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**INSIDE THIS ISSUE**

*Things to do*  
 In Laval

Page 14

**KIDS' CORNER**

Page 16

Pages 12-13

**27 million Canadians paying health insurance**



**Appliances could be banned under language Bill 96**



Page 8

Page 9




**\$132,000 for Autism Centre**

Senator Leo Housakos (centre), Giant Steps School staff and board members, and Bâton Rouge Décarie partners Dimitra Frintzilas and Dimitrios Sotiropoulos (third and second from right) are seen here with an enlarged cheque representing the \$132,000 raised during the benefit dinner held for the autism treatment centre on April 29. (Photo: Martin C. Barry, Newsfirst Multimedia)

**Lausanne Park spring cleanup**



Page 10



*Happy Victoria Day!*



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 **ROGERS** Authorized Dealer

# Laval ups its performance indicators to 97 per cent, mayor tells council

*City encouraging residents not to cut lawn during 'No Mow May' for environment*

**MARTIN C. BARRY**  
Local Journalism Initiative Reporter for The Laval News  
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The City of Laval managed to achieve 97 per cent of the various goals it set for itself last year, beating previous records by a wide margin, Mayor Stéphane Boyer announced at the beginning of the May 7 meeting of Laval city council.

## Improved performance

According to figures contained in the city's 2023 performance report, the latest results stand in favourable contrast to past years when Laval often managed to achieve only 40 – 50 per cent of its goals – although the mayor pointed out that the city managed to raise the bar last year to 70 – 80 per cent per cent.

While he pointed out that Laval's latest results

are in line with those of other cities in Quebec, he said "this year set a record not only as regards Laval, but Quebec as a whole.

"They're very good results. When we talk about projects now that succeed, that's because it wasn't always the case, when we used to plan something and for whatever reason it didn't work out."

## Aquatic Complex progress

Among other things, Mayor Boyer noted that he recently visited the worksite of the city's future Aquatic Complex (next to the Cosmodôme), which is set to be completed before the end of this year or in early 2025. "The work is proceeding very nicely and in keeping with work schedules," he said.

When completed, according to the city, the facility will be up to world-class aquatic compe-



**Mayor Stéphane Boyer says the City of Laval has managed to meet 97 per cent of its project targets, which is a major improvement over past years.**



**Laval resident Marcel Rolland, seen here with Héma-Québec nurse Josée Vaillancourt at a blood drive in 2014 when he had reached a 600-donation record, recently reached the 1,000 mark, according to city councillor Ray Khalil. (Photo: Courtesy Héma-Québec)**

tion standards and will be able to host events such as competitive swimming, synchronized swimming, diving and water polo.

The council meeting's extraordinarily lengthy agenda included some \$200 million in expenditures being made by the city, especially for the resurfacing of Laval's extensive network of residential and arterial streets and boulevards, including boulevard des Mille-Îles in the Saint-François district.

## Record-setting blood donor

During a segment of the meeting reserved for new issues, executive-committee vice-president Ray Khalil drew attention to the presence in the council chamber of Marcel Rolland. He recently signed the City of Laval's Golden Book after making his 1000<sup>th</sup> blood donation during campaigns organized by Héma-Québec. He is one of only 24 people in Quebec to have attained that record.

Councillor Alexandre Warnet announced that on May 17, which is International Day Against Homophobia, Biphobia and Transphobia, offi-

cial with the city will gather outside city hall to raise the "rainbow flag" of the LGBT movement.

## 'No Mow May'

At the same time, Warnet announced that Laval is among the municipalities in Quebec that are supporting the "No Mow May" movement. As such, homeowners are being encouraged to refrain from mowing their lawns during the month of May so that natural pollination processes can take place and plants and trees can grow, contributing to environmental sustainability.

Parti Laval interim-leader Claude Laroche (who is city councillor for Fabreville) encouraged homeowners to "not make an effort and not mow your lawn during all the month of May, because we have to give a chance to our bees.

"When the flowers are all there in June is okay, the pollinators manage to get things done, but the month of May is the beginning of the season and the dandelions have to be given a chance for the bees and all other pollinators," Laroche added.



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# OPINION & Editorial



## Canada's illegal tobacco trade a global boon for organized crime and terrorism

Canada's illegal tobacco trade is not just a domestic issue but a substantial financial boon to organized crime and terrorist organizations worldwide, including terrorist groups like Hamas.

Ignoring Canada's growing illicit tobacco trade also results in provinces losing billions in tax revenue while enriching organized criminal networks both domestically and internationally.

As of 2023, the RCMP estimates that 175 criminal organizations are involved in illicit tobacco. They are taking advantage of high cigarette taxes and lax enforcement of the Indian Act's on-reserve tax exemption intended only for First Nation people.

This problem, once confined to parts of Ontario, Quebec, and Atlantic Canada, has ballooned across the country, notably expanding in British Columbia and Alberta due to the high revenue potential.

The policy response to the COVID-19 pandemic revealed how pervasive the contraband tobacco trade had become in Canada. At the start of the pandemic, governments across Canada made the extraordinary decision to shut down tobacco manufacturing operations and smoke shops on First Nations reserves. This made it possible to quantify and compare the levels of illegal and legal sales.

Indigenous communities, especially in Ontario and Quebec, have been implicated in cross-border illegal tobacco trafficking, with law enforcement reluctant to enforce the law on reserves. First Nations have become complicit with organized criminal networks that ship illicit tobacco across the country. The large price differential between legal and illegal cigarettes and the widespread use of technologies allows individuals to exploit cost-saving and profitable opportunities.

The rise of e-commerce in Canada and around

the world has further complicated the issue, as First Nations exploit tax advantages and enforcement gaps to sell untaxed cigarettes online and use their entrepreneurial drive to build online businesses. Payment is by Interac e-Transfer to increase the ease of purchasing in mass quantities.

Despite the clear connection between higher taxes and lower smoking rates, the resulting price differential has inadvertently fueled the growth of an extra-legal cigarette market, challenging the enforcement of tax exemption laws and contributing significantly to the complexities facing Canadian law enforcement and taxation policies.

The implications of online transactions include the expansion of the extra-legal cigarette market, enabling sellers to reach customers far from reserves and avoiding the complications associated with sophisticated organized crime networks. However, this also increases the challenges for law enforcement and raises the cost to Canadian taxpayers.

The inconsistent enforcement of tax exemption laws and on-reserve law enforcement represents a departure from a rules-based system where everyone is treated equally. Although selling untaxed cigarettes to non-Status Indians is illegal, many First Nation communities have turned this into a common practice and a source of income. While research consistently shows that higher taxes lead to lower smoking rates, it also highlights the direct relationship between increased taxes and the expansion of the illegal cigarette market.

Tougher enforcement of laws designed to lower cigarette use modifies and enhances the incentives throughout the cigarette marketing channel. Law enforcement often refrains from strict legal actions on First Nation territories in

Ontario and Quebec to dodge political conflicts. However, 2023 data from Quebec showed that dedicated enforcement efforts halved the illegal tobacco market.

Yet, in late 2023, the Quebec Superior Court stayed criminal proceedings against two Mohawk men accused of breaking Canada's customs and excise laws by smuggling illegal tobacco from the United States into Canada. The ruling seemed oblivious to how First Nation smugglers collaborate with organized crime within the illegal tobacco trade.

In an effort to reduce smoking and meet public health objectives, both the federal and provincial/territorial governments impose taxes on tobacco products. However, this strategy unintentionally fuels the growth of the illicit tobacco market due to the high tax rates. Scholars argue that cigarette demand remains strong despite price increases, leading consumers to turn to the black market for cheaper, untaxed options.

This illicit market operates on basic principles of supply and demand: as profits soar, more entities are drawn to distribute these illegal products. The absence of stringent enforcement and the ambiguity in legal regulations further encourage the emergence of new players in this profitable illegal trade.

To confront the rampant growth of Canada's illegal tobacco trade effectively, a multifaceted approach is urgently required. This approach must address the intertwined issues of high taxes, insufficient law enforcement, and the exploitation of legal loopholes.

With the illegal trade not only depriving provinces of billions in tax revenue but also fueling organized crime and terrorist organizations, the stakes couldn't be higher.

Joseph Quesnel

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## Laval wins two awards at Grands Prix d'Excellence AQTr

On April 30, the City of Laval was presented with two awards for excellence in public transportation by the Association québécoise des transports (AQTr) during the organization's 58th annual congress.



The two projects were « Une rue pour tous : tout doux dans nos rues! » and « Parcs d'éducation cycliste ».

“How proud we were to see these projects of first importance for our administration receiving recognition in the larger transportation industry,” said Mayor Stéphane Boyer. He said the two projects reflected innovative approaches positively impacting the quality of life of all citizens in Laval.

The City of Laval formalized its approach to the management of its streets over the course of 2023. During this time, the city unveiled a new triennial plan with a series of actions aimed at better sharing of streets with emphasis on security.

The plan includes the extension of the bicycle path and pedestrian walkway networks, the addi-



tion of 1,200 new traffic calming measures, the implementation of new BIXI rental bicycles, and new pedestrian crosswalk lights with warning sounds for the sight-impaired.

As well, the city has decided to reduce speed limits by 10 kilometres per hour over most of its territory. The City of Laval has also been exploring the concept of special educational resources

for bicyclists over a period of three years on two separate sites.

Since 2019, these welcoming spaces have allowed hundreds of youths and their families to become familiar with the traffic regulations for bicyclists. The City of Laval has set a goal of doubling the amount of active transportation being used on its territory by the year 2031.

## New financial aid offered by Laval to update wood-burning appliances

The City of Laval has created a **\$1.9 million fund** for the replacement of non-compliant heaters and wood fireplaces by certified wood-burning appliances. While encouraging homeowners to comply with the new municipal regulations, this program will allow to reduce particulate emissions into the atmosphere which have adverse effects on air quality and health of the

population.

Applicants will benefit from a **maximum amount of 1,000\$** per unit of evaluation to help them purchase and install a new heater or fireplace certified CSA 415.1-10 or EPA and emitting less than 2,5 grams of fine particles per hour.

A total of **1,900 financial aids** will be made available to residents by September 30, 2026. As

of October 1, 2026, it will no longer be possible to use a heater of fireplace emitting more than 7.5 g of particles per hour in Laval – except in case of a power outage that would last more than three hours.

As highlighted by the Department of Environment and Eco-Citizenship in the report shared with the Executive Committee, this

program will have many benefits, including:

- improving air quality in the territory;
- increasing protection of the atmosphere;
- reducing winter smog episodes;
- decreasing health problems (asthma, childhood bronchitis, lung cancer)
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# Eiffel Ave. petition asks city to halt street narrowing project

*Water infrastructure to be replaced, but parking will be eliminated*

**MARTIN C. BARRY**

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Homeowners on Eiffel Ave. in Chomedey are among the latest to rise up in protest over plans by the City of Laval to narrow their street while widening the sidewalks during a road reconstruction set to take place over the coming summer months.

For several years now, Laval has gradually been implementing a city-wide plan through which the roadbed on streets in residential sectors is narrowed, leaving less room for the movement of cars and vehicle parking, while sidewalks are widened in order to encourage pedestrian mobility.

## Laval's car culture

In a municipality like Laval, which came into being in the mid-1960s when car culture ruled – and where the city's vast expanses were united by a system of high-speed autoroutes – officials have found it difficult to modify the citizenry's automotive mindset.

On Webb Ave. in Chomedey just a half-kilometre from Eiffel Ave., a group of residents reacted three years ago like those on Eiffel. When the same type of changes as on Eiffel were first introduced, the Webb homeowners tabled a petition in Laval city council, demanding that the reconfiguration be significantly reversed.

## Eiffel Ave. petition tabled

During Laval city council's most recent public meeting on Tuesday May 7, it was the Eiffel Ave. residents' turn to table a petition of their own.

According to Yota Stamatopoulos, an Eiffel Ave. resident who helped gather the petition, residents of the street received a notice in early April that major work would be taking place throughout the summer, including the replacement of sewer pipes and water mains.

"We have very serious issues with our pipes, so it was a welcome decision that they would be changing everything," she said, noting that most people on the street complained about the quality of their drinking water, which for years was off-color coming out of the tap.

## Narrow streets, wider sidewalks

In the meantime, however, the city decided (as if often the case with this type of infrastructure project) to replace the roadbeds, pavement and sidewalks. This didn't sit at all well with the residents, considering the changes that would impact them.

"They want to expand the sidewalks on each side," said Stamatopoulos, adding that the sidewalks would be extended to 1.8 metres in width after being 1.4 metres for decades. "That would shrink our already small street." In addition, she said the city wants to eliminate all parking spaces on one side of the street.

"Our street is already not wide," she continued. "I live at a part of the street where it sort of

veers on an angle. So, every time recycling or garbage trucks or delivery trucks are in the area, they have trouble turning already. By narrowing the street, it will be very difficult for anybody at all to pass."

## Parking cut in half

Regarding the parking issue, Stamatopoulos said parking was already problematic when both sides of the street had parking spaces. But with half the spaces eliminated, "we're not going to have any more place to park," she said.

"We have homes on our street where people have two cars, because they're many family members under one roof," she continued. "We have a neighbor across the street with two or three children in their twenties who have cars. Down the street we have grandparents with their daughter, a single mom, living in the home. There are a lot of big families living in the area."

According to Stamatopoulos, the petition was signed by virtually everyone on the street. But while Mayor Stéphane Boyer pledged at the May city council meeting to at least revise the measures before implementing them, there is no guarantee it won't go ahead in spite of the objections of the Eiffel Ave. residents.

## 'It just does not work,' says Revelakis

In an interview with *The Laval News*, city councillor for Chomedey Aglaia Revelakis (who sits with the Action Laval opposition) acknow-



Eiffel Ave. residents in Chomedey have complaints about street and sidewalk modifications which they say will seriously impact parking in the area.

ledged that the city listened when similar issues were raised by residents on nearby streets like Korman and Ridgewood – although almost no corrective action was taken.

"But hopefully this time around they will come out to see what can be done, because this has to be revised because it just does not work," she said.

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# Quebec's Bill 96 could 'significantly impact' business, trade group warns

*Mentions of 'play' or 'on/off' on appliances could be banned under language legislation*

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Costs and inconveniences associated with the implementation of Quebec's Bill 96 could "significantly impact" cross-border trade, while forcing some manufacturers to avoid Quebec altogether, an association representing manufacturers' interests is warning.

The extended regulation of the language of commercial signs could lead to the disappearance of popular products in Quebec, according to the International Trademark Association



If some of the more controversial passages of Quebec's Bill 96 become reality, English writing would no longer be allowed on common household items like camera battery chargers and portable radios sold in the province.

(INTA), as well as other stakeholders doing business in the province.

The INTA is just one of several trade groups and businesses with a stake in Quebec that issued statements to their clients on the impact of Bill 96 since the beginning of its phased implementation over the past two years.

## French as common language

Bill 96 was officially passed in May 2022 by the Quebec National Assembly. Officially known as "An Act respecting French, the official and common language of Québec," it recognizes French as the common language of the province.

Among the various requirements set out by the legislation, businesses based outside Quebec, but operating with customers in the province, will be required to provide French translation to the same quality as any English-language content and communications.

Among the more controversial of the requirements is one that would force product manufacturers to draft inscriptions on operational buttons in French if those products are to be sold in Quebec. The legislation proposes to add French requirements for any usage instructions which are engraved, baked or inlaid into a product.

## Fines to rise exponentially

Bill 96 sets out monetary penalties for non-compliance. For a first offence, for example, fines have been raised from \$3,000 to \$30,000 (from a previous maximum of \$20,000). Further

offences could lead to the penalties being doubled or even tripled.

"Bill 96 compliance could force significant rebranding, creating opportunities for counterfeiters and potentially harming consumers through confusion and price increases," the INTA warned in an industry update published in February.

They added that large-scale packaging changes could easily cost between \$20,000 to \$100,000 US per product, and that "some companies may find it economically unfeasible to continue selling products in Quebec."

In an explanatory note to its legal clients a month after the passing of Bill 96, the international law firm Dentons outlined situations that could now violate Bill 96. Whereas products sold in Quebec (as well as their packaging and instructions for use) previously had to be in French, now the French Language Charter is more specific.

## Businesses plead for leniency

"For instance: Your product comes with instructions for use that are printed in English but the French version is only available online," Dentons says. "Or perhaps the French version is harder to find online than the English version. These situations could violate the Charter."

Last month, the Retail Council of Canada (RCC), the Conseil du Patronat du Québec, the Quebec Hardware and Building Supply Association, the Quebec Manufacturers and Exporters, the Canadian Federation of

Independent Business and the Federation of Chambers of Commerce of Quebec issued a statement in which they asked the CAQ government to take a serious second look at Bill 96's measures.

"The government had promised a three-year deadline for the implementation of rules which, to date, have still not been adopted," they stated.

## No more 'Play' and 'on/off'

They maintained that the new rules on commercial signage would force businesses to make changes that would be difficult to put in place on relatively short notice. The deadline for compliance with Quebec's new regulations is June next year.

After then, any mention of "on/off" on an electronic or household appliance button would be banned under the provisions of Bill 96, as would be "play" on any kind of media player.

The signatories of the statement worried that if consumers in Quebec can no longer find the product they are interested in at a retailer in the province, they may turn to online stores and buy what they need at non-Quebec websites, which aren't subject to Bill 96's regulations.



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# Bâton Rouge dinner event raises \$132,000 for Giant Steps Autism Centre

*'We really believe in this cause,' says restaurant co-owner Dimitrios Sotiropoulos*

**MARTIN C. BARRY**

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A fundraising dinner for the Giant Steps School held at the Décarie Bâton Rouge Grillhouse & Bar in Montreal on April 29 raised \$132,000 for the Giant Steps Autism Centre.

The event was hosted by Senator Leo Housakos. The five-course meal was donated by Décarie Bâton Rouge Grillhouse & Bar partners Dimitra Frintzilas and Dimitrios Sotiropoulos, who noted that staff serving the meal also donated their time.

## A successful fundraiser

"We owe Senator Housakos a huge debt of gratitude," said Nick Katalifos, vice-president of the Giant Steps School board of directors, adding that Senator Housakos managed to organize the evening in around a month-and-a-half.

At the same time, he expressed huge thanks to Décarie Bâton Rouge Grillhouse & Bar partners Dimitra Frintzilas and Dimitrios Sotiropoulos for their generosity. "That means that all the funds collected tonight are going directly to the Giant Steps Autism Centre," said Katalifos.

## 'Wonderful cause,' says senator

"This is an amazing cause," Senator Housakos said in an interview with *Newsfirst Multimedia*. "Neurodiverse people deserve to be fully part of our society. They have things to contribute.

"Many years ago when I first discovered what autism was all about – and particularly the

amazing work that the Giant Steps Centre does in Montreal for people with autism – I decided to support the organization," he continued.

"I've taken part in many Giant Steps events and it's always wonderful to see how the community rallies around such a wonderful cause as they are doing again tonight."

## Bâton Rouge a big supporter

Although it was not the first fundraiser for Giant Steps held at a Bâton Rouge restaurant, it was the first at the Décarie Bâton Rouge, according to Dimitrios Sotiropoulos who operates two of the restaurants.

"We have donated over \$1.5 million," he said, noting that previous fundraisers for Giant Steps they took part in were also very successful. "We really believe in this cause. It's a good cause. We believe that Bâton Rouge should be giving something back. And what we are doing is giving back to the community."

Among the guests were elected municipal officials from Laval, Montreal and Beaconsfield. They included Chomedey city councillor Aglaia Revelakis, Souvenir-Labelle councillor Sandra El-Helou, L'Abord-à-Plouffe councillor Vasilios Karidogiannis, Saint-Bruno councillor David De Cotis, and Montreal city councillor for Parc Extension Mary Deros.

## Support from elected reps

"Any way we can show support, we're more than happy to," said Karidogiannis. "Nick and Leo are great guys who work hard for this cause. We're all more than willing to help them out to reach their goal."

Giant Steps is "a very valuable resource, not



**Giant Steps School vice-president Nick Katalifos (right) said Senator Leo Housakos succeeded in organizing the successful fundraiser in around a month-and-a-half. (Photo: Martin C. Barry, Newsfirst Multimedia)**



**Décarie Bâton Rouge Grillhouse & Bar partners Dimitra Frintzilas and Dimitrios Sotiropoulos donated the five-course meal, while staff also pitched in by donating their time and efforts. (Photo: Martin C. Barry, Newsfirst Multimedia)**

only for the people of Laval, but also all over greater Montreal," said Revelakis, pointing out that a growing problem encountered by many families with neurodiverse children is being unable to plan for their children's future after they reach adulthood.

"Giant Steps is providing an alternative," she said. "Young people who have autism will be provided with an incentive to be able to contribute to society. This is also a great initiative that Senator Housakos took in organizing this event tonight for a cause that is very worthy."



**Photo: Martin C. Barry, Newsfirst Multimedia**



**Décarie Bâton Rouge Grillhouse & Bar co-owner Dimitrios Sotiropoulos spoke during the Giant Steps School fundraising event on April 29. (Photo: Martin C. Barry, Newsfirst Multimedia)**

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# SWLSB, UPS and De Cotis coordinate Lausanne Park spring cleanup

**MARTIN C. BARRY**

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

Laval city councillor for Saint-Bruno David De Cotis worked in conjunction with Sir Wilfrid Laurier School Board commissioner Barbara Barrasso, along with UPS Quebec operations supervisor Enrica Uva, to organize and coordinate a major spring cleanup in Lausanne Park which took place on Saturday May 4.



## Again next year

Although this was only the second time for such an undertaking at the park, De Cotis said it was far from the last, and will continue for years to come.

In all, 30 - 40 students along with parents from Terry Fox Elementary School took part. They were joined by nearly three dozen employees of UPS.



"I was very surprised to see the determination and good will on the part of these students to take part," said De Cotis.

"Their efforts today made all the difference and are a sign of a promising new generation to come, of this I am sure. Congratulations to these young people for taking part in this event," he added.

## UPS's contribution

The UPS workers who took part were from the Laval region.

"UPS is committed to seeing resources in place for a green community," said Uva. "Until

now, we have contributed to the planting of 28 million trees. Our goal is to plant 50 million by 2030. UPS employees are happy to work together to clean up Lausanne Park."

"Our students showed that they are capable of doing things right," said Barrasso. "I am proud to see what they were able to do, and I feel certain that their parents are just as proud of them. One youth at a time, one activity at a time, we are building the society of tomorrow."



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# New 114-unit social and affordable housing units to be built in Sainte-Rose

*‘One of the most important announced in Laval,’ says Mayor Stéphane Boyer*

**MARTIN C. BARRY**

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

A new 114-unit housing project, selected as part of the second call for projects of the Société d’habitation du Québec’s Programme d’habitation abordable Québec (PHAQ), will be built quickly in Laval’s Sainte-Rose sector, federal Transport Minister Pablo Rodriguez, Quebec Minister Responsible for Housing France-Élaine Duranceau and Minister Responsible for the Laval Region Christopher Skeete, announced last week.

## Canada-Quebec Agreement

The federal government’s contribution will come from the Canada–Quebec Agreement under the Housing Accelerator Fund (HAF), to which the Government has contributed \$900 million.

The Government of Quebec, for its part, announced new investments of \$900 million in the November 2023 economic update. The City of Laval is also a financial partner in this project and is required to make a contribution equal to at least 40 per cent of the SHQ’s base grant.

In response to the housing crisis, the governments of Canada and Quebec announced on February 16 the rapid construction of 2,574 new housing units throughout the province as part of 47 selected projects, including those just announced.

## Fast-tracked projects

To ensure the projects launch quickly, their developers must sign an agreement with a contractor within 12 months of being selected to remain eligible under the Programme d’habitation abordable Québec.

“The agreement we have signed with the Government

of Quebec will allow us to build more housing for Quebecers, more quickly,” federal Minister of Housing Sean Fraser said in a statement.

“The historic investments and initiatives that the Government of Quebec will use to support municipalities in increasing density and shortening construction timelines will make tens of thousands of new housing units a reality. The announcement of more than 2,500 new units marks the start of the work the Housing Accelerator Fund is doing in Quebec.”

## ‘Investing in well-being’

“Investing in affordable housing isn’t about pouring money into concrete,” said Rodriguez. “It’s about investing in the well-being of the people who live in our communities. This is the case for the future residents of these social and affordable units, who will have access to a safe and comfortable place to call home, where they can rest, recharge and welcome their loved ones. We are continuing to deliver for Quebecers by taking concrete actions that make a real difference.”

“Members of our community know they can count on our government to step up and tackle the housing crisis in our region,” said Skeete. “Today’s announcement is the result of successful collaborative work. I applaud the federal and provincial governments and the City of Laval for setting up the required financial levers, as well as our local partners and, of course, the Société de gestion Querbes, which believes in the value of social and affordable housing as a vector for a better quality of life in our community.”

## ‘Important project,’ says mayor

“This project is, seriously, one of the most important announced in Laval in the last few years,” said Laval mayor Stéphane Boyer. “It’s a wonderful achievement that will bring more housing to



the Saint-Rose sector at a time when the need for housing has never been greater.

“In fact, that’s the whole reason we held Quebec’s first Sommet de l’habitation: to provide the momentum needed to see action like this being taken. This collaboration with the provincial and federal governments shows that we’re moving forward and our firm commitment as a partner city to removing barriers to getting housing built.”

## Some highlights of the project:

Some of the households that move into these units could benefit from the Société d’habitation du Québec’s (SHQ’s) Rent Supplement Program, ensuring that they spend no more than 25 per cent of their income on housing. This additional assistance is covered by the SHQ (90 per cent) and the City of Laval (10 per cent).

To keep the other units affordable, a maintenance period for this assistance will be required. This period could last up to 35 years. Assistance rates will vary based on the term of the commitment. Rents may be indexed each year based on percentages set by the Tribunal administratif du logement.

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**FAYÇAL EL-KHOURY**  
MP FOR LAVAL-LES ÎLES  
faycal.el-khoury.c1@parl.gc.ca

**ANNIE KOUTRAKIS**  
MP FOR VIMY  
annie.koutrakis@parl.gc.ca

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May 15, 2024 • The Laval News • 11

# Health Insurance Market in Canada

## Key Figure & Trends in 2023

As in many countries, the Canadian health insurance system is made up of provincial public health insurance plans, supplemented by private insurance offerings that cover the bulk of health expenses for the citizens of our country. In this study, we look at the key data, statistics and figures for the health insurance market in Canada, analyzing trends over the last 5 years.

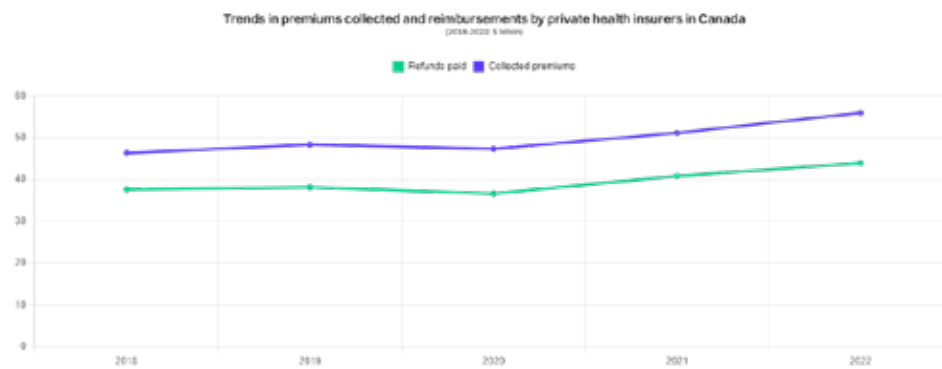
### PART I: The private health insurance market in Canada

In Canada, 27 million citizens are covered by a supplemental health insurance plan, which covers expenses not covered by public plans (the RAMQ in Quebec or the OHIP in Ontario, for example). Below, we explore the main statistics and trends in the private health insurance market in Canada since 2018.

### Private health insurance companies collected \$55.9 billion in premiums in 2022 across Canada

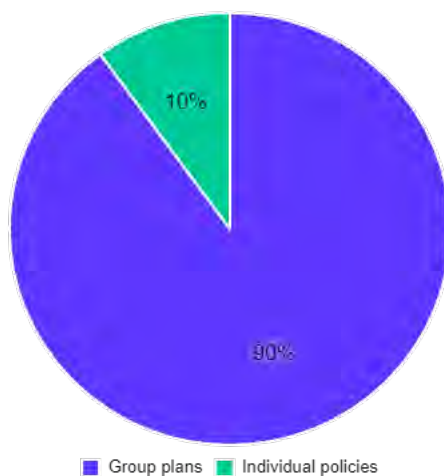
In 2022, 27 million Canadians had private supplemental health insurance, representing a little bit more than two-thirds of the total population (67.8%). Over the year as a whole, a total of \$55.9 billion was collected by private health insurers for supplemental health, disability, accident and other risks. The trend over the last 5 years is as follows:

- The total amount of premiums collected increased by 20.7% between 2018 (when it was \$46.3 billion) and 2022
- At the same time, total refunds paid by



private health insurers rose from \$37.6 billion to \$43.9 billion, an increase of 16.6%.

### Breakdown of premiums by type of plan (2022, Canada)



### 90% of private health insurance premiums are collected via group plans

If Canadians benefit massively from supplemental health insurance, it is above all thanks to the existence of group plans financed by companies for the benefit of their employees. As the graph below shows, 90% of the premiums collected by private insurers are collected through those group plans, compared with just 10% through individual policies.

### In 2022, Manulife is the leader in the private health insurance market in Canada with a 20% market share

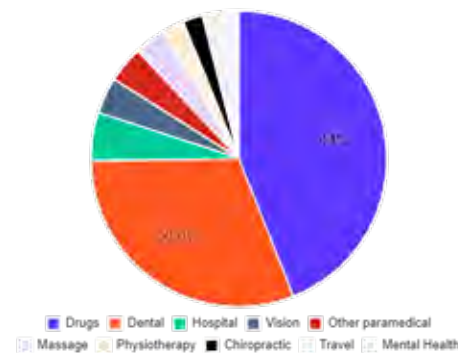
In 2022, the private health insurance market in Canada sees fierce competition between several large companies. Among these, Manulife stands out as the leader, with a 20% market share. Sun Life is also in a strong position, with a 20% market share. RBC Insurance, Great-West Lifeco and Desjardins also maintain significant market shares, illustrating the diversity of players in this sector.

- Hospital care, which is largely covered by public plans, comes third, representing \$1.7 billion for supplemental health insurance in 2022, ahead of vision care (\$1.3 billion), other paramedical services (\$1.3 billion) and massage therapy (\$1.1 billion)
- Lastly, we find physiotherapy (\$0.8 billion), chiropractic (\$0.7 billion), travel expenses (\$0.7 billion) and mental health care (\$0.6 billion) as main items covered by supplemental health insurance in 2022.

### In 2022, 44% of refunds by supplemental health insurance relate to drugs

In terms of breakdown, there is a clear predominance of drugs (44%) and dental care (30.8%), which together will account for more than two-thirds of the refunds made by supplemental health insurance providers in 2022 in Canada. Here is a breakdown of other spending by supplemental health insurers in Canada for the year 2022 as a whole:

### Supplemental health insurance expenditure (Canada, 2022)



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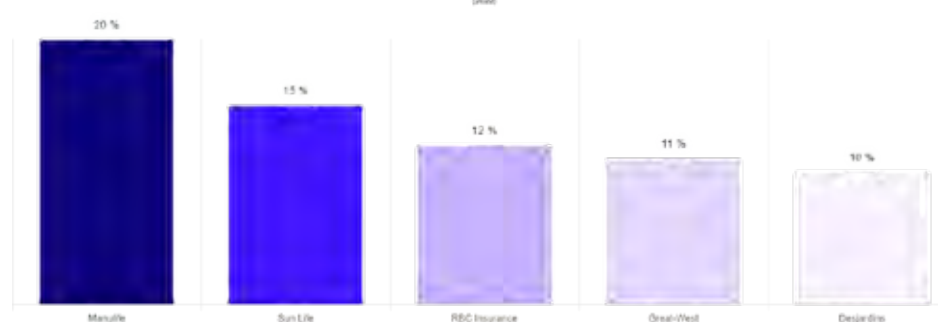
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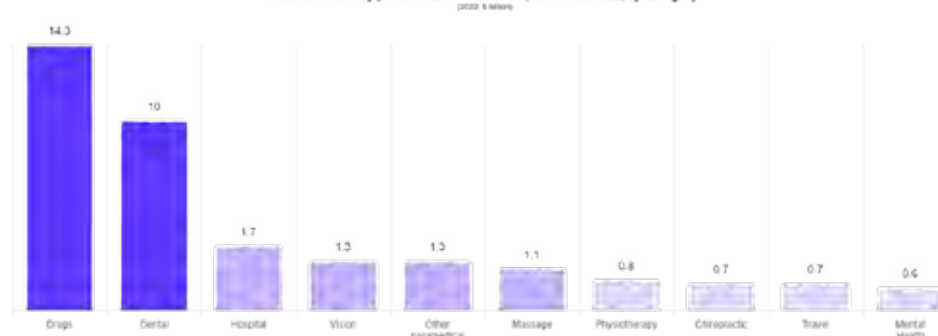
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### Market share of the 5 largest private health insurance players in Canada (2022)



### Refunds made by private health insurance plans in Canada, by category (2022, \$ billions)



### 32.5 billion: total refunds paid under supplemental health insurance in Canada in 2022

In 2022, private health insurers paid out a total of \$32.5 billion in Canada, in the form of refunds to supplement the coverage provided by public health insurance plans in the various provinces. The graph below shows that:

- Drugs (\$14.3 billion) and dental care (\$10 billion) are the two largest refunded items for supplemental health insurance in Canada

### Overall refunds made by private health insurance providers rose by 22.2% between 2020 and 2022 in Canada

Although public health insurance plans have assumed the majority of the costs (particularly hospital costs) associated with Covid-19, private

**► Continued on page 13**

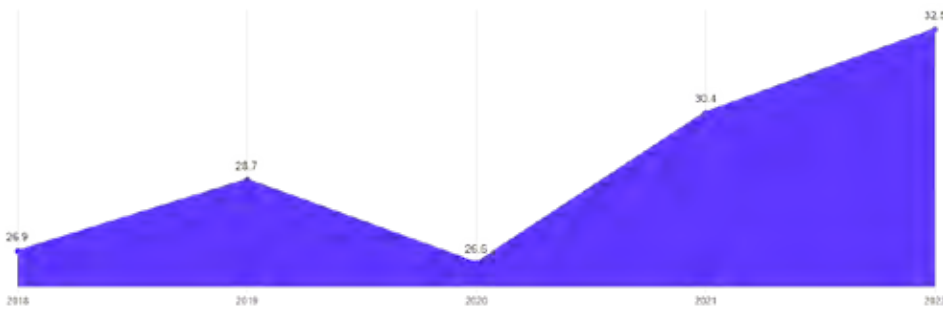
◀ **Continued from page 12**

health insurers have also been called upon to contribute. In fact, their total expenditure rose from \$26.6 billion in 2020 to \$32.5 billion two years later, an increase of 22.2% over the period (\$5.9 billion in additional costs).

substantial resources, with \$13,676 million and \$11,648 million, respectively.

- In contrast, Prince Edward Island has the lowest annual benefits paid among the provinces, at \$364 million, followed by Newfoundland and Labrador (\$1,248 million) and New Brunswick (\$2,548 million).

Trend in supplemental health insurance refunds between 2018 and 2022 (Canada, \$ billions)



**Supplemental dental care refunds in Canada have risen by 17.7% in 5 years**

As we have seen, overall expenditure on supplemental health insurance has increased over the last 5 years. If we look in a little more detail at the different categories of care covered, we can see that:

- Refunds made by private health insurance providers for drugs rose from \$11.7 billion to \$14.3 billion between 2018 and 2022, an increase of 22.2%
- Spending on dental care by supplemental health insurers jumped from \$8.5 billion to \$10 billion, an increase of 17.7% over the same period
- On the other hand, hospital expenditure covered by private insurance has fallen by 10.5% over the last 5 years, as public schemes have largely covered the costs associated with Covid-19.

These figures illustrate how spending in these service areas has changed over the years, highlighting trends and priorities in healthcare funding in Canada.

**PART II : Private health insurance data and trends in the Canadian provinces**

In Canada, each province has its own specific health insurance system. The aim of this second section is to provide a comparative analysis of the health insurance systems in the various Canadian provinces.

In Canada, 43% of all supplemental health insurance refunds are made in Ontario

The data presented below offers insight into the annual private health insurance benefits paid across the Canadian provinces. Ontario emerges as the province with the highest annual benefits paid at \$48,984 million, showcasing its substantial investment in providing benefits to its residents. Then:

- Quebec follows with a significant amount of \$24,908 million in annual benefits. British Columbia and Alberta also allocate

Province	Annual private health insurance benefits paid (\$ millions)
Ontario	48,984
Quebec	24,908
British Columbia	13,676
Alberta	11,648
Manitoba	4,004
Nova Scotia	2,860
Saskatchewan	2,808
New Brunswick	2,548
Newfoundland and Labrador	1,248
Prince Edward Island	364

Source : Canadian Life and Health Insurance Facts (2023 edition)

**Quebec is the province with the highest proportion of its population benefitting from private health coverage: 83%**

It is always interesting if all provinces have the same proportion of their people having a private health insurance cover. We observe that:

- Quebec has the highest percentage of people with private health insurance at 83.1%, followed closely by Newfoundland and Labrador at 78%
- Manitoba and Saskatchewan also have relatively high rates of private health insurance coverage, with 77.5% and 77.2%, respectively
- Conversely, British Columbia and Alberta both exhibit the lowest rates among the provinces, with 70.9% each.

These statistics shed light on the varying levels of reliance on private health insurance across different regions of Canada, which can be attributed to factors such as provincial healthcare policies, economic conditions, and population demographics.

**In Ontario, the average annual private health insurance benefit is about \$4,453 per beneficiary**

Where in Canada do private health insurance providers pay the most for their bene-

ficiaries? As the graph below shows:

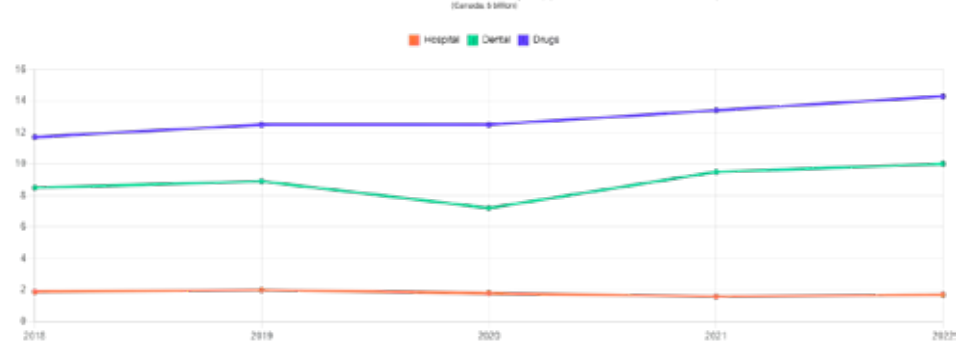
- Ontario (\$4,453 per beneficiary on average) and New Brunswick (\$4,177) have the highest annual private health insurance reimbursements.
- Conversely, Saskatchewan (\$3,086), Newfoundland and Labrador (\$3,044), and Prince Edward Island (\$2,800) are the Canadian provinces with the lowest annual private health insurance reimbursements.
- In between are Alberta (\$3,640), British Columbia (\$3,599) and Quebec (\$3,412).

**Methodology**

In addition to its expert editorial line on insurance and financial products, HelloSafe offers broader topics relating to global consumption in Canada and around the world, with the aim of deciphering certain complex subjects for consumers and providing original and new information.

This document is based on open data provided by the CHLIA (Canadian Life and Health Insurance Association) and Mordor Intelligence.

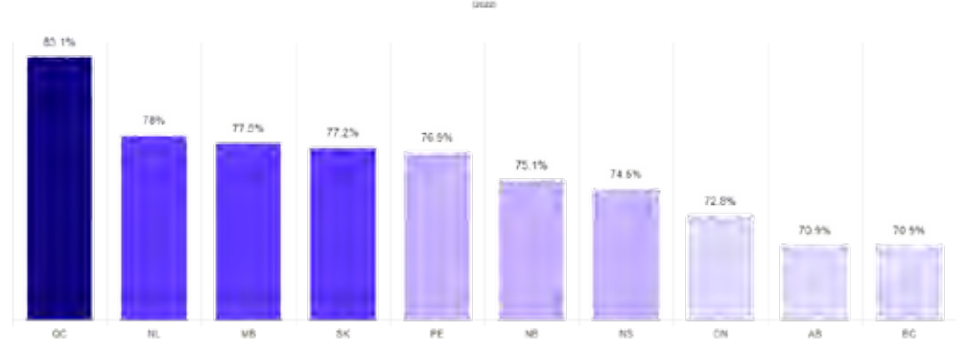
Trends in refunds for 3 main treatments covered by supplemental health insurance plans (Canada, \$ billions)



Average annual private health insurance benefits per beneficiary (2022, in \$K\$)



Proportion of population with private health insurance cover (2022)



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# Things to do **THIS MONTH**

Looking for something to do? Here are some upcoming events happening in the Laval area.

## LEE VALLEY TOOLS

Charcuterie board workshop



**Saturday, May 18**  
10:00 AM - 4:00 PM

Lee Valley

1600 bd le Corbusier, Local 31-B, H7S 1Y9

Learn the basics of how to make a charcuterie board. To make the most of it, bring your stencils and drawings.

\$90

## AUTODÉFENSE POUR FEMMES

Self-defense class



**Sunday, May 19**  
10:00 AM - 4:00 PM

Académie Martiale Sogobudo Jujutsu  
2136 Boulevard des Laurentides, H7M 2R5

Increase your confidence and learn self-defense strategies and techniques specific to the needs of women.

For 14-17 year olds: \$40

## STYX

Concert



**Tuesday, May 21**  
7:30 PM

Place Bell

1950 Rue Claude-Gagné, H7N 0E4

STYX show, with David Myles.

Tickets starting at \$86.75

## ATELIER ART YOGA - PARENTS/ENFANTS

Art & yoga workshop

Atelier Art Yoga  
Parents/enfants

Decouverte  
Complicité  
Bien-être  
Créativité



**Saturday, May 25**  
8 AM - 12 PM

Centre de la nature

901 Avenue du Parc, H7E 2T7

Take inspiration from nature to practice yoga. Connect with emotions, stimulate artistic expression and unleash creativity.

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## YOGA CLASS FOR DAILY PRACTICE

Online class



**Saturday, May 25**  
12:00 PM - 1:00 PM

Online

Introductory class to a 40-day yoga series. Yoga, breath work, and meditation.

Free

## DÉJEUNER CONFÉRENCE + TOUR DE TABLE

Breakfast and conference



**Tuesday, May 28**  
7:30 AM - 9:00 AM

Hôtel Hilton Laval

2225 Autoroute des Laurentides, H7S 1Z6

Need money? Take a close look at government assistance programs.

\$47.87

## BLUEPRINT TO BIG DEALS

Conference



**Thursday, May 30**  
6:00 PM - 11:30 PM

Embassy Plaza

1003 Boulevard Curé-Labelle, H7V 2V6

Get ready to learn the secrets to closing big deals - the ultimate event for ambitious go-getters.

General admission: \$8.79

## RETROUVAILLES 10 ANS

School reunion



**Friday, May 31**  
6:00 PM - 11:00 PM

École d'éducation internationale de Laval

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## Police seek driver after hit-and-run death on bridge

A man was declared dead after being struck by a truck while changing a tire on Highway 15 last week.

The incident happened on the northbound Gédéon-Ouimet Bridge, which links Laval to Boisbriand.

Quebec provincial police said the victim had stopped in the right-hand lane to fix a flat tire. "The driver came out to change a tire," said

Elizabeth Marquis-Guy, a spokesperson with the Sûreté du Québec (SQ). "A pick-up truck hit him before leaving the scene."

The victim, a man in his 30s, was declared dead at the scene. Officers were working to locate the driver of the truck that hit the victim.

The SQ released surveillance photos of a truck believed to be involved in the collision and have been asking anyone with information to come forward.



## Laval youth protection centre janitor charged with pimping

A 36-year-old man who works as a janitor at a youth protection centre overseen by the CISSS de Laval is facing charges of exploiting a 14-year-old girl for sexual purposes.

The Sûreté du Québec issued a press release earlier this week announcing the arrest of Serge-André Exil-Florestal. The Laval resident was detained and was arraigned before a judge in Gatineau QC.

According to court documents obtained by Montreal's *La Presse*, the accused was in contact with the girl from November 2023 until February 2024. It is alleged that during this time, he encouraged her to offer sexual services for money in Laval and in Gatineau.

## Accused in killing of two kids at Laval daycare stands trial next year

The man accused of murdering two children and injuring six others when an STL bus crashed into a Sainte-Rose daycare in February last year is scheduled to stand trial over five weeks beginning in April 2025.

St-Amand was arrested after a transit bus crashed into the front of a daycare in Laval on Feb. 8, 2023, killing two young children, aged five and four and injuring six others.

In February, a Quebec court judge ruled after

a preliminary inquiry that there was sufficient evidence to send the case to trial. The former STL driver will stand trial on two charges of first-degree murder and seven other charges, including attempted murder and aggravated assault.

## Laval's Metro stations no longer patrolled by LPD

After seventeen years patrolling Laval's Metro stations, the Laval Police Dept. hasn't been providing patrol officers at the three stops since May 1 when a contract with the Société de transport de Montréal (STM) came to an end.

The LPD had been providing security on a regular basis at the Montmorency, de la Concorde and Cartier Metro stations since early 2007 when

the Metro extension to Laval first opened.

But a breakdown in negotiations for the latest contract between the STM and the LPD led to patrols by LPD officers being cancelled. So, although LPD officers won't be present full-time at the stations, police from Laval will be responding to 9-1-1 calls should that be necessary.

In the meantime, special constables with

the STM's own in-house security unit will be assigned to patrol the Montmorency, de la Concorde and Cartier stations, according to a spokesperson for the Montreal-based transit agency.

Unlike regular police officers, members of the STM's force aren't armed with handguns. They carry telescopic batons and pepper spray instead.



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## What is a phobia?

Are you afraid of something? It's perfectly normal! Many people — even adults — are afraid of things like the dark, spiders, viruses, heights, storms or blood. However, sometimes these fears can be extreme. In that case, they're called phobias.

For instance, a person with a phobia of mice might have a severe reaction



when they see one, like fainting or crying. Similarly, someone with a fear of water might refuse to swim or get in a boat, even with a life jacket on. As you can see, a phobia can prevent a person from having a good time. It can also disrupt sleep and cause nightmares.

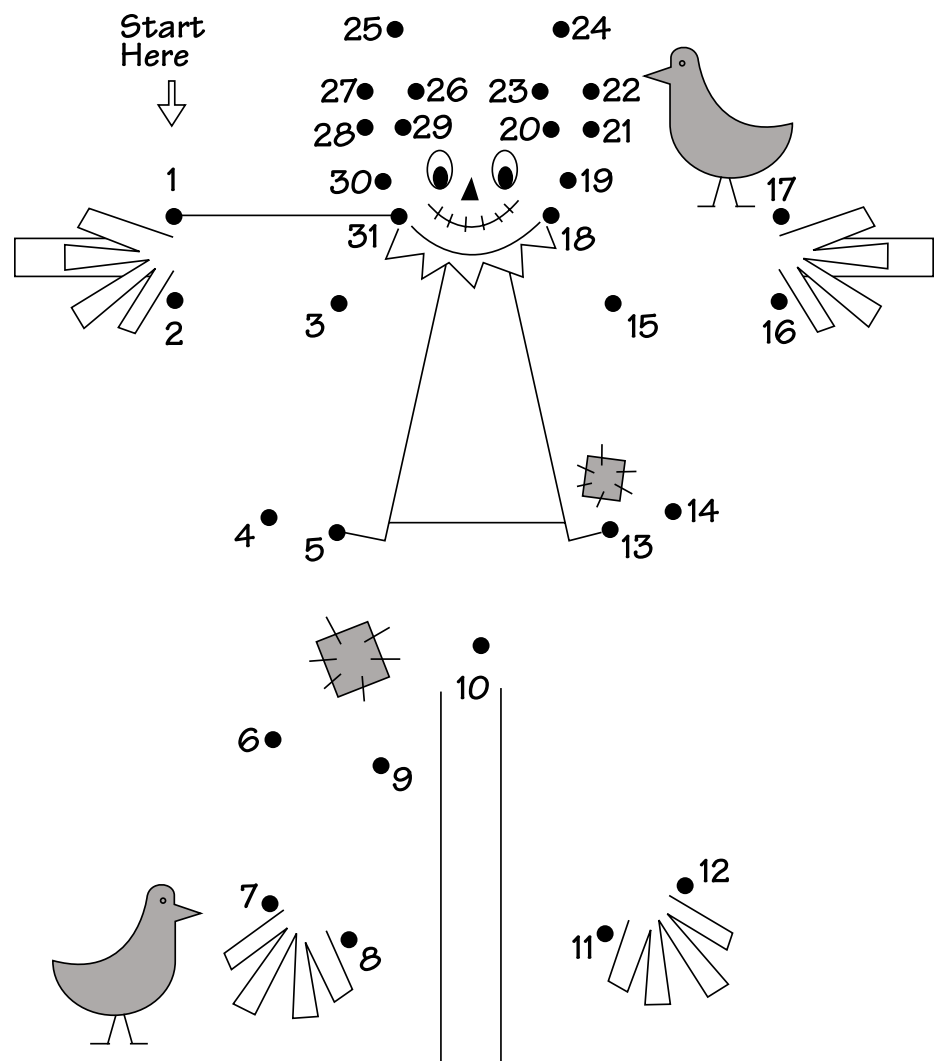
Do you think you have a phobia? Is an adult around you, like your teacher, father or mother, concerned about your excessive fear? There are solutions! A professional who specializes in phobias can help you better understand your fears and give you tips to manage them. It's not magic, but it can help you feel better.

Talking about your fears and learning about phobias can help you learn to control your reactions. Good luck!

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## Experiment: how does taste work?

Are you curious about how your sense of taste works? If so, here's a fun experiment to try with your friends or family.

### PREPARATION

Get a scarf, nose clip and a few dark-coloured glasses or bottles. You'll also need to buy several drinks with different tastes like bitter, salty, sweet and sour. Ask another person to prepare the drinks secretly to keep it a surprise.



you're drinking without seeing or smelling it?

Continue the experiment to see which areas of your tongue react more intensely to specific flavours. Take off the scarf and nose clip and get some toothpicks. Dip the toothpick in one of the drinks and place it on different parts of your tongue.

Are some flavours more pronounced on certain parts of your tongue?

### TASTING

Secure the nose clip and place the scarf over your eyes. Then, ask the person who made the drinks to give them to you one at a time. Take a sip and try to identify what each drink tastes like. Concentrate on the sensations on your tongue. Is it difficult to name what

### EXPLANATION

Your tongue has thousands of taste buds that detect flavours and send messages to your brain about what it's tasting. Your nose also picks up smells and sends signals to your brain. Your eyes can also impact how you perceive taste.

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**Q** *Someone gave me a bit of advice, and I'm doing my best to get my head wrapped around it, trying to understand and comprehend and translate it into my own life. What does it mean to "follow your own heart"?*

Lisa

**A** Lisa, Dante's "Divine Comedy" opens with the author saying, "Midway in the journey of our life, I found myself in a dark wood, for the straightforward path had been lost." That is how many people feel. It is as if they are searching for an answer when they don't know the question.

In your quiet moments, with no concern for anyone but yourself, what are your dreams? Your desires? What are your hobbies? Your interests? What did you like to do when you were young? If someone gave you a lot of money, what would you do? Often what you would do doesn't take money, but if you had money, you would feel the freedom—the

unburdening—to do it.

Most of us have a talent for complicating the obvious. The amoeba, a one cell organism, has a lesson for us all. It moves toward and embraces what it authentically needs, and it moves away from the uncongenial. That is all we need to do in life, and it applies to everything—people, jobs, leisure activities, and studies.

This method is extremely simple. It is so simple people don't realize how powerful it is. In the course of time, it can create the kind of life we want. Is it sometimes wasteful? Yes, sometimes we follow false trails. Will we sometimes feel our life is stalled? Yes, but at a deeper level we are moving forward.

People who follow this simple technique, in time, feel as if their lives were guided by an unseen hand. They gain a sense of destiny. What once seemed like random events, they know occurred for a purpose. They end up living a life which fulfills them.

Wayne & Tamara

## CALLING HER BLUFF

**Q** *I've been with my boyfriend for four years, and he is going through the longest divorce known to man. His soon-to-be ex knows of me and told him she is insanely jealous. She makes my life complete hell by emailing him sexual innuendoes, asking him for expensive gifts, and calling him an average of 12 times a day.*

*I told him to cut the cord. If he wants to be with me, he has to protect me, be true to me, and make me feel secure in this relationship. We even tried counseling a few years back, and then he cheated on me with her. Many times I told him to get on with this divorce or I would be gone, but it doesn't seem to scare him anymore.*

*How do I get my point across to this man, and do I have any grounds to tell this woman to leave him alone and just tend to her children?*

Paige

**A** Paige, the one thing which may set you free is to look on this situation from a different point of view. He didn't cheat on you with her. She's his wife. He's cheating on her with you. You describe her as his soon-to-be ex, but "soon-to-be ex" is a term more likely to describe your future, not hers.

You threaten and threaten to leave, and you never do. Bluffing in poker may be good strategy, but bluffing in life is weak. Once your bluff is called, you've lost all power and all credibility. And counseling? Think about how funny that is. You went for relationship counseling with a man in a marriage to another woman.

Why do you keep plodding forward? Because you want to be married. There is nothing wrong with that. But you cannot marry someone who is already married. There is a simple solution. Don't give up wanting to be married, just give up married men.

Wayne & Tamara

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

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# HOROSCOPE

Week of MAY 19 TO 25, 2024

The luckiest signs this week:  
SAGITTARIUS, CAPRICORN AND AQUARIUS

**ARIES**  
You must put your feelings aside during negotiations to guarantee a positive outcome. It will also be essential to respect laws and regulations closely to avoid potential problems.

**TAURUS**  
You'll have a heavy workload at the office this week, leaving you little time to breathe. If your health isn't at its best, you'll need to rest to regain energy and face the challenges life throws you head-on.

**GEMINI**  
Completing a challenging task could reveal hidden talents and fill you with pride. However, your family might create stressful situations, making coping harder.

**CANCER**  
You may spend part of the week at home, renovating your space or moving spontaneously. Household chores could take up all your time. A family member will need your help.

**LEO**  
Your discretion will be put to the test. If you know certain secrets, you could find it challenging to keep them to yourself, risking unwittingly revealing sensitive information. Position yourself to receive information rather than give it out.

**VIRGO**  
This is the ideal time to consider buying or selling a property. You'll be surprised to discover that you have the means to reach your ambitions. Affection is necessary in a happy relationship.

**LIBRA**  
You may feel unstable at times this week, but you'll know how to make decisions and solve problems when faced with challenges. You may be surprised to find that people respond positively to your call.

**SCORPIO**  
Your creativity will peak, and you could create an artistic masterpiece. An exhibition or show could impress you and give you an unforgettable moment. You'll be generous.

**SAGITTARIUS**  
You'll have an active social life this week. Many of your friends will want to meet up at the same time. You'll take part in important events and engage in enriching and sometimes very revealing conversations.

**CAPRICORN**  
The opportunity to start your own business could present itself. You could also take a big step forward in your career by getting promoted to a leadership position. You'll take on this new role until retirement.

**AQUARIUS**  
You could be told something confidential or discover a secret. You may have to decipher a message in a foreign language at work or receive a particular comment from your partner.

**PISCES**  
You may feel nervous or excited, possibly caused by tears of happiness. It could be due to a significant achievement of one of your children, such as taking their first steps or graduating, which will make you incredibly proud.

# Coffee Break

## CROSSWORDS

PUZZLE NO. 173

1	2	3	4	5	6	7	8	9	10	11	
12			13					14			
15			16					17			
			18				19				
20	21	22			23	24			25		
26				27							
28				29		30		31	32	33	34
				35	36			37			
38	39	40		41			42				
43			44		45	46					
47					48			49	50	51	
52					53				54		
55					56					57	

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### ACROSS

- Sink down
- Different
- Season
- Sorbet
- Contest
- Clarinet's kin
- Morse code message
- Broth, e.g.
- Sideways glance
- Put out
- Swift
- Weep
- Informal shirt
- Emend
- Nursery-rhyme home
- Discover
- Doze
- Delicate trim
- Sound of relief
- Which person?
- Popeye's affirmative
- Person receiving money

### DOWN

- Tend a tot
- Pro
- Beautician's aid
- Hemmed
- Attract
- Explore
- Large tree
- Not bad: hyph.
- Roughly
- \_\_\_ up (botch)
- Home on the range
- Cream of society
- Clothing colorer
- Rosy
- Summer refresher
- Olive center
- Traveled by bus
- Don't leave!
- Feet of \_\_\_
- Milky stones
- For what reason?
- Date
- Meadow mama
- Breakfast fare
- Snowy
- Treat with respect
- Aquatic mammal
- Sticky stuff
- Defeat
- Comfort
- KO counter
- North Pole worker
- Mister
- Secret watcher

# 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. 898

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

## Last Issue's Answers

### CROSSWORDS

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

### Sudoku

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



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