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Vol. 22-01
January 9, 2026
450-978-9999
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Page 5

Blainville proceeds with independent testing near Stablex



Page 6

Deux-Montagnes adopts \$36.3M budget with tax increase capped at 1.95%



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Brace your wallet: major financial shifts coming in 2026

From tax tweaks to grocery hikes, here's what Canadians need to know this year

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As Canada turns the page to 2026, households across the country—and particularly in Quebec—face a year marked by incremental but meaningful financial changes. Governments are indexing tax brackets, trimming certain credits, and adjusting benefits. At the same time, everyday costs—from childcare and groceries to electricity—are creeping higher. Here's a detailed look at what's changing, why it matters, and how it could affect your bottom line in the months ahead.

Tax updates: small indexation, real impact


Beginning January 1, federal tax brackets rise by 2%, and Quebec's by 2.05%, reflecting formula-based indexation intended to keep pace with inflation and avoid "bracket creep." In practical terms, more of your income will remain in lower brackets before moving up the ladder, modestly mitigating tax owed for many filers. The federal basic personal amount moves to \$16,452, while Quebec's personal exemption reaches \$18,952. For residents of Quebec, government fee increases also remain capped at 2.05% through the end of the year, adding predictability to the cost of certain provincially administered services and licenses. While each adjustment appears small on its own, together they form part of a broader effort to align the tax system with price-level changes without abrupt shocks to household finances.

Enhanced benefits: modest boosts to support families and low-income residents

Several core provincial supports tick upward. The family allowance rises to \$3,068 per child, an increase of \$62. Single individuals eligible for the solidarity credit will see it move to \$1,281, up \$26. Basic social assistance climbs to \$9,597, increasing by \$193. These increments are unlikely to transform budgets in isolation, but they do help cushion the impact of higher living costs, particularly for families managing childcare and food expenses and for individuals on fixed or limited incomes. Policymakers often calibrate these benefits annually to reflect cost pressures and maintain purchasing power—an approach that's especially relevant after several years of elevated inflation.


Employment insurance: lower premiums, higher insurable ceiling

The Employment Insurance (EI) landscape offers a mixed picture. Employee premiums drop to \$1.63 per \$100 of insurable earnings, while employers contribute \$2.28. At the same time, maximum insurable earnings rise to \$68,700, expanding the income base subject




Tax Updates

Federal tax brackets by 2%, Quebec's by 2.0%




Employment Insurance

Employee premiums and rise as maxut insured




Childcare Costs

Subsidized daycare fees increase




Other Key Changes

Dental care, CPP/QPP increases



Retirement Income

Old Age Security, CPP/QPP increases



Driving Costs

Reduced license costs

to EI calculations. For workers, lower per-\$100 rates help a little on each paycheque, while the higher ceiling may mean slightly larger total contributions across the year for those with incomes near or above the new threshold. Employers face the same dual dynamic, balancing a small rate reduction against a broader base. Overall, the design is intended to maintain program sustainability while offering modest relief in payroll deductions.

Childcare costs: daycare rates, tax credit rules

Subsidized daycare fees in Quebec increase to \$9.65 per day, continuing a long-standing model that keeps regulated care comparatively affordable while tracking operational cost growth. However, there's a notable shift in the tax credit environment: childcare credits will apply only to children under 14, with exceptions for cases of severe disability. Families with older

dependents previously able to claim some childcare-related expenses will need to recalibrate budgets accordingly. The combined effect of rate adjustments and narrowed credit eligibility underscores the importance of reviewing annual childcare plans and receipts to ensure claims align with new criteria.

Pocketbook pressure: dentals, groceries, electricity, housing, rent

Several everyday cost centers are shifting as well. Federally administered dental coverage requires renewal by May 31 to prevent lapses; households relying on this support should mark calendars early to avoid interruptions. Food budgets face headwinds: the average family of four is projected to spend an additional \$994 on groceries this year, bringing estimated annual food costs to \$17,571. That figure reflects ongoing pressures in supply chains, labour, and transportation that have moderated but not

vanished. In Quebec, residential electricity rates may rise by 3% in April, adding incremental costs to monthly utility bills at a time when many households also contend with higher heating and cooling demands. On the housing front, first-time buyers of new homes priced under \$1 million may benefit from a full GST/HST rebate—potential savings that can reach up to \$50,000, potentially improving affordability at the margin for eligible purchasers. Meanwhile, Quebec is introducing a new formula for annual rent adjustments, which could influence lease negotiations and renewal conversations across the province. Tenants and landlords alike should familiarize themselves with the updated methodology to anticipate permissible increases and avoid disputes.

Retirement income: indexed support for seniors

Seniors see an array of adjustments designed to preserve purchasing power. Old Age Security (OAS) sits at \$742.31 per month for those aged 65 to 74, and \$816.54 for those 75 and older. The Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) increase maximum pensionable earnings to \$74,600, with an additional tier covering up to \$85,000—changes that continue the multi-year enhancement strategy to strengthen future benefits. Public pensions are indexed by 2%, keeping payouts aligned—albeit modestly—with price movements. For retirees on fixed incomes, these incremental increases help offset rising essentials, from utilities and food to out-of-pocket health expenses.

Driving costs: a break for clean records

Quebec drivers with clean records pay \$50 for a Class 5 or 6 license, down from \$121. For motorists accustomed to annual or periodic licensing expenses, the reduction is noticeable and welcome. Though it doesn't change insurance premiums or fuel costs, the lower fee provides a straightforward saving with no strings attached—an example of a pocketbook-friendly measure that households can count on.

The bottom line

2026 brings a blend of measured indexation and targeted policy adjustments. Taxes are nudged to keep pace with inflation; benefits rise modestly; and certain credits are pruned to tighten eligibility and reduce program complexity. Meanwhile, core living costs—from food and electricity to childcare—continue to edge higher. For most households, the year's financial story will hinge on budgeting discipline, timely renewals, and awareness of the new rules. Small steps taken now—updating household plans, verifying benefit eligibility, and tracking recurring bills—can make the difference between feeling pinched and staying on course.

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Layout: MEDIA TREK

Distribution: DIFFUMAG

Printing: TC. TRANSCONTINENTAL

Project funded in part by
Canada

Member of



Quebec Community
Newspapers Association
& Canadian Community
Newspapers Association



National Representation:



info@reseausselect.ca

ISSN number : 1923-0648

Annual subscription : \$9738 tax incl. • Per copy : \$1

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OPINION & Editorial



Slowing population growth puts Canada's economy at risk

Canada's economy runs on consumer spending, and consumer spending runs on people — slowing population growth weakens that foundation

Canada's economy runs on consumer spending, and consumer spending runs on people. By policies that are shrinking population growth through tighter immigration, student and foreign worker caps, Ottawa is weakening one of the few economic levers it still controls.

The global trade situation has been turned upside down by the unforeseen, unexpected, frequent, and seemingly random changes in tariffs and other trade policies that have been emerging from the United States. Since the U.S. is still the world's largest economy and Canada's biggest trading partner, this will affect everyone, including Canadians, but it is impossible to say how.

The world political situation is now more volatile than it has been for decades, with wars and other conflicts much too easy to start and almost impossible to stop.

Given all the factors we can't do much about, we should really be focusing on those elements that we do have some control over. One of these is population.

For a developed country like Canada, the measure of how the economy will function is spending, since virtually all aspects of economic activity are calibrated in dollars. Governments spend, often more than their income. Businesses spend. We call that investment. Foreigners buy Canadian goods and services—exports.

But the biggest component of spending and hence economic activity is consumer spending; you and me buying the goods and services that contribute to our living and our lives. Such consumption makes up about two-thirds of Canada's total output. If consumer spending is weak, it almost does not matter what the rest of the economy is doing.

We will not prosper. As we peer into 2026, we find several reasons to anticipate falling consumer spending.

Consumer spending depends upon the number of consumers, that is, total population. When population grows, so does consumption. And population growth comes from natural increase (births minus deaths) and immigration. The birth rate in Canada has been low since the 1960s and the death rate rises as our population ages.

We have been relying on immigration to keep our economy growing, especially since there has been low productivity growth in Canada and our average income per person has actually been falling.

Until recently, this sad fact has been hidden by the immigration-induced growth in population, which pushed total Canadian output up.

However, this illusory bubble has now been burst. Not only have October figures shown that total output has declined, but the number of people in Canada has begun to decline. It is rare to find an example of a strong economy in a country where population is not increasing.

Recent Statistics Canada data show that population growth slowed sharply in late 2024 and 2025 as new limits on immigration, foreign students and temporary foreign workers took effect.

The drop in the number of people is the result of government policies that curtail immigration and severely limit foreign students and temporary foreign workers. The stated justification for these drastic steps is to provide more housing and jobs for the Canadians that are already here.

But slowing the overall economy is unlikely to lead to the construction of affordable housing

units.

Eliminating high fee-paying international students has already led to faculty layoffs in educational institutions and even to shutting down specific courses and programs that are no longer available to produce the trained workers and professionals we need.

Foreign temporary workers did not take jobs away from Canadians. They have only been allowed in to fill vacancies where it has been clearly demonstrated that no Canadians were able or willing to do those jobs. Ask any employer of temporary foreign workers about the complicated and time-consuming rigmarole that must be gone through to bring in a foreign worker.

Banning or even reducing the number of such workers in Canada will hamper the agricultural sector, where many work. It will raise the cost of producing food and may lead to the closure of some agricultural operations.

This will be reflected in higher grocery store prices.

Smaller, more remote communities are already struggling to attract Canadians for the lower-paying service sector jobs and even for the more lucrative professional ones, like doctors. Immigrants and temporary workers are the ones who make many of these already challenged towns and villages viable. Putting up barriers at the border will make a bad situation worse.

In the world today, many see Canada as a great place to live. That it is, but it can be better. If we want Canada to prosper and thrive in 2026, let us welcome the people who will help us grow.

Dr. Roslyn Kunin

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After provincial delay, Blainville conducts independent testing near Stablex

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The City of Blainville has released the results of soil and surface water sampling conducted near the Stablex landfill site, concluding that the findings meet applicable environmental standards and pose no risk to public health.

According to the city, the sampling was carried out on Sept. 5 and Oct. 30 by the engineering firm Solmatech at 11 locations situated near the site operated by the company Stablex. The results were made public by the municipality in an effort to inform residents and clarify the environmental situation in the area.

Based on the analyses, the city says there is no indication of a health risk for the population.

Decision to proceed with independent sampling

Blainville Mayor Liza Poulin said the city decided to initiate its own sampling campaign after delays at the provincial level.

"We made the decision to conduct this campaign because, by the end of the summer, the MELCCFP had still not carried out the sampling planned for 2025, contrary to its commitment," Poulin said in a statement. "It was therefore essential to obtain this important information to validate the situation and reassure the population."

Soil analysis results

According to the report, all soil samples analyzed complied with the applicable criteria set out in the Guide d'intervention – Protection des sols et réhabilitation des terrains contaminés published by the Ministère de l'Environnement, de la Lutte contre les changements climatiques, de la Faune et des Parcs (MELCCFP).

The city said the results indicate that soil quality near the site meets provincial standards for contaminated land management and rehabilitation.

Surface water findings

Surface water samples, taken from ditches and

streams, were also found to be compliant with MELCCFP surface water quality criteria, with one exception.

The city reported a single exceedance at a sampling point located near boulevard Céloron, a heavily travelled roadway. According to Blainville, the substances detected at that location could originate from petroleum-related products or from the decomposition of organic matter in natural environments.

The city emphasized that the quantities detected were low and do not represent a danger to the population, particularly given that the water in question is found in roadside ditches.

However, Blainville has asked the MELCCFP to conduct more detailed analyses at certain sampling points where the equipment used was not sufficiently precise to detect specific substances.

Meeting with the environment minister

On Dec. 16, Mayor Poulin, accompanied by acting mayor Jean-François Pinard and environment committee chair Francis Allaire, met with Quebec Environment Minister Bernard Drainville and members of his team.

The meeting was also attended by Blainville MNA Mario Laframboise.

According to the city, the objectives of the meeting included reiterating that Blainville residents have legitimate concerns regarding the activities of Stablex and emphasizing that it is the responsibility of the MELCCFP to take a proactive role in overseeing and monitoring the company's operations.

Poulin said the minister was receptive to residents' concerns and acknowledged the need for improved communication.

"We agreed that it is his responsibility to reassure the population and that there must be better information sharing between our two institutions and the public," she said.

The mayor also used the meeting to formally present the results of the sampling campaign commissioned by the city.



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Deux-Montagnes adopts \$36.3M budget for 2026

with tax increase capped at 1.95%

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The City of Deux-Montagnes has formally adopted its 2026 municipal budget, setting total expenditures at \$36.3 million while limiting the increase in the municipal tax rate to 1.95 percent.

The budget was approved by members of council during a special sitting held on Dec. 17. According to the city, it was prepared in an economic context characterized by rising costs, prompting a focus on tight spending controls in order to reduce the impact on taxpayers.

Municipal officials say the 1.95 percent increase remains well below the rate of inflation. The city also attributes the limited tax hike to the addition of approximately \$50 million in new property values to the municipal assessment roll, allowing for a broader distribution of the tax burden among property owners.

Impact on homeowners

For a residence of average value in Deux-Montagnes, assessed

at \$454,000, the city estimates the overall annual increase in the municipal tax bill, including both the tax rate and applicable tariffs, will amount to \$64.

The 2026 budget also includes a freeze on municipal service fees. According to the city, tariffs related to drinking water, snow removal, and other routine municipal services will remain unchanged for the coming year.

Mayor Denis Martin said the budget reflects a cautious approach aimed at balancing affordability with service delivery.

"In a demanding economic context, city council chose prudence and rigour in order to limit the increase in the tax bill to 1.95 percent," Martin said in a statement. He added that the budget seeks to preserve residents' ability to pay while maintaining essential services and ensuring the safety and functionality of municipal infrastructure.

Infrastructure investments planned

Alongside operating expenditures, the 2026 budget provides for \$11.5 million in capital investments, primarily focused on the maintenance and improvement of municipal infrastructure.

Of that amount, approximately \$7 million is expected to come from government subsidies.

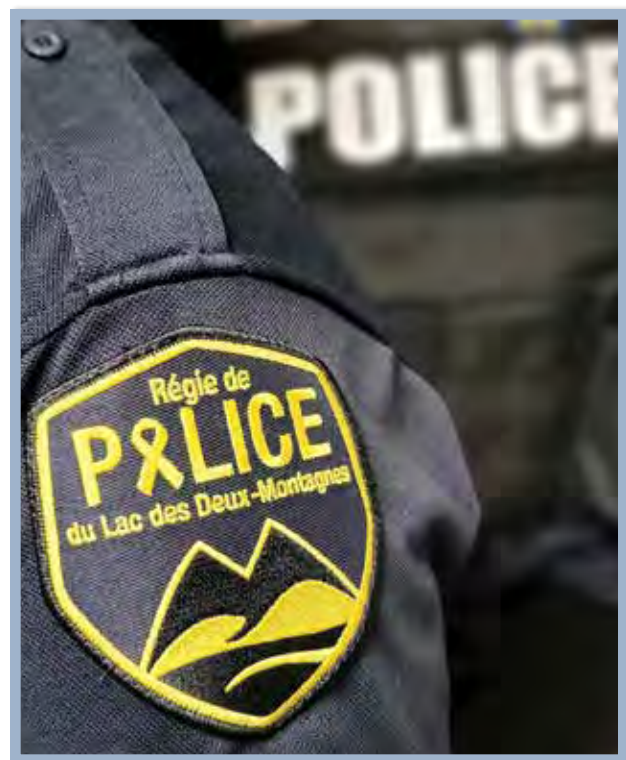
Planned investments for the coming year include \$4.5 million for underground networks and infrastructure such as sanitary sewers, stormwater systems, and water mains. Roadwork and street rehabilitation account for an additional \$4.8 million.

The city has also earmarked \$500,000 for renovations and upgrades to municipal buildings, as well as \$800,000 for investments in public parks.

Council and administration collaboration

Mayor Martin also highlighted the work carried out by municipal council members and the city's administrative staff during the budget preparation process. He credited their discipline and sense of responsibility with achieving what the city describes as a balance between expenditure control, service continuity, and long-term infrastructure sustainability.

The City of Deux-Montagnes said the 2026 budget is intended to maintain existing service levels while addressing ongoing infrastructure needs in a financially responsible manner.



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The Régie de police du Lac des Deux-Montagnes say they have dismantled an alleged online fraud scheme that left close to 700 Quebecers out of pocket, most of them after responding to seemingly ordinary listings on Facebook Marketplace.

According to the RPLDM, the suspect used dozens of fake Facebook profiles to post advertisements for items that were never for sale, collecting deposits from buyers before vanishing.

Investigators allege the scheme was operated by Patrick Deputter, 38, of Pointe-Calumet. Police say the alleged fraud took place over roughly seven months, from February to August 2024.

"It was always the same modus operandi," said Sgt.-Det. Maxime Racicot of the Lac des Deux-Montagnes police service in statements previously reported by Quebec media. "He would take a deposit to reserve the item. Once the money was sent, the advertisement would be deleted and the seller would disappear."

Dozens of fake profiles, small losses, large scale

Police allege the suspect operated as many as 44 different Facebook accounts to publish false listings for items such as air conditioners, boats, lawn tractors, chainsaws, trailers and lawn mowers. Individual losses ranged from \$20 to \$400, amounts that police say often discouraged victims from formally reporting the fraud.

Despite the relatively small sums involved in each transaction, investigators estimate the total amount collected reached close to \$40,000. According to police, that figure was established through a review of banking records rather than solely through formal complaints.

Victims were spread across the province, including in Beauce, Granby, Trois-Rivières and as far as the Îles-de-la-Madeleine, police said.

In some cases, the alleged fraud caused distress beyond financial loss. In July 2024, Quebec media reported that addresses of unsuspecting homeowners on the North Shore were provided to victims as supposed pickup locations. Residents later found strangers arriving at their doors, expecting to collect items such as boats or tools they had already paid for.

Alleged Facebook Marketplace fraud nets nearly 700 Quebec victims, Régie de police du Lac des Deux-Montagnes say

Charges laid in October

The Lac des Deux-Montagnes police service confirmed that Deputter was formally charged on Oct. 24, 2025. He now faces 23 counts of fraud tied to 23 separate files. Police noted that the number of charges does not reflect the total number of alleged victims, but rather the cases that resulted in official complaints and met prosecutorial thresholds.

"There could be more files and more charges," Racicot said, noting that many victims never came forward because of the relatively low dollar amounts involved.

Police allege the money obtained through the scheme was quickly spent on personal consumption and gambling, including poker and slot machines, and that little, if any, remains available for restitution.

Court appearance expected

Deputter is expected to appear in court in early December to answer to the fraud charges. Court records also show that he is not new to the justice system. In 2018, he pleaded guilty to a criminal charge related to identity fraud.

Police are once again urging the public to exercise caution when using online marketplaces, particularly when asked to provide deposits or advance payments for items that cannot be viewed in person. They also encourage victims, regardless of the amount lost, to file a police report, noting that small sums can add up to significant criminal activity when repeated hundreds of times.

Anyone who believes they may have been a victim of the alleged scheme is invited to contact the Régie de police du Lac des Deux-Montagnes.



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New assessments, new reality: North Shore homeowners brace for January tax bills

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As residents across the Lower Laurentides settle into the new year, many are opening envelopes that confirm what municipalities have been signaling for months: higher property values are reshaping local tax bills, even where councils worked to limit rate increases.

In North Shore cities, updated assessment rolls adopted for the 2026 fiscal year are now translating into concrete household costs. Municipal budgets passed in December emphasized restraint on tax rates, but officials were clear that rising property values would still alter what residents ultimately pay.

Rate control versus assessment reality

In several North Shore cities, councils approved tax rate increases below inflation, pointing to disciplined spending and careful financial planning. At the same time, millions of dollars in new property values were added to assessment rolls, redistributing the tax burden across residential and commercial properties.

The result is a situation many homeowners are now encountering firsthand: even with modest rate hikes, individual tax bills can rise depending on how a property's assessed value compares to the municipal average.

Municipalities have repeatedly stressed that assessment increases do not automatically mean a proportional tax increase, but January is when theory meets reality for residents.

A January issue, not a December one

Unlike budget debates held in council chambers weeks ago, tax bills arriving in January bring the conversation into kitchens and living rooms. For households already adjusting to higher insurance premiums, utility costs and grocery prices, municipal taxes are part of a broader cost-of-living equation.

City officials across the region have urged residents to distinguish between assessment value and taxation, noting that appeals processes remain available for those who believe their property



has been incorrectly evaluated.

What municipalities are watching next

Administrations in the Lower Laurentides say the coming months will be closely monitored for increases in assessment-related inquiries and requests for clarification. Several cities have

already published explanatory guides aimed at helping residents understand how their tax bill is calculated.

As councils move from budget adoption to implementation, the focus now shifts to service delivery and infrastructure explained during budget season, ensuring that residents see where their tax dollars are being directed.

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Trévi donates more than 1,500 “crazy carpets” to youth receiving protection services in the Laurentides

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More than 1,500 children and adolescents receiving youth protection services in the Laurentides will receive winter recreational items this season following a donation from the Quebec-based company Trévi.

In a statement issued on Dec. 22, the Centre intégré de santé et de services sociaux des Laurentides confirmed it received a donation of more than 1,500 “crazy carpets” and winter tuques from Trévi’s head office in Laval. The donation was formally received on Dec. 8.

According to the CISSS des Laurentides, the items were intended for young people in the region who are beneficiaries of youth protection services. This includes children and adolescents housed in rehabilitation centres for youth with adjustment difficulties, as well as those living in foster families across the Laurentides territory.

The organization noted that the initiative involved direct participation from Trévi employees. Rather than outsourcing production, employees manufactured the “crazy carpets” themselves using the company’s internal machinery. Once completed, Trévi teams also handled the delivery of the items,

transporting them directly to various CISSS installations to allow for prompt distribution.

Julie Delaney, president and chief executive officer of the CISSS des Laurentides, publicly thanked Trévi employees for their involvement in the initiative.

“On behalf of the children, I want to thank all Trévi employees from the bottom of my heart for this generous gesture,” Delaney said in a statement. She added that the donation represented more than a simple holiday gift, emphasizing its value in allowing young people to enjoy outdoor winter activities.

The CISSS des Laurentides, headquartered in Saint-Jérôme, is responsible for delivering health and social services, including youth protection services, throughout the Laurentides region. Its mandate includes supporting children and families through foster care placements, specialized rehabilitation centres, and other protection measures.

The organization did not place a monetary value on the donation, nor did it specify how the items would be distributed among individual facilities. However, it confirmed that all items were intended exclusively for youth currently receiving protection services within the region.



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APOCALYPTO

Q At the bottom of a cupboard in a spare room I have a shoe box containing every love letter that has ever been written to me. Recently I had a look through the box and read some of the poems, cards, and long, passionate letters. It made me realize how long it had been since I felt the magic of a meaningful relationship.

Despite my romantic youth it hit me that I have not been able to kindle any skerrick of romance with any man I have met since my last relationship ended four years ago. I am single, 34, and more than anything would love to spend the rest of my life with one special man.

I believe I am attractive, youthful, positive and even charming, but it just hasn't happened that I have met someone I like, who likes me too, since my last relationship. Now when I look at the box I have a strong urge to throw it out.

It is not an urge which comes from anger or sadness or even longing, but more like a command from the gods to sacrifice something as symbolically powerful as that box. Without it the occasional trip back to my romantic past will be impossible, those sweet memories will exist only in my imagination, and there will be no tangible, physical proof that I have ever known love.

It is like taking a risk and placing my faith that the gods will fill the vacuum in my life.

Do you think I should make this sacrificial offering in the hope that the universe will repay me? Or, do you think the chances of me meeting someone have nothing to do with a symbolic gesture, and I should keep the box and show my granddaughters what a romantic young lass their grandmother was?

Angela

A Angela, our primitive nature wants to dance around the fire chanting, "Uggabugga, uggabugga."

When we are finished, we imagine the headman will step forward and say, "Bring me the child, our sacrifice to the gods." After the deed is done the headman will proclaim, "Now it can rain."

Humans search for explanations and causality. While we think we are more sophisticated than humans who lived thousands of years ago, we are driven by the same psychological forces. Behind books claiming to show you how to attract the perfect mate or save any relationship is the same psychological force which led our ancestors to chant, "Uggabugga, uggabugga, uggabugga."

We want to fight the randomness of the universe. We want to cheat the odds and make things happen, but there is a limit to what we can do. One lesson we can learn, however, is the secret of the fisherman. A fisherman knows you cannot catch fish in a cornfield. You have to be in the way of catching fish; you have to be in the stream.

We often receive letters from people trying too hard to make this happen or fishing in the cornfield of a cheating boyfriend. They are like Eugen Herrigel in "Zen in the Art of Archery." When Herrigel tried to force his shots and force the results, his teacher kicked him out of class. The lesson he needed to learn was, good things happen when we are in the flow of life.

The records of your romantic past are in your mind. Let them stay there. You don't need to cling to the past when you are moving forward, and the man for you does not need these past proofs. What you are thinking about putting on the pyre are proofs of failure, evidence of relationships which did not blossom.

Loosening your grasp on the past and living fully in the moment will put you in the stream. No one can guarantee it will happen for you, but it can, just as it happened for us.

Wayne & Tamara

WAYNE & TAMARA MITCHELL are the authors of YOUR OTHER HALF (www.yourotherhalf.com)

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The Quebec primary care conundrum

Good intentions, persistent problems

TINGTING ZHANG – C.D. HOWE INSTITUTE

The significance of primary care is well established. As the foundation of the Canadian health system, primary care providers act as gatekeepers – diagnosing and treating illnesses, managing chronic conditions, delivering preventive care, and coordinating with specialists to support patients holistically. Extensive evidence indicates that a robust primary care system enhances care quality, reduces costs and lowers mortality rates (Zhang 2024).

Yet, primary care is in crisis in Canada. In 2024, 17.4 percent of Canadians reported having no regular healthcare provider – slightly higher than in 2015 (16.8 percent) (CCHS 2015 and 2024). Under medicare, patients expect access to a primary care provider and the insured services that accompany that care. However, the fact that nearly six million Canadians lack a regular healthcare provider suggests that most provinces are failing to meet their residents' expectations.

Quebec performs the worst among provinces on this measure, with residents consistently reporting the highest rates of not having a regular healthcare provider between 2015 and 2021. In 2023 and 2024, Prince Edward Island surpassed Quebec in this measure. Quebec's access issue, however, has been chronic and persistent for over a decade. In 2024, more than one-quarter of Quebecers were without a provider – a rate significantly above the national average – despite the province's relatively high health spending of 13.3 percent of GDP (Arpin, Gautier, and Quesnel-Vallée 2025a). In contrast, Ontario has reported the lowest share of residents without regular healthcare providers, while its health spending is below the national average.

In 2022-2023, about 2.1 million Quebecers were not registered with a family doctor (Plé et al. 2024). Nearly half a million had moderate to significant health conditions requiring ongoing care, yet their access was limited to walk-in or semi-urgent clinics. Those with multimorbidity among this group are particularly vulnerable, experiencing significantly higher mortality rates than those with long-term attachment (15+ years) to a family physician (Fitzsimon et al. 2025). Fitzsimon et al. (2025) estimated that if all unattached Ontarians had long-term attachment, approximately 8,200 deaths could have been prevented. Given that Quebec has an even larger share of unattached residents, thousands of deaths could similarly be avoided if long-term attachment were achieved.

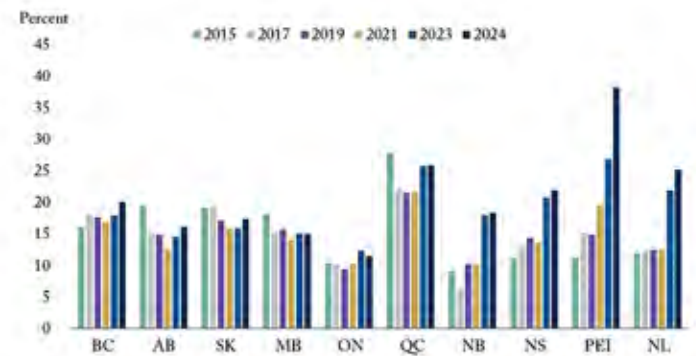
Unsurprisingly, those without a family doctor turned to emergency departments (ERs) more often than registered patients (Plé et al. 2024). The reliance on ERs for conditions that could be treated in primary care carries significant cost implications. The Canadian Institute for Health Information (CIHI 2024) estimates

that one in seven ER visits nationwide were for minor conditions, such as colds, ear infections or antibiotic prescriptions that could have been managed in primary care. In 2024/25, Quebec hospitals recorded 1.5 million of these lower-acuity cases, representing 41 percent of all ER visits – well above the national average (28 percent) and Ontario's rate (21 percent). With a primary care visit costing about \$56 compared to \$387 for an ER visit in Quebec, redirecting such cases to primary care or community clinics could save Quebec's system millions of dollars while easing pressure on hospitals. However, ERs have remained the default option for many patients for immediate access to care, and this pattern has persisted for decades (Forget 2014).

Two decades of primary care reform

Quebec's challenges with primary care access predate the early 2000s. At the time, only 10 percent of patients could see their regular doctor within a day, and one in four Montreal residents lacked a family physician (Haggerty et al. 2007). Since 2000, the province has implemented several major reforms to improve access

Figure 1: Proportion of Residents Aged 12 and Older Without a Regular Healthcare Provider



Note: According to CIHI, the 2023 and 2024 data distinguish adults (aged 18 and over) from youth, meaning individuals aged 12-17 are not included. However, this is unlikely to significantly affect the overall access rate given the relatively small size of this age group. Source: Canadian Community Health Survey, 2015, 2017, 2019, 2021, and 2023; Canadian Institute for Health Information.

(Table 1). In 2002, the family medicine groups (Groupes de médecine de famille or GMFs) were introduced to improve accessibility and continuity of care through interdisciplinary

teams (Levesque et al. 2010). GMFs typically consist of six to ten family physicians (FPs), two nurses, and two administrative assistants, serving approximately 15,000 rostered patients (Breton et al. 2011). The goal of GMFs is to provide timely care to their patients through extended after-hours care and an on-call system specifically designed for patients with complex, chronic conditions (Levesque et al. 2010). Participation is voluntary; physicians are primarily paid on a fee-for-service (FFS) basis, with additional operational funding, a small per-patient bonus, and contractual obligations to meet after-hours coverage targets.

Although early evaluations reported some positive effects (Beaulieu et al. 2006; Pineault et al. 2009), later studies suggest that GMFs fell short of their expectations in improving access. Research found no significant gains in reported access or unmet needs compared with other primary care models (Dunkley-Hickin 2013; Levesque et al. 2012a; Strumpf 2014), even as GMFs reported better continuity and after-hours care (Tourigny et al. 2010; Aubin and Quesnel-Vallée 2016). Pineault et al. (2016) concluded that GMFs may have slowed, but not reversed, the ongoing decline in access, with little measurable impact on care outcomes or service use.

The Auditor General of Quebec (2015) also found that GMFs and network clinics had not fully met ministry objectives, primarily due to unclear rules, insufficient guidelines and incentives, and a lack of oversight by the ministry and regional agencies during implementation. The original GMF target of 1,200 to 1,500 patients per FP fell well short, averaging only 837 patients per physician (Forget 2014; Peckham, Ho, and Marchildon 2018). Patient registration barely increased, leaving the share of Quebecers with a regular doctor essentially unchanged.

continued next edition

Table 1: Major Primary Healthcare Reforms in Quebec since 2000

Year	Major Reforms	Results
2002	Family medicine groups (Groupes de médecins de famille or GMFs) were established to improve access to and continuity of primary care, reduce emergency visits, and promote team-based models of care.	362 GMFs* were created as of August 2022. Little to no improvement in access.
2003	The Act Respecting Local Health and Social Services Network Development Agencies (Bill 25) was passed; the act overhauled the organization of the healthcare system by assigning population health responsibilities to health administrative regions.	A three-tier administrative system was created, with a 10-year lifespan; did not lead to meaningful improvements in access.
2013	An Act to Amend the Pharmacy Act (Bill 41) was passed, allowing pharmacists to adjust medication dosages, renew existing prescriptions, prescribe medication for minor conditions, and order lab tests.	Effective.
2015	The Act to Enact the Act to Promote Access to Family Medicine and Specialized Medicine Services and to Amend Various Legislative Provisions Relating to Assisted Procreation (Bill 20) was introduced to address persistent gaps in access, orphan patients, and challenges with after-hours care.	Attachment and continuity of care temporarily improved, but not with access.
2015	The Act to Modify the Organization and Governance of the Health and Social Services Network, in Particular by Abolishing the Regional Agencies (Bill 10) was passed; the act overhauled the organization of the healthcare system by merging health establishments and centralizing power to the Ministry of Health and Social Services.	Moving toward more centralization; no evidence on improvement in access.
2020	An Act to Amend Mainly the Pharmacy Act to Facilitate Access to Certain Services (Bill 31) was passed to further expand the scope of practice of pharmacists to administer vaccines.	Effective.
2020	The Act to Amend the Nurses Act and Other Provisions in Order to Facilitate Access to Health Services (Bill 43) was passed to further expand the scope of practice of nurse practitioners.	Effective.
2022	An Act to Increase the Supply of Primary Care Services and to Improve the Management of that Supply (Bill 11) was passed to change how general practitioners can add to their caseloads through the Quebec Family Doctor Finder (the GAMF).	Unclear.
2025	The Act Mainly to Establish Collective Responsibility with Respect to Improvement of Access to Medical Services and to Ensure Continuity of Provision of Those Services (Bill 2) was passed to improve access by holding physician groups collectively responsible, centralizing patient registration, and imposing performance targets.	Early stage of development; unclear.

* For more information, see <https://patientsmedicalhome.ca/pmhc-in-canada/pmhc-quebec/>.

Source: Author's compilation with adoption from Arpin, Gautier, and Quesnel-Vallée (2025b).



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Week of January 11 to 17, 2026

The luckiest signs this week:
CAPRICORN, AQUARIUS AND PISCES

♈ ARIES
Your health remains a priority this week. Your doctor may finally determine the cause of your discomfort and recommend a treatment to speed up your recovery. If you trust their expertise, you'll notice a big improvement in your well-being.

♉ TAURUS
You'll have to act as a mediator at work or in your personal life. Your diplomatic skills will help you ease tensions and find effective solutions, whether you're handling a union dispute or dissatisfied customers.

♊ GEMINI
Work is piling up, and messages are coming in non-stop. However, you'll catch up by doubling down on your efforts. At home, you'll also put a lot of your energy into maintaining a clean and tidy living space.

♋ CANCER
You'll be congratulated for your accomplishments, and your success will earn you widespread admiration. This recognition will fill you with a deep sense of personal pride and boost your confidence. You'll feel empowered to fearlessly tackle any project.

♌ LEO
Since you couldn't see all your loved ones over the holidays, a wonderful opportunity to get together is on the horizon. You're doing a great job at work and at home, even if some people prove to be difficult to please despite your best efforts.

♍ VIRGO
You'll feel a strong urge to talk and communicate with others. Whether you're sharing holiday memories or family stories, your words will flow freely. At work, your sociability will help you reach particularly good agreements.

♎ LIBRA
A touch of refinement will brighten your world. You may unexpectedly be offered a promotion at work. However, this advancement may bring with it added stress, fatigue and moments of confusion.

♏ SCORPIO
Your energy is magnetic and will draw the attention of others. You'll express your creativity brilliantly or find real joy in appreciating art, even if it's simply pausing to admire a work that inspires you.

♐ SAGITTARIUS
If your career path feels uncertain, you could have a revelation that will light the way and guide you in the right direction. A loved one may ask for your help, giving you the chance to offer meaningful support.

♑ CAPRICORN
With the festivities behind you, it's time to get back into a routine. However, you'll manage to keep an active social life, both in person and on social media. Just remember to set aside time for rest.

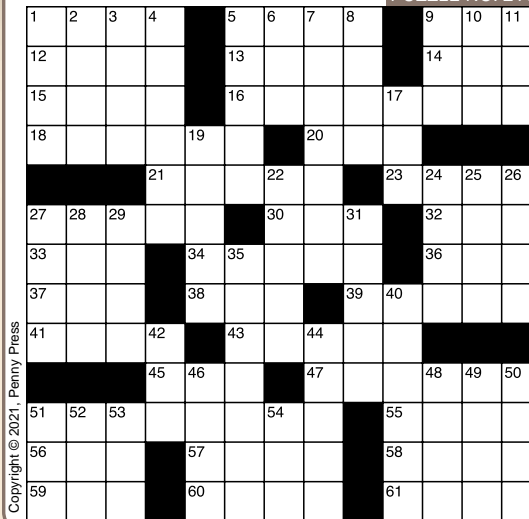
♒ AQUARIUS
Amid professional changes, you'll be asked to step into a role where your skills will produce outstanding results. At home, you'll take the initiative to start a major clean-up involving the whole family.

♓ PISCES
You'll feel a strong urge to get away from it all and plan a holiday, whether alone or with your partner, to an exotic destination or a cozy chalet. Your social life will also get a boost this week.

Coffee Break

CROSSWORDS

PUZZLE NO. 295



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ACROSS

- Grand celebration
- Kitchen head
- Automotive fuel
- Former spouses
- Angel's crown
- Beer
- Expression of regret
- Portable rain protection
- Convert
- Bard's work
- Plant again
- Behind schedule
- Gives forth
- Itty-bitty
- Dominated
- Youngster
- Corrosive substances
- Price mark
- Alkaline substance
- Hit the jackpot

DOWN

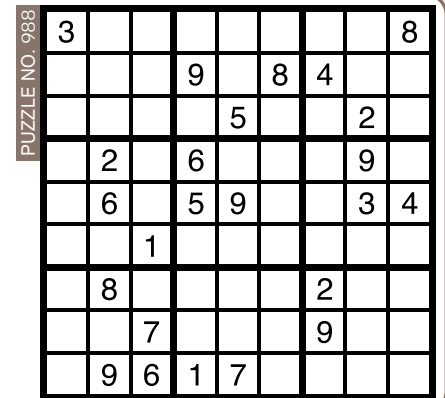
- Outfit
- Car's wheel shaft
- Sheet of paper
- Classify
- Pals
- Showy actor
- Nudged
- Mustang maker
- Lassie
- Puff away
- Daytime TV
- Consent
- Botch
- Snoozing
- Baby-grand players
- Volcanic overflow
- Coffee container
- Dancer's jump
- Kitchen appliance
- Learn
- Outcomes
- Cowboy country
- Everyone
- Baltic, e.g.
- Wiggly fish
- Cut wood, again
- Being in debt
- Choir voice
- Furniture wood
- Hem
- Pipe joints
- BLT spread
- View
- Dangerous curves
- Roughen
- Laid-back
- Inky implement
- Grates
- Enrage
- Building overhang
- Special nights
- Breathe hard
- Small dog
- Bitter anger
- Colony insect
- Little bit

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.

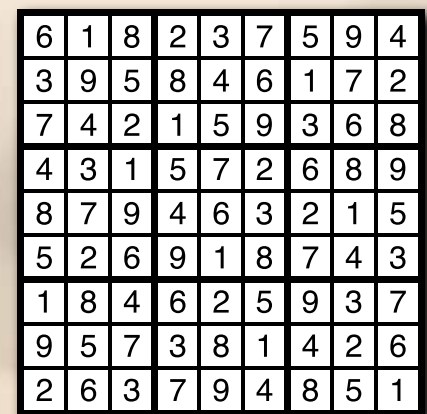


Last Issue's Answers

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Sudoku



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- Red Peppers (2)
- Bananas (4)
- Oranges (4)
- Pears (3)
- Lemons (2)
- Green Apples (3)
- Tomatoes (2)
- Cucumber
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