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The Laval News EXCLUSIVE



**Chomedey residents unhappy with snow removal**

Seen here last weekend with Chomedey city councillor Aglaia Revelakis, Christofer Vourakis, Sevag Merdinian, Steve Kromidakis and Emmanuel Axais of Ridgewood and Korman avenues say they are fed up with Laval's snow removal system.  
 (Photo: Martin C. Barry, Laval News)

Laval in mourning after daycare tragedy



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Inflation's toll on housing



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# STL driver in death of daycare children being mentally evaluated

*Pierre Ny St-Amand is detained at the Philippe Pinel Institute in Montreal*

**MARTIN C. BARRY**

Local Journalism Initiative Reporter for The Laval News  
marty@newsfirst.ca

Pierre Ny St-Amand, who is charged with two counts of first-degree murder, attempted murder and six counts of assault in the deadly crash of a Société de transport de Laval bus into a daycare in Sainte-Rose, is in the custody of criminal insanity experts to determine if he is fit to stand trial.

The 51-year-old Laval resident made a short appearance before Quebec Court Judge Carol Richer last Friday at the Palais de Justice de Laval. His defence lawyer asked the judge to order the psychiatric evaluation following several conversations he had with St-Amand, raising questions about his sanity.

## Fitness questioned

According to the defence lawyer, two criminologists who met with St-Amand also expressed doubts as to whether he is fit to stand trial and is capable of following a court proceeding while assisting his lawyer.

During an initial video arraignment hearing held the same day as the crash on Feb. 8 when he was arrested, St-Amand was charged from his hospital bed, but refused to answer any questions. He is currently being detained at the Philippe Pinel Institute on Henri Bourassa Blvd. East in Montreal.

## Two children killed

Two children, Maëva David and Jacob Gauthier, who were enrolled at the daycare on Terrasse Dufferin in Sainte-Rose, were killed in the crash, while another six children were injured, when St-Amand allegedly drove deliberately into the Garderie Éducative Ste-Rose, demolishing a corner of the building.

Four-year-old Jacob Gauthier, whose funeral was held last Friday at Ste-Rose-de-Lima church in Sainte-Rose, was identified as one of the deceased victims. The second child was identified as five-year-old Maëva David, whose parents are Jessica Therrien and Nicolas David.

## Parents in mourning

According to a funeral home notice posted online, Jacob Gauthier was four and a half years old and is survived by his mother, father, sister as well as grandparents and other extended family. The parents of Maëva David released an open letter, which was published in several Montreal-area media, expressing their feelings about the tragedy.

Quebec Premier François Legault and Prime Minister Justin Trudeau were both in Sainte-Rose last week to pay their respects at impromptu memorials which have been erected by many parents and others outside the church, as well as next to the site of the incident, in sympathy and solidarity with the families of the victims.



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# Fix it, or we sue

## Chomedey residents warn of lawsuit if snow removal not improved

**MARTIN C. BARRY**

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A small but angry nucleus of residents on Chomedey's Ridgewood and Korman avenues is threatening to launch a lawsuit against the City of Laval over what they claim are persistent problems with snow removal, which they blame partly on a new sidewalk and street width arrangement they claim is hampering snow equipment.

### Narrower streets

According to Christofer Vourakis, a homeowner on Ridgewood, the problems stem from a change the city has been gradually implementing in the width of Chomedey's residential streets, which were previously nine metres wide with 128-centimetre-wide sidewalks.

In many municipalities now, including Laval, when new sidewalks are built, they are often wider in deference to a growing awareness of increased pedestrian traffic as well as wheelchair access, while the streets grow correspondingly narrower, sometimes diminishing the amount of available parking space.

"They shrank our street by a metre and took half our parking away," said Vourakis, noting that revised snow removal regulations now require cars to be parked on one side whenever snow removal operations have to get underway.

### Another lawsuit?

Another Ridgewood homeowner, Sevag Merdianian, has four children and three vehicles. His main complaint: the city doesn't respect its own snow removal rules, he claims, and doesn't come to clear the snow at the posted hours, as they are supposed to.

He successfully sued the City of Laval in 2016 over a waterworks repair under the street that damaged his household, and says he is prepared to launch another lawsuit over the snow removal problem. He currently also has submitted a claim to the city for damage to his SUV's windshield, which he alleges was caused by negligence by snow removal workers.

"I will sue them again, I will mortgage my house and sue them once more or anything that is owed to us," he said. "I'm ready," added Vourakis, saying he is willing to join the lawsuit as a co-claimant.

### Unscheduled snow ops

They and other residents on Ridgewood main-

tain that even when the Public Works department places sandwich board signs advising of a snow removal op to take place between certain set hours, snow removal crews turn up unpredictably, demanding cars be moved – failing which they get towed.

"They showed up on Feb. 10 at eight in the morning, horns blaring to evacuate the street," said Vourakis, while claiming that on this particular occasion the crews didn't even bother putting out sandwich boards.

According to new winter parking rules on Ridgewood, there is no parking on the south and west sides (even-number addresses) from Nov. 15 – Apr. 14 when snow removal ops are scheduled to take place. However, cars can be parked on the north and east sides (even address numbers) when snow removal is underway, but at no other time.

### Poorly-cleared sidewalks

With a greater scarcity than before of street parking space, and occasionally arbitrary snow removal requirements that sometimes oblige residents to rise from bed in the middle of the night, he questions the City of Laval's authority when their workers don't even seem to respect the posted snow removal rules.

He maintains that the sidewalk snow removal on Ridgewood is so poor, he has no choice but to hire a private contractor to clear the public walkway in front of his home.

And indeed, while the sidewalk in front of his house was pristine last Saturday when the Laval News dropped by, the sidewalks elsewhere on Ridgewood looked like they hadn't been cleared since a day or two before, following a snow and sleet weather event.

### Gear's got up to the job

The residents claim that the city's existing sidewalk snow removal equipment has proven to be inadequate to meet the increased demand from the wider pedestrian walkways.

"They can't push it because there's so much snow and their wheels slip," said Emanuel Axais, a Korman Ave. homeowner. "The machine is too small and can't clean the widened sidewalks," added Merdianian.

Local city councillor Aglaia Revelakis maintains the situation would have been much different if the administration had only bothered to conduct consultations of residents locally, rather than implementing a one-size-fits-all plan.



Photo: Martin C. Barry, Laval News



Sevag Merdianian, who successfully sued the City of Laval in 2016 over a waterworks repair under the street that damaged his household, has made a claim to the city for damage to his SUV's windshield, which he alleges was caused by negligence by snow removal workers. (Photo: Martin C. Barry, Laval News)

"The citizens of every district, every street, should be consulted," said Revelakis, who is a member of the Action Laval city council opposition. "Because these are the citizens that live here and know the problems on their streets."

### Warning lights coming

In an interview with the Laval News, Laval city councillor Ray Khalil, who is responsible for public works on the executive-committee, acknowledged that the city may not always get things right, but that "there's always room for perfection." He said one of the issues with Chomedey is that it's a very high density area. "In terms of population per kilometre, it's

one of our more dense neighbourhoods, and more dense means more cars. So, obviously the more there are cars, the more there will be times when people are respecting or not respecting the alternate parking when it's needed, and this slows down things."

Khalil said the city will soon start installing a new illuminated snow removal warning system, that will ultimately eliminate the need for sandwich board notices, and that it should improve efficiency.

"With the lights, we're going to be able to be very flexible," he said. "If we know that there's a snow coming on Friday, then on Saturday we can turn on the lights and get the job done."

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# OPINION & Editorial



## Medicine shouldn't just be cheap; it should be accessible

### *New drug price guidelines will hinder Canadians access to new and innovative treatments*

Cheaper prescription drugs are a bit like apple Pie: sure to please just about everyone.

But if lower prices come at the expense of access to potentially life-saving new medicine, that's not quite so appetizing.

Unfortunately, it seems that bureaucrats in Ottawa are about to serve us precisely this trade-off.

It all starts with a little-known federal agency, the Patented Medicine Prices Review Board (PMPRB). Its role is to monitor drug prices while they're still under patent law protection to ensure Canadian consumers don't get gouged. So far, this sounds pretty reasonable.

But the new guidelines the agency will use to determine whether the price of a new medication is acceptable or too high are so unclear that both pharmaceutical companies and patients' rights groups are united in their criticism of them.

For instance, last December, the Canadian Organization for Rare Disorders (CORD) wrote a stern letter strongly criticizing the PMPRB's stubbornness and its unwillingness to listen during the consultation process.

The organization takes issue with the fact that the PMPRB's singular focus on lowering prices has increasingly left Canada at the back of the line when new medicines are being launched. In its own words, "This has been especially damaging to individuals living with rare diseases with progressive and life-threatening conditions for which there are few or no effective therapies."

Similarly, the Health Charities Coalition of Canada is voicing concerns about the impact these new guidelines would have on our access to new and innovative treatments, as are the Quebec Pulmonary Association and Cystic

Fibrosis Canada.

We could go on listing patient and other advocacy groups, but you probably get the point. Patients fear the PMPRB's proposed guidelines, as written, would leave us behind when new medication gets launched.

Their concern is understandable. After all, the process from development to regulatory approval for new medication is quite an expensive one. It has been estimated to cost anywhere from US\$161 million to US\$4.54 billion to bring a new drug to market.

And that's just the money that needs to be spent before doctors can even be informed of a drug's existence. And it doesn't always work either. Clinical trials could show a drug is ineffective or unsafe, and the process will need to start all over again from scratch.

In part due to these high yet variable development costs, new treatments can range wildly in price, but typically start out on the more expensive side and progressively become less expensive as development costs get reimbursed.

By making its price control mechanism murkier, the PMPRB risks making pharmaceutical companies more risk-averse when choosing to launch new treatments here. Since it's unclear what constitutes an excessive price, and companies prefer not to have to fork over millions of dollars in fines if a price is later deemed excessive, the concern is that they would launch new products in markets with less pricing regulation first and wait to ramp up production further before making them accessible here.

This would mean that Canadians might not be able to access the innovative life-saving medicines they need and that are available elsewhere

in the world.

Indeed, the effect of price ceilings and such regulations on access to new treatments is quite well documented.

In response to the PMPRB's plans to overhaul its pricing evaluations practices, two University of Toronto professors sought to re-evaluate and update the scientific literature regarding the relationship between drug prices and launch dates in OECD countries.

Their results align with historical research: countries that allow for higher launch prices tend to have access to new medicines faster than those that don't.

And this extra delay the PMPRB risks adding with its new guidelines is of particular importance in the Canadian context, where we are already typically very slow at getting access to and approving new treatments.

From the time products got their global launch, it took an average of 569 days to launch them in Canada during the last decade. Just south of the border, that delay is not even one-third as long.

This results in Canadian patients waiting, on average, over one year longer to get access to new treatments compared to their American counterparts. And that's before the PMPRB's proposed guidelines make it even less attractive to launch products here first.

When both patient advocates and industry representatives express the same fears, it's a good sign the bureaucrats have gotten it wrong and need to go back to the drawing board. The PMPRB should scrap its current proposal and start over. After all, cheaper medicine isn't worth much if we can't get access to it.

Krystle Wittevrangel

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# Social and affordable housing go up against the 'perfect storm'

## 'We need more,' but we're building less, Mille-Îles PLQ MNA Dufour warns

**MARTIN C. BARRY**

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Virginie Dufour calls it the "perfect storm".



According to the Quebec Liberal Party's critic for Municipal Affairs and Housing, inflation has driven the cost of construction so high, the province can no longer meet previous targets for new social and affordable housing.

But at the same time, there aren't enough workers to do the job, while there remains a shortage of available properties.

### Properties lacking

"The availability rate has never been so low," the former Laval executive-committee member who now represents Mille-Îles in the National Assembly, said in an interview with the Laval

News.

"And because we have an aging population with people who are getting older and cannot pay the rents that we are seeing right now, which are very high, some people simply can't afford them," she said.

The PLQ, the official opposition in the National Assembly, is calling on the CAQ government to match a renewed commitment last year towards new affordable housing with a dollar-for-dollar commitment towards social housing in Laval and across Quebec in view of a deepening crisis.

### Potential housing for 5,000

Dufour notes that currently across Quebec, more than 1,000 previously active low-income housing (HLM) sites have been boarded up or have been vacated.

"By renovating them, we could put a roof over the heads of nearly 5,000 Quebecers," she said in a recent statement, while adding that certain sums that were set aside as part of a Canada-Quebec agreement on housing should be channelled towards modernizing and renovating currently abandoned HLMs as quickly as possible.

In early October 2020, the federal and provincial governments announced a \$3.7 billion 10-year mutual agreement, expiring in March 2028, to "improve" conditions at existing social housing projects in Quebec. Despite this, Fournier maintains some of the fund has remained largely dormant since then.

### Dollar-for-dollar

"If each dollar invested in the PHAQ [Programme d'habitation abordable Québec] was matched by a dollar from the Accès-Logis

program which is currently completely abandoned by the CAQ, we could give an especially strong push to social housing in Quebec," she said.

In order to provide relief to tenants as well as building owners, the Quebec Liberals have developed a six-point list of recommendations, which includes immediately releasing previously-announced funding so that the boarded-up HLMs can be renovated and made available to needy families.

Dufour noted that at the Val-Martin housing project alone, more than 200 units currently are unoccupied and abandoned. A similar situation prevails a short distance from there at Place Saint-Martin, where boarded-up apartment buildings sit vacant and have become an eyesore.

### Estimates have doubled

"Definitely those properties, those units, they should have been renovated a long time ago, but they're not. It's not moving because the money's not there," said Dufour. "The costs have risen. And so, what was worth maybe \$50 million at the time is worth \$100 million now. It has increased so much."

According to Dufour, the impact of inflation on the cost of construction work has been far more severe than the toll it has taken on most other sectors of the economy.

"It's not the same as general inflation," she said. "It increased a lot more than that. We're not talking about just eight per cent. And, as you may have noticed, the contracts awarded by the City of Laval has awarded in the last year are a lot more expensive than was estimated four years ago."

Over the last four years, said Dufour, only 550 units per year of affordable and social housing were created in Quebec, compared to up to 2,000 units per year over the previous decade.

### Renovations down

"So, you see, the perfect storm is that we need more, but at the same time we're building less. And at the same time, our boarded-over HLMs are increasing because of a lack of investment in renovation."

She said that the province's total inventory of social and affordable housing consists of a percentage of buildings with units that are currently completely boarded over and shut, while others are simply in a deteriorating state although still inhabitable.

"But at some point of we don't invest in those, they will become unlivable as well and will become barricaded units," she said. "So, we need the government to put a lot of money. Otherwise, we're going to end up worse off."

### Inflation's toll

While Dufour praises the federal government for taking the initiative to commit funds along with Quebec that made new social and affordable housing projects such as the one now underway at Val-Martin possible, she insists they are no longer sufficient given the circumstances of the last three years.

"Here we are in year three, but all the money in the agreement would be insufficient by now for what has to be built or renovated," she said, maintaining that the original cost estimates didn't take into account the steep rate of inflation we face now.

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## School 'Spring Break' means lots of activities in Laval

The City of Laval is inviting families everywhere on its territory to take advantage of a multitude of special activities made just for children that the municipality will be offering from Feb. 27 to March 3 during the annual Spring Break from school.

As parents everywhere know all too well, Spring Break can be very challenging because of all the spare time their children have on their hands during this week-long break from school.

"We know just how demanding things can become for families during this challenging period of time," says Renaud city councillor Seta Topouzian who is coordinating some efforts for this dossier.

"But we also know the extent that access to sports and culture are beneficial from the earliest age. This should not become a financial burden, especially in the context of the current economy. We are therefore very proud to ensure access to a diversified range of activities to young people all over Laval."

The city is extending an open invitation to all Laval families to visit the municipality's parks, woods, arenas and indoor pools to get physically active and have fun. In some cases, there are prizes to be won in certain parks where snow fort building contests will be taking place.

There will also be free-skate events and open hockey at several municipal arenas. As well, the

city's library branches will be offering more than 50 activities to youths to feed their imaginations, their creativity and their curiosity.



## City appoints a new interim-director general

Members of the City of Laval's executive-committee recently formalized the appointment of a new interim-director general to replace former director general Jacques Ulysse whose five-year term came to an end.

Ulysse's temporary replacement, Babak Herischi, has been on the job since Feb. 11. Herischi was the City of Laval's assistant-director general for infrastructures since 2019.

Regarded as a seasoned administrator and municipal services manager, Herischi has more than 30 years experience in the municipal domain. He has a Bachelor's degree in business administration from the École des sciences de la gestion at UQAM and completed a number of key projects for the City of Laval.

"With an exceptional record of past experience in workplace administration with prioritization of strategy, he has all my trust to direct the administration during this crucial transition period," Mayor Stéphane Boyer said in a statement.

According to the city, the process to recruit a new and permanent director general has already begun. The city says the successful candidate will be mandated to implement the strategic vision, *Laval 2035*, as well as the implementation of the wide range of services provided to the City of Laval's residents.

## Laval files three new legal claims for \$9 million

Mayor Stéphane Boyer announced last week that Laval has filed new court claims on money the city alleges was skimmed by crooked contractors working for the municipality during the many years of the Vaillancourt administration.

Some of the claims, according to the mayor, involve questionable land sales, as well as the management of snow dumps. In all, up to six former contractors who had agreements with the City of Laval are being pursued for \$9 million alleged to have been stolen from taxpayers.

Since 2013 when the Mouvement lavallois

swept into power, replacing former mayor Gilles Vaillancourt's Parti PRO des Lavallois as the dominant force at Laval city hall, the new administration, first under Mayor Marc Demers followed by Mayor Stéphane Boyer, has managed to claim back \$57 million from contractors who were proven to have overcharged or skimmed the city.

The city has used the money to establish the Fonds Place-du-Souvenir, a fund that helps provide support for children and teenaged residents from underprivileged families in Laval.

"Corruption and collusion have no place in

our society," said Boyer. "I wish to send this message clearly that our team is still at work. I will be maintaining the same level of pressure with the same sense of urgency to act against these unacceptable practices."

"The administration of Laval is still actively at work in its ongoing struggle against corruption and states again its determination to be compensated by those persons who took advantage of the people of Laval," added Mr Simon Tremblay, head of the City of Laval's legal affairs department.

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# SWLF's first annual 'Valentine's Gala' raises \$15,000 for SWLSB schools

**MARTIN C. BARRY**

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The Sir Wilfrid Laurier Foundation's first annual Valentine's Gala, which drew 135 guests to the Château Royal congress centre in Chomedey on Feb. 9, raised \$15,000 for additional educational resources at schools operated by the Sir Wilfrid Laurier School Board.

The Masters of Ceremonies for the evening were SWLSB chairman Paolo Galati and SWLF president Archie Cifelli. The evening's featured musical guest performers were the Soul Station Orchestra.

## Great prizes!

There were also some great door prizes, and members of the SWLF board of directors and volunteers went around from table to table to sell tickets at three for \$20 or an arm's length for \$50.

The list of prizes included a gift certificate from Polar Bear's SPA, an air fryer machine, restaurant gift certificates, jewelry, a DeWalt wet/dry vacuum, a portable car vacuum, solar walkway lights, a Cuisinart mixer, and a loge for six for the Laval Rocket courtesy of Groupe Montoni.

## \$1,000 shopping spree

In addition to these prizes, the grand prize was a \$1,000 shopping spree at any of the Montreal-area Cadillac-Fairview (CF) malls. This was available only by buying "pink envelopes" for sale at \$20 each. In other words, when they were sold out you were out of luck.

Among the guests was Laval city councillor for Laval-Les Îles Nicolas Borne who was representing Mayor Stéphane Boyer, along with several other members of Laval city council. Also supporting the cause were Fabre MNA Alice Abou-Khalil, and school centre colleagues from the Centre de service scolaire de Laval.

## \$1 million since 2004

Since its creation in 2004, over \$1 million dollars has been raised for the SWLSB, of which more than \$950,000 has been given to the schools, educational centres and students. This year, the monies raised will help SWLSB schools purchase sensory equipment for classrooms and for sensory rooms.

Sensory equipment is useful for students of all ages. This highly in-demand equipment enhances students' learning experience by engaging multiple senses, providing alternative ways to access and engage with information, and supporting students' strengths and needs. The use of sensory equipment in classrooms has been shown to improve student engagement, motivation, and their feelings of personal accomplishment.

## Partners in success

"The Foundation could not be what it is without its important partners and without you," said Galati. "Each and every one of you in this room contributes to the success of the Sir Wilfrid Laurier Foundation. The foundation is all about kids. Plain and simple. Students are our raison d'être."

Among the businesses which partnered with the SWLF to contribute to the fundraiser's success were the Caisse Thérèse-de-Blainville, several federal MPs and provincial MNAs, as well as the foundation's media partners: the Laval News and North Shore News.

The SWLF paid homage to past president Christian Fréchette. "Christian, thank you for your vision and for steering the foundation towards that goal of \$1 million dollars," said Cifelli. "Christian has always been a strong advocate for the quality services offered in public English schools."



Sir Wilfrid Laurier Foundation president Archie Cifelli (left) and Sir Wilfrid Laurier School Board chairman Paolo Galati were Masters of Ceremonies for the SWLF's first annual Valentine's Gala held at the Château Royal congress centre on the evening of Feb. 9.



The Sir Wilfrid Laurier Foundation's first annual Valentine's Gala featured musical guest performers the Soul Station Orchestra.

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# Bankruptcy Study: Half of insolvencies filed by millennials

by Douglas Hoyes and Ted Michalos

## Who's filing insolvency & why

Roughly 100,200 Canadians filed a bankruptcy or consumer proposal in 2022. Our most recent bankruptcy study provides insight into who filed insolvency in 2022 and why. We identify changes in trends and explain possible economic and systemic causes.

## Methodology

As required by law, we gather information about each person who files a consumer proposal or personal bankruptcy with us. We examine this data to develop a profile of the average consumer debtor who files for relief from their debt (we call this person "Joe Debtor"). We use this information to gain insight and knowledge as to why consumer insolvencies occur. Our 2022 consumer debt and bankruptcy study reviewed the details of 2,700 personal insolvencies in Ontario from January 1, 2022, to December 31, 2022, and compared the results of this profile with study results conducted since 2011 to identify any trends.

## Key Findings

### HALF OF INSOLVENCIES FILED BY MILLENNIALS

Half of all insolvencies (49%) are filed by Millennials, even though they make up less than 27% of total Canadians aged 18 and over. Millennial debtors are 1.4 times more likely to file insolvency than Generation X relative to the population and 1.7 times more likely than Baby Boomers.

Millennials were the only age group to experience a rise in unsecured debt, up 9.1% in 2022.

- More than 1 in 3 (35%) carry student loans. When they do, they owe, on average, \$16,725, representing 30% of their total unsecured debt load.
- More than half (55%) carry at least one extremely high-cost loan with average balances totalling \$11,940, up 17.4% from 2021. These debts might include payday loans or extremely high-interest lines of credit or installment loans.
- 2022 saw a return to credit card debt among Millennials. 87% of Millennials had credit card debt, up from 84% in 2021, and average credit card debt increased 1.5% to \$13,948.
- Tax obligations rose significantly among Millennial debtors. Almost half (46%) had tax debt in 2022 (up from 37% in 2021), while average tax obligations increased 22.6% to \$12,137. CERB collection was a contributing factor.

### OVER HALF OF INSOLVENT DEBTORS HAVE AT LEAST ONE RAPID HIGH-COST LOAN

The subprime credit market has changed in

recent years. Payday lenders have expanded into longer-term credit options, including high-interest lines of credit and installment loans. Other sub-prime lenders specializing in extremely high-cost installment loans have expanded market share among desperate and low-credit borrowers.

We have historically reported on the significant rise in the use of payday lenders among insolvent debtors. We have seen not just an increased use of traditional payday loans, but a much more dramatic rise in the use of larger, longer-term, ultra high-cost loans. These loans typically carry a minimum interest rate between 29.99% and 59.99%. They also include relatively high fees in addition to higher interest rates. Fin-tech options like Buy Now Pay Later (BNPL) apps have also begun to appear more frequently among insolvent debtor liabilities. While BNPL loans charge no interest if paid on time, heavily indebted borrowers turn to these loans as a quick and easy source of credit.

Given this, we have defined a new category of loans for review: Rapid High-Cost Loans or Rapid Loans for short. We classified loans into this category if they met a significant number of the following criteria:

- Fast funds, easy application process, often online.
- No collateral required.
- High odds of approval regardless of credit score.
- Payday loan fees or interest rates of 29.99% or higher.
- Loans can be short term (payday) or installment (up to 60 months).
- May carry weekly or bi-weekly payment options so payments appear low.
- Often include additional fees or high insurance premiums.

We look beyond payday lenders and have included other unsecured easy installment loan options as well as Buy Now Pay Later loans.

In 2022, more than half (53%) of insolvent debtors had at least one Rapid Loan, and usage is increasing.

Many insolvent debtors owe money to more than one rapid high-cost lender. In 2022, the average insolvent debtor with a Rapid Loan owed a total of \$12,100 to 4.0 different lenders, up from \$10,819 to 3.8 lenders in 2021.

The average individual loan size was \$3,039, up from \$2,858 a year earlier. Almost four in 10 (37%) are over \$2,500; from our experience, these larger loans are primarily high-cost installment loans.

For those with a Rapid Loan, these high-interest loans accounted for almost one-third (30%) of their unsecured debt.

In most cases, insolvent debtors turn to Rapid Loans in addition to credit cards – 85% of Rapid Loan debtors have at least one credit card compared to 88% for Joe Debtor. Often they have maxed out these cards or need a payday or installment loan to lower the balance sufficiently to continue to use their credit cards to pay for living costs.

While used by all debtors, Rapid Loans are more popular among younger debtors. In 2022, 62% of those aged 18-29 had at least one Rapid Loan, with usage still well above 50% for those aged 30 through 49.

While subprime lending remains a small component of overall lending in Canada, its fast growth is creating a crisis among heavily indebted borrowers. These types of loans are a significant driver of Canadian consumer insolvencies.

For more detailed information on the profile of the average insolvent debtor using Rapid Loans, see our supplementary study.

The remainder of this report focuses on the profile of the average insolvent debtor, Joe Debtor.

## 2022 Consumer Debtor Profile: The Average Insolvent Debtor

Here is a summary of debtor characteristics from our 2022 insolvency study.

| Joe Debtor                             | 2021      | 2022      |
|--|-----------|-----------|
| <b>Personal Information</b>            |           |           |
| Male                                   | 51%       | 50%       |
| Female                                 | 49%       | 49%       |
| Gender unreported                      |           | 1%        |
| Average age                            | 42.3      | 42.1      |
| <b>Marital status</b>                  |           |           |
| Married/ Common-law                    | 31%       | 30%       |
| Divorced or Separated                  | 21%       | 20%       |
| Widowed                                | 2%        | 2%        |
| Single                                 | 46%       | 48%       |
| Average family size (including debtor) | 2.0       | 2.0       |
| Single-person household                | 52%       | 53%       |
| Likelihood of having dependent(s)      | 36%       | 34%       |
| Likelihood of being a lone-parent      | 17%       | 18%       |
| Average monthly income (debtor)        | \$2,593   | \$2,842   |
| Total unsecured debt                   | \$50,484  | \$49,316  |
| Consumer debt-to-income                | 190%      | 171%      |
| Likelihood they own a home             | 3%        | 2%        |
| Average mortgage value (homeowner)     | \$375,888 | \$395,545 |

## DEMOGRAPHIC PROFILE

The 2022 insolvent debtor owed an average of \$49,316 in unsecured debt and an additional \$9,033 in non-mortgage secured debt (primarily a car loan or lease).

He is almost as likely to be male as female

(50% vs 49% respectively). In 2022, the Office of the Superintendent of Bankruptcy changed its statutory forms to enable individuals to opt out of reporting gender, with 1% unreported.

Joe Debtor continues to trend younger and is 42.1 years old, slightly younger than 42.3 in 2021. This is a trend we have seen since 2016. Student loan debt and the rising popularity of high-cost lending products, particularly among younger Canadians, are leading causes.

Almost one-half are single (48%), consistent with a younger demographic, while 30% are married, 20% are separated or divorced, and 2% are widowed.

More than 8 in 10 (84%) live in a one-income household. The average household size is 2.0, 34% have dependants, and 18% of households are headed by single parents.

## CREDIT AND ASSET PROFILE

The average insolvent debtor in 2022 owed \$49,316 in unsecured debt, down 2.3% from 2021.

| Consumer Debt Profile  | 2020     | 2021     | 2022     |
|------------------------|----------|----------|----------|
| Other personal loans   | \$15,501 | \$15,116 | \$14,280 |
| Rapid loans            | \$5,052  | \$5,026  | \$6,427  |
| Credit card debt       | \$16,548 | \$15,004 | \$13,848 |
| Tax debts              | \$5,208  | \$7,826  | \$8,109  |
| Student loans          | \$3,114  | \$3,797  | \$3,675  |
| Other unsecured debt   | \$3,470  | \$3,715  | \$2,978  |
| Average unsecured debt | \$48,894 | \$50,484 | \$49,316 |
| Other secured debt     | \$9,661  | \$8,700  | \$9,033  |
| Total consumer credit  | \$58,555 | \$59,183 | \$58,349 |

In 2022, the average insolvent debtor filed insolvency on less unsecured debt. While still extraordinarily high, Joe Debtor's consumer debt-to-income ratio fell to \$1.71 for every dollar of net income in 2022. In comparison, the average Canadian owes an estimated \$0.48 in consumer debt (excluding mortgage debt) for each dollar of disposable income.

Rising inflation and rising use of high-interest debt are two main reasons Joe Debtor is filing insolvency on less unsecured debt, despite a 9.6% increase in income.

- 88% of debtors had credit card debt. Those with a credit card carried an average total balance of \$15,798 on 2.7 cards, with balances down 9.3%.

▶ Continued on page 9



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- 53% had at least one Rapid Loan, up from 46% in 2022. For those with a Rapid Loan, balances increased 11.8% to \$12,100.
- 23% had student debt, up from 22% in 2021. Average student loan debt (among those with student loans) decreased by 6.7% to \$15,863.
- 49% had tax debt, up significantly from 40% in 2021 and a record high. Some of the increase in tax debtors (roughly one-quarter) is related to CERB over-payment collection. Average taxes owing (those with tax debts) fell 15.8% to \$16,649, although tax obligations among Millennials increased 22.6%, much due to CERB collection.
- 2% of insolvent debtors were homeowners with an average secured mortgage of \$395,545 (up 5.2%).
- 65% had a vehicle upon filing, with 63% of those financed. Not surprisingly, the average value of vehicles increased with market conditions, up 17.6% to \$14,497. Rising car values also lowered the number and magnitude of negative vehicle equity for many insolvent debtors. Only 19% of encumbered vehicles had negative equity, down from 25% in 2021 and a pre-covid average of 31%. For those carrying negative vehicle equity, average negative equity fell 12.8% to \$9,348.
- 33% had RRSP savings with an average balance of \$1,207.

### INCOME AND EXPENSES

Post-pandemic, Joe Debtor has also returned to work. In 2022:

- 81% of debtors were employed, consistent with pre-pandemic levels
- 7% of debtors were unemployed
- 5% were retired
- 7% were disabled, on maternity leave or other

Average debtor income increased 9.6% to \$2,842. Average household income increased 6.9% to \$3,207. This does not mean Joe Debtor got a raise of 9.6%; rather, Canadians with slightly higher income are now also filing insolvency, where they were previously able to keep up with debt repayment.

- Housing costs accounted for 43% of total household income, above the recommended maximum of 35%.
- Average monthly rent or mortgage payments increased 5.5% to \$1,063.
- Transportation costs totaled 20% of average household income and increased 14.0% as people returned to work.
- Other personal and living expenses accounted for 29% of household income up 2.8%.

Insolvent debtors in 2022 were left with just \$250 to pay interest and principal payments on \$49,316 in unsecured credit. The interest alone on this level of debt for the average debtor amounts to more than \$1,950 per month.

### DEBTOR PROFILE BY AGE

Canadians are filing insolvency younger than ever before, with the average age of the insolvent debtor (42.1) the youngest since we started this study 11 years ago.

Below are some highlights of key debtor characteristics by age group.

| Age Distribution | 2020  | 2021  | 2022  |
|------------------|-------|-------|-------|
| 18-29            | 16.5% | 16.4% | 15.3% |
| 30-39            | 29.5% | 31.9% | 33.8% |
| 40-49            | 24.3% | 23.9% | 24.2% |
| 50-59            | 18.1% | 16.3% | 15.6% |
| 60+              | 11.7% | 11.6% | 11.2% |

#### 18 to 29

Young debtors aged 18 to 29 accounted for 15% of all insolvencies, down slightly from 2021 (16%).

On average, young debtors owed \$34,641 in unsecured debt, an increase of 11.0% from the prior year.

- Young debtors are heavy users of Rapid Loans. 62% carried at least one Rapid Loan with a total balance owing of \$10,780, up 13.9%.
- 88% carry credit cards with an average credit card debt of \$9,161, up 18.1%. They are the only age group that saw increased credit card debt.
- 35% are student debtors, with an average student loan debt of \$14,238, up an alarming 35.2%.
- 44% have tax debts, and their average tax obligation increased 36.2% to \$6,863.

Debtors in this age group were more likely to be male (52%), and three-quarters (75%) were single.

Most have returned to work, with 86% working at the time of filing. Average income among those aged 18 to 29 also increased 9.4%, likely because of returning to work post-pandemic.

Despite this rise in income and return to work, debtors 18-29 saw a massive increase in debt obligations, with inflation, the cost of returning to work and the cumulative impact of high-cost debt likely key drivers.

#### 30 to 39

Debtors aged 30 to 39 continue to make up the highest percentage of those filing insolvency, accounting for 34% of all filings. They owed, on average, \$48,261 in unsecured debt, up 2.1%.

- 87% have credit card debt with a balance owing of \$14,619 on an average of 2.6 cards
- 56% have Rapid Loans with a total balance of \$11,861, up 14.8%.
- 35% carry student loan debt with an average balance of \$16,917, down 21.4% from prior years. Women are more than twice as likely to struggle with student loans than males in this age group. (69% versus 31% – those with a student loan).
- 47% have tax debts with an average tax obligation of \$12,886, up 15.2%

Debtors in this age group are evenly split by gender. Additionally, 53% are single, while 24%

are single parents.

Having returned to work post pandemic, 86% were employed at the time of filing. Average debtor income increased 7.8%. With a modest increase in unsecured debt, the average 30-year-old debtor saw their consumer debt-to-income ratio drop to 166% from 176% in 2021.

#### 40 to 49

Debtors aged 40 to 49 accounted for 24% of all insolvencies. They owed, on average, \$52,239 in unsecured credit, down 7.6%.

- 88% have credit cards, owing on average \$15,826 on 2.8 cards.
- 53% use Rapid Loans, owing on average \$13,715, the highest dollar amount owing of any age group.
- 18% still had student loan debt with an average balance of \$16,004.
- 49% have tax debts with an average balance of \$18,845.

Debtors in this age group were slightly more likely to be female (50% to 49% male). Many are still single (43%), while 33% are married and 24% divorced. Women are more likely to be single parents (33%) than male debtors in their 40s (14%).

Debtors in this age group were working at the time of filing (87%) and were most likely to be self-employed (9%) compared to other age groups.

Debtor income for those in their 40s increased 9.8%, and when combined with a drop in debt load, their consumer debt-to-income ratio fell to 166% from 195% in 2021. Debtors in their 40s reported the second-highest increase in household expenses (after seniors), up 8.3%.

#### 50 to 59

Insolvency filings among those aged 50 to 59 accounted for 16% of all filings, the lowest level since we began our study in 2011. Debtors in this age group owed an average of \$53,134 in unsecured debt, down 11.1%, the largest drop rate among all age groups.

- 90% have credit card debt with an average balance of \$20,002 on 3.0 cards.
- 49% use Rapid Loans owing \$12,447 if they do.
- 53% have tax debts with an average balance of \$17,973.

Debtors in their 50s were evenly split by gender and were the most likely of any age group to be divorced or separated (32%).

Debtor income increased 6.7%, and 79% were employed at the time of filing.

#### 60+

Insolvencies amongst seniors aged 60 and older dropped for the second year, accounting for 11% of all insolvencies. Average unsecured debt among those 60+ fell 0.5% to \$60,920. Senior debtors have the highest dollar amount of unsecured debt among all age groups, including the highest dollar amount of credit card and tax debts.

- 87% have credit card debt owing \$22,453 on 3.2 cards. Seniors have the highest credit card debt of all age groups.
- 37% use Rapid Loans with a total debt

balance of \$10,571.

- 55% have tax debts with an average tax balance of \$30,770.

In 2022, seniors were slightly more likely to be male (50%) vs 49% female.

Only 40% were retired, while 51% reported being employed. A high percentage of insolvent seniors live alone (65%), and 82% are single-income households. Debtor income increased 17.4% as a result of more working seniors, although they also reported the highest rise in living costs, up 9.2%.

### MALE VERSUS FEMALE DEBTORS

The trend towards gender parity continued in insolvency filings in 2022, with 49% of insolvencies filed by women.

- Male debtors owed, on average, \$55,111 in unsecured debt, 27.1% more than the average female debtor.
- Female debtors saw their average unsecured debt fall 8.1%, while male debtors' unsecured debt increased 2.7%.
- Female debtors are more likely than male debtors to have dependents (40% versus 28%) and are more likely to be single parents (26% versus 11%).
- Female debtors are more likely to struggle with student debt (31%) than male debtors (16%).
- Male debtors are slightly younger (41.9) than the average female debtor (42.3).
- Male debtors are more likely to have tax debts (52% versus 45%).

| Jane/Joe Debtor           | Female   | Male     |
|---------------------------|----------|----------|
| % of all debtors          | 49%      | 50%      |
| Average age               | 42.3     | 41.9     |
| Unsecured debt            | \$43,367 | \$55,111 |
| Non-mortgage secured debt | \$7,953  | \$10,177 |
| Average debtor income     | \$2,786  | \$2,897  |
| Average household income  | \$3,118  | \$3,292  |
| Consumer debt-to-income   | 153%     | 188%     |
| % employed                | 78%      | 84%      |
| % single                  | 47%      | 49%      |
| % married                 | 27%      | 33%      |
| % divorced                | 22%      | 17%      |
| % with dependant(s)       | 40%      | 28%      |
| % lone-parents            | 26%      | 11%      |
| % with student debt       | 31%      | 16%      |
| Average student debta     | \$16,123 | \$15,408 |
| % with Rapid Loan debt    | 54%      | 52%      |
| Average Rapid Loan debta  | \$11,744 | \$12,495 |
| % with tax debt           | 45%      | 52%      |
| Average tax debta         | \$10,826 | \$21,635 |

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

TO BE CONTINUED

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# Name the next RCMP puppy

Contest open for children between 4 and 14 years old



The RCMP Police Dog Service Training Centre (PDSTC) in Innisfail needs help finding names for Canada's future Police Dogs. Canadian children are invited to enter name suggestions online for 13 German Shepherd puppies that will be born at the Centre this year.

A new letter is selected each year to start the names. For 2023, all the names must begin with the letter "S". PDSTC is looking for original and creative names that these dogs can wear with pride during their career serving Canadian communities.

## Prizes

Winners - one from each province and territory - will receive a laminated 8x10-inch photo of the pup they name, a plush dog named Justice and an RCMP water bottle.

## Contest rules

- Only kids between the ages of 4 to 14 years old may enter.
- Contestants can suggest only 1 name (1 entry per person).
- The name must start with the letter "S".

- The name must be 1 or 2 syllables.
- The name must have no more than 9 letters.
- Contestants must live in Canada.
- Entries must be received by March 16, 2023.

Contest winners and the winning names will be announced on April 6, 2023, on the RCMP website and social media.

Children should always get a parent or guardian's permission before submitting personal information such as their name or phone number to any website.

## Submitting artwork

We love receiving drawings and paintings! After entering the contest online, entrants will be invited to submit artwork. It will be shared with the Police Dog Service Training Centre and may be showcased on Depot's social media with your first name and province or territory.

All contest entries must be submitted using the online form ([rcmp-grc.gc.ca/policedogs-chienspoliciers](http://rcmp-grc.gc.ca/policedogs-chienspoliciers)).



# PSYCHOLOGY FOR ALL

by Emmanuel Aliatas, MA, Psychologist

## Mystical ideology of Addiction

Most individuals, including the medical and mental health professionals, are mystified by addicts and addiction in general, especially the families of these addicts. There is nobody around who can enlighten them about the disorder. Of course, there are professionals out there who have a good grasp of what this addiction disorder is about, yet some strong ideology and knowledge, in my humble opinion, is hard to come by with everyone mentioned above.

I am going to attempt to place light on the disorder and situation most people find themselves in with their addict. I am not going to follow the research that I have studied extensively about the topic. I would rather give the best practical experience I have uncovered over the several years of working with addicts. Families with an addict in their household will absolutely identify with what I am about to write.

The addict is a formidable individual, that is for sure. They can create an environment of uncertainty that nobody else can believe. The lack of trust and manipulation is through the roof to put it mildly. The tension in the house is so thick that it is almost impossible to cut through the deceit, lies and manipulation constructed by this addict.

There is always a co-dependent out there

enabling the addict, that is very close and believes everything the addict says to them. "The addict will get better tomorrow" is the motto of the co-dependent. This is how the addict and the co-dependent continue to manipulate the entire family and allow the addiction to thrive.

Now, most people will identify with this if an addict lurks in their environment. In my professional experience, the addict has had a serious argument with the truth at about the age of 13-15 years of age. That is usually when the addiction begins to manifest itself in the way of both substances and lies. So many lies that over time the addict begins to take the persona of the liar they have become and slowly loses themselves. If one has an addict in their environment believe nothing they say. It is all a smoke screen to help them attain their goal of obtaining their substance of choice. This is where the co-dependent comes in. They will convince everybody that the addict is slowly changing for the better and that they should all band together to help them at this difficult time of need. One thing for sure, a new difficult time of need will appear the following week. Stay sharp and remember that addiction is a serious cunning, baffling and powerful disorder.

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By Martin C. Barry

# Chomedey mom admits guilt to lesser charge in 7-year-old's death

A Chomedey mother who was originally charged with criminal negligence causing the death of her 7-year-old daughter more than two years ago pleaded guilty at the Palais de Justice de Laval on Thursday to the lesser charge of failing to provide the necessities of life when the girl was suffering from a serious injury.

According to a report presented by a pathologist during the case against the woman who cannot be identified because of a publication ban, the girl, who was widely reported to have suffered from extensive burns, had inflicted them on herself.

The woman, of Afghani origin, admitted she failed to provide the necessities of life over five days, from Dec. 30, 2020 to Jan. 3, 2021, at their home on Boutillier St. in Chomedey.

According to a jointly-agreed statement of facts between the prosecution and the defence,

in the months before the girl died, she was diagnosed with a series of mental-health problems, including Tourette's syndrome.

She stopped attending school in 2020 and became more anxious. She also began banging her head against walls inside the family's home.

The girl began assaulting a younger sister and the mother became overwhelmed by her daughter's aggressive behavior.

The mother called 9-1-1 on Jan. 4, 2020 to report that her 7-year-old daughter had stopped breathing.

Taken to hospital, emergency room staff found the girl had suffered burns to a large area of her body. The pathologist concluded the burns had been inflicted by the girl on herself.

The guilty plea means the mother will not have to be subjected to a trial, which would have taken place in March.



Photo ChomedeyMom: Investigators at the home on Le Boutillier St. in Chomedey in January 2020. (Photo: Martin C. Barry, Newsfirst Multimedia)

# LPD investigates after construction worker dies after six-storey plunge

The Laval Police Dept. is investigating after a 41-year-old man fell six-storeys to his death last week while working at a construction site in Fabreville.

A 9-1-1 call was received by the LPD reporting the fall from a condo building under construction at 3480 St-Elzéar Blvd. Ouest. When officers arrived, they attempted but were unable to revive the man and he was declared dead at the scene.

An LPD spokesperson said police were inves-

tigating to learn more about the circumstances leading up to the fall and to determine whether any criminal elements were involved. The Quebec coroner's office and the CNESST have also been looking into the incident.

A work stoppage was ordered on both the sixth and seventh floors of the building for two days after the incident. The deceased worker was an employee of Cordero Construction and the building contractor is EMD Batimo.

# Man in hospital after being shot at Laval restaurant

A man was in hospital late last week after he was gunned down in a restaurant night in Laval.

The Laval Police Dept. said the shooting occurred around 7 p.m. on Thursday evening last week at an establishment on Dagenais Blvd.

According to a police incident report, a

suspect entered the restaurant, walked towards the victim and fired several times, after which the suspect fled. The victim, a man in his 40s, was taken to hospital. Police said they didn't fear for his life. There have been no arrests, but an investigation is underway.

# Five-month-old baby found dead in Chomedey

Although criminal charges have been ruled out, a coroner's inquest has been ordered after a baby just five months old that was found unconscious in an apartment in Chomedey last week.

The Laval Police received a 9-1-1 call about a baby that was found unconscious at a residence on Saint-Elzéar Blvd. West. Although LPD officers immediately tried to revive the

child themselves, the infant was transported by ambulance to hospital where its death was declared by medical personnel.

According to at least one media report, the death has been attributed to a medical issue and the child's state of health. The parents were on the scene and followed the ambulance to hospital.



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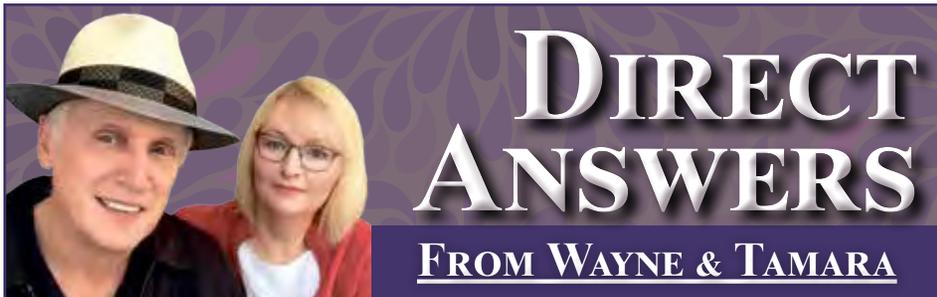
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# DIRECT ANSWERS

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## PUT THROUGH THE WRINGER

**Q** I like the blatantly honest answers you give in your columns and website. In brief, I am 44, married 22 years, contemplating divorce, but hindered by the fact I vowed to go through better or worse with him. A promise is a promise, and a vow is a vow, right?

My husband shows me complete disrespect by ridiculing all my requests. When I ask him politely not to leave x, y, and z laying around, he says it's my wifely duty to take care of him. I am tired of getting up when he needs a beer or this and that.

I am tired of running downstairs every time he hollers my name, because he won't holler his subsequent question. I am tired of his impatient outbursts, I am tired of his nasty habits. When I ask him not to do these things, he calls me hypersensitive, crazy, and claims I need to get over it.

Mind you, everything is said in a lovingly condescending manner, like you speak to someone who is mentally handicapped. I know he loves me in his caveman way, as long as I cater to him and make his life easy. Now that I am being "difficult," he regards me as having a slight mental problem.

I am a nature lover with immense respect for all lives, yet he jokingly threatens to kill my dogs when they dig holes and wants to smoke out a bird's nest in a chimney we haven't used in 17 years. His remarks about everything dear to

me lead me to believe he finds my set of morals ridiculous.

He even had me go to the doctor to check if I am approaching or in menopause. When the results were negative, he remarked I was obviously just a natural female dog. Do I need to stick to my wedding vows, or is it acceptable before my Creator to leave him and find some much needed peace?

Nan

**A** Nan, you have a sense of humor about this, but it is the kind of humor which cloaks a serious problem. Your letter made us laugh, but it is no laughing matter. Let us tell you how we understand wedding vows.

For better or for worse refers to what life throws at you, not what the wrong person decides to put you through. What life throws at you includes fire, flood, famine, the birth of a handicapped child, cancer, losing a job... It does not include being mistreated on purpose by someone who is supposed to be in love with you.

Your husband is having his life the way he chooses to have it. Are you not entitled to the same? Marriage is supposed to be an enhancement in your life. It is for two people who love, trust, care for, and respect one another. It is for two who want to share all their days together.

Wayne & Tamara

## BULLSEYE

**Q** My fiancé and I seem to be at an impasse. I am seriously rethinking marrying this guy because I feel like he seems to find every fault in me and, quite often, is controlling and abrasive.

Sometimes I can tell he's sorry because he'll buy me flowers or pay me a compliment a few hours later, but it doesn't seem to be sincere after having an insult slung at me. I need your help because I don't want to marry the wrong guy.

Fern

**A** Fern, archers raise their aim higher to reach a far target. They aim high not to send the arrow upward into the sky, but because they know that is necessary to reach the mark.

Knowing how difficult a bad relationship can be, you must raise your aim so your chances of hitting your target are improved. A lower aim assures your relationship will land in the dirt.

Wayne & Tamara

WAYNE & TAMARA MITCHELL are the authors of YOUR OTHER HALF ([www.yourotherhalf.com](http://www.yourotherhalf.com))

Send letters to: Direct Answers, PO 964 Springfield, MO 65801-0964

or email: [DirectAnswers@WayneAndTamara.com](mailto:DirectAnswers@WayneAndTamara.com)

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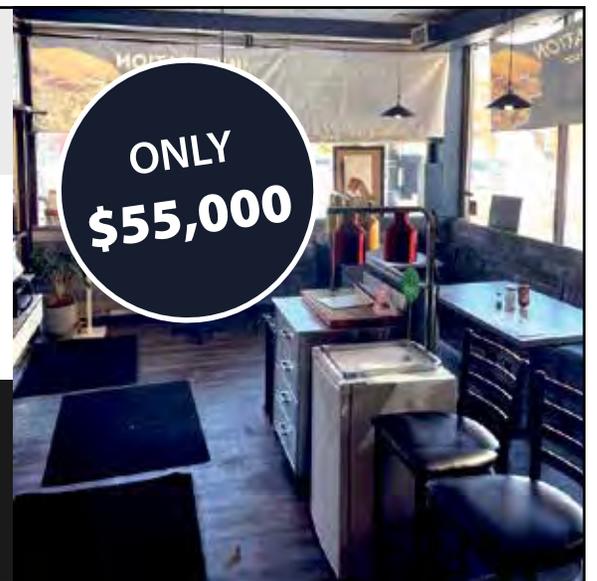
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# In Memoriam & Obituaries

## Gone but not forgotten

### *Suicide and grief*

The emotional devastation that accompanies a loved one's suicide can be different from other types of loss. While you'll likely experience many of the usual emotions associated with grief, there are other intense feelings that may be triggered if a loved one dies by suicide.



#### EXPECT STRONG EMOTIONS

The grieving process after a suicide is different for everyone and can vary depending on your beliefs, family background and your relationship with the deceased.

One emotion that you may experience after a suicide is guilt. This can first manifest as confusion over why the person took their own life, followed by imagining "what if" scenarios. You may even blame yourself for not doing more.

Additionally, the grief caused by suicide can lead to strong feelings of anger, either toward yourself and others for missing the signs, or toward the deceased for abandoning you. This can result in feelings of rejection and despair.

Furthermore, persistent stigma around suicide can make it difficult to talk about it. You might also feel a sense of relief that your loved one is no longer suffering.

#### SEEK SUPPORT

It's normal to experience a variety of difficult and conflicting emotions if a loved one dies by suicide. One of the best ways to work through your grief is to reach out to family and friends for comfort. It may also be beneficial to join a support group for people affected by suicide.

Expressing your thoughts and emotions rather than suppressing them is an important part of the healing process. Just remember to take things one day at a time and do what feels right for you.

If you're struggling to work through your grief, there's help available. A variety of health professionals and organizations can offer their support.



**DUPLESSIS, Lucien**  
1921 – 2023

In Laval, on the night of February 17, 2023, Mr. Lucien Duplessis died at the age of 101.

He is survived by his wife of the past 66 years, Denise Haeck, as well as his children, Alain (Annie) and Michèle (Philippe), his three granddaughters, Audrey-Anne (Olivier), Gabrielle (Charles), Laurence (Frédéric), his brother Roland, and many nephews and nieces, relatives and friends.



**LAVOIE, Sylvia**  
1948 – 2023

From Laval, on February 16, 2023, at the age of 74, passed away Mrs. Sylvia Lavoie, daughter of the late Mrs. Jeannette Alarie and the late Mr. Jean J. Lavoie.

She is survived by her daughters Nadine LeBlanc (Carlos Hong) and Julie LeBlanc (Francis Croisetière), her granddaughters Amélie, Chloé and Juliette, her brothers and sisters Michel, Robert, Patricia, late Normand, Raymond, Linda, Gracia and Jean-Marie, her brothers-in-law and sisters-in-law, her nephews and nieces, her cousins, and several other relatives and friends.



**NIKOLAOU KAROUBALIS, Ageliki**  
1957 – 2023

It is with great sadness that we announce the passing of Mrs. Ageliki Nikolaou, on February 16, 2023, at the age of 65.

Beloved wife for 46 years of Fotios Karoubalis, cherished mother of Evanthia, George (Chrissy) and Nick (Gen), devoted grandmother of Zack Fotis and Zoe Ageliki. She will also be deeply missed by her mother Argiro, her father Dimitrios, her sisters Xanthi and Georgia, and many relatives and friends.



**HENRI, Louise**  
1947 – 2023

In Laval, on February 14, 2023, passed away, at the age of 75, Mrs. Louise Henri.

She is survived by her daughter Nancy Blouin (Sylvain), her grandchildren Amanda (Danik) and Paolo (Amanda), her great-grandchildren Billie-Anne, Zackary and Ava, her siblings, and other relatives and friends.

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

Week of **FEBRUARY 26 TO MARCH 4, 2023**

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



## ARIES

You like that your job gives you stability and financial independence. You may be allowed to travel more often with work. Watch your speed behind the wheel this week.



## TAURUS

You'll have an abundance of great ideas this week. You may constantly change your plans based on your mood, irritating those around you.



## GEMINI

Creativity is born out of chaos. If you're feeling bogged down, have a second cup of coffee to regain your energy and boost your productivity.



## CANCER

After going through a period of intense stress, it's time to take a step back and rest. Once rejuvenated, you'll experience a new beginning.



## LEO

You'll put in many extra hours at work. You'll also find time to relax and have fun with your family and friends by participating in fun activities.



## VIRGO

You'll be on cloud nine while on a trip or romantic getaway. You'll consider the idea of living abroad or going on an expedition.



## LIBRA

Change is on the horizon. It may be time to end some toxic friendships to relieve stress. You'll take a new approach to life that's more in line with your aspirations.



## SCORPIO

Your emotions are running high this week. Avoid putting yourself in a situation where you must make all the decisions; you could face harsh criticism.



## SAGITTARIUS

You'll have to use your tenacity to set yourself apart at work. You could be allowed to travel and discover new cultures.



## CAPRICORN

You'll stand out in your circle of friends and colleagues. Those around you will offer you a helping hand as you undergo a personal transformation.



## AQUARIUS

With many people on spring break, you could have guests over who could behave poorly and make you pick up after them. Hopefully, you'll manage to have some fun.



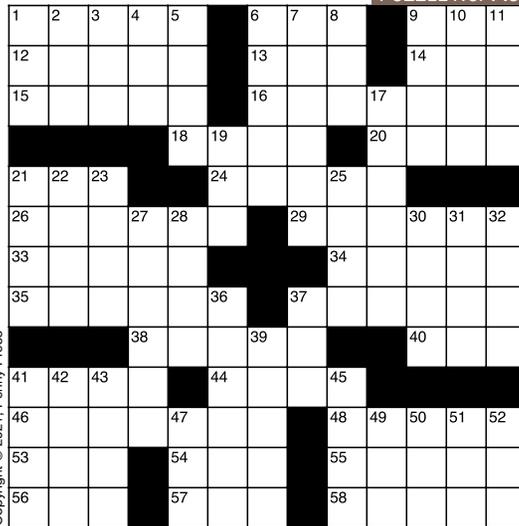
## PISCES

Your first idea is the right one. Don't be fooled by people who don't know you; trust yourself. A protective family member could slow you down.

# Coffee Break

## CROSSWORDS

PUZZLE NO. 143



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### ACROSS

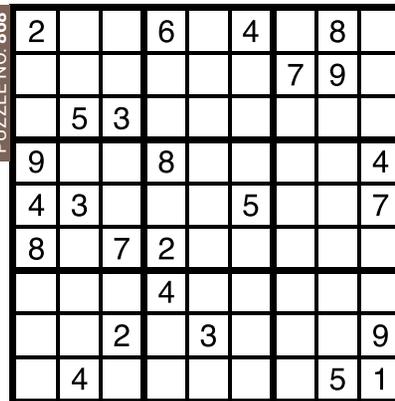
1. Complains
6. Hog's dwelling
9. That dude
12. Another time
13. Foot part
14. Keats work
15. Small drum
16. Glossy paints
18. Prevents
20. Vicinity
21. Recede, as the tide
24. Lacy mat
26. Perches
29. More slack
33. Gather and organize
34. Establish as true
35. Bends down
37. Attack
38. Chirps
40. Tissue layer
41. Sensible
44. Informal denial

### DOWN

1. Truck component
2. In times past
3. Hurried
4. Young swine
5. Stuck-up person
6. Office worker, for short
7. Throat part
8. Team cheer
9. Weeder
10. Not moving
11. Flat-topped formation
17. Municipal officials
19. Promotional spots
21. Goofs up
22. Skiff
23. \_\_\_ tie
25. Clips
27. Inclines
28. Kind
30. TV serial
31. Something wicked
32. Bank (on)
36. Legislative body
37. Venomous snake
39. Slammer
41. Petty argument
42. Elaborate melody
43. Geek
45. Nobleman
47. Desk wood
49. Buck's companion
50. Faulty item
51. Breakfast item
52. Letter after cee

# Sudoku

PUZZLE NO. 868

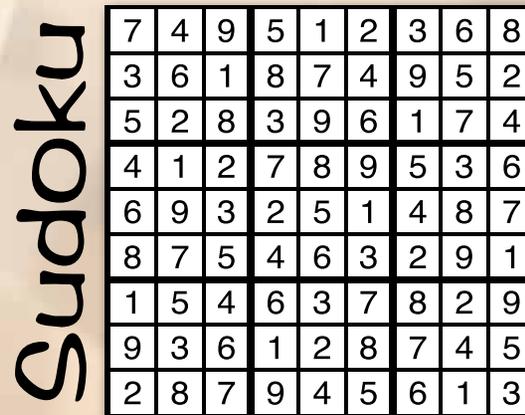


### HOW TO PLAY:

Fill in the grid so that every row, every column, and every 3x3 box contains the numbers 1 through 9 only once.

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

### Last Issues' Answers



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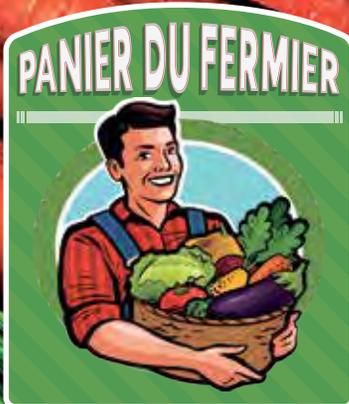
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- o Zucchini
- o Spinach
- o Lettuce
- o Cucumber
- o Tomatoes
- o Beets
- o Sweet Potatoes
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