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27 million Canadians paying health insurance

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\$132,000 for Giant Steps Autism Centre

Senator Leo Housakos (centre), Giant Steps School staff and board members, and Bâton Rouge Décarie partners Dimitra Frintzilas and Dimitrios Sotiropoulos (third and second from right) are seen here with an enlarged cheque representing the \$132,000 raised during the benefit dinner held for the autism treatment centre on April 29. (Photo: Martin C. Barry, Newsfirst Multimedia)

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Quebec's Bill 96 could 'significantly impact' business, trade group warns

Mentions of 'play' or 'on/off' on appliances could be banned under language legislation

MARTIN C. BARRY
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Costs and inconveniences associated with the implementation of Quebec's Bill 96 could "significantly impact" cross-border trade, while forcing some manufacturers to avoid Quebec altogether, an association representing manufacturers' interests is warning.

The extended regulation of the language of commercial signs could lead to the disappearance of popular products in Quebec, according to the International Trademark Association



If some of the more controversial passages of Quebec's Bill 96 become reality, English writing would no longer be allowed on common household items like camera battery chargers and portable radios sold in the province.

(INTA), as well as other stakeholders doing business in the province.

The INTA is just one of several trade groups and businesses with a stake in Quebec that issued statements to their clients on the impact of Bill 96 since the beginning of its phased implementation over the past two years.

French as common language

Bill 96 was officially passed in May 2022 by the Quebec National Assembly. Officially known as "An Act respecting French, the official and common language of Québec," it recognizes French as the common language of the province.

Among the various requirements set out by the legislation, businesses based outside Quebec, but operating with customers in the province, will be required to provide French translation to the same quality as any English-language content and communications.

Among the more controversial of the requirements is one that would force product manufacturers to draft inscriptions on operational buttons in French if those products are to be sold in Quebec. The legislation proposes to add French requirements for any usage instructions which are engraved, baked or inlaid into a product.

Fines to rise exponentially

Bill 96 sets out monetary penalties for non-compliance. For a first offence, for example, fines have been raised from \$3,000 to \$30,000 (from a previous maximum of \$20,000). Further

offences could lead to the penalties being doubled or even tripled.

"Bill 96 compliance could force significant rebranding, creating opportunities for counterfeiters and potentially harming consumers through confusion and price increases," the INTA warned in an industry update published in February.

They added that large-scale packaging changes could easily cost between \$20,000 to \$100,000 US per product, and that "some companies may find it economically unfeasible to continue selling products in Quebec."

In an explanatory note to its legal clients a month after the passing of Bill 96, the international law firm Dentons outlined situations that could now violate Bill 96. Whereas products sold in Quebec (as well as their packaging and instructions for use) previously had to be in French, now the French Language Charter is more specific.

Businesses plead for leniency

"For instance: Your product comes with instructions for use that are printed in English but the French version is only available online," Dentons says. "Or perhaps the French version is harder to find online than the English version. These situations could violate the Charter."

Last month, the Retail Council of Canada (RCC), the Conseil du Patronat du Québec, the Quebec Hardware and Building Supply Association, the Quebec Manufacturers and Exporters, the Canadian Federation of

Independent Business and the Federation of Chambers of Commerce of Quebec issued a statement in which they asked the CAQ government to take a serious second look at Bill 96's measures.

"The government had promised a three-year deadline for the implementation of rules which, to date, have still not been adopted," they stated.

No more 'Play' and 'on/off'

They maintained that the new rules on commercial signage would force businesses to make changes that would be difficult to put in place on relatively short notice. The deadline for compliance with Quebec's new regulations is June next year.

After then, any mention of "on/off" on an electronic or household appliance button would be banned under the provisions of Bill 96, as would be "play" on any kind of media player.

The signatories of the statement worried that if consumers in Quebec can no longer find the product they are interested in at a retailer in the province, they may turn to online stores and buy what they need at non-Quebec websites, which aren't subject to Bill 96's regulations.



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OPINION & Editorial



Canada's illegal tobacco trade a global boon for organized crime and terrorism

Canada's illegal tobacco trade is not just a domestic issue but a substantial financial boon to organized crime and terrorist organizations worldwide, including terrorist groups like Hamas.

Ignoring Canada's growing illicit tobacco trade also results in provinces losing billions in tax revenue while enriching organized criminal networks both domestically and internationally.

As of 2023, the RCMP estimates that 175 criminal organizations are involved in illicit tobacco. They are taking advantage of high cigarette taxes and lax enforcement of the Indian Act's on-reserve tax exemption intended only for First Nation people.

This problem, once confined to parts of Ontario, Quebec, and Atlantic Canada, has ballooned across the country, notably expanding in British Columbia and Alberta due to the high revenue potential.

The policy response to the COVID-19 pandemic revealed how pervasive the contraband tobacco trade had become in Canada. At the start of the pandemic, governments across Canada made the extraordinary decision to shut down tobacco manufacturing operations and smoke shops on First Nations reserves. This made it possible to quantify and compare the levels of illegal and legal sales.

Indigenous communities, especially in Ontario and Quebec, have been implicated in cross-border illegal tobacco trafficking, with law enforcement reluctant to enforce the law on reserves. First Nations have become complicit with organized criminal networks that ship illicit tobacco across the country. The large price differential between legal and illegal cigarettes and the widespread use of technologies allows individuals to exploit cost-saving and profitable opportunities. The rise of e-commerce in Canada and around

the world has further complicated the issue, as First Nations exploit tax advantages and enforcement gaps to sell untaxed cigarettes online and use their entrepreneurial drive to build online businesses. Payment is by Interac e-Transfer to increase the ease of purchasing in mass quantities.

Despite the clear connection between higher taxes and lower smoking rates, the resulting price differential has inadvertently fueled the growth of an extra-legal cigarette market, challenging the enforcement of tax exemption laws and contributing significantly to the complexities facing Canadian law enforcement and taxation policies.

The implications of online transactions include the expansion of the extra-legal cigarette market, enabling sellers to reach customers far from reserves and avoiding the complications associated with sophisticated organized crime networks. However, this also increases the challenges for law enforcement and raises the cost to Canadian taxpayers.

The inconsistent enforcement of tax exemption laws and on-reserve law enforcement represents a departure from a rules-based system where everyone is treated equally. Although selling untaxed cigarettes to non-Status Indians is illegal, many First Nation communities have turned this into a common practice and a source of income. While research consistently shows that higher taxes lead to lower smoking rates, it also highlights the direct relationship between increased taxes and the expansion of the illegal cigarette market.

Tougher enforcement of laws designed to lower cigarette use modifies and enhances the incentives throughout the cigarette marketing channel. Law enforcement often refrains from strict legal actions on First Nation territories in

Ontario and Quebec to dodge political conflicts. However, 2023 data from Quebec showed that dedicated enforcement efforts halved the illegal tobacco market.

Yet, in late 2023, the Quebec Superior Court stayed criminal proceedings against two Mohawk men accused of breaking Canada's customs and excise laws by smuggling illegal tobacco from the United States into Canada. The ruling seemed oblivious to how First Nation smugglers collaborate with organized crime within the illegal tobacco trade.

In an effort to reduce smoking and meet public health objectives, both the federal and provincial/territorial governments impose taxes on tobacco products. However, this strategy unintentionally fuels the growth of the illicit tobacco market due to the high tax rates. Scholars argue that cigarette demand remains strong despite price increases, leading consumers to turn to the black market for cheaper, untaxed options.

This illicit market operates on basic principles of supply and demand: as profits soar, more entities are drawn to distribute these illegal products. The absence of stringent enforcement and the ambiguity in legal regulations further encourage the emergence of new players in this profitable illegal trade.

To confront the rampant growth of Canada's illegal tobacco trade effectively, a multifaceted approach is urgently required. This approach must address the intertwined issues of high taxes, insufficient law enforcement, and the exploitation of legal loopholes.

With the illegal trade not only depriving provinces of billions in tax revenue but also fueling organized crime and terrorist organizations, the stakes couldn't be higher.

Joseph Quesnel

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Protecting your building against heavy rainfall

City of Montreal gives guidelines

DIMITRIS ILIAS

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As the climate continues to change, cities worldwide, including Montreal, are experiencing increasingly intense rainfall, leading to rapid accumulation on streets and potential flooding of residences. Protecting your property against such events is crucial to mitigate damage and ensure safety. Several measures can be taken to adapt your building and limit the impact of heavy rains.

Identifying vulnerabilities

One of the first steps in protecting your home is identifying potential vulnerabilities. Assess if your residence has low entry points that might allow sudden water entry from the street. Verify the presence and functionality of backwater valves on plumbing fixtures located below street level. Ensuring these valves are operational is essential for all floor drains and plumbing fixtures like toilets and faucets.

Preventative measures

Keep the surrounding area of your residence clear of debris that could block water flow into street drains, facilitating surface runoff capture. In basements, ensure floor drains are unobstructed and store valuables in waterproof containers. It is also critical to check the waterproofing of the building's openings. For doors and windows located at or below street level, consider using permanent or temporary protective measures such as waterproof barriers and removable flood shields.

Specific building types

For homes with pitched roofs, make sure the gutters direct water onto a permeable surface and are not connected to the foundation drain. In buildings like duplexes or triplexes, where

a single internal pipe might combine roof rainwater and sanitary waste, there is a risk of water backing up through plumbing fixtures during a severe storm. It is advisable to separate the rainwater drainage from the flat roof, following the recommended guidelines.

Vulnerability maps

Consulting the Vulnerability Maps for climatic hazards in Montreal, specifically the 2021 Identification of Basins map, can help you identify areas where natural topography may lead to water accumulation during torrential rains. This information is vital for understanding and mitigating risks specific to your location.

Concrete actions for a safer future

The City of Montreal has outlined ten major measures to adapt its territory to heavy rainfall, detailed in its Flood Resilience Action Plan. This plan includes support measures for property owners to enhance their buildings' resilience. The city offers advisory services to help owners better equip themselves to protect their buildings.

Subsidy programs

If costly renovations are necessary to adapt your building, the City of Montreal's RenoPlex program provides subsidies for certain works that reduce flood risks. Check the criteria and eligibility for your renovation projects. The revision of the RenoPlex program aims to make it more accessible to a broader range of property owners, as part of the ongoing efforts in the Flood Resilience Action Plan.

By taking proactive steps and utilizing available resources, you can significantly improve your building's ability to withstand the challenges posed by heavy rainfall, ensuring a safer and more resilient future for your property.



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Must-sees at the Salon de l'immigration et de l'intégration au Québec — Spring 2024

Practical information

Dates: Wednesday, May 29 and Thursday, May 30, 2024, from 10 a.m. to 6 p.m.

Location: Palais des congrès de Montréal, 1001 Place Jean-Paul-Riopelle, Room 210. Metro Place-d'Armes (orange line).

To prepare for your visit, visit the website of the Salon de l'immigration et de l'intégration au Québec.

The Salon de l'immigration et de l'intégration au Québec, organized by Immigrant Québec, will take place on May 29 and 30, 2024 at the Palais des congrès de Montréal. This free event is the largest gathering of its kind in Canada, providing a platform for exchange between immigrants of all statuses, and key players in immigration, business and civil society.

For this edition, more than 270 exhibitors from the 17 regions of Quebec will be present to welcome more than 13,500 families, workers, entrepreneurs and foreign students, and to support them in their project to settle and integrate in Quebec.

A selection of quality conferences and workshops

A varied program including more than 40 conferences and workshops, led by prestigious speakers, will be offered to visitors.

In the Espace Conférences Desjardins, conferences will be hosted by key partners recognized for their expertise, including: the Ministère de l'Immigration, de la Francisation et de l'Intégration, which will host a conference



on Accompagnement Québec: six dimensions for successful integration; Desjardins will focus on the theme: buying a property in Quebec for newcomers. Other partners will also be present, such as Brunel Immigration Lawyers, the CNESST, Drummond économique, Emplois en régions and Québec International.

The workshops will also cover a wide range of topics related to job search, education, entrepreneurship, finance and immigration. Here is an overview of the topics covered:

- Presentation of Quebec's health and social services system & Path for candidates who graduate from outside Canada to work

- there — hosted by Recrutement Santé Québec
- Our journey as newcomers — hosted by RBC Royal Bank
- Employment and housing, what are your rights? — facilitated by Commission des droits de la personne et des droits de la jeunesse
- How to Build a Winning Resume — Hosted by La Maisonnée – Immigrant Assistance

Activities accessible free of charge to visitors

Activities will also be available for visitors, aimed at informing them, equipping them in their job search and preparing them for interviews with the

companies present at the Express Recruitment Space.

The Photobooth will allow visitors to leave with a professional portrait for their social networks. A CV Space will also be set up to help participants adapt their resume to Quebec standards. In the LinkedIn Space, experts will offer personalized advice to optimize the professional profiles of participants.

Finally, during the show, a big contest will be organized with several prizes to be won, including tickets to the Montreal International Jazz Festival! Try your luck, register for free and participate in the show!

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Bâton Rouge dinner event raises \$132,000 for Giant Steps Autism Centre

'We really believe in this cause,' says restaurant co-owner Dimitrios Sotiropoulos

MARTIN C. BARRY
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A fundraising dinner for the Giant Steps School held at the Décarie Bâton Rouge Grillhouse & Bar in Montreal on April 29 raised \$132,000 for the Giant Steps Autism Centre.

The event was hosted by Senator Leo Housakos. The five-course meal was donated by Décarie Bâton Rouge Grillhouse & Bar partners Dimitra Frintzilas and Dimitrios Sotiropoulos, who noted that staff serving the meal also donated their time.

A successful fundraiser

"We owe Senator Housakos a huge debt of gratitude," said Nick Katalifos, vice-president of the Giant Steps School board of directors, adding that Senator Housakos managed to organize the evening in around a month-and-a-half.

At the same time, he expressed huge thanks to Décarie Bâton Rouge Grillhouse & Bar partners Dimitra Frintzilas and Dimitrios Sotiropoulos for their generosity. "That means that all the funds collected tonight are going directly to the Giant Steps Autism Centre," said Katalifos.

'Wonderful cause,' says senator

"This is an amazing cause," Senator Housakos said in an interview with *Newsfirst Multimedia*. "Neurodiverse people deserve to be fully part



Giant Steps School vice-president Nick Katalifos (right) said Senator Leo Housakos succeeded in organizing the successful fundraiser in around a month-and-a-half. (Photo: Martin C. Barry, Newsfirst Multimedia)

of our society. They have things to contribute. "Many years ago when I first discovered what autism was all about – and particularly the amazing work that the Giant Steps Centre does in Montreal for people with autism – I decided to support the organization," he continued.



Décarie Bâton Rouge Grillhouse & Bar partners Dimitra Frintzilas and Dimitrios Sotiropoulos donated the five-course meal, while staff also pitched in by donating their time and efforts. (Photo: Martin C. Barry, Newsfirst Multimedia)

ates two of the restaurants.

"We have donated over \$1.5 million," he said, noting that previous fundraisers for Giant Steps they took part in were also very successful. "We really believe in this cause. It's a good cause. We believe that Bâton Rouge should be giving something back. And what we are doing is giving back to the community."

Among the guests were elected municipal officials from Laval, Montreal and Beaconsfield. They included Chomedey city councillor Aglaia Revelakis, Souvenir-Labelle councillor Sandra El-Helou, L'Abord-à-Plouffe councillor Vasilios Karidogiannis, Saint-Bruno councillor David De Cotis, and Montreal city councillor for Parc Extension Mary Deros.

Support from elected reps

"Any way we can show support, we're more than happy to," said Karidogiannis. "Nick and Leo are great guys who work hard for this cause. We're all more than willing to help them out to reach their goal."

Giant Steps is "a very valuable resource, not only for the people of Laval, but also all over greater Montreal," said Revelakis, pointing out that a growing problem encountered by many families with neurodiverse children is being unable to plan for their children's future after they reach adulthood.

"Giant Steps is providing an alternative," she said. "Young people who have autism will be provided with an incentive to be able to contribute to society. This is also a great initiative that Senator Housakos took in organizing this event tonight for a cause that is very worthy."

"I've taken part in many Giant Steps events and it's always wonderful to see how the community rallies around such a wonderful cause as they are doing again tonight."

Bâton Rouge a big supporter

Although it was not the first fundraiser for Giant Steps held at a Bâton Rouge restaurant, it was the first at the Décarie Bâton Rouge, according to Dimitrios Sotiropoulos who oper-



Photo: Martin C. Barry, Newsfirst Multimedia



Décarie Bâton Rouge Grillhouse & Bar co-owner Dimitrios Sotiropoulos spoke during the Giant Steps School fundraising event on April 29. (Photo: Martin C. Barry, Newsfirst Multimedia)



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Spring Cleaning in VSP

The website announcement and the Park-Ex complaints

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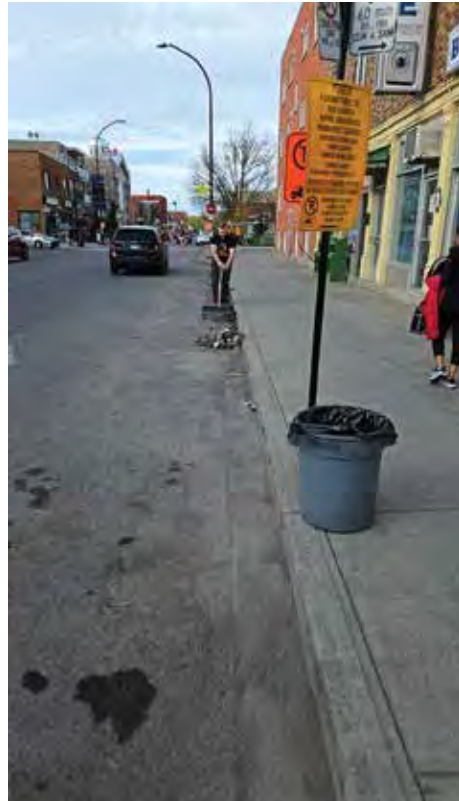
The official announcement from VSP

According to the borough's website announcement, VSP's teams are diligently continuing their extensive spring cleaning operations, actively working to pick up litter, sweep, and wash the 283 km of streets and 378 km of sidewalks in the borough. For several weeks, teams have been collecting the abundant waste accumulated over the winter.

The implementation of parking restrictions on April 1st has allowed teams to use street sweepers and water trucks (weather permitting) for a thorough cleaning. In total, it will take about five to six weeks to complete the cleaning of all streets and sidewalks in the area, though operations may be interrupted if weather conditions require it.

Over time, various changes have transformed the area, such as changes in traffic flow, addition of calming measures, and street recon-

figurations. Therefore, it was necessary to revise the cleaning routes to adapt to these new realities, which have affected the parking restriction schedules. Despite the teams' best efforts, always according to the borough, to plan the mechanical sweeper routes efficiently, factors such as equipment breakdowns, adverse weather, or non-compliance with new parking restriction signs can impact the speed or execution of street maintenance.



The cleaning operations follow a predefined intervention order: cleaning of main thoroughfares first, followed by local streets, medians, concrete islands, viaducts, and alleys. Teams use vacuum sweepers, mechanical sweepers, water trucks with bionic arms, and sidewalk washers to remove gravel, stones, and waste that have accumulated on the roads and sidewalks during the winter. The borough has a team of about sixty people working in shifts seven days a week to complete this massive cleaning operation.

The numerous parks in the borough are also being prepared for the warmer days ahead. Trails, play areas, and water features are cleaned and swept, and the sports fields are

lined. Swings are installed, and the condition of park pavilions is checked. Park restrooms will open in mid-May. On the streets, teams are cleaning medians, grassy areas, flower beds, and refurbishing tree basins. Urban furniture (benches, public trash cans, etc.) is also being restored. Due to higher street traffic during the summer, the number of street trash cans is increased, and their collection frequency is also boosted. Additional bike racks are installed to encourage active transportation.

Graffiti on walls within the borough will be cleaned during a spring blitz starting May 15. Graffiti removal operations run from May to November, except for hateful graffiti, which is removed as quickly as possible.

Mary Deros speaks to Park-Ex News

While the official VSP communication highlights a diligent and comprehensive cleaning effort, the reality on the ground, according to City Councillor Mary Deros and many residents, paints a different picture. Mary Deros and numerous citizens have voiced concerns that the extensive spring cleaning described on paper does not translate into actual work in the borough. For example, the owner of Café St-Roch reported not seeing a city broom for weeks. Taking matters into his own hands, he cleaned the street himself on the south side of St-Roch from Bloomfield to Champagneur just before Orthodox Easter. Other residents have filed complaints with 311 about street sweepers that never passed their streets, indicating a gap between the planned operations and their execution.

Photos: The owner of Café St-Roch cleaning the street

At a recent borough council meeting, Deros raised these issues and received a response indicating that many brooms were out of commission for repairs, leading to reduced cleaning activities. This admission underscores the challenges the borough faces in maintaining its cleaning schedule and the impact of equipment downtime on service delivery. The discrepancy between the borough's official statements and residents' experiences has led to frustration among community members. Despite the outlined plans and new sweeper routes, the visible cleanliness of the borough remains a concern for many.



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Health Insurance Market in Canada

Key Figure & Trends in 2023

As in many countries, the Canadian health insurance system is made up of provincial public health insurance plans, supplemented by private insurance offerings that cover the bulk of health expenses for the citizens of our country. In this study, we look at the key data, statistics and figures for the health insurance market in Canada, analyzing trends over the last 5 years.

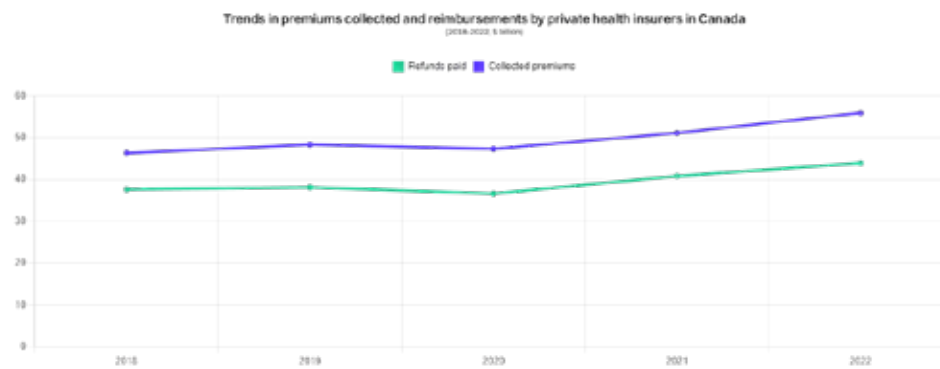
PART I: The private health insurance market in Canada

In Canada, 27 million citizens are covered by a supplemental health insurance plan, which covers expenses not covered by public plans (the RAMQ in Quebec or the OHIP in Ontario, for example). Below, we explore the main statistics and trends in the private health insurance market in Canada since 2018.

Private health insurance companies collected \$55.9 billion in premiums in 2022 across Canada

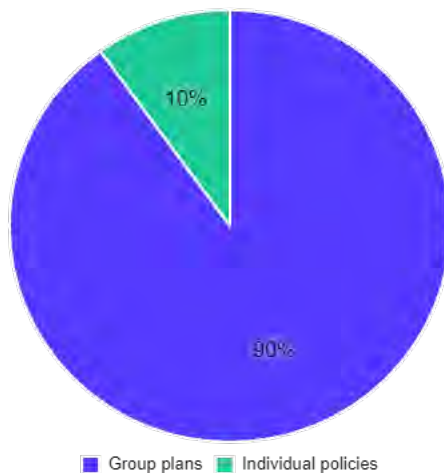
In 2022, 27 million Canadians had private supplemental health insurance, representing a little bit more than two-thirds of the total population (67.8%). Over the year as a whole, a total of \$55.9 billion was collected by private health insurers for supplemental health, disability, accident and other risks. The trend over the last 5 years is as follows:

- The total amount of premiums collected increased by 20.7% between 2018 (when it was \$46.3 billion) and 2022
- At the same time, total refunds paid by



private health insurers rose from \$37.6 billion to \$43.9 billion, an increase of 16.6%.

Breakdown of premiums by type of plan (2022, Canada)



90% of private health insurance premiums are collected via group plans

If Canadians benefit massively from supplemental health insurance, it is above all thanks to the existence of group plans financed by companies for the benefit of their employees. As the graph below shows, 90% of the premiums collected by private insurers are collected through those group plans, compared with just 10% through individual policies.

In 2022, Manulife is the leader in the private health insurance market in Canada with a 20% market share

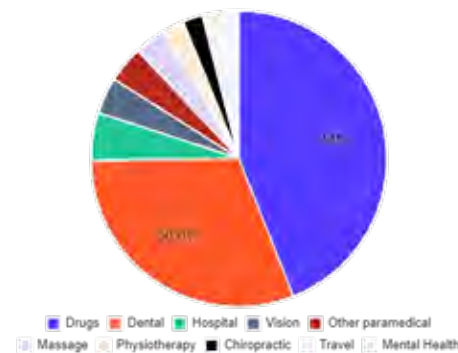
In 2022, the private health insurance market in Canada sees fierce competition between several large companies. Among these, Manulife stands out as the leader, with a 20% market share. Sun Life is also in a strong position, with a 15% market share. RBC Insurance, Great-West Lifeco and Desjardins also maintain significant market shares, illustrating the diversity of players in this sector.

- Hospital care, which is largely covered by public plans, comes third, representing \$1.7 billion for supplemental health insurance in 2022, ahead of vision care (\$1.3 billion), other paramedical services (\$1.3 billion) and massage therapy (\$1.1 billion)
- Lastly, we find physiotherapy (\$0.8 billion), chiropractic (\$0.7 billion), travel expenses (\$0.7 billion) and mental health care (\$0.6 billion) as main items covered by supplemental health insurance in 2022.

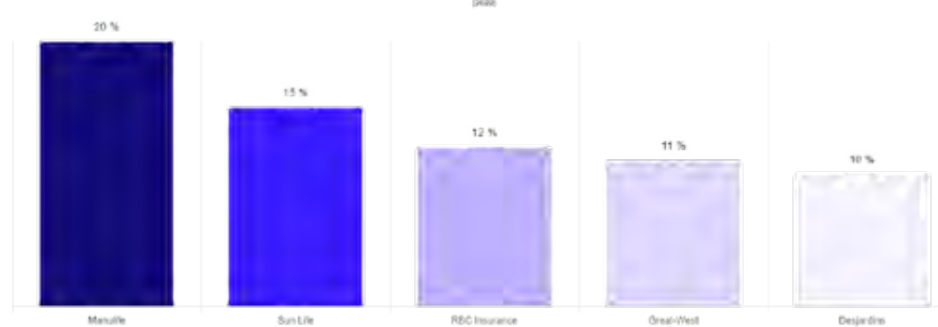
In 2022, 44% of refunds by supplemental health insurance relate to drugs

In terms of breakdown, there is a clear predominance of drugs (44%) and dental care (30.8%), which together will account for more than two-thirds of the refunds made by supplemental health insurance providers in 2022 in Canada. Here is a breakdown of other spending by supplemental health insurers in Canada for the year 2022 as a whole:

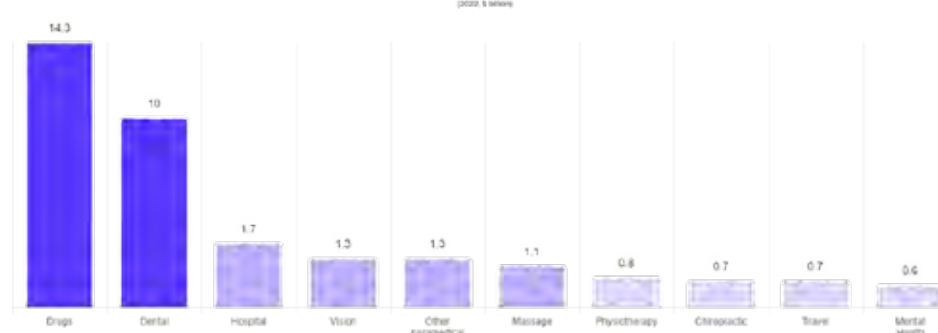
Supplemental health insurance expenditure (Canada, 2022)



Market share of the 5 largest private health insurance players in Canada (2022)



Refunds made by private health insurance plans in Canada, by category (2022, \$ billions)



32.5 billion: total refunds paid under supplemental health insurance in Canada in 2022

In 2022, private health insurers paid out a total of \$32.5 billion in Canada, in the form of refunds to supplement the coverage provided by public health insurance plans in the various provinces. The graph below shows that:

- Drugs (\$14.3 billion) and dental care (\$10 billion) are the two largest refunded items for supplemental health insurance in Canada

Overall refunds made by private health insurance providers rose by 22.2% between 2020 and 2022 in Canada

Although public health insurance plans have assumed the majority of the costs (particularly hospital costs) associated with Covid-19, private

► Continued on page 11

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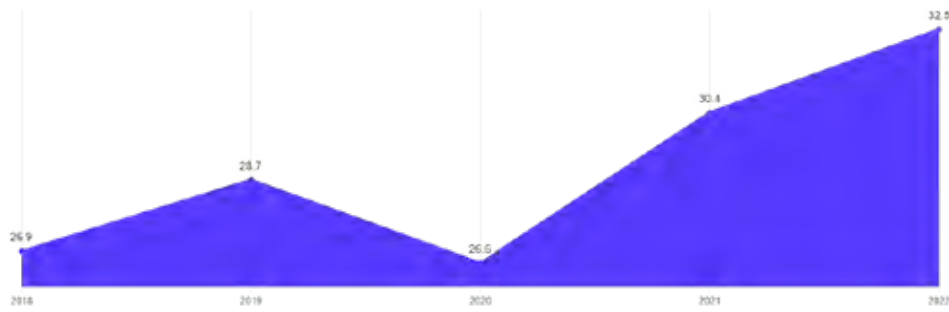
◀ **Continued from page 10**

health insurers have also been called upon to contribute. In fact, their total expenditure rose from \$26.6 billion in 2020 to \$32.5 billion two years later, an increase of 22.2% over the period (\$5.9 billion in additional costs).

substantial resources, with \$13,676 million and \$11,648 million, respectively.

- In contrast, Prince Edward Island has the lowest annual benefits paid among the provinces, at \$364 million, followed by Newfoundland and Labrador (\$1,248 million) and New Brunswick (\$2,548 million).

Trend in supplemental health insurance refunds between 2018 and 2022 (Canada, \$ billions)



Supplemental dental care refunds in Canada have risen by 17.7% in 5 years

As we have seen, overall expenditure on supplemental health insurance has increased over the last 5 years. If we look in a little more detail at the different categories of care covered, we can see that:

- Refunds made by private health insurance providers for drugs rose from \$11.7 billion to \$14.3 billion between 2018 and 2022, an increase of 22.2%
- Spending on dental care by supplemental health insurers jumped from \$8.5 billion to \$10 billion, an increase of 17.7% over the same period
- On the other hand, hospital expenditure covered by private insurance has fallen by 10.5% over the last 5 years, as public schemes have largely covered the costs associated with Covid-19.

These figures illustrate how spending in these service areas has changed over the years, highlighting trends and priorities in healthcare funding in Canada.

PART II : Private health insurance data and trends in the Canadian provinces

In Canada, each province has its own specific health insurance system. The aim of this second section is to provide a comparative analysis of the health insurance systems in the various Canadian provinces.

In Canada, 43% of all supplemental health insurance refunds are made in Ontario

The data presented below offers insight into the annual private health insurance benefits paid across the Canadian provinces. Ontario emerges as the province with the highest annual benefits paid at \$48,984 million, showcasing its substantial investment in providing benefits to its residents. Then:

- Quebec follows with a significant amount of \$24,908 million in annual benefits. British Columbia and Alberta also allocate

Province	Annual private health insurance benefits paid (\$ millions)
Ontario	48,984
Quebec	24,908
British Columbia	13,676
Alberta	11,648
Manitoba	4,004
Nova Scotia	2,860
Saskatchewan	2,808
New Brunswick	2,548
Newfoundland and Labrador	1,248
Prince Edward Island	364

Source : Canadian Life and Health Insurance Facts (2023 edition)

Quebec is the province with the highest proportion of its population benefitting from private health coverage: 83%

It is always interesting if all provinces have the same proportion of their people having a private health insurance cover. We observe that:

- Quebec has the highest percentage of people with private health insurance at 83.1%, followed closely by Newfoundland and Labrador at 78%
- Manitoba and Saskatchewan also have relatively high rates of private health insurance coverage, with 77.5% and 77.2%, respectively
- Conversely, British Columbia and Alberta both exhibit the lowest rates among the provinces, with 70.9% each.

These statistics shed light on the varying levels of reliance on private health insurance across different regions of Canada, which can be attributed to factors such as provincial healthcare policies, economic conditions, and population demographics.

In Ontario, the average annual private health insurance benefit is about \$4,453 per beneficiary

Where in Canada do private health insurance providers pay the most for their bene-

ficiaries? As the graph below shows:

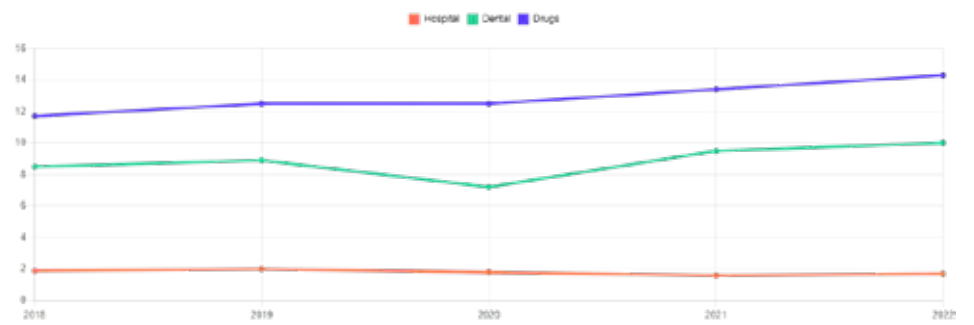
- Ontario (\$4,453 per beneficiary on average) and New Brunswick (\$4,177) have the highest annual private health insurance reimbursements.
- Conversely, Saskatchewan (\$3,086), Newfoundland and Labrador (\$3,044), and Prince Edward Island (\$2,800) are the Canadian provinces with the lowest annual private health insurance reimbursements.
- In between are Alberta (\$3,640), British Columbia (\$3,599) and Quebec (\$3,412).

Methodology

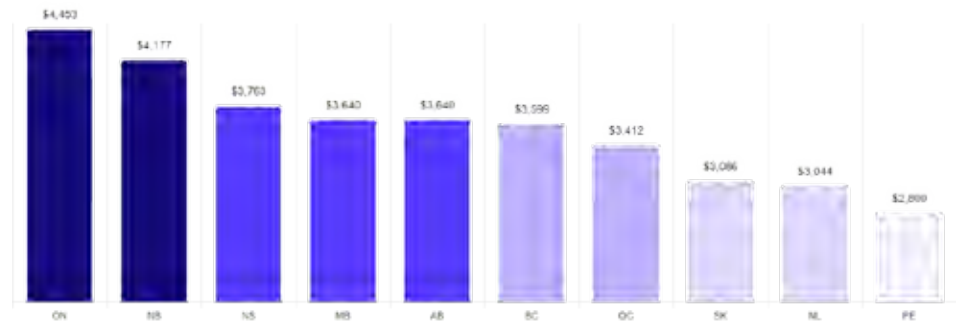
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This document is based on open data provided by the CHLIA (Canadian Life and Health Insurance Association) and Mordor Intelligence.

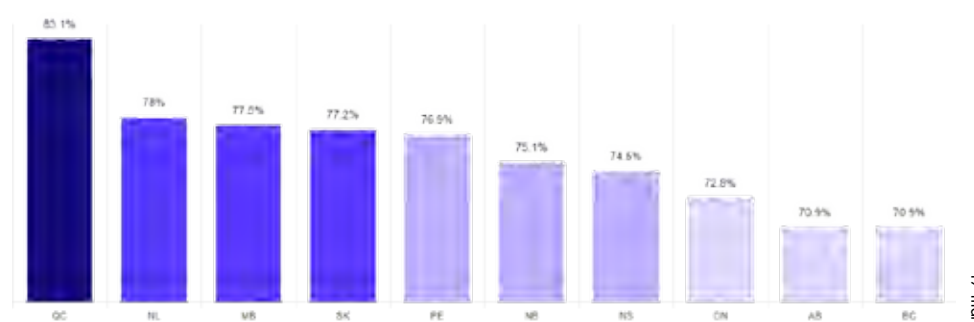
Trends in refunds for 3 main treatments covered by supplemental health insurance plans (Canada, \$ billions)



Average annual private health insurance benefits per beneficiary (2022, in \$K)



Proportion of population with private health insurance cover (2022)



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Set up..... \$54

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FROM WAYNE & TAMARA

TO THINE OWN SELF

Q *Someone gave me a bit of advice, and I'm doing my best to get my head wrapped around it, trying to understand and comprehend and translate it into my own life. What does it mean to "follow your own heart"?*

Lisa

A Lisa, Dante's "Divine Comedy" opens with the author saying, "Midway in the journey of our life, I found myself in a dark wood, for the straightforward path had been lost." That is how many people feel. It is as if they are searching for an answer when they don't know the question.

In your quiet moments, with no concern for anyone but yourself, what are your dreams? Your desires? What are your hobbies? Your interests? What did you like to do when you were young? If someone gave you a lot of money, what would you do? Often what you would do doesn't take money, but if you had money, you would feel the freedom—the

unburdening--to do it.

Most of us have a talent for complicating the obvious. The amoeba, a one cell organism, has a lesson for us all. It moves toward and embraces what it authentically needs, and it moves away from the uncongenial. That is all we need to do in life, and it applies to everything--people, jobs, leisure activities, and studies.

This method is extremely simple. It is so simple people don't realize how powerful it is. In the course of time, it can create the kind of life we want. Is it sometimes wasteful? Yes, sometimes we follow false trails. Will we sometimes feel our life is stalled? Yes, but at a deeper level we are moving forward.

People who follow this simple technique, in time, feel as if their lives were guided by an unseen hand. They gain a sense of destiny. What once seemed like random events, they know occurred for a purpose. They end up living a life which fulfills them.

Wayne & Tamara

CALLING HER BLUFF

Q *I've been with my boyfriend for four years, and he is going through the longest divorce known to man. His soon-to-be ex knows of me and told him she is insanely jealous. She makes my life complete hell by emailing him sexual innuendoes, asking him for expensive gifts, and calling him an average of 12 times a day.*

I told him to cut the cord. If he wants to be with me, he has to protect me, be true to me, and make me feel secure in this relationship. We even tried counseling a few years back, and then he cheated on me with her. Many times I told him to get on with this divorce or I would be gone, but it doesn't seem to scare him anymore.

How do I get my point across to this man, and do I have any grounds to tell this woman to leave him alone and just tend to her children?

Paige

A Paige, the one thing which may set you free is to look on this situation from a different point of view. He didn't cheat on you with her. She's his wife. He's cheating on her with you. You describe her as his soon-to-be ex, but "soon-to-be ex" is a term more likely to describe your future, not hers.

You threaten and threaten to leave, and you never do. Bluffing in poker may be good strategy, but bluffing in life is weak. Once your bluff is called, you've lost all power and all credibility. And counseling? Think about how funny that is. You went for relationship counseling with a man in a marriage to another woman.

Why do you keep plodding forward? Because you want to be married. There is nothing wrong with that. But you cannot marry someone who is already married. There is a simple solution. Don't give up wanting to be married, just give up married men.

Wayne & Tamara

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

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AVIS est donné que par résolution du Conseil d'administration en date du 11 avril 2024, M^e Filippo A. Ferrara, notaire à Montréal, a fait l'objet d'une décision imposant la radiation du tableau de l'Ordre en raison de son défaut d'acquitter les cotisations professionnelles pour l'exercice financier 2024-2025. En conséquence, ce dernier ne pourra plus exercer la profession de notaire à l'expiration d'un délai de cinq (5) jours de la publication du présent avis.

Montréal, le 2 mai 2024

Lynette Fagnan, notaire

Secrétaire adjoint

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- Bananas (4)
- Pears (3)
- Garlic
- Lemons (2)
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- Cucumber
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Week of MAY 19 TO 25, 2024

The luckiest signs this week:
SAGITTARIUS, CAPRICORN AND AQUARIUS

- ♈ ARIES**
You must put your feelings aside during negotiations to guarantee a positive outcome. It will also be essential to respect laws and regulations closely to avoid potential problems.
- ♉ TAURUS**
You'll have a heavy workload at the office this week, leaving you little time to breathe. If your health isn't at its best, you'll need to rest to regain energy and face the challenges life throws you head-on.
- ♊ GEMINI**
Completing a challenging task could reveal hidden talents and fill you with pride. However, your family might create stressful situations, making coping harder.
- ♋ CANCER**
You may spend part of the week at home, renovating your space or moving spontaneously. Household chores could take up all your time. A family member will need your help.
- ♌ LEO**
Your discretion will be put to the test. If you know certain secrets, you could find it challenging to keep them to yourself, risking unwittingly revealing sensitive information. Position yourself to receive information rather than give it out.
- ♍ VIRGO**
This is the ideal time to consider buying or selling a property. You'll be surprised to discover that you have the means to reach your ambitions. Affection is necessary in a happy relationship.
- ♎ LIBRA**
You may feel unstable at times this week, but you'll know how to make decisions and solve problems when faced with challenges. You may be surprised to find that people respond positively to your call.
- ♏ SCORPIO**
Your creativity will peak, and you could create an artistic masterpiece. An exhibition or show could impress you and give you an unforgettable moment. You'll be generous.
- ♐ SAGITTARIUS**
You'll have an active social life this week. Many of your friends will want to meet up at the same time. You'll take part in important events and engage in enriching and sometimes very revealing conversations.
- ♑ CAPRICORN**
The opportunity to start your own business could present itself. You could also take a big step forward in your career by getting promoted to a leadership position. You'll take on this new role until retirement.
- ♒ AQUARIUS**
You could be told something confidential or discover a secret. You may have to decipher a message in a foreign language at work or receive a particular comment from your partner.
- ♓ PISCES**
You may feel nervous or excited, possibly caused by tears of happiness. It could be due to a significant achievement of one of your children, such as taking their first steps or graduating, which will make you incredibly proud.

Coffee Break

CROSSWORDS

PUZZLE NO. 173

1	2	3	4	5	6	7	8	9	10	11	
12			13					14			
15			16					17			
			18				19				
20	21	22			23	24			25		
26				27							
28			29			30		31	32	33	34
			35		36			37			
38	39	40		41			42				
43			44		45	46					
47					48				49	50	51
52					53				54		
55					56				57		

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- ACROSS**
1. Sink down
 4. Different
 8. Season
 12. Sorbet
 13. Contest
 14. Clarinet's kin
 15. Morse code message
 17. Broth, e.g.
 18. Sideways glance
 19. Put out
 20. Swift
 23. Weep
 25. Informal shirt
 26. Emend
 27. Nursery-rhyme home
 28. Discover
 30. Doze
 35. Delicate trim
 37. Sound of relief
 38. Which person?
 41. Popeye's affirmative
 42. Person receiving money
- DOWN**
1. Tend a tot
 2. Pro
 3. Beautician's aid
 4. Hemmed
 5. Attract
 6. Explore
 7. Large tree
 8. Not bad: hyph.
 9. Roughly
 10. ___ up (botch)
 11. Home on the range
 16. Cream of society
 19. Clothing colorer
 20. Rosy
 21. Summer refresher
 22. Olive center
 24. Traveled by bus
 27. Don't leave!
 29. Feet of ___
 31. Milky stones
 32. For what reason?
 33. Date
 34. Meadow mama
 36. Breakfast fare
 38. Snowy
 39. Treat with respect
 40. Aquatic mammal
 42. Sticky stuff
 44. Defeat
 46. Comfort
 48. KO counter
 49. North Pole worker
 50. Mister
 51. Secret watcher

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.

PUZZLE NO. 898

1		7	9					
	8		6	2				5
		3		1				
	4	1			7		8	
					9		2	
						5		4
								9
	1			8				
	7	6			1	2	3	

Last Issue's Answers

CROSSWORDS

D	A	D	S	O	F	A	P	R	O	D
O	D	E	H	A	R	D	R	A	G	E
C	E	N	S	O	R	E	A	C	R	E
		P	O	S	E	D	I	K	E	S
A	S	H		S	T	I				
M	O	O	M	A	T	E	R	I	A	L
E	L	O	P	E	R	S	T	E	R	E
N	O	T	O	R	I	E	T		M	A
		T	I	D	E		M	Y	N	A
A	W	A	I	T	R	I	L	E		
H	E	R	O		T	I	D	I	N	E
O	V	E	N		W	E	L	D	L	E
Y	E	A	S		O	R	E	S	M	E

Sudoku

3	4	9	2	8	7	1	5	6
1	7	2	6	4	5	9	3	8
6	5	8	3	1	9	2	4	7
9	8	3	5	2	1	7	6	4
7	6	1	8	3	4	5	9	2
5	2	4	9	7	6	3	8	1
2	3	5	7	6	8	4	1	9
8	1	7	4	9	3	6	2	5
4	9	6	1	5	2	8	7	3

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