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Pick up your calendar until January 19, 2024

How taxes and other fees will affect your wallet in 2024



Page 3

Pages 7-9

PART 1

YEAR IN REVIEW 2023



Change in Bulky Item Collection

Starting January 15, 2024, the monthly collection will take place during the last two full weeks of the month. Your collection will occur in either of these weeks, depending on your zone.

To find out the date of the next collection in your area :

collections.laval.ca, under Collections Schedules



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7 Canadian tax changes that might affect you in 2024

The rules that govern how much income tax you'll pay, as well as the tax credits and deductions you may be able to claim, are adjusted on a regular basis.



Here are seven changes to be aware of in the year ahead.

1. New federal tax brackets

As inflation has remained high over the past year, the federal government has adjusted the tax brackets again for the 2023 tax year. Each of the brackets has seen an increase from the 2022 thresholds so taxpayers will be paying a lower amount on more of their annual income.

- In 2023:
- Up to \$53,359 of income will be taxed at 15%.
 - Income between \$53,359-\$106,716 will be taxed at 20.5%.
 - Income between \$106,717 and \$165,430 will be taxed at 26%.
 - Income between \$165,430 and \$235,675 will be taxed at 29%.
 - Any income above \$235,675 will be taxed at 33%.

Note that these are the federal tax brackets for 2023. There are also provincial tax brackets to be aware of.

2. New alternative minimum tax rate

The alternative minimum tax was designed to ensure that high-income individuals still pay a minimum amount of tax, even in situations in which their income is derived from sources that are subject to tax exemptions, or they benefit from credits, deductions, or even preferential treatment.

Currently, the AMT is applied at a 15% rate with a \$40,000 exemption. Proposed changes from the 2023 budget will increase the rate to 20.5% with a \$173,000 exemption. If finalized, the new AMT rate will go into effect on January 1, 2024, and apply to future taxation years.

3. No more flat-rate method for home office deductions

In response to the COVID-19 pandemic, the Government of Canada established a flat-rate method to make it easier for remote workers to claim home office tax deductions in the 2020, 2021 and 2022 tax years.

According to a December press release from the Canada Revenue Agency, the flat rate method does not apply to 2023 and beyond. If you work from home, and want to deduct home office expenses on your taxes, you'll need to use the detailed method, which requires additional documentation.

4. EI premium rate hike

On January 2, 2024, the employment insurance premium rate will increase. The EI premium rate is set every year by the Canada Employment Insurance Commission according to a 7-year forecast break-even rate. For 2024 the EI premium rate has been set to \$1.66 per \$100 of earnings for workers, up from \$1.63, and \$2.32 per \$100 of earnings for employers, up from \$2.28.

The EI rate increase has been described as a disappointment by the Canadian Federation of Independent Business, which claims it will place an extra financial burden on business and workers. The hike will "further drive up the cost of doing business for Canada's small businesses while shrinking the paycheques of Canadian workers," CFIB president Dan Kelly said in a statement.

5. Basic Personal Amount increase

The basic personal amount (BPA) is the amount of income an individual in Canada can earn without having to pay federal income tax.

Back in 2019, the Government of Canada

announced that it would increase the federal BPA annually until it reached \$15,000 for 2023. After 2023, the BPA is set to increase based on inflation. As such, the federal BPA for 2024 is \$15,705. So, if your annual income is equal to or less than this amount, you will not be taxed.

High income earners will not get the full increased BPA. There is an income test and the enhancement will be reduced for individuals in higher tax brackets. Taxpayers in the top bracket will get the old BPA indexed to inflation which is \$14,156 for 2024.

Keep in mind, there are also provincial BPAs that vary by province or territory.

6. RRSP dollar limit increase

Registered retirement savings plan contribu-

tion limits increased to \$30,780 for the 2023 tax year — an increase of \$1,570 from last year. Keep in mind that your individual RRSP contribution level is still capped at 18% of your entire income, and you'll be penalized if you go over these limits.

7. TFSA dollar limit increase

Tax-free savings account contribution limits have increased again, from \$6,500 in 2023 to \$7,000 in 2024. You can start contributing to a TFSA as soon as you turn 18 years old and can carry forward any unused room from previous years. That means if you start to contribute to a TFSA for the first time this year, you have \$88,000 of space available. Keep in mind that like with an RRSP, you will be penalized for over-contributing.

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OPINION & Editorial



If only God's will would be done ...

And so, to distances we've come. The ground that separates good from evil has descended into grey areas of if you can't do good, try at least to do no harm. Sadly, much of what was good in human history has now been adopted-and-adapted as bad. What was once bad, has been knocking on the door of the insidious corruption of values that have been foundations and cornerstones of civilized societies.

The eternal truth that there is goodness in the minds, hearts, and souls of most human beings - in the four corners of the planet and everything in-between - is dissolving into blinding deep-fog denial-of-everything that's redeemable in the children of a living and loving God. Too many claim that God is neither living nor loving, citing His deafening silence, watching from His Heaven the disintegration of humanity.

This 'catch-of-the-day - our day - thinking, is gravely flawed. Lacking discernment vital to basic understanding of eternity, these deniers of God, ironically exercising the gift of free-will He grants to all, sinfully disconnect themselves from God's will, giving in to the presumption that they are right and believers are wrong.

Yes, God appears to be silent to evils that proliferate. But pause to ask yourself. What would I do, in the wake of the violation and betrayal of the unerring guide-to-life you had bestowed on humanity in need of peace, order, and good government.

The Ten Commandments, God's exemplary power-point plan for peace on Earth to all men, women, and children of good will, have been desecrated by self-styled earthly gods who pass themselves off as idols to be worshipped, at altars of adoration, on which rests the new-wave sin of virtue-signalling that dictates its one-and-only-Commandment - to be human is to accept all things.

Not so, says God's will. Thus, in silence, He decries, laments, weeps over the derailment of

the high-speed high-tech human locomotives that ought to be rapidly moving toward destinations of faith, hope, and love, but to be sure, are not heading in that direction. From a distance He watches, in muted agony, as vehicles of evil that pass themselves off as purveyors of good, with compliance from far too many, crash into both sides of the divide, threatening to destroy the sacrosanct belief that humankind's eight billion men, women, and children deserve to be that - men, women, and children ... free of the chains of what now has emerged as the casting of malicious doubt on what is man... what is woman...what is child?

Even the most cursory look at any of God's Ten Commandments provides much-needed sanity in the World of you must respect me but I don't have to respect you, you must believe what I believe or you ain't my friend.

Prayerful contemplation of the disastrous consequences of man's inhumanity to man will flood the heart of every man, woman, and child with the pain of the loss of innocence ripped from them by the evil that makes no exception to the souls it infests with hatred of the other, whoever or whatever he or she may be. This was never, is not now, nor ever will be God's way. It was, is, and will continue to be - if not stopped by faith, hope, and love - the expression of self-serving disregard for the will of God for humanity's deliverance from sin. In case you haven't had a quiet moment of reflecting on what God offered to humankind through Moses on Mount Sinai, please take another look and you will be guaranteed that God in His Heaven was, is, and will always be a living and loving force of eternal salvation and a source of everything that is good in humanity because that is the way he conceived His software and hard drive ... to lead toward faith in other human beings, hope in their capacity and willingness to do nothing less than love God and their neighbours, whatever fences demons

have conspired to erect between in the minds, hearts, and souls of this valley of tears that God still lovingly watches over, as Father, Son, and Holy Spirit, with an urgency of anticipation that within the unfolding of the universe He created, there will be Peace on Earth to all women, children, and men of good will.

In prayerful respect for humankind, here is what God's Will offers His children:

I am your Living and Loving God, all you need is Me. Don't deny me, don't fashion false gods to take my place, reject fraudulent idols who masquerade as truth. Reverse my name, for I am sacred and because I gave you life, you can be sacred too.

In your trials and tribulations that flow from the gift of life, keep one day of the week for Me and for Yourself, putting aside the load you carry the other six days. Love your father and mother, as I love you, for they are the vehicles of My love for you, forgive their transgressions as I forgive yours. Do not murder, not in My name, nor in any other name that the forces of evil have designed to deceive you into the sin of taking another life without cause. I have given you the gift of attraction for other human beings; revel in it, but respect its power to lead you astray; be faithful to your love, forsake all others, keep your heart for your chosen one who has chosen you. Respect the rights of others to property and/or success, don't steal what they have sacrificed to earn for themselves and their loved ones. Do not lie, the truth shall set you free, and its violation will cause irreparable damage to others.

Do not envy the lives of others who you think better than you, they are not, they are simply different. Just look around you to know that you are cherished as much as they are by a living and loving God.

Renata Isopo

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Snow removal

Snow removal operations can last several days. Make sure to follow the signs in force until you receive a notification indicating the seasonal alternative parking is disable. When in doubt or by choice, you can always continue to practice alternate seasonal parking on a continuous basis.

Efforts: Actions That Count

Because small gestures can make a big difference, Laval residents join our efforts to better manage the 3.8 million cubic metres of snow that Mother Nature sends us each year. And we thank you for your efforts.

Through these joint efforts, there are fewer snow removal obstacles and the machinery is able to manoeuvre more freely, thereby ensuring more effective and timely snow removal operations.

1. Clear the snow onto your property and not onto the street and sidewalks

Residents and snow removal contractors are prohibited from blowing, pushing or dumping snow onto the street or sidewalk. This practice slows down snow removal operations considerably, which entails additional costs and can hinder public safety (by-laws L-6070 and L-12767).

2. Place collections bins on your property, at the end of your driveway, and not on the street or the sidewalk.

On municipal collection days, place your garbage and recycling bins (PDF, 126 KB, in

French only) on either side of your driveway entrance, and not on the public road, so as not to hinder snow removal operations.

3. Comply with the parking signage or prepare to respect the seasonal alternation in the targeted locations as soon as precipitations are announced.

Complying with the signage in place is key to ensuring the effectiveness of various operations. It's important to remember that removable signs placed on snowbanks take precedence over fixed signs (by-law L-6070).

4. Park your car in your driveway or no closer than 30 cm from the sidewalk.

Whenever possible, park your vehicle in your driveway or your private parking space. If you must park your vehicle on the street, make sure to park it at least 30 cm from the sidewalk so that machinery can pass easily, while ensuring that there is enough space in the street for an emergency vehicle or bus.

5. In the fall, place your car shelter a minimum distance of 2 feet from the sidewalk or 4 feet from the street.

There are regulations governing the way car shelters are positioned. By-law L-2000 sets out the distances that must be observed between a car shelter and the public road.

6. Observe the road right-of-way

It is prohibited to have anything other than grass or paving on the first metre alongside the curb (by-law L-10378).



7. Clearance from fire hydrants

As a preventive measure, residents are asked to leave clearance around fire hydrants in front of their properties. It is strictly prohibited to attach anything to a fire hydrant or to bury it under the snow (Highway Safety Code).

Snow patrol

This year, the snow patrol will travel the city again in an effort to raise public awareness of these small gestures and ensure compliance with regulations.

The snow patrol has a mission to:

- Inform the public and promote public awareness of the responsibilities of residents when it comes to snow removal.
- Support police officers by identifying private snow removal contractors, companies and residents who dump snow on the street during snow cleaning operations.
- Hand out statements of offence when towing operations are carried out during snow removal operations or when a parking infraction is observed.

Claims

If your property is damaged by a snow removal crew, you can file a claim.

Firs and Christmas Trees



Free collection of natural Christmas trees to give a second life to your faded tree by transforming it into wood chips.

The collection of Christmas trees takes place the same day as the recycling collection. Please note that there are two separate collections, carried out by different trucks.

2024 Collection dates

January 8 to 19, inclusively. Please view the recyclable materials collection schedule for details on the Christmas tree collection.

How to participate

- Remove all the decorations from your tree, including tinsel strands
- Do not put the tree in a plastic bag
- Place the tree in plain view after 7 p.m. on the day before the collection or before 7 a.m. on the day of the collection :
 - On your property
 - Set back from the street and sidewalk (so as not to obstruct the street or sidewalk)

Wood chips obtained from the transformation will then be used in the fabrication of building material or animal bedding. They also serve as mulch for gardening and landscaping.

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YEAR IN REVIEW 2023



The Laval News takes a look back at the year 2023

While the Covid pandemic was mostly over, economic uncertainty still lay ahead

MARTIN C. BARRY

Local Journalism Initiative Reporter for The Laval News
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Although it may sound like somewhat of a cliché, 'Out of the frying pan and into the fire' might be the expression that best describes the overall mood last year.

After nearly three years of living through the Covid pandemic, a lot of people probably expected they'd be going from a bad situation towards some improvement.

But what with galloping inflation, shaky investment markets and new wars threatening to destabilize the world, 2023 turned into a year when it was hard to believe things would ever get back to normal.

January 2023 — Storm fiasco galvanized demands for better air passenger rights



Were you among the thousands of people from across Canada whose travel plans were overturned just before the Christmas season last year when airlines postponed or cancelled flights as a major storm wreaked havoc across Canada and the U.S.?

While Air Canada and other airlines got caught up in the ensuing mess, if anything it was Canadian low-cost carrier Sunwing that got hit with the most flack.

Gabor Lukacs, founder of the independent non-profit Air Passenger Rights group, took issue with Sunwing's and the other airlines' claims they were caught off-guard by the pre-Christmas weather disruption. "That's the airlines' story that there was a storm," he said during an interview with *Newsfirst Multimedia*.



In police and local crime news, an alleged fraud artist from Laval was facing more than 30 charges in Atlantic Canada after allegedly taking part in a scheme to cheat senior citizens while posing as a police officer, a lawyer or a bail bondsman. Omar Zanfi, 24, from Laval

was arrested in Moncton NB. It was alleged he defrauded 15 seniors in Nova Scotia using the so-called "grandparent scam."



In a talk at Concordia University in January last year, former NDP leader Tom Mulcair said that in an election he expected later in 2023, Quebec's Anglophone community should "express clearly what its views are" on the Trudeau government's Bill C-13, as well as on "the abject failure" by Prime Minister Justin Trudeau and federal Justice Minister David Lametti "to do anything to defend" the constitutional rights of Anglo Quebecers.

"I can tell you that if you want a result, let people who want your vote know that you're dissatisfied with what they've done so far," Mulcair said.

February 2023 — Federal Immigration minister welcomed newcomers, while insisting Quebec could act freely



Although federal Immigration Minister Sean Fraser insisted during an interview with *The Laval News* that Quebec was entirely within its constitutional rights to set limits on immigration into its territory, he said he personally favoured higher levels of immigration for economic reasons.

"My own view is that Canada needs more people for economic reasons," he said. "My view is that we need to embrace immigration in the short term to address some of these gaps

▶ Continued on page 8

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YEAR IN REVIEW 2023



◀ Continued from page 7

in the labour force ...”

Under Quebec Premier François Legault's immigration plan for 2023, the province could admit up to 52,500 new permanent residents last year – exactly the same as Quebec's immigration plan for 2022. The plan had come under fire, especially from the province's business community, which had serious concerns about post-pandemic labour shortages.



The Feb. 8 2023 issue of *The Laval News* profiled Jonathan Goldbloom, a longtime Montreal public relations professional who was appointed to the board of directors of Hockey Canada, following the national governing body of hockey's collapse under the weight of scandal. (Goldbloom has been appointed chair of the board since then.)

“I wouldn't be on the board if I didn't think there was a crisis and that it needed to be addressed,” he said in an interview. “Yes, there was a lack of transparency. Yes, there should have been a proper investigation from day one and it should have been followed through with whatever ramifications there are.”



In one of the most controversial news stories to emerge from Laval last year, the driver of a Société de transport bus was charged with first-degree murder, attempted murder and assault in early February after he drove into the front entrance of a daycare in Sainte-Rose.

Two children, Maéva David and Jacob Gauthier, who were enrolled at the daycare on Terrasse Dufferin, were killed in the crash, while another six children were injured, when Pierre Ny St-Amand drove into the Garderie Éducative Ste-Rose, demolishing a corner of the building. A small but angry nucleus of residents on



Chomedey's Ridgewood and Korman avenues was threatening to launch a lawsuit against the City of Laval over what they claimed were persistent problems with snow removal.

The problems were being blamed on a change the city had been gradually implementing in the width of Chomedey's residential streets, which were previously nine metres wide with 128-centimetre-width sidewalks.

March 2023 — Task Force on Linguistic Policy hoped to raise \$100K for Bill 96 challenge



The Task Force on Linguistic Policy was facing a challenge meeting a fundraising goal to contest Quebec's Bill 96 in the Supreme Court of Canada, but hoped to make up the difference

through new pledges.

“It's been somewhat disappointing – we haven't gotten the kind of response that we would have liked to have seen,” said Andrew Caddell, president of the task force. In the end, the group met its goal and filed its lawsuit.



Following a three-year hiatus when the Agape Youth and Parents Association couldn't hold fundraisers because of Covid pandemic restrictions, a faithful supporter made up for the shortfall early last year with a generous donation to the Chomedey-based social services provider.

Brendt Schonfelder generously donated \$1,000 towards funds gathered during Agape's annual Denise Williams Valentine's Day Love Walk.

“We really went down in the donations when we were online,” Agape co-founder and board member Betty McLeod said in an interview with

the Laval News. As for Brendt Schonfelder's \$1,000 donation, McLeod said, “He's a big donor to Agape. He's a fantastic man. He's known hardship, but he's always been there to help us out and we have appreciated it.”

In March last year, the City of Laval joined agencies and governments around the world that were banning the use of the Chinese-owned TikTok video app from being used on electronic devices assigned for official business. The city said it was taking the action in order to prioritize the protection of the security of its citizens, employees and suppliers.



In March 2023, the City of Laval became one of 10 municipalities along the Mille Îles River that agreed to create a massive waterfront linear park more than 40 kilometres in length to enlarge overall green space in the Montreal region, while also assuring ongoing access to clean drinking water.

“This is one of our electoral commitments that is coming together today,” said Mayor Stéphane Boyer, who also sits on the Montreal Metropolitan Community's executive-committee. “In Laval, not only is it one of our priorities to project natural areas, but it is also our wish to further develop them so that citizens may be able to take advantage of them fully.”

The Nuits de Beyrouth restaurant in the heart of Chomedey was targeted by arsonists this month for the third time since last year. In the latest incident, a front window was broken and an incendiary device was hurled in by a suspect or suspects. (The restaurant has since then closed, saying it was impossible to continue with ongoing arson threats.)

April 2023 — Trudeau government introduces Dental Care Plan



In an interview published this month last year in *The Laval News*, Canadian Heritage Minister Pablo Rodriguez (who is the Trudeau government's pointman for Quebec) said Ottawa was focusing on affordability issues for families across the country as it unveiled details of the budget for the year ahead.

Among the elements was the Canadian Dental Care Plan, due to be fully implemented by 2025, providing dental coverage for up to nine million Canadians. “No one should have to choose between taking care of their teeth and paying their bills,” Prime Minister Justin Trudeau said about the plan in an earlier statement.



As reported in our April 5 issue, elected officials from three levels of government gathered at the war cenotaph near Laval city hall to pay respects alongside residents of Hellenic origin to Greek veterans and soldiers on the occasion of the 202nd anniversary of Greece's independence.

“We are all proud Greeks,” Laval city councillor for Chomedey Aglaia Revelakis said in an interview with *The Laval News*. “You have to remember our history. It's because of the heroes of 2021 that we were liberated and we're here today.”

If male attendance during an event held recently at the Laval English Speaking Senior Wellness Centre was somewhat higher than it usually is, this was perhaps not completely surprising, since men do tend to have a greater appreciation for sports heroes like legendary former Montreal Alouettes quarterback Anthony Calvillo.



Perhaps in anticipation of the Als' surge later in 2023 when they won the Grey Cup, Calvillo predicted to the audience of seniors that there was “a lot of excitement” under new Als owner Pierre Péladeau, because he was going to let general manager Danny Maciocia “do his job” without owner interference.

An ice storm that raged through the Laval region in early April made a devastating impact on trees in neighbourhoods like Chomedey – although not to the same extent as the far more disastrous 1998 ice storm.

▶ Continued on page 9

Laval English-speaking Senior Wellness Centre

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YEAR IN REVIEW 2023



◀ Continued from page 8

If anything, older trees with brittle trunks and limbs seemed to have been more susceptible to shearing off and falling. In Chomedey, on 90th Ave. near the corner of 7th St., one of the neighbourhood's oldest and staliest trees fell halfway across the road.



May 2023 — Floodwaters carefully watched last spring



With significant rain forecast for Laval since the beginning of the month and over the coming days, officials with the city were determined not to be caught off-guard with rising floodwaters, compared to past years when preventive measures were taken too late.

Since late April, according to the city, teams with the public works department were setting up a variety of barriers in especially flood-prone spots (such as on Riviera St. along the Rivière des Mille Îles in Laval-Ouest) as a precaution against the threat of rising waters.

According to an inventory conducted by the city, more than 209 homes in affected areas of Laval were threatened by flooding. As a result, the City of Laval had erected 1.2 kilometres of flood-resistant barriers (equal to 10 football fields).



Lanvac Surveillance, Canada's leading third-party wholesaler of alarm monitoring services, marked a milestone – a partnership to provide support for Ukraine-based Ajax Systems' intrusion alarm products in Canada

"Ajax is exploding all over Europe and they have just entered the Canadian market," Stephanos Georgoudes, who is one of several members of a family deeply involved with Lanvac, said in an interview with *The Laval News*.



The 100 Laval Squadron of the Royal Canadian Air Cadets staged their 10th annual ceremonial review in the gym at Laval Junior Academy on May 6 with Chomedey Member of the Quebec National Assembly Sona Lakhoyan Olivier as the special guest and reviewing officer.

From late morning into the early afternoon, parents and friends seated on the sidelines had the opportunity to see their sons and daughters in the squadron undergo an inspection and review by Lakhoyan Olivier.



Our May 17 issue reported a "Spaghetti Day" fundraiser held by the Chevaliers de Colomb's five councils in Laval at the Embassy Plaza on Curé Labelle Blvd., raising around \$15,000 for the Maison de la Sérénité de Laval, a palliative care facility in Saint-Vincent-de-Paul.

Although it had been more than half a year since the 2022 Quebec general election, it was only on May 18 that Chomedey Liberal MNA Sona Lakhoyan Olivier finally got around to holding an official opening for her riding office. National Assembly work obligations and local office renovations held things up for a few months.

"I've been between the National Assembly

three or four days a week and two days here," she explained to supporters.



June 2023 — Chomedey's 2nd St. a dumping ground for garbage and bio-waste?



Responding to a complaint about poor sanitation on a street in the district of l'Abord-à-Plouffe, the Laval city councillor responsible had the following advice: "Call me first," said Vasilius Karidogiannis, before contacting the media.

Sotirios Limnios, the owner of a small apartment block on 2nd St. near the corner of 92nd Ave., took *The Laval News* on a stroll along a stretch of 2nd St. He claimed it had become an unsanitary mess strewn in some spots with bio-waste, including soiled disposable diapers, old vinyl medical gloves and broken glass.

Karidogiannis denied ever being contacted for assistance on the matter. For his part, the building owner acknowledged being aware Karidogiannis was his city councillor, but didn't confirm whether he'd reached out to him for help.



Action Laval city councillor for Saint-François Isabelle Piché welcomed dog owners from her district to the official opening of a new dog park on June 12. Located just behind the firehall on Marcel Villeneuve Blvd., the canine facility was open to dog owners from all over the Saint-

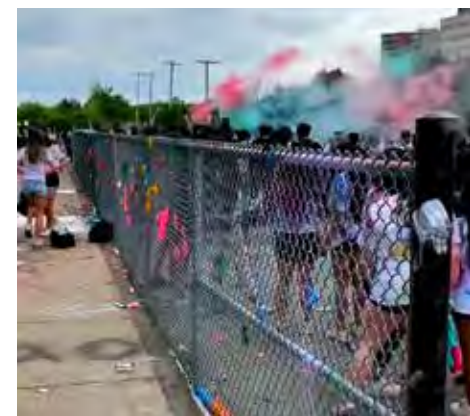
François area.

Laval city council's toponymy committee chose the name Lava – that being the name of the first dog to serve in the LPD's canine unit. Lava served from February 2003 until March 2009. "It's a name which I find is appropriate for this dog park," Piché said.



Although the fun and excitement were all there as in past years, the venue for the 2023 Laval Firemen's Festival was entirely new on the weekend of Saturday June 3 and Sunday June 4.

Staged for years at the Laval Centropolis, the City of Laval and the Laval Fire Dept. decided to move the festival around two kilometres east to the parking lot at Collège Montmorency, citing improved safety and better access to public transit.



What started out at Laval Senior Academy as a day of high jinks to mark the end of another school year, turned into a dark chapter – with lasting consequences for up to 75 students. While end-of-year pranking has become somewhat of a tradition at LSA, 2023 is likely to be remembered as the year things went more than a little too far.

Among the pranks staged by the students were stink bombs, paint, water guns and graffiti on school property. Several LSA students were banned from attending the end-of-year prom as a consequence.

see next edition for part 2



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January 10, 2024 • The Laval News • 9

Consumer debt index dips to second-lowest level in the last 5 years

Canadians' current debt perception reaches all-time low

- **Growing concern and regret about debt:** 63% (+1pt) are concerned about their ability to repay their debts, 47% (+2pts) regret the amount of debt they've taken on, 47% (+1pt) are concerned about their current level of debt.
- **Finances taking a toll on mental health:** Canadians say their financial situation causes them anxiety (60%), stress (59%), isolation (48%) or embarrassment (40%).
- **Struggling with debt repayment:** More making only minimum payments on credit cards (26%, +5 pts from 2021), minimum payments on line of credit (19%, +8pts compared to 2021), one in five (18%) say they took from savings, home equity, RSP, or alternative methods to pay debt or day-to-day expenses in the last year.

The MNP Consumer Debt Index, conducted quarterly by Ipsos, has dropped to 83 points, a decrease of three points from the last quarter, reaching the second-lowest level in five years. Most notably, Canadians' current debt perception has reached an all-time low, with the impact of inflation and higher interest rates leaving them feeling the most pessimistic about their current debt situation. More this quarter perceive their current debt situation as much worse (22%, +2pts) and fewer rated it better (22%, -2pts) compared to a year ago. Looking back to five years ago, a rising proportion (28%, +3pts) say their debt situation has worsened, and nearly three in ten (27%, -1pt) say it has improved.

"Spending on credit has served as a relief mechanism for many to keep up with increasing costs

– especially for lower-income Canadians – and we see from the data that the burden of repaying that debt is exacerbating the growing financial strain for many households, particularly amid higher interest rates," says Grant Bazian, president of MNP LTD, the country's largest insolvency firm. "Put simply, most things cost more, debt repayment costs more and that leaves more feeling pessimistic about paying off debts, making ends meet and about their financial futures on the whole."

Compared to last quarter, more Canadians say they regret the amount of debt they've taken on in life (47%, +2pts), and nearly half are concerned about their current level of debt (47%, +1pt). All told, three in five agree they are concerned about their ability to repay their debts (63%, +1pt). Interest rates likely contribute to the concern as Canadians continue to feel negatively about their ability to absorb interest rate increases. When asked about their ability to absorb an interest rate increase of one percentage point, nearly three in ten (27%, -1pt) say their ability to deal with this increase has worsened, while one in five (22%, -1pt) say they are better equipped to absorb this increase. When the one percent was phrased as an extra \$130 in debt repayment costs, over a third (36%, -1pt) say their ability to absorb this increase is much worse, while one in five (19%, unchanged) say it has improved.

"With the cost of living on the rise, those households who were already overextended may feel they have to take on more debt just to afford basic necessities. The results can be disastrous because

they end up trying to fill a hole by digging another one," says Bazian.

One in five (18%) Canadians say that in the past year, they needed to take money from savings, home equity, RSP, or alternative methods to pay debt or day-to-day expenses. At the same time, the number of Canadians opting to make only the minimum payments on their debts has jumped over the past two years. A quarter (26%) say they have done so towards the balance on their credit card (+5pts compared to 2021), and one in five (19%) on their line of credit (+8pts compared to 2021). About one in five (18%) indicate they borrowed money they can't afford to pay back quickly (+7pts compared to 2021).

"The added pressure of holiday bills coming due, mortgage renewals approaching, costs continuing to increase, and you can see how many Canadians could be approaching a crisis point both mentally and financially," says Bazian.

The survey underscores the impact of finances on Canadians' mental health, with three in five indicating that their financial situation causes them anxiety (60%) and stresses them out (59%). As more Canadians pile on debt, half say that their financial situation causes them to feel a greater sense of isolation (48%), and two in five state they are embarrassed by the amount of debt they owe (40%). One in three (35%) admit to hiding their credit card debt from friends and family.

"At some point, many realize that there is no clear path to repay what they have borrowed, no matter the time horizon or interest rate. This

can often be an extremely isolating, stressful and sometimes embarrassing experience," explains Bazian.

He says that the shame and guilt associated with unmanageable debt often cause people to delay getting help. They draw out the situation using credit to stay afloat. Some may face aggressive collections activity, or debt-relief scams, resulting in more stress and sleepless nights.

"Financial comfort and preparedness are key aspects of an individual's overall well-being, so just as anyone experiencing a health crisis would seek help, the same is true for those in financial distress," explains Bazian.

To help severely indebted Canadians get unbiased debt advice, understand their rights and determine the best path forward, MNP's national team of Licensed Insolvency Trustees offers free consultations across the country. As the only government-regulated debt professionals, Licensed Insolvency Trustees are empowered to offer guidance on all of the debt-relief options available, including consumer proposals, bankruptcies, and informal debt settlements.

"Often by the time clients arrive in our offices for help, they have been needlessly struggling with debt for years – even decades," he explains. "A consumer proposal or bankruptcy may be a necessary step for some, but others simply need reputable advice to develop a budget and a plan to deal with their debt. Everyone's situation is different, which is why it is so important to get customized, unbiased advice from a licensed professional."

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By Martin C. Barry

Weapons seized from man who was digging a bunker

The Laval Police arrested a 32-year-old male suspect after finding firearms and a bunker at his home in a rental building in Laval-des-Rapides while assisting a bailiff with an eviction.

The incident took place on Ampère Ave. on Thursday, January 4.

Called in to support a bailiff who was in the process of evicting a tenant from an apartment, police officers entered only to discover several firearms that had allegedly not been stored safely.

While immediately seizing the weapons, the police were also surprised to see that the tenant had dug a hole in his apartment to make a bunker.

After evacuating all the occupants of the multi-unit building, the police completed an initial investigation of the premises and arrested the suspect on the spot.

The officers then called in firefighters from the Laval Fire Dept. to ensure that the structure of the building remained safe despite the size of the cavity.

The suspect has been in custody since then and was arraigned at the Laval courthouse on Monday January 8.

He faces various charges, including improper storage of firearms, unauthorized possession of firearms and prohibited weapons, as well as mischief involving property.

Warning issued over fraudulent texts demanding toll payments for A-25 bridge

The sub-contractor that collects tolls from motorists who pass between Laval and Montreal over the Autoroute 25 bridge is warning about a fraudulent text-based scheme targeting drivers.

Concession A25 operates the electronic toll gathering system and also designed and built the bridge.

The fraudulent texts, which convincingly appear to originate from the company, claim that unpaid amounts are owed and that there will be penalties if payment isn't made before a deadline.

A hyperlink leading to a website where action purportedly can be taken is embedded in the text, although clicking on it can lead to malware being downloaded, as well as other consequences that can compromise personal and banking information.

Concession A25 says recipients should report the messages by replying to 7726 – SPAM on most keypads – in the “to:” field, which enables

mobile operators to investigate the message's content.

This will tell your cellular provider to open an investigation on the contents of the message.

You can also report it to your local police and to the Canadian Anti-Fraud Centre's online reporting system or by phone at 1-888-495-8501.



Businesses in Laval fined by Quebec agri/food ministry

Several restaurants and food establishments in Laval received fines from the Ministry of Agriculture, Fisheries and Food (MAPAQ) last year.

In total, MAPAQ targeted nearly thirty Laval restaurants for violations in 2023. Five more restaurants and food establishments were also targeted in September and October.

Mizana Laval, located at 253 Boulevard de la Concorde Est, was fined \$1,000 because the premises were found to be contaminated

by rodents and insects or their excrement. Wilfrid Pasta Bar, located at 1974 Boulevard Le Corbusier, also received a \$1,000 fine.

The Meilleure Qualité Chomedey LTEE bakery received fines totaling \$14,500. The offenses date back to 2021 and 2022.

Located at 4627 Samson Boulevard, the bakery has since closed its doors. MAPAQ said there were noticeable violations that the bakery had a problem with rodents, insects and their droppings.



Carrefour Laval Boxing Day disrupted by pro-Palestine protesters

Police and security guards could do little but look on at Carrefour Laval the day after Christmas as several dozen pro-Palestine activists staged a noisy protest against the Gaza War when the mall was crowded with thousands of Boxing Day shoppers.

The demonstrators first gathered around 2 pm inside the mall as well as outside at entrance doors where they chanted slogans urging shoppers to boycott stores with retail outlets in Israel.

Similar protests took place on the same day at malls, shopping centres and commercial districts in many parts of the world.

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THE LAVAL
news





DIRECT ANSWERS

FROM WAYNE & TAMARA

PARASITIC RELATIONSHIP

Q *Something in my life is weighing heavily on my mind, and I don't talk to anyone about it. I married my husband when he was 21 and I was 20. After being married six months I found out I was pregnant with our daughter. She was and is the apple of our eyes. She just graduated from college and is doing well in her new career.*

Our marriage was not easy. It was constant chaos. I felt as though I had a baby and a 15-year-old son. My husband drank, stayed out late, and when he was home, I was told I had better make it worth his time. I come from a strict Catholic family, and it never entered my mind that divorce was an option.

I kept trying to be a better wife, whether that meant cooking, being sexier for him, wearing makeup all the time, or keeping my house spick and span. When our daughter left for college, it was hard for me. I asked my husband to help me through the process. He told me people want to get rid of their kids and that I should "get a life."

Our daughter had not been at school more than a few months when she called me at work one day. She was on the computer doing schoolwork and noticed Dad had come home from work and was talking to someone online. She asked if I knew who it was. That was when the nightmare began.

We found love letters between him and a married woman. I felt helpless. It was starting again. Five years ago a woman told me my husband was cheating with a good "couple friend" we had. We would get together with this couple to play cards, and our children played together. Apparently, this woman went to my husband, said she was not happy with her sex life, and said she knew I was happy and she wanted a piece of the action.

My husband agreed. He claimed he was doing her a favor, and it was like a job for him. I have since learned of his involvement with at least

three other women. This is my question to you. I'm 44, attractive, slim, with a good job. My husband says he has changed, but for some strange reason I can't believe him.

He asked me to get a boob job and told me all men like big boobs. That basically makes me feel I am worth nothing. I fear my husband looks at our marriage and thinks he may as well stay at this stage of the game because he is 46 and doesn't want to start over now. My daughter wants me to move in with her, and I feel I would be better off.

Mitzi

A *Mitzi, the pill bug is a small creature that seeks damp, dark places. Occasionally, however, the pill bug eats the eggs of a tiny worm, and when that happens, a worm hatches inside the pill bug and changes its behavior. The infected pill bug becomes a risk taker who seeks open spaces, where it is likely to be eaten by starlings. This is fine for the worm, which thrives inside the bird, but it is death for the pill bug.*

Biologists define symbiosis as the relationship between two creatures who rely upon each other. The relationship is called mutualistic if both creatures benefit; if only one benefits, the relationship is called parasitic. Marriage is supposed to be a mutualistic relationship.

Every religious and legal system allows for divorce in the case of unfaithfulness. Even in the strictest systems of belief, adultery is the one thing which need not be tolerated in marriage, and the Christian expression of this idea is found in Matthew 19:9.

Your husband told you to "get a life." What a great suggestion. Go get one!

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

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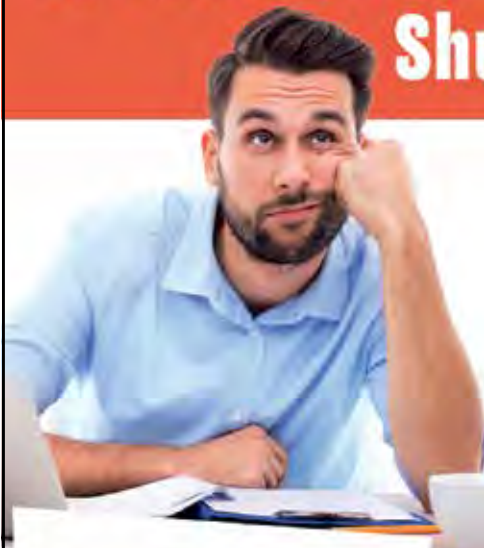
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From the left, David Arseneault, political attaché for the riding of Laval-des-Rapides, Valérie Schmaltz, MNA for Vimont, Alice Abou-Khalil, MNA for Fabre, Jean Gagnon, executive director of the Centre de bénévolat et moisson Laval, and Christopher Skeete, MNA for Sainte-Rose and minister responsible for the Laval region.

CAQ MNAs donate \$25,000 to Centre de bénévolat et moisson Laval

(TLN) On December 19, Laval's four CAQ MNAs joined together to donate \$25,000 to the Centre de bénévolat et moisson Laval.

"This financial assistance was necessary so that Moisson Laval could meet the growing demand for food aid," said Christopher Skeete, MNA for Sainte-Rose and minister responsible for the Laval region.

"I would like to acknowledge the invaluable contribution of the volunteers who are working hard during this difficult time," he added.

"The Centre de bénévolat et Moisson Laval, through its admirable work, resolves any situation of need for food with respect and dignity," said the MNA for Fabre, Alice Abou-

Khalil. "By fighting hunger and poverty, this exceptional organization is making a tangible difference in the lives of those who need it most."

Jean Gagnon, executive director of the Centre de bénévolat et moisson Laval, thanked the four MNAs for their support for the cause.

"It's a commitment of solidarity for the community and it helps us too," he said. "They join forces and respond to a crying need in society: hunger. We have seen it more and more in recent months, the demands have exploded, the needs have increased, even at the level of people who work."

Revelakis praises SCAMA during Christmas seniors' gathering

'I am proud to support an organization which is so dedicated,' says Aglaia Revelakis

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

Laval city councillor for Chomedey Aglaia Revelakis expressed strong approval and support for the work done by the Centre

de Services communautaires et d'aide au maintien de l'autonomie (SCAMA) during a Christmas-time event held last month at the senior citizens' centre.

SCAMA provides a range of at-home services to seniors 50 years of age and older, and has been doing so for the past 40 years.

Smiles all around

The event, held a few days before Christmas, put smiles on the faces of the many seniors who attended. A lunch was provided by the Coco Frutti restaurant, which is also located in Chomedey.

"I am proud to support an organization which is so dedicated fundamental values such as the inclusivity of its clientele," said Revelakis. "This focus underscores the importance of promoting the social interaction of seniors, regardless of their ethnic origins, to actively contribute to the Laval community."

Support for seniors

SCAMA promotes the social interaction

of seniors from ethnocultural minorities in order to answer to their various needs, such as support following loss of autonomy, while encouraging their participation as citizens, and while helping to break them out of their isolation.

"What a pleasure it was to see so many volunteers bringing their help to the organization, but mostly to see the seniors getting out of their habitual comfort zones to come dance, have fun and chat," said SCAMA executive-director Stéphanie Froissart.

Mission accomplished

"This confirms without doubt that again this year, the SCAMA team has fulfilled its mission perfectly," she added.

Mrs. Froissart noted that SCAMA's food services include home delivery of frozen meals, accessible to residents from the greater Laval area, at moderate prices – a service that is greatly appreciated by the organization's clients, she continued.

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Action Laval city councillor for Chomedey Aglaia Revelakis (left) is seen here with SCAMA executive-director Stéphanie Froissart during the seniors' gathering held just before the Christmas holidays.

HOROSCOPE

Week of JANUARY 14 TO 20, 2024

The luckiest signs this week:
TAURUS, GEMINI AND CANCER



ARIES
If you're still unsure about your career path, you'll finally have a revelation that will guide you in the right direction. Someone close to you will need your support, requiring some form of mutual aid on your part.



TAURUS
The holidays are over, and it's time to get back to routine. You'll manage to maintain a dynamic social life, even if it's just on social media. You must also get some rest.



GEMINI
In response to professional changes, you'll need to utilize your unique skills to achieve exceptional results. At home, you'll coordinate a major cleanup with your entire family.



CANCER
You'll feel the need to go on holiday and won't hesitate to go solo or with your partner to an exotic location or charming chalet with a roaring fire. You'll be delighted to reignite your social life.



LEO
Nothing is more important than your health. Your doctor will finally identify the source of your discomfort and suggest an appropriate treatment, enabling you to recover quickly. Have faith in their expertise.



VIRGO
At work or in other aspects of your life, you'll have to negotiate or mediate. You'll find solutions to overcome every obstacle, from employee disputes to unhappy customers.



LIBRA
Paperwork, emails and calls are piling up. You'll double down to make up for lost time. You'll work hard to maintain a clean and tidy home.



SCORPIO
You'll receive congratulations for various reasons. You could be admired after a brilliant success. You'll have plenty to be proud of. With this assurance, you can undertake any project.



SAGITTARIUS
You didn't get a chance to get together with all your loved ones over the holidays, but now's your chance! You'll perform remarkably well at work and home. No matter how hard you try, some people will be difficult to please.



CAPRICORN
You're craving conversation. Whether telling stories about your family or the holidays, words will flow easily. At work, your remarkable sociability will enable you to make fruitful transactions.



AQUARIUS
A bit more refinement is needed. You'll receive an unexpected promotion. However, you'll feel stressed, fatigued and confused at times.

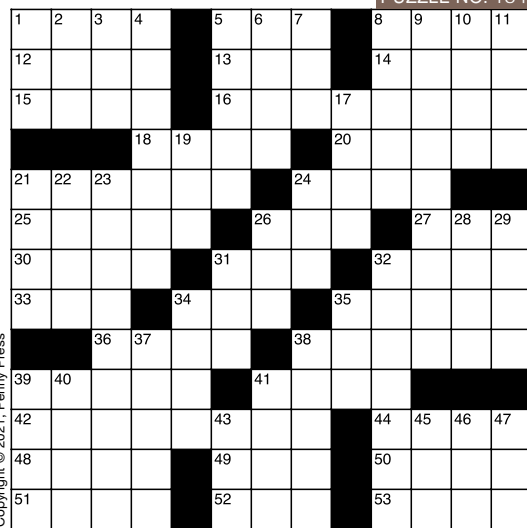


PISCES
You'll be on the move and attract a lot of attention. People will likely notice you for various reasons. You'll be creative or appreciate some form of art, if only for the sake of contemplation.

Coffee Break

CROSSWORDS

PUZZLE NO. 164



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ACROSS

- October stone
- Pointed tool
- Pretends
- Travel expense
- Female deer
- Circuit
- Pet pest
- Condensed liquid
- Type of duck
- Rowed
- Crocheted blanket
- Rudely abrupt
- Electrician, sometimes
- Touch lightly
- Mischievous creature
- Yonder
- Center
- Sightsee
- Up to this point
- Metal tooth
- Cruel person
- Steamy appliance

DOWN

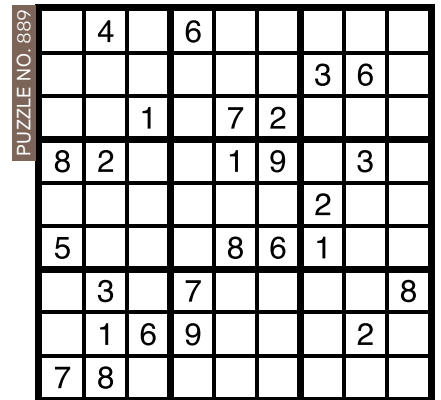
- Arranged beforehand
- Statistics
- Lambs' cries
- Teacher
- Defrost
- Came by horse
- Sign
- Not prompt
- Oozed
- Garden vegetable
- Looked at
- Switch position
- Sidekick
- "You ____ My Lucky Star"
- Deerskin
- TV commercial writer
- Warm fabric
- Flower wreath
- Center of worship
- Polite
- Ripped
- Drove too fast
- Broth, e.g.
- Corn portion
- "Far and ____"
- Drum accompaniment
- Thanks
- Driver's compartment
- Harbour ship
- Old stringed instrument
- Brood
- Sweetie
- Railroad bridge
- Soda choice
- Half of a bikini
- Hurried
- Hooded jacket
- Active word
- Adored one
- Skeletal piece
- Tongue part
- Alfalfa
- Wolfed down
- Tie the knot

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.

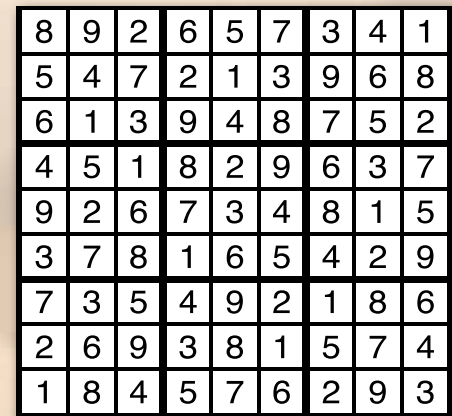


Last Issues' Answers

CROSSWORDS



Sudoku



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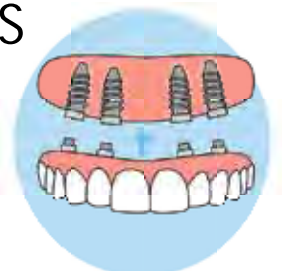
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