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صوبے عوام کی ترقی خوشحالی برپہ کر کوئی چیز عزیز نہیں عثمان نواز شریف کی حکومت عوام کی تلاش و بہبود کیلئے نھوں اقدامات کر رہی، ہامنی کی حکومتوں نے عوام کے اصل مسائل سے چشم پوشی کی

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دارالعوام میں کشمیر کانفرنس برطانوی ارکان پارلیمنٹ کی شرکت مسئلہ کشمیر اقوام متحدہ کی قراردادوں کی عطا قیل کیا جائے مسئلہ نہ ہونے سے کشمیر یوں کی مشکلات میں اضافہ ہو خط کی سلامتی کیلئے خطرہ شرکاء

بھارت سے مسئلہ کشمیر پر مذاکرات کیلئے بیجک نہیں مانگیں، پریس کنفرانس میں وزیر خارجہ

پاکستان کی برٹنی و بریٹیا کی برطانوی برطانوی پارلیمنٹ کی شرکت مسئلہ کشمیر اقوام متحدہ کی قراردادوں کی عطا قیل کیا جائے مسئلہ نہ ہونے سے کشمیر یوں کی مشکلات میں اضافہ ہو خط کی سلامتی کیلئے خطرہ شرکاء

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حکومت ہمارے منصوبوں پر اپنا پس لگا رہی ہے، نواز شریف ڈاکٹر کیلئے نیشنل ڈی، بی ایٹ کو بتائیں جو اصل میں نیشنل ڈی سے رہنے کو چاہتے ہیں

نواز شریف کی جیل سے اسپتال منتقلی، شہزاد کا لندن چلے جانا اور حکومتی رویے میں مزید ڈیل کے حوالے سے اشارے دیتے ہیں

جنوبی ایشیا میں دیر پا امن کے قیام کیلئے مقبوضہ جموں و کشمیر کے عوام کی خواہشات کے مطابق مسئلہ کشمیر کا حل ناگزیر وزیر اطلاعات کشمیر میں بدترین انسانی حقوق کی خلاف ورزیوں کی سختی سے مذمت، نیا کشمیر میں بپتہ خون کا نوسلے، یوم بھتیجی کشمیر پر پیغام

JEZFI ASSOCIATES ACCOUNTING - TAX - CONSULTING - TRAINING. Contact: Jamal U. Hyder. 905-268-0003

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2. Departure: **July 28**, Return: **August 19**
3. Departure: **August 04**, Return: **August 24**
4. Departure: **August 04**, Return: **August 19**  
(One day may plus or minus)

NO  
SHIFTING  
NO  
AZIZIA

**HAJJ 2019-1440**  
**\$11500\***  
(\*Hajj Draft & zabiha not included)

- Makkah: Royal Majestic Hotel (Saudi 4 Star. 300 Meters) or Similar with Breakfast & Dinner
- Madinah: Province Al Sham Hotel (Saudi 4 Star. 250 Meters) or Similar with Breakfast & Dinner
- Ground Transportation included in an Air Condition Coach.
- Ziyarat (Sight Seeing Tour) to Historical Place in Makkah and Madinah
- NewGibson Drywall real Air Condition Tents in Mina
- Breakfast + Lunch + Dinner served in Mina
- New Hanger Camp Real Air Condition Tents in Arafat (with Lunch)
- You will have access to your Hotel Room in Makkah through out your stay including 5 days of Hajj
- Breakfast & Dinner (open buffet) served daily in Makkah and Madinah Hotels.
- Group will be guide by qualified Shaikh/Scholar, Fluent in English, Urdu & Arabic
- 1 Hajj Seminar Before Departure from Toronto, and 1 more Seminar in Makkah Before Departure to Mina for Hajj Manasik
- Daily Ritual speech or Bayan by Shaikh
- Sharing Quad: CAD \$11,500.00\* Per Person
- Sharing Triple: CAD \$12,000.00\* Per Person
- Sharing Double: CAD \$13,900.00\* Per Person
- Prices are subject to change without prior notice
- Price does not include Hajj Draft & Zabiha, + Bus Upgrade for Makkah to Madinah (Approx \$800 CAD per person)

NO  
AZIZIA  
NO  
SHIFTING

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**IMPORTANT!** As per the Ministry of Hajj; Those who performed Hajj in the past 3 years are subject to an additional SAR2000 Hajj visa fee (Approx. \$750 CAD). This fee is charged when issuing the visa.

For more information and details, Please Contact:

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**AHMED BAGGIA** Tel: 416-335-6026 Email: m.aatravel@yahoo.ca  
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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ لَا شَرِيكَ لَكَ يَا رَبُّكَ إِنَّ الْحَمْدَ وَالنِّعْمَةَ لَكَ وَالْمُلْكُ لَا شَرِيكَ لَكَ يَا رَبُّكَ

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<ul style="list-style-type: none"> <li>• FJ Travels 10 Nights Imam Leading</li> <li>• 5 Nights Makkah 5 Madina 5 Star Accommodation</li> <li>• Imam Leading Group</li> <li>• Ticket by Air Canada with Saudi.</li> <li>• Prices based on Quad occupancy</li> </ul>	<ul style="list-style-type: none"> <li>• FJ Travels 08 Nights - March Break 2019.</li> <li>• 5 Nights Makkah 3 Madina</li> <li>• 3, 4 and 5 Star hotels Available</li> <li>• Price offered based in Economy hotel.</li> <li>• Ticket by Air Canada with Saudi</li> <li>• Prices based on Quad occupancy.</li> </ul>	<ul style="list-style-type: none"> <li>• FJ Travels 08 Nights Shaban Umrah Group.</li> <li>• 5 Nights Makkah 3 Madina</li> <li>• 3, 4 and 5 Star hotels Available</li> <li>• Price offered based in economy hotel.</li> <li>• Ticket by Air Canada with Saudi</li> <li>• Prices based on Quad occupancy.</li> </ul>	<ul style="list-style-type: none"> <li>• FJ Travels 14 Nights 4 Star Ramadan Umrah Group. May 25 till June 08, 2019</li> <li>• 10 Nights in Makkah</li> <li>• 4 Nights in Madinah.</li> <li>• Saher / Breakfast included in Makkah and Madinah.</li> <li>• 27th Ramadan in Harm'e Kaba. Return Airline ticket With Air Canada and Saudi</li> </ul>
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07th February to 13th February 2019  
 Tel: 905-270-0144, Fax: 905-270-0046  
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 Pakistanpost2@bellnet.ca

### پاکستان سمیت بدلتے ہوئے جہتی کشمیر کیا کشمیر کی جدوجہد کو؟

کشمیریوں کی قربانیاں، تحریک آزادی کو خراب نہیں کیے مختلف ملکوں میں رہلیاں، چلے گا نافرمانیوں کی زنجیر بنائی گئیں

اسلام آباد، کراچی، لاہور، پشاور، گنڈاپور، کوئٹہ سمیت ملک بھر میں تقریباً 70 فیصد کے ممبروں کی موجودگی کے ساتھ ہفت روزہ پاکستان نے ایک ایسی ہیئت تشکیل دی ہے جس میں کشمیر کی جدوجہد کے لیے ایک نیا راستہ تلاش کیا گیا ہے۔ اس نئے جہتی کشمیر میں کشمیر کی جدوجہد کے لیے ایک نیا راستہ تلاش کیا گیا ہے۔ اس نئے جہتی کشمیر میں کشمیر کی جدوجہد کے لیے ایک نیا راستہ تلاش کیا گیا ہے۔

### جین عالمی سطح پر امراندہ سرمایہ داری کو مقبول کرانے میں مصروف ہے، امریکا ایسی کوشش مغرب کی آزاد جمہوریت کے منافی ہے، امریکی خفیہ ادارے کی رپورٹ

کراچی (پا نی) جین عالمی سطح پر امراندہ سرمایہ داری کو مقبول کرانے میں مصروف ہے، امریکا ایسی کوشش مغرب کی آزاد جمہوریت کے منافی ہے، امریکی خفیہ ادارے کی رپورٹ۔ جین عالمی سطح پر امراندہ سرمایہ داری کو مقبول کرانے میں مصروف ہے، امریکا ایسی کوشش مغرب کی آزاد جمہوریت کے منافی ہے، امریکی خفیہ ادارے کی رپورٹ۔

جین عالمی سطح پر امراندہ سرمایہ داری کو مقبول کرانے میں مصروف ہے، امریکا ایسی کوشش مغرب کی آزاد جمہوریت کے منافی ہے، امریکی خفیہ ادارے کی رپورٹ۔ جین عالمی سطح پر امراندہ سرمایہ داری کو مقبول کرانے میں مصروف ہے، امریکا ایسی کوشش مغرب کی آزاد جمہوریت کے منافی ہے، امریکی خفیہ ادارے کی رپورٹ۔

### فلپائن چرچ دھماکوں کے بعد چھتر چھتر 5 فوجی سمیت 3 شدت پسند ہلاک

دہشت گردوں کی تعداد 150 ہے۔ دہشت گردوں کی تعداد 150 ہے۔ دہشت گردوں کی تعداد 150 ہے۔

### برازیل ڈیم حادثہ، ہلاکتوں کی تعداد 121 ہوگی

ڈیم ٹوٹنے سے ہونے والی ہلاکتوں کی تعداد 121 ہوگی۔ ڈیم ٹوٹنے سے ہونے والی ہلاکتوں کی تعداد 121 ہوگی۔

### آئی جی کی سربراہی میں پولیس نے کئی گنا گرفتاریاں کی

آئی جی کی سربراہی میں پولیس نے کئی گنا گرفتاریاں کی۔ آئی جی کی سربراہی میں پولیس نے کئی گنا گرفتاریاں کی۔

### افغانستان میں خواتین کی تعداد 11 لاکھ 50 ہزار ہے

افغانستان میں خواتین کی تعداد 11 لاکھ 50 ہزار ہے۔ افغانستان میں خواتین کی تعداد 11 لاکھ 50 ہزار ہے۔

### بریتن سیکورٹی کے لیے 160 ملازمین

بریتن سیکورٹی کے لیے 160 ملازمین۔ بریتن سیکورٹی کے لیے 160 ملازمین۔

### مردوں کی مقبولیت میں کمی، کشمیر کی جدوجہد کی جدوجہد

مردوں کی مقبولیت میں کمی، کشمیر کی جدوجہد کی جدوجہد۔ مردوں کی مقبولیت میں کمی، کشمیر کی جدوجہد کی جدوجہد۔

### سیڈ پیٹنٹ کے ساتھ ساتھ دیگر امور

سیڈ پیٹنٹ کے ساتھ ساتھ دیگر امور۔ سیڈ پیٹنٹ کے ساتھ ساتھ دیگر امور۔

### کینیڈا میں چھوٹا طیارہ گھر پر گر گیا، 5 افراد ہلاک

کینیڈا میں چھوٹا طیارہ گھر پر گر گیا، 5 افراد ہلاک۔ کینیڈا میں چھوٹا طیارہ گھر پر گر گیا، 5 افراد ہلاک۔

### بلوچستان کی چھت گز گئی، ایک خانہ کے چھت گز گئی

بلوچستان کی چھت گز گئی، ایک خانہ کے چھت گز گئی۔ بلوچستان کی چھت گز گئی، ایک خانہ کے چھت گز گئی۔

## پیسوں کا مسئلہ

دور کرنے کے لیے عزت دار طریقہ

بینکرپسی کرنے کی ضرورت نہیں آپ کی مدد آپ سے صرف ایک کال کی دوری پر

تمام بل ایک آسان ماہانہ قسط میں

0% انٹرسٹ اپنے تمام بلز کے لیے ایک ماہانہ قسط بنوائیں

ہم آپ کی بچت کروانے

- آپ کی کار بھر آرا۔ آرا۔ آرا۔ نی اور تمام بچے پونجی کی
- ہم آپ کو آپ کے حالات کے حساب سے مدد فراہم کریں گے
- ہم آپ کا قرضہ 80 فیصد تک ختم کر دیتے ہیں
- آپ کو تمام کٹوتیوں کا راز اور بندہ ہو جائیں گی

ہم مدد کرتے ہیں

- آپ کے کم سے کم سے آپ کے کریڈٹ کو ٹھیک کروانے میں
- آپ کے کریڈٹ کو ہلانے میں اور اس کا سچھے سے استعمال کرنے میں آپ کی مدد کریں گے۔ آپ کے آرا۔ آرا۔ آرا۔
- ابھی کال کریں ہم تمام عمل درآمد سے کیا جاتا ہے۔

کچھ باتیں کلانٹنس کی

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## Canada's in a corner over the Meng Wanzhou case, with no good options

Again on Tuesday, a Chinese foreign ministry spokesman demanded Meng's immediate release. He warned that failure to do so would mean Canada "risking its own interests for the benefit of the U.S."

Caught between its treaty obligations to the United States and a Chinese government intent on protecting one of its most prominent business leaders, Canada has been trying to walk a very narrow path since Meng's detention in Vancouver late last year. That path has led to a precipice.

Normally, this would be a job for diplomats - but the man who was supposed to help the Trudeau government navigate this path, John McCallum, was fired just days ago for suggesting (twice) that the best outcome for Canada would be if Meng wasn't handed over to the Americans.

We now know the offences alleged by the Americans in the Huawei case go back about a decade. Canada, over that same time period, has agreed to 90 per cent of all extradition requests, according to federal records.

So it seems safe to say that it would be unusual for Meng not to be extradited, despite her status among the members of China's business elite and the unprecedented international publicity her case is generating.

None of which matters to China, of course. University of Toronto professor Lynette Ong, a China expert, said Canada is being seen in Beijing as an instrument of the United States.

"From the Chinese perspective, this is a conspiracy," Ong said in an interview on CBC News Network's Power and Politics. "It's seen as using economic policy to achieve a foreign policy objective, that objective being to contain China's growth."

Ong and others argue that Canada's response must be to continue to rally its allies to show President Xi Jinping that nobody

benefits when countries engage in retaliatory arrests.

Freeland said she continued that outreach effort on Tuesday, hoping to add more names to the list of a dozen countries formally calling for the release of Canadians Michael Spavor and Michael Kovrig.

But the real work continues to be convincing the Chinese that Canada is respecting both its international obligations and the rights of Meng as the federal justice department begins the process of assessing the extradition case put forward by the Americans.

"We are a country of the rule of law," Prime Minister Justin Trudeau said Tuesday. "We're going to make sure that the law is always respected."

On that point, a sometimes indifferent Trump administration managed to deliver some welcome words of support Monday.

"We are deeply grateful to the government of Canada for its assistance and its steadfast commitment to the rule of law," said Acting U.S. Attorney General Matthew Whitaker in detailing the charges against Meng.

A very special envoy

But Washington isn't Canada's problem. The government isn't ruling out appointing a special envoy to press Canada's case with China until McCallum can be replaced.

We don't know who might get the job, or what the mandate might be - but among the names being

rejected that option, arguing the timing still isn't right to make such a direct attempt.

Government officials, speaking on background, add there are no plans to have Freeland call her counterpart either, although she has spoken to China's Ambassador to Canada Lu Shaye on several recent occasions.

In the meantime, another challenge looms. Canada must decide whether to join Australia, New Zealand and the U.S. in banning Huawei from taking part in the coming 5G mobile network.

The Trudeau government insists that the fate of 5G is unrelated to the current impasse with China, and that a decision on Huawei's participation will be made after a careful review by this country's intelligence and national security agencies.

China insists Huawei, the world's second-largest maker of smart phones, is being unfairly branded as an espionage risk, and that the U.S. and others are using these charges against Meng to "suppress Huawei's

legitimate business interests."

No timetable has been set for a decision on Huawei's role in Canada's 5G network.

But a rejection there, coupled with Meng's likely extradition, leaves little room for a rapprochement between the two countries or for a speedy release of the two Canadians who were detained shortly after Meng's arrest. The diplomatic relationship is merely fraught now. It could get worse.



Scarcely 24 hours after U.S. prosecutors sent on the evidence they'd gathered in support of extraditing Meng Wanzhou from Canada to the United States, Foreign Affairs Minister Chrystia Freeland wasn't even trying to put a gloss on the parlous state of Canada-China relations.

"It is absolutely the case that we face a challenging situation with China now," Freeland told reporters as she left cabinet Tuesday. "Our government is extremely focused on addressing that situation."

Ministers don't normally talk about what gets discussed in the weekly closed-door cabinet gathering. Freeland acknowledged they discussed the government's options in the case of the Huawei chief financial officer, whom the Americans are waiting to prosecute (along with the company) for allegedly conspiring to violate U.S. sanctions on Iran by doing business with Tehran through a subsidiary.

They also talked about what could be done to win the release of the two Canadians detained on national security grounds by Chinese officials in apparent retaliation for Meng's arrest on Canadian soil, and to commute a death sentence facing a third Canadian convicted of drug smuggling.

"There is a huge focus on this, and we are energetically and systematically working on it," she said.

It was a short statement, reflecting the fact that Canada has very few cards to play - and nothing it's likely to do now will reduce the temperature of the Ottawa-Beijing diplomatic relationship.

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## Politics of fear is the real threat Canada is facing

Canadian right is using an ongoing police investigation to inflame racial tensions and anti-immigrant sentiments.

Visiting my Syrian family, who I co-sponsored with nine other families in early 2017 and helped them settle in Canada, is always fun.

I get to indulge in some shockingly sweet black Arab shay (shocking because I only take milk in my tea), revel in their increasingly improved English skills (we no longer pull up Google Translate!) and watch Hannah, my five-year-old, prance out of their daughter's room, dressed like she's going to a ball - complete with a long flowing dress, a tiara and sparkly nail polish.

Dalia, who is eight, adores Hannah and insists on dressing her up like a doll each time we visit - to which Hannah dutifully obliges.

My visit this last weekend was no exception. But I went to their home feeling worried too. The arrest and subsequent release of Hussam Eddin Alzhabi, a 20-year-old Syrian refugee in Kingston, Ontario, by the Royal Canadian Mounted Police (RCMP) on January 24 weighed heavily on my mind. While Alzhabi had been cleared of all charges, a younger man who he had been acquainted with was still being held on terrorism-related offences.

The suspect hasn't been identified, which means we don't know if he is a newcomer to Canada. However, neither that nor the fact that Alzhabi was released without charge mattered to the political zealots in our country who grab on to any opportunity to warn Canadians of the imminent dangers immigrants pose to our society.

It is pathetic how even our political leaders can't be trusted to act responsibly in the face of an ongoing police investigation that clearly has the potential to inflame racial tensions. Conservative leader Andrew Scheer took the lead by releasing a provocative statement hours after the RCMP informed the media about the arrests on Friday. It's "clear that Canada's refugee screening process needs to be seriously examined", he said. "Conservatives will continue fighting against Justin Trudeau's attempts to weaken Canada's national security laws and implement real policies to ensure that Canada's streets and communities



Who is

are safe."

Far-right individuals and groups heard Scheer's call to action and swiftly took action.

On the day the arrest of Alzhabi and his unnamed acquaintance was made public, men believed to be affiliated with the far-right anti-immigrant group Soldiers of Odin showed up at the al Rashid mosque in Edmonton. According to the mosque's spokeswoman Noor al-Henedy, two men entered the premises and appeared to be "scouting the building". One of the men was wearing a toque printed with the Arabic word for "infidel".

After leaving the mosque, the men got into a confrontation with community members in the mosque's car park. One of the men later claimed on social media that he went inside the mosque to use the toilet, and he was near the mosque "to catch real Muslims walking in to possibly answer questions".

A day later, on January 26, protesters in Red Deer, Alberta gathered to call for stricter rules on immigration. They circulated posters claiming Prime Minister Justin Trudeau's agenda supports terrorism, "mass Muslim immigration" and starting the "process of Sharia law". Soldiers of Odin and members of other far-right, anti-immigrant groups were also present at this protest.

When events like these happen, several questions burn through my mind - and likely many Canadians' minds: Is

Canada's multiculturalism facing a real threat? Do people who hold these sentiments put lives and futures of children, like eight-year-old Dalia, at risk?

Incredibly, Dalia's father Ahmad, who says he felt welcomed by and had countless friendly interactions with Canadians since arriving in Toronto, does not think so.

When I asked him what he thinks about the unnamed youth who had been charged with terror-related offences, he gave me a very straightforward answer.

"He is only one person," he said. "There are 25,000 Syrians who came to Canada. There could be one bad one. Even if there are 1,000 bad ones, what about the 24,000 who are good?"

It's simple logic. But Scheer and his supporters don't seem capable, or willing, to accept it.

How much longer are they going to continue stoking the fears of Canadians? And what devastating consequences will their fearmongering have on the lives of refugees like Dalia and Ahmed?

Last Tuesday marked two years since one of the worst terrorist attacks in Canadian history - The Quebec City Mosque shooting that left six Muslims dead. The far-right attacker, Alexandre Bissonnette, was upset about Canada's open stance on refugees.

Clearly, there is a terror threat in this country. But perhaps it's the politics of fear that is the real perpetrator.

## Canadian wages will go up, Bank of Canada deputy governor says

Wage growth is on the horizon as Canada's economy rebounds from weak oil prices and a decelerating housing market in the second quarter of 2019, predicts a senior Bank of Canada official.

In a speech on Thursday, deputy governor Carolyn Wilkins referred to a "puzzling" absence of wage gains in light of tightness in a labour market where worker shortages are at the highest level since the Great Recession.

Job vacancies are on the rise, she said, currently topping 550,000. Last year, the economy added a net 163,000 full-time positions. Unemployment fell to 5.6 per cent, a historic low. And the participation rate for prime-age workers (aged 25 to 54) was around 87 per cent, nearly its all-time high.

"If that sounds positive, it's because it is," Wilkins told a lunch audience at the Toronto Board of Trade. "Wage growth has picked up considerably to average about 2.5 per cent in 2018, compared with two per cent over the past five years. But we are still shy of what one would expect in a tight labour market."

After accounting for factors including weakness in energy-producing provinces, Wilkins said the bank still has not "found a smoking gun," just a "couple of compelling suspects" to explain persistently stagnant wages.

Those include a perceived lack of willingness among Canadians to trade up for better jobs after the last recession, and the rise of "non-standard" employment, including contract positions and side gigs like driving for Uber.

Wilkins said many firms are complaining that they cannot find the right employees to fill openings. At the same time, structural factors such as technological advances have weakened demand for routine jobs.

Wilkins expects job turnover to pick up from its current low level, which will spur higher wages, as has been the case in the United States.

"History tells us that job churn will pick up as employment continues to grow," she said. "This should lead to more employers finding it necessary, and worth their while, to offer higher wages."

She said the oil and housing headwinds will weigh on growth in the near-term, but the resulting slowdown will be temporary.

## Canada's housing crisis and mortgage stress test are officially election issues

Debate was sparked on Thursday by an NDP motion calling on the government to create 500,000 affordable housing units in the next 10 years

If housing affordability is destined to be an election issue in 2019, Canada's political parties are already fine tuning their arguments for how they will fix the problem.

In a debate in the House of Commons on Thursday, the Conservatives took aim at the mortgage stress test that requires Canadians to show they can withstand higher interest rates.

"The stress test is a one-size-fits-all tool that punishes Canadians from coast to coast, regardless of conditions in their local market," Conservative MP Tom Kmiec said in a speech in the House. "It's a deal for big banks, not Canadians."

With most of Canada's housing problems centered in Vancouver and Toronto, Kmiec said the stress test is having a destructive effect on his Calgary riding.

Homeowners renewing their mortgage financing who fail the stress test are confined to their original mortgage lender, without the opportunity to shop around. Kmiec said he's heard stories of people being forced to sell their home because they can't refinance after failing the stress test. Others are underwater on their mortgages thanks to the dampened



market in Calgary, he said.

Debate was sparked on Thursday by an NDP motion that tackles the housing issue from the other side of the ideological spectrum, calling on the government to create 500,000 affordable housing units in the next 10 years, with half of them completed in five years. NDP leader Jagmeet Singh, who is vying for a seat in the upcoming Burnaby-South by-election in British Columbia where housing concerns dominate, has also called on the government to double the first-time homebuyers' credit.

The Liberal government has suggested it will do something for first-time home buyers, but has remained vague on the details with a budget and election campaign approaching. There are a number of policy options the government could take advantage of in the short term, including longer

amortization periods for mortgages, richer credits for buyers and even a cap on the stress test.

"We see how failure to address needs of people at one end of the housing continuum affects people all along it," said Jean-Yves Ducloux, the minister of families, children and social development, said during the debate. The government's 10-year plan focuses mainly on affordable housing units, which it hopes will juice supply and help housing affordability more generally. That's an argument echoed by Singh while he campaigns in B.C.

Notably, none of the parties is in agreement with accountants and economists who argue that just because Canadians want more debt, doesn't mean the government should help them get it.

"If you increase the amortization period you'll have people taking on more debt and as a result you'll increase

prices. It's hard to say if those are the right solutions," said Kyle Dahms, an economist at the National Bank of Canada. "The data seems to be saying that there's going to be an improvement in affordability in the short-term."

It's a deal for big banks, not Canadians. The housing issue also suffers from a vexing catch-22, where many of the measures designed to cool off the housing market, and therefore make it more affordable, have the consequence of shutting many younger buyers out of the market. The stress test, known as B20, requires borrowers to show they can handle interest rates two percentage points above the current rate and has resulted in about 20 per cent fewer mortgage originations among younger Canadians.

That's been noticed by the Bank of Canada, which said in early January that "housing investment (has) been weaker than expected as housing markets adjust to municipal and provincial measures, changes to mortgage guidelines, and higher interest rates."

As an election approaches in Alberta, opposition United Conservative Party leader Jason Kenney has vowed to fight Ottawa's stress test on mortgage approvals, road-testing what could be the federal party's message.

Kenney has been calling for the stress test to include exemptions for areas that aren't suffering from the skyrocketing prices seen in Toronto and Vancouver.

In Ontario, Premier Doug Ford has a simpler solution to the housing problem: build more houses. Bloomberg News reported this week that the Ford government intends to give local government more power on the issue, allowing developers to boost the housing supply.

## Flawed system: Canada's family reunification program comes under fire

Nivin Zaim dreams of the day her father can move to Canada permanently. He lives in Denmark, and the 23-year-old flight attendant only sees him once a year.

"He feels life is too short and too precious. And it's difficult for him to be away from me," said Zaim, who was born in Denmark but has lived in Montreal with her mother since she was seven.

"Imagine only getting to see your parents once a year. It's tough, it's really tough."

Zaim got excited when she heard about the government's parent and grandparent sponsorship program. The program allows Canadian citizens and permanent residents to apply to bring their grandparents and parents to Canada as permanent residents.



To apply this year, the government turned to an online application process, open on January 28th.

Zaim took the day off work to submit the application. But she never got a chance to actually do that.

She tried logging in at noon, but the application form was nowhere to be found on the Immigration Canada website. Within minutes, a notice popped up, informing her the application process had

closed. "I could not believe it. I thought surely it was a glitch. I didn't understand what was going on," a frustrated Zaim said. "Why is it the system isn't fair for everyone? Isn't that something we pride ourselves on, fairness and equality?"

Immigration Canada told Global News more than 100,000 people tried accessing the application form on Monday. Only 27,000 succeeded.

In a statement, press secretary Mathieu Genest told Global News:

"We understand that those who were not able to make a submission are disappointed. The Parents and Grandparents program has always been popular... Which is why we quadrupled the intake of applications to 20,000 from 5,000 under the Conservative government."

Last year, the Trudeau government held a randomized lottery to apply for the program, which also came under heavy criticism for being unfair.

This year, the government changed the system to a first-come, first-served format.

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