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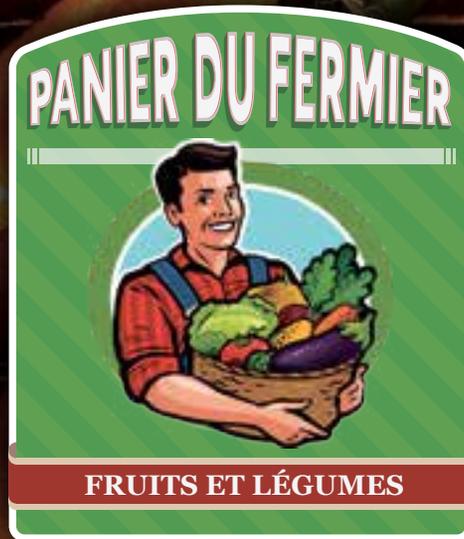
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'The proof is pretty shoddy'

Collège Letendre 'no stopping' tickets denounced as a 'scam'



MARTIN C. BARRY
Local Journalism Initiative Reporter
For The Laval News
marty@newsfirst.ca

Is it a scam or a legit way for the City of Laval to give out tickets and collect fines for 'no parking' and 'no stopping' infractions allegedly committed by parents waiting for their kids outside a school? You be the judge.

Will they stand legally?

While the Laval Police Department admits it has been working with the city's parking tickets department to issue citations to car owners whose license plate numbers the ticket agents jot down, a legal expert consulted by the Laval News questions the validity of those tickets, suggesting they might not stand up if contested in court.

Whatever ambiguities there may be, there is no doubt in the mind of George Ziakas that the partnership between the parking agents and the LPD, as well as the method they are using, is no more than a con job.

The Saint-Martin district resident, whose children attend Collège Letendre on de l'Avenir Blvd. in downtown Laval, has been ticketed several times in recent months while dropping off or picking up his children before and after school.

Tickets came by mail

Problem is that each time he's been given a ticket, it came by mail, instead of being issued to him personally by a parking agent or a police officer as is the normal procedure.

As is so often the case at schools in many neighbourhoods, Collège Letendre has had its share of problems managing the dozens of parents' vehicles that stop and idle outside the school during the morning and afternoon rush hours – sometimes double or even triple-parked on one of Laval's busiest arteries.

Street signage on de l'Avenir Blvd. outside the school states clearly that no stopping is allowed at any time. A small drop-off area a little further south but still in front of the school, with space for five or six cars, allows drivers 15 minutes of parking.

Parking problems at school

The school has apparently sent out e-mail notices to parents on numerous occasions, warning them of the hazard when drivers illegally stop, double-park or even triple-park on de l'Avenir Blvd.

In an e-mail to the Laval News, Ziakas described the actions of one parking agent who parked his vehicle for more than an hour on the grounds of the school, while jotting down the license plate numbers of cars on the street.

According to Ziakas, the agent may take down the numbers from more than three dozen license plates when he's assigned to work outside Collège Letendre. "He writes up to 40 license plate numbers the days he is present without physically giving out any tickets," he said.

Ziakas suggests that this is a haphazard way of determining which car owners are actually guilty of illegally stopping or parking because it's too easy to make errors.

Police issue the tickets

"He's just making notes of whoever is parking or stopped there for maybe a second or five



In this photo taken in late October by George Ziakas, a City of Laval parking agent can be seen jotting down license plate numbers of vehicles parked on the street (left) while allegedly in violation of the posted parking and no stopping rules.

seconds," he said. "The way they're doing it, the guy is just taking notes of license plates, then he passes the information onto the police department, and then the police department sends out the tickets."

Ziakas noted that over the past 15 years, Collège Letendre's student population has grown from 700 students to around 1,700 now. "More students equals more cars," he said.

Chantal Moreau of the Laval Police Department's public affairs department told the Laval News that the LPD had been receiving complaints about the situation outside Collège Letendre for years and that they tried many different approaches before resorting to a more drastic strategy.

LPD confirms using strategy

"If the parking agent or the police officer were to take the time to verify and check with the people in each vehicle, then we will never be able to fix the problem," she said, noting that there are simply too many vehicles breaking the no stopping and limited time parking rules to be dealt with effectively.

"Yes, someone is taking down the license plate numbers, they are taking down the most they can," she confirmed, while adding, "The infraction citation is filled out by the parking agent and is sent out by mail."

Avi Levy, a former Montreal crown prosecutor who co-founded the legal firm Ticket911 specializing in driving and parking violations, questions the validity of the tickets issued using the two-step strategy. "It's clear that the parking agent is not a peace officer or a police officer," he said.

Calls agent's report 'hearsay'

"So, the parking agent's report is going to be hearsay as far as the proof and the ticket. Which means the only time it will be valid is if the police counter-signs the report. And if the police counter-signs the report, then the agent will have to go to court and testify. And

if he doesn't, then the ticket will probably get thrown out."

Overall, he described the tickets in question as "not the best tickets, it's not the best proof. The proof is pretty shoddy. And I think that if we were to challenge them, we would probably

have a high rate of success."

The Laval News reached out to Collège Letendre for their take on the situation, but they had not responded to a voice mail we left on their phone system last week in time for our deadline.

Legal expert questions validity of infraction statements because of 'hearsay' factor

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Publishers:

George Bakoyannis
George S. Guzman

General Director:

George Bakoyannis

VP Sales & Marketing:

George S. Guzman
sales@newsfirst.ca

Graphic Design:

Elena Molter
Thomas Bakoyannis

Advertising Consultants:

Peter Stavropoulos
peter@newsfirst.ca

Jean Paul Chamberland

Editorial Staff:

Martin C. Barry
Renata Isopo
Maria Diamantis
Savas Fortis
James Ryan

Columnist:

Robert Vairo

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OPINION & Editorial



Lush Is Selectively Quitting Social Media, Can You?

Last week, Lush Cosmetics announced removing themselves from 4 major social media platforms, Facebook, Instagram, Snapchat and TikTok. They claim they're protesting the "serious effects" social media has on users' mental health and wellbeing. Ironically their announcement garnered them plenty of free publicity in the traditional sense.

"We wouldn't ask our customers to meet us down a dark and dangerous alleyway—but some social media platforms are beginning to feel like places no one should be encouraged to go," the retailer wrote. Lush, which has 240 stores across Canada and the U.S., said it'll remain off the platforms until they ensure a safer environment for users. They're calling their "boycott" their Global Anti-Social Media Policy. However, they're staying on Pinterest, Twitter, and YouTube, thus not 100% removing themselves from having a social media presence.

Lush's timing is suspect. Sticking with Twitter makes me wonder if their Global Anti-Social Media Policy is just a pre-holiday PR stunt. Twitter literally doesn't have any filter. People can easily share misinformation, disinformation, hate speech, inappropriate content, etc., which stays on the platform until reported.

On the surface, Lush's decision is both principled and brave. However, I'm sure Lush questioned the ROI of their social media spend against their bottom line before "taking a stand" against social media's harmful effects.

Mark Constantine, Lush's co-founder and CEO, must have decided the ROI from Pinterest, Twitter, and YouTube outweighed taking a stance against all social media platforms tolerating toxic behaviour. As long as a platform serves Lush's bottom-line, they'll stick with them. Am I suggesting that Lush selectively "quitting social media" is a business move? Of course, it is! Why else would they stay on some social platforms and not others when all platforms are toxic to a certain degree.

It's always business profits before taking an ethical stand. Therefore, brands tend to virtue signal; there's no real risk doing so, with the upside of enhancing the brand's image amongst the naïve. Lush isn't really quitting social media;

they're trying to portray as if they are. The headline of their press release: "Lush Cosmetics to Deactivate Global Social Media Accounts".

Unless you're a hardcore e-commerce site like Amazon, eBay, and Walmart (*Estimated number of monthly visitors: 468.96 million.*), social media usually isn't an efficient sales channel. Social media is great for increasing brand awareness. However, accurately tracking new sales from social media platforms is a near impossibility. Vanity metrics such as 'likes' and 'comments' don't necessarily result in sales. I'm still waiting for a brand to show how much a "like" influences their bottom line.

Undeniably social media has proven not to be great for our collective mental health. People don't congregate on social media because of brands. They do so because of their dire need to be accepted or admired. People use social media in the unhealthiest way possible; trying to gauge whether their peers and community accepts or rejects them. Tribalism is the nature of social media. Lush selectively avoiding specific social media platforms isn't a significant step toward decreasing the toxic nature of social media platforms. All social media platforms tolerate toxic behaviour.

Lush hasn't offered any concrete solutions on how to mitigate, if not eradicate, the toxicity appearing on social media sites. Tackling the issue will require a collective effort between lawmakers, associations, sociologists, social media companies and those who hold the money social media companies depend on—brands. Like climate change, it's too late for minor acts. Major action (*READ: drastic*) is needed.

In July I wrote an article entitled, Will Social Media Companies Ever Make Fighting Online Abuse a Priority? I offered several suggestions on how social media companies can reduce toxic behaviour on their platforms. One solution I proposed is requiring credit card and/or phone number authentication to create a social media account. This would prevent anonymous accounts from being created. Social media users, knowing they can easily be traced, will therefore rein in their toxic behaviour.

Every social media platform relies on advertising revenue for survival and being profitable. Eyeballs are what keep social media free for you and me. Having as many eyeballs as possible is why social media companies accept toxicity within their respective "user guidelines" to exist on their platform.

Toxic behaviour is a cost-effective way for social media companies to attract and hold our attention. As someone once said, "If it's free, then you are the product." Who among us doesn't like aggressive theatrics morphing into a flame war of insults, labelling and accusations, all in futile attempts to prove the other person wrong? Has insulting someone or calling them a "racist" ever changed their mind?

Then there's the lack of discussion regarding algorithms designed to prioritize sensationalized content over mundane content, so anything that encourages debate is presented to the masses. Why? Because this type of content creates arguments in the comments section, which counts as "engagement."

What's the likelihood that more companies walk away from social media—or all social media? (*Not just selectively as Lush has done.*) I'm not holding my breath. We're unable to unite to face obvious dangers such as climate change. The damage caused, particularly to the emotional development of adolescents, by social media is Machiavellian in nature and therefore not widely accepted as being factual. In contrast, social media companies and brands have self-serving financial agendas worth unimaginable billions.

What's never talked about is social media usage being a choice and user responsibility. Attention and reaction are a choice. We're choosing to chase emotions on digital platforms, giving social media companies the eyeballs, they need to attract advertisers.

Nick Kossovan,
self-described connoisseur of
human psychology, writes about what's
on his mind from Toronto.



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ANGRY? FRUSTRATED? ANNOYED?

Skeete skeptical of PQ surge in 2022, while defending CAQ's brand of nationalism

Is Premier François Legault trying to outpace the PQ with his nationalistic proclamations?



MARTIN C. BARRY
Local Journalism Initiative Reporter
For The Laval News
marty@newsfirst.ca

Regardless of where the shifting political layout may go heading towards next year's Quebec provincial election, Sainte-Rose MNA Christopher Skeete says he isn't a bit worried about the Parti Québécois or the Liberals nipping at the heels of the CAQ.

Leastways, not with the Coalition Avenir Québec still riding high on the cresting wave of its popularity.

CAQ's ongoing popularity

Although the Quebec Liberals are the official opposition, they remain buried in a deep valley of unpopularity among Quebec's voters. The PLQ currently holds just 27 seats, compared to the governing CAQ's 74 in the 125-seat National Assembly.

And while Québec Solidaire has made great strides in its 15-year history to achieve an all-time high 10-seat standing, they are still regarded in many people's minds as not much more than a peripheral party that answers mostly to the needs of the province's marginal classes.

In the meantime, the Parti Québécois, which last formed a government in 2012 – and a minority one at that – currently has just seven seats in the provincial parliament.

CAQ's 'economic nationalism'

Although the CAQ has largely succeeded in winning the hearts of a majority of French-speaking Quebecers through its own distinctive brand of Quebec "economic" nationalism, Skeete – the lone Anglophone in the CAQ government – distinguishes between his party's nationalistic spin, and the sovereignty-centered approach favoured by the Parti Québécois.

Still, as political trends in recent years in the province have demonstrated (the election of the CAQ four years ago being a case in point), the political wind in Quebec can be unpredictable. So, the idea of the Parti Québécois surging back into an influential position, while riding an even greater surge of Quebec nationalism, can not be ruled out.

Bill 22 and surging nationalism

Another case in point. In 1976, two years after Robert Bourassa's Liberals passed Bill 22 – Quebec's first comprehensive language law, responding to a rising tide of nationalism among Francophone Quebecers – the Liberal government, although expecting a relatively easy win, was defeated by the Parti Québécois, largely, analysts later concluded, because Bill 22 didn't go far enough as far as the French-speaking majority was concerned.

Today, looking back, it would almost seem that the CAQ government and its leader, Premier François Legault, are playing a similar game: Trying to keep pace or trying to outpace the latter-day Parti Québécois with his increasingly



The Laval News Exclusive

"To say that the PQ is what we're looking at I think is simplistic," says Sainte-Rose CAQ MNA Christopher Skeete, the sole Anglophone in the François Legault government. (Photo: Martin C. Barry, Newsfirst Multimedia)

nationalistic proclamations that fall just short of the PQ's sovereignist rhetoric. None of this worries Skeete a bit, though.

Comparing CAQ and PLQ

"We've shown that it's possible to be a proud nationalist government and be strong in the economy," he said in an interview with the Laval News at his Vieux Sainte-Rose office.

"As for the PQ, the only thing that's left for the PQ then is sovereignty. And, well, that's been tried and people said no. Twice. So, can the PQ really make a gain? Possibly. I think there will always be separatists in Quebec."

However, Skeete dismisses the comparison between today's political landscape and the scenario involving the Liberals and the PQ back in the mid-1970s. "I get the comparison, but history will tell us who's right," he said. "But for me, though, that argument underestimates where we are today versus where we were then."

Replacing the PQ, not becoming

"We've already tried the PQ. We've already tried the sovereignist movement in Quebec, and Quebecers have said no. My take is Quebecers have said, you know, we want a strong Quebec, but we don't want to leave Canada. What they're looking for is a way of being and assuring another 400 years of French in North America without leaving."

"And I think that's the strength that the CAQ brings," he added. "Which is why I think the PQ is off-base because I think they go too far. So, sure we feel pressure in the sense that we need to give Quebecers that comfort that the language and the culture will continue. But to say that the PQ is what we're looking at I think is simplistic. We need to replace maybe the PQ, but not become the PQ."



#NewsMatters:

The National Assembly Report

By Raquel Fletcher

Man's death raises concerns over ER closures

Town says death was inevitable but preventable

Quebec's healthcare system is facing a massive labour shortage and the government has either fully or partially closed emergency rooms across the province this fall. Last week, the town of Senneterre said the inevitable – but absolutely preventable – happened as a result of that move: Richard Genest, 65, died after being forced to wait hours to receive urgent care.

His death came after Senneterre had been sounding the alarm about the night-time closure of its emergency room.

Genest came from a large and tight-knit family in Abitibi. His nine brothers and sisters, three children and three grandchildren say he should not have died this way.

"We're all very close, very, very close. And we're all very saddened by this and I don't know if we're going to be able to overcome it," said Genest's younger sister, Theresa Genest. "If our ER was open, he would have been taken in charge and he would still be alive today."

Last Monday afternoon, Genest started to feel pain in his side. Tuesday night, when the pain had intensified, he called an ambulance. Genest lived within walking distance of the ER in Senneterre, but it has been closing at 4 p.m. since Oct. 18.

Ambulance trips to Val d'Or and Amos

In Genest's case, he also had to wait for an ambulance that was out on another call. His sister explained that when the ambulance finally came, it followed protocol and took him to Val d'Or, 68 kilometres away. However, doctors at that hospital told him he needed to see a specialist in Amos, an additional 70 kilometres.

"When he got to Amos, he got to the elevator and he died in the elevator," Theresa Genest explained.

Opposition parties at the National Assembly were outraged to learn the news.

"We said it months ago that things like this could

happen and the government did not listen," Liberal Leader Dominique Anglade said last Thursday.

At first, the government refuted the version of events reported in the media and by Genest's own family.

During Thursday's Question Period, Premier François Legault said that Health Minister Christian Dubé spoke with the CEO of the Abitibi-Témiscamingue CISSS about the case. The CEO told Dubé that "even if the Senneterre ER, which is an ER in a CLSC, had been open, it wouldn't have changed what happened," Legault said.

Dubé told reporters the coroner's office had already examined the case and determined it didn't merit an investigation.

Mayor "shocked" about minister's comments

Senneterre Mayor Nathalie-Ann Pelchat said the town was "shocked" to hear the minister's comments, but relieved when Thursday afternoon, the coroner announced he would be opening an investigation after all.

"They were waiting for him (in Amos). The operation room was ready. Everyone was there, but he never reached the room," Pelchat said, adding if Genest could have seen a doctor in Senneterre he might have been sent directly to Amos, thus bypassing the hospital in Val d'Or and saving precious time.

For Genest's sister, it's not enough for the coroner to look into her brother's death – she worries other people will die if the Senneterre ER isn't reopened soon.

"We need it for the population because the population is growing old here. And everybody's anxious" she said.

Minister Dubé, however, said he is doing everything he can to reopen emergency rooms, even increasing signing bonuses for nurses in rural areas to \$30,000.

Raquel Fletcher is Global News' National Assembly Reporter

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The Val-des-Brises autoroute interchange is now open

Officials from the City of Laval and from the provincial government were on hand at the edge of Autoroute 440 near Route 125 and Pie-IX Blvd. on Nov. 3 for the official opening of the new Val-des-Brises traffic interchange.

The new traffic link, located between the A-440 and Route 125, cost the City of Laval \$25 million, although the construction work was done primarily by the provincial government, and the project was completed six months ahead of schedule. The interchange is expected to help relieve traffic congestion on several nearby streets.

In addition to the overpass structure spanning the autoroute, the project also included the reconfiguration of several adjacent streets, as well as several access ramps.

Northward, Robert-Bourassa Blvd. is now linked to Gaumont St. to the south by way of the new Michel-Ange Blvd. Landscaping work is expected to be completed in the spring of 2022.

“This link, now an essential one between the north and south of the island, will help calm transiting traffic on streets in the Val-des-Brises sector, while also improving the mobility of Laval residents, by offering better access to areas where there is employment and businesses,” said Mayor Stéphane Boyer.

“It will also be one physical barrier less for active mobility since infrastructure for bicycles and pedestrians have been included in the project,” he added.

“The new Val-des-Brises interchange is a project that was long awaited by the community,” said Sainte-Rose CAQ MNA Christopher Skeete, representing the government. This new link will help facilitate travel between industrial, residential and commercial areas near Autoroute 440.

“These infrastructures will fit in well with the active way of life of those using them thanks to the bicycle paths and sidewalks, which link with the municipal network,” he continued. “The quality of



life of all Laval residents and regional economic development will be greatly improved.”

Some facts about the project:

- Cost: \$25 million;
- 16 months of work;
- Two lanes (3.5 metres each) in both directions;
- One concrete sidewalk (1.5 metres) both directions;
- Bicycle path (1.7 metres) in both directions, a multifunction path along Gaumont St., and extension of sidewalks along Robert-Bourassa Blvd. as they approach the interchange;
- A central mall 1.5 metres wide;
- Landscaping.

It's a go for the 24th Défi OSEntreprendre entrepreneur contest

On Dec. 3, representatives of the City of Laval were on hand for the official launch of the 24th edition of the regional Défi OSEntreprendre entrepreneurs' contest.

Each year, Défi OSEntreprendre allows thousands of entrepreneurial initiatives from across the province to be placed in competition with one another.

The contest includes segments for youths from grade school to university, for new entrepreneurs, for experienced entrepreneurs, as well as for advanced entrepreneurs whose acquired skills and methods can be learning tools for the less experienced.

“Entrepreneurialism is at the centre of our vision and our actions,” says Mayor Stéphane Boyer. The Défi OSEntreprendre is a window for shining light on the talent and creativity of Laval residents who commit themselves to participating in the vitality of their surroundings and the prosperity of our economy.

“So, I invite those from schools, as well as students who have an entrepreneurial project, including entrepreneurs who are about or who are launching a new business, to register in order to see their project become a reality.”

Participants in the Défi OSEntreprendre become eligible to receive bursaries while also having the opportunity to get media exposure for their entrepreneurial projects.

The deadline to register a project is March 15, 2022 at 4 pm. Information on the criteria for eligibility are available on the Défi OSEntreprendre website.

The winners from Laval will be announced in April. A gala will be held in June to honour all the participants from across Quebec.



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City of Laval wants Quebec to set city council members' salaries

Newly-elected Mayor Boyer meets Municipal Affairs Minister Laforest a first time



MARTIN C. BARRY
Local Journalism Initiative Reporter
For The Laval News
marty@newsfirst.ca

Having recently announced his decision to take a salary cut along with four other Quebec mayors, newly-elected Laval mayor Stéphane Boyer is asking Quebec to pass a law setting the salaries paid to all elected municipal officials, rather than allowing them to decide what they are paid on their own.

A level playing field

A low-key meeting took place last week at Laval's interim city hall on Saint Martin Blvd. between Mayor Boyer and Quebec Housing and Municipal Affairs Minister Andrée Laforest, ostensibly to allow them to "touch base" for the first time since the Nov. 7 municipal elections.

In the meantime, an illustrated booklet published by the city, concurrent with Laforest's visit, outlined several dossiers the Boyer administration hoped to emphasize – including the remuneration of municipal elected officials.

Boyer announced during the election campaign and shortly after taking office that he would join three other Quebec mayors who agreed to reduce their salaries. According to the booklet, Laval is now asking Laforest's ministry to standardize the salaries of all elected members of city councils across the province.



Quebec Minister of Housing and Municipal Affairs Andrée Laforest and newly-elected Laval mayor Stéphane Boyer met last week to "touch base" on a range of issues the municipality hopes Quebec will act on. (Photo: Martin C. Barry, Newsfirst Multimedia)

Quebec would set salaries

As things are now, the responsibility for determining the remuneration paid to mayors and city councillors belongs to the elected

officials themselves in each municipality. The new Boyer administration wants the municipal affairs ministry to do what is necessary to level the playing field in all municipalities across the province, rather than allowing the process to take place on a piecemeal basis.

The booklet refers to the manner by which salaries are set now as "leading to sometimes significant salary inequalities between the elected officials in the various cities of the province. A revision is overdue to remedy the situation."

"It must be led by the government of Quebec for the municipalities altogether and according to clear markers that would allow the establishment of a more equitable method that takes into account the size of each city and the responsibilities assumed by the elected officials."

Local housing problems

A second dossier Mayor Boyer brought up with Laforest concerns the housing element of her ministry. Mayor Boyer drew attention to the significant rent increases and house purchase price hikes that have hit Quebecers over the past year. He suggests the provincial housing

ministry can play a positive role by finding the means to control construction costs so that they are not passed along to the public.

Thus, the cities of Laval and Longueuil are both asking the provincial housing ministry to hold a province-wide summit dealing just with the housing issue, and which would bring together several provincial ministries, the private sector, municipal officials and the population.

Boyer's meeting with Minister Laforest took place a day before the city announced a \$400,000 subsidy to boost food security in Laval, with assistance provided from Laforest's ministry and a private foundation.

Food security subsidy

According to a press release issued by the city on Dec. 1, Laval is giving the subsidy to a community-based collective group which has been offering a vegetable distribution service in Laval for several years, using produce grown on farms located on Laval's territory.

The six-figure subsidy made to the group, which is working in conjunction with a local meals-on-wheels organization, includes funding not only from the city and the province, but also from the Fondation Lucie et André Chagnon, and will help set up a door-to-door delivery service.

As stated in the priorities booklet, the new Boyer administration also wants to focus on the creation of a comprehensive nature sanctuary on the north shore of Île Jésus that would stretch along a vast area of the Rivière des Mille Îles.

Future nature sanctuary

Although some parts of the plan are already in place (the largest being the Parc de la Rivière des Mille Îles, for example), they are disconnected and the city wants to tie them together with a comprehensive strategy.

And while the Parc de la Rivière des Mille Îles currently consists of 26 hectares of territory, the Boyer administration wants to eventually expand that to up to 500 hectares, which would have a protected status as a nature sanctuary accorded by the province.

Among other things, the city's purchase of Île aux Vaches and Île Saint Pierre with financial help from Quebec will add 160 hectares to the goal. If Laval were to get some neighbouring municipalities to agree to provide additional territory, the park would become Quebec's largest nature sanctuary in an urban environment.

Laval English-speaking Senior Wellness Centre

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Total Consumer Debt Climbs to \$2.2 Trillion with Credit Card Spending Up

Whether it's pent-up consumer demand, lifting of travel restrictions or higher disposable incomes, Canadians are giving their credit cards a workout heading into the holidays according to Equifax Canada's most recent consumer credit trends and insights report. The average monthly credit card spend per credit card holder is up by 3.9 per cent this quarter when compared to the pre-pandemic period of Q3 2019, which is mostly driven by younger consumers under the age of 35.

Growth in spend, however, has not translated into an inability to pay off credit card balances as the average monthly payment per consumer has also increased. For every dollar spent, consumers made payments of \$0.97 in the last quarter, meaning the impact to overall card balance is still relatively small. Credit card balances remained 1.9 per cent lower when compared to Q3 2020.

"Many consumers are eager to get back to pre-pandemic activities especially with the holidays approaching which is creating increased demand for certain goods and services," said Rebecca Oakes, AVP of Advanced Analytics at Equifax Canada. "Inflation is likely being impacted as a result. Plus, certain industries are also being impacted by supply chain challenges. Take the auto industry, for example: reduced supply is contributing to higher vehicle prices leading to average auto loan amounts being the highest we've seen in over a decade."

"Inflation is a very real concern. Food prices are up and so are the prices for other commodities. Consumers must be cautious with their spending habits as higher prices on day-to-day goods can lead to an increased reliance on credit and rises in overall debt."

amounts. The average loan amount for new mortgages increased again by 18.3 per cent year-over-year and 1.4 per cent quarter-over-quarter and now stands at \$360K.

"Future interest rate movements will not only have an impact on consumers with variable interest rate products in the short term, but also could put pressure on some homebuyers with fixed interest mortgages in future years," Oakes cautions. "Consumers who took advantage of very low rates over the last 18 months on high value mortgages may feel pressure at the end of their term when they have to renew their mortgage at a much higher rate."

Delinquencies Continue to Decline

The 90+ day delinquency rates for both mortgage and non-mortgage products continued to decrease this quarter, down by 28.5 per cent and 22.2 per cent respectively, when compared to Q3 2020.

"Government support has been a boon for many financially stressed consumers who have managed to pay off their debts in time," said Oakes. "However, we can likely expect a rise in delinquency in the coming months as government benefits came to an end in October for most consumers."

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

Major City Analysis – Debt & Delinquency Rates (excluding mortgages)

Province Analysis – Debt & Delinquency Rates (excluding mortgages)

* Based on Equifax data for Q3 2021

Age	Average Debt (Q3 2021)	Average Debt Change Year-over-Year (Q3 2021 vs. Q3 2020)	Delinquency Rate (Q3 2021)	Delinquency Rate Change Year-over-Year (Q3 2021 vs. Q3 2020)
18-25	\$8,333	-4.04%	1.05%	8.38%
26-35	\$16,801	0.69%	1.23%	-4.96%
36-45	\$24,842	-0.27%	0.99%	-20.60%
46-55	\$31,204	-1.34%	0.74%	-37.22%
56-65	\$26,136	-2.96%	0.66%	-25.84%
65+	\$14,563	-2.37%	0.77%	-23.87%
Canada	\$20,739	-1.71%	0.87%	-22.22%

City	Average Debt (Q3 2021)	Average Debt Change Year-over-Year (Q3 2021 vs. Q3 2020)	Delinquency Rate (Q3 2021)	Delinquency Rate Change Year-over-Year (Q3 2021 vs. Q3 2020)
Calgary	\$25,285	-3.16%	1.13%	-12.22%
Edmonton	\$24,565	-3.73%	1.33%	-42.97%
Halifax	\$21,081	-3.90%	0.99%	-11.86%
Montreal	\$15,912	2.15%	0.76%	-34.08%
Ottawa	\$18,372	-2.07%	0.78%	-15.36%
Toronto	\$19,609	0.47%	1.04%	-16.30%
Vancouver	\$21,929	-1.01%	0.66%	-14.58%
St. John's	\$23,977	-2.32%	1.16%	-12.29%
Fort McMurray	\$38,431	-0.85%	1.57%	-7.82%

Total Consumer Debt Continues to Grow

Increasing credit activity in tandem with mortgage growth has pushed the overall consumer debt up to \$2.2 trillion, an increase of 7.8 per cent in Q3 2021 when compared to Q3 2020. On an individual basis the average consumer debt (excluding mortgages) is now \$20,739, a drop of 1.7 per cent when compared to Q3 2020.

"The good news is that we saw higher payments and a large fall in non-mortgage consumer debt during 2020 due to government support mechanisms, increased saving levels and reduced credit demand," said Oakes. "Average non mortgage debt is still below pre-pandemic levels but it has been gradually increasing throughout 2021."

New mortgage growth slowed down this quarter with a modest 7.7 per cent year-over-year increase, unlike the last two quarters which saw over 20 per cent growth in new mortgages compared to the pre-pandemic period. Lower volume, however, has not resulted in lower loan

Province	Average Debt (Q3 2021)	Average Debt Change Year-over-Year (Q3 2021 vs. Q3 2020)	Delinquency Rate (Q3 2021)	Delinquency Rate Change Year-over-Year (Q3 2021 vs. Q3 2020)
Ontario	\$20,681	-1.46%	0.82%	-18.20%
Quebec	\$18,126	0.05%	0.58%	-36.79%
Nova Scotia	\$20,907	-3.30%	1.15%	-15.53%
New Brunswick	\$22,270	-3.60%	1.28%	-10.75%
P.E.I.	\$22,096	-0.64%	0.77%	-17.44%
Newfoundland	\$23,160	-1.41%	1.19%	-15.87%
Eastern Region	\$21,893	-2.81%	1.18%	-14.13%
Alberta	\$25,438	-3.23%	1.25%	-26.55%
Manitoba	\$17,011	-3.59%	1.02%	-18.77%
Saskatchewan	\$22,630	-3.12%	1.15%	-14.89%
B.C.	\$21,283	-1.84%	0.77%	-13.80%
Western Region	\$22,448	-2.69%	1.02%	-21.36%
Canada	\$20,739	-1.71%	0.87%	-22.22%



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Laval wins yet another award for its digital Citizens Requests project

The City of Laval's Citizen Requests project won the Digital Initiatives Award at the 35th Prix d'excellence ceremonies sponsored by the Institut d'administration publique du Quebec (IAPQ) on Nov. 25.

The distinction, which was the third won by the project in the past 12 months, seeks to develop new technological potential in information technology for the city with services to citizens prioritized.

After winning the Excellence 2020 - Defi municipal (50,000 residents and above) award from the Réseau de l'informatique municipale du Quebec (RIMQ) in December 2020, and then other awards from similar organizations, the latest award was excellent news as far as the city's administration was concerned.

"The City of Laval today is sharing in the fruit of the hard work in seeing itself awarded this prestigious prize during the Prix d'excellence de l'administration publique du Quebec," said Mayor Stephane Boyer. "The Requetes citoyennes project marks an important turn in the services we offer to citizens in order to respond to their needs."

The Citizens Requests project was launched five years ago. The project allows hundreds of Laval employees and elected officials to interact online with the expedition of citizen requests in a way that maximizes them. Requests from residents to the city can now be processed 24 hours a day seven days a week thanks to the program.



Shifting Gears

My husband asked me for a divorce a few months ago. Previously he had not communicated all the little things that bothered him. He says he feels he has always come second in my life, second to my friends and to my constant yearning for learning and growth.

He held all this in for over a year. He is sorry he didn't tell me, but he feels the only solution is divorce.

We have seen a counsellor together four times. I still love him very much, and all this has hit me like a ton of bricks. I am so confused about what to do next. I am a "make it happen" person who hates to be unsettled, so I am having a difficult time.

A few weeks ago I told him, if he wants a divorce, go file.

We both consider each other best friends, but I cannot live with this constant roller coaster of feelings. We mutually decided it would be best if he moved out. He left 10 days ago to live with his brother. Even though this has been difficult for me, I still do not regret this decision.

We are seeing each other in therapy and going out occasionally for dinner or a movie.

I asked him how the first week away was, and he told me he is in limbo.

I am sure you have experience with similar situations. Do you have any advice for me?

Blair

Blair, your husband says he is in limbo. Limbo is a place where there is no pain, no suffering, and no regrets. He is more accustomed to the idea of divorce than you. He is beyond some of the pain you now feel.

The image that comes to mind is this. You two are changing gears. You are not in one gear and not in another, but you both know you are going to the next gear. Neither of you is seriously stepping on the brakes. You both know there is a truth behind this breakup.

Now you are going down the checklist. Think about divorce. Bring up the subject. Get the counselling. Move out. File. Determine what the relationship will be in the future.

You thought you were best friends, but for over a year he withheld his feelings. These feelings may have been there from the beginning. Perhaps now, with honesty, you can end this relationship as friends.

Wayne & Tamara

The Wedding Night

I am a 28-year-old Asian woman, well-educated and professionally employed. My upbringing has been more Korean than American, and perhaps for this reason I am having a hard time getting into the dating scene.

I am attracted to men, but I have never had a romantic date. I had one kiss from a Korean man after we danced (he had too much to drink), and one hug from an Anglo male (which I liked).

I want to marry and have a family, but I don't want to have sex before marriage. For this reason I'm afraid to get started in a romantic relationship, and unsure how to let a man know I am interested.

Sook

Sook, you are putting the cart before the horse. You have been stopping yourself from dating because you think dating is synonymous with having sex. It isn't.

Dating is the process of two people getting to know each other. They continue forward as long as it feels right. They stop when it feels wrong.

There is no reason to apologize for what you know is right for you. You want to marry and make love to your husband. Your feelings on this subject let men know who you are. Your feelings will prevent you from becoming involved with the wrong man.

Trust your feelings and trust yourself. For the right man, you will be exactly what he is looking for.

Wayne & Tamara

Wayne & Tamara Mitchell are the authors of YOUR OTHER HALF (www.yourotherhalf.com)
Send letters to: Direct Answers, PO 964 Springfield, MO 65801-0964 or email: DirectAnswers@WayneAndTamara.com



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By Martin C. Barry

LPD arrests man for online threats to health-care workers

A 42-year-old man from Laval was arrested by the Laval Police last week after he allegedly posted threats against health-care workers administering COVID-19 vaccines.

According to Radio-Canada, the man seemed to be a follower of a Canadian sub-group adhering to QAnon conspiracy theories, led in part by a woman from British Columbia.

In a private online chat room, the suspect from Laval posted a press release for a vaccination program at his daughter's school, claimed Radio-Canada.

Along with the release, he was reported to have written, "It's time to go hunting bang bang." The LPD said in a statement issued last week that they took the man's comments "seriously" and immediately opened a file.

On Dec. 2, he was arrested and met with LPD investigators before being released. He was given conditions to observe, and signed a declaration in which he promised to appear in court at a later date. However, the LPD did not identify the man since he has not been formally charged.

Anyone who feels they have information regarding these kinds of threats they would like to share is asked to contact the LPD at their Info Line 450-662-INFO (4636), or by calling 9-1-1. The file number LVL 211126-085.



Laval man among suspects in RCMP firearms seizure



A 25-year-old man from Laval was among the suspects arrested on Nov. 26 by members of the Integrated RCMP Cornwall Border Integrity Team who intervened for a suspected firearms smuggling operation after a boat crossed the St. Lawrence River and made landfall near Cornwall.

According to the RCMP, three large bags were unloaded from the boat into a vehicle which departed the area. Soon after, the RCMP conducted a roadside stop of the vehicle and found a large number of restricted and prohibited firearms and high-capacity magazines.

Inti Falero-Delgado, 25 years old, from Laval, and Vladimir Souffrant, 49 years old, from Montreal, were arrested. The investigation found a total of 53 restricted and prohibited pistols, 6 prohibited rifles and 110 high-capacity magazines.

The RCMP believes the firearms in question were destined for criminal networks and illicit gun trafficking groups within Canada. The two suspects were charged with unauthorized possession of a firearm, possession of firearm knowing its possession is unauthorized, and possession of weapons for purpose of trafficking.

They are also subject to additional charges under the Criminal Code and Customs Act. Falero-Delgado appeared in court to seek bail and was released with conditions, including a \$10,000 bond and an electronic monitoring device he must wear.

Vladimir Souffrant also appeared in court and was released with conditions, including a \$2,000 bond. They are scheduled to appear again in court by video on January 11 next year.



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Under the tree

A HOLIDAY GUIDE

4 gift ideas for foodies

Is there someone on your holiday shopping list who's a foodie? Are you looking for a gift that'll satisfy both their taste buds and passion for cooking? If so, here are four ideas to inspire you.

1. Reusable accessories. Consider offering your foodie reusable coffee filters, produce bags, pastry bags, muffin tins or other items that will help them enjoy and preserve their kitchen creations.

2. Cooking classes. Whether online or in-person, a cooking class is a great way for the foodie in your life to discover new dishes and learn an array of culinary techniques.

3. Food subscriptions. If your loved one is a coffee, candy or chocolate connoisseur, consider buying them a themed subscription box. Alternatively, you may want to gift them a basket of fresh produce and local foods to spark their creativity.

4. Artisanal products. Curating a custom gift basket that includes regional delicacies such as hot sauces, cheeses, wines and oils is a great way to inspire your loved one to cook using local ingredients.

Keep an eye out for products, services and activities in your region for further ways to satisfy the epicurean on your shopping list.



Gift ideas for minimalists

Finding the right Christmas present for a minimalist can be a challenge. Here are a few clutter-free gift ideas that could be a great fit.

A SERVICE OR ACTIVITY

Offering to do housework, babysit or cook a meal for the minimalist in your life is a great way to show you care. Alternatively, tickets to a live show or a local event are gifts that won't take up any space.



A MONTHLY SUBSCRIPTION

Consider giving your loved one a subscription to an online music or television service or a digital publication that's in line with their interests. Some companies also offer monthly subscription boxes that contain things like snacks, alcohol and body care products. Since these products are consumable, they'll only take up space temporarily.

A PRACTICAL ITEM

You may want to consider giving the minimalist in your life a gift that's useful in some way, especially if you know what they need. For example, a backpack, reusable straw or reusable hygiene products are all suitable options. However, make sure to choose quality products that'll stand the test of time.

For more ideas, visit the businesses in your area.



4 great reasons to give gift cards during the holidays

Do you find it stressful to pick out personalized gifts for everyone on your list? Are you unsure whether giving your loved ones gift cards is the right thing to do? If so, here are four reasons offering this type of present may be a good choice for you.



1. There are endless options. From ski lift tickets to spa packages and gourmet meals to clothing stores, it's easy to find a gift card that suits the interests of the person you want to spoil.

2. You won't disappoint. Rather than risking buying your loved one a present they don't like, giving them a gift card allows them to choose exactly what they want. This is an especially wise option for gift exchanges.

3. You'll save time. Gift cards are quick and easy to purchase, and buying them will save you the hassle of walking up and down crowded store aisles. Simply head straight to the checkout. You can even purchase certain gift cards online.

4. You decide the price. You're in full control of how much money is loaded onto the gift card. That way, you can spend as much or as little as you want, without having to calculate taxes.

Do you think a gift card is too impersonal? Think again! Simply wrap this present in a pretty box and attach a handwritten note to up the wow factor.



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THE LAVAL
news



Buying local

A great holiday gift for your community!

Buying local for the holidays: a gift to your community

The holiday season is the busiest time of year for many merchants and service providers in your area. But did you know that if you buy local this Christmas, you'll help support your community? Here's what you should know.

A SMALL GESTURE WITH A BIG IMPACT

In addition to endorsing the merchants in your area, buying local allows you to contribute to your region's economy by keeping jobs in the community. Plus, it's a great way to invest in your neighbourhood's businesses. After all, your support is what makes it possible for them to offer a wide variety of products and services.

Furthermore, a business that earns more money from transactions made by local citizens contributes a greater amount of tax revenue to the government. This money can then be reinvested in services that benefit the entire community.

Finally, buying local products helps protect the environment. This is because fewer greenhouse gases are emitted when locally made goods are transported to stores in the area.

THINK OUTSIDE THE BOX

Buying local isn't just about the products you can put in a shopping cart; it's also about investing in your region's



many services. For example, think of the various offerings provided by regional businesses in the arts such as museums, theatres, galleries and more.

This year for Christmas, consider giving an experience as a gift. It may turn out to be the perfect way to spend quality time with a loved one.

SPECIAL DEALS AND GREAT OPPORTUNITIES

During the holiday season, it's not uncommon to see city officials and business organizations implement initiatives to encourage people to buy local. This may include posting online directories that list all the businesses in the area. In addition, sometimes stores will offer special promotions, gifts and discounts to local residents.

This year for Christmas, give yourself and your community the gift of buying local.

Classifieds THE LAVAL news

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HOROSCOPE

Week of **DECEMBER 12 TO 18, 2021**

The luckiest signs this week:
GEMINI, CANCER AND LEO

♈ ARIES
You'll regain your vitality as the shortest day of the year approaches. You'll think up plenty of ways to break up your routine. You might even be able to arrange a short trip somewhere.

♉ TAURUS
You want to live in harmony with the world. To do so, it may help to avoid checking the news or social media for a while, and instead let yourself be transported to a better world with a good book or TV show.

♊ GEMINI
Your presence will be required to keep several people on task. You might also need to be in the middle of a crowd, which will make you uncomfortable. Cleaning up your social circle could be in order.

♋ CANCER
You'll find yourself doing all the planning for the holidays. At work, time is in short supply, and there are numerous tasks to complete before the end of the year. Some friendships will require a lot more energy than others.

♌ LEO
You'll want to trade the brutal winter weather for the feeling of warm sand beneath your feet and hot sun on your skin. Perhaps you'll have the opportunity to discover a new approach to spirituality, such as by going on a pilgrimage.

♍ VIRGO
You're sensitive, so it won't take much to get the water-works going. Change is needed to regain your zest for life. A few celebrations will bring that smile back to your face, so don't refuse any invitations.

♎ LIBRA
You can't please everyone, despite your best efforts and any compromises you make. You'll have to weigh the pros and cons, and you may need to roll out the red carpet in a few cases, at work or elsewhere.

♏ SCORPIO
You'll be efficient when it comes to fulfilling all your obligations, both at work and at home. You'll be meticulous, which will ensure that your home is perfectly decorated for the holidays.

♐ SAGITTARIUS
You'll be placed on a pedestal after having achieved something heroic and remarkable. You might get involved in volunteer work, which could be what garners you rewards and recognition.

♑ CAPRICORN
You might have to change your holiday plans at the last minute. You may also need to rethink your decorations at home. A family member will require a bit of extra attention.

♒ AQUARIUS
You might buy yourself a new car as a Christmas present. You have a lot of errands to run and shopping to get done. There will be a many small details to consider.

♓ PISCES
You'll spoil yourself and the whole family for the holidays. There could also be a problem when it comes time to pay your bills. In your love life, you'll find yourself in need of affection and pampering from your partner.

Coffee Break

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ACROSS

- Epic
- Fellow
- Carpenter's tool
- Milky gem
- Wallet items
- Hawaiian gift
- Valley
- Minerals
- Sun-bronzed
- Monsters
- Cover with cement
- Gives
- More achy
- Provoke
- Armed conflict
- Gruesome
- Treatment
- Imitated a serpent
- Anguish
- Bricklayer
- Baby birds of prey

DOWN

- Lay turf
- Act like
- Maiden
- Deal out
- Entrances
- Turmoil
- Poor grades
- Superhero's chest letter
- Sacred table

- Zigzag
- Ocean cruiser
- Halloween creature
- Verse
- Tom Hanks film
- Bungle
- Schuss
- Heavy hammer
- Betrayals
- Scat!
- Sheep's ma
- Spot
- Correct!
- Airtight
- Wizardry
- Isolated from others
- Pebble
- Andes animal
- Roof projection
- Chop down
- Sly animal
- British brew
- Santa's suit color

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. 831

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

Last Issues' Answers

CROSSWORDS

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

Sudoku

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



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