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Residents raising petition to contest VSMPE's bike path strategy

Borough seeks to eliminate 254 parking spaces on Ball, de l'Épée and Querbes

MARTIN C. BARRY
marty@newsfirst.ca

Led by Parc Extension city councillor Mary Deros, a large gathering of angry Parc Ex residents resolved last week to gather a 5,000-signature petition, calling on the Borough of VSMPE to hold a referendum on its plans to create new bike paths while reducing parking spaces along Ball, De l'Épée and Querbes avenues.



The Borough of VSMPE's plan to extend bike paths (like this one) along stretches of Ball, de l'Épée and Querbes avenues, while eliminating hundreds of parking spaces in the process. (Photo: Martin C. Barry, Nouvelles Parc Extension News)

According to a declassified VSMPE document outlining the borough's bike path plans for 2023, 39 parking spaces will be withdrawn on the south side of Ball Ave. between Stuart and Durocher as a result of the introduction of a bike path along that east/west street.

Drastic loss of parking

An additional 55 spaces will be removed on the west side of de l'Épée between Ogilvy and Beaumont avenues. More significantly, nearly 160 parking spaces will be eliminated on the east side of Querbes between Ogilvy and De Liège in order to extend a bike path on a 1.36-kilometre-long stretch of that north/south street.

For many of the more than 150 people who attended the meeting, the idea of reducing parking space in a district as densely populated as Parc Extension is absurd and indicative of a borough administration that has lost touch with the needs of its constituents. It's notable that no one at the meeting stood up to defend the borough's bike paths plans.

VSMPE's earlier meeting

According to Deros, a meeting on the proposed plans which was held by borough officials at the borough offices on Ogilvy Ave. around two weeks earlier was poorly organized and many of the residents attending complained about not being able to understand the presentation delivered only in French.

As well, she said residents complained that a written notification of the meeting which was supposed to be delivered door-to-door in the affected area of Parc Extension never reached them. "A lot of the people here didn't even know about that meeting," she said.

Poor preparation

"There was no information given to them in time for them to attend," added Deros. "So, they're saying: how can they just take a decision with no concern about the well-being of all the people who have been living there for the past 50 years." During the June 27 public meeting organized



A Parc Extension resident speaks out on the Borough of VSMPE's plans to extend bike paths along some key streets in the area during a public meeting organized by local city councillor Mary Deros (right) last week. (Photo: Martin C. Barry, Nouvelles Parc Extension News)

by Deros, several residents got up to speak out about the impact the loss of parking spaces will have on them. A longtime resident of the area of Greek origin complained that without parking

near his home, members of his family who now live in other areas of Montreal will be unable to visit him with their children because there will be nowhere to park.



Parc Extension city councillor Mary Deros speaks during the information meeting she organized on the borough's bike paths plan on June 27 in the basement of Evangelismos Tis Theotokou Greek Orthodox Church. (Photo: Martin C. Barry, Nouvelles Parc Extension News)



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OPINION & Editorial



Is the Competition Bureau finally ready to take on the food industry?

Are we nearing the end of the food industry monopoly in Canada?

While the parliamentary investigation into food inflation leans towards political theatrics, the real intrigue lies in the Competition Bureau's study on the food industry, announced last fall. The Bureau has faced mounting criticism since last year for its perceived failure to foster competitive practices in the food sector, which has left consumers grappling with high food prices.

Canada's food retail industry is essentially monopolized by a few key players. Over 85 percent of all food purchases in the country are through Loblaw, Empire/Sobeys, Metro, Walmart, and Costco. Despite this, the Competition Bureau did nothing to prevent this monopolization.

But rumours in the food industry suggest that things are about to change.

Over the years, the Bureau has green-lit many significant transactions, such as Loblaw's acquisition of Provigo in 1998, Metro and A&P in 2005, and Empire/Sobeys and Safeway in 2013. The recent spike in food prices has illuminated the lack of competition in food retail, while also reminding Canadians of the industry's controversial past.

One such controversy is the bread price-fixing scheme that allegedly occurred between 2001 and 2015 and which has been back in the news in recent months. Despite the investigation being ongoing for eight years, no progress has been reported, making Canadians wonder what the Competition Bureau has been up to for the past eight years. It was in December of 2017

that Loblaws declared itself as the proverbial "whistle-blower" and gave all Canadians a \$25 gift card to spend in their stores. Since then we have heard nothing about the investigation; no accusations, no fines and nobody sent to prison.

All we know is that by disclosing the identities of its purported conspirators and collaborating with the Competition Bureau's inquiry, Loblaw, and Weston Bakeries, owned by Loblaw at the time and since sold, obtained protection from legal action. In essence, ills at the grocery store prompted Canadians to feel unprotected and vulnerable.

Rumours now suggest that the Competition Bureau is poised to make substantial breakthroughs. Nothing confirmed of course, but things have been weird. The Bureau has committed to making its study on the food industry public by the end of this month.

This development has left many industry experts on edge, prompting many to play nice or stay quiet.

We know now that Galen Weston who was himself at the centre of the bread price-fixing scandal announced he will leave his post as President in less than a year. Since he announced his replacement, he completely disappeared from airwaves and TV commercials for the company. His voice can be heard in the background of some commercials, but that's the extent of it.

Michael McCain is another industry leader who has completely disappeared. The President

and CEO of Maple Leaf Foods also announced he was leaving his position next year. He too was embroiled in the bread price-fixing scandal as the former owner of Canada Bread, which was sold in 2014, a year before the bread investigation started. Interesting coincidence.

Court documents from 2021 unveiled those emails between high-ranking industry executives, including some at Maple Leaf Foods, suggest an intention to synchronize meat prices, resembling the alleged co-ordination of bread prices. That right, meat. Because of the pandemic, this story barely made headlines, but the food industry is fully aware that the Bureau has evidence that something was up.

Eric Lafèche, the President and CEO of Métro, gave a rare interview in Montreal recently and openly endorsed the code of conduct for the first time. It surprised many. The code of conduct promises to bring more discipline and competition to the marketplace, and Metro has never been warm to the idea, that is until now. Many leaders like Lafèche are now recognising that things can improve, and some solutions ought to be considered. Again, an unexpected predicament from another leader.

One can only guess that the next few months will be interesting. With a government desperate to show Canadians how they are helping families with inflation, a more relevant Bureau may be what Ottawa needs right now. And that is why the industry is very nervous these days.

Dr. Sylvain Charlebois

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Le journal du 3 mai a été la dernière édition livrée par le biais du service fourni par PUBLIC SAC.

Depuis sa première édition en 1993, **NOUVELLES PARC EXTENSION NEWS** a confié à PUBLIC SAC le mandat de livrer notre journal, votre journal, à votre porte.

Sur cette note, nous tenons à remercier tous les travailleurs qui étaient à l'arrière et à l'avant des coulisses pour livrer **NOUVELLES PARC EXTENSION NEWS** à votre porte.

Toutefois, le 17 mai 2023 a pris effet le règlement municipal touchant tous les documents imprimés distribués de porte à porte, sauf par Postes Canada.

L'objectif est de réduire autant que possible le tonnage de papier à recycler :

La ville affirme qu'environ 800 000 dépliant et autres publicités sont distribués à Montréal chaque semaine, ce qui représente environ 40 millions par année.

« La Ville de Montréal s'est fixé l'objectif ambitieux de devenir une ville zéro déchet d'ici 2030. Pour atteindre cet objectif, le volume de matériaux d'enfouissement doit être réduit de 85 pour cent, ce qui représente une réduction de 10 kg de déchets par personne et par année », estime la mairesse de Montréal Valérie Plante.

« Les villes doivent prendre des mesures fortes pour faire face à la crise climatique et ce règlement nous permettra de réduire à la source une quantité importante de papier et de plastique en circulation à Montréal », a déclaré la mairesse Plante.

Par conséquent, à compter du 17 mai, **NOUVELLES PARC EXTENSION NEWS** n'est plus livré de porte à porte.

Vous pourrez prendre votre copie à de nombreux points de distribution locaux sélectionnés, tels que les bâtiments publics, les pharmacies, les épicerie, les boulangeries, etc. publiés sur cette page.

IMPORTANT MESSAGE

After 30 years, Park Extension News is ending its door-to-door distribution.

The May 3rd newspaper was the last issue that was delivered through the service that PUBLIC SAC provides.

Since its first edition in 1993, **PARK EXTENSION NEWS** entrusted PUBLIC SAC with the mandate to deliver our paper, your paper, to your door.

On that note, we would like to thank all the workers that were behind and front of the scenes to deliver **PARK EXTENSION NEWS** to your door.

However, on May 17, 2023 took in effect the municipal by-law affecting all printed material that was distributed door to door, except by Canada Post.

The goal is to reduce as much as possible the paper tonnage to be recycled:

The city says around 800,000 flyers and other advertisements are distributed in Montreal every week, adding up to about 40 million per year.

"The City of Montreal has set an ambitious goal of becoming a zero-waste city by 2030. To reach this goal, the volume of landfill material must be reduced by 85 per cent, which represents a reduction of 10 kg of waste per person per year," believes Montreal Mayor Valérie Plante.

"Cities must take strong action to address the climate crisis, and this by-law will allow us to reduce at the source a significant amount of paper and plastic in circulation in Montreal," said Mayor Plante.

Therefore, since May 17, **PARK EXTENSION NEWS** is no longer delivered door-to-door.

You will be able to pick up your copy at many selected local distribution points, such as public buildings, grocery stores, pharmacies, bakeries etc. published on this page.

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Canada to ban cosmetic animal testing, aligning with global trend

DIMITRIS ILIAS
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Good news for Park-Extension animal lovers as cosmetic testing on animals will be banned in Canada in six months - a largely symbolic measure that aligns Canadian policy with that of dozens of other countries.

The amendments to the Food and Drugs Act were included in the omnibus "budget implementation" law enacted last week in Ottawa and will come into effect in December, said federal Health Minister Jean-Yves Duclos at a press conference in Toronto on Tuesday 27th of June

to highlight the event.

"Today, Canada is joining 43 other countries that have taken steps to ban animal testing for cosmetics," he exclaimed.

The new measures will ban animal testing for cosmetics in Canada in six months, as well as the sale of new cosmetics that rely on data derived from animal experiments to establish their safety, "with a few exceptions."

The law will also prohibit "false or misleading labeling" related to these cosmetic animal tests. These new measures are set to take effect on December 22, six months after the enactment of the law.

"We rarely see policy changes where everyone

agrees, where activists, industry, politicians, and Canadians all agree," the minister affirmed.

Animal testing has become obsolete in the cosmetic industry in recent years, following a similar law in the European Union that was enacted about twenty years ago.

The regulation should not entail additional costs for companies selling the affected products, such as creams, lotions, and makeup, stated Darren Praznik, CEO of the Canadian Cosmetic, Toiletry and Fragrance Association.

"In fact, animal experimentation is no longer widely used by our industry - and that has been the case for some time," he assured in an interview last spring when the bill was introduced."

Essential guidelines for safe and smooth Moves

SAAQ's advice for Park-Extension residents

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As the 1st of July approaches, the Société de l'assurance automobile du Québec (SAAQ) is emphasizing the importance of adhering to certain rules to ensure a safe and smooth move. For Park-Extension residents, whether you're using a trailer or renting a truck, following these guidelines can help prevent accidents and protect your belongings.

When it comes to using a trailer, it is crucial to equip it with brakes if its loaded weight exceeds 1,300 kg or more than half the weight of the vehicle towing it. This ensures that you

have sufficient braking power to safely control the trailer. Additionally, you must check that the trailer's position lights, license plate light, brake lights, and turn signals are all in working order. These lights are essential for maintaining visibility and signaling your intentions on the road. Furthermore, it's essential to respect the towing capacity of your vehicle and ensure that your mirrors provide a clear view of the rear of the trailer. This enables you to maneuver safely and stay aware of your surroundings.

If you decide to rent a truck for your move, commonly referred to as a "cube truck," there are specific requirements to keep in mind. Firstly, your driver's license should authorize you to operate a regular car. With that license,

you are typically allowed to drive a moving truck as long as it weighs less than 4,500 kg and has no more than two axles. These limitations help ensure that you are operating a vehicle within your skill and experience level.

When renting a truck, it's essential to have certain documents readily available. Keep your driver's license, vehicle registration certificate, rental agreement for the truck, and proof of insurance within easy reach. These documents not only demonstrate your authorization to operate the vehicle but also provide important information in case of any legal or insurance matters.

Lastly, the SAAQ stresses the importance of securely tying down your belongings, even if



they are placed inside an enclosed space such as a truck or trailer. Properly securing your items prevents them from shifting during transit, minimizing the risk of damage or accidents.

By following these guidelines and regulations set by the SAAQ, you can ensure a safer and more organized move, protecting both yourself and your possessions.

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Summer period in the healthcare and social services network

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As the summer period approaches, the Ministry of Health and Social Services (MSSS) is reminding the population of the various options for accessing primary care. Every year, patients with non-urgent problems represent approximately 50% of the people who go to the emergency department. In Parc-Extension which hosts an aging population the problem is felt more intensely.

As is the case every year, the summer period brings its share of challenges, particularly in terms of workforce management and the resulting impacts. It requires planning by each institution based on the specific realities of its region. According to its press release, the MSSS is working to find a balance to ensure that Quebecers have the best possible access to primary care services while giving the entire network personnel well-deserved vacations.

The MSSS has once again asked each institution to quickly communicate to the population when service reorganizations are planned to provide predictability. All issues will be managed locally in each institution to prioritize local management so that the implemented solutions meet the specific needs of citizens in each region.

Several options other than the emergency department are now available to facilitate access

to healthcare services for the population:

By phone:

• 811, option 1 (Info-Santé and pediatric line): Speak with a nurse to obtain health advice.

Through the pediatric line, parents of children aged 0 to 17 can receive advice from a nurse and be guided to schedule an appointment if necessary.

• 811, option 2 (Info-Social): An intervenor is available for psychosocial or mental health advice.

• 811, option 3 (GAP): The Guichet d'accès à la première ligne (GAP) is deployed in all regions of Quebec for people waiting for a family doctor.

Appointment requests are analyzed to direct the patient to the appropriate professional or medical service based on their needs.

Online:

• The population can also access the digital GAP for personalized recommendations.

• To schedule an appointment, individuals can visit the Rendez-vous santé Québec (RVSQ) website or other platforms (Clic Santé, Bonjour Santé, etc.).

In person:

• Citizens are also encouraged to consult their pharmacist or family doctor, if applicable.

These new complementary services, combined



with the additional patient care provided by family medicine groups, can make a significant difference in the emergency department's workload compared to previous years. In this regard, the collaboration of the population and all network stakeholders is essential to access the right service, from the right professional, at the right time.

One notable initiative is the Guichet d'accès à la première ligne (GAP), which serves as a gateway to primary care services. The GAP's schedule varies by region, and individuals can find the opening hours on the official Quebec.ca website. Over the past year, the GAP has received nearly 900,000 requests, highlighting its importance in meeting the healthcare needs of Quebecers.

To raise awareness about alternatives to emergency departments, an advertising campaign was launched in March. The campaign encourages the population to explore options beyond the emergency department for non-urgent healthcare needs. By providing information on available resources, the campaign aims to educate individuals about the various services offered and promote a more efficient use of healthcare resources.

One of the key achievements in improving access to primary care in Quebec is the significant increase in the number of Quebecers receiving care from healthcare professionals or physicians. Since the agreement reached in May between the Ministry of Health and Social Services and the Fédération des médecins omnipraticiens du Québec (FMOQ), over 600,000 individuals have been enrolled in a family medicine group, surpassing the initial target of 500,000 registrations. This accomplishment demonstrates a significant step towards ensuring that more Quebecers have a designated healthcare provider and can receive continuous care according to the ministry's statement.

It is noteworthy that 95% of GAP requests are processed in less than 36 hours, ensuring a prompt response to individuals seeking medical assistance. This efficient handling of requests showcases the commitment of the healthcare system to provide timely care and support to the population.

The ministry also reports that as of now, more than 6,814,000 Quebecers registered with a family doctor or family medicine group, representing 89.3% of the population.



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30 juin 2023 / June 30, 2023 • Nouvelles Parc-Extension News • 7



Happy CANADA DAY



From sea to sea to sea

On July 1, the whole country comes together to celebrate with official ceremonies, shows, fireworks displays and oaths of citizenship. Canada Day is an event of exceptional importance to millions of Canadians. It reminds us of our unique history and cultural diversity, and it is a time to feel great pride in our vast natural environment — after all, we live in the second largest country in the world, in terms of surface area!

For many, Canada was a Promised Land right from the start. The First Nations successfully lived off the land for centuries before Europeans arrived. And newly arrived pioneers eventually merged with aboriginal peoples to create a vibrant society based on human rights for all. That is why Canada Day is the perfect occasion to unite and strengthen communities with festivals all across this great country.



We live in provinces larger than entire countries, spread out over nearly ten million square kilometres from the Atlantic to the Arctic to the Pacific. For those of us on the East Coast, B.C. almost seems like a foreign land; to someone in Whitehorse, the rugged coast of Newfoundland might feel like another planet entirely.



Every year, in any kind of weather, hundreds of thousands of Canadians come together to celebrate their history and their rich cultural and natural heritage. Dressed in red and white, they congregate together at parks, homes, and city centres to observe the day with pride and joy.

Fascinating history, rich culture, a wealth of accomplishments — Canada is a vast, prosperous country that we can all be proud to call home.

Celebrating the natural beauty of our country

Why not take advantage of Canada Day to celebrate the beauty of our country? As a couple, with family or with friends, visit one of Canada's national parks on July 1 and experience the wild and magnificent landscapes that characterize our country. These parks are a real source of pride for all Canadians and are among the most beautiful in the world.

From coast to coast, our national parks are spectacular. Plains, mountains, boreal forests, tundra, lakes and glaciers: these parks represent the diversity of Canada's natural heritage. Each one contains treasures of fauna and flora that tell the history of our beautiful country in their own special way. Managed and protected by Parks Canada, our national parks are



unique and unusual sanctuaries where ecosystems are able to evolve at their own pace.



Visiting one of Canada's national parks is a way to get in touch with the natural beauty of your land. Would you like to hike, run, bike or do some canoeing? Would you enjoy discovering historical places, watching beautiful birds or experiencing an unusual adventure? Whatever your favourite activity is, you'll have an unforgettable visit when you're surrounded by the breathtaking scenery.

Visit www.pc.gc.ca for more information about our national parks and to learn about all the special activities and events on offer.

HAPPY Canada DAY!

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Happy CANADA DAY



5 fun ways to celebrate Canada Day

Do you want to celebrate Canada on July 1? On top of participating in local events, you could observe the day with family and friends. Here are some inspiring ideas.

- 1. Forehead name game.** Write the names of famous Canadians, like politicians, athletes and musicians, on sticky notes and stick them to each other's foreheads. Each person must try to guess who they are by asking yes and no questions.
- 2. Canadian potluck.** Buying local is essential to your community's economic vitality. Invite your family and friends over for a potluck that exclusively features food and drinks produced in the country.
- 3. Crafts contest.** Enjoy some friendly

competition with arts and crafts done in small teams. The goal is to create artwork symbolic of Canada, such as a beaver, the Rocky Mountains or a maple leaf. Take a vote to decide on the winner and hand out little prizes – made in Canada, of course!

4. Sing or dance to local music. There are plenty of Canadian music artists whose songs inspire the urge to cut a rug or sing along at top volume. Make a winning Canadian playlist and crank it up!

5. Typical Canadian sport. Work off that extra energy in good company by organizing a lacrosse or hockey mini-tourney – make it ball hockey if you don't have access to a rink. After the games, gather around a barbecue to celebrate.

Canada Day your way

There are plenty of ways you can join in the celebrations, whether you're alone or with your family. Here are a few more Canada Day activity ideas.

Go to the park. Has your town planned a day-long event around the park bandstand with live entertainment and funfair games? Round up your sun hat, lawn chair and a cooler of drinks and go join the festivities. If there's nothing official happening, the next town over most likely has something going on. Why not take a drive over and see?

white summer slacks and red t-shirt and wave the maple leaf flag. See if your town's putting on a kids' red-and-white bicycle-decorating contest and offer to help out. If not, maybe you're just the person to start the tradition.

Host a supper.

After a lively day down at the park who wants to end things at home alone? Invite a few friends or



neighbours over to keep the celebration going. You may want to offer the hotdogs or hamburgers and invite your guests to bring the salads and red-and-white desserts. It'll be a sweet Canada Day that everyone remembers.

Set up a fireworks viewing. You can all make your way back to the park for the fireworks, or why not hold on to your guests right up until fireworks time by tempting them with hot drinks and cozy blankets for their legs. Sit back and watch from where you are. What a spectacular end to a great day.



Join a parade. Ah, the hottest days of summer. You can finally put on those



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*J'aimerais souhaiter à tous une
Joyeuse Fête du Canada !*

*I would like to wish you all a
Happy Canada Day!*



MARY DEROS

Conseillère de la Ville du district de Parc-Extension
Présidente du C.C.U. & Vice-présidente de la commission
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Equifax Canada Market Pulse — Consumer Quarterly Credit Trends Report

Increased demand for credit continues and delinquency rates rise as some consumers struggle with affordability

(GLOBE NEWSWIRE) -- Credit demand remained high in the first quarter of this year while the mortgage market experienced a notable slowdown, according to Equifax' Canada's most recent Market Pulse consumer credit trends and insights report. Despite the slow mortgage market, the total consumer debt remained substantial at \$2.37 trillion, representing a 4.9 per cent increase from the same period in the previous year.

"We normally expect to see a drop in

non-mortgage debt during the first quarter of the year as consumer spending slows following the holiday season. However, despite this seasonal trend, we've observed a continued increase in credit card balances during Q1 2023, which is keeping consumer debt high," explained Rebecca Oakes, Vice-President of Advanced Analytics at Equifax Canada. "The higher cost of living and the influx of new consumers entering the credit market have driven credit card balances to rise by 14.5 per cent compared

to Q1 2022."

On average, consumers are spending 21.5 per cent more each month on their credit cards when compared to their pre-pandemic spend. Average monthly spend per credit card holder has exceeded \$2.2K this quarter, up ~\$400 compared to Q1 2020. The biggest increase in credit card spending is from revolving consumers (consumers who pay less than 90 per cent of their credit card balance each month). Higher spending has pushed the minimum payment requirement for credit card consumers up by 16.5 per cent year-over-year.

increasingly less affordable. Consumers are contending with high vehicle prices combined with increased lending costs," said Oakes. "They are now paying \$120 more per month on a new auto loan, compared to three years ago."

Insolvencies have risen by 28.5 per cent from Q1 2022 but this is primarily being driven by proposals, which are up by 36.5 per cent.

"Bankruptcies have remained relatively low, but the number of consumers filing for consumer proposals has surpassed 2019 levels, indicating a growing need for financial relief," said Oakes.

Age Group Analysis – Debt & Delinquency Rates (excluding mortgages)

	Average Debt (Q1 2023)	Average Debt Change Year-over-Year (Q1 2023 vs. Q1 2022)	Delinquency Rate (\$) (Q1 2023)	Delinquency Rate (\$) Change Year-over-Year (Q1 2023 vs. Q1 2022)
18-25	\$7,896	-2.87%	1.69%	23.47%
26-35	\$16,986	0.91%	1.62%	27.81%
36-45	\$25,829	2.97%	1.23%	26.66%
46-55	\$32,314	2.77%	0.90%	25.66%
56-65	\$26,470	1.16%	0.82%	24.67%
65+	\$14,129	-1.79%	0.92%	15.95%
Canada	\$20,906	0.78%	1.10%	25.34%

Province Analysis – Debt & Delinquency Rates (excluding mortgages)

Province	Average Debt (Q1 2023)	Average Debt Change Year-over-Year (Q1 2023 vs. Q1 2022)	Delinquency Rate (\$) (Q1 2023)	Delinquency Rate (\$) Change Year-over-Year (Q1 2023 vs. Q1 2022)
Ontario	\$21,333	2.18%	1.09%	31.07%
Quebec	\$18,292	1.69%	0.75%	24.86%
Nova Scotia	\$20,454	-0.55%	1.41%	23.77%
New Brunswick	\$21,624	-0.48%	1.41%	13.01%
PEI	\$22,165	1.14%	0.98%	26.17%
Newfoundland	\$22,731	-0.27%	1.39%	19.55%
Eastern Region	\$21,411	-0.37%	1.38%	19.17%
Alberta	\$24,324	-2.90%	1.46%	14.86%
Manitoba	\$16,805	0.81%	1.45%	28.72%
Saskatchewan	\$22,113	-0.70%	1.44%	18.59%
British Columbia	\$21,554	-0.28%	1.00%	31.23%
Western Region	\$22,112	-1.25%	1.25%	21.50%
Canada	\$20,906	0.78%	1.10%	25.34%

* Based on Equifax data for Q1 2023

Payments are being missed

In Q1, 175,000 more consumers missed payments on at least one non-mortgage product, representing an 18.8 per cent increase from the first quarter of 2022. The impact of current economic headwinds is particularly evident in British Columbia and Ontario, which have experienced some of the largest rises in 90+ days non-mortgage balance delinquency rates, up 31.1 per cent and 31.2 per cent respectively since Q1 2022.

At the end of 2022, delinquencies were more pronounced among consumers without mortgages. The latest data reveals an increasing number of mortgage holders missing payments on non-mortgage products, reflecting a 15.7 per cent increase from Q1 2022. This year-over-year increase is almost double the rate observed in the previous quarter (8.9 per cent from Q4 '21 to Q4 '22). Consumers holding variable rate products are feeling the pressure of higher payments, however, overall mortgage delinquency rates remain lower than pre-pandemic levels.

"Increased missed payments on products like credit cards and auto loans are a concern but pockets of the population have been impacted more than others during this uncertain period," Oakes explained. "At the end of last year, younger and lower income individuals were showing increased difficulty in making payments. We are now starting to see more homeowners struggle as well, especially following mortgage renewals where payments have risen significantly."

The volatility of the auto industry in recent years has put many auto loans at risk. In the used car market, higher average car prices and interest rates have led to longer-term loans, a trend unprecedented for used cars. New auto loans, opened in the latter half of 2021, are showing a higher rate of missed payments in the first 12 months.

"Purchasing a new vehicle is becoming

Housing market faces sharp slowdown

The housing market continues to slow, with new mortgage originations plummeting by 42 per cent compared to Q1 2022—the lowest volume witnessed since 2014. Despite some price correction, home prices remain higher than expected. The average loan amount for new mortgages decreased by 13.9 per cent from the peaks of Q1 2022, however it is only a 2.9 percent decrease compared to the previous quarter. This suggests a potential end to the pricing correction in the housing market.

Regionally, the housing markets in Ontario and British Columbia have borne the brunt of interest rate hikes, with new mortgage originations nearly halving compared to Q1 2022. Moreover, mortgage refinancing has dropped by over 50 per cent compared to the same period last year, further contributing to lower new mortgage volume.

Another noteworthy trend is the declining percentage of first-time homebuyers in the market. With higher interest rates, qualifying for a mortgage has become more challenging for this group. On average, first-time homebuyers in 2023 are paying over \$900 more in monthly mortgage payments compared to their counterparts in 2020. The average loan amount for first-time buyers now exceeds \$400,000.

"While interest rates and cost of living remain high, we expect to see more groups of consumers experiencing financial difficulties over the coming months. It will be important for consumers to monitor and anticipate these escalating costs to help them weather the storm," advises Oakes.

Equifax offers a range of innovative solutions that can help clients make more informed and confident [credit risk decisions](#), and [use predictive data](#) to help retain mortgage clients in the current economic climate.



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Montreal Jazz Festival and outdoor festivals remain resilient despite smog concerns



DIMITRIS ILIAS
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Residents of Park-Extension, a neighborhood in Montreal, can breathe a sigh of relief as the outdoor festival organizations, including the highly anticipated Montreal Jazz Festival, are not letting the recent smog episodes dampen their spirits. Despite the poor air quality affecting Quebec in the past few days, festival organizers are maintaining a close eye on the situation, reassuring both performers and festival-goers alike.

The Montreal Jazz Festival, organized by Équipe Spectra, offers a captivating lineup featuring talented artists such as Oscar Jerome, Kokoroko, and Christone “Kingfish” Ingram. While the smog situation is being closely monitored, the organizers have emphasized their commitment to working collaboratively with the relevant authorities to ensure the safety and well-being of all participants.

Spectra has expressed its dedication to monitoring the evolving situation throughout the week. By staying informed about air quality

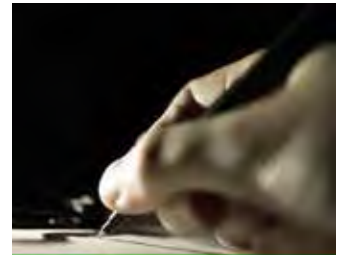
conditions, the organizers can make informed decisions and take appropriate measures to ensure a successful and enjoyable festival experience. This proactive approach allows them to adapt as necessary and prioritize the health and safety of both artists and attendees.

Residents of Park-Extension, who eagerly await the arrival of these summer festivals, can take solace in knowing that the organizations are fully aware of the situation and are taking it seriously. The continued monitoring of air quality levels demonstrates their commitment to providing a safe environment for all involved.

The resilience and adaptability of these festival organizations have been honed by the challenges presented by the ongoing pandemic. Their ability to navigate uncertain circumstances and adjust their plans accordingly has prepared them to handle various situations, including environmental factors like poor air quality.

As the festival approaches, the organizers remain optimistic that the situation will improve. Furthermore, the forecasted rain in the upcoming days adds a ray of hope, as it can help alleviate the smog and enhance air quality.

Petition emerges to fight 250 parking space reduction in Park-Extension



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It seems that the previous meeting with City officials did not calm the fear of many residents concerning the parking situation in Park Extension. The Mayor of Parc Extension recently unveiled a bold plan to remove approximately 250 parking spaces in order to create and expand bicycle paths throughout the neighborhood. Surprisingly, this decision was made without any prior consultation with the citizens of Parc Extension, sparking a wave of discontent among residents and businesses alike.

Parking has long been a contentious issue in Parc Extension, and this latest move by the City threatens to exacerbate the problem. The area is already notorious for its limited parking options, and removing even more spaces could create a nightmare for residents, visitors, and local businesses.

According to the concerned citizens, the impact of this decision will be far-reaching. Businesses operating in the area will undoubtedly face challenges as potential customers struggle to find parking, potentially leading to a decline in foot

traffic and revenue. Workers who rely on parking spaces to commute to their jobs will also be significantly affected, facing increased difficulty in finding suitable parking spots.

Moreover, the elderly residents of Parc Extension, who often rely on visitors for companionship and support, will be disproportionately impacted by the removal of parking spaces. Waiting for family and friends to visit becomes more challenging when parking availability is limited, potentially isolating these individuals further.

The proposed changes will also have consequences for the vibrant cultural events that take place in Parc Extension. The reduced parking options may discourage attendees from participating in these events, leading to a decline in attendance and potentially impacting the cultural fabric of the community.

In response to these concerns, a petition started circulating a few days ago among residents and business owners, aiming to gather support against the removal of parking spaces. Already, the petition has garnered over 500 signatures, showcasing the growing discontent and the desire of the community to have their voices heard.

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Emmanuel Aliatas
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Self Esteem: Perhaps the most important construct in Psychology

A majority of the people I have encountered over my years as a clinical psychologist suffer from low self esteem. Moreover, a good part of them has no idea what self esteem is. In my opinion, to be a success in our society self esteem is a must and a good dose of it. Therefore, a good definition is important.

Self esteem is a matter of how we value and perceive ourselves, a little like self confidence but not exactly alike. For more details read Kristin Neff, (Self-Compassion). The individual with a good self esteem in this gloomy world is the person who is experiencing a great deal of happiness and contentment. According to Caroline Myss in her book, Self-Esteem, it is the fundamental power and that means the building block of a healthy individual.

The individual with a healthy self esteem is a person that is genuinely content in their own skin. This is the most attractive characteristic in the world and people

who have self esteem in abundance know it. The world often suffers in misery and despair over the most menial things. However, there are real reasons for this suffering that I am not going to go over in an article this size. (For example: rape, conjugal violence).

As I have stated in previous articles this is an article strictly based on my experience in my office and mostly by observation not science based. Nevertheless, I am giving of my knowledge in this area after having read extensively on the topic over the years. I also believe that as a child of immigrant parents and a dysfunctional family, this alone qualifies me to write down my thoughts of my up bringing. My parents had low self esteem coming from World War II and trying hard with a lack of language skills and working skills to keep a roof over their children's head and food in their stomach. Of course, they never felt adequate to other immi-

grant families who had come here before them and established themselves to a small degree. This is the reason many of us were raised in homes with little or no self esteem to begin with.

Yes, self esteem comes with in reason from the home you were raised in, and it's passed down through generations. However, I do not believe it is genetic yet is has a serious learning component that makes the nature nurture debate come to life. If you had parents with esteem issues you may have picked up on a few of the characteristics.

Most important to note that you are responsible to figure this out and get the help necessary in order to fix this problem. It is a daunting task, and a monumental amount of work is needed yet very possible. I did the work on myself, and it does work if you are committed to the process.

Here are some suggestions for improve-

ment for the characteristics you may have if you suffer from this disorder:

- You must stop comparing yourself to others.
- Use positive self talk to assist in building a healthy self esteem.
- Surround yourself with supportive and positive people.
- Think about your positive qualities and write about them in your journal.
- Pay attention to self care, exercise, eat right and sleep enough.

Just a small list of what you need to do if you identify with what I am writing. Read up more about self esteem online and in books for more in depth details if what is stated above is not enough. You can also seek professional help from a psychologist, your family doctor or your neighbourhood CLSC. One thing is for sure you should not suffer from this issue. There is a lot of help out there for you if you just go looking for it.

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SKIN DEEP

Q *There is a guy on the train I am very attracted to, and he is attracted to me as well. We see each other at least once a week on the train going to work, but we are too shy to approach each other. He is a police officer.*

I've been told by friends that I am unapproachable. I am guessing this is why he will not say anything to me, so I'll have to say something to him, right? But it's awkward because of the setting. We are on a crowded train, and people are watching and listening.

Angela

A Angela, we all want love, but we don't get to predetermine what package the love will come in. Right now, this man is just eye candy, the outward trappings of a package which may contain love.

You will never know until you speak to him. Because he is a police officer, he may feel it would be too forward for him to approach you, but that is no reason why you can't begin saying good morning. If he is interested and available, he'll let you know.

Ask your friends if you have an unconscious habit, like avoiding eye contact or folding your arms across your chest, which tends to put people off. Sometimes we have habits which don't reflect how we feel. And don't be afraid of rejection. All life is learning, and you will be learning if this package contains the love you seek.

It kills us to see a man and a woman discreetly eyeing each other, with neither having the courage to make the first move. Sometimes we will even whisper a suggestion to one or the other. Consider yourself whispered to.

Wayne

A FIGHTING CHANCE

Q *It seems no matter how hard I try, my life is never on the right track. Depression seems to run in my family. I've read so many self-help books, seen counselors and taken medications, but I always fall back into the same pattern.*

It's almost like I fear success. I'm 25, went to university, but dropped out just before graduation. For four years, I was in a relationship with an alcoholic drug user. After we broke up, he passed away from an overdose. He kept asking me to get back together, so I feel bad about his death.

I now live in a small town. There's nothing here for me, but it's where my current rude boyfriend lives. I go away to Toronto every couple of weeks and model. People say I have real potential.

I feel lonely, but I can't leave or I'll have no one at all. When I first moved here, I thought I would feel safe, but now I'd rather live in a big city, even though the thought scares me. Thank you for listening.

Lyndsey

A Lyndsey, when you have a nail sticking out of your foot, you can take a medication to cope with the pain, but that only solves part of the problem. The nail has to come out. In the same way, if there is a biological or genetic cause of depression, taking medication solves part of the problem. But you still have to live in a productive way.

Having no one, compared to your past boyfriends, is a step up. A drug addict isn't any kind of boyfriend, and neither is a man who puts you down. They are worse than having no one because they take even yourself away.

In "The Artist's Way" Julia Cameron talks as much about life as about art. She says, "Leap, and the net will appear!" You have contacts in Toronto. Go there. By yourself. If medication helps when you feel down, get it. Surround yourself with vibrant people who make you feel light and positive. Negative people are more than capable of destroying the benefits of medication, counseling, and your own inner light.

Tamara

WAYNE & TAMARA MITCHELL are the authors of YOUR OTHER HALF (www.yourotherhalf.com)

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HOROSCOPE

Week of JULY 2 TO 8, 2023

The luckiest signs this week:
PISCES, ARIES AND TAURUS



ARIES

You'll take advantage of the summer holidays to get a few projects out of the way, both at work and at home. Don't forget to rest and make time for yourself.



TAURUS

This week is all about fun! You'll have plenty of opportunities to celebrate in one way or another. Now is the time to choose what you'll be doing on summer vacation; the choice won't be easy. Be careful not to overlook certain responsibilities.



GEMINI

Change is needed! You can't put it off any longer. You'll start a business project or look for a better job. It may also be time to update the decor in your home.



CANCER

You'll attend training courses or conferences and participate in negotiations at work. If you're in a relationship, your partner must pull their weight. You can't wait on them hand and foot. With sympathy and understanding, you'll be able to change bad habits at home.



LEO

Summer holidays are fast approaching! However, you may not be able to disconnect from work because certain tasks may require you to check in every so often. If you're single, you'll have to wait after a first date before getting back in touch.



VIRGO

You'll tie up all the loose ends that have been bothering you and finish everything you've been putting off. Don't improvise your entire summer vacation. Some tourist spots sell out quickly, so make your reservations now.



LIBRA

You'll want to spend your summer vacation at home. You'll fill your days off with landscaping projects, like redoing the flower bed or other fun activities. This could be how your vacation pans out.



SCORPIO

Travel is on the horizon! Always make a list before you go grocery shopping. Otherwise, you may have to go back a few times. You'll be easy to talk to, but some people may be stubborn.



SAGITTARIUS

You love to travel and don't want to miss out on anything this summer. Make a budget so you can do everything you want! You must coordinate with work, family and your significant other to have your dream holidays.



CAPRICORN

You'll be recognized for your sense of initiative. At work and in your social life, you'll create opportunities and exploit them to their full potential. You'll be bursting with energy during exciting activities.



AQUARIUS

You may flip-flop on what to do before going on holiday. You have some anxiety about the cost of living. Don't forget that happiness is worth its weight in gold. Love will creep into your life when you least expect it.



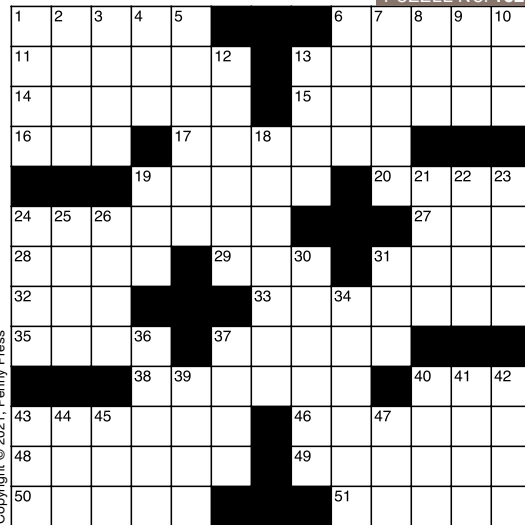
PISCES

You'll be reunited with loved ones. It's also time to slow down at work. For example, try taking a longer lunch break to socialize with colleagues, employees, bosses or associates.

Coffee Break

CROSSWORDS

PUZZLE NO. 152



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ACROSS

1. Rub clean
6. Cleanse
11. Hesitates
13. Presidential noes
14. Gone to bed
15. Narrow back streets
16. 20th letter
17. Celebration
19. Father
20. Injury memento
24. Bullfighter
27. Wood cutter
28. Froster
29. Pointed end
31. Animal pelt
32. Nothing
33. Most simple
35. Lazy
37. Fall bloomer
38. Northern region
40. Fitness club

43. Language
46. Trying experience
48. Mature people
49. Peaceful
50. Units of heredity
51. Kinds

18. Spookiest
19. Exclude
21. Wedding food
22. Rotation center
23. Lease
24. Skirt style
25. Sharp
26. Inform
30. Barbecue sites
31. Form of address
34. Clandestine
36. Bird of prey
37. One-spots
39. Furrows
40. Leak slowly
41. Window ache?
42. Heavy brews
43. Children's game
44. Lyric poem
45. Convent resident
47. Desertlike

DOWN

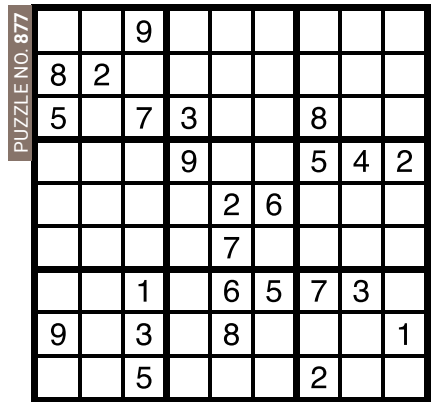
1. Petty dispute
2. Federal ____
3. Law
4. Take advantage of
5. Complained
6. Pants support
7. Book of maps
8. Shoe front
9. "____ Look Me Over"
10. Superman's symbol
12. Faucet
13. Immense

Sudoku

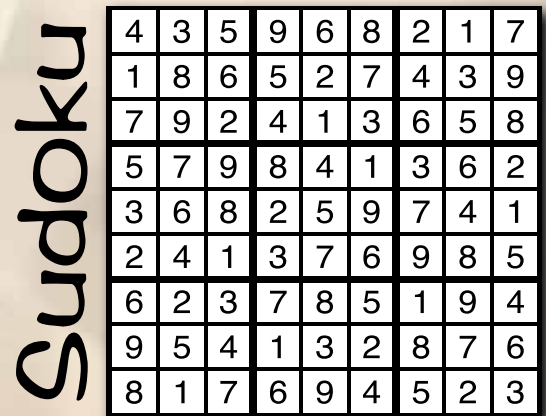
HOW TO PLAY:

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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