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Grocery chains hit record profits amid high inflation...



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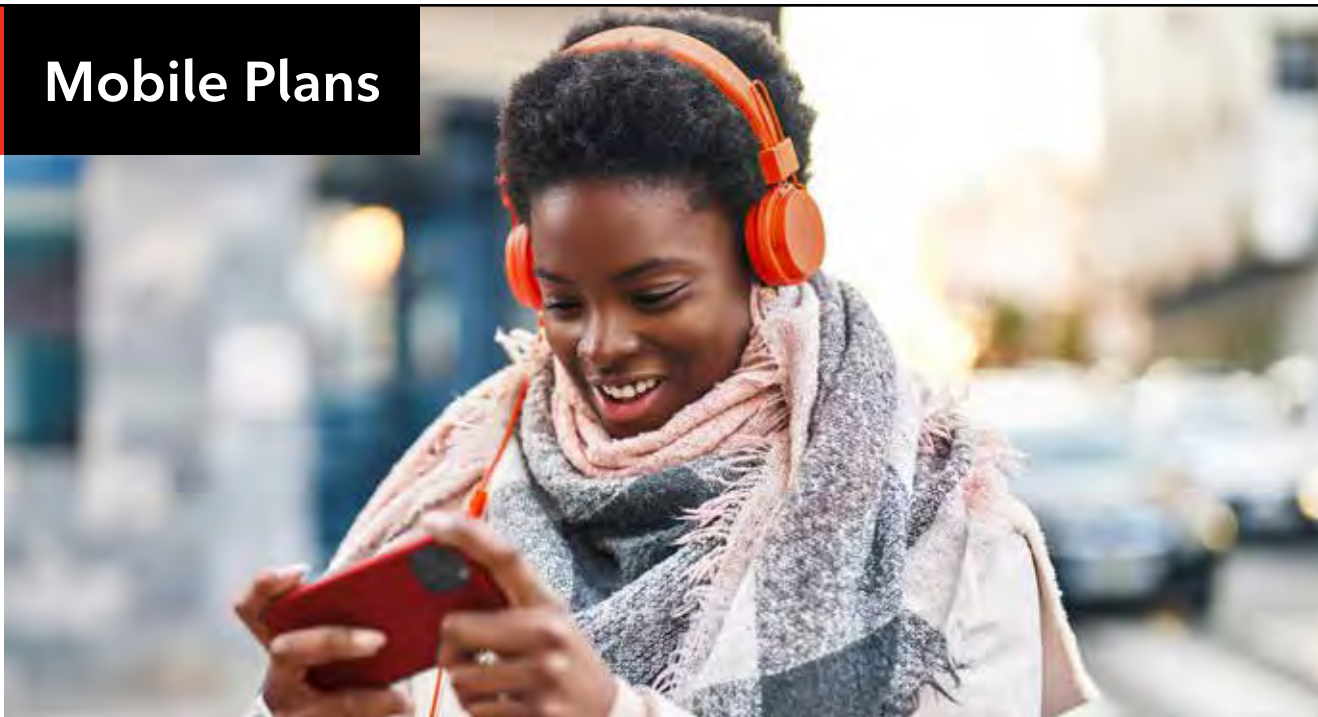
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Grocers under the magnifying glass of federal MPs

DIMITRIS ILIAS

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Canadian food watchers hope federal MPs will pressure the heads of the country's major grocery chains to better explain why they're pocketing so much money. For the residents of Park-Extension hammered by inflation, this is an important announcement.

CEOs of Loblaw, Metro and Empire are set to testify before the House of Commons Standing Committee on Agriculture and Agri-Food, which will examine the phenomenon of food inflation.

Other corporate executives have already testified before MPs, but New Democratic Party (NDP) representatives have signalled their dissatisfaction with the absence of CEOs themselves. "Those running these companies should at least have to answer the questions about why their profits are so high and why their prices

are so high," NDP Leader Jagmeet Singh said last month.

The proposal to hear from industry leaders came from NDP agriculture critic Alistair MacGregor. He received the unanimous support of Liberal, Conservative and Bloc MPs on the committee.

As grocers make record profits amid high inflation, Sylvain Charlebois, director of the agri-food analysis lab at Dalhousie University in Nova Scotia, says MPs have an opportunity to seek more information that could shed light on what generated such profits. A report co-authored by Professor Charlebois in the fall found that the big three grocers all posted higher profits in the first half of 2022, compared to their average performance over the past five years.

Loblaw was particularly notable, according to the report, because it exceeded not only its five-year average performance, but also that of each of those years individually. The grocery chain's gross profit in the first half of 2022 topped its



previous best by \$180 million, which equates to about a million more a day, according to the research. And although Loblaw said its profits were driven by non-food items, such as its pharmaceuticals, its financial statements do not break out margins for different categories of goods.

"I think it would be useful for the committee to dig deeper into this data for the three companies," according to Sylvain Charlebois. But the committee will not be able to compel companies to disclose more information about their financial results.

David Macdonald, senior economist at the

Canadian Center for Policy Alternatives, points out that grocers could indeed make their profits from non-food items. But "we have no way to assess this, because we cannot see any of this segmented information," he lamented. And even if profits are driven by sales of lipstick or soap, that shouldn't necessarily shield companies from scrutiny, the economist argues.

Corporate profits have increased significantly in 2021 and 2022, coinciding with rising global inflation and fuelling accusations of "greed". Grocery prices rose 11.4% in January from a year earlier.

The director of the Montreal PD increases the hiring salary of all his new police officers



The 72 aspiring police officers who form the first cohort to be exclusive to the SPVM are recognized by their black shirts and powder blue epaulets, a uniform distinct from the other future police officers in training. (Photo: Ici Radio Canada)

DIMITRIS ILIAS

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The director of the SPVM, Fady Dagher, took a first step to show that he cares about the working conditions of his young police officers, which keep our borough of Park-Extension safe. These young officers were underpaid, compared to the average salaries currently offered in police organizations in Quebec.

Since February 20, all new recruits to the Montreal police have immediate access to the permanence of a level 7 constable to receive an annual base salary of \$46,100. Previously, all recruits were automatically hired with auxiliary status at a base annual salary of \$36,900 for a maximum period of 24 months. The other recruits hired before this date therefore obtained their tenure immediately, without however receiving any retroactive compensatory amount.

By adding the metropolitan area (7.5%) and

SPVM service level 5 (5%) bonuses already provided for in the collective agreement being renegotiated, the real salary of a young police officer is now estimated at approximately \$52,046.

"There, we can be competitive. This decision is due to a labour shortage and the many vacant positions that cannot be filled. We have therefore found a solution with the City and human resources to prevent our young police officers from starting with a salary of \$36,900 per year", commented Fady Dagher, the Montreal police chief.

The director of the SPVM, Fady Dagher, had promised his future recruits on February 18 that he would take care of their working conditions so that they come to Montreal, but above all, that they stay there for their entire career. For example, a police officer freshly graduated from the École nationale de police du Québec could earn an annual salary of \$48,636 if he opted for the Sûreté du Québec upon hiring.

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OPINION & Editorial



Flirting with nuclear war over Ukraine

Conflicting geopolitical realities: The new world order currently still coexists alongside the old world order.

As a child in the early 1960s, I recall being instructed by my public school teacher on how to assume the "turtle position" under my desk in case of an incoming nuclear missile. The Cuban missile crisis had brought the USSR and the United States to within a hair's breadth of nuclear war over Cuba.

Six decades later, we're hearing echoes of similar nuclear madness. Russian President Vladimir Putin started it by making references to the possible use of nuclear weapons after encountering strong resistance to his invasion of Ukraine last year. Last week, he upped the ante by suspending Russia's only nuclear arms control pact with the U.S., the New START agreement.

Others are piling on. Last week, the Alphen Group, a network of prominent European security thinkers, released A Comprehensive Strategy to Secure Ukraine's Future. On nuclear weapons, it recommends that "responding in kind should remain an option", though "a range of sub-nuclear responses should be designed, including a massive cyber-attack on Russian forces and/or the Russian Government or the possible destruction by conventional means of Russia's ability to conduct the war."

Following the Second World War, the new world order was meant to operate on UN legal principles such as peoples' self-determination and the inviolability of sovereign borders. "Spheres of Influence" was not at all a legally recognized principle.

During the Cold War, the U.S. and the Soviet Union carved out exclusive spheres anyway. Because of the cataclysmic potential of war between them, any competition could only occur by proxy in other countries, notably

Korea, Vietnam and the Middle East. And it came dangerously close to disaster over Cuba.

Unfortunately, Great Powers and others still operate this way when it suits their interests. Ukraine is the latest case in point. Russia wants its neighbour Ukraine back inside its sphere, while NATO and its allies defend Ukraine based on modern legal principles. In the Russian version, NATO is a tool for expanding America's own sphere of influence. It believes the west only invokes law when it suits our interests. Last week's UN resolution calling for Russia's complete withdrawal, supported by 141 countries, is ignored.

Russia points accusingly at American interventions around the world, and the U.S. points at Russia in Syria, Africa and elsewhere. While the Ukrainian people fight desperately for their security and freedom, neither side trusts the other enough to enter peace talks.

China adds a third challenge to diplomacy. It, too, plays the Spheres of Influence game when national interests are at stake. Its Belt and Road expansionism, dominance over Tibet, border clashes with India, oppression of the Uyghurs in Xinjiang, retaking of Hong Kong, claim to the entire South China Sea, and demand to possess Taiwan all fit the mould.

So can there be any hope for peace? Actually, yes. Ultimately, in waging proxy wars, nuclear powers normally see that peace is preferable to mutual annihilation.

Amid all the warmongering, peace signals have recently emanated from two very different sources. First, the Chair of the U.S. Joint Chiefs of Staff, General Mark Milley, reiterated his view that the conflict will almost certainly result in stalemate and end in negotiations.

Then, last week, China announced its own 12-point peace plan for Ukraine. Though it did not call for Russian withdrawal – and was

thus dismissed by the Biden Administration – China's plan did assert that "The sovereignty, independence and territorial integrity of all countries must be effectively upheld." Ambiguous on other points, it declared that: "Nuclear weapons must not be used and nuclear wars must not be fought. The threat or use of nuclear weapons should be opposed."

Coming just days after China also released its little noticed Global Security Initiative Concept Paper, it appears that the country is determined to take the high road on global peace. Unfortunately, with its threats against Taiwan, such positioning cannot be seen as entirely sincere. Indeed, China's proposal came amid reports that it was considering supplying Russia with drones as the next step in deepening relations. Still, it was enough to encourage Ukrainian President Zelensky to start planning a visit to Beijing.

We must, nevertheless, remain wary of miscalculation when nuclear options are brandished.

U.S. President John F. Kennedy gave good advice after the Cuban crisis: "Above all, while defending our own vital interests, nuclear powers must avert those confrontations which bring an adversary to a choice of either a humiliating retreat or a nuclear war. To adopt that kind of course in the nuclear age would be evidence only of the bankruptcy of our policy—or of a collective death-wish for the world."

The U.S. and Russia reached an accommodation over Cuba, which, to this day, remains a sovereign state just off the coast of Florida.

Unless we want our children hiding under school desks again, it's time for the parties involved to begin concerted diplomatic efforts to avert further escalation and achieve peace and security for the Ukrainian people.

Randolph Mank

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Task Force on Linguistic Policy hopes to raise \$100K for Bill 96 challenge

Online info session on new Quebec language law on Wednesday, March 8

MARTIN C. BARRY
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The Task Force on Linguistic Policy is facing a challenge meeting a fundraising goal to contest Quebec's Bill 96 in the Supreme Court of Canada, but hopes to make up the difference through new pledges.

"It's been somewhat disappointing – we haven't gotten the kind of response that we would have liked to have seen," says Andrew Caddell, president of the task force.

The TFLP was set up in 2021 by a group of English-speaking Quebecers in response to the CAQ government's Bill 96 and Bill C-13, the federal government's revision of the Official Languages Act.

Bill C-13 by spring

Bill 96 was passed into law by the Quebec National Assembly in June 2022, while it is expected Bill C-13 could be passed by the House of Commons in Ottawa by this spring. The TFLP hopes to represent English-speaking Quebecers who stand to be impacted by Bill 96, including:

General plaintiffs acting as public interest litigants on a constitutional question; businesspeople or corporations whose business and commercial affairs will be affected by Bill 96 and don't have the capacity to comply with the new requirements for francization; businesses

whose internal documents and software only use English and who would be liable to arbitrary search and seizure by the Office Québécois de la langue française.

The task force has chosen the Bergman law firm to act as its litigation counsel. The plan is to file a comprehensive lawsuit against Bill 96 in its entirety.

\$100K needed, says Caddell

"We're raised about \$20,000 – which isn't bad," says Caddell. "But we need to raise about \$100,000. And the only way we're going to get that is if people understand that, you know, we can win. But this will be a long and fairly drawn-out battle."

Among the Bill 96 cases the Task Force plans to contest before the courts, according to Caddell, are ones involving students impacted by new French language requirements at CEGEPS, recently-arrived Canadians who won't be allowed to be served in English after six months, and people who do not have historic-Anglophone status, who won't be entitled to service in English beginning in June, because even though they use English as their most frequently spoken language, their mother tongue is not English.

Preparation needed

Regarding the fundraising shortfall, Caddell said, "We're really, really reaching out to say look, if we're going to fight this law, which

is going to explode on the English-speaking population of Quebec as of June 1, we have to be prepared for it, we have to be able to go to court.

"And although the notwithstanding clause is wrapped around this bill – well it is and it isn't – the notwithstanding clause applies to only certain parts of the charter, it doesn't apply to other parts of the charter or the constitution." He maintains it only applies to sections 2 and sections 7 to 15 in the Canadian charter.

The rule of law

"So, for example, the right to have laws or information from the courts or from government provided to you in English, that's in the constitution, that's section 133. And therefore, that should be maintained. But this government doesn't seem to think that the Canadian constitution either is worth much or exists, so we have to remind them of that."

While Bill 96 was enacted by the National Assembly last year, provisions of the legislation are only being implemented gradually. "The way that the law was built was that there were certain parts of it which were going to come into effect on certain dates," says Caddell.

"The law was passed a year ago, so that there are a couple of sections in the bill which say these sections will come into effect on a certain date within one year or two years of the passage of the signing into law of the bill.



Task Force on Linguistic Policy president Andrew Caddell says court challenges of Bill 96 "will be a long and fairly drawn-out battle."

Bill 96 info session March 8

"And in the meantime, public servants are drawing up regulations that will flow from those sections of the law. We don't actually know what those regulations are going to be, because they won't be published until such time as the new sections of the law will come into effect."

Task force organizers held an online legal info session on the Bill 96 issue with Bergman law firm associates on Wednesday, March 8 from 7:30 to 9 pm. More info can be found on the TFLP's home page (<https://protectourrights.ca>).

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Hundreds of real estate brokers ready to call quits

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In Parc-Extension as well as all over Quebec, real-estate brokers are feeling the effects of a slowdown in the market, which was predicted after the abnormal situation during the pandemic.

After a lean winter and a market that continues to slow down, a record number of real estate brokers across Quebec could soon make the difficult decision to leave the profession.

By the end of April, in less than two months, the province's 17,000 brokers will have to renew their license to practice with the Organisme d'autoréglementation de courtage immobilier du Québec (OACIQ). Valid for one year, the fees for this license exceed \$2,300 for a newcomer and \$1,900 for an established broker who wishes to continue his practice. As the invoice is important, this deadline usually provokes a reflection – a sort of questioning – on the coming year, among most brokers in Quebec.

This is how on this date, every year, hundreds of brokers choose to withdraw. In the spring of 2020, for example, when the health measures linked to Covid did not bode well, no less than 600 permit holders decided to play it safe by storing their signs.

The following year, after the market had regained strength, they were half as many withdrawing, while the aspiring brokers flocked. For example, confirms Réjean Lavoie from the Cégep de Chicoutimi, admissions to the residential real estate brokerage program had exploded by 16% that same year.

25% drop in sales expected

Things could turn out quite differently by the end of April, as the resale market continues to experience its worst tumble in twenty years, acknowledges the broker and chairman of the board of directors of the Professional Association of Brokers real estate of Quebec (APCIQ), Marc Lacasse.

Last Thursday, March 2nd, Desjardins economists also estimated that sales of existing properties will continue to slide by 25% in 2023, a decline similar to that of last year. In doing so, prices will also continue to dive, until a 17% gap widens from the April 2022 peak by January.



The unfavourable context may push many professionals to reassess their options, believes Mr. Lacasse, who notes in passing a decline of 10% in registrations at the College of Real Estate of Quebec.

This movement of withdrawal is likely to be all the more remarkable, as the profession has welcomed a large number of

newcomers in recent years. From the 14,611 brokers it had at the end of 2018, the industry now has a record 16,755, a jump of 15%.

“Those who came for the wrong reasons, attracted by the perception of easily earned income, do not always have the mental or financial preparation to go through a slower period like today,” explains Mr. Lacasse.

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Up coming Provincial budget: Montreal Mayor Valérie Plante asks for help from Quebec to finance housing and public transit



(NEWSPIRST) The mayor of Montreal, Valérie Plante, urges Quebec to release funds in its next budget to help it respond to the “major crises” of housing and public transit.

Valérie Plante detailed in a letter sent Tuesday her expectations to the Minister of Finance of Quebec, Eric Girard, for the budget that will be tabled on March 21.

Instead of drawing up her usual grocery list, the elected representative of Projet Montréal drew the minister’s attention to “two priority requests”, concerning social and affordable housing as well as public transit.

“The needs in terms of social and affordable housing as well as public transit funding are major in Montreal and the City cannot solve these crises alone,” Plante said in a statement.

Social and affordable housing

The City of Montreal estimates its social and affordable housing needs at 2000 new units per year.

During the election campaign this summer, the Coalition Avenir Québec committed to building

thousands of social and affordable housing units in the city.

To speed up construction, the City is proposing to take charge of the 1098 units of the AccèsLogis program that are still awaiting funding under its AccèsLogis Montréal program.

In return, it is requesting additional funding of \$314.5 million, in addition to the transfer of the \$69.5 million grant already provided for in the program.

Transit

Mayor Plante also calls on Quebec to fund public transit, on which the pandemic has had a “devastating impact” by transforming people’s travel habits.

In this context, the City is asking Québec City to fill the Société de transport de Montréal’s projected financial shortfall in 2023 and 2024, which amounts to \$43 million and \$78 million respectively.

It also calls on the government to cover the structural deficit of the Agence régionale de transport métropolitain of \$500 million.

SAAQ crisis: Quebec will grant a reprieve to affected motorists

(NEWSFIRST) The Quebec government will grant a reprieve to motorists directly affected by computer failures at the Société de l’assurance automobile du Québec (SAAQ) in the hope of calming the discontent of citizens.

This was confirmed by the office of the Minister of Transport, Geneviève Guilbault, after learning about the chaos that resulted from the computer failures.



The new SAAQ platform, was intended to allow customers to carry out most transactions online. However, since its launch on February 20, 103,000 Quebecers have managed to use it among the 335,000 customers served.

Thus, citizens whose driver’s licences expire between March 9 and June 1, 2023 will have an additional 90 days, from their birthday, to pay their renewal fees.

The validity period for temporary registration certificates issued between March 9 and April 8 will also be extended from 10 to 60 days. Then, starting Thursday, the validity of foreign driver’s licenses will be maintained until Aug. 29 to allow their holders to apply for a license here.

Struggling online

Faced with these difficulties, many motorists turned to the SAAQ offices in the hope of meeting an attendant.

But it was always difficult to make an appointment to avoid long lines.

At Henri-Bourassa Boulevard, a busy address of the SAAQ, the earliest appointment possible was for April 20.

Personnel on holiday in the midst of a crisis

What’s more, the SAAQ confirmed Tuesday that the vacation taken by its employees as part of the school break, which took place last week in the Montreal area and this week in the Quebec City area, had been authorized.

“Not everything rests on one person,” said SAAQ spokeswoman Anne Marie Dussault Turcotte. [...] We make sure we have the right people to ensure the interim of people on vacation and the teams are at work to perform all the tasks. »

Earlier this week, the union representing 2200 employees of the SAAQ argued that management had been warned by employees that the digital transition should be more “gradual”.

Additional resources

On Sunday, the SAAQ announced that 150 workers from other sectors would be reassigned to customer reception and online registration assistance. Retired employees could also be involved. They were to receive “accelerated” training on Monday in order to be on duty as of March 13. Seven service centres are expected to receive these new resources.

Depending on the number of visitors, opening hours were also moved forward to the morning and extended to the end of the day, in the busiest centres. Services are available by appointment on weekends.

“I hope that with the measures [...], the situation will be resolved,” Guilbault said Sunday. “What we have seen recently in SAAQ branches is unacceptable. [...] The management is also aware that the situation no longer holds,” she insisted.

“Phishing Alert”

The SAAQ also launched a “phishing alert” Tuesday in the face of cases of fraud related to

the crisis that have multiplied in recent days. “The closure of our branches from January 26 to February 20 affected many Quebec motorists.

To apologize, we give you a credit. Answer YES to get it,” is written in a text message that is circulating more and more.

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Cyber Security

The City of Montreal prohibits the use of TikTok on mobile devices provided to its staff



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In a constant desire to ensure increased security of its computer equipment and the protection of the data it holds, the City of Montreal has decided to prohibit the use of the TikTok application on all mobile devices it provides to its staff, including our borough of Parc-Extension, until further notice.

“The City of Montreal wants to maintain the highest standards in terms of cybersecurity,” said the Mayor of Montreal, Valérie Plante. “The city therefore requested the removal of the TikTok app from mobile devices provided to employees until further notice. We are currently evaluating the risks associated with using the platform, in line with our counterparts in Quebec and Ottawa. The security of the data of citizens and City staff remains a priority.”

Although the preliminary analysis carried out by its teams concludes that the risk is low for the moment, the City of Montreal wishes to act preventively. The latter will therefore take the time to continue its reflection and deepen its analysis of the situation, before officially deciding on the long-term use of the TikTok application on the mobile devices it provides to its staff.

TikTok facing global backlash

Cybersecurity and Digital Security Minister Eric Caire announced the new guidelines on Monday afternoon, February 27th, after Ottawa had already said the mobile app would be banned from government devices starting February 28.

“The ban is precautionary, and there is no evidence that a foreign country is spying on government officials through this app,” Caire said. “The security of information and the protection of data held by public administration bodies remains a top priority for the Government of Quebec, which is why we are adopting this precautionary measure.” The federal government banned TikTok from its mobile devices days after federal and provincial privacy commissioners launched an investigation into the social media platform. The decision follows a review by Canada’s chief information officer, which found that TikTok presented an “unacceptable level of risk to privacy and security.” The US and European Union recently banned government personnel from using TikTok on work devices. A TikTok spokesperson said the social media company is always open to meeting with government officials to discuss how to protect Canadians’ privacy.

Grainothèques at Park-Extension

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For all the Park-Ex greenthumbs, a new seed borrowing scheme is being developed. A Grainothèque, or seed library, is now set up at the Saint-Michel library and at the Park-Extension library. They are an addition to the existing one at the Le Prévost library. The borough urges residents to come get their seeds.

What is a Grainothèque?

A Grainothèque is basically a collection of seeds to borrow. People who subscribe to Montreal libraries have access to a variety of seeds for their garden such as vegetables, nectariferous flowers, fine herbs and medicinal plants. Gardeners are invited to bring back the seeds they have collected to the library counter in order to share them with other

users. The collection will thus be built over the seasons, according to the donations of each and everyone.

The maximum quantity allowed per week is 4 envelopes and the yearly maximum is 16 envelopes. At the Park-Extension Library, there are two ways to borrow seeds:

- In the thematic bundle, residents receive a set of four pre-selected seed envelopes at the reception desk of the Park-Extension Library. These batches are assembled according to the cultivation schedule and they must be borrowed as is.
- In the custom bundle, residents can select a set of four envelopes of their choice using the list of available seeds, and pick up their selection accompanied by an employee.

For more information, prospective Park-Extension gardeners can communicate with the Park-Extension Library at 514 872-6071 or at bibliothequesvsp@montreal.ca.



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Darkness shades Montreal highways

The network on the island of Montreal suffers from a lack of lighting this winter

DIMITRIS ILIAS

Local Journalism Initiative Reporter for Parc-Extension News
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Nearly a quarter of the lights on Montreal highways are out this winter due to breakage or lack of maintenance, according to local media. For Parc-Extension residents using the highways in and out of the borough, this represents a particular problem.

In November, of the 8,370 lamps on the highways of the island of Montreal, 1,981 were off, or 24%. This is indicated by data obtained from the Ministère des Transports et de la Mobilité durable du Québec (MTMQ) by Le Journal de Montréal, in response to an access to information request.



The situation has not changed much since November. The most recent statements note a slight improvement, now 1865 extinguished lights, indicated in an interview a spokesman for the ministry, Louis-André Bertrand, who could not however indicate the date of these new data.

This number is far from the standards of the ministry, which wants 85% of the lamps in its network to be functional. Note that this does not include local streets, where the streetlights belong to the City of Montreal. The data also exclude lamps located in tunnels, said Louis-André Bertrand.

This winter, the lack of lighting on the highways irritated many motorists. In January, the Anjou interchange had been plunged into darkness for a month following a power outage affecting 122 lights spread over some fifty lamp-posts. Many motorists complained about not seeing the markings on the ground.

The ministry blames winter for this situation. "Snow, cold and ice is hard on equipment. There are more light fixtures that are non-functional and the weather conditions make it more difficult to make repairs," says Mr. Bertrand. More than 85% of the lights on Montreal's highways use high-pressure sodium, a 40-year-old technology that requires maintenance every three years. By 2028, the department wants to migrate to LED light bulb technology, which will cost it \$190 million for all of Quebec.

Paid parking everywhere in Montreal



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New measures are being proposed, which will alter Park-Extension even more as well as access to small businesses and residential units.

In a white paper tabled Tuesday, March 7th by the Montreal Regional Council for the Environment (CRE), 23 reforms were suggested to the City to make parking more efficient, fairer and greener. One of the key measures proposed: the pricing of all on-street parking on the island of Montreal by 2035.

"The city is growing," said Blaise Rémillard, mobility and urban planning manager at the CRE. "We have less and less space per person. And then that [parking] space is 27% of the street space. This is enormous and it prevents us from achieving our mobility objectives."

The CRE calculates that parking spaces take up 12 times more space than reserved lanes for buses and bike paths, and that the city spends up

to \$500 million a year on these spaces, including maintenance and the ground.

"We would like to gradually get this amount to be assumed by motorists, rather than by the population," said Blaise Rémillard. For Mr. Rémillard, it is a matter of fairness.

"There are 30% of households that do not have a car in Montreal. They also pay taxes. They too pay parking fees [...] when they go to the grocery store and do not travel by car," continued Blaise Rémillard.

According to the CRE, offering parking below cost undermines not only public finances, but also efforts to optimize off-street parking and the city experience. The report cites a Vancouver study that found that for every dollar a motorist invests in the use of their vehicle, society pays almost 10 times that amount. The metropolis should also sharply increase the price of vignettes, suggests the CRE. Currently, these stickers are free or non-existent in five out of 19 boroughs. Where they are chargeable, they cost from \$11 to \$270.

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Bankruptcy Study: Half of insolvencies filed by millennials

by Douglas Hoyes and Ted Michalos

CONTINUED FROM LAST EDITION

Hoyes Michalos Bankruptcy Study

After falling during the pandemic, consumer insolvencies are once again increasing. Ontario insolvencies increased 15% year-over-year, while Canadian volumes rose by 11%. The pace of growth increased throughout the year, with Canadian insolvencies up an average of 19% in the second half of 2022 and Ontario insolvencies up 23%. Despite this, total insolvencies remain well below pre-pandemic highs.

Still, roughly 100,200 Canadians and 34,700 Ontarians 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 aver-

age 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

Below 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 income.

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 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.

► Continued on page 11



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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 totalled 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 GROUP

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 debt	\$16,123	\$15,408
% with Rapid Loan debt	54%	52%
Average Rapid Loan debt	\$11,744	\$12,495
% with tax debt	45%	52%
Average tax debt	\$10,826	\$21,635

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

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PSYCHOLOGY FOR ALL

by Emmanuel Aliatas, MA, Psychologist

Addiction, Part II

Following my last article on addiction I believe that a little more detail will help anyone looking to understand the disorder a little better. To start, a comprehensible definition of addiction would be a good start for those in need of detail.

Addiction is a treatable chronic medical disorder involving genetics, environment and personal life experiences. People with issues in addiction use substances and engage in behaviours that become compulsive and continue regardless of harmful consequences.

The most common roots of addiction are chronic stress, trauma, mental illness that runs in a family and history of addiction in families. I have searched in most families of addicts that I have worked with and unearthed the family history. It is well hidden and usually in plain sight at the same time, making it very elusive.

Peer pressure is a strong factor in the psychology of addiction, especially for young people. It is just the key that is necessary to enter the gene and ignite it like one would start their automobile. Once this gene has been ignited, it can never be turned off, as far as I know, to this point. Science may figure out a way to eliminate the genetic factor in the future. We are definitely not there yet.

There are several stages in addiction and just as many models. My personal take is that experimentation is the beginning. Then we have regular use which is the dependence

stage. In short, it is a thought which slowly turns into a habit and this habit makes its way into a reflex. Using becomes automatic.

Here are some of the most common addictions that we know something about: marijuana, alcohol, cocaine, heroin, nicotine, gambling, chocolate, food and sex to name but a few popular addictions. This list can go on. One of the great misconceptions of this list is the opioid crisis. We fail to understand this crisis which explains the devastation it is producing.

Opioids are a series of drugs derived from the opium plant. However, there are opioids that are synthetic and do not derive directly from the plant. They are produced in a laboratory. This includes heroin and many prescribed pain killers by the medical profession. I understand that scientifically this is where we stand today, thus prescribing these medications to alleviate peoples' pain. I am suggesting the importance of being more mindful of the drugs we are prescribing and to who. That goes for doctors and pharmacists alike.

As I stated in my earlier article, the population of addicts, in general, are very clever and convincing. Even their close family members cannot tell that they are being lied to and manipulated. It may also be quite trying for a doctor, pharmacist, or addiction worker to see through these lies. This is an area one may want to explore. It may save lives.

Internet prices to drop

CRTC launches review of approach to Internet services competition and lowers some wholesale rates effectively immediately

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On March 8th 2023, the CRTC launched a consultation on the Internet services market to increase competition, create more choice and lower prices. For the population of Parc-Extension, hammered by inflation, this is certainly welcome news.

The CRTC recognized its current approach is not meeting its objective of encouraging more competition in the Internet services market, so it is re-examining the rates competitors pay large telephone and cable companies for access to their networks. While it carries out this review, the CRTC is imposing an immediate 10% reduction on some wholesale rates.

The CRTC will also examine on an expedited basis whether large telephone and cable companies should provide competitors with access to their fibre-to-the-home networks, thus enabling faster Internet speeds to their customers.

The CRTC is welcoming comments until April 24, 2023 on the question of mandating access to fibre-to-the-home networks. For all other issues within the scope of the review, comments are accepted until June 22, 2023.

Canadians can participate by filling out the online form, writing to the Secretary General, CRTC, Ottawa, Ontario K1A 0N2, or sending a fax to (819) 994-0218.

All comments received will form part of the public record and will inform the CRTC's decision.

"The CRTC is taking immediate action to promote competition in the Internet services market. This starts today with a 10 percent reduction on some wholesale rates. We look forward to hearing from everyone who will participate in our public proceeding so that we can strike the right balance between lower prices and continued investment in high-quality and reliable networks," said Vicky Eatrides, Chairperson and Chief Executive Officer, CRTC.



Chairperson and Chief Executive Officer of the CRTC, Vicky Eatrides.

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In Memoriam & Obituaries

In loving memory

*Virtual funerals:
a new reality
to consider*

The coronavirus pandemic made large gatherings hazardous and led to government restrictions. As a result, many businesses had to adapt their practices, including funeral homes. Consequently, these essential service providers have started helping the bereaved host virtual funerals, an immersive and personal way to mark the passing of a loved one. This is fortunate, as it allows seniors and immuno-suppressed individuals to safely participate in end-of-life ceremonies they would otherwise have to avoid.

AN ONLINE HOMAGE

Many funeral homes are willing to assist families in hosting their ceremonies online. Funerals can be live streamed either on social media or over a video conference platform. This type of service accommodates many of the features of an in-person event. Loved ones can read eulogies, music can be played and prayers can be delivered. Being able to carry out traditional rituals, even from afar, can help the bereaved process their grief.



While these services might sound impersonal, they're part of a new reality and an effective way to safely pay tribute to a loved one. Plus, a virtual funeral can allow people to participate who otherwise wouldn't have been able to attend, whether because they live far away or have reduced mobility.

Using various technologies, you can organize a safe, personalized funeral that avoids all physical contact. Consult the funeral homes in your region to find out what services they offer.



GINGRAS, Rose Marie
1948 – 2023

In Montreal, on Tuesday, March 7, 2023 died, at the age of 75, Rose Marie Gingras, wife of Abdelghani El Messaoudi.

Beside her husband, she is survived by her daughter Isabelle, her grandson Félix (Marianne), her brother Fernand (Doris), as well as several other relatives and friends.



DAIGNEAULT, Patrik
1968 – 2023

On Sunday, March 5, 2023, at the *Maison de Soins Palliatifs Gracia* in Montreal, heart in peace and head full of melodies, died peacefully Patrik Daigneault, son of the late Claire Charette and the late Jean-Louis Daigneault. He was 55 years old.

He leaves to mourn his two sisters Annie and Elaine, his brother Martin (Belkaisse), his nephews and nieces Félix, Samy and Sara, his grand-nephew Hayden, his brother of heart Jean-Luc (Jamie), his uncles, aunts, and cousins, as well as his colleagues and many friends.



VALLETTA, Mario
1928 – 2023

It is with deep sadness that the family announces the passing of Mario Valletta at the age of 95, beloved husband of Michelina Guerrero Valletta.

He will be sadly missed by his loving children Pat (Shirley) and Anna (Donato), his cherished grandchildren Michael (Stephanie), Andrea (Matt), Christina (Antonio) and Nicola, his great-grandchildren Dylan, Julian, Aiden and Calista, his sister Antonietta and many other relatives and friends.



TORRES RAPOSO, Maria
1930 – 2023

Mme Maria Torres Raposo died peacefully in her sleep on Sunday, March 5th, in her 92nd year.

She is survived by loving husband Joao, her sons Michel & Gabriel (daughter-in-law Julie), and daughter Maria Fatima. She was a cherished grandmother to her grandchildren Cory, Jason, Alyssa, Christopher and Megan.

Maria's love, affection and sense of humour enriched our lives immeasurably and she will be sorely missed.

Contact us today to place an obituary or in memoriam in our next issue
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HOROSCOPE

Week of MARCH 12 TO 18, 2023

The luckiest signs this week:
CAPRICORN, AQUARIUS AND PISCES



ARIES

You'll undertake a new spiritual practice that allows you to develop a more active social life and meet interesting people. You'll form new friendships and improve your well-being.



TAURUS

You'll finally get your priorities in order. You'll make the changes you've wanted to make for a long time. Some of your friends may be very supportive.



GEMINI

The topic of holidays will come up when you're talking with your partner, friends or family. You'll learn more about specific destinations you've been eager to explore for a long time.



CANCER

If you have concerns about your health, take some time to see your doctor and get tested. Either everything will be fine, or you'll receive the appropriate care so you can heal quickly.



LEO

Your leadership will help you reach a long-term agreement at work. Your sense of initiative will help you resolve a conflict.



VIRGO

You'll have to make many compromises at work and home to regain harmony. You'll have to muster all your patience to address a confusing situation.



LIBRA

You may feel stressed about your financial situation. Consult a professional to gain sufficient clarity. If you don't, you may become more anxious.



SCORPIO

You feel dynamic and enthusiastic this week, which will help you increase your income and find joy. You'll have the means to spoil yourself and be pampered. A week-long holiday will be memorable.



SAGITTARIUS

Carefully review all your bills to avoid unpleasant surprises regarding your finances. A mistake could cost you a large amount of money.



CAPRICORN

It's always wise to take a moment to ponder your decision before embarking on a new adventure that could change your life. You'll be presented with new possibilities over the next few days.



AQUARIUS

This week, you'll find yourself in a frenzy of social engagements or work meetings. Don't forget to take some time for yourself, if only to relax.



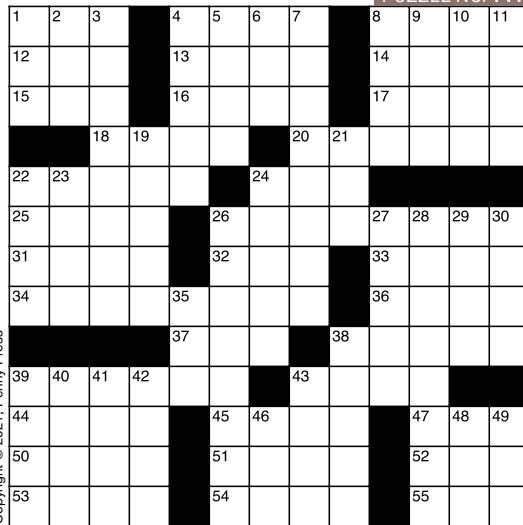
PISCES

At work or home, you'll be designated to organize an event that brings many people together. Your community requires your involvement, and you can't refuse.

Coffee Break

CROSSWORDS

PUZZLE NO. 144



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ACROSS

1. That girl
4. Region
8. Dance component
12. Fierce anger
13. Hollow plant
14. Volcano flow
15. Label
16. Farm cylinder
17. Steers
18. Branding ____
20. Go to bed
22. Jingle writer
24. Maiden
25. Saloon order
26. San Francisco attraction: 2 wds.
31. Fixed route
32. Black gold
33. Certain ones
34. Plea
36. Cut
37. Burro

DOWN

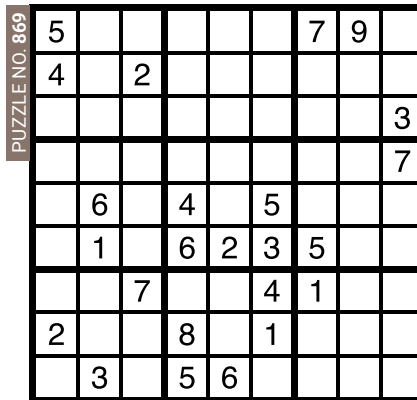
1. Popular show
2. Historical period
3. Corps
4. Fire-setting crime
5. Control strap
6. Snaky fish
7. Endearingly
8. Piggy bank feature
9. Hired car
10. Continually
11. Window part
19. More uncommon
21. Building wing
22. Willing's partner
23. School official
24. Paces
25. Regulation
26. Sleds
27. Roadway hazards
28. Links
29. Betwixt
30. Agts.
35. Organ of hearing
38. Lugged
39. Evidence
40. Sinister
41. Stack
42. Fruity drinks
43. Small mountain
46. Pair
48. Hole piercer
49. Santa's gift

Sudoku

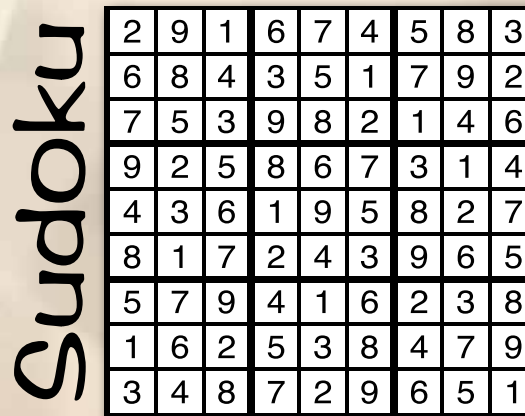
HOW TO PLAY:

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



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514 667-0077

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Atwater Metro
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