, tax on those commissions, land transfer tax, legal fees and inspections and appraisals.

It will leave them with \$370,000 to shop for their new condo. If they somehow manage to find a condo for \$250,000, they'll have \$120,000 to add to their retirement investments and \$300 to \$500 in condo fees added to their monthly expenses. Remember, downsizing means moving - and moving costs a lot of money. The couple might be better off staying in their home and securing a line of credit on the home while they are working that will be in place for retirement. They may wish to refinance their mortgage now while rates are low, and direct the extra money to their investment portfolio.

There are many ways to structure debt and make use of home equity in retirement. But it should be part of a comprehensive plan prepared well before you retire.

Julie Shea is a mortgage agent and money coach at The Personal Mortgage Group in Hamilton.

Pembina Pipeline gets Q3 profit boost

THE CANADIAN PRESS

CALGARY Pembina Pipeline Corp. says higher gross profit contributed to an increase in third-quarter net earnings as revenue also increased by more than \$100 million, driven mostly by its conventional pipeline business. The Calgary-based company said net earnings increased to \$75 million or 20 cents per share from \$72 or 22 cents in the third quarter of 2013, when it had fewer shares.

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Q

Can my employer terminate my employment as a result of a physical and/or mental disability?

A

This is a difficult question, the answer to which will vary with the circumstances of your employment position and the nature and length of your disability. There is a general duty under the Ontario Human Rights Code for an employer to "accommodate" a disabled employee unless to do so would result in a real hardship for your employer.

While your employer is not obligated to create a new position for you, it must take reasonable steps to not only protect your employment status but also to adjust your work hours and duties if it is able to do so. Different considerations may apply depending on whether you are a unionized employee or a non-unionized employee. If you find yourself under the threat of dismissal as a result of an extended period of absence from your employment due to a disability, the best recourse for you is to contact your union representative, or if you are a non-unionized employee, to seek the advice of an employment lawyer.

YL&R

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LOCAL

It’s culture, it’s fun, it’s a trip down memory lane

Comic Con draws stars and a good crowd

SAIRA PEESKER
The Hamilton Spectator

“Hacksaw” Jim Duggan, a World Wrestling Federation star from the organization’s 1980s heyday, wasn’t sure what to expect at his first comic convention.

His wrestling days are behind him so it seemed like a good opportunity to make some money and meet some fans. He just worried it might be a bit, well, weird.

But that was years ago. Now he’s sold.

“I thought it would be kind of strange, but they’re more than just comic book conventions, they’re almost pop culture conventions,” he said Saturday at the second annual Hamilton Comic Con, held at the Hamilton Convention Centre. “Everybody is so friendly.

“Usually the folks who are critical of them have never been to them, like most things — like wrestling.”

In 1988, Duggan — whose wrestling character was an American patriot who beats his opponents with a two-by-four — came to Ham-

ilton to fight in the league’s first ever Royal Rumble, taped at Copps Coliseum.

On Saturday, he spent the day surrounded by other fellow wrestlers and celebrities such as Verne “Mini-Me” Troyer and “The Hulk” actor Lou Ferrigno, meeting Hamilton area fans.

“For people who have never been to a comic con before, they have to come,” said Duggan, still a bear of a man at age 60.

It helps that these events don’t serve alcohol, he added, saying he still occasionally meets people who want to complain about matches he fought 30 years ago. “But generally, folks are very polite and very congenial.”

About 8,000 people were expected at this year’s convention, double the size of last year, said organizer Chris Dabrowski. A key part of his business plan is trying to book stars and attractions that span decades of pop culture.

“It’s not just about comics, it’s about nostalgia, escapism and giving the fans a unique experience,” he said. “People use this as an opportunity to live within a fantasy.”

That certainly appeared to be the case. Patrons dressed as all manner of movie, TV and video game characters as they roamed the convention centre’s halls. Some went beyond, dressing as concepts: one woman had fashioned a dress out of



PHOTOS BY BARRY GRAY, THE HAMILTON SPECTATOR

Todd Lepitre poses for a pic in the 1960s TV Batmobile. Comic Con attendance doubled this year to 8,000 people.

Yu-Gi-Oh! trading cards, meant to embody “the spirit of the cards.”

For Burlington man Oliver Oliveric, Comic Con was a great chance to dress up as Rainbow Dash, his favourite character from the new “My Little Pony: Friendship is Magic” cartoon TV show.

Wearing a multi-coloured mane, wings and blue fuzzy legwarmers, Oliveric proudly admitted to being a Brony, the name male fans of the show have given themselves.

He says he collects My Little Pony toys and chats with other Bronies online, but loves going to conventions to meet other fans face to face.

“Unfortunately, it mostly happens online because not a lot of people like to admit it.”

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Not your average face painting: Isabella Santos, 8, likes what she sees in the mirror as she spends time at Comic Con.

People use this as an opportunity to live within a fantasy.

CHRIS DABROWSKI
COMIC CON ORGANIZER

SECURITY IS THE ISSUE

CONTINUED FROM // A1

The city will re-evaluate online voting for 2018, he said, with a recommendation going to council two years before the next election.

Security is also the reason why would-be proxy voters must show up at City Hall in person to have the forms certified by a clerk.

Fallis said he knows the requirement is “a bit of a pain,” but added it prevents fraud among the 100 or so proxy voters each election.

Providing better voting access to the disabled was the spur for Burlington to experiment with online

voting in 2010, said returning officer Angela Morgan.

“It’s possible it will increase voter turnout, but the main goal was to help older residents or those with disabilities who are unable to make it to a polling station,” she said.

Burlington uses the Internet for advance voting only.

But this year, Morgan said Burlington residents can vote from Oct. 2 to 19 — and about 1,000 people did so over the first two days alone.

That represents about one-fifth of all pre-election-day voters in 2010.

Morgan couldn’t immediately say how much extra the online program cost the city.

But a Hamilton report estimated an online voting option would add about \$500,000 to the city’s base election budget of \$1.1 million. Of-

fering mail-in or telephone voting would still add about \$400,000.

Councillor Sam Merulla said he’s leery about the security of citywide online voting but open to “test-driving” the idea for disabled residents, noting the municipal accessibility committee supports the plan.

Toronto planned to try such an experiment this fall, but ran out of time.

Merulla also pointed to recent motions directing staff to look at adding more polling stations for 2018, using students to beef up election staffing and making DARTS

vehicles available all day on election day for voters.

“There are still things we can do to make voting more convenient and fair for everyone,” he said.

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legal matters

PERSONAL INJURY

My son just got his driver’s licence. What are the current laws regarding drinking and driving in Ontario?



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Drivers 21 years old and younger can no longer legally drive with any amount of alcohol in their system, regardless of their licence class. If caught with alcohol in their system, they will receive an automatic 24-hour roadside licence suspension, and if convicted, face a fine of up to \$500 and receive a further suspension of at least 30 days.

For those drivers over 21, a blood alcohol concentration (BAC) of .08 is no longer the legal limit. There is a new “warn range” for those driver’s registering a BAC of .05 to .08. Drivers caught in the “warn range” will lose their licence at roadside for a period of 3 to 30 days, and drivers caught more than once face mandatory alcohol education or treatment programs and an ignition interlock.

This article is intended for informational purposes only. Use of this column is not intended to replace or substitute any legal, financial, or other professional advice.

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Howdoes a judge decide what the right sentence is to impose on an offender?

Hamilton Spectator

The judge must apply the principles of sentencing as set out in the Criminal Code of Canada. It is not simply a matter of punishment; rather, the judge has to consider and weigh factors including the need to denounce the conduct, deter the offender and others from this kind of behaviour, provide reparation for harm done to victims and also to assist in the offender's rehabilitation.

The judge may receive victim impact statements, character references, medical and pre-sentence reports filed by the parties. Decisions in similar cases at the trial or appellate court level, also provide guidance. If the Code prescribes mandatory minimums or prohibits sentencing options such as a discharge or a conditional sentence, the judge's discretion is thereby limited.

While public perception may be that sentences are often too lenient, an understanding of the challenges a judge faces in balancing the factors to consider, in the context of the individual circumstances of the offence and the offender, may help to maintain confidence in our system of justice.

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How does a judge decide what the right sentence is to impose on an offender?

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