

PROFESSIONAL AUTO BODY REPAIR & PAINTING

Insurance Work Accepted
All Work Guaranteed
Expert Color Matching
Factory Genuine Parts
Import Car Specialists
Major & Minor Repairs

514 476-4565

1385, Boul. des Laurentides,
Local 103, Vimont, Laval

A2 AUTO

Nouvelles PARC-EXTENSION News

*Le seul journal de Parc-Extension depuis 1993
The only paper in Park-Extension since 1993*

NOW ONLY 5 STOPS AWAY FROM PARC METRO (92 or 93 bus)

WAGAR ADULT EDUCATION CENTRE

Sign up for English or French Classes today!

A CENTRE FOR THE COMMUNITY

ONGOING REGISTRATION 110 rue Jean Talon Ouest, Montréal, H2R 2X1 (514 271 3533 ex 208)

Commission scolaire English-Montreal English Montreal School Board

Adult Education & Vocational Services

newsfirst
MULTIMEDIA

Vol. 31-04

24 février 2023 / February 24, 2023

450-978-9999

www.px-news.com

editor@newsfirst.ca

Citizens receive certificates honouring Black History Month



Pages 8-9

Thinking of **Selling** Your Home?

Call me today for a **FREE** evaluation with no obligation.



FREE EVALUATION OF YOUR HOME WITH **NO OBLIGATION!**



VOULA KOTTARIDIS
REAL ESTATE BROKER
514 993.5010
AGENTVK@GMAIL.COM

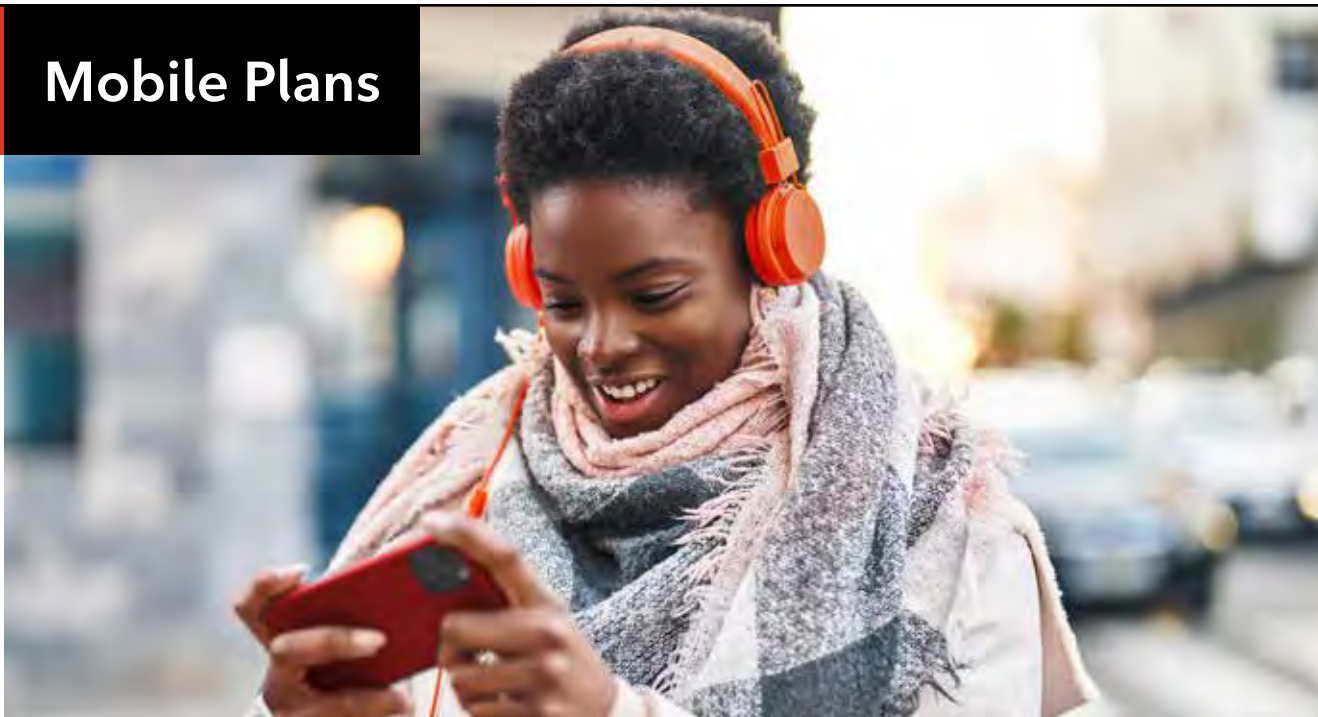
EXCELLENT SERVICE | EXCEPTIONAL RESULTS

ROYAL LEPAGE

HUMANIA CENTRE Agente immobilière 450.682.2121



Mobile Plans



Infinite data. Infinite connections.

Rogers Infinite™ plans
starting at just

\$65/mo[±]
for **20GB** of data.

At speeds up to 250 Mbps. Reduced speeds thereafter.¹
After \$5/month Automatic Payments Discount²

Visit planetemobile.ca
to see all current offers

MONTREAL

2100, Marcel-Laurin Blvd.
Ville St-Laurent
514-856-1884

9012, l'Acadie Blvd.
514-387-9999

Place Alexis-Nihon
1500, Atwater St
514-865-9949

Complexe Desjardins
5 Complexe Desjardins
514-842-0288

7600 Boul Viau, Unit 331
(514) 376-6667

NORTH SHORE

Centre Laval
1600, boul. Le
Corbusier
450-978-1081

Galleries Terrebonne
1185, boul. Moody
450-964-1964
450-964-8403

SOUTH SHORE

Chateauguy Regional
Centre
200, d'Anjou Blvd.
450-692-5136

Centre Valleyfield
50, Dufferin
450-373-0519

LANAUDIERE

Galleries Joliette
1075 Firestone Blvd.
Joliette
450 499-3014

OUTAOUAIS

Les Galeries de Hull
320, St-Joseph blvd
819-663-8580
819-775-3687



ROGERS.
Authorized Dealer

ROGERS

Murder in Park-Extension

A woman found dead in Park-Ex

DIMITRIS ILIAS

Local Journalism Initiative Reporter for Parc-Extension News
dimitri@newsfirst.ca

The young woman suspected of having stabbed her mother to death in the Park-Extension apartment they shared was sent to the National Institute of Forensic Psychiatry Philippe-Pinel, so that her criminal responsibility could be assessed.

Amel Benali, 26, is currently facing a single charge of aggravated assault for allegedly stabbing her neighbour in the afternoon, in an apartment building on rue de Liège Ouest, in Montreal.

She was arrested by the police around 1:30 p.m., after a witness saw the altercation between her and a man who lives in the same building. In a context that remains nebulous, Benali would have struck at least one stab in the collarbone of his neighbour. He suffered non-life-threatening injuries, police said.

Shortly after, the police discovered the body of Luiza Ouali, the accused's mother, inside the apartment where they both lived. The 54-year-old victim was reportedly stabbed to death hours or even days earlier. The authorities confirmed Monday evening, the February 20th, that it was the second homicide of the year in the metropolis.

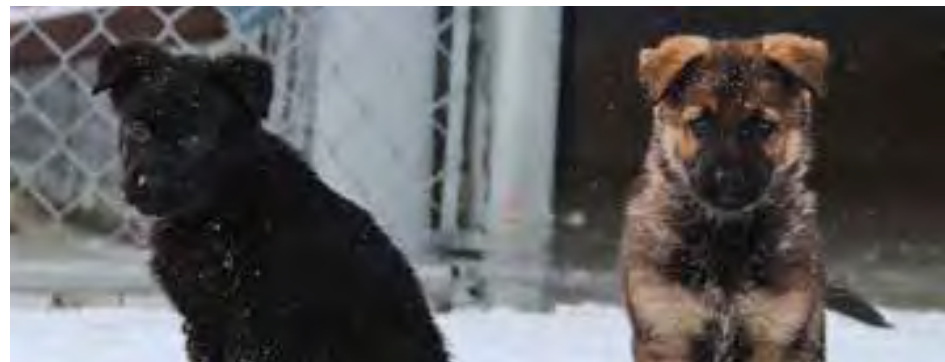
Amel Benali is not currently charged with the murder of her mother, but she remains the main suspect. At the request of the defense, during her appearance at the Montreal courthouse, an assessment of her criminal responsibility was requested. According to the media, she would have a psychiatric history and would be suffering from schizophrenia.

The young woman will therefore spend 30 days at the National Institute of Forensic Psychiatry Philippe-Pinel, in order to be met by professionals. She will thus be back before the judge on March 22nd for the rest of the procedures.



Name the next RCMP puppy

Contest open for children between 4 and 14 years old



The RCMP Police Dog Service Training Centre (PDSTC) in Innisfail needs help finding names for Canada's future Police Dogs. Canadian children are invited to enter name suggestions online for 13 German Shepherd puppies that will be born at the Centre this year.

A new letter is selected each year to start the names. For 2023, all the names must begin with the letter "S". PDSTC is looking for original and creative names that these dogs can wear with pride during their career serving Canadian communities.

Prizes

Winners - one from each province and territory - will receive a laminated 8x10-inch photo of the pup they name, a plush dog named Justice and an RCMP water bottle.

Contest rules

- Only kids between the ages of 4 to 14 years old may enter.
- Contestants can suggest only 1 name (1 entry per person).
- The name must start with the letter "S".

- The name must be 1 or 2 syllables.
- The name must have no more than 9 letters.
- Contestants must live in Canada.
- Entries must be received by March 16, 2023.

Contest winners and the winning names will be announced on April 6, 2023, on the RCMP website and social media.

Children should always get a parent or guardian's permission before submitting personal information such as their name or phone number to any website.

Submitting artwork

We love receiving drawings and paintings! After entering the contest online, entrants will be invited to submit artwork. It will be shared with the Police Dog Service Training Centre and may be showcased on Depot's social media with your first name and province or territory.

All contest entries must be submitted using the online form (rcmp-grc.gc.ca/policedogs-chienspoliciers).

AE VS Adult Education & Vocational Services

 Commission scolaire English-Montréal
English Montreal School Board

ONGOING REGISTRATION

WAGAR ADULT EDUCATION CENTRE

Sign up
for
English
or
French
Classes
today!

A CENTRE FOR THE COMMUNITY

For info regarding documents: www.emsb.qc.ca/wagar



**NOW ONLY 5 STOPS AWAY FROM
PARC METRO (92 or 93 bus)**

**110 rue Jean Talon Ouest, Montréal
H2R 2X1 (514 271 3533 ex 208)**

12049 Laurentien, Montréal
H4K 1M8 (514 856 3511 ex 265)

774 boul Décarie, Room 300, St-Laurent
H4L 3L5 (514 748 2007 ex 231)

6767 Côte-des-Neiges, Bureau 499, Montréal
H3S 2T6 (514 738 4763)

Nouvelles PARC-EXTENSION News

9500
Copies

3860, boul. Notre-Dame, # 304,
Laval, QC H7V 1S1

Tel: 450-978-9999 • Fax: 450-687-6330

E-mail: editor@newsfirst.ca

www.px-news.com

Distribué dans le district
de Parc Extension.
Distribution in the
Park Extension area. H3N



Publishers:

George Bakoyannis
George S. Guzman

General Director:

George Bakoyannis

VP Sales & Marketing:

George S. Guzman
sales@newsfirst.ca

Graphic Design:

Lareine Zakhour
Elena Molter
Thomas Bakoyannis

Advertising:

Jean Paul Chamberland

Editorial Staff:

Martin C. Barry
Maria Diamantis
Renata Isopo

The views, opinions and positions expressed by
columnists and contributors are the author's alone.
They do not inherently or expressly reflect the
views, opinions and/or positions of our publication

Member of  Quebec Community
Newspapers Association
& Canadian Community
Newspapers Association

Layout: Media Trek

Distribution: TC. TRANSCONTINENTAL

Printing: TC. TRANSCONTINENTAL

National Representation:

 RÉSEAU SÉLECT
MÉDIAS PUBLIÉES
info@reseausselect@tc.ca



Project funded in part by



Toute reproduction des annonces ou informations, en tout ou en partie, de façon
officielle ou déguisée, est interdite sans la permission écrite de l'éditeur. Le Journal
Nouvelles Parc-Extension ne se tient pas responsable des erreurs typographiques
pouvant survenir dans les textes publicitaires, mais il s'engage à reproduire unique-
ment la partie du texte où se trouve l'erreur. La responsabilité du journal et/ou de
l'éditeur ne dépassera en aucun cas le montant de l'annonce. Les articles publiés
expriment l'opinion de leurs auteurs, mais pas nécessairement celle de la direction.

Publishers' Liability for Error: The publishers shall not be liable for slight
changes or typographical errors that do not lessen the value of an advertisement.
The publishers' liability for other errors or omissions in connection with any adver-
tisement is strictly limited to publication of the advertisement in any subsequent
issues or the refund of any monies paid for the advertisement. Articles published
reflect writers' opinions, but not necessarily the opinion of this newspaper.

ENTIRE CONTENTS COPYRIGHT 2023

OPINION & Editorial



Medicine shouldn't just be cheap; it should be accessible

*New drug price guidelines will hinder Canadians access to new
and innovative treatments*

Cheaper prescription drugs are a bit like apple
Pie: sure to please just about everyone.

But if lower prices come at the expense of
access to potentially life-saving new medicine,
that's not quite so appetizing.

Unfortunately, it seems that bureaucrats in
Ottawa are about to serve us precisely this
trade-off.

It all starts with a little-known federal agency,
the Patented Medicine Prices Review Board
(PMPRB). Its role is to monitor drug prices
while they're still under patent law protection to
ensure Canadian consumers don't get gouged.

So far, this sounds pretty reasonable.

But the new guidelines the agency will use to
determine whether the price of a new medica-
tion is acceptable or too high are so unclear that
both pharmaceutical companies and patients'
rights groups are united in their criticism of
them.

For instance, last December, the Canadian
Organization for Rare Disorders (CORD) wrote
a stern letter strongly criticizing the PMPRB's
stubbornness and its unwillingness to listen
during the consultation process.

The organization takes issue with the fact that
the PMPRB's singular focus on lowering prices
has increasingly left Canada at the back of the
line when new medicines are being launched. In
its own words, "This has been especially damag-
ing to individuals living with rare diseases with
progressive and life-threatening conditions for
which there are few or no effective therapies."

Similarly, the Health Charities Coalition of
Canada is voicing concerns about the impact
these new guidelines would have on our access
to new and innovative treatments, as are the
Quebec Pulmonary Association and Cystic

Fibrosis Canada.

We could go on listing patient and other advo-
cacy groups, but you probably get the point.
Patients fear the PMPRB's proposed guidelines,
as written, would leave us behind when new
medication gets launched.

Their concern is understandable. After all,
the process from development to regulatory
approval for new medication is quite an expen-
sive one. It has been estimated to cost anywhere
from US\$161 million to US\$4.54 billion to bring
a new drug to market.

And that's just the money that needs to be
spent before doctors can even be informed
of a drug's existence. And it doesn't always
work either. Clinical trials could show a drug
is ineffective or unsafe, and the process will need
to start all over again from scratch.

In part due to these high yet variable develop-
ment costs, new treatments can range wildly
in price, but typically start out on the more
expensive side and progressively become less
expensive as development costs get reimbursed.

By making its price control mechanism murk-
ier, the PMPRB risks making pharmaceutical
companies more risk-averse when choosing
to launch new treatments here. Since it's
unclear what constitutes an excessive price,
and companies prefer not to have to fork over
millions of dollars in fines if a price is later
deemed excessive, the concern is that they
would launch new products in markets with
less pricing regulation first and wait to ramp
up production further before making them
accessible here.

This would mean that Canadians might not be
able to access the innovative life-saving medi-
cines they need and that are available elsewhere

in the world.

Indeed, the effect of price ceilings and such
regulations on access to new treatments is quite
well documented.

In response to the PMPRB's plans to overhaul
its pricing evaluations practices, two University
of Toronto professors sought to re-evaluate and
update the scientific literature regarding the
relationship between drug prices and launch
dates in OECD countries.

Their results align with historical research:
countries that allow for higher launch prices
tend to have access to new medicines faster
than those that don't.

And this extra delay the PMPRB risks adding
with its new guidelines is of particular import-
ance in the Canadian context, where we are
already typically very slow at getting access to
and approving new treatments.

From the time products got their global launch,
it took an average of 569 days to launch them in
Canada during the last decade. Just south of the
border, that delay is not even one-third as long.

This results in Canadian patients waiting, on
average, over one year longer to get access to
new treatments compared to their American
counterparts. And that's before the PMPRB's
proposed guidelines make it even less attractive
to launch products here first.

When both patient advocates and industry
representatives express the same fears, it's a
good sign the bureaucrats have gotten it wrong
and need to go back to the drawing board. The
PMPRB should scrap its current proposal and
start over. After all, cheaper medicine isn't
worth much if we can't get access to it.

Krystle Wittevrongel

ANGRY? FRUSTRATED? ANNOYED?

You've got a
place to vent!

Send a letter to
the editor and get
your opinion heard
loud and clear.



editor@newsfirst.ca

Massive rents kill affordable housing

100,000 affordable housing units disappeared in Quebec in five years as a result

DIMITRIS ILIAS

Local Journalism Initiative Reporter for Parc-Extension News
dimitri@newsfirst.ca

Nearly 116,000 affordable housing units for less than \$750 have disappeared in just five years in Quebec, including 90,000 in Montreal alone, denounces FRAPRU.

“In the case of Montreal, it is really the disappearance of affordable housing that awaits us. You have to see that soon, there will be no more [housing at less than \$750]”, warns Véronique Laflamme, spokesperson for the Popular Action Front in Urban Redevelopment (FRAPRU).

An analysis of the 2016 and 2021 censuses

shed light on the net loss of homes that cost less than \$750 per month. “In the metropolitan area alone, there are 90,000 housing units [at less than \$750] which were lost between the 2016 and 2021 censuses and if we look at certain regions where there are more than 50% of the rents below of this price, we see the curve which decreases dramatically”, deploras Ms. Laflamme.

“The effect has an even bigger impact on seniors that have the capability to live alone but cannot afford it anymore on a fixed income or their penurious pensions,” lamented Joanne Tsoublekas, director of senior’s organization FILIA which has operated in Park-Extension for 40 years.

Revealing study

The analysis, conducted across Canada by Steve Pomeroy, Canadian housing expert and professor at McMaster University in Hamilton, Ontario, also shows that Quebec is the Canadian province with the greatest loss, with close to 116,000 fewer units, followed by Ontario (49,000 affordable units lost) and British Columbia (nearly 32,000).

This same study of Statistics Canada data shows that in just ten years, Montreal has lost nearly 168,000 affordable housing units.

“In the majority of cases now, we find these dwellings in the bracket above, or even beyond \$1,000,” adds Ms. Laflamme, who denounces the dramatic consequences that this will have

on households with low incomes.

Worrisome trend

And the trend is even more worrying as rents in the regions are rising faster and faster, in particular because of abusive rent increases. “We are heading towards an erosion of the still affordable rental stock. We see major rent increases that occur when tenants change,” says Ms. Laflamme.

“Several municipalities in Quebec deemed more affordable until now and where housing units under \$750 still occupy more than half of the rental housing stock are at risk of suffering the same fate as Montreal if nothing is done,” added Ms. Laflamme.

The STM plans to reduce its spending by \$18 million in 2023

DIMITRIS ILIAS

Local Journalism Initiative Reporter for Parc-Extension News
dimitri@newsfirst.ca

Faced with a deficit of \$78 million, the Société de transport de Montréal (STM) announced on Tuesday, February 21st 2023 that it was obliged to reduce its expenses by \$18 million for 2023. This decision comes a few weeks after the STM ended its 10-minute bus service, which we covered in Park-Extension News. Many Montrealers and especially Park-Exers were worried that other cuts could occur given that the neighbourhood is serviced by multiple

metro stations and buses.

This time, the reduction in expenses should not affect the service, promises the chairman of the board of directors of the STM. “These are various optimizations to reduce overtime, we have reorganized certain schedules, we have postponed communication campaigns and training programs,” specified Éric Alan Caldwell in a press scrum, Tuesday afternoon.

The latter also assured that no layoffs are expected at the Montreal transport company. A few days earlier, the STM nevertheless indicated a change in its management committee. It now has five executive directorates rather than

eight. This reduction of \$18 million therefore makes it possible to reduce the STM’s deficit to \$60 million out of a total budget of \$1.7 billion for 2023.

“Our efforts paid off,” Caldwell said. We are continuing our discussions with our partners because we have to find the rest of the equation. We’re confident we’ll get there.” For his part, the leader of the opposition at city hall thinks that Montrealers are “misled” and believes that this will be felt in service to users.

“What we do not tell them is that we have already cut and that we will continue to do so, reacted Aref Salem. Reducing overtime for

employees, including bus drivers and mechanics, will inevitably reduce the quality and frequency of transport services.”

The STM deficit comes at a time when public transit ridership in Greater Montreal is struggling to regain popularity after the pandemic. Thus, the funding of Montreal public transit is no longer sufficient. Several organizations advocating for it are demanding more money from Quebec. However, Transport Minister Geneviève Guilbault has not yet promised specific funding. She has simply committed to carrying out a consultation tour of public transport stakeholders, which will begin in March.



Woof!

FINALLY!

Media-Trek products and services are now displayed on their website

mediatrek.ca
(450) 978-0070 | info@newsfirst.ca
304-3860 boul. Notre-Dame, Laval, QC H7V 1S1

Montreal festivals in danger

DIMITRIS ILIAS

Local Journalism Initiative Reporter for Parc-Extension News
dimitri@newsfirst.ca

A source of entertainment and inspiration for many residents in Park-Extension, several Montreal festivals damaged by the pandemic, such as MUTEK, Cinémania and Montreal completely circus, are worried about their future. On Tuesday, February 21st, the general management of 17 cultural meetings in the metropolis asked the governments to extend the financial aid put in place during the health crisis in order to ensure their survival.

In an open letter, the signatory organizations write that they got through the Covid years by the sweat of their brow, a *tour de force* made possible thanks to notable investments by the public authorities. They now bear witness to the aftermath of abrupt crises, which reveal the fragility of their structures and the shortness of their teams. Inflation, increase in artist fees, human resources issues: the signatory festivals paint a bleak portrait of the challenges to be met to ensure the sustainability of their activities.

We are suffering the impacts of the depreciation of the conditions of employment of the

cultural sector, which has been observed for many years, one can read in the open letter. The current funding no longer allows us to maintain the jobs necessary for the proper deployment of our activities. The situation has dramatic consequences for the future.

In a context where the special assistance offered during the pandemic has ended, our ability to offer substantial programming and to contribute to the workplace and the economy is in jeopardy, argue the organizations.

The signatory directorates general, which also include Pop Montréal, Rendez-vous Québec Cinéma, the Festival international Nuits d'Afrique, the Rencontres internationales du documentaire de Montréal and the Festival TransAmériques, are therefore asking for financial support from the provincial and federal governments, as well as than to the City of Montreal, in the coming years.

The dynamism of our festivals contributes to the affirmation of Montreal as a unique Francophone cultural metropolis in the Americas, they point out. It is gratifying to find large audiences and to stimulate with them the heart of the cultural and artistic life of Montreal. This solidarity deserves our commitment as well as yours.



Kick-off of Cité Elles MTL

The flagship event for women interested in municipal politics

DIMITRIS ILIAS

Local Journalism Initiative Reporter for Parc-Extension News
dimitri@newsfirst.ca

Of special interest for the women in our borough of Park-Extension, and in the presence of many participants and elected municipal officials, Cité Elles MTL initiated an event intended for women interested in municipal politics.

Through various training activities and a simulation of the municipal council for women, Cité Elles MTL allows citizens to learn about municipal politics or to deepen their knowledge in this area. Thus, between February 20 and March 11, three days of training take place at Montreal City Hall and a fourth day takes place virtually. Participants rub shoulders with elected officials and take part in city council simulations.

Participants thus have the opportunity to develop their interests and skills in municipal politics, to network, to take part in workshops and practical exercises alongside elected officials or experts from the municipal scene. They will also participate in the simulation of a municipal council meeting and will speak, in particular as city councillor, leader, party leader or leader of the Opposition.

"I am thrilled to see the return of Cité Elles, a wonderful initiative that aims to give Montreal women the opportunity to participate in a

simulation of an all-female city council. The participation of women in politics is crucial; they bring a unique and important perspective to decision-making, which is essential to building stronger, fairer and more inclusive communities. I am convinced that this training will allow Montreal women to discover the opportunities for commitment available to them, and to increase the skills necessary for them to contribute more to the development of our beautiful metropolis," said Martine Musau Muele, President of the City Council.

"The voice of women is essential to ensuring diversity in politics. Municipal politics is also a direct means of generating a concrete and real impact on the lives of Montrealers. This is why our city can only be enriched by the multiple voices of participants who study, work or live in Montreal. The profiles are also very varied in order to be representative of the diversity of Montreal women, particularly in terms of professional experience, age group or level of education. I take this opportunity to encourage participants to get involved or even make the leap into municipal politics to strengthen our democracy and civic participation," added Josefina Blanco, Head of Diversity, Social Inclusion, homelessness, universal accessibility, status of women, youth and seniors on the executive committee.



\$1.7 million in emergency aid to 36 organizations

DIMITRIS ILIAS

Local Journalism Initiative Reporter for Parc-Extension News
dimitri@newsfirst.ca

Centraide of Greater Montreal will support 36 community organizations involved in the fight against food insecurity, with emergency assistance of \$1.7 million. Soaring prices has affected many people in Montreal, including Park-Extension.

This sum should in particular allow organizations to buy more food to meet demand. The explosion of costs related to housing and groceries is creating enormous pressure on the community sector, explains Claude Pinard, president and general manager of Centraide of Greater Montreal.

The announcement comes as food prices continue to climb and many households are struggling to make ends meet. Grocery prices jumped 11.4% from the same period last year, according to data released Tuesday, the 21st of

February, by Statistics Canada.

"When there is too little left in the pockets of less well-off people to buy food and their costs are higher, they no longer have a choice and must resort to the services of organizations to feed themselves," said Claude Pinard, President, and Executive Director of Centraide of Greater Montreal

Food insecurity on the rise

Every month, nearly 671,000 people receive food aid in Quebec, or 34% more than before the pandemic in 2019, according to data from the organization. One in four people lives in a situation of food insecurity on the island of Montreal. More and more workers, the elderly, and solitary citizens, or others with reduced mobility, as well as asylum seekers and refugees, are turning to food aid, notes Centraide.

In addition, the shortage of volunteers and difficulties in recruiting staff complicate the operations of community organizations in the field.

Problems with pests, insects or rodents???

Why suffer with infestation!

All kinds of insects and rodents

- Free Estimate
- Written Guarantee
- Residential
- Commercial
- Industrial

www.sdextermination.com

S.D Exterminating Service Inc.

220 Jean-Talon Ouest, Montréal, Qc. H2R 2X5
Call 514 274-1100 or 514 274-1459

SINCE 1971

Serving the community for over 50 years

C550279
Membre of Canadian Association

4 ways to empower women entrepreneurs in your community

International Women's Day is observed annually on March 8. It's a day to celebrate the achievements of women and help them continue to succeed in the business world. Here are four easy ways to support a female business owner in your community.

1. BUY FROM THEM

One of the best ways to empower female entrepreneurs is to buy their products or services. Actively look for women-owned businesses and support them whenever you can.

2. SPREAD THE WORD

Social media is a powerful tool. Therefore, if you love a product or service from a woman-owned business, tell your friends and post about it on your social networks. You may introduce others to a brand they may not have known otherwise.

3. WRITE A REVIEW

Leaving a review is one of the best ways for businesses to improve and grow. It can also help increase visibility.

4. DONATE OR INVEST

Women-led companies often struggle to get the funding they need to survive. You can support them by donating to causes that provide loans and grants to women-owned small businesses and under-served entrepreneurs.

As the economy continues to be uncertain, your support can mean the difference between a woman-owned business staying afloat or sinking.

International Women's DAY

MARCH 8, 2023

#EmbraceEquity

How gender equality boosts economic growth

Did you know that gender equality goes hand-in-hand with economic and financial stability? Women account for half the world's working-age population. Therefore, the global economy suffers when they're denied the opportunity to reach their full economic potential.

In countries where women have more equal opportunities, the economy is much more resilient, sustainable and competitive. According to a study by McKinsey Global Institute, closing the workforce gender gap could add as much as \$28 trillion to the global GDP in 2025. Moreover, boosting women's participation in the labour force could help offset the impact of a shrinking workforce in rapidly aging societies.

Women bring new skills to the workplace, increasing productivity and growth. Moreover, giving women equal opportunity to participate in agriculture and equipping them with climate-smart practices can accelerate progress toward addressing food insecurity and climate change.

Although there has been significant progress toward gender equality, women still have fewer career opportunities and earn, on average, 16 per cent less than men. This International Women's Day, it's up to you to push for more aggressive change. Although governments and businesses play a crucial role in reducing the gender gap, so do you.



Bonne journée internationale de la femme

En ce 8 mars, Journée Internationale des femmes, je profite de cette occasion pour souligner l'inestimable travail accompli par les centres de femmes et ainsi que les organismes qui travaillent afin d'améliorer la qualité de vie de toutes les femmes.

Happy International Women's Day

On March 8, International Women's Day, I take this opportunity to highlight the invaluable work done by women's centres and organizations working to improve the quality of life for all women.



MARY DEROS

Conseillère de la Ville du district de Parc-Extension
Présidente du C.C.U. & Vice-présidente de la commission de la diversité sociale et la diversité montréalaise
514 872-3103 | mary.deros@montreal.ca

Villeray
Saint-Michel
Parc-Extension
Montréal



Le très hon. / The Rt. Hon.
Justin P. J. Trudeau
Député / MP Papineau



Mes vœux les plus chaleureux
à l'occasion de la
*Journée internationale
des femmes*

Best wishes on the occasion of
*International
Women's Day*

1100 Crémazie Est, Bureau 220, Montreal (QC), H2P 2X2
T: 514-277-6020 E-mail: justin.trudeau.c1c@parl.gc.ca

Black History Month in Park-Extension

Recognition ceremony for Afro-descendant citizens in Villeray-Saint-Michel-Parc-Extension borough

DIMITRIS ILIAS

Local Journalism Initiative Reporter for Parc-Extension News
dimitri@newsfirst.ca

It was an initiative of Saint-Michel City Councillor, Josué Corvil who brought together key players of the Villeray-Saint-Michel-Parc-Extension black communities to be honoured in an event at the borough headquarters on Monday, February 13th 2023.

City Councillor for Park-Extension, Mary Deros, was also present, since members of her riding were also honoured during the event. "It was a beautiful event where we showed off the many accomplishments of Park-Extension's sizable black community, the members of which shine in various areas, such as arts, sciences, education, etc."

Every year since 2019, Black History Month has been celebrated in the Villeray-Saint-



From left to right: Mary Deros, Borough Mayor Laurence Lavigne Lalonde, certificate recipient Martine Hilaire, Saint-Michel City Councillor Josué Corvil, and Villeray City Councillor and City council chair Martine Musau Muele.



Councillor Josué Corvil and councillor Martine Musau Muele.

Michel-Parc-Extension borough. In this way, the borough honours Afro-descendants who excel in the community and business worlds. The ceremony was to honour these citizens who represented all the neighbourhoods. The elected officials addressed the audience and the musician Guy Frantz played a few pieces, followed by the poet David Mezy from Montreal. The

animation was provided by an Afro-descendant duo: Councillor Martine Musau Muele and Councillor Josué Corvil.

The elected officials present were borough mayor Laurence Lavigne Lalonde, Mary Deros, City Councillor of Park-Extension, Josué Corvil, City Councillor of Saint-Michel, and Martine Musau Muele, Villeray City Councillor.

▶ Continued on page 9

Professional Auto Body Repair & Painting

Insurance Work Accepted
All Work Guaranteed
Expert Color Matching
Factory Genuine Parts
Import Car Specialists
Major & Minor Repairs

514 476-4565

1385, Boul. des
Laurentides, Local 103
Vimont, Laval



Mayor Laurence Lavigne Lalonde



Musician Guy Frantz



Poet David Mezy serenading City Councillor Mary Deros.

The four citizens from Park-Extension that were honoured were Elisabeth Khabar Dembil, David Mezy, Nelson Osse, and Fritzner Pierre.

Black History Month Roundtable

Under the theme From Darkness to Light, the Black History Month Roundtable (BHMRD) also launched its 32nd series of events. Its president, Michael Farkas, when interviewed, did not hide his bitterness at the lack of progress in certain struggles against racial profiling, prison overcrowding, or the representation of blacks in decision-making posts.

“The plight of the blacks has receded in Quebec under the CAQ,” he said. In terms of diversity, they do minimally what needs to be done, but not in terms of discourse, recognizing the values of black Quebecers.

Mr. Farkas insisted that they must continue to raise awareness of the struggles of the black community still present today in many levels. “They took so many years to destroy us that it will take many more years to come back strong. But we are entitled for the moment to believe that it is the turn of the people of colour to rectify the historical facts,” said Michael Farkas, President of Black History Month.



From left to right: Park-Extension City Councillor Mary Deros, certificate recipient Elisabeth Khabar Dembil, and Borough Mayor Laurence Lavigne Lalonde.



From left to right: Park-Extension City Councillor Mary Deros, certificate recipient Nelson Ossé, and Borough Mayor Laurence Lavigne Lalonde.



From left to right: Park-Extension City Councillor Mary Deros, certificate recipient Fritzner Pierre, and Borough Mayor Laurence Lavigne Lalonde.



From left to right: Borough Mayor Laurence Lavigne Lalonde, certificate recipient Alexandra Regalado, and Saint-Michel City Councillor Josué Corvil.



Record profits for Hydro-Québec second year in a row

DIMITRIS ILIAS

Local Journalism Initiative Reporter for Parc-Extension News
dimitri@newsfirst.ca

For many residents of Park-Extension the cold weather meant a deep hole in their pocket. But for Hydro-Québec revenues have never been this high. A very cold January and soaring energy prices helped the state-owned company rake in a record \$4.55 billion profit in 2022.

The amount of these net revenues is up \$993 million compared to last year. The dividend paid to the Quebec government, its sole shareholder, amounts to \$3.4 billion for the fiscal year that has just ended. This is the largest amount in the history of Hydro-Québec.

Hydro took advantage of the war in Ukraine and the resulting rise in energy prices to electrify its sales abroad. Export value is up 60% from 2021, and now totals \$3 billion. The volume of exports remained at a level comparable to that of 2021, i.e. at 35.6 terawatt-hours. In contrast, the kilowatt-hour sold for 5¢ in the market in 2021, while in 2022 it sold for 8.2¢.

Senior management speaks of “the best financial performance in its history”. This performance thus doubles a fiscal year of 2021 which had already shattered profitability records at Hydro-Québec.

In the Quebec market, electricity sales reached \$13 billion, or \$912 million more than in 2021. Quebecers have never consumed so much elec-



tricity, notes Hydro-Québec. For good reason, the month of January 2022 was the “most rigorous” start to the year since 2004. The commercial, institutional and small industrial sectors were also energy-intensive. The price of aluminum also boosted electricity sales by \$211 million.

A few flats threw red ink in the Hydro-Québec spreadsheet. The spring 2022 Derecho knocked out half a million customers of electricity. The bill to reconnect everyone — \$126 million — is the highest bill Hydro-Québec has had to pay since the ice storm for such bad weather. The purchase of electricity during peak periods forced the Crown Corporation to buy \$2.8 billion worth of watts, an increase of \$665 million compared to 2021. The cold and the rise in the price of electricity energy on the markets explain this hefty bill just as much.

Investments have not faltered, however. Nearly \$4.3 billion was invested in all regions of Quebec, including \$3 billion solely for the “sustainability” of infrastructures. By comparison, the investment program had totaled \$4.2 billion in 2021, and \$3.4 billion a year earlier.

The high-voltage line that will link Micoua substation, on the North Shore, to Saguenay substation, in Saguenay-Lac-Saint-Jean, monopolizes a large portion of these investments. Hydro-Québec’s largest project of the past decade, the Romaine complex, was completed in 2022 with the commissioning of the last turbine-generator unit last September.

Happy Women's DAY

ROYALLEPAGE

HUMANIA CENTRE Agence immobilière
450.682.2121

VOULA KOTTARIDIS REAL ESTATE BROKER
514 993.5010
AGENTVK@GMAIL.COM

- Delays and Withdrawals
- Special assessments for co-ownerships
- Legal Assistance
- Latent Defects

PROTECTION ROYALE

EXCELLENT SERVICE | EXCEPTIONAL RESULTS

Bankruptcy Study: Half of insolvencies filed by millennials

by Douglas Hoyes and Ted Michalos

Who's filing insolvency & why

Roughly 100,200 Canadians filed a bankruptcy or consumer proposal in 2022. Our most recent bankruptcy study provides insight into who filed insolvency in 2022 and why. We identify changes in trends and explain possible economic and systemic causes.

Methodology

As required by law, we gather information about each person who files a consumer proposal or personal bankruptcy with us. We examine this data to develop a profile of the average consumer debtor who files for relief from their debt (we call this person "Joe Debtor"). We use this information to gain insight and knowledge as to why consumer insolvencies occur. Our 2022 consumer debt and bankruptcy study reviewed the details of 2,700 personal insolvencies in Ontario from January 1, 2022, to December 31, 2022, and compared the results of this profile with study results conducted since 2011 to identify any trends.

Key Findings

HALF OF INSOLVENCIES FILED BY MILLENNIALS

Half of all insolvencies (49%) are filed by Millennials, even though they make up less than 27% of total Canadians aged 18 and over. Millennial debtors are 1.4 times more likely to file insolvency than Generation X relative to the population and 1.7 times more likely than Baby Boomers.

Millennials were the only age group to experience a rise in unsecured debt, up 9.1% in 2022.

- More than 1 in 3 (35%) carry student loans. When they do, they owe, on average, \$16,725, representing 30% of their total unsecured debt load.
- More than half (55%) carry at least one extremely high-cost loan with average balances totalling \$11,940, up 17.4% from 2021. These debts might include payday loans or extremely high-interest lines of

credit or installment loans.

- 2022 saw a return to credit card debt among Millennials. 87% of Millennials had credit card debt, up from 84% in 2021, and average credit card debt increased 1.5% to \$13,948.
- Tax obligations rose significantly among Millennial debtors. Almost half (46%) had tax debt in 2022 (up from 37% in 2021), while average tax obligations increased 22.6% to \$12,137. CERB collection was a contributing factor.

OVER HALF OF INSOLVENT DEBTORS HAVE AT LEAST ONE RAPID HIGH-COST LOAN

The subprime credit market has changed in recent years. Payday lenders have expanded into longer-term credit options, including high-interest lines of credit and installment loans. Other sub-prime lenders specializing in extremely high-cost installment loans have expanded market share among desperate and low-credit borrowers.

We have historically reported on the significant rise in the use of payday lenders among insolvent debtors. We have seen not just an increased use of traditional payday loans, but a much more dramatic rise in the use of larger, longer-term, ultra high-cost loans. These loans typically carry a minimum interest rate between 29.99% and 59.99%. They also include relatively high fees in addition to higher interest rates. Fin-tech options like Buy Now Pay Later (BNPL) apps have also begun to appear more frequently among insolvent debtor liabilities. While BNPL loans charge no interest if paid on time, heavily indebted borrowers turn to these loans as a quick and easy source of credit.

Given this, we have defined a new category of loans for review: Rapid High-Cost Loans or Rapid Loans for short. We classified loans into this category if they met a significant number of the following criteria:

- Fast funds, easy application process, often online.
- No collateral required.
- High odds of approval regardless of credit score.

- Payday loan fees or interest rates of 29.99% or higher.
- Loans can be short term (payday) or installment (up to 60 months).
- May carry weekly or bi-weekly payment options so payments appear low.
- Often include additional fees or high insurance premiums.

We look beyond payday lenders and have included other unsecured easy installment loan options as well as Buy Now Pay Later loans.

In 2022, more than half (53%) of insolvent debtors had at least one Rapid Loan, and usage is increasing.

Many insolvent debtors owe money to more than one rapid high-cost lender. In 2022, the average insolvent debtor with a Rapid Loan owed a total of \$12,100 to 4.0 different lenders, up from \$10,819 to 3.8 lenders in 2021.

The average individual loan size was \$3,039, up from \$2,858 a year earlier. Almost four in 10 (37%) are over \$2,500; from our experience, these larger loans are primarily high-cost installment loans.

For those with a Rapid Loan, these high-interest loans accounted for almost one-third (30%) of their unsecured debt.

In most cases, insolvent debtors turn to Rapid Loans in addition to credit cards – 85% of Rapid Loan debtors have at least one credit card compared to 88% for Joe Debtor. Often they have maxed out these cards or need a payday or installment loan to lower the balance sufficiently to continue to use their credit cards to pay for living costs.

While used by all debtors, Rapid Loans are more popular among younger debtors. In 2022, 62% of those aged 18-29 had at least one Rapid Loan, with usage still well above 50% for those aged 30 through 49.

While subprime lending remains a small component of overall lending in Canada, its fast growth is creating a crisis among heavily indebted borrowers. These types of loans are a significant driver of Canadian consumer insolvencies.

For more detailed information on the profile of the average insolvent debtor using Rapid Loans, see our supplementary study.

The remainder of this report focuses on the profile of the average insolvent debtor, Joe Debtor.

2022 Consumer Debtor Profile: The Average Insolvent Debtor

Here is a summary of debtor characteristics from our 2022 insolvency study.

Joe Debtor	2021	2022
Personal Information		
Male	51%	50%
Female	49%	49%
Gender unreported		1%
Average age	42.3	42.1
Marital status		
Married/ Common-law	31%	30%
Divorced or Separated	21%	20%
Widowed	2%	2%
Single	46%	48%
Average family size (including debtor)	2.0	2.0
Single-person household	52%	53%
Likelihood of having dependent(s)	36%	34%
Likelihood of being a lone-parent	17%	18%

Average monthly income (debtor)	\$2,593	\$2,842
Total unsecured debt	\$50,484	\$49,316
Consumer debt-to-income	190%	171%
Likelihood they own a home	3%	2%
Average mortgage value (homeowner)	\$375,888	\$395,545

DEMOGRAPHIC PROFILE

The 2022 insolvent debtor owed an average of \$49,316 in unsecured debt and an additional \$9,033 in non-mortgage secured debt (primarily a car loan or lease).

He is almost as likely to be male as female (50% vs 49% respectively). In 2022, the Office of the Superintendent of Bankruptcy changed its statutory forms to enable individuals to opt out of reporting gender, with 1% unreported.

Joe Debtor continues to trend younger and is 42.1 years old, slightly younger than 42.3 in 2021. This is a trend we have seen since 2016. Student loan debt and the rising popularity of high-cost lending products, particularly among younger Canadians, are leading causes.

Almost one-half are single (48%), consistent with a younger demographic, while 30% are married, 20% are separated or divorced, and 2% are widowed.

More than 8 in 10 (84%) live in a one-income household. The average household size is 2.0, 34% have dependants, and 18% of households are headed by single parents.

CREDIT AND ASSET PROFILE

The average insolvent debtor in 2022 owed \$49,316 in unsecured debt, down 2.3% from 2021.

Consumer Debt Profile	2020	2021	2022
Other personal loans	\$15,501	\$15,116	\$14,280
Rapid loans	\$5,052	\$5,026	\$6,427
Credit card debt	\$16,548	\$15,004	\$13,848
Tax debts	\$5,208	\$7,826	\$8,109
Student loans	\$3,114	\$3,797	\$3,675
Other unsecured debt	\$3,470	\$3,715	\$2,978
Average unsecured debt	\$48,894	\$50,484	\$49,316
Other secured debt	\$9,661	\$8,700	\$9,033
Total consumer credit	\$58,555	\$59,183	\$58,349

In 2022, the average insolvent debtor filed insolvency on less unsecured debt. While still extraordinarily high, Joe Debtor's consumer debt-to-income ratio fell to \$1.71 for every dollar of net income in 2022. In comparison, the average Canadian owes an estimated \$0.48 in consumer debt (excluding mortgage debt) for each dollar of disposable income².

Rising inflation and rising use of high-interest debt are two main reasons Joe Debtor is filing insolvency on less unsecured debt, despite a 9.6% increase in income.

- 88% of debtors had credit card debt. Those with a credit card carried an average total balance of \$15,798 on 2.7 cards, with balances down 9.3%.
- 53% had at least one Rapid Loan, up from

► Continued on page 11



SÉCURITÉ SPARTAN SECURITY
Burglar • Fire • Cameras • Intercoms

(514) 289-8585

20 years at your service!

24 HOUR MONITORING

ALARM SYSTEM INSTALLATION + 12 MONTHS MONITORING!

\$499⁹⁹

System Includes:

- 1 x Alexor 9155 main alarm unit
- 1 x WT5500 wireless 2 way keypad
- 1 x WS4904P wireless motion detector
- 2 x WS4945 wireless door/window sensors
- 1 x WT4989 wireless 2 way key chain remote with icon display
- 1 x battery backup, power supply, telephone jack
- Incl. 1 year monitoring

46% in 2022. For those with a Rapid Loan, balances increased 11.8% to \$12,100.

- 23% had student debt, up from 22% in 2021. Average student loan debt (among those with student loans) decreased by 6.7% to \$15,863.
- 49% had tax debt, up significantly from 40% in 2021 and a record high. Some of the increase in tax debtors (roughly one-quarter) is related to CERB overpayment collection. Average taxes owing (those with tax debts) fell 15.8% to \$16,649, although tax obligations among Millennials increased 22.6%, much due to CERB collection.
- 2% of insolvent debtors were homeowners with an average secured mortgage of \$395,545 (up 5.2%).
- 65% had a vehicle upon filing, with 63% of those financed. Not surprisingly, the average value of vehicles increased with market conditions, up 17.6% to \$14,497. Rising car values also lowered the number and magnitude of negative vehicle equity for many insolvent debtors. Only 19% of encumbered vehicles had negative equity, down from 25% in 2021 and a pre-covid average of 31%. For those carrying negative vehicle equity, average negative equity fell 12.8% to \$9,348.
- 33% had RRSP savings with an average balance of \$1,207.

INCOME AND EXPENSES

Post-pandemic, Joe Debtor has also returned to work. In 2022:

- 81% of debtors were employed, consistent with pre-pandemic levels
- 7% of debtors were unemployed
- 5% were retired
- 7% were disabled, on maternity leave or other

Average debtor income increased 9.6% to \$2,842. Average household income increased 6.9% to \$3,207. This does not mean Joe Debtor got a raise of 9.6%; rather, Canadians with slightly higher income are now also filing insolvency, where they were previously able to keep up with debt repayment.

- Housing costs accounted for 43% of total household income, above the recommended maximum of 35%.
- Average monthly rent or mortgage payments increased 5.5% to \$1,063.
- Transportation costs totaled 20% of average household income and increased 14.0% as people returned to work.
- Other personal and living expenses accounted for 29% of household income up 2.8%.

Insolvent debtors in 2022 were left with just \$250 to pay interest and principal payments on \$49,316 in unsecured credit. The interest alone on this level of debt for the average debtor amounts to more than \$1,950 per month.

DEBTOR PROFILE BY AGE

Canadians are filing insolvency younger than

ever before, with the average age of the insolvent debtor (42.1) the youngest since we started this study 11 years ago.

Below are some highlights of key debtor characteristics by age group.

Age Distribution	2020	2021	2022
18-29	16.5%	16.4%	15.3%
30-39	29.5%	31.9%	33.8%
40-49	24.3%	23.9%	24.2%
50-59	18.1%	16.3%	15.6%
60+	11.7%	11.6%	11.2%

18 to 29

Young debtors aged 18 to 29 accounted for 15% of all insolvencies, down slightly from 2021 (16%).

On average, young debtors owed \$34,641 in unsecured debt, an increase of 11.0% from the prior year.

- Young debtors are heavy users of Rapid Loans. 62% carried at least one Rapid Loan with a total balance owing of \$10,780, up 13.9%.
- 88% carry credit cards with an average credit card debt of \$9,161, up 18.1%. They are the only age group that saw increased credit card debt.
- 35% are student debtors, with an average student loan debt of \$14,238, up an alarming 35.2%.
- 44% have tax debts, and their average tax obligation increased 36.2% to \$6,863.

Debtors in this age group were more likely to be male (52%), and three-quarters (75%) were single.

Most have returned to work, with 86% working at the time of filing. Average income among those aged 18 to 29 also increased 9.4%, likely because of returning to work post-pandemic.

Despite this rise in income and return to work, debtors 18-29 saw a massive increase in debt obligations, with inflation, the cost of returning to work and the cumulative impact of high-cost debt likely key drivers.

30 to 39

Debtors aged 30 to 39 continue to make up the highest percentage of those filing insolvency, accounting for 34% of all filings. They owed, on average, \$48,261 in unsecured debt, up 2.1%.

- 87% have credit card debt with a balance owing of \$14,619 on an average of 2.6 cards
- 56% have Rapid Loans with a total balance of \$11,861, up 14.8%.
- 35% carry student loan debt with an average balance of \$16,917, down 21.4% from prior years. Women are more than twice as likely to struggle with student loans than males in this age group. (69% versus 31% – those with a student loan).
- 47% have tax debts with an average tax obligation of \$12,886, up 15.2%

Debtors in this age group are evenly split by gender. Additionally, 53% are single, while 24% are single parents.

Having returned to work post pandemic, 86% were employed at the time of filing. Average

debtor income increased 7.8%. With a modest increase in unsecured debt, the average 30-year-old debtor saw their consumer debt-to-income ratio drop to 166% from 176% in 2021.

40 to 49

Debtors aged 40 to 49 accounted for 24% of all insolvencies. They owed, on average, \$52,239 in unsecured credit, down 7.6%.

- 88% have credit cards, owing on average \$15,826 on 2.8 cards.
- 53% use Rapid Loans, owing on average \$13,715, the highest dollar amount owing of any age group.
- 18% still had student loan debt with an average balance of \$16,004.
- 49% have tax debts with an average balance of \$18,845.

Debtors in this age group were slightly more likely to be female (50% to 49% male). Many are still single (43%), while 33% are married and 24% divorced. Women are more likely to be single parents (33%) than male debtors in their 40s (14%).

Debtors in this age group were working at the time of filing (87%) and were most likely to be self-employed (9%) compared to other age groups.

Debtor income for those in their 40s increased 9.8%, and when combined with a drop in debt load, their consumer debt-to-income ratio fell to 166% from 195% in 2021. Debtors in their 40s reported the second-highest increase in household expenses (after seniors), up 8.3%.

50 to 59

Insolvency filings among those aged 50 to 59 accounted for 16% of all filings, the lowest level since we began our study in 2011. Debtors in this age group owed an average of \$53,134 in unsecured debt, down 11.1%, the largest drop rate among all age groups.

- 90% have credit card debt with an average balance of \$20,002 on 3.0 cards.
- 49% use Rapid Loans owing \$12,447 if they do.
- 53% have tax debts with an average balance of \$17,973.

Debtors in their 50s were evenly split by gender and were the most likely of any age group to be divorced or separated (32%).

Debtor income increased 6.7%, and 79% were employed at the time of filing.

60+

Insolvencies amongst seniors aged 60 and older dropped for the second year, accounting for 11% of all insolvencies. Average unsecured debt among those 60+ fell 0.5% to \$60,920. Senior debtors have the highest dollar amount of unsecured debt among all age groups, including the highest dollar amount of credit card and tax debts.

- 87% have credit card debt owing \$22,453 on 3.2 cards. Seniors have the highest credit card debt of all age groups.
- 37% use Rapid Loans with a total debt balance of \$10,571.
- 55% have tax debts with an average tax balance of \$30,770.

In 2022, seniors were slightly more likely to be male (50%) vs 49% female.

Only 40% were retired, while 51% reported being employed. A high percentage of insolvent seniors live alone (65%), and 82% are single-income households. Debtor income increased 17.4% as a result of more working seniors, although they also reported the highest rise in living costs, up 9.2%.

MALE VERSUS FEMALE DEBTORS

The trend towards gender parity continued in insolvency filings in 2022, with 49% of insolvencies filed by women.

- Male debtors owed, on average, \$55,111 in unsecured debt, 27.1% more than the average female debtor.
- Female debtors saw their average unsecured debt fall 8.1%, while male debtors' unsecured debt increased 2.7%.
- Female debtors are more likely than male debtors to have dependents (40% versus 28%) and are more likely to be single parents (26% versus 11%).
- Female debtors are more likely to struggle with student debt (31%) than male debtors (16%).
- Male debtors are slightly younger (41.9) than the average female debtor (42.3).
- Male debtors are more likely to have tax debts (52% versus 45%).

Jane/Joe Debtor	Female	Male
% of all debtors	49%	50%
Average age	42.3	41.9
Unsecured debt	\$43,367	\$55,111
Non-mortgage secured debt	\$7,953	\$10,177
Average debtor income	\$2,786	\$2,897
Average household income	\$3,118	\$3,292
Consumer debt-to-income	153%	188%
% employed	78%	84%
% single	47%	49%
% married	27%	33%
% divorced	22%	17%
% with dependant(s)	40%	28%
% lone-parents	26%	11%
% with student debt	31%	16%
Average student debta	\$16,123	\$15,408
% with Rapid Loan debt	54%	52%
Average Rapid Loan debta	\$11,744	\$12,495
% with tax debt	45%	52%
Average tax debta	\$10,826	\$21,635

a – those with student loans, Rapid Loans, or tax debt

TO BE CONTINUED

Need a **GRAPHIC DESIGNER** ?

For a quote, call: 450 978-0070
or e-mail: info@newsfirst.ca

Other than printing,
we now offer

GRAPHIC DESIGN SERVICES

for all your needs!

Better service | Better quality | Better value for your money

logos • business cards • advertisements • posters • banners • brochures • booklets • post cards • door hangers • letterheads • envelopes • yard signs • vector tracing ... and more



Psychology for all

by Emmanuel Aliatas, MA, Psychologist

Mystical ideology of Addiction

Most individuals, including the medical and mental health professionals, are mystified by addicts and addiction in general, especially the families of these addicts. There is nobody around who can enlighten them about the disorder. Of course, there are professionals out there who have a good grasp of what this addiction disorder is about, yet some strong ideology and knowledge, in my humble opinion, is hard to come by with everyone mentioned above.

I am going to attempt to place light on the disorder and situation most people find themselves in with their addict. I am not going to follow the research that I have studied extensively about the topic. I would rather give the best practical experience I have uncovered over the several years of working with addicts. Families with an addict in their household will absolutely identify with what I am about to write.

The addict is a formidable individual, that is for sure. They can create an environment of uncertainty that nobody else can believe. The lack of trust and manipulation is through the roof to put it mildly. The tension in the house is so thick that it is almost impossible to cut through the deceit, lies and manipulation constructed by this addict.

There is always a co-dependent out there enabling the addict, that is very close and believes everything the addict says to them. "The addict will get better tomorrow" is the motto of the co-dependent. This is how the addict and the co-dependent continue to manipulate the entire family and allow the addiction to thrive.

Now, most people will identify with this if an addict lurks in their environment. In my professional experience, the addict has had a serious argument with the truth at about the age of 13-15 years of age. That is usually when the addiction begins to manifest itself in the way of both substances and lies. So many lies that over time the addict begins to take the persona of the liar they have become and slowly loses themselves. If one has an addict in their environment believe nothing they say. It is all a smoke screen to help them attain their goal of obtaining their substance of choice. This is where the co-dependent comes in. They will convince everybody that the addict is slowly changing for the better and that they should all band together to help them at this difficult time of need. One thing for sure, a new difficult time of need will appear the following week. Stay sharp and remember that addiction is a serious cunning, baffling and powerful disorder.

Annonces en ligne : le SPVM arrête un mineur pour vols qualifiés

Le Service de police de la Ville de Montréal (SPVM) a procédé, hier, à l'arrestation d'un suspect âgé de 16 ans en lien avec quatre vols qualifiés survenus dans l'arrondissement de Villeray-Saint-Michel-Parc-Extension (VSMPE) au cours des derniers mois. Le suspect aurait pris rendez-vous avec ses victimes via une plateforme de petites annonces en ligne.

Modus operandi

Le modus operandi du suspect était essentiellement le même dans les quatre événements. Il manifestait de l'intérêt pour un objet annoncé en ligne et proposait ensuite un lieu de rendez-vous dans VSMPE à la victime afin de finaliser la vente. Une fois sur place, le suspect avait recours à la force pour subtiliser l'objet convoité. Dans l'un des événements, la victime a été aspergée de répulsif à ours.

L'enquête policière et l'arrestation ont été dirigées par la Section des enquêtes criminelles Nord, qui a bénéficié du soutien d'unités spécialisées du SPVM, du poste de quartier 30 (Saint-Michel) et du projet ARRET. Une perquisition a aussi permis aux enquêteurs de saisir un téléphone mobile volé lors de l'un des événements ainsi qu'un vaporisateur chasse-ours.

Le suspect, qui ne peut être identifié en raison de son âge, comparaitra devant la Chambre de la jeunesse afin de faire face à des chefs d'accusation de vol qualifié, de port d'arme dans un

dessein dangereux, de port d'une arme dissimulée et de possession de bien criminellement obtenu.

Conseils de prévention

Le SPVM profite de l'occasion pour rappeler à la population d'être prudente au moment d'acheter, de vendre ou d'échanger des biens par l'entremise d'un site de petites annonces en ligne. Donner rendez-vous dans une zone d'échanges sécurisée pour conclure une transaction est une excellente façon de réduire les probabilités de tomber dans les pièges de fraudeurs ou d'agresseurs. Prenez aussi des précautions afin d'identifier la personne avec qui vous faites affaire et, si possible, demandez à une personne de confiance d'être à vos côtés au moment de la transaction.

Toute personne détenant des informations en lien avec un événement de cette nature peut communiquer avec le 911 ou avec son poste de quartier. Il est aussi possible de communiquer de façon anonyme et confidentielle avec Info-Crime Montréal au 514 393-1133 ou via le formulaire de signalement disponible sur le site infocrimemontreal.ca. Des récompenses allant jusqu'à 3 000 \$ peuvent être remises par Info-Crime Montréal pour des informations menant à l'arrestation de suspects. Certaines conditions s'appliquent.

Residential and commercial asphalt



BEFORE

AFTER

with MAINTENANCE AND REPAIR OIL BASED SEALER PROTECTION

We repair:

- Cracks
- Pot holes
- Edges of garage entrances and foundations
- Replacement of drains



Call Natale for a FREE ESTIMATE (514) 777-3774



WINTER SESSION
SESSION HIVER

COURSES STARTING SOON

NEW
Partly on-line courses

BASIC ENGLISH AND FRENCH		COURS D'ANGLAIS ET FRANCAIS	
ENGLISH CLASSES COURS D'ANGLAIS December 5 th , 2022 to March 24 th , 2023 Du 5 décembre 2022 au 24 mars 2023	DAY CLASSES DE JOUR Monday - Friday 8:30 am - 12:30 pm	EVENING CLASSES DE SOIR Monday - Thursday 5:30 pm - 9:30 pm	
FRENCH CLASSES COURS DE FRANÇAIS December 5 th , 2022 to March 23 rd , 2023 Du 5 décembre 2022 au 23 mars 2023	Lundi au vendredi 8h30 - 12h30	Lundi au jeudi 17h30 - 21h30	

SPACES STILL AVAILABLE
CALL TO REGISTER

Registration is by appointment only
Inscription par rendez-vous seulement


950 Rue Fraser
Saint-Laurent, QC H4M 1Z6
514-337-3856

HIGH SCHOOL COURSES		COURS DE SECONDAIRE	
To obtain prerequisites for High School Diploma Pour obtenir vos prérequis pour le diplôme d'études secondaires	December 5 th , 2022 to March 24 th , 2023 Du 5 décembre 2022 au 24 mars 2023	DAY CLASSES DE JOUR Monday - Friday 8:30 am - 3:30 pm Lundi au vendredi 8h30 - 15h30	

SPACES STILL AVAILABLE
CALL TO REGISTER

Registration is by appointment only
Inscription par rendez-vous seulement

2405 Place Lafortune West
Saint-Laurent, QC H4M 1A7
514-337-3856



Commission scolaire English-Montréal
English Montreal School Board

www.slaec.ca



(Metro Côte-Vertu 121 Ouest
Descendre à Bourgoin)



BASKET OF
Fruits and Vegetables

16 to 20 VARIETIES

2 EASY STEPS:

- 1 Book your basket online or by phone from Monday to Thursday
- 2 Pickup Thursday, Friday or Saturday. Delivery available



A value of \$70+
at the supermarket
You pay only
\$39

VISIT OUR FACEBOOK AND INSTAGRAM PAGE!

  @PANIERDUFERMIER

Our weekly customers
save
\$1,700
up to
per year

NOW WE DELIVER IN MONTREAL

(514) 244-9885

3151-B boul. DAGENAIS OUEST
(near Curé-Labelle) Laval, Québec H7P 1T8

panierdufermier.ca | panierdufermier@gmail.com

CLASSIFIEDS • CAREERS • JOBS

News THE NORTH SHORE PARC-EXTENSION THE LAVAL news Call 450 978.9999 Payment:   

NEWSFIRST WANTS YOU!

NOW HIRING

ADVERTISING CONSULTANTS

- | | |
|---|---|
| <p>Are you:</p> <ul style="list-style-type: none"> ✓ Self-motivated ✓ Creative ✓ Organized ✓ Bilingual | <p>We offer:</p> <ul style="list-style-type: none"> ✓ Base salary PLUS Commission ✓ Flexible schedule ✓ Excellent working environment |
|---|---|

THE NORTH SHORE
News

Submit your CV to:
sales@newsfirst.ca

FAMILY RESTAURANT

6 ghost kitchens
Good location
Good lease

RENT \$2,200 + taxes

CONTACT DOLLY DAVY
dollymjt@gmail.com
514-729-4992



ONLY
\$55,000

WE BUY GOLD AND DIAMONDS

450-681-1363

- For over 38 years -



Before selling elsewhere,
come see us!

Mon. to Wed. - 10am to 5:30pm
Thurs. and Fri. - 10am to 7:00pm
Saturday - 9am to noon
Sunday - Closed

achatorlaval.ca

Same address since 1989

1799, boul. Curé-Labelle,
Chomedey (North of St-Martin)



In Memoriam & Obituaries

Gone but not forgotten

Suicide and grief

The emotional devastation that accompanies a loved one's suicide can be different from other types of loss. While you'll likely experience many of the usual emotions associated with grief, there are other intense feelings that may be triggered if a loved one dies by suicide.



EXPECT STRONG EMOTIONS

The grieving process after a suicide is different for everyone and can vary depending on your beliefs, family background and your relationship with the deceased.

One emotion that you may experience after a suicide is guilt. This can first manifest as confusion over why the person took their own life, followed by imagining "what if" scenarios. You may even blame yourself for not doing more.

Additionally, the grief caused by suicide can lead to strong feelings of anger, either toward yourself and others for missing the signs, or toward the deceased for abandoning you. This can result in feelings of rejection and despair.

Furthermore, persistent stigma around suicide can make it difficult to talk about it. You might also feel a sense of relief that your loved one is no longer suffering.

SEEK SUPPORT

It's normal to experience a variety of difficult and conflicting emotions if a loved one dies by suicide. One of the best ways to work through your grief is to reach out to family and friends for comfort. It may also be beneficial to join a support group for people affected by suicide.

Expressing your thoughts and emotions rather than suppressing them is an important part of the healing process. Just remember to take things one day at a time and do what feels right for you.

If you're struggling to work through your grief, there's help available. A variety of health professionals and organizations can offer their support.



TAILLEFER, Réjean
1930 – 2023

In Montreal, on February 20, 2023, at the age of 92, passed away Mr. Réjean Taillefer, husband of the late Alice Bigras.

He leaves to mourn his children, grandchildren, and many relatives and friends.



YEREVANIAN, Hagop Ago
1944 – 2023

It is with deep sadness that the family announces the passing of Hagop Ago Yerevanian on February 20, 2023, at the age of 78, surrounded by his family and loved ones.

He will be sadly missed by his beloved wife Silva Manisadjian, his loving children Sevag (Melissa) and Shahe, his granddaughters Siena and Alessia, as well as all the Yerevanian and Manisadjian families and many other relatives and friends.

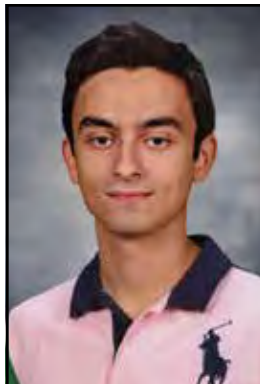


LACASSE, Rolande
1933 – 2023

In Montreal, at the Cartierville Providence pavilion on February 20, 2023 died sister Rolande Lacasse from the Congregation of the Missionary Sisters of Our Lady of Africa.

She was the daughter of Jean Marie Lacasse and Mériella Bellemare.

She is survived by her sisters from the Congregation of the Missionary Sisters of Our Lady of Africa, her nephews and nieces, relatives and friends.



ESTELLY, Julien
2002 – 2023

In Montreal, on Sunday, February 19, 2023 died, at the age of 20, Julien Estelly.

He leaves to mourn his parents Philippe Estelly and Colette Chaoul, his twin sister Célia, his grandmother Hayat Estelly, his uncles Georges Chaoul, Gabriel Estelly and family, Elie Estelly and family, Edgard Estelly and family, his aunt Mona Nassour, as well as several other relatives and friends.

Contact us today to place an obituary or in memoriam in our next issue
NO CHARGE Email: production@newsfirst.ca • Tel.: 450-978-9999



514.228.1888
(Day & Night)



ÆTERNA
Complexe funéraire • Funeral Complex

*Honour and celebrate life
in accordance to your traditions, values and customs,
while easing your experience during the difficult moments.*

55 Gince, Montreal • www.complexeaeterna.com

HOROSCOPE

Week of **FEBRUARY 26 TO MARCH 4, 2023**

The luckiest signs this week:
CANCER, LEO AND VIRGO



ARIES

You like that your job gives you stability and financial independence. You may be allowed to travel more often with work. Watch your speed behind the wheel this week.



TAURUS

You'll have an abundance of great ideas this week. You may constantly change your plans based on your mood, irritating those around you.



GEMINI

Creativity is born out of chaos. If you're feeling bogged down, have a second cup of coffee to regain your energy and boost your productivity.



CANCER

After going through a period of intense stress, it's time to take a step back and rest. Once rejuvenated, you'll experience a new beginning.



LEO

You'll put in many extra hours at work. You'll also find time to relax and have fun with your family and friends by participating in fun activities.



VIRGO

You'll be on cloud nine while on a trip or romantic getaway. You'll consider the idea of living abroad or going on an expedition.



LIBRA

Change is on the horizon. It may be time to end some toxic friendships to relieve stress. You'll take a new approach to life that's more in line with your aspirations.



SCORPIO

Your emotions are running high this week. Avoid putting yourself in a situation where you must make all the decisions; you could face harsh criticism.



SAGITTARIUS

You'll have to use your tenacity to set yourself apart at work. You could be allowed to travel and discover new cultures.



CAPRICORN

You'll stand out in your circle of friends and colleagues. Those around you will offer you a helping hand as you undergo a personal transformation.



AQUARIUS

With many people on spring break, you could have guests over who could behave poorly and make you pick up after them. Hopefully, you'll manage to have some fun.



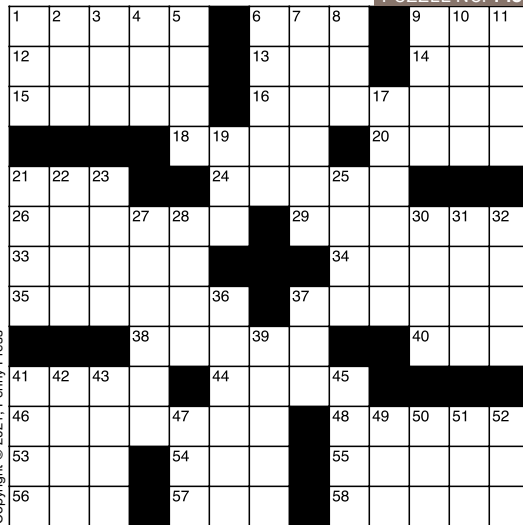
PISCES

Your first idea is the right one. Don't be fooled by people who don't know you; trust yourself. A protective family member could slow you down.

Coffee Break

CROSSWORDS

PUZZLE NO. 143



Copyright © 2021, Penny Press

ACROSS

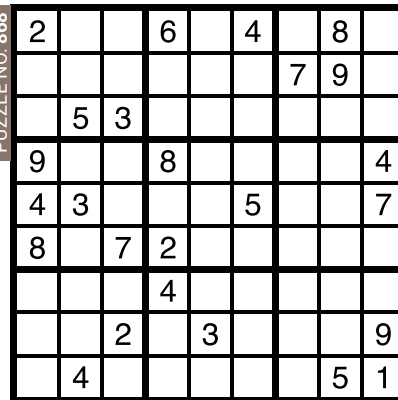
1. Complains
6. Hog's dwelling
9. That dude
12. Another time
13. Foot part
14. Keats work
15. Small drum
16. Glossy paints
18. Prevents
20. Vicinity
21. Recede, as the tide
24. Lacy mat
26. Perches
29. More slack
33. Gather and organize
34. Establish as true
35. Bends down
37. Attack
38. Chirps
40. Tissue layer
41. Sensible
44. Informal denial

DOWN

1. Truck component
2. In times past
3. Hurried
4. Young swine
5. Stuck-up person
6. Office worker, for short
7. Throat part
8. Team cheer
9. Weeder
10. Not moving
11. Flat-topped formation
17. Municipal officials
19. Promotional spots
21. Goofs up
22. Skiff
23. ___ tie
25. Clips
27. Inclines
28. Kind
30. TV serial
31. Something wicked
32. Bank (on)
36. Legislative body
37. Venomous snake
39. Slammer
41. Petty argument
42. Elaborate melody
43. Geek
45. Nobleman
47. Desk wood
49. Buck's companion
50. Faulty item
51. Breakfast item
52. Letter after cee

Sudoku

PUZZLE NO. 868

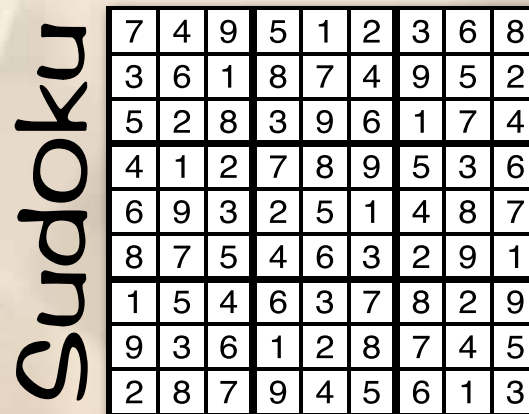


HOW TO PLAY:

Fill in the grid so that every row, every column, and every 3x3 box contains the numbers 1 through 9 only once.

Each 3x3 box is outlined with a darker line. You already have a few numbers to get you started. Remember: **You must not repeat the numbers 1 through 9 in the same line, column, or 3x3 box.**

Last Issues' Answers



SAVE MONEY

Print your cheques with us with confidence

We print all kinds of cheques:
Business, Canada or USA
Fast Delivery!

Amazing Prices!
200 for \$84
400 for \$134
1000 for \$204

MEDIA-TREK
Communications - Promotions - Marketing

Full Banking Security Features

Call us for more information 450.978.9999



PICK UP A DEAL

\$
DOWN



SAMSUNG Galaxy S21 FE 5G

with
FIDO PAYMENT PROGRAM¹

on approved credit and 0% interest
with select phones and plans

CHECK IT OUT

Visit **mobifone.ca**
to see all current offers

Place Forest
10539, Pie-IX Blvd.
514 325-7100

Decarie Square
6900 Decarie, Unit K001
514 739-6838

**436, Jean-Talon St West
du Parc Metro**
514 272-2355

**680, Jarry St East
Jarry Metro**
514 490-0099

MONTREAL

Complexe Desjardins
175, René-Lévesque Blvd. West
Place-des-Arts Metro
514 669-1880

**Place du Quartier
(Chinatown)**
1111, St-Urbain St
Place-des-Arts Metro
514 667-0077

Place Alexis Nihon
1500, Atwater Av.
Atwater Metro
514 939-5552

4190, St-Laurent Blvd.
Mont-Royal Metro
514 439-9934

Place Viau
7600, Viau Blvd.
514 887-7784

SOUTH SHORE

Valleyfield Centre
50 Dufferin, Unit 1200
Valleyfield
450 373-2335

Châteauguay Regional Centre
200 d'Anjou Blvd.,
Châteauguay
450 692-7769

NORTH SHORE

Galleries Terrebonne
1185, Moody Blvd.
Terrebonne
450 471-8972

LANAUDIERE

Galleries Joliette
1075 Firestone Blvd.
Joliette
450 499-3014

OUTAOUAIS

Les Galeries de Hull
320, St-Joseph Blvd.
Hull
819 205-1390



Offers subject to change without notice. A Setup Service Fee of \$50 applies to set up your device and related services. Taxes extra. 1. Fido Payment Program: 0% APR on approved credit with a Fido Payment Program Agreement (FPPA) and an eligible Fido mobile plan. A larger down payment may be required based on our evaluation of your credit. FPPA based on full price less any down payment plus taxes (excluding promo credits, if applicable, which are applied monthly on your bill for as long as your FPPA is in place). Any down payment plus taxes is due in full upon purchase. If your FPPA is terminated or your mobile plan is cancelled, the outstanding Fido Payment Program balance becomes due and the promo credit (if applicable) will end. TMFido and related names & logos are trademarks of Rogers Communications Inc., used under licence. ©2023 Fido