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## \$1.4 billion in uncashed checks

Page 7

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# Are we thriving or merely surviving?

CPA Canada study examines the state of Canadians' finances in today's turbulent times

/CNW/ - A recent survey conducted by the Chartered Professional Accountants of Canada (CPA Canada) indicates that many Canadians are treading water financially after more than two years of pandemic and economic turmoil. *The Thriving or Surviving* study uncovers the kitchen table issues that confront Canadians daily, revealing how the country is coping with concerns such as debt, savings, emergency funds and financial literacy.



Overall, roughly one-in-four Canadians (27 per cent) feel worse off financially than they did a year ago, meanwhile just over one-in-three (34 per cent) are optimistic that they'll be better off financially a year from now. Money-related stress remains high, with almost two-thirds (65 per cent) of Canadians agreeing that they worry about money.

### Debt is causing financial fright

Almost half (49 per cent) of Canadians have debt and roughly two thirds (68 per cent) of those with debt are "concerned" about it. One-in-four Canadians have carried forward a credit card balance in the past year and a similar proportion (23 per cent) plan to do this over the next month. Other debt debacles include:

- More than half of Canadians (61 per cent) who have borrowed money to cover day-to-day expenses over the last two years have yet to pay it back.
- Nearly half of Canadians (45 per cent) have borrowed some money over the past year. Of this group, 22 per cent have borrowed from banks and 18 per cent have borrowed from family.
- A whopping three-in-five of those who are under the age of 65 and have a mortgage or other debts don't think it will be paid off by the time they turn 65.

"Being in debt is frightening and can make you feel like there's no way out – but there is," said Doretta Thompson, CPA Canada's financial literacy leader. "If you are struggling financially, there's no shame in asking for help and there are several free CPA Canada financial literacy resources and non-profit organizations that exist to help Canadians thrive financially."

### Canadians are on thin ice financially

When it comes to emergency funds and savings, *The Thriving or Surviving* study found that Canadians are cutting it fine. Strikingly, half (50 per cent) of the country would not be able to come up with \$2,500 in a pinch. Almost two in five (38 per cent) can't come up with \$1,000 and about one-in-four (26 per cent) can't even come up with \$500 during an emergency without borrowing or selling something. Additionally, only a little over half of Canadians (54 per cent) say they have an emergency fund stashed away.

Meanwhile, saving money was mentioned most often as a cause of financial stress for 47 per cent of Canadians; respondents cited they are saving 10 per cent of their after-tax income on average and as many as one third of Canadians are not saving anything after taxes.

### Making the grade

Despite walking a thin line financially, 78 per cent of Canadians graded themselves an 'A' 'B' or 'C' on their financial report cards and feel confident they have the knowledge and

skills needed to make the right choices when it comes to saving, managing debt, investing and budgeting.

Here's how the country nets out when asked to assign themselves a letter grade based on their personal financial skills:

- Nearly two-thirds (62 per cent) end up in the middle – 31 per cent mark themselves with a B and an equal number grade themselves a C
- Giving themselves top marks with an A is 16 per cent
- Just eight per cent admit they are failing (F grade)

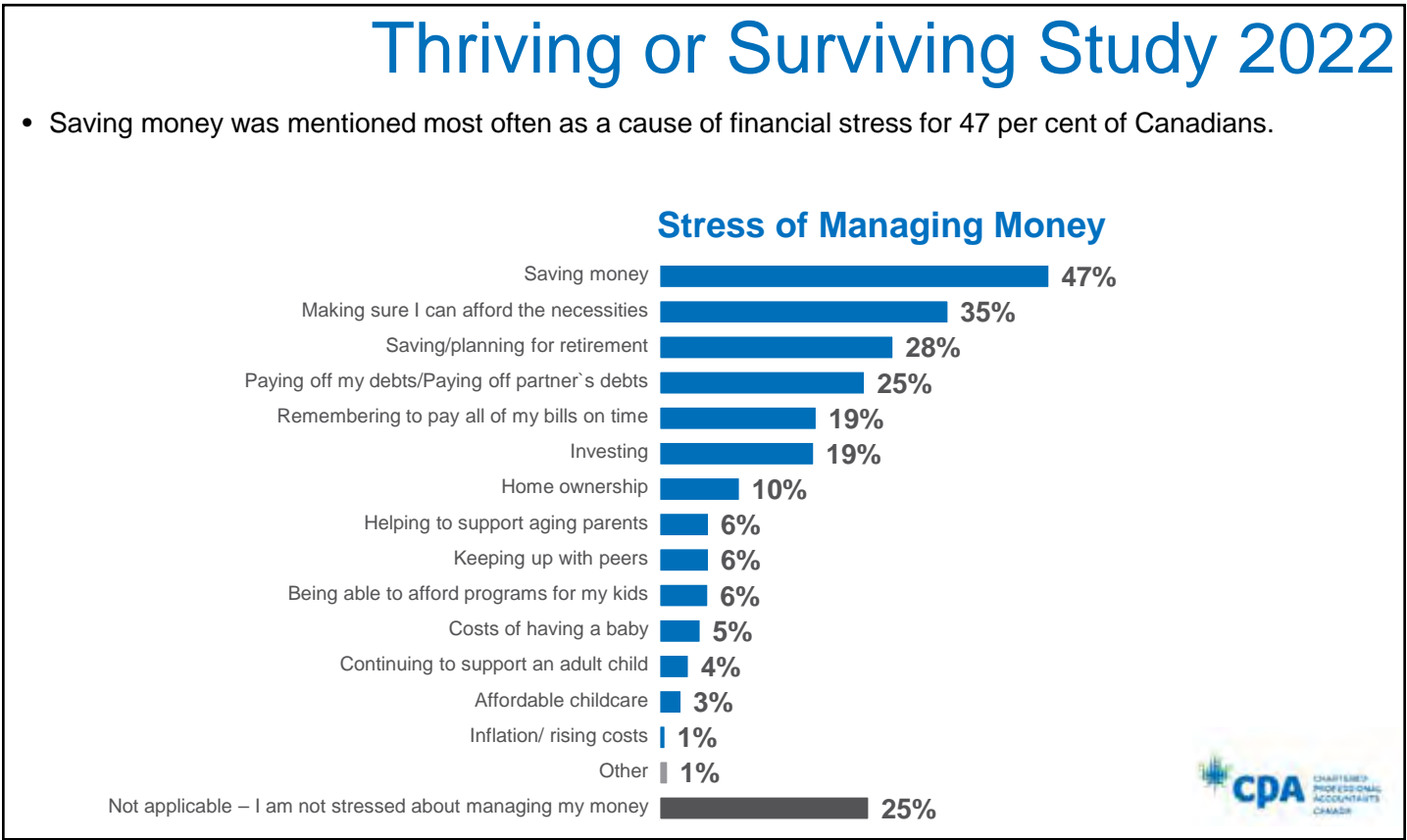
"There appears to be a disconnect between Canadians' financial behaviours and how confident they feel about their financial skills and knowledge," continued Thompson. "Most believe they have the knowledge to make the right decisions when it comes to personal finances, but some key indicators around the state of debt and savings point in a different direction."

If you're having trouble managing your money, learn how to deal with debt and take control of your finances with expert knowledge

in order to thrive and not just survive. CPA Canada offers many free tips and resources to help Canadians improve their understanding of money and make responsible financial decisions. Its catalogue of **financial literacy sessions** is available online, including workshops and education materials for all life-stages. There is also a free e-book available to help people cope after job loss and get themselves back on track - **Survive and thrive: Move ahead financially after losing your job.**

### Survey Methodology

These are the findings of an Ipsos survey conducted on behalf of the Chartered Professional Accountants of Canada. Fieldwork was conducted between March 24 and April 4, 2022. A total of n=2,000 Canadians aged 18+ participated in the survey which was fielded via the Ipsos' online omnibus. The combined data has been weighted by age, gender, education and region to ensure the sample composition reflects the Canadian population. The precision of Ipsos online surveys is calculated via a credibility interval. In this case, the sample is considered accurate to within +/- 2.5 percentage points had all Canadians aged 18+ been surveyed.



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# OPINION & Editorial



## Is it time to stop blaming the baby boomers?

Over multiple decades, this hard-working, progressive, creative, commitment-oriented slice of human history has too often been condemned as the 20th Century's Lost Generation.

Does a litany of accomplishments that include but doesn't tell all about the boomers ring loud bells, as in enhanced women's rights, salary equity, maternity/paternity leave, affordable day-care services, tripling of salaries, generous pensions, supportive labour standards, recognition of minority rights, breaking of glass ceilings, and most of all expansion of human rights for all?

There was a time in Canada and the United States when it was still possible to live on \$80 a week – what individuals in their first jobs earned among the much-ballyhooed “baby boomer” generation. In 1973, teaching paid \$6,000 per year with a university-level Bachelor of Education.

Baby boomers are now reviled because they seem to have shaped society to suit themselves: inexpensive university education compared to today; on the property ladder at just the right time; and never had to worry about internships or jobs. You just assumed something would turn up, and it normally did without too much effort.

A report from the “Ready for Ageing Alliance” sets out to blow up what it says is the myth of the “lucky generation”. It argues that baby boomers who have had very different life experiences, now have widely varying levels of assets, that more than a quarter have no private pension provision and that individuals over 50 golf less than people under 50. Are the myths peddled about baby-boomers being used to stir up intergenerational conflict, or are they misconceptions?

Education was not a treadmill in which a diploma/degree only mattered as a key to the job market. Much of this is valid. Of course, not every baby boomer has had it easy. Only a small percentage of the generation went to university; many never bought property; plenty carried on working in jobs they didn't/don't especially like, and can't take half a dozen vacations a year and spend the rest of the time on the golf course or

basking in the sun on some island.

You tend to see and hear from the aggressive-pushy successful ones – usually on flights to Paris and Hawaii; the less-fortunate are just statistics.

But, speaking for the lucky ones, there was an ease and simplicity back in the 1970s that no longer exists. Education and degrees were not just paths and passports to jobs. Most boomers never gave getting a job a thought, often stumbling into brief experiences in various labour markets – land, sea, and air – or as celebrated boomers Steve Martin and John Candy intimated, in part, on Planes, Trains, and Automobiles. Add to these pursuits, countless others such as accounting, bookkeeping, medicine, dentistry, nursing, psychology, psychiatry, counselling, teaching, radio, television, print media, personal training, law, politics, the civil service, community-helping professions and not to be omitted – well-paid union work in factories and assembly lines. Multi-tasking was a means of climbing the ladder and saving for a “rainy day”.

Jobs were largely secure: the idea of a zero-hours contract would have been seen as abhorrent; and the backwash of the 1950s still ensured that people cared about the work-life balance, with most working nine to five still enjoying a united family life.

What are the young face today? Insecure jobs; many de-unionized workplaces; everyone for themselves; exploitative internships; ridiculous transport costs forever spiralling upwards. The government trumpets that transport increases will be limited, but the damage has already been done – they are now at ludicrous levels; sky-high rents and property prices; creaking public services; a society that has lost any sense of collective endeavour.

There is a paradox at the heart of the way society has changed over the past 50+years. Back in the 1970s, it was far more class-bound, not to mention misogynistic and homophobic, yet, also more socially-mobile. Class was a cultural rather than an economic ideal. It was more obvious, yet also easier to escape – usually by going to university. Power-play of upgrading

social status.

Now, it is much harder for a working-class youth to break through, because the economic barriers are too great. How will working-class children, without the Bank of Mom and Dad to support them, afford student loans, be able to pay downtown Montreal and Laval rents, or ever get a foot on the property ladder? Even if he/she has the ambition and talent to challenge most of the skilled jobs, the economics of living and working in major cities make it hugely difficult, but not impossible.

The boomer generation who took social mobility for granted and enjoyed the sense that everyone was in it together as society congregated after depressions, and recessions, somehow brought up the drawbridge, making it difficult for the less privileged of the generation that followed to break through.

The boomers may not all have been the lucky generation, but in somehow creating a society with less functionality and less social mobility there was certainly grounds for labelling them the stupid generation in many ways for lack of perception. Or not?

Today, “Baby Boomer” is a toxic phrase that evokes bitterly harsh anger and frustrated resentment. Baby Boomer is largely associated with greed, selfishness and entitlement. The “nouveau riche”.

Ultimately, boomers are accused of sabotaging their children's and grand children's future. The millennials believe that boomers inherited a wealthy country with a raging economy, and an enviable infrastructure, leaving them to struggle lacking those same opportunities for their generation.

Where lies the fault? What about work ethics and rolling up your sleeves to get there? Have Baby Boomers neglected to instill basic rules-of-thumb into their children, the ones who are complaining; “a dollar saved, a dollar earned”; work hard, play hard”. Each generation rises and falls, but did Boomers really have it all? War, music, fashion, sex, love, lifestyle seem to point to the best years of their lives.

Renata Isopo  
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 News





# Fewer new family Physicians in Montreal



**DIMITRIS ILIAS**  
Local Journalism Initiative Reporter  
For The Park-Extension News  
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For Park-extension's aging population but also for its young families coming to settle in the borough, it is indeed bad news. In 2023, and for the second consecutive year, Montreal will welcome fewer new family physicians than expected.

In Montreal, there is a shortage of about 350 full-time doctors, according to the head of the Regional Department of general medicine of Montreal, Dr. Ariane Murray.

Each year, calculations are made to determine how many doctors are installed in each territory of each region. These estimates, based on RAMQ data, go back 18 months, causing a discrepancy with real needs.

Then, calculations are made according to the specific needs of each territory. This year, 1,200 additional doctors would have been needed in the province.

The more remote regions would be more subject to this shortage of family doctors because of the transfers and the repatriation of doctors to the centres.

The rate of registration with a family doctor, that is to say the proportion of the population who can, in theory, see a family doctor, is also an issue. It is in Montreal that this rate is the lowest compared to the rest of Quebec, and it continues to decline. In certain sectors of the metropolis, less than 60% of the population would have access to this service.

## Overworked doctors

Many people also keep their family doctors in town, even if they no longer live there. "There



is an attachment, we develop bonds with our patients and we know them," says Dr. Murray.

Commuter workers, former students, families settled in the suburbs, no less than 390,000

patients followed in the metropolis live outside Montreal.

According to the professional, if all the patients followed by family doctors in Montreal were

residents of Montreal, we would have an 88.5% rate of registration with a family doctor.

Even if the number of doctors increased on the south shore or around the city, the expert does not think that this would change much as patients are generally attached to their doctor.

"The morale of the doctors is really gloomy," she denounced, explaining that it is difficult to refuse, for lack of places, patients who need care.

In the short term, "there is no magic solution," she says, but turning to other healthcare professionals, depending on the problem, could help reduce the wait. "The first-line access counters (GAP) really have the potential to change the situation for our patients who do not have a family doctor," she says.

"I have a red eye, I'm going to see the optometrist; you have a toothache, you are going to see the dentist; you are not sure of your pressure, you go see the nurse. It's like a filter of relevance to go just when you really need it to the doctor," she clarifies, adding that it would also be necessary to find ways of repatriation for these few hundred doctors left in other regions of Canada or privately.

## Collective solutions

Nearly 300,000 Quebecers are registered with groups of physicians and not just one. Even if they don't see the same doctor every time, they at least have access to a nearby clinic. This temporary solution may be suitable for some people, waiting to be assigned a permanent family doctor. "Not all patients need a family doctor," says the specialist.

The GAP project and collective registration therefore make it possible to formalize collective work and thus lighten the burden on family physicians, who are overwhelmed throughout the province.

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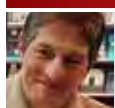
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# Revenue Canada: \$1.4 billion in uncashed checks



**DIMITRIS ILIAS**  
Local Journalism Initiative Reporter  
For The Park-Extension News  
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A total of \$1.4 billion in uncashed checks are currently sitting in the coffers of the Canada Revenue Agency (CRA).

For many Par-Exers, especially senior residents it is an all-too-common story. A change of address or inability to keep up with changes in the cyberworld makes for lost CRA checks. In fact, Canada Revenue Agency sent email notifications to selected recipients on August

8, 2022, regarding the uncashed check feature on the accounts of many Canadians. If you received an email notification, please follow the instructions provided.

There are many reasons why Canadians may have an uncashed check from the Canada Revenue Agency (CRA). For example, someone may have moved and not updated their address, or the check may have been lost, stolen or damaged.

In May 2022, the number of uncashed checks by Canadians with the CRA reached 8.9 million. The CRA on Monday August 8, 2022 proposed several solutions to return this money to taxpayers

as this amount continues to rise.

About 25,000 electronic notices about these uncashed checks will be issued in August to certain recipients of the Canada Child Benefit and related provincial and territorial programs, the GST/HST credit and Alberta Energy. This process will be repeated next November this year and May next year.

This initiative is not new since it was launched by the CRA in February 2020 and allowed the cashing of approximately two million checks, with a total value of \$802 million, between February 10, 2020 and May 31, 2022.

## For the residents in Park-Extension / Identify your uncashed checks

Additionally, as of 2020, it is possible for all Canadians to view their uncashed checks using the My Account online tool. According to the CRA, some uncashed checks date back to 1998. The average amount of these checks is \$158.

Government checks never expire or stop, so recipients can cash the checks they are entitled to. If you are having trouble cashing an old CRA check, mail the check to the Imaging and Receiver General Operations Directorate and request that the payment be reissued with a current date.

At the same time, the CRA on Monday, August 8 encouraged Canadians to sign up for Direct Deposit to receive any payment in their bank account directly without waiting for a check in their mailbox.

It is also possible for taxpayers to find out if they have uncashed checks by calling 1-800-959-7383

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## Checks Issued in the Name of a Deceased Person

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The **Shield of Athena** launched a new multilingual public awareness campaign on family violence, “**For the love of women**”, on March 10, 2022. Its goal is to assure that all Canadians can access important information.

Through its content, recipes from many countries, it touches diverse ethnic groups and communities in Canadian society.

For 12 weeks, readers will be introduced to a new recipe from the world's kitchen in Farsi and ten other languages!

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**Week 1 – Spanakopita**



This week's fabulous recipe is **Spanakopita** from a **Greek kitchen**.

See how it's made on the following link:  
<https://www.youtube.com/watch?v=z3NIRY5Fa7Y>

Along with other international recipes, it is part of the Shield of Athena's new outreach campaign, “**For the love of women**”.

Stay tuned each Monday for new recipes.


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# Le festival d'été « La flamme hellénique » est de retour à Montréal



COMMUNAUTÉ HELLÉNIQUE DU GRAND MONTRÉAL  
ΕΛΛΗΝΙΚΗ ΚΟΙΝΟΤΗ ΜΕΓΙΣΤΗΣ ΜΟΝΤΡΕΑΛ

Suite au récent succès des festivals d'été grecs de la Rive-Sud et de Laval, le Conseil régional de Montréal de la Communauté hellénique du Grand Montréal (CHGM) - en collaboration avec la Ville de Montréal et l'arrondissement de Villieray/Parc-Extension/St-Michel - organise le festival de rue du mois d'août, mieux connu sous le nom de « Festival La Flamme Hellénique ».

Comme d'habitude, le festival aura lieu les jours entourant la fête de l'Assomption dans l'arrondissement de Parc-Extension.

Cette année, il sera ouvert au public les jours

suivants :

- le vendredi 19 août, de 18 h à 23 h
- Samedi 20 août, de 12h00 à 23h00
- le dimanche 21 août, de 12 h à 23 h.

Suivant la tradition des dernières années, le festival de rue aura lieu sur la rue St-Roch, entre Wiseman et Champagneur, autour de l'église grecque orthodoxe Evangelismos, où la Ville de Montréal réservera la rue aux piétons uniquement.

Le Festival La Flamme Hellénique a toujours attiré des milliers de Montréalais d'origines ethniques et culturelles différentes, impatients

de goûter aux saveurs uniques de la cuisine grecque et d'apprécier la célèbre musique et la danse « opa ».

Cette année, le festival servira des souvlaki (porc et poulet), du porc rôti, des frites, de la salade, du vin - de la bière - des rafraîchissements, du café frappé et des pâtisseries (loukoumades, galaktoboureko, karidopita, samali). Il y a une zone pour les enfants avec des jeux gonflables, des activités et des confiseries. Attendez-vous à beaucoup de musique et de danse par des groupes folkloriques grecs.

L'entrée est gratuite. Nous sommes impatients de danser et de nous amuser avec vous.

Le Conseil régional de Montréal de la CHGM tient à remercier tous les bénévoles, les comités paroissiaux et les dames des philoptochos pour leur participation à cet effort de collecte de

fonds et leur contribution au succès du festival.

## À PROPOS DE LA CHGM

Depuis plus de 115 ans, la CHGM a pour mission de préserver et de promouvoir notre langue et notre culture grecques, ainsi que de préserver et de perpétuer la foi et la tradition grecque orthodoxe. Aussi, il s'agit d'établir des organisations caritatives et éducatives au profit de la population d'origine grecque. Le conseil d'administration de la CHGM vise à assurer un avenir durable à notre communauté. Nos écoles, nos églises, nos centres et services communautaires sont notre patrimoine commun et nous avons tous le devoir d'assurer leur existence pour les générations à venir.

# Montreal's La Flamme Hellénique Greek Summer Festival Is Back



COMMUNAUTÉ HELLÉNIQUE DU GRAND MONTRÉAL  
ΕΛΛΗΝΙΚΗ ΚΟΙΝΟΤΗ ΜΕΓΙΣΤΗΣ ΜΟΝΤΡΕΑΛ

Following the recent success of the South Shore and Laval Greek summer festivals, the Montreal Regional Council of the Hellenic Community of Greater Montreal (HCGM) - in collaboration with the City of Montreal and the Borough of Villieray/Parc-Extension/St-Michel - is organizing the August street festival, better known as "Festival La Flamme Hellénique."

As usual, the festival will take place on the days surrounding Assumption Day at the Parc-Extension borough.

This year, it will be open to the public on:

- Friday, August 19, at 6:00pm - 11:00pm
- Saturday, August 20, at 12:00pm - 11:00pm
- Sunday, August 21, at 12:00pm - 11:00pm

Following the tradition of the last few years, the street festival will take place on St-Roch Street, between Wiseman and Champagneur, around Evangelismos Greek Orthodox Church, where the City of Montreal will reserve the street for pedestrian use only.

Festival La Flamme Hellénique has always attracted thousands of Montrealers from different ethnic and cultural backgrounds looking

forward to tasting the unique flavours of Greek cuisine and enjoying the famous "opa" music and dance.

This year's festival will serve souvlaki (pork and chicken), roasted pig, French fries, salad, wine - beer - refreshments, café frappé and pastries (loukoumades, galaktoboureko, karidopita, samali). There is a "kid-friendly" area with inflatables, games and candy. Expect lots of music and dance by Greek folklore groups.


Admission is free. We are looking forward to dancing and having fun with you.

The HCGM Montreal Regional Council would like to thank all the volunteers, the parish committees, and the ladies of the philoptochos for their involvement in this fundraising effort

and their contribution to the festival's success.

## ABOUT THE HCGM


For more than 115 years, the HCGM has had as its mission to preserve and promote our Greek language and culture, and ensure we preserve and perpetuate the Greek Orthodox faith and tradition. As well, to provide charitable and educational organizations for the benefit of the population of Greek origin. The Board of Directors of the HCGM is dedicated to ensuring a sustainable future for our community. Our schools, churches, community centers and community services are our shared patrimony, and all have an obligation to ensure their existence for the generations to come.



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**76<sup>th</sup> anniversary of independence of Pakistan**

August 14 — 14 août



**76<sup>ème</sup> anniversaire d'indépendance de l'Inde**  
**76<sup>th</sup> anniversary of independence of India**

August 15 — 15 août

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NEWS FOR YOUTH:

# Community newspapers encourage young readers

BY RUBY IRENE PRATKA

As younger readers turn increasingly to social media platforms and mobile apps for news, newspapers across the country are wrestling with the question of how to keep younger readers engaged with their content, while continuing to publish the print publications that older generations rely on. Quebec's community newspapers are confronted with the same puzzle. Here are three creative ways that QCNA member papers have connected with younger readers.

## IT'S A SNAP

Data from News Media Canada confirms the cliché that Millennials are less likely than older generations to get news from print newspapers – 42 per cent of self-identified Boomers prefer to access news in print compared with only 27 per cent of Millennial/Gen Y readers. However, nearly 90 per cent of Millennial and Gen Y readers engage with news content; they are just more likely to do so on a smartphone or laptop than with a print newspaper.

Lily Ryan, publisher of the *West Quebec Post*, *Gatineau Bulletin*, *Pontiac Journal* and *Aylmer Bulletin* and mother of two teenage daughters, enjoys telling a particular story that illustrates this – and illustrates the fact that the stories published in community newspapers still resonate with young readers.

“Shortly before the pandemic, my daughters’ friends were chatting in the kitchen and I heard one of them say, ‘Did you hear Rosie’s mom was on the front page of the *Bulletin*? She won the marathon!’ I thought, ‘How cute! The kids read the *Bulletin*!’” Actually, someone left the paper sitting out on the table and a kid saw it, took a picture of it and shared it on Snapchat. That’s how that story got from one medium to another and one generation to another,” she recalled. “Local news is still of top interest.”

The incident pushed Ryan to rethink her papers’ social media strategy. Although all four papers use social media to share news, Ryan ultimately decided she didn’t have the time or money to invest further in websites. However, she did receive a Quebec government grant to support a digital transition. As a first step, the paper is equipping staff with the same smartphones its readers use, and investing in training staff.

## STARTING IN SCHOOLS

The *Gaspé Spec* in the Gaspé Peninsula region is one of several community newspapers that work with local public schools. At the beginning of the 2021-22 school year, through funding from the Community Media Strategic Support Fund, the *Spec* sent kits with cameras, recorders, notebooks and journalism guides to all English and Indigenous public schools in its coverage area, along with monthly suggestions for topics to cover.

“We’re sending them reminders that the *Spec* would like to hear from them and that we’re there to support them, and we’re starting to reap the benefits of that,” said *Spec* publisher Penny MacWhirter. Schools “are contacting us and, as a result, our readers are learning about all the exciting activities happening in those schools.”

In the future, MacWhirter hopes that when young people “have something exciting that they want to tell the public about, *Spec* will come to mind right away. ‘We’re doing a fundraiser for school; let’s write something and send it to *Spec*.’ One article at a time, MacWhirter and her colleagues are creating a new generation of *Spec* readers.

## THE WELCOME WAGON

Every September, Bishop’s University in Lennoxville, the only English-language university in Quebec outside of Montreal, welcomes

thousands of students from across the country and abroad. Publisher Sharon McCully and her colleagues at the *Sherbrooke Record* see these students as new neighbours and potential readers.

“...someone left the paper sitting out on the table and a kid saw it, took a picture of it and shared it on Snapchat. That’s how that story got from one medium to another and one generation to another...”

Three years ago, the *Record* worked with a group of Bishop’s students to produce a video tour of Lennoxville. “We did a walking tour and said ‘Here’s the pub and here’s where you can get pizza and health food.’ We can’t expect students to come from another part of the country and embrace a community they know nothing about. So, it’s a bit of a greeting, ‘Hi, welcome to the whole community, not just Bishop’s. Meet your neighbours,’” McCully said.

Traditionally, at the beginning of every school year, the *Record* also offers a free digital subscription to students at Bishop’s and at Champlain Regional College, the local English-language CEGEP. Students see volunteer opportunities in the paper and get involved in organizations like Meals on Wheels. “It helps them see that they’re part of a community, and learn about what’s going on off campus,” she said. “All they have to do is log on.”

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# Montreal will crack down harder on illegally parked vehicles



**DIMITRIS ILIAS**  
Local Journalism Initiative Reporter  
For The Park-Extension News  
dimitri@newsfirst.ca

In addition to issuing a statement of offense to motorists parked on bike paths, officers from the Sustainable Mobility Agency will be able to have illegally parked vehicles towed away.

For a crowded borough like Park Extension a cyclist's life is not an easy one. Illegally parked cars present a danger to the few existing bike paths in Park ex. That is why Montreal is stepping up its surveillance of motorists who park illegally in bike paths. The Réseau express vélo (REV) Saint-Denis, officers will now circulate on seven busy axes to issue statements of offence. And soon, they will also be able to tow cars blocking the way.

"It's illegal to park on a bike path, and we want it to be known," said the person in charge of transport and mobility on the Montreal executive committee, Sophie Mauzerolle.

At the end of May, when it announced its 2022 bicycle program, the Plante administration had revealed that the REV Saint-Denis would be the subject of a pilot project of continuous monitoring in order to crack down on vehicles parked on cycle paths, a phenomenon "increasingly reported" to municipal authorities. Agents from the Sustainable Mobility Agency (AMD) are assigned to it.

Between June 1 and August 1 — i.e. the first two months of the pilot project, including one where the REV Saint-Denis was the only monitored axis — the City claims to have issued more than 400 tickets to motorists illegally parked in a bike path, the equivalent of seven per day. The fine is \$173.

"Our desire remains to extend this to the entire territory eventually, but we are going there gradually. The AMD will meanwhile identify sectors where there seems to be more delinquency, says Sophie Mauzerolle. The idea, starting with the REV Saint-Denis, was to see the degree of intervention that it would require and the number of officers needed. It is also an axis with more commercial sectors, others more inhabited, so it gives an idea of where the main problems lie.

## Safety first

At Vélo Québec, the president and general manager, Jean-François Rheault, applauds the initiative. "We are especially happy to see that the City is adjusting quickly, following a pilot project during the year," he said. As for the towing of vehicles blocking the passage, Mr. Rheault recalls that such a practice is already used in several cities, some even doing it in the



reserved lanes. "It certainly helps to solve the security problem, and instantly. It also contributes to education, to behavior change. When it happens to us, we remember it and we pay attention," said the CEO. He calls on the City to "continue to collect data" on the evolution of the cycling network, to "constantly adjust" and add even more monitoring on more axes, as the number of daily passages increases. increase.

Often when it happens, a vehicle parked in a bike lane, the way to report it is to call 911. But that's really not the best tool. Having a dedicated squad, we think it will really improve the safety of cyclists, who are already more vulnerable.

The whole thing comes as Quebec has experienced a marked increase in the number of cyclists hospitalized during the pandemic, a phenomenon completely opposite to the trend in the rest of the population. According to data released Tuesday the 9th of August by the Canadian Institute for Health Information (CIHI), the number of hospitalizations due to cycling injuries increased by 20% for the period from April 1, 2020 to March 31, 2021. Some 1,199 cyclists ended up in the emergency room during this period, compared to 1,001 for the same period the previous year.

Meanwhile, as Quebecers were asked to stay

at home due to the pandemic, the number of hospitalizations fell sharply from 67,374 to 60,792 compared to the previous year, a decrease of 'around 10 %. CIHI's hypothesis

to explain these statistics is quite simple: the number of cyclists has increased tenfold during the pandemic, for lack of other sports options available.

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# In Memoriam & Obituaries

## How to accompany a grieving child

The concept of death is abstract to children, who only understand its universal character and its permanency once they reach the age of eight or so. Nevertheless, children of any age feel the loss of a loved one and, just like adults, experience a wide range of emotions.

Here is some advice on how to accompany a child through the stages of grief:

- Children often wonder whether they're responsible for the death, or even if they're going to die themselves someday. Try to be as reassuring as possible while remaining honest.
- Answer the child's questions and discuss death openly, avoiding the use of euphemisms. Saying that grandpa "is gone" or "fell asleep forever" could confuse the child, who may then come to expect the return of the deceased.

- Don't be afraid to show your emotions: this will help the child understand that their reaction is normal and that they're not alone. How loved ones react to a death heavily influences how a child experiences grief.
- Turn to artistic expression, role-playing, stories or movies about death to help the child express themselves and to favour discussion.
- Bring the child to the commemorative service if they wish to attend, but don't force them. Don't be afraid of traumatizing them: reality usually isn't as bad as what children imagine when left in doubt. Be sure to let them know what to expect before you go.

If your child seems to be experiencing unusually intense or long-lasting grief, don't hesitate to seek professional attention to help them manage their emotions.

### Expressions of grief

Crying, loss of interest in regular activities, anxiety, stomach pains, regression, behaviour problems, appetite loss and aggressiveness are a few ways in which children may express their grief.



**MASTRONARDI ARCAMONE, Carmela**  
1934 — 2022

It is with deep sadness that the family announces the passing of Carmela Mastronardi Arcamone at the age of 88, beloved wife of the late Giovanni Arcamone. She will be sadly missed by her loving children Michele (Lizbeth), Giuseppina, Melina (Greg) and Salvatore (Tammy), her cherished grandchildren Daniel (Sheida), Joshua, Luka, Camilla and Nicolas, her siblings Tonina (The late Italo), Giuseppina (Mario), Mario (Louise) and many other relatives and friends.



**LÉVESQUE, Pierre**  
1951 — 2022

In Montreal, on August 6, 2022, at the age of 71, passed away Mr. Pierre Lévesque, husband of Céline Poirier.

He is survived by his wife Céline Poirier, his daughter Annie Lévesque, his brother Bernard Lévesque, his brothers-in-law and his sisters-in-law, as well as his nephews and nieces.



**BOILARD, Georgette**  
1922 — 2022

Surrounded by her loved ones, Mrs. Georgette Boilard, daughter of the late Béatrice Lacasse and the late Ferdinand Boilard, passed away on August 6, 2022 at the Center d'Hébergement des Quatre-Vents de Lyster, at the dawn of her 100th birthday. She was formerly domiciled in Montreal and a native of Lyster.

Mrs. Georgette Boilard went to join all the members of her family: Lucie, Rosée, Jeannette, Raoul, Simone, Alcide, Edna, Aurore and Eugène. She also leaves to mourn several nephews, nieces, relatives and friends.



**BÉDARD, Arthur**  
1928 — 2022

In Montreal, on Saturday August 6, 2022 passed away, at the age of 94, Arthur Bédard, husband of the late Fernande Brunet.

He is survived by his sons Claude and François (Sylvie); his grandchildren Elsa and Leticia; his sister Lucille, as well as other relatives and friends.

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# HOROSCOPE

Week of **AUGUST 14 TO 20, 2022**

The luckiest signs this week:  
**GEMINI, CANCER AND LEO**



## ARIES

A few people will ask you to help them out on various occasions, forcing you to move around frequently. You'll have a chance to spoil yourself, maybe even think about buying a new car.



## TAURUS

By calculating your budget over and over, you'll realize you have the means to achieve your ambitions. You'll find the necessary funds to make one of your greatest dreams a reality. After some careful consideration, you'll find the courage to take action.



## GEMINI

You'll have a tendency to be discouraged by the extent of your responsibilities. The more progress you make, the more you'll find within yourself the makings of a winner, and then nothing will be able to stop you.



## CANCER

Sometimes you need to take a step back to gain more perspective on a situation. In your professional life, you'll aspire to do something more in line with your ambitions; you must take the ladder one rung at a time.



## LEO

You've barely finished your summer holidays when you start planning for the next one with your friends. You'll organize a meeting at the office, and it'll take on a phenomenal scale, bringing the whole company together.



## VIRGO

A desire for elevation will manifest itself intellectually and spiritually. You'll also decide to set out on a new career or a rewarding personal journey. Don't be afraid of change.



## LIBRA

A short period of reflection will be enough for you to make important decisions about your personal or professional future. Some negotiation will be required, and you'll need to weigh the pros and cons before finalizing anything.



## SCORPIO

An ideal compromise isn't always possible, especially if multiple people have differing opinions. To settle conflicts, you'll need to use your imagination to create harmony among the people around you.



## SAGITTARIUS

A few minor successes are enough for you to restore your self-esteem. It'll also give you the credibility you need to promote a project close to your heart, enabling you to take action.



## CAPRICORN

In your work life, you'll set up a home office that turns out to be highly functional. After the planning stage, your leadership will awaken, and you'll masterfully grow your business with your own hands.



## AQUARIUS

Love may occupy your thoughts permanently. Through subtle gestures, gentle signs of affection and words of love, you'll be able to convey the extent of your feelings for your significant other.



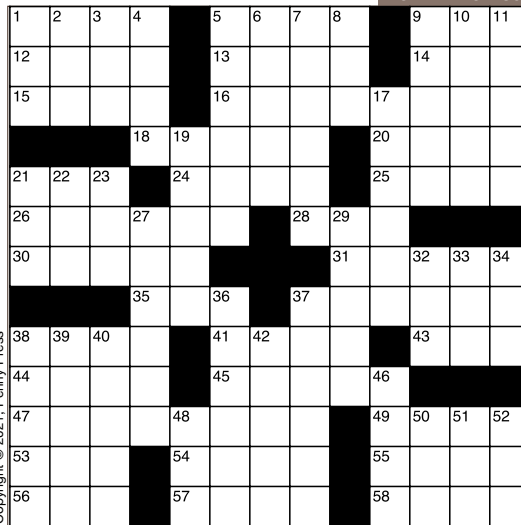
## PISCES

The idea of selling or buying property will cross your mind, or you'll find a way to live at a lower cost and improve the quality of life for your entire family. You'll get your hands on an attractive sum.

# Coffee Break

## CROSSWORDS

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### ACROSS

1. Fellows
5. Night sight
9. Dread
12. Section
13. Crooked
14. Bagel topping
15. Obstacle
16. Boring
18. Dress shape: hyph.
20. Singe
21. Chimpanzee, e.g.
24. Billfold items
25. Talk wildly
26. Violins' cousins
28. Couple
30. Grabs
31. Arm joint
35. Afternoon affair
37. In abundance
38. Bicycle route
41. Stern
43. Crib
44. Between ports

### DOWN

1. Auto need
2. Footed vase
3. Positive vote
4. Legend
5. Shiny fabrics
6. Cord
7. Nab
8. Bar staple
9. Hilo hi
10. Lady
11. Put forth
17. Spiral ornament
45. Crunchy
47. Bone structure
49. Certain gem
53. Commandments count
54. Go by horse
55. Light-hued
56. Classifieds
57. Mastered
58. Regarded
19. Baggy
21. Tread the boards
22. Pod content
23. Moose's kin
27. "\_\_\_ Weapon"
29. Has on
32. Comic Hope
33. Iron source
34. Get married
36. Polar
37. Profited
38. Linguine, e.g.
39. Invited
40. Prom attendees
42. Eat away at
46. Catholic leader
48. Cone's stat
50. Remit
51. Pub beverage
52. Guided

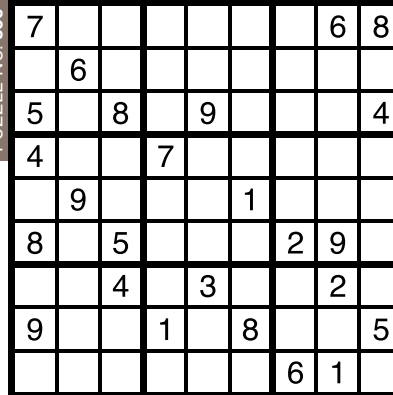
# Sudoku

## 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.

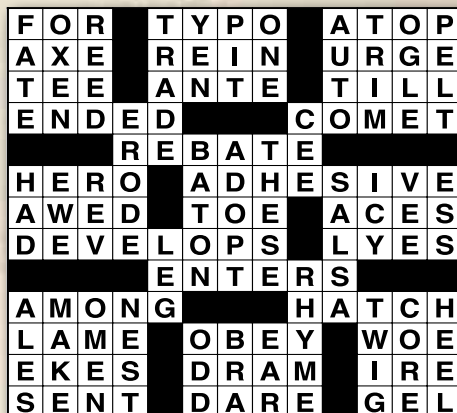
Each 3x3 box is outlined with a darker line. You already have a few numbers to get you started. Remember: **You must not repeat the numbers 1 through 9 in the same line, column, or 3x3 box.**

PUZZLE NO. 855

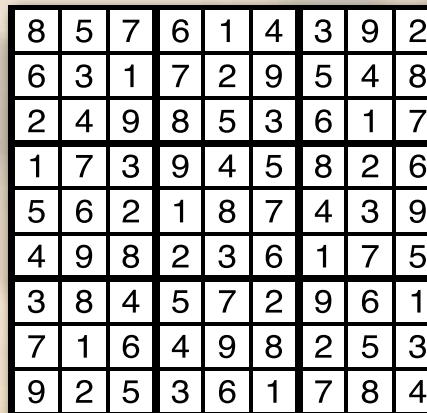


## Last Issues' Answers

## CROSSWORDS



## Sudoku



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