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**property
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in 2021**

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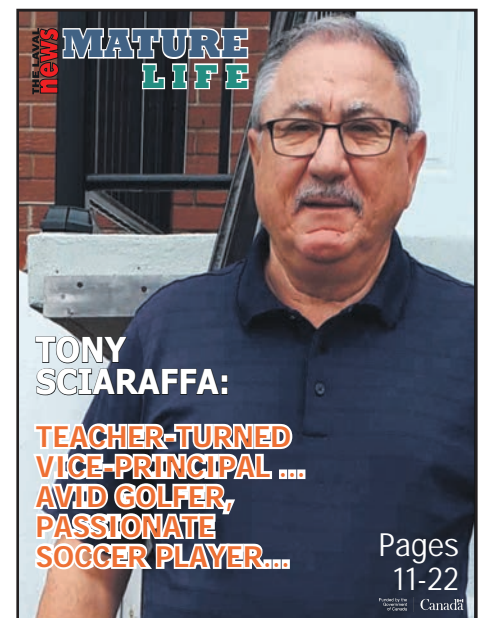
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LIFE**

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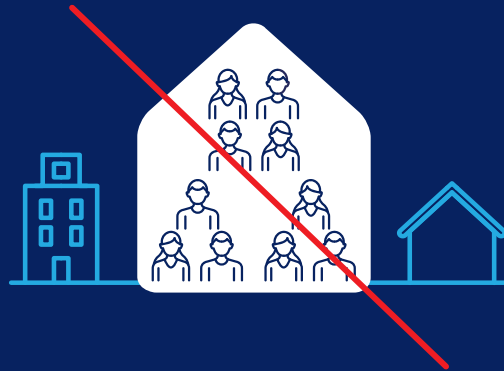
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City of Laval announces property tax freeze in 2021

City wanted to know it still had its AA credit rating before acting, says Demers



Laval mayor Marc Demers announced last week that the city will be freezing taxes in the 2021 budget for residential, commercial, industrial and agricultural property owners.

The move comes after the City of Montreal and other Quebec municipalities had previously announced they are freezing their property taxes next year.

While the decision means that the average Laval property owner's tax bill (based on the latest triennial valuation roll which was tabled in September last year) won't go up in 2021, Demers cautioned that there could be exceptions to the overall rule.

An overall tax freeze

"What we're doing is freezing the tax income for the whole city at the same amount," he said. Properties that are re-evaluated individually because of significant renovations or improvements made since the last property roll came into force could see tax increases, added Demers.

"But I think that most people won't see a difference on their tax bill," he said.

In an interview with The Laval News, Demers said the Quebec Municipal Affairs Ministry's recent decision to allot \$42 million in emergency funding to the city was a factor that contributed to the Laval executive-committee's decision to declare the tax freeze.

Important credit rating

"With that money, and with a report I received

from Laval's director-general Jacques Ulysse, we all agreed that we could freeze the tax income," he said.

Demers said another factor was the assurance that the City of Laval's credit rating, which is evaluated annually, would remain stable despite the economic turbulence being generated by the COVID-19 pandemic. Laval's credit rating currently is AA, "the best in the province," Demers added.

"That determines the interest rate for the money we borrow," he continued, noting that Laval is currently sitting on around \$750 million of debt, and that it would be crucial not to increase the amount of interest paid on it.

Keeping interest down

"We didn't want to increase the payments on interest. That was basically our goal. We were waiting for the government to see what kind of help they would be giving us, and we were also waiting for the advice of Mr. Ulysse and his team of professionals."

According to Demers, the city administration had to plan ahead at least three years to evaluate the potential consequences of freezing taxes for a single 12-month period. "What are the consequences for the next year three years if we freeze taxes?" he said.

"And with the COVID-19, we don't know what the impact of that might be in 2021 and 2022. If we are having a second wave, will there also be a third wave, a fourth or a fifth? Nobody knows."

Elections next year

Some opposition members on Laval city council, while repeatedly pressing the administration to implement a tax freeze, had also suggested recently that a freeze might be an opportunistic



Laval mayor Marc Demers announced last week that a property tax freeze will be implemented for 2021.

move by the administration to curry favour from voters since the next municipal elections are in November next year.

Demers responded in this way to the suggestion. "I would remind you that before the last election, all parties except ours [the Mouvement lavallois] promised a tax freeze," he said. "And a tax freeze doesn't mean that you're looking out for the interests of the citizens of Laval."

"If I freeze the tax for two or three years, and the credit rating agency decides to lower the credit rating in three or four years, the citizens of Laval would pay a big, big price. So, I don't accord any importance to such statements."

Notice to residents

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OPINION & Editorial



THAT'S WHAT I'M THINKING

Robert Vairo



Mr Trudeau, there is an alternative to more taxation!

I'm afraid the news is not good. It's bad enough already that we are forced indoors with no social gatherings, police vans roaming the mountain with loudspeakers booming alert notices, and 'tele-warrants' allowing police forced home entry. Some seniors in their 80's and 90's ordered to move out of long term care homes because our fractured health system needs short term beds. (CTV) These are very scary times for any society. This is having a horrible impact on us socially and psychologically. And it's about to have a huge impact on us financially. Having spent 350 billion dollars on various relief programs, somebody, some how, at some time, will have to start clearing up this disaster. Financial markets will not stand for Canada's highest ever trillion dollar plus debt, (2 trillion, provinces included) and rising monthly deficit. And there's more downside to deal with. The Trudeau liberals had already sent us into growing deficits during those "sunny days", and now during 'stormy days', not only did it spend a lot more, but Covid has crippled our economy. There is a projected "\$71.1-billion decline in tax revenue, including a \$40.8-billion loss in income taxes." Working or retired, we will be paying for it. Heating our homes, gasing up, electrifying the new ride, buying eggs, lettuce or fish, new phone, clothes or toys. Dentists are already charging added fees to cover their PPE. Everything and anything will cost more, in some cases much, much more. The only way our left of center Liberal NDP partnership knows how to generate income is through unimaginative, unoriginal, uncreative new and increased taxes. Here's what I think we can expect. A new home equity tax. That's a tax when you sell your principle residence, so far tax free. The Canadian Taxpayers Federation rightly says this tax on home owners will take "big chunks of the proceeds of a home sale that will leave owners with less to buy a new home or provide for retirement". A GST increase perhaps from 5% back to 7%. The carbon tax on our gas, heating oil, electricity to heat our homes and now power our EV's, is on a continuous climb. We may also see an increase in the current capital gains tax from 50% of profits on stocks and revenue property to 100%, further discouraging investments. A cut in contributions to the TFSA and RRSP is being discussed. But, there are other ways of raising revenue without hurting us. Two senators want to fix a national embarrassment and simultaneously raise revenue. Inter provincial trade. We arguably have freer trade with Europe and the US than we do amongst our provinces. It's preposterous. Quebec senator Diane Bellemare and Nova Scotia's Jane Cordy conclude in their report "these inter provincial trade constraints cost the Canadian economy up to \$130 billion every year". For heaven's sake it's the reason Confederation was founded, to create a free trade area. Premiers need to stop this confusing concoction of protectionist measures separating us.

Here's another way to raise revenue. A Canada Revenue Agency crackdown on Canadians who hide their billions off shore, tax free. 20 billion dollars worth, if CRA would start a serious eradication of this fraudulent practice.

Controversial as it may be, our natural resources, actually just gas and oil alone "provided \$108 billion to Canada's gross domestic product and supported almost 530,000 jobs". It's 20% of our economy! We have the highest standards on the environment, human rights, and indigenous participation in the world. Why are we allowing foreign pseudo enviro groups dictate our agenda! Yes oil and gas is a sunset industry but let's milk it during this crisis.

I watched the new conservative leader Erin O'toole the other day say "we need a private sector boom". He's right because 2/3's of us work for small and medium size businesses. One business closure means dozens, hundreds of job losses. Let's encourage and offer incentives to small business to create and maintain jobs.

You may have seen Michael Sabia head of Canada's Infrastructure Bank with 35 B\$ of public money to plow into "clean power, home retrofits, broadband, irrigation and zero-emissions bus systems, creating thousands of jobs." Stop the talk monsieur Sabia, and do the walk, now.

I am not an economist but how about a think tank of such people as well as every day 9 to 5 folks, small business owners, a cross section of professionals. Outside of government, we have brilliant minds in Canada that would get us out of this without punishing and painful taxation.

That's What I'm Thinking.

Robert Vairo

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Letters to the Editor

Mr. Galati, you're entitled to your opinion but not to your own facts

I'm upset about statements made to The Laval News by Paolo Galati, Chairman, Council of Commissioners, Sir Wilfrid Laurier School Board (SWLSB).

Imagine if the elections were happening and this man who suffers from Mythomania exploited this opportunity to score points. It annoys me that he posted the same article on LinkedIn. Here's the other side of the story. Martin Barry was factual with what he was told, but if you read Steve Bletas's profile in TLN's Mature Life, he told it all as it was. two weeks before his death. And that's the truth. Galati contradicted truth, a lot of it including his relationship with Steve Bletas.

Galati stated that Steve was part of QESBA. Steve left that lobby group because he realized it served no purpose for children and young people. It's a lobby group for commissioners. And he said quite the contrary to what Paolo Galati claimed, regarding his relationship with Steve Bletas. Here we're confronted with profound distortion contributing to public misunderstanding, through deceit and lies with willfully inaccurate and misleading information. Whatever happened to integrity? Trying to score points with the public for political reasons?

I can't tolerate opportunists, especially on a dead person's back.

Steve Bletas was my very close friend whom I often visited, shared meals, conversed about everything including school board politics. He held children very close to his heart. I have his vault of secrets which will remain as such; however, I also knew his friends and Paolo Galati wasn't one of them. Galati sought telephone counsel from him on occasion when he first became Chairperson. Steve confided to me that Galati didn't heed his suggestions for the most part; sad but true. He hadn't heard from him in a very long time and Galati did not visit him. Friend? Really? Not! So, what's up?

There have always been two notions of politics: "politics of truth" encouraging sincere discourse and respect for citizens, and "politics of lies" which regards politics as games of ruse and deceit and uses deception as a necessary prerequisite for winning and wielding political power. Good job Mr. Galati. I guess there's nothing as outright as political lies. How about distortion, exaggeration, misrepresentation, half-truth, and overstatement? Let me set the record straight. So, you both had the same dream and ambition? Steve's dream was for the children's education. And ambition? Steve did everything to ensure that schools were well-equipped and education was a priority. What's yours? What are you headed for?

Let's discuss the nature of the disgusting way Steve Bletas was treated after leaving SWLSB and the Foundation. There's enough here to cast a net of 'something is rotten in Laurier' over the conduct of the two institutions and the handful of people directly or indirectly implicated in the 2012-2020 period. In his 14 years of governance, he was instrumental in negotiations for land grants and other agreements with municipal and provincial officials. He was principal founding member of the SWLSB Foundation in 2003, a mega successful fundraiser bringing in over \$100,000 annually, which dwindled dramatically after his departure. NEVER was he contacted by the Board for his aid or counsel on how to continue the flourishing success of the Foundation which reigned during his Chairmanship. NEVER an invitation to attend events in subsequent years. It was related to me that a commissioner and Foundation director stated that if Steve wanted to attend fund-raisers, he should buy tickets. Respect? Good manners? Protocol? Absolutely not! In an educated arena, someone should have had the good sense of inviting the individual responsible for the conception of the Foundation, including Mr. Galati who calls himself his good friend. After all, he sat as commissioner for several years. And, there was no mention or credit given Steve for his inexhaustible efforts during his mandate as Chairperson for having appealed to successive governments to correct inequitable school taxes. This is not a new phenomenon.

Bravo Paolo Galati and SWLSB. Steve Bletas is honoured with a tiny tree after 8 years of not hearing a word from you. Others who were at the Board for minimal time, such as Jennifer Maccarone, were honoured immediately, with the same gesture of a little tree, I believe Steve has been insulted once again. The least the Board could have done was to rename a school in his honor, after all his accomplishments were superior to any others'. How about changing Twin Oaks Elementary or any other school to Steve Bletas Elementary, an honourable and just thing to do. That tree is another slap in the face. Embarrassing. Mr. Paolo Galati dug a hole for a tree, but the hole is deeper than he thinks.

Tom Mouhteros

Former Commissioner | 2007-2015

David De Cotis motion calls on Demers to reject \$50 REM surtax

Laval residents short-changed with new high-speed train, claims De Cotis



MARTIN C. BARRY
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A motion by Saint-Bruno city councillor David De Cotis that will be debated at the November city council meeting calls upon Mayor Marc Demers to “defend the interests of the citizens of Laval” by opposing a proposed \$50 provincial surtax for the REM high-speed train system, because Laval will be getting almost no benefits, claims De Cotis.

Surtax in 450 area

The tax is being proposed by the Autorité régionale de transport métropolitain (ARTM), the agency that coordinates and regulates public transit – including bus, Metro and commuter rail services – throughout the greater Montreal region.

According to the proposal, every vehicle belonging to someone living in the 450 area code surrounding the island of Montreal would be subject to a \$50 additional fee on vehicle registration costs. According to a report in the Montreal daily La Presse last August, the

measure would be in effect from 2021 until at least 2025.

Should take a stand

De Cotis maintains that Laval’s mayor, who was vice-president of the Montreal Metropolitan Community last year and who currently sits on the CMM’s executive-committee which introduced a similar surtax in 2019, should be taking a stand to defend Laval’s interests in public transit more vigorously, especially since Laval won’t be receiving any particular benefits from the REM when the network is finally completed in 2024, says De Cotis.

An important part of the reason for the additional \$50 fee, according to La Presse, is that the REM project has gone over budget and the ARTM is in need of up to \$1 billion in new funding to keep its operations rolling, while ensuring the REM also has enough money to run after it is completed.

REM is over budget

“Our concern is that because the REM is heavily over budget, the ARTM will ask the provincial government to pass this surtax onto the citizens of Laval and make them pay so that the REM can get back into the black,” said De Cotis.



“Our fear is that this tax might easily jump to \$100,” he added. “Our concern is that the mayor of Laval, who was the v.p. of the CMM last year, did not defend the citizens of Laval then. And now we’re saying to the mayor: enough is enough. That is not helping the citizens of Laval.”

Short-changed, says De Cotis

De Cotis maintains that the new REM train system will short change Laval residents. While Exo’s old commuter rail lines had stations in western and central Laval that connected directly to downtown Montreal, he says the new

REM will have a limited number of stations in Laval and will connect only indirectly to downtown Montreal, leaving Laval residents with almost nothing to show for any REM tax they pay.

“This is absolutely unacceptable,” he said, noting that Demers also sits on the board of the ARTM. “It’s the ARTM that’s going to ask the provincial government for a car tax, and he’s supposed to be our liaison and our defender. So, we’re asking him to show leadership on behalf of Laval and say not to the REM tax.”

Action Laval says official opposition is supporting administration

(TLN) Action Laval, the number two opposition party at Laval city hall, says Mayor Marc Demers, together with the official opposition, are refusing to address shortcomings raised in the Laval auditor-general’s report tabled in June 2019.

Contracts dispute

In the June 2019 report, the auditor-general

criticized the Demers administration for awarding six major contracts which weren’t properly accounted for in the city’s three-year capital works budget. Action Laval says it offered to assist the administration in establishing correct priorities, but was refused.

“Marc Demers is again avoiding his responsibilities,” says Action Laval councillor for Saint-Bruno David De Cotis. “A centralized manage-

ment plan should logically be the first stage of an efficient strategy for following the recommendations and to support municipal services.”

Says help was refused

“The auditor-general is raising numerous problems with the management of the city,” added Action Laval councillor for St-Vincent-de-Paul Paolo Galati. “We extended a hand to the mayor

by offering our support to solve problems and he categorically refused.”

The party complains at the same time that the official opposition Parti Laval, led by Councillor Michel Trottier, supported the administration. “Michel Trottier, rather than support our efforts to protect the interests of Laval residents, prefers to make politics,” said Action Laval’s interim leader.

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Michel POISSANT
Vimont City Councillor





Agreement between Laval and Hydro Quebec

The City of Laval has announced that it has reached a 20-year agreement with Hydro Quebec that will see the provincial electricity provider furnish recharging stations for electric vehicles across Laval's territory.

According to a statement from the city, Hydro Quebec will be deploying rechargers at the rate of two sites per year in areas located near major roadways, autoroutes and highly-trafficked boulevards.

"I am especially pleased to see that electric vehicle drivers and more and more present on our roads," said Councillor Virginie Dufour, who deals with environmental issues on the Laval executive-committee. "With the addition of these new charging units, Laval will become a place that is especially welcoming to new electric vehicles."

Already, according to the city, Laval has 12 sites with recharging stations on its territory. Over the coming weeks, four new ones are scheduled to be installed at the Cosmodôme, raising the total number to 16.

Laval's public library system to grow from 9 to 16 branches

According to a new plan the City of Laval has drawn up for its public library system, the number of branches will be growing from nine to 16 by 2036. The plan was tabled in Laval city

council earlier this month.

The city plans to build new buildings to house the library branches. The plan was developed following extensive public consultations and in-depth analyses over a number of years, says the city.

"I am very proud to announce the addition of seven new libraries in Laval, including a central branch which will quickly become a leading venue for culture in Laval," says Mayor Marc Demers. "This strategy will also allow us to offer decentralized service that is accessible to all communities."

The city acknowledges that it had some catching up to do with public libraries, compared to other municipalities. The move comes as the population of Laval has been growing in leaps and bounds in recent years.

According to the city, Laval currently has only nine library branches, compared to an average 13 in cities of comparable size. However, the rate of library loaning has been above the provincial average. The city says it has been spending less per capita on acquiring materials compared to other cities. Extra physical space was needed to accommodate new materials, says the city.

"This decision takes into account an addition to the collections and a level of service of which all Laval residents will be able to be proud," said Laval city councillor Aram Elagoz who is responsible for libraries. "All these new libraries will be subject to public consultation in order to make sure they accurately reflect their communities."

Laval's long-term library plan includes the following developments: four branch

enlargements, including one now underway in Duvernay; two relocations into new buildings; eight new buildings, including the central library branch (completion in 2025), the Chomedey branch, a renovation in Chomedey and maintenance at the Émile-Nelligan library which was recently renovated. The city says the current Multicultural Library is going to be replaced by two points of service in order to provide better coverage.

City launches Accès logement Laval service

The City of Laval says a new service for those seeking a subsidized place to live became available lately. The Accès logement Laval platform is operated by the city's Office for Municipal Housing (OMH), in conjunction with the Fédération des coopératives d'habitation intermunicipale du Montréal métropolitain (FECHIMM) and the Fédération des OSBL d'habitation des 3L (FOH3L).

The new system allows those seeking subsidized housing to conduct searches from a single starting point. As such, applicants won't have to submit dozens of applications to the 50 or so scattered organizations that now handle the task separately.

"The search for a subsidized place to live can be a real puzzle," says Laval city councillor Nicholas Borne, who is president of the OMH. "The vacancy rate in Laval being low, the cost of rents is going up, which translates into greater demand for subsidized housing."

"This service will allow for better management

of the demand, in the context where the OMH's waiting list is growing longer, while cooperatives and non-profit housing organizations are having difficulty meeting demand," he adds. "I am proud of the work done cooperatively by OMH Laval, the FECHIMM and the FOH3L. It will facilitate the search for housing that is subsidize on Laval's territory."

'Buy Local' Laval campaign deemed a success by city

A campaign the city undertook from Sept. 1 – 30 to encourage residents to buy local products and services resulted in a record level of participation, according to the city. Nearly 620 Laval residents took part, for an increase of 411 per cent compared to last year, says the city.

"Considering we are in a pandemic situation, buying local has become even more important in the life of citizens," said Councillor Ray Khalil, who is responsible for agriculture on city council. "People prefer shorter outings while at the same time encouraging the regional economy. In Laval, it is possible to eat only products that are local, as demonstrated by those who supported this campaign."

According to Gilles Lacroix, president of Union des producteurs agricoles Laval and owner of a local farm products kiosk, customers who came to his kiosk, including many new clients, responded to the call. He said all kiosk operators in Laval noticed an increase in business this year and saw their sales transactions rise.

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Despite mounting lawsuits, no immediate changes foreseen at UPAC

Ex-Premier Charest and Chomedey MNA are suing over corruption watchdog's practices



MARTIN C. BARRY
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Despite a lawsuit filed by former Quebec Premier Jean Charest against UPAC, as well as a recently-published book by Chomedey MNA Guy Ouellette alleging abuse and incompetence at the investigative agency, a Quebec committee overseeing UPAC appears to be taking a business-as-usual approach to dealing with such allegations.

On Oct. 8, the Comité de surveillance des activités de l'Unité permanente anticorruption, a provincial committee responsible for the overall supervision of the Unité permanente anticorruption (UPAC), did due diligence by tabling an annual report in the National Assembly on UPAC, which is mandated to fight corruption and collusion in the awarding of government contracts.



Like former Premier Jean Charest, Chomedey independent MNA Guy Ouellette is currently suing Quebec over alleged abuses committed by UPAC. File Photo: Martin C. Barry, Newsfirst Multimedia.



Like former Premier Jean Charest, Chomedey independent MNA Guy Ouellette is currently suing Quebec over alleged abuses committed by UPAC. File Photo: Martin C. Barry, Newsfirst Multimedia.

Created by Liberals

UPAC, which reports to the Quebec Ministry of Public Security, was created in early 2011 by the then-Liberal government of Premier Jean Charest to respond primarily to rising public alarm over reports of widespread corruption in the awarding of municipal contracts.

The agency's mandate also included the hiring of investigators and inspectors from Revenu Québec, Transport Québec, the Régie du Bâtiment and the Commission de la construction du Québec.

"In as much as we are a young organization, we must improve our way of doing things," was almost all that Frédéric Gaudreau, the UPAC commissioner who oversees operations, had to

say in a press release issued last week by UPAC.

UPAC's new head

"The recommendations of the committee are always welcome to help us to fully develop UPAC as an organization," added Gaudreau, who replaced Robert Lafrenière after the latter resigned two years ago amidst a growing list of complaints regarding UPAC's methods of investigation.

Gaudreau says in the statement that he takes seriously "the importance of complete and full collaboration between the Commissioner and the Committee with a view to offering the most rigorous public accounting." He says that he will "favourably welcome all measures that will allow

the Unité permanente anticorruption (UPAC) to improve its performance."

No major changes at UPAC

Gaudreau notes that of 23 recommendations made by the committee in its first report last year, six were implemented, 14 are in the process of being implemented, and one is partly in place.

In its second annual report, the Comité de surveillance des activités de l'Unité permanente anticorruption (which is presided by Claude Corbo, a retired Quebec academic and university administrator who was appointed) made no major recommendations, except to say it is

► Continued on page 29

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continued from the previous

Innovative investment effort is also required to expand the value that can be derived from our other natural resources. Over the years, our mining sector has demonstrated its ability to generate revenues from the export of technical and developmental expertise even as volumes have declined. Geological and mining expertise as well as a well-developed marketplace for raising capital have generated service-based export earnings. Knowledge built on domestic production forms the backbone of this mining services economy. This is a strength that can continue to be augmented through the application of AI and new tools for data analysis. At the same, time, these new tools can be applied to the environmental assessment processes to increase efficiency and reduce the time lags involved. Mining provides a shining example of how Canadian skills developed in a low-tech industry can generate income and exports far greater than the simple export of the basic commodity.

Finally, global disruptions due to COVID have also amply demonstrated the value of a secure and reliable supply of food and the capital and labour inputs required to sustain that supply. The virus has revealed some of the shortcomings in the growing, processing, and distribution of food and food products as well as the skilled labour requirements of this industry. Climate change will require the application of innovative technology to maintain and enhance yields, to manage water and soil issues, and to develop improved products. And in agriculture, just as in oil and gas, increased emphasis needs to be placed on capturing the value of research efforts though product and process patents. We already have a successful track record: the government-industry development of canola was a great triumph of applied science, and the adoption of pulse crops has made Canada a world leading exporter

Agriculture is a high-tech business. Gains in productivity and value added will be secured when all players in the industry—including governments—view it this way and act accordingly. Government supports, services and regulators need to be focused on facilitating growth in the value of output and not just on stabilizing farm incomes, however important such stabilization might be.

This brings us back to a final overarching point about ways to enhance added value and productivity in all parts of the natural resource sector: the importance of clear, predictable, consistent and generally applicable regulation across regions and among orders of government. Resource development is generally

both very capital intensive and subject to risk of wide fluctuations in commodity prices. To achieve the high levels of investment required in resource industries, investors must accept the natural risk of global price fluctuations. Calculating and embracing risk is what investors do. But what they find difficult is the added uncertainty posed by the conflicting interests of federal, provincial, First Nations and municipal governing authorities, which create regulations that are too often unpredictable, ambiguous and erratic—and then subject to lengthy processes and frequently hazy interpretation by courts. Canadian government and their regulatory emanations (especially environmental ones) have managed in this century to compound the natural risk of investing in capital projects to extract, process, and transport commodities (both renewable and non-renewable).

Tragically, this is happening at the very moment Indigenous businesses are increasing their ownership stakes in resource developments and exports. It is a terrible time in all ways to be driving away investment.

Nor has this unfavourable change in our brand come about because our regulations are tough—i.e. by design aimed at assuring the highest quality of production, and environmental protection and labour standards. Canada's investor beware problem flows from the volatile regulatory and legal regimes with respect to environmental approvals, provincial obstacles to interprovincial trade and local zoning regulations. The negative impact of our uncertain regulatory process is a factor that is totally within our power to fix. The post-COVID economic pressures raise the penalty of failing to do so.

Enhance the Adaptation of the Labour Force

Achievement of a decent level of growth in Canadian per-capita incomes in the years ahead depends crucially on an increase in the number of hours worked relative to the size of our population—and even more importantly on the quality of output from each of those hours.

Like a steady drip, Canada's labour force participation rate has been falling, virtually unnoticed, by 0.2% a year for the better part of a decade. The positive effects of immigration and improvements to participation by most age groups (but especially 60+ workers) has only partially offset the effects of an aging population. The inescapable objective of policy at such a time is to ensure not only that those who want to participate can find a job, but most importantly that they have access to the tools (equipment) to be fully productive and are provided the opportunity (education and training) to gain

the knowledge and skills to produce the highest value of output. (For long-range projections of aggregate labour force participation rates and labour productivity growth, see Appendices B and C. For the latter, the projection is based on an assumed persistence of the recent trend of low growth.)

From the perspective of maintaining labour supply, raising the participation of two key groups stands out: older workers (those between ages 60 and 74) and workers with caring responsibilities (for children, the elderly, the disabled). They, therefore, should be the prime focus of policy.

For older workers, the key is to remove the disincentives contained in our OAS, CPP and tax system in the form of the very high effective rates of taxation on labour income, and to provide opportunities for transition to other types of employment, especially in caring occupations. For those with children, access to childcare is crucial. For those with other family caring responsibilities, additional leave has been demonstrated to be an essential element in fostering participation.

One of the simplest lessons from the COVID experience is how working from home, when virtual work is feasible, can in many instances increase productivity and reduce unproductive commuting time. While no one size will fit all, measures to facilitate virtual work, ie. choice, can effectively expand the supply of productive labour hours. Along with reforms to increase participation of older workers, migrants, and those with caregiving responsibilities, virtual work can help offset the natural decline in the growth of labour hours due to population aging.

Even more important than rebuilding the quantity of available labour is ensuring the skill mix of workers adjusts rapidly to meet the evolving requirements of a changing economy. This involves an increased focus in our education system to expand the base of STEM knowledge as well as the human skills that facilitate adaptation and learning throughout a working lifetime. It entails focus by employers and individual workers on continuing acquisition of new and upgraded skills. It requires reconstructing our employment insurance system to support and encourage skill acquisition during and before periods of unemployment. And, finally, it involves a focus on providing support for older workers to transition to less physically demanding occupations and to acquire the skills necessary to meet the increased demands for services for our aging population. By focusing on these critical areas, government policy can reduce unemployment though better matching of skills, improve the quality of labour hours

supplied and help raise productivity. The payoff: more participation by a better prepared and more inclusive labour market will raise wages, reduce income inequalities and lead to a more globally competitive Canadian economy.

Naturally enough in an era of technological change, even with investment in these policies to improve the quantity, quality, and flexibility of labour, one can expect shocks in the job market will continue to occur, resulting in unforeseen periods of unemployment.

COVID has forcefully demonstrated that our current system of unemployment insurance is ill-adapted to provide temporary support to the growing proportion of workers who are self-employed or who do not enjoy a long-term continuing permanent relationship with a single employer. CERB was invented out of thin air to address this shortcoming, but is structurally ill-suited as a permanent feature to support workers during economic downturns. It recreates a version of the so-called welfare wall it took decades to dismantle.

A key challenge for the federal government in the post-COVID period is to rebuild the EI system to include self-employed and contingent workers who can then pay premiums and gain access to the benefit and training provisions of the system. We should retain the underlying philosophy of our flexible North American system, which recognizes that labour market churn involving periods of unemployment facilitates adaptation, growth, and improved productivity as opposed to European systems of layoff prevention (prohibition of dismissals combined with wage subsidies), which ultimately impose a serious adverse toll on hiring—especially by small and medium enterprises.

Enhancement of Government Services

Finally, we need to enhance how government services maximize their contribution to stronger economic growth and better governance. Governments account for 25% of Canadian GDP (pre-COVID) and are directly responsible for the provision of many critical services (health, education, transport, justice and regulation). Provided in a cost-efficient way these will enhance the global competitiveness of the Canadian economy.

Historically, the public sector has been slower to adjust to technological change than the private sector. The pattern has persisted during the digital revolution. But the COVID crisis has forced change on public institutions, which have generally responded positively. Building

▶ Continued on page 24



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The COVID Alert app is a complementary tool that you can use to limit the spread of the COVID-19 virus. It lets you know if you have been in contact with a person who has contracted COVID-19. You will receive a notification and recommendations if you have spent more than 15 minutes less than two metres away from someone who has tested positive in the past 14 days. The app is free, easily accessible and keeps your personal information safe.

The app does not replace health measures such as handwashing, social distancing and wearing a mask.



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gouvernement

COVID Alert does the following three things:

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- 2 Directs you to relevant information concerning the steps to follow after you receive the exposure notification.
- 3 If you test positive, informs other users, anonymously and without sharing personal information, that they were in contact with someone who reported a positive COVID-19 test through the app.

COVID Alert does not do the following:

- 1 Access, collect or archive your personal information or information on your health status;
- 2 Use the GPS on your device to determine your location or any other personal information.

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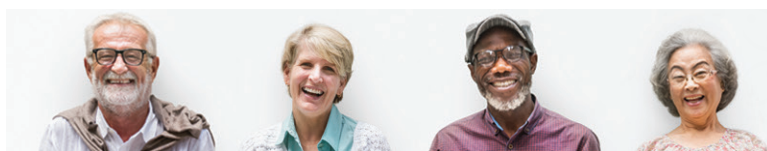
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MATURE LIFE

Caregivers can see their lives seriously impacted when the capacities of loved ones are reduced
ALPA launches book/kit to assist caregivers of Alzheimer's patients
'A Helping Hand' is the result of a collaborative effort by staff and volunteers



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

Friends and supporters of the Association Lavalloise des Personnes Aidantes (ALPA) got together "virtually" through a Zoom videoconference on Oct. 8 to launch an exciting new information guide and kit, offering an exhaustive range of useful knowledge to persons caring for those afflicted with Alzheimer's and related diseases.

A group effort

"A Helping Hand: A concise guide for caregivers and people living with Alzheimer's disease and other forms of dementia"



is the end result of a collaborative effort between the book's author, Nancy

Goulet, a social work intervention worker at ALPA who has experience with Alzheimer's and dementia patients, along with a team of four similarly-experienced ALPA volunteers.

Publication of the book was made possible through a grant made by the federal government's New Horizons for Seniors Program (NHSP).



Various friends and supporters of the Association Lavalloise des Personnes Aidantes (ALPA) are seen here in this screenshot from the Oct. 8 Zoom videoconference launch of "A Helping Hand," which provides valuable help to caregivers of persons afflicted by Alzheimer's and related diseases.

During the videoconference, Quebec Minister Responsible for Seniors Marguerite Blais delivered a pre-recorded speech in which she praised ALPA for its efforts to develop the book and kit. Sainte-Rose MNA Christopher Skeete and Vimy MP Annie Koutrakis took part live in the

launch and also praised ALPA's staff and volunteers for their resourcefulness.

Consisting of video capsules along with a book, the kit holds the potential to become a highly practical tool for anyone whose life is impacted by Alzheimer's. It offers quick answers to everyday Alzheimer's

problems, including housing questions, personal finance dilemmas and hygiene issues.

A work of love

After an initial launch date set for last

► Continued on page 29

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MATURE LIFE



VIRTUAL MUSEUM TOURS

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BRITISH MUSEUM, LONDON

THE
BRITISH
MUSEUM

This iconic museum located in the heart of London allows virtual visitors to tour the Great Court and discover the ancient Rosetta Stone and Egyptian mummies. You can also find hundreds of artifacts on the museum's [virtual tour](#).

GUGGENHEIM MUSEUM, NEW YORK



Google's [Street View](#) feature lets visitors tour the Guggenheim's famous spiral staircase without ever leaving home. From there, you can discover incredible works of art from the Impressionist, Post-Impressionist, Modern and Contemporary eras.

NATIONAL GALLERY OF ART, WASHINGTON, D.C.



This famous American art museum features two [online exhibits](#) through Google. The first is an exhibit of American fashion from 1740 to 1895, including many renderings of clothes from the colonial and Revolutionary eras. The second is a collection of works from Dutch Baroque painter Johannes Vermeer.

MUSÉE D'ORSAY, PARIS



You can [virtually walk through](#) this popular gallery that houses dozens of famous works from French artists who worked and lived between 1848 and 1914. Get a peek at artworks from Monet, Cézanne, and Gauguin, among others.

[HTTPS://WWW.TRAVELANDLEISURE.COM/ATTRACTIONS/MUSEUMS-GALLERIES/MUSEUMS-WITH-VIRTUAL-TOURS](https://www.travelandleisure.com/attractions/museums-galleries/museums-with-virtual-tours)

Three steps to adjust your cane



If you have minor issues with balance, using a cane could be beneficial. A cane will make moving around easier and help prevent falls. To stay safe when using your cane, make sure it's properly adjusted.

Here's how:

1. Adopt proper posture

Stand with your back straight and your feet spread slightly apart. Let your arms fall naturally on each side.

2. Position the cane

Your cane should be held on the opposite side of the affected leg. If your left knee is causing you trouble, place your cane on your right-hand side, around six inches from your foot.

3. Adjust the height of the cane

Your cane's handle should be at the same height as your wrist. Double-check the adjustment each time you wear a different pair of shoes.

For more information on using orthopedic equipment, **speak with your doctor or pharmacist.**

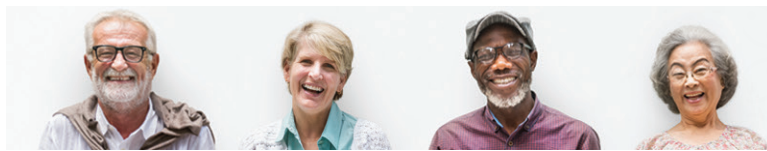


Table régionale de concertation des aînés marked International Day of Older Persons virtually



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

Despite certain limitations caused by mandatory safety measures against the spread of COVID-19, the Table régionale de concertation des aînés managed to observe International Day of Older Persons on Oct. 1 all the same.

TRCAL's services continue

According to TRCAL executive-director Carole St-Denis, most of this year's planned activities were done "virtually" through web conferences or presentations, while others had to be cancelled at the last minute. This happened on Oct. 1 after the Laval region was declared a "red" zone to help stop the spread of COVID-19. "During this difficult period, it is important for our seniors to know that many services are available to them and they can have access to a great deal of infor-

mation by telephone, e-mail or videoconferencing," St-Denis said.

A useful website

"One needs only think of meals-on-wheels that serve the entire territory of Laval, or the friendship calls, or the free assistance service for filing complaints (CAAP)," she continued, noting that a list of member organizations with descriptions of their services and contact coordinates can be found on the TRCAL website. According to St-Denis, the Table régionale de concertation des aînés's Facebook page also provides regularly updated information on all the conferences, workshops and activities TRCAL offers.

No need to be alone

"Our hope is that our seniors don't have to live in isolation as they did last spring," she said, referring to the beginning of the COVID-19 pandemic. "It is necessary

► Continued on page 29



'During this difficult period, it is important for our seniors to know that many services are available to them,' says TRCAL executive-director Carole St-Denis



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Tony Sciaraffa: "Sometimes the simple approach is the best path to making of you"

"Thirty-two years ago, we in Laval, specifically the school communities of Laval Catholic High and Sacred Heart Middle School, experienced a joyous event that I personally will never forget, the visit of a Saint. Although she was only beatified in 2003, to me Mother Teresa had always been a saint. On September 15, 1988, she came to Laval, invited by our Chaplain, Reverend Father Alan Cox. She first spoke to senior students and staff at Laval Catholic High, all of whom were so impressed with her warm and soft-spoken manner that you could hear a pin drop in the auditorium. Later that morning, I was given the privilege, by principal Kevin Lyng, of escorting Mother Teresa to our school where she addressed junior students; everyone was again awed by her presence and words of love, peace, and charity-towards-others, especially the less-fortunate. I had always regarded her as incredible, but when I stood by her side, my jaw fell to my feet. Such a frail-looking small woman with such great power. Arm-in-arm, my knees trembling, I was truly-humbled, deeply-touched and immensely-proud to walk with her. She was, indeed, always, simply, just a saint."

Leaders must inspire people if they're to earn followers, but they have to have something worthy of inspiration to communicate. People will be inspired if they strongly-desire-and-believe in what leaders represent. Leaders have to be going somewhere desirable to be able to persuade others to follow. Ability to communicate and invoke action is more important than any specific personal leadership-style or characteristic. Compassionate, respected, visionary describe one of Laval's finest educational leaders, Tony Sciaraffa, former-teacher and retired vice-principal of Sacred Heart Middle School.

RENATA ISOPO
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In decades of service to English-public-education in Laval, Tony Sciaraffa never sought the limelight, conducting himself with utmost discretion in attitudes and approaches, fulfilling duties and responsibilities from a solid foundation of respect for others and a 'people-come-first' philosophy that earned him admiration from everyone with whom he interacted, personally and professionally. By his own admission, he has always been, and continues to be, a private person, but as teacher and administrator he's proud of the way his public persona reached out to others, taking down walls with students and colleagues. "Simply put," he says in a telephone interview, "my career as an educator held enough challenges and enough rewards to be deeply satisfying, extremely fulfilling, exciting, and occasionally, exhilarating.

"I am deeply-appreciative of opportunities provided to me during my time of teaching, serving, growing, leading, and deepening my learning each day. I never lost sight of the school's mission, always working toward shared goals for students/staff striving for excellence. The mission was, and I believe still is, efforts by administrators and staff to help young people develop skills and sharpen values for productive wholesome lives. In simple words, much like Mother Teresa spent her entire life simply-serving, so too I'm secure knowing that I simply served, albeit in ways different than Saint-Teresa-of-Calcutta who literally and physically saved lives."

What depth-of-impact did Sciaraffa have on school communities he served? "Tony Sciaraffa, was a central figure at Sacred Heart Middle School, a genuinely-kind man, unifier, someone to count on, great teacher and vice-principal, unanimously-loved, widely-recognized, and profoundly-respected by colleagues. From the beginning of my career, he became a mentor and I can say that he's been my friend for 25 years," long-time colleague and friend Jacques Tardif eloquently expresses.

Proud origins, family ties

The seeds of what we make of life are sown in childhood, adolescence and early-adulthood. Tony Sciaraffa came by his three decades of contribution to family, education and community not so much in earth-shaking ways but more so in the gradual unfolding of the prospects that lay ahead for him as he found his way into teaching. "My early years in Canada, in schooling, were spent at Our Lady of Mount Royal Elementary and John F. Kennedy High, in the predominantly Italian district of St. Michel in Montréal. Last of three, quite younger than my two siblings Donato and Filomena, my mother Antonietta brought me into the world, much to my gratitude, when she was past her 40th birthday," he says, emphasizing there weren't too many challenges with older brother and sister. "Youngest by quite a few years, I had to behave, which I usually did, because if I didn't, my mom, and my dad Gerardo would set me straight with the loving discipline I needed."

Graduating high school, late 1960s, prior the CEGEPs, Tony entered St. Joseph Teachers College and McGill University, obtaining Bachelor-of-Education and Teacher-Certification in Physical Education. "I had thought about teaching a while. My summer experience in textiles propelled me towards a future of contact with young people who would need support in their growth and development as productive members of society. I was in a circle-of-friends who shared these values, so we went into teaching. I'm glad I did."

Italian-born, Montreal-raised, long-time Laval resident, now in the prime of Mature Life, recently-turned first-year septuagenarian at a young 71, Tony has undertaken several journeys in a life graced with professional-success and personal-accomplishment. Firmly believing in traditional family values, he's been married three-and-a-half-decades to Louise Ahern-Sciaraffa, proud parents to daughters Melinda, Christina, and Marianne, loving grandparents to Lucas, Zachary, Olivia and Nicholas. Strong family ties have guided him along a path of community-service that's made a difference in many lives.

A love of kids and colleagues

"Teaching Phys-Ed, my first love," he concedes, "I was very happy to start at St. Maurice Junior High, early 70s. I had good times in the gym." Asked what challenges he encountered in early experiences, he answers: "Well, it was the same then as it must be now – getting students' attention, getting them to follow instructions. Phys-Ed teachers have it easier getting kids to follow – they want to get started on the sport we were practicing; to do that everyone had to quickly come-to-attention."

Other challenges Tony and others needed to address? "There were obstacles to overcome, as teacher and vice-principal. Some students in special circumstances made it difficult for us, no matter what we did. Especially as vice-principal, I found myself spending enormous amounts of time with some



Tony Sciaraffa at play with his buddies in Italy.

young people and their parents, precious time that I couldn't spend with other students who also deserved attention. Most parents were reasonable, understanding, considerate and supportive of teachers and what they were going through every day. Today, because of Covid-19, parents should be even more-appreciative and supportive knowing what it's like having children at home 24-7.

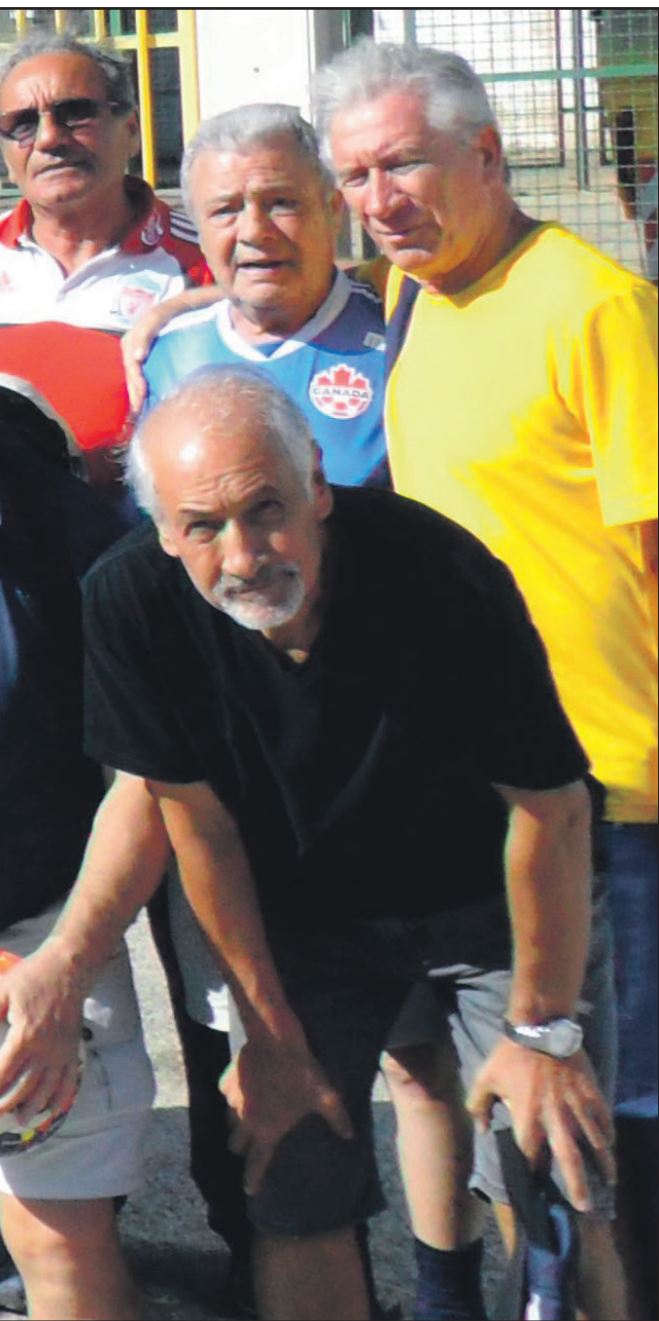
"Regardless of circumstances and conditions in schools, especially public ones, the work of these dedicated men and women is priceless. I have tons of respect for teachers in schools now. I encourage young people to join the profession. I would emphasize that anyone interested in teaching must be patient, devoted, willing to spend long hours preparing, delivering, evaluating, always aiming for best-practices. Not much has changed since I first went into classrooms. If you're going to be a teacher, be the best you can be. Commit to the mission, give it all you've got, and if you apply your vocation and passion, not only will you do a lot of good for a lot of kids, you'll be personally-gratified for a-job-well-done.

"To sum up," this mature educator cautions. "if you want to be a teacher, make sure you're patient, prepared, and unafraid. If you can't apply these values, choose another profession."

Hands-on, constant contact

Walking through Sacred Heart Middle School, one would see vice-principal Sciaraffa interacting with students in halls, at lunch, in classrooms where he would frequently pop in, to see what was happening, making himself available to teachers

our life and times an enriching experience worthy of celebration and recognition”



the wider school-community,” says former colleague Valerio Gazzola, characterizing Tony’s impact.

“Tony knew how to create the perfect environment to have people work together,” Gazzola adds. “It wasn’t always just about the task, or rules. But more about making sure the surroundings were productive and fruitful-to-learning. He mentored many young teachers. He would make sure they were in good spaces, able to function, but more importantly, his door was always open for any advice that colleagues needed. Imagine, a vice-principal more like a friend, always available.”

Drafted into service

Tony Sciaraffa dedicated his adult life to Education, never self-promoting, ultimately accepting a position-of-leadership, becoming a leader in his own right. He spent much time and energy, mentoring, listening and encouraging. Incurable joke-teller, loved to make people laugh to ease tension and create an atmosphere hospitable to teaching-and-learning. Realistic and pragmatic, he was no stranger to hope and idealism throughout his years of service, something which earned him recognition and admiration. “I never wanted to be a principal. I was a foot-soldier. Everything came through me, but it was a privilege, not a burden. I entered administration tentatively, but left on a high,” he points out, summing-up nine years as vice-principal.

“A cherished moment, getting a little trophy at school saying



Mother Teresa of Calcutta accompanied by Tony Sciaraffa---This picture speaks for itself without words.

‘Greatest Socialist.’ It was important to bring teachers together, frequently and on special occasions, away from the usual stress of classrooms full of energetic kids. These social gatherings created harmony. Friday afternoons were memorable. Social sharing made me and others very happy. It was great for everyone to relax and unwind in fun ways. Teachers needed it. It was important for motivation and well-being. The unity that prevailed cannot be over-estimated, it was something that didn’t happen anywhere else. Much of the credit for creating a positive atmosphere goes to principal Ken Prokosh, who was very supportive of staff and cared a great deal for students.”

Although he’s talented in several areas, including soccer and golf, he was also quite successful in his chosen profession. His easy-going caring character impacted others deeply. Responsibility was, and is, at the core of Tony’s being on personal and family levels, guiding his children, from childhood through adolescence, into adult lives. He revels in love and appreciation for Louise, his wife of 35 years, his children, grandchildren and friends. Mr. Reliable, rock solid. If he makes a commitment, he keeps it.

As Sinatra once sang “I did it my way...” So did Tony Sciaraffa do it his way, but once done, he left it behind, intent on pursuing and enjoying the retirement earned. “My passions are soccer and golf,” he says without hesitation. “I’ve played soccer for over 50 years, travelling to many corners of the world for friendly matches, sharing precious moments provided by the world’s most beautiful game. ‘The Boys of Summer’ as one local newspaper once called us, have taken to soccer fields

in France, Italy, Spain, Brazil, Chile, Argentina, with trips to Greece and Italy cancelled because of Covid-19. Some of us, in our 70s now, still love the game and play it as much we can. I hope to keep playing as long as I can, provided good health will permit. I can tell everyone, my idea of perfect happiness relates to my other passion, golf. Picture this (as Sofia of the Golden Girls was fond of saying): me and friends, Panama, playing 18 holes in beautiful, hot, dry weather, my wife enjoying the beach, reading favourite books.” So, Mr. Tony Sciaraffa, one might ask “What is your golf-handicap?” To which, being a joker, replies: “Easy, golf is my handicap and my passion, apart from soccer of course.”

Well, so be it. But we do need more insight into what Tony Sciaraffa, husband, teacher, administrator, educator, father, grandfather, soccer-lover and golf-enthusiast is all about. Here are answers to some reasonable but also, at times, questionable questions:

Perfect happiness: soccer, anywhere, golf, Panama. **Memorable-moments, unforgettable- people:** Arm-in-arm with Mother Teresa, Sacred Heart Middle School; meeting Pope Francis, Rome. **Greatest fear:** Family member with serious life-threatening illness. **Greatest-fear now:** Covid-19, effects, restrictions, no vaccine. **Greatest injustice:** Prejudice, racism, abandoning countries in need, globetrotting selfishness. **Admired-living person:** I most respect and admire, (not a cliché), my wife Louise. **Trait-deplored-in-yourself:** I worry too much. **Trait-deplored-in others:** Selfishness, hypocrisy. **Greatest-extravaganza:** International soccer trips, since 1989. **Greatest-extravaganza-now:** Travel, world-over, to play soccer (not so much to play, at our age (fantasy), but certainly to travel. **Greatest-life-journey:** Teaching: religion, social studies, Phys-Ed; vice-principal, Sacred Heart Middle School. **Do-you-lie:** I would like to say never. Can I say never? **Favourite teacher:** Grade Five, Hervé Conan; my Theology teacher and mentor, Teachers College, Dr. Alex Francoeur. **Trait-feared-in-teachers:** Dirty looks, you instantly understand. **Dislikes-about-your-appearance:** Nothing, I like my appearance. **Overused words/phrases:** Saying to friends, about to part, “I’ll see you when we’re together again,” which gets good laughs. **Greatest-love:** I’ll repeat, my wonderful wife Louise. **Happiest:** When I know everything’s ok, and on holidays. **Where-happiest:** Europe (our so-called soccer trips); most of all, Panama, Decameron Golf Resort. **Talent-wished:** Acting/singing; it doesn’t matter, teaching has been my talent and calling. **Greatest-failure:** To all golfers, you’ll understand: steadily breaking 100 (18 holes, of course), ‘failure’ I can live with. **Coming-back-person/thing:** Myself, knowing what I know. **Most-prized-material-possession:** Our home. **Depth-of-misery:** Terribly-ill or knowing someone terribly-ill. **Favourite-place-to-live:** Canada, Laval, no earthquakes, hurricanes, heavy storms, lots-of-snow but we can escape south; don’t like snow-storms, don’t mind cold. **Choice-of-occupation:** When young, police/detective work, circumstances didn’t allow. **Trait-most-important-in-men/women:** Trustworthiness, honesty, greatest qualities for anyone. **Favourite-real-life-hero:** Without sounding redundant, with great feeling, my wife Louise. **Hated-real-life-villains:** Those who hurt others, in politics or everyday life. **Favourite-names:** David, Christina, Melinda, Marianne, Anthony. **Advice-to-20-year-old-self:** Watch what you’re doing, know consequences of actions/decisions, obey family, laws, traditions. **Message-etched-on-burial-marking:** Trustworthy, honest, loving. **Belief-in-after-life:** Would like to...but. **Favourite-dream:** Playing great soccer, busting par in golf. **Nightmare:** Family/friends in trouble. **Motto-lived-by:** Be prepared, and Christ’s commandment: ‘Do unto others as you would have them do unto you.’ **Motto-for-others:** I strongly believe Christ’s commandment would make a lot of things much, much better. **Bottle half-full/half-empty:** It depends on outlook, optimistic/pessimistic?

Diplomatic to the end, a balanced view of your life-and-times, Mr. Tony Sciaraffa, Consummate educator, humanitarian-at-heart, person-of-interest to many. May all your golf scores dip below 100. **Amen, peace, and well-being.**

and students. “I thought it important to ask kids about mom, dad, family, friends and life outside school,” he asserts. “It’s important, even crucial, to be present, give feedback, encourage. As teacher, I enjoyed watching kids apply skills they had developed. As vice-principal, I observed that students appreciated activities organized for them. We received many positive comments after trips or sporting events. These interactions contributed to positive open communication with kids.”

To complement his communication with students, Tony actively advocated for teachers to not only interact with students, but as important – to share time with each other, encouraging participation in after-school gatherings where laughter was never lacking. He treated everyone in the school this way. “Being a social-ist (nothing to do with politics), I enjoyed getting together with staff and they enjoyed it too. Because of a friendly atmosphere, teachers were pleased and pleasant, something that enhanced their relationships to students. I think they looked forward to coming to work, I know I did,” he offered, with plenty of evidence. “I was grateful for everyone helping to create a warm-and-satisfying work-place.”

Evidently, desk-duty was not for the omnipresent Tony. “I tried to be outside during every morning-arrival, recess, lunch, and afternoon-departure. It’s the best way to get to know kids,” he explains. There was strong consensus among colleagues that he often embodied a father- role for many young people. “He had ways of making kids want to do the right thing. We all knew that Tony genuinely cared about kids, teachers, and

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MATURE LIFE

3 tips for tackling debt as a senior



Debt among seniors is on the rise. If you or someone you know is struggling financially, these three tips can help.

Create a budget. Figure out precisely how much money you earn, spend and save every month. See where you can tighten your spending. Start by asking yourself which of your small, recurring expenses you can reduce or eliminate.

Prioritize debts. Determine the interest rate for each of your debts. Make the minimum payments for each debt, and then funnel whatever else you can afford towards the debt with the highest interest rate.

Renegotiate with creditors. Discuss your financial situation with your creditors and determine if they might lower the interest rate on your debt, consolidate your debts into one loan or stretch out your payments over a longer timeframe. Reducing your minimum monthly payments can help you stay solvent while paying off your loans.

Finally, if you need extra help, be sure to get it. Contact an accredited not-for-profit credit counsellor, a financial adviser or a licensed insolvency trustee. These experts can help you evaluate your debt situation, make a budget and develop strategies to pay off your debt.

If you have financial problems, expert advice can be extremely helpful. However, be cautious about who you trust with your personal information, and be particularly wary of debt settlement companies. These organizations are usually for-profit businesses and many engage in high-pressure sales practices and make false claims. Only work with reputable debt settlement companies that are accredited and willing to provide you with references.

How to create secure passwords

Between email accounts, social media profiles and online shopping, it seems like having multiple online accounts is unavoidable. It's tempting to make your password something easy to remember — your date of birth, your dog's name or the numbers 12345 — but doing so is far from safe. So how can you come up with passwords that are both easy to remember and hard to guess? Here are some smart tips.



Ideally, passwords should contain more than eight characters and include both capital and lowercase letters as well as numbers and special characters. There are various techniques you can use to generate unique passwords. For example, you could take the first letter of each word in a made-up sentence (so "George gets up late every day of his life" becomes Gguledohl) and replace a few of them with a similar number or special character (e.g. Ggu!3doh!).

Never, ever use the same password for multiple accounts. Should one of them become compromised by a data breach, all of the others would be made vulnerable as well. If you don't feel like remembering dozens of unique combinations, simply create a variation of a base password for each site (e.g. Ggu!3doh!FB for Facebook and Ggu!3doh!GM for Gmail).

If you're afraid your memory might play tricks on you, don't let your browser or phone remember your passwords for you. Instead, use a password manager. This type of software program stores all of your passwords securely and lets you use a single master password to access all your accounts. Finally, for extra security, you should change your passwords once or twice a year.

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Les Jardins de Renoir

**1400, Boulevard Chomedey, Chomedey
Laval, QC, H7V 5C5**

Located in Laval, at the heart of Chomedey, the private retirement home Les Jardins de Renoir of Cogir Group includes 739 units (1 ½ to 5 ½).

Manoir Céleste

**1075, place Joseph-Tassé,
Sainte-Dorothée,
Laval, QC, H7X 3L4**

Located in Laval, the retirement home Manoir Céleste includes 9 units.

Résidence Primavera

**1398, place Pagé, Chomedey
Laval, QC, H7W 4L8**

Located in Laval, the private residence for seniors (RPA) Residence Primavera has 9 places in residence (private rooms). It welcomes autonomous, semi-autonomous and seniors in cognitive loss / Alzheimer's.

Résidence Sainte-Rose

**105, boulevard Je-me-souviens,
Sainte-Rose,
Laval, QC, H7L 3L8**

The Residence Ste-Rose is a private residence for seniors (RPA) that welcomes retirees people, with loss of autonomy (semi-autonomous) and those with Alzheimer's and cognitive loss.

Les Résidences Soleil Manoir Laval

**1455 Boulevard de l'Avenir,
Laval-des-Rapides,
Laval, QC, H7N 0A1**

Located in Laval, the retirement home Manoir Laval of Résidences Soleil includes 729 units (1 ½, 2 ½, 3 ½ & 4 ½). It is a private residence for the elderly (RPA), which welcomes autonomous, semi-autonomous retirees and those who need a short term stay for ...

Manoir de la Giraudière

**211, 15e Rue, bureau 100,
Laval-des-Rapides,
Laval, QC, H7N 6K9**

The residence Manoir de la Giraudiere is a private residence for seniors (RPA) which welcomes the retirees persons autonomous. This residence is located in Laval-des-Rapides near several points of service, such as shops, parks and restaurants.

Le Quatre Cent

**400, place Juge Desnoyers, Pont-Viau
Laval, QC, H7G 4S2**

You can't buy happiness, but you can rent it at the Residence

Le Quatre Cent in beautiful Laval.

Résidence La Luciole

**4476, Boulevard Dagenais O, Fabreville
Laval, QC, H7R 1L5**

The retirement home The Residence La Luciole is an intermediate resource of 149 units and located in Laval.

This retirement home welcomes seniors with cognitive deficits (Alzheimer's) and / or seniors with physical difficulties that affects their daily autonomy.

Les Appartements de la Rive

**4605, boulevard Sainte-Rose, Fabreville
Laval, QC, H7R 5S9**

Located in Laval, next to the Mille-Îles River, the seniors' residence Les Appartements de la Rive has 335 places in residence (from studio to 4 ½, as well as care rooms).

Centre d'hébergement Bon-Pasteur

**12, rue Bon Pasteur, Laval-des-Rapides
Laval, QC, H7N 2P9**

This residence is now closed, it was bought by a new owner, please consult the new residence page Villa des Roseaux. The Centre Bon-Pasteur is a private residence for seniors (RPA). It is located in the Laval-Des-Rapides neighborhood near a variety of services.

Sélection Laval 3300, boulevard Le Carrefour, Chomedey Laval, QC, H7T 0A1

Between the excitement of a lively neighbourhood and the intimacy of an elegant apartment in the heart of a dynamic retirement residence

Résidence Roi-du-Nord

**285, boulevard Roi-du-Nord, Sainte-Rose
Laval, QC, H7L 1X6**

The Residence Roi-du-Nord is located in the Ste-Rose district of Laval.

Résidence Gingras

**67, avenue du Parc, Laval-des-Rapides
Laval, QC, H7N 3W9**

The Résidence Gingras is located in the beautiful city of Laval, in the Pont-Viau sector. It is a beautiful, 36 places, small private residence for the elderly.

L'Oasis de Laval

**300, place Juge-Desnoyers, Pont-Viau
Laval, QC, H7G 4R1**

The residence L'Oasis de Laval is a private residence for



Résidence Domaine des Forges

**271, boulevard Sainte-Rose, Sainte-Rose
Laval, QC, H7L 0A7**

The Residence Domaine des Forges is a private residence for seniors (RPA) and an intermediate resource (RI). This residence is located in the Vieux Ste-Rose in Laval.

Résidence Les Marronniers

**1500, montée Monette, Vimont
Laval, QC, H7M 5C9**

NEW PHASE COMING IN 2020. Located in Laval, the retirement home Résidence Les Marronniers includes 1040 units and is intended for Retirees and Independent living.

Boisé Notre-Dame

**3055, boul. Notre-Dame, Chomedey
Laval, QC, H7V4C6**

The Boise Notre-Dame residence is the ideal place for people over 55 wishing to live a beautiful retreat.

seniors. This Laval residence welcomes autonomous seniors.

Villa Murenne

**7325 rue du Plateau, Duvernay
Laval, QC, H7A2P2**

Villa Murenne is a private residence for seniors in a quiet area of Laval, in Duvernay East. It welcomes semi-autonomous seniors including people with mild to moderate cognitive loss.

Résidence d'Auteuil

**195, rue Sévigné, Auteuil, Laval,
QC, H7H 1J9**

The Residence d'Auteuil is a private residence for seniors (RPA) located in one of the peaceful neighborhoods of Laval.

Habitation Le Bel Âge

**1775, rue d'Argenson, Duvernay
Laval, QC, H7G 2R3**

The Habitation Le Bel Age residence is located in the Duvernay area of Laval. It is a private residence for seniors (RPA).

Résidence du Plateau Ouimet

**1875, rue du Plateau Ouimet,
Sainte-Rose, Laval, QC, H7L 2X4**

The Residence du Plateau Ouimet is a private residence for seniors (RPA) located in Laval, more precisely in the Ste-Rose district.

Résidence Les Doux Instants, Laval

**4825 rue Cyrille Delage, Auteuil
Laval, QC, H7K 3P2**

The Residence Les Doux Instants is a private residence for seniors (RPA). It is located in the Auteuil district of Laval.

CHSLD Vigi l'Orchidée blanche

**2577 boulevard René-Laennec, Vimont
Laval, QC, H7K 3V4**

CHSLD Vigi l'Orchidée blanche, of the Vigi Santé group, is a residential and long-term care center located in the city of Laval.

Résidence Marie-Flore

**6658, rue Chouinard, Saint-François
Laval, QC, H7B 1E1**

Located in Laval, Résidence Marie-Flore retirement home (RPA) has 9 residential places in residence (single and double room).

Résidence La Présence

**1662, rue Trépanier, Chomedey
Laval, QC, H7W 3G7**

The Residence La Presence is located in Laval-Des-Rapides, near the Parc Saint-Martin and close to several services.

Résidence Le Duvernay

**1850, boulevard Lévesque Est, Duvernay
Laval, QC, H7G 4X4**

Located in Laval, the retirement home Résidence Le Duvernay includes 144 units. The retirement home Résidence Le Duvernay offers several adapted services like : 1 meal per day. Health care staff can provide various type of care.

Oasis St-Martin

**1446 boul. St-Martin O, Chomedey
Laval, QC, H7S 0A3**

The residence Oasis St-Martin is a private residence for seniors (RPA). It welcomes pre-retirees and retirees people who are autonomous.

Habitation Louise-Beauchamp

**3300, rue des Châteaux, Chomedey
Laval, QC, H7V 0B8**

Located in Laval, l'Habitation Louise-Beauchamp of 86 units (3 ½, 4 ½) is a culmination of the Office municipal d'habitation de Laval, specifically within the Accés Logis Quebec program.

Les Loggias Villa Val des Arbres

**3245, boulevard Saint-Martin Est,
Duvernay, Laval, QC, H7E 4T6**

CHSLD (private) located in the city of Laval, Villa Val des Arbres offers three retirement accommodation options. This residence welcomes autonomous seniors and / or semi-autonomous persons

Résidence Les Ficelles

**3860, boul. Lévesque Ouest, Chomedey
Laval, QC, H7V1G7**

The Résidence Les Ficelles located in Laval is a nursing home affiliated with the CISSS de Laval. It offers services of accommodation, support and assistance to people with loss of autonomy and to people with cognitive deficits.

Résidence L'Angélus

5855 Boulevard des Mille-Îles, Saint-François Laval, QC, H7B 1A2

The retirement home Résidence L'Angélus of the Lumin Group is an intermediate resource located in Laval. This nursing home for seniors is affiliated since 2006 with the CISSS de Laval.

Villa de Jouvence

3717, boulevard Lévesque Ouest Chomedey, Laval, QC, H7V 1G4

The Villa de Jouvence residence is a private residence for seniors (RPA). It offers its services to autonomous, semi-autonomous retirees, people with Alzheimer's disease and cognitive loss. Quality care is offered at the Villa de Jouvence residence by attentive and competent staff. This private residence for ...

Erma Santé 2

2346, boulevard de la Renaissance, Sainte-Rose, Laval, QC, H7L 4K9

Erma Sante brings together two residences. The Erma Sante 2 residence is a private residence for seniors (RPA). It has a variety of units, some of which are an intermediate resource for people with intellectual disability. These units are supported by the CRDITED Laval.

Résidence Le Jardin des Saules

Groupe Immobilier Globale

393, boulevard des Prairies, Laval-des-Rapides, Laval, QC, H7N 2W4

The Residence Le Jardin des Saules is a private residence for seniors (RPA). It welcomes retired people who are autonomous and have lost autonomy (semi-autonomous).

Résidence Laval Ouest

Groupe LRM

2855, 27e Avenue, Laval-Ouest Laval, QC, H7R 3K4

Located in Laval, the retirement home Résidence Laval Ouest includes 100 units. The retirement home Résidence Laval Ouest offers several adapted services like : 1 meal per day, Food aid, Bath Help and more.

Villagia de l'Île Paton

Horizon Gestion de Résidences

25, rue Promenade des Îles, Chomedey Laval, QC, H7W 0A1

Villagia de l'Île Paton is a seniors' residence designed for active retirees. This elegant residential complex is located on the beautiful Île Paton.

Résidence Boyer

45, terrasse d'Auteuil, Auteuil Laval, QC, H7J 1B1

Located in Laval, the residence for seniors, Residence Boyer, has 12 places of accommodation. This residence for seniors Residence Boyer offers several adapted services like: Formula 3 meals a day, Help with food, Help with bath and others.

Manoir St-Claude

171, 7e Avenue, Laval-des-Rapides Laval, QC, H7N 4J5

The Manoir Bel Age de Laval (Manoir St-Claude) is a private residence for seniors (RPA) located in Laval-des-Rapides, near all services. This residence welcomes autonomous, semi-autonomous and short term stay/ convalescent people.

Domaine des Forges I

Cogir

269, boul. Sainte-Rose, Sainte-Rose Laval, QC, H7L 0A2

In the heart of Old Sainte-Rose, Résidence Domaine des Forges offers a pleasant environment for independent seniors. Located along the Mille-Îles River, you will find plenty of services and activities to meet your needs.

Villa Suzie Vincent

915, rue Suzanne, Saint-Vincent-de-Paul Laval, QC, H7C 2H9

The Villa Suzie Vincent residence is a seniors' private residence for autonomous, semi-autonomous seniors, with Alzheimer's and cognitive losses or for a short stay or convalescence. The Villa Suzie Vincent residence is located in Laval in Saint-Vincent-de-Paul near several services such as restaurants, shops, a bank, ...

Welcome to Résidences Manoise We are a family that has been working in the health field for two generations. Our mission is to offer quality care to autonomous or loss of autonomy.

Sélection Panorama

Sélection Retraite

100 rue Étienne-Lavoie, Sainte-Dorothée, Laval, QC, H7X 0B4

For the Sélection Panorama retirement residence, the architects imagined the tallest retirees' tower in Canada, nothing less. It is a modernistic 30-storey building inspired by the most prestigious waterside complexes, proudly overlooking the Rivière des Prairies.



Domaine des Forges III

Cogir

263, boulevard Sainte-Rose, Sainte-Rose Laval, QC, H7L 4Y6

In the heart of Old Sainte-Rose, Résidence Domaine des Forges offers a pleasant environment for independent seniors. Located along the Mille-Îles River, you will find plenty of services and activities to meet your needs.

Résidence Mimosa

90, rue Nadon, Sainte-Rose Laval, QC, H7L 1T2

The Residence Mimosa is a private residence for seniors (RPA). This residence welcomes retirees persons, autonomous, with loss of autonomy (semi-autonomous) as well as persons requiring a short term stay for convalescence.

Résidence Manoise 1

953, 22ème Avenue, Fabreville Laval, QC, H7R 5G6

Résidence Bel-Lyne

1887, rue Capitot, Vimont Laval, QC, H7M2H7

Located in Laval's Vimont sector, the Résidence Bel-Lyne retirement home has 3 residential accommodation spaces. This residence welcomes seniors who are autonomous and semi-autonomous

Centre d'hébergement Champlain-de-Saint-François

Groupe Champlain

4105, Montée Masson, Saint-François Laval, QC, H7B 1B6

Champlain-de-Saint-François's Accommodation Center (Groupe Champlain) is a long-term care and retirement home offering a family-friendly and friendly environment. For more than 45 years, it has been hosting elderly people who have lost their autonomy.

Erma Santé 1

2225, boulevard de la Renaissance Sainte-Rose, Laval, QC, H7L 4L5

Erma Sante brings together two residences. The Erma Sante 1 residence is a private residence for seniors (RPA). It has a variety of units, some of which are an intermediate resource for people with intellectual disability.

Manoir du Vieux Sainte-Rose

166, boul. Ste-Rose, Chomedey Laval, QC, H7L 1L4

The Manoir du Vieux Sainte-Rose residence is a private residence for seniors (RPA) and also an intermediate resource (RI). This residence is located in Laval, close to several services such as shops, restaurants, pharmacies and banking.

IVVI

Groupe Maurice

1800-A, boul. Chomedey, Chomedey Laval, QC, H7T 2W3

OPENING : FALL 2020 Le Groupe Maurice is opening a residence in Laval! Located near the Saint-Martin West and Daniel-Johnson boulevards, the residence will be in the heart of downtown Laval, across from the Centropolis.

Société Alzheimer Laval - Maison Francesco Bellini

2525, boul. René-Laënnec, Vimont Laval, QC, H7K 0B2

The Maison Francesco Bellini belonging to the Alzheimer Society of Laval is a non-profit organization (NPO). It welcomes people with loss of autonomy (semi-autonomous), specifically those with Alzheimer's disease and cognitive loss.

Chartwell Les Écores

Chartwell

1800, boulevard Cartier Est, Duvernay Laval, QC, H7G 4R6

Located in Laval, the retirement home Chartwell Les Écores includes 197 units and is intended for Short term stay, Assisted living, Alzheimer's and Cognitive Losses, Independent living, Convalescence and Retirees. The retirement home Chartwell Les Écores offers several adapted services like : Food aid, Bath Help, ...

Résidence le Patrimoine

1120 Rue Liébert, Saint-Vincent-de-Paul Laval, QC, H7C 2R9

Located in Saint-Vincent-de-Paul, Laval, the retirement home Résidence le Patrimoine.





Senior Wellness Center

For Laval English-speaking seniors 55+

The office is closed to the public during the COVID-19 pandemic, but we are still providing some services for our seniors:-

- **Online virtual activities (chat groups)**
- **Distributing important COVID-19 updates**
- **Returning all emails and phone messages**
- **Possible food delivery for isolated seniors**

***Call us and leave a message.
We **WILL** call you back.***



Famille Québec



Call us at: 450-934-1122



To download the app:
[Québec.ca/CovidAlert](https://Quebec.ca/CovidAlert)

How does it work?

The COVID Alert app runs in the background on your device, without hampering or interrupting your activities. The app uses Bluetooth on smartphones to determine how far away you are from other people using the app.

Every five minutes, it exchanges random codes with app users nearby. The random codes cannot be used to identify you or determine your location. It stores the codes on your phone for 14 days.

Every day, when your device connects to the Internet, the COVID Alert app will match your random codes and those of individuals who have indicated through the app that they have tested positive. Even if the app finds matching codes, it is impossible to link them to individuals. **Your identity and the identities of other app users remain confidential.**

If the app finds matching codes, this means that within the past two weeks, for a period of more than 15 minutes, you were less than two metres from another user of the app who has since tested positive and agreed to share that information with other users.

You will therefore receive an alert notification:

- that you may have been exposed to COVID-19;
- that informs you of the next steps to follow.

No personal information or location data is shared. It is, therefore, impossible to know when and where you were in contact with an infected individual.

How do you indicate in the app that you have tested positive?

If you have tested positive and public health authorities have contacted you, you can request a one-time key. To do so:

- Promptly call the telephone number indicated in the app.
- Make note of the key that you receive once your identity and test result have been verified.
- Enter the key in the app within 24 hours, after which it will expire.

If you choose to share your positive result with other users of the app, COVID Alert will not share any information that might identify you. The decision to share your diagnosis is up to you. **Your anonymity will always be maintained.**

Your privacy is protected.

COVID Alert does not use your smartphone's GPS and does not obtain your name, telephone number, personal details or any other health-related information.

Using the COVID Alert app protects you and your loved ones.

[Québec.ca/coronavirus](https://Quebec.ca/coronavirus)

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Québec 

◀ **Continued from page 8**

on this momentum affords a major opportunity to institute more effective services and fairer access to them, and to save money.

Herewith is a summary of the services that could most benefit from an effort to bring them into the digital age.

- **Health Care:** Our experience during COVID has underlined the profoundly inadequate provincial systems of health record-keeping and management of data for service delivery, public health and research purposes. A major investment in improving health data, and exploiting that data through AI-based analysis, is the single best initiative to deliver both better care and reduced costs. By moving health care into the digital era and maximizing the virtual delivery of services to individuals, not only is the quality of care—especially primary care and preventive services—improved, but access to specialized care can be extended to all, including in rural and remote communities.

The proceeds from productivity improvements can be redeployed to address one of the ugly truths exposed by the pandemic—our inattention as a society to the care of the frail elderly. Through greater attention to digitalization, we can fix this gaping hole while keeping constant the health care share of GDP.

- **Education:** No sector has been slower in adapting to the digital age than education. Adaptation requires investment of time and effort on the part of instructors in learning how best to deliver material and engage students

virtually. It also requires system change to maximize the potential of online learning for children in school, for university students and for adults during their working lives.

- **Justice:** Our courts remain mired in 19th century procedure, which not only increases the costs of legal proceedings but often denies people (and businesses) access to justice. Increased use of virtual proceedings, digital records, and better data management can all contribute to improved justice and to improved enforcement by police and regulatory authorities.

- **Regulation:** There are two other key elements to enhancing the contribution of government services to economic growth: An improved and a consistent regulatory framework that allows business to invest with confidence and better public investment in infrastructure that facilitates the movement of goods, people and electrons within Canada and across our borders. Businesses can and should deal with market risk in making investments. But they can best deal with those risks if the legal and regulatory framework is clear, reasonably straightforward to comply with, and provides a high degree of certainty of continuity for the future. Unfortunately in Canada over the last few decades, federal, provincial and local regulation has become less clear, more complex, especially where jurisdictions overlap, and significantly more erratic and unpredictable. Not only has the cost of compliance risen over the last few decades for both small and big business alike, but erratic changes in the rules

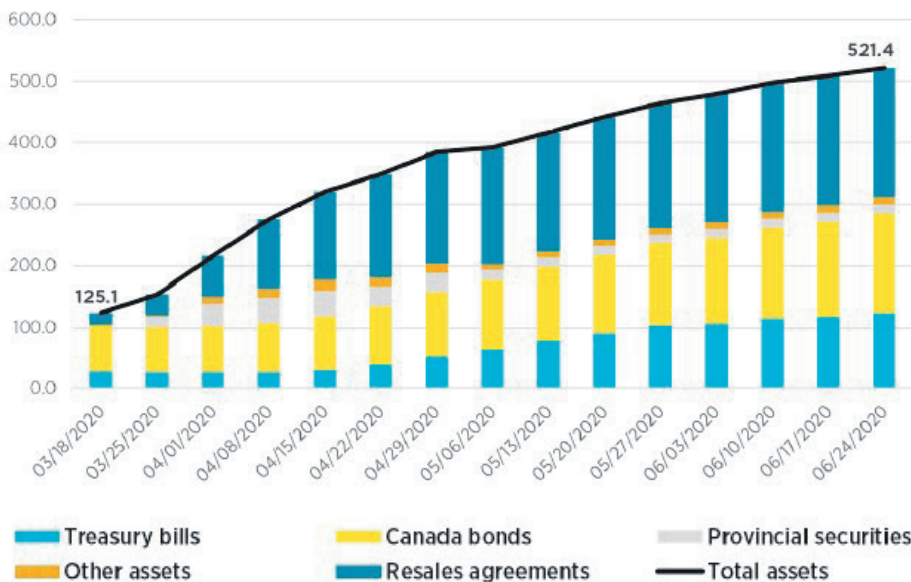


Figure 7: Evolution of Bank of Canada Assets Since March 18, 2020 (Billions of dollars) Source: Bank of Canada.

over the lifetime of planning an investment project have left investors increasingly reluctant to look at Canada as a good place to invest. Business can deal with clear rules to achieve social and economic goals—higher minimum wages or a carbon tax—but a platform of ever-shifting, detailed and often conflicting labour or environmental rules raise the risk of doing business in Canada without achieving the social and economic objectives those rules are ostensibly designed to promote. Rebuilding Canada after COVID requires that governments at all levels commit to rebuilding the “Canada Brand” through increased clarity and stability of the legal and regulatory process.

- **Infrastructure:** The 2015 promise of increased investment in infrastructure supported by the Canada Investment Bank has not been realized to date. In part because planning of major infrastructure is understandably difficult and requires a high degree of cooperation among different provincial and local government agencies, multiple private sector interests and federal agencies including the CIB. Post-COVID, we need to move forward with major projects to facilitate the movement of our goods across Canada and beyond our borders. We need to move people (and goods) efficiently in our urban areas, although the patterns of movement may now be somewhat different. Most importantly, we need to connect all households and businesses to high-speed Internet—especially those located outside major urban cores. Rebuilding infrastructure will require governments and private providers to tap capital markets for considerable financial support. This debt, even at currently low 30-year rates, will need to be serviced and, hence, projects will have to generate their own revenue either through direct user charges (tolls, farebox, utility bills) or dedicated taxes. Recognizing that some support from general taxation for expanded infrastructure is appropriate to recognize the “externalities” flowing from the expansion. However, without a commitment by governments to the principle that users should pay, the CIB will not be able to generate the private investment needed to bring Canada’s infrastructure up to the standard provided by the many countries that are able

to attract private investment in their public infrastructure.

PART III: THE PUBLIC DEBT CHALLENGE


Governments moved swiftly in March to address the COVID-19 economic shock through unprecedented increases in direct spending, loans and temporary tax deferrals. Canada’s reaction began tentatively, but quickly grew to become among the largest fiscal responses among G7 economies.

Globally, central banks moved equally decisively, providing liquidity support for business, and, even more importantly, massive asset purchases to push interest rates to historic lows. The Bank of Canada took extraordinary measures in pumping cash into the system to facilitate government and business borrowing, far in excess of what it did in 2008-2009. The bank’s balance sheet expanded from \$125 billion in mid-March to \$521 billion by the end of June, although the rate of expansion slowed over the summer (see Figure 7). With these dramatic actions, the bank has enabled governments to borrow exceptional amounts.

All this has resulted in a sharp jump in the projected federal debt/GDP ratio from 31% to 49% in a single year. And further borrowing will inevitably be required in 2021-22 (and 2022-23) as the aftershocks of the crisis persist—at least until a vaccine can be introduced and distributed. The federal debt/GDP ratio could approach the modern peak level of the mid-1990s.

to be continued...


***David Allison Dodge OC FRSC** (born June 8, 1943) is a Canadian economist. He served a seven-year term as Governor of the Bank of Canada from February 1, 2001 to January 31, 2008. He was succeeded by Mark Carney. On September 12, 2008, he joined Bennett Jones LLP, a leading Canadian law firm, as a senior advisor in their Ottawa office.[2] On May 2, 2008, he was elected as incoming chancellor of Queen’s University.



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Filmmakers score more awards with their latest – Night Shift

Ten-minute short stars Laval comedian/actor Massimo Cannistraro



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

The filmmaking duo of David Magini and Joe Rossi, with support from Laval-raised comedian/actor Massimo Cannistraro and up-and-coming screenwriter Anthony Calabrese, have managed to produce another award-winning feature film short, adding to their growing list of accomplishments on the Canadian film scene.

The team's latest effort, Night Shift, a nearly 10-minute dramatic film shot in Montreal and Laval, was recently nomintaed for a few awards at two Toronto movie fests – the Couch Film Festival and the Alternative Film Festival (ALTFF).

Things go wrong

Night Shift is a gritty little movie about a mafia “clean up” specialist, who is also an ex-Canadian Forces soldier. His life is turned upside down when an impersonal contract killing he agrees to undertake inadvertently overlaps with personal circumstances.

In the lead role is Cannistraro. Rossi and Magini are both originally from Laval, and Calabrese works here. Others who made significant contributions to the film were Julie Barbeau, Dale Hayes, Tony Calabretta, Anita Maiezza and Guido Grasso. Calabrese wrote the script with Joe Rossi, and making the film was an overall collaborative effort involving everyone.

Packs a lot of punch

Despite Night Shift's abbreviated length, the film manages to pack enough energy to make quite an emotional statement. If the level of



violence might seem to some viewers somewhat extreme, that could be attributed, at least partly, to Calabrese's stylistic fondness for 1970s-era “vengeance” films like Death Wish starring Charles Bronson.

In that line of films, the main character (usually Bronson) gets violent revenge on criminals and thugs who've seriously wronged him or his loved ones. “One of my favourite actors is Charles Bronson, and I've always liked revenge stories,” said Calabrese.

The path to success

Calabrese is a co-founder of Lonely Path Films, which produced Night Shift and several previous film projects. Released in 2018, The Engagement, a 15-minute dramatic short, won an audience appreciation award, as well as a best actress award, at the Let's Make a Movie Film Festival at the Cinéma du Parc in Montreal.

Thespian, released last year, has been shown and promoted, as have the other films, on the Canadian short film festival circuit where it also has done well. “It's really a team effort,” Calabrese added regarding the fundamental principles that continue to guide Lonely Path Films on its way to bigger successes. The team is currently contemplating offers to expand Night Shift into a feature-length film production.

LONELY PATH FILMS PRESENTS

NIGHT SHIFT

WRITTEN BY ANTHONY CALABRESE
PRODUCED BY ANITA MAIEZZA
DIRECTED BY JOSEPH ROSSI & DAVID MAGINI

STARRING
MASSIMO
CANNISTRARO

Best Actor
of the Festival
Best of the Festival
ALTFF
Fall 2020

A still from Lonely Path Films' latest efforts, Night Shift, which was filmed in Laval and Montreal.





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Suggested presentation.

October 21, 2020 • The Laval News • 25



Laval pledges to cut greenhouse gas 33 per cent by 2035

City claims to be far ahead of other municipalities for GHG reduction



(TLN) The City of Laval has announced that it is pledging to reduce its output of greenhouse gases by 33 per cent by the year 2035. "I am especially proud to announce a series of ambitious measures that will allow us to significantly reduce our output of greenhouse gases," Mayor Marc Demers said in a statement. "From now to 2035, Laval pledges to reduce its output by 33 per cent, which is significant. Our target surpasses even the one proposed by the Paris Accord."

Meeting a goal

According to the City of Laval, Laval stands out among virtually all municipalities in Quebec and across Canada as the only city to have made a firm commitment to follow a program designed to reduce its greenhouse gas emissions. "Political courage means not only announcing an ambitious goal," said city councillor and executive-committee member responsible for

environmental issues Virginie Dufour. "It's also making sure we reach it. At the City of Laval, we did a sector-by-sector priority analysis which will culminate with the implementation of three five-year plans covering the 2021-2035 period."

Actions taken

The city says it has taken the following steps to reduce greenhouse gases so far: subsidies and services to companies; subsidies for the purchase of electric bicycles; subsidies to replace oil heating systems and to convert them to electric; household pick-up of old refrigerators; adoption of a plan to adapt to climate changes; creation of several memoirs and participation in consultations on climate change issues; plans for conserving natural areas, urban forests and urban parks and green spaces; a strategy for acquiring natural areas; protection of wetlands of interest in Laval.

Gamechanger

Hopefully, you can help. I am 54 and my fiancée is 40. We are very much in love. I was widowed two years ago, and she divorced six years back. We will be married in two months. Our sex life is wonderful, and we both have high sex drives.

During a conversation the other day, we were exploring each other's past as we've done before. I asked how many men she'd had sex with. After a moment, she said 10. I know she has two children widely apart in age, so I knew about two or three partners, but...10?

I love her deeply and know she loves me, and I know I should not let this get to me, but it does. It bothers me terribly. It hurts to think of her in the arms of another man. I don't know if I feel inadequate or what.

All I know is I wish she hadn't had all those relationships.

Wendall

Wendall, you're wishing for the wrong thing. You should be wishing you hadn't asked the question. You brought this on yourself. Did you think she needed to save herself for you until she was 40?

The only measure in a relationship is whether it is right for you and right for her, when the two of you are together. Yet you want to let all that go because you weren't the first one to see the movie.

Three weeks ago, D.K. Metcalf, a wide receiver for the Seattle Seahawks, caught a 63-yard pass from Russell Wilson for an apparent touchdown. Two yards from the endzone, Metcalf relaxed his gait and held the ball in one hand in celebration.

A defensive player came from behind and knocked the ball out of Metcalf's hand and through the endzone. D.K. Metcalf not only failed to score, the other team got the ball.

We have only one question for you. Why are you trying to fumble the ball on the 2-yard line?

Wayne & Tamara

Illegal Interrogation

I made the mistake of asking my husband of 12 years if he still loved an old girlfriend. I guess I hoped he would say no. His response was, "I still love her but in a caring way."

This makes me feel insecure. He tells me he loves me, but that statement made me feel he has lingering feelings for another woman. What do you think?

Amanda

Amanda, the only way a man could avoid a question like that is by feigning a heart attack. Even then, we think you would elbow the EMTs aside so you could ask him again.

Your question is the most devious kind of misdirection. Your husband hadn't just come from a school reunion, nor did you catch him looking her up on the internet. The question came out of the blue and entirely from you.

If we give you the benefit of the doubt, we would say the question was a hypothetical and boredom caused you to ask. Looking at it more critically, we suspect the question points to feelings of yours that you would like to push off on him.

What are you trying to get started, and why, if you love your husband, would you try to set him up so you can be aghast at his response? For him it was a no-win situation. If he says no, you'd think he's lying because many of us remember our early loves fondly. If he says yes, well, you've seen the result.

We suspect you brought it up because you're not feeling it. We also suspect, if you were sure of your own feelings, you would not have gone there.

Perhaps you want him to squeeze you tighter, because you don't feel the connection. But he gave a sensible, reasonable answer, and you are not happy with it. We can't help but wonder if your failure to love him has become his failure to make you feel loved.

Women, happy and in love, don't put men through this.

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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Theft: Laval police request citizens to identify dangerous suspects



October 14, 2020

The Service de police de Laval (SPL) is requesting the public to cooperate in identifying suspects who have committed a robbery, in a school parking lot in the Ste-Rose district, in Laval.

Chronology of the event:

On August 12, 2020, at around 2 a.m., a security guard supervising a construction site heard screams coming from the stands behind a school. He walked over and turned on the headlights of his vehicle to investigate the situation. Three suspects reportedly walked up to him and punched him in the face, before he could get out of the cabin. He attempted to call 911, but one of the suspects allegedly snatched his phone from him, then forcibly removed him from his vehicle. The suspect then allegedly hit him several times with the help of his accomplices. They allegedly fled on foot with the victim's cell phone, wallet and keys. A young woman accompanied them at the time of the criminal events, but she allegedly did not participate. She is considered an important witness and investigators would like to identify her.

Description of suspect 1:

Male, Caucasian, apparently of Arab origin, about 20 years old - Measures approximately 1m 83 (6 feet) - Short hair

Description of suspect 2:

Caucasian male of appearance of Arab origin, about 20 years old - Measures approximately 1.75 m (5 feet and 7 inches) - Short hair and a beard

Description of suspect 3:

Caucasian male of appearance of Arab origin, about 20 years old - Measures 1m 75 (5 feet and 8 inches)

Description of suspect 4:

Caucasian woman about 20 years old - Long brown hair

Anyone who has information about these individuals is asked to communicate confidentially on the Info Line at 450 662-INFO (4636) or dial 911 and mention the LVL 200812-006 file.

<https://www.laval.ca/police/Pages/Fr/RechercheDisparu/volqualifiesuspectsaidentifier.aspx> For information Public Affairs Section 450 662-5050 medias.police@laval.ca www.police.laval.ca

Fire forces evacuation at École secondaire Curé Antoine Labelle in Sainte-Rose



A fire that broke out Thursday Oct. 15 in a computer room at École secondaire Curé Antoine Labelle in Laval's Sainte-Rose sector caused an estimated \$80,000 in damage and generated smoke that caused one person to be transported to hospital for treatment.

According to the Laval Fire Department, the school's 2,400 students had to be evacuated after the fire started around 1 pm Thursday, but were back in class by the middle of the afternoon.

Around a dozen firefighters were called to the scene of the blaze and an investigation has been opened into the possible causes. The Laval Police announced late last week that a 15-year suspect, who was a student at the school, was arrested on suspicion of having set the blaze.

Man arrested after driving impaired at 195 km/h on Autoroute 440



The Sûreté du Québec says it arrested a 43-year-old man around 3 am Sunday morning after SQ patrollers saw him driving at 195 km/h along Autoroute 440, then later determined he was under the influence of alcohol and possibly also drugs.

Stopped near Curé Labelle Blvd., he was made to undergo an alcohol detection test, as well as a series of other exercises administered by a police expert to determine whether he might

also be under the influence of drugs.

According to the SQ, the driver failed both tests. He was given a ticket for \$1,759, as well as 18 demerit points on his driving record.

In addition, his driver's license was suspended for 90 days and his vehicle was impounded. He was freed on a promise to show up for a court date to be determined, when he will be formally arraigned on the charges.

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Ex-Premier Charest and Chomedey MNA Ouellette are suing UPAQ

◀ Continued from page 7

following up on an examination of how UPAC conducts its investigations.

"Examination of the management of the criminal investigations undertaken over the course of the 2019-2020 exercise comes nowhere near exhausting the subject," the committee said in a statement issued last week. "The work on this theme will continue over the coming years. As the issue is particularly complex, the Committee judged it necessary to deal with it in several stages."

Charest suing Quebec

The UPAC commissioner's and the UPAC committee's comments were made the day before former Quebec Premier Jean Charest served notice on Oct. 9 that he was suing the Government of Quebec for violation of his privacy through UPAC. The suit seeks \$1 million in punitive damages, well as \$50,000 more in moral damages. In a statement of claims, Charest alleges that in recent years, confidential information about him and his family was leaked to the media by UPAC.

Charest blamed the leaks on the anti-corruption investigation unit. UPAC has been conducting an investigation into provincial Liberal party financing during the period when Charest was the province's Premier. He maintains the leaks were illegal and obstructed justice. Charest says he was prepared to avoid taking legal action in exchange for an apology from the current government, but his proposal

was refused.

Ouellette suing over UPAC

Chomedey MNA Guy Ouellette also has an axe to grind with UPAC. Ouellette was arrested by UPAC in October 2017 on suspicion he was involved in a leak of information at UPAC. Despite the arrest, he was never charged.

Currently sitting as an independent member of the National Assembly, Ouellette was expelled from the Quebec Liberal Party caucus shortly before the 2018 election, after news reports claimed he had leaked information about the Liberals to the Coalition Avenir Québec, who won the election.

Charges dropped

In addition to a book he recently released detailing numerous abuses allegedly committed by UPAC and its former head, Robert Lafrenière, Ouellette, like Charest, is also suing the Quebec government. In late September, former Quebec Liberal deputy premier Nathalie Normandeau, who was arrested by UPAC in 2016, was granted a stay of proceedings on corruption-related charges.

Normandeau had served prominently in the Charest cabinet. She was arrested after UPAC conducted an investigation into a contract awarded for a water treatment plant in Boisbriand, Quebec. Normandeau's legal team argued that delays in proceeding with the charges against her were unreasonable and the judge presiding the case agreed.

ALPA launches book/kit

◀ Continued from page 13

June had to be cancelled because of the COVID-19 lockdown, the author, who is also the operations coordinator at ALPA, was more than pleased to finally be able to launch the kit, "which is a project very dear to my heart," she said.

According to Goulet, the goal was to create a book and kit that would provide help to caregivers tending daily to the needs of loved ones with Alzheimer's or related diseases. Related conditions can also include gradual and irreversible degeneration of the brain.

These conditions include Lewy body dementia, Parkinson's disease, cerebrovascular diseases, frontal-temporal degenerations, Creutzfeldt-Jakob disease and Huntington's disease.

The impact on caregivers

Caregivers can see their lives seriously impacted when the capacities of loved ones are reduced to the point they need help on a regular basis. Things as simple as getting out of bed, washing up, choosing what to wear, dressing, eating properly and getting to appointments, become difficult or impossible for those in need of help.

The book makes a handy reference tool and can be used by simply referring to the

table of contents to find a particular theme, leading to an appropriate chapter, where useful information can be found.

The book can be read a little at a time, or can even be leafed through depending on your interest in a particular topic. In this way, you can gradually build up knowledge on various aspects of caring, while learning about the tools and means available to meet loved ones' needs.

Helpful ALPA volunteers

The ALPA volunteers who helped Nancy Goulet produce "A Helping Hand" were Louise Bastien, president of the ALPA board who is caregiver to a daughter who has Down syndrome, as well her mother in her 90s; Jean-Luc Gervais, a volunteer at the Centre d'écoute de Laval and a caregiver to several family members; Renée Legault, a caregiver to her mother and father; and Annick Livrozet, a CHSLD volunteer.

The volunteers who helped with the guide and book also served as narrators or actors in the video capsules that are part of the kit. "A Helping Hand" can be purchased for \$15 from the Association Lavalloise des Personnes Aidantes (ALPA), 1850 le Corbusier Blvd., Suite 100, Laval, Quebec, H7S 2K1. Phone: 450-686-2572.

International Day of Older Persons virtually

◀ Continued from page 15

to stay active as much as possible, while people in general should be keeping in contact with our seniors.

"We need to take a second look at how we take care of our seniors while always

being present for them," she said. "This means making a few changes in what they do, but without stopping. It just means developing, based on interests, and new ways for keeping physically and intellectually active."

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In Memoriam & Obituaries



FAVREAU, Jean-Léo
1933 - 2020

In Laval, on October 14, 2020, at the age of 87, passed away Mr. Jean-Léo, husband of Mrs. Jeannine Jobin Favreau. Besides his wife, he will be sadly missed by his son Jean-Marc (Chantal), his grandchildren Alexandra (Benjamin), Frédéric, Mathieu and Mégane, the children of Chantal Thomas and William, his brothers-in-law Laurent and Lucien, as well as than many relatives and friends.



DESNOYERS, Yvette
1922 - 2020

At the Délia Tétreault Pavilion of the Missionary Sisters of the Immaculate Conception, passed away on October 17, 2020, at the age of 98, Sr. Yvette Desnoyers, m.i.c., daughter of Philius Desnoyers and of Yvonne Pelletier. Besides her religious family, she is survived by her sisters: Mrs. Denise Sansfaçon and Sister Juliette Desnoyers m.i.c., several nephews and nieces, cousins and many friends.



MANIRAKOZE, Sonia
1982 - 2020

In Laval, on October 16, 2020, passed away Miss Sonia Manirakoze. Daughter of the late Pascal Tangishaka and of the late Cécile Barakanfitye. She will be sadly missed by her beloved daughter Ange-Paniella, her brothers and sisters Jocelyne (David), Carine (Jean-Claude), Dismas, André, Emile, Jeanne, Floriber and Janvier, her nephews and nieces as well as many parents and friends.



FAMIGLIETTI, Adolfo
1933 - 2020

On Saturday 17 October 2020, Mr. ADOLFO FAMIGLIETTI, husband of Amorosa Sabatino, passed away from the affection of his loved ones. The gentleman Famiglietti leaves in pain his son Rocco, daughter-in-law Cristina, niece Cristina (William), brother Angelo, sisters-in-law and brothers-in-law, nephew and nephews and other relatives and friends.



THERRIEN, Hélène
1934 - 2020

In Deux-Montagnes, on October 17, 2020, at the age of 86, passed away peacefully surrounded by her family, Mrs. Hélène Therrien. She leaves in sorrow her children Jean (Denise), Line (Denis), Johanne (Daniel), Gisèle (Luc), Josée (Gaétan), Monique (Tawfik), Yves and Louise (Mario), her grandchildren, rear - grandchildren, siblings, brothers-in-law, sisters-in-law, nephews and nieces as well as many other relatives and friends.



DUPUIS, Marcelle
1927 - 2020

In Laval, on October 15, 2020, at the age of 93, passed away Mrs. Marcelle Dupuis, daughter of the late Alfred Dupuis and the late Maria Trudel. She is survived by several other relatives and friends.

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HOROSCOPE

Week of OCTOBER 25 TO 31, 2020

The luckiest signs this week:
TAURUS, GEMINI AND CANCER



ARIES

A task at home or at work that you've been putting off will finally get done. Before you start a new project, get some rest. Other-wise, you could develop one or more health issues.



TAURUS

If you've been waiting to hear back about a medical test, the results will put you at ease. You'll finally be able to sleep and your anxiety will subside.



GEMINI

You'll have a few minor personal or professional concerns to deal with. A promotion may require you to adjust your schedule, but the compensation will make taking the position a quick and easy choice.



CANCER

Now's the time to plan a vacation for the holidays. Regardless of whether you want to travel alone or with others, you need to book early. A trip will be hard to organize if you wait until the last minute.



LEO

You could be assigned to international clients or enrolled in a training program at work. At times, you might have trouble being understood by people who aren't fluent in English.



VRIGO

Your focus will be on your significant other. You'll need to be more spontaneous and emotionally available if you want to rekindle the magic. Changes will be necessary to avoid conflict.



LIBRA

You'll need to put in a lot of effort to prepare for negotiations and reach an agreement that suits everyone. Radical changes will be necessary to improve your health and quality of life.



SCORPIO

A major success or form of recognition is on the horizon. This could lead to a promotion or a change in your career path. If you've been sick for a while, you'll finally see an improvement in your health.



SAGITTARIUS

You might find a property that offers more than enough space for the entire family. At the very least, you'll change your daily routine to better accommodate all the members of your household.



CAPRICORN

Remember to plug in your phone or computer every night. Other-wise, a dead battery could interrupt an important communication. Your children might ask you to drive them around more often than usual this week.



AQUARIUS

While others might speak in hushed tones, you won't be afraid to voice your concerns loud and clear. If your partner makes unnecessary or expensive purchases, you won't hesitate to speak up.



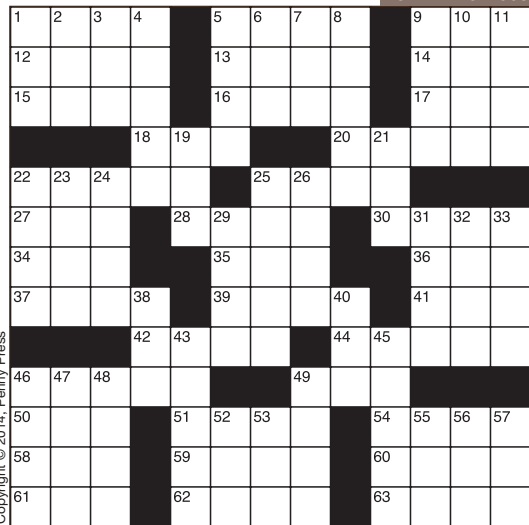
PISCES

You'll demonstrate a youthful energy this week. At work, everything will be urgent and you'll have to act quickly to avoid disaster. You'll be pleased about a promotion, despite the changes and stress that come with it.

Coffee Break

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ACROSS

1. "___ Don't Preach"
5. Fisherman's hook
9. Seize
12. Sir Guinness
13. In ___ of
14. Be obliged to
15. Sound of relief
16. So be it!
17. Mild expletive
18. Weird
20. Swayze/Moore film
22. Louisiana marsh
25. Pakistan's continent
27. Cry of surprise
28. Proofreader's mark
30. Party giver
34. Neither's conjunction
35. Good buddy
36. ___ jogg
37. Naval responses
39. Data, briefly
41. "___ Got Sixpence"
42. Muscle spasms
44. ___ pole
46. Actress Emily
49. "___ a Small World"
50. Charged particle
51. Gawk
54. Castro's land
58. Charles S. Dutton sitcom
59. Jazz singer Fitzgerald
60. Among
61. Had a burger

DOWN

1. Faux ___
2. Boxing great Muhammad ___
3. Tent spike
4. Sneezes's sound
5. Happy
6. Objective
7. Service charge
8. Mushrooms, e.g.
9. Canceled, at Canaveral
10. Intimidates
11. Borscht ingredient
19. Broken bomb
21. Cry of surprise
22. ___ fide
23. Sailor's hail
24. Days of ___ (long ago)
25. Ladd and Alda
26. Ego
29. Heroic tale
31. Leave out
32. Reserve
33. Not us
38. Porky's pen
40. Baseballer Mel ___
43. Runs in neutral
45. Playwright Wilde
46. Former Milan money
47. Treasure
48. ___-over (quick look)
49. Teheran's location
52. Moose's relative
53. Yale grad
55. Actress Thurman
56. Fragment
57. Lime drink

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. 727

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

Last Issues' Answers

CROSSWORDS

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

Sudoku

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



Suggested presentation.



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mercredi soir: 18 h à 20 h

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- l'enseignement de **l'anglais enrichi**
- l'apprentissage de la langue **grecque** ainsi que la découverte de l'histoire, la géographie et la culture de la Grèce

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