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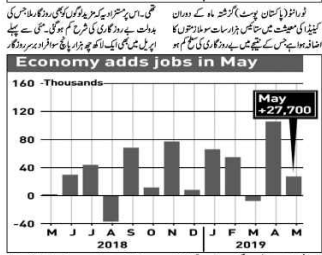
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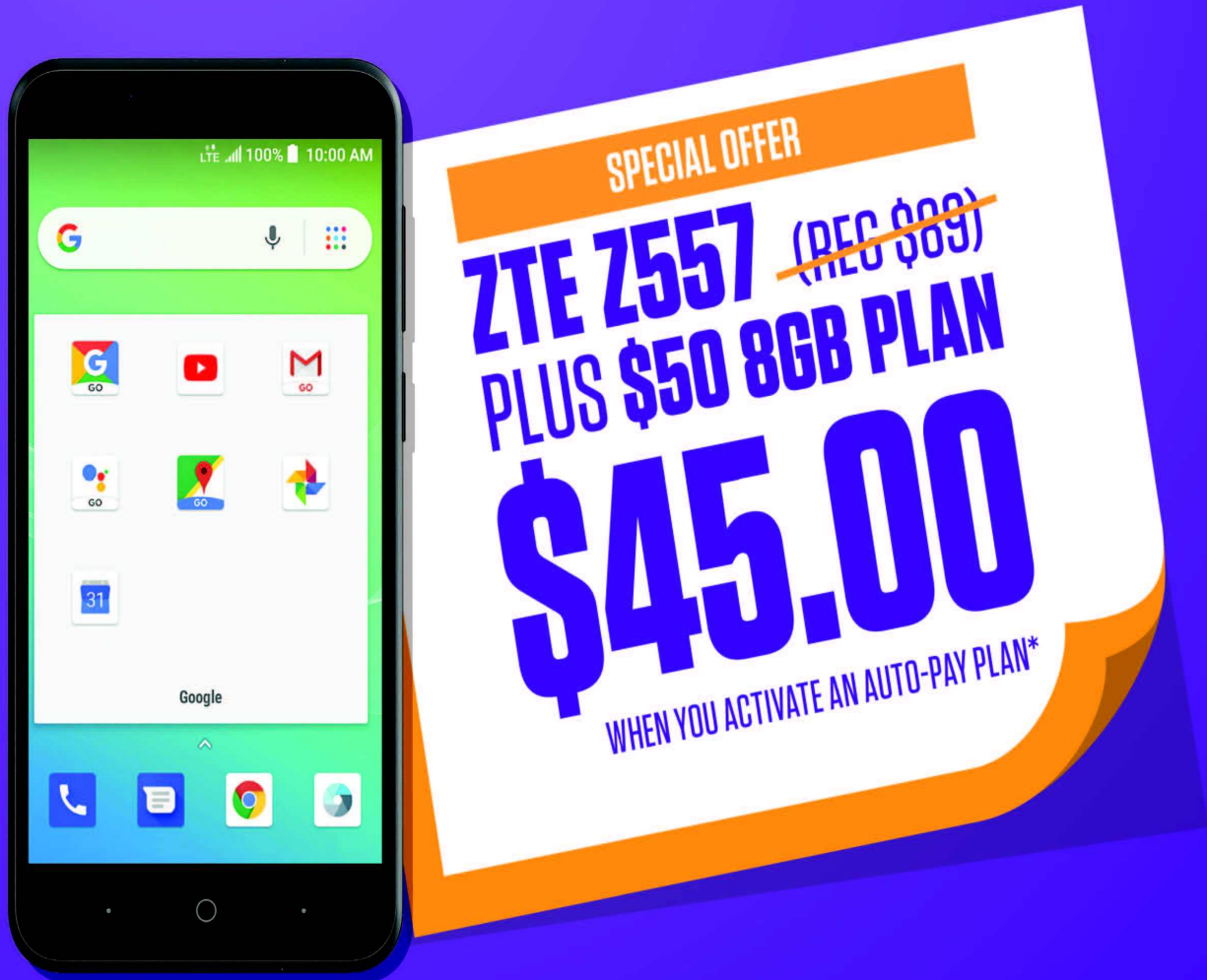
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The image shows a black ZTE Z557 smartphone on the left, displaying a green-themed Android home screen with various app icons (Google, YouTube, Gmail, etc.) and a status bar at the top showing LTE, 100% battery, and 10:00 AM. To the right of the phone is a large, tilted white promotional card with an orange border. The card features the text 'SPECIAL OFFER' in white on an orange background, followed by 'ZTE Z557' in large blue letters, with '(REG \$89)' crossed out in red. Below this is 'PLUS \$50 8GB PLAN' in blue, and a large '\$45.00' in blue. At the bottom of the card, it says 'WHEN YOU ACTIVATE AN AUTO-PAY PLAN*' in blue.

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Canada's oil pipeline congestion has set up a lucrative, but risky, storage play

The opportunity for traders comes from monthly pipeline 'apportionment.' Here's how it works

CALGARY/NEW YORK - Upheavals in the Canadian crude market are providing unique opportunities for firms with sizeable long-term leases on Alberta storage tanks, a cluster that sources say includes Mercuria Energy Group and oil major BP Plc's trading arm.

Canada holds the world's third-largest crude reserves, but years of delay in building new pipelines has led to oil production outpacing takeaway capacity. A glut of crude has thus been created, increasing demand for storage tanks in the oilfields province of Alberta, which this year introduced production cuts to deal with the oversupply.

The opportunity for traders comes from monthly pipeline "apportionment," when demand to ship crude on certain pipelines exceeds capacity, forcing pipeline operators to ration the number of barrels each shipper can move.

"Alberta's oil supply cuts finally find a sweet spot. No construction on Keystone XL in U.S. this year despite court win."

Alberta comes to aid of 'industry in crisis' with first associate minister for natural gas. The practice is a long standing source of frustration for Canadian producers but offers a lucrative, though risky, play for traders able to swoop in and capitalize on post-apportionment price volatility.



Bulging storage tanks are contributing to high apportionment on Canada's main conduit to the United States, the 2.85 million barrel-per-day (bpd) Enbridge Mainline network.

Even with the Alberta cuts, oil inventories in western Canada hit a record 37.1 million barrels in April and are close to 34 million barrels in May, according to energy information provider Genscape.

One Calgary-based trader said that 37 million barrels is as full as pipeline can get and that anybody with tankage has been making money.

Some traders and storage companies are benefiting. Mercuria holds leases on about 3 million barrels of western Canadian storage capacity, according to a source familiar with the matter. Mercuria declined to comment.

BP does not disclose its storage lease position in Canada but the company owns large refineries in the U.S. Midwest which run Canadian heavy crude. BP also declined to comment.

Traders with access to space in tanks can snap up cheap barrels, store them for a month, and sell them on at the start of the next trade cycle when prices are typically stronger.

Storage rates are not publicly disclosed and vary widely, with long-term tankage cheaper than

short-term. One trading source said three-month deals were being offered at around US\$2 per barrel per month.

A four-year deal in Canada costs about US\$1.50 a barrel a month compared to 30-40 US cents per barrel in the U.S. Gulf Coast, other sources said. Monthly storage rates at the U.S. futures hub of Cushing, Oklahoma, are about 30 US cents a barrel.

Rates in Canada are expensive, said another source, "but I guess if you can make that all back after apportionment, it's well worth it." Companies including Gibson Energy Inc., Enbridge Inc. and TC Energy Corp. own most of the storage in western Canada, and are also benefiting from high demand to lease their tanks.

Gibson is the dominant storage owner in Hardisty, with 10 million barrels built and this year sanctioned another 2.5 million barrels. Its storage contracts are all long-term leases, averaging 10 years, and its main customers are large oil sands producers.

"We get requests all the time for short-term storage but we do not have tanks to do that," Gibson Chief Executive Officer Steve Spaulding said.

Delays building pipelines mean Canadian production is likely to remain above takeaway capacity, keeping tanks in high demand, said Genscape analyst Mike Walls.

"Storage is so valuable because you need somewhere to put barrels right now. That's what Gibson is taking advantage of," Walls said.

Charter section key in Toronto-Ontario legal fight over council cut

TORONTO — Ontario's top court is set to throw out the legalities of last year's unprecedented intervention by Premier Doug Ford's rookie government in Toronto's municipal election.

The battle, slated for Monday and Tuesday, pits the city against the province over legislation that slashed the number of councillor seats to 25 from 47 partly through last fall's municipal election campaign.

In new filings, the city urges the Court of Appeal to declare the Better Local Government Act unconstitutional — but to then leave things as they are until the next election in 2022.

"There is no reliable evidence to support the province's suggestion (the act) was necessary because city council is dysfunctional," Toronto says in its filings. "The rhetoric from the premier or members of the legislature is not reliable evidence."

Carissima Mathen, an Ottawa law professor, said the city faces an uphill battle in persuading the Appeal Court to its viewpoint.

"There's no question that the deck is stacked against them," Mathen said. "What they do have on their side is this sense that there was something deeply unfair and there was something deeply troublesome about the way the province went about this."

In passing the legislation, Ford's Progressive Conservatives maintained that fewer councillors would ensure a more effective council. Critics called it crass political interference from Ford, a failed mayoral candidate and one-term councillor under his late brother, former mayor Rob Ford.



In its factum, the province renews its claim the legislation was necessary.

"(The act) is a meaningful, proportionate measure to address the dysfunction caused by having too many councillors — ungoverned by party discipline," the province says.

"A smaller council can operate more effectively as a deliberative body, with a lower burden on city staff."

Passage of the act, better known as Bill 5, caused an uproar, sparking accusations the Ford government was riding roughshod over local democracy.

The city initially prevailed in its legal fight when Superior Court Justice Edward Belobaba, just weeks before the October election, declared the legislation unconstitutional and ordered a 47-seat vote to proceed. Ford further inflamed debate by threatening to invoke the notwithstanding clause in light of the decision.

That proved unnecessary after the province won a stay of the ruling pending disposition of its appeal, and the 25-wild election went ahead.

In his decision, Belobaba said Bill 5 violated the free-expression rights of candidates and voters under Section 2b of the charter, and "undetermined an otherwise fair and equitable election process."

The Ford government, the judge found, had "clearly crossed the line" into undemocratic territory.

The appellate court, however, called Belobaba's reasoning "dubious"

in granting a stay. While the legislation might have been disruptive and frustrating, that did not necessarily amount to a constitutional violation, the Appeal Court said.

"The question for the courts is not whether Bill 5 is unfair but whether it is unconstitutional," the higher court said. "We have concluded that there is a strong likelihood that (Belobaba) erred in law, and that the attorney general's appeal to this court will succeed."

The city argues the Appeal Court should uphold Belobaba's freedom of expression finding but, in its filings, also argues the legislation violates unwritten constitutional principles of democracy under Section 3 of the charter.

"A province does not have the power (under the Constitution) to enact legislation that makes the election of a democratically elected municipal government undemocratic," the city argues.

The province counters that the Constitution does not guarantee any particular structure for local governments, which are essentially creatures of the province. It also argues Belobaba was out of line to order a 47-seat election rather than simply allow time for the legislature to pass new legislation.

"There is no basis to conclude that the resulting election was not free or fair — for candidates, their supporters and voters — that it failed to reflect the will of a freely informed electorate, or that the elected city council lacks a legitimate democratic mandate," the province says.

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Ontario government introduces legislation to cap public sector wage increases

TORONTO -- Ontario introduced legislation Wednesday to limit wage increases for public sector workers, including teachers and nurses -- a move major unions said could derail ongoing contract negotiations, spark protests and give rise to a court challenge.

The bill would cap wage increases to an average of one per cent a year for three years for the broader public sector.

Treasury Board President Peter Bethlenfalvy called it a "fair and time-limited approach" as the Progressive Conservative government works to eliminate an \$11.7 billion deficit.

"This is really good news for our public sector workers because we are protecting jobs today," he said.

"Our government values the important role that all public sector workers play in delivering programs and services to the people of Ontario. Our province's fiscal reality means we must be honest about ensuring

sustainability of government programs and services."

The legislation applies to employees at school boards, universities and colleges, hospitals, long-term care homes, Orange air ambulance service, children's aid societies, broader public sector organizations, and boards and commissions that receive at least \$1 million in provincial funding. It doesn't apply to municipalities, including their fire and police services.

More than one million broader public sector employees would be affected by the bill, which was introduced the day before the legislature is set to rise for a summer break.

Smoke Thomas, president of the Ontario Public Service Employees Union, raised the possibility of a charter challenge, saying the legislation violated unions' ability to bargain collectively.

He also said unions are already

preparing to protest.

"I think they're going to have a long hot summer," he said. "My union and others, we'll target all those Tory MPPs and their constituency offices, all their fund-raising, all their golf tournaments, all their barbecues -- we'll screw every one of them up."

The government's legislation comes after the province recently started the bargaining process with the largest teachers' unions ahead of an Aug. 31 contract expiry.

The president of the Ontario Secondary School Teachers' Federation said he was at the bargaining table Wednesday, but learned of the legislation on Twitter. Harvey Bischoff said he will now have to assess if bargaining will continue.

"It's a complete undermining of the good faith bargaining process," he said. "You can't sit down and negotiate when they hang legislation over your head. That's not coming to mutual agreement. They are in the

process of creating instability in the system by taking this approach."

The Elementary Teachers' Federation of Ontario filed its notice to bargain just two days prior, and said the government is using the legislation to bully its members into a certain outcome.

The province began wage consultations with the public sector in April, but unions are calling those talks "sham."

Recent public sector wage increases have averaged 1.6 per cent a year and the average employee makes \$64,000, government officials said.

NPD Leader Andrea Horwath said the government should negotiate at the bargaining table, not impose terms through legislation.

"(Premier) Doug Ford is acting like he's the king of Ontario, taking drastic action without any attempt to negotiate... in a respectful manner," she said. "He's taking aim at working people in our province, at the people who educate our kids, keep our roads safe and work in our hospitals caring for loved ones."

The legislation would apply for three years upon the expiration of a collective agreement and doesn't affect current agreements. Thomas said most of the major deals with his union, including the public sector, don't expire for several years.

Brampton council applauds Ford government's Hwy. 413/GTA West corridor reboot

Brampton council and the Ford government have disagreed on many files, but they're in agreement on the need for a new GTA West corridor highway. - Pete Fisher

Those disappointed by the previous Ontario Liberal government's decision to axe plans for a GTA West corridor highway, also known as Highway 413, got some good news.

The province announced Wednesday (June 5) it was restarting the environmental assessment (EA) for the highway originally planned to connect Highway 400 in Vaughan to Highway 407 near Milton.

"Our government campaigned on a commitment to complete the EA for the GTA West corridor to make sure our goods and services can move quickly and efficiently," said Brampton West Conservative MPP Amarjeet Sandhu in a release. "People deserve a transportation network that



benefits businesses, commuters and families, and shows the world Ontario is open for business."

Brampton council applauded the province's decision at its June 5 council meeting, calling the GTA West corridor highway essential to the city's economic and growth plans.

"One of the challenges we have in Brampton is gridlock (and) the ability to get product to marketplace is critical. Every time we look at economic development, it's a component of our pitch... This 413 has been a longstanding ask of the city of Brampton," said Mayor

Patrick Brown.

"I know we've been critical of the current provincial government on some of the legislation, which we've have had a difference of opinion on. This initiative by a government MPP likely means the government supports it, (and) we should certainly give credit where credit is due. This would be a win for the GTA West corridor," he added.

The previous Liberal government under Kathleen Wynne halted all environmental studies and plans for the new highway in February 2018. The project had been in the works dating back as far as 2005.

"Ontario has accepted an expert advisory panel's recommendation that a proposed highway in the GTA West corridor is not the best way to address changing transportation needs," said the Ministry of Transportation at the time, adding it planned to explore a narrower corridor about a third the size of the originally planned 400-series highway.

Brampton council passed a motion tabled by Councillor Michael Palleschi, of Wards 2 and 6, at the June 5 meeting, casting its support behind the province's renewed plans for a full highway.

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Canada's jobless rate drops to 5.4%, lowest level in 43 years

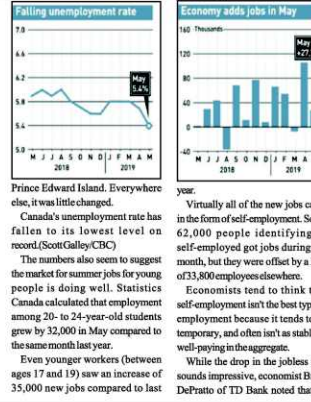
The Canadian economy added 27,700 jobs in May, enough to push the jobless rate down to 5.4 per cent -- its lowest level since 1976.

Statistics Canada reported Friday the jobless rate dropped three ticks mainly because there were almost 50,000 fewer people looking for work. That, coupled with the jobs gain, was enough to push the rate to a more than 40-year low.

May's job gain comes on the heels of 106,500 added in April, the best month for jobs on record.

The May number means Canada's economy has added 453,000 jobs in the past 12 months -- an increase of 2.4 per cent, and the best 12-month stretch since 2003. It also surpassed the roughly 5,000 jobs that economists polled by Bloomberg were expecting for the month.

Most of the jobs were added in Ontario, British Columbia, Nova Scotia and New Brunswick. The job market shrank, meanwhile, in Newfoundland and Labrador, and



the whole the report wasn't all that strong, especially that surge in self-employment.

Canada's job market followed up its best month ever in April with a solid May, (Scott Galley/CBC)

"Well, looking past the new record low in the unemployment rate, this report was a bit on the soft side," he said. "All of the job gains (and then some) are down to self-employment, and the drop in the unemployment rate was driven by fewer Canadians engaging with labour markets, notably among the under-55 population," he said.

"The only real bright spot was wages," he added, noting that wage gains for permanent employees came in at a healthy gain of 2.6 per cent for the year.

"It looks like most of the economy is performing well as payrolls expand, as it can withstand some headwinds in particular industries," said Arlene Kish, the director of Canadian economics at HS Markit.

"This overall positive outcome supports a stronger... outlook for the rest of the year," she said.

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World Cup 2019: Aaron Finch rubbishes Adam Zampa ball-tampering claims

During Australia's World Cup fixture against India, leg-spinner Adam Zampa was seen putting his hands inside his pocket and then rubbing the ball at 'The Oval' in London, thus raising a few eyebrows and leaving people speculating about ball-tampering.

On Sunday, Zampa went wicketless and conceded 50 runs from his six overs in a match that Australia lost by 36 runs against India.

However, apart from his lacklustre performance, what caught the eyes of many were the pictures and videos floating on social media which showed Zampa rubbing the ball each time after he put his hands inside his pocket. In the media clippings, he was also seen taking something out of his pocket before bowling.

After the match, however, skipper Aaron Finch rubbished the ball-tampering allegations and said that the leggie had hand warmers in his pockets, which became his every game.

"I haven't seen the photos, but I



know that he has hand warmers in his pocket. He has them every single game he plays. I honestly haven't seen them, so I can't comment too much on it. But I know for a fact that he has hand warmers every game," Finch told the reporters at the post-match press conference.

The media clippings immediately brought back memories of the

Newlands Test between South Africa and Australia last year when Cameron Bancroft was caught rubbing sandpaper on the ball on the big screen at the ground. Steve Smith and David Warner were handed one-year bans by Cricket Australia while Bancroft was handed a nine-month ban by the cricket body.

Nadal beats Thiem to win record 12th French Open

PARIS: Defying the years and one of the most fierce onslaughts he has ever faced at Roland Garros, Rafa Nadal won his 12th French Open crown on Sunday, leaving Dominic Thiem crushed and a packed Parisian stadium shaking their heads in wonder.

The first set had been one for the ages, the second ran close, but after three hours and one solitary minute all that mattered was that Nadal was once again in familiar pose, flat on his back in the clay, a 6-3, 5-7, 6-1 winner to clinch his 18th Grand Slam triumph in total.

For much of this final, rarely, if ever, has any opponent played so well against Nadal on this Philippe Chatrier court. Rarely, if ever, has the young guns Thiem struck the ball so firmly, or played with such purpose and aggression.

World Cup 2019: Sadhguru, Harbhajan Singh, Ravichandran Ashwin congratulate Shikhar Dhawan

Opener Shikhar Dhawan hailed India's performance in all three departments of the game after his stylish hundred set up the comprehensive 36-run win over defending champions Australia here.

"It's a great sign for our team and I'm happy with this man of the match award," said Dhawan, who hit a 109-ball 117-run innings here Sunday.

"Very happy with the performance overall. We saw a great fielding side, we took great catches. We have a good bowling side, great spinners as well."

While Dhawan scored his 17th ODI hundred, Rohit Sharma continued his good run with a 70-ball 57 and skipper Virat Kohli hit 82 off 77 balls as India posted a massive 352 for 5.

In reply, Australia were bowled out for 316.

"We work really hard in the nets, our process is very strong that's why the results are going our way. We ticked all the boxes today," Dhawan said.

England captain Nasser Hussain said, "This can't keep happening with the balls!! Hard enough being a bowler nowadays, need changing."

Former Pakistan speedster Shoaib Akhtar was also of the view that the ICC needs to take a look over the issue. "What's going on?? In my entire life, I have not seen 5 instances like this, let alone in the space of 10 days or a tournament."

Cricketer-turned-commentator Mohammad Kaif reacted: "These zing balls, something needs to be done. As if applied glue. Lights and stumps make their mark for probably the 5th time this WC."

However, despite these incidents, the ICC has made it clear that it will not review the usage of zing balls.

"The zing balls perform exactly as the regular ones and, in fact, are lighter than those used by umpires when it is windy," an ICC spokesman told The Telegraph. "The lights make any movement more noticeable."

However, in a game which is already tilted heavily in batsman's favour, such incidents only take the game further away from the bowlers and the ICC definitely needs to review their usage.



"We knew they are a great side and the match will go down to the wire. We need to continue ticking the boxes in upcoming matches."

India will next take on New Zealand at Nottingham on June 13.

FIH Academy, HI conduct technical officials course

Bhubaneswar, June 10 (IANS) The International Hockey Federation (FIH) Academy along with the Hockey India (HI) completed the three-day Level 2 technical officials course, which started on June 4. It was conducted by Iain Dugald McKay, FIH Academy Technical Official Educator and also FIH International Advancement Panel Technical Official.

Eight officials, including two women, took part in the course. "India has a great tradition of hockey officials and in partnership with the FIH, we are trying to improve their capabilities and expertise to help them spread their knowledge and enable others to engage in the sports technical officials," said McKay.

The course would equip them to deal with any situation during a tournament, he added.

World Cup 2019: India's first opening pair to put on 100-plus vs Australia

Shikhar Dhawan came into game against Australia with scores of two and one (against New Zealand and Bangladesh respectively in the warm-ups) and eight against South Africa in India's opening encounter at Southampton.

Yesterday, the dashing southpaw scored 117 runs to power the Men in Blue to a massive total of 352-5 against Australia. He also became India's second century-maker against the men from Down Under in a World Cup, joining Ajay Jadeja, who had scored 100 not out in the 1999 World Cup game at The Oval.

Dhawan added 127 with Rohit Sharma (57) for an unprecedented 100-plus opening partnership by an Indian pair in a World Cup game against Australia.

Interestingly, the duo bettered their



own partnership of 76 which they put on in the 2015 World Cup semi-final at Sydney. Incidentally, The Oval continues to be a happy hunting ground for Dhawan. He has now

scored 443 ODI runs in five outings at the London venue which includes three centuries and one half-century. His swaggers an impressive 110.75 here.

The curious case of 'zing bails' this World Cup 2019

completely removed from the top of the stumps, or a stump is struck out of the ground."

The zing balls used at the World Cup weigh somewhat between a light ball and a heavy ball which would be difficult to handle.

On Sunday, David Warner turned out to be the fifth batsman in the ongoing World Cup who had the lady luck on his side as the balls remained unmoved despite his off stump being clipped by a 140+ Jasprit Bumrah delivery.

In the second over, the Australian's big chase of 353, Bumrah bowled a short of length delivery to Warner who hopped across for a defensive push. The ball took the inside edge and rolled onto the leg-stump but the balls remained firm as if telling "hit me hard".

After the match, Indian skipper Virat Kohli said, "I haven't seen that happen so many times in the past."

"I'm sure no team would like

seeing stuff like that when you actually bowl a good ball and then you don't get the guy out, the ball hits the stump and the lights don't come on, or the lights come on but the ball comes back on to the stump," he added.

Earlier, Quinton de Kock (off Adil Rashid), Dimuthi Karunaratne (off Trent Boult), Chris Gayle (off



Mitchell Starc) and Mohammad Saifuddin (off Ben Stokes) all had luck on their side as the balls didn't fall even after the ball hit stumps, that too firmly.

This failure of the zing balls to fall has led many former cricketers questioning the ICC over their usage.

After Sunday's match at The Oval which India won by 36 runs, former

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Trudeau government supports international probe into allegations that Canada is committing genocide

Canada will likely be investigated for genocide.

According to Crown-Indigenous Relations Minister Carolyn Bennett, the Trudeau government would not oppose an examination from the Organization of American States regarding the recent allegations of genocide made in the final report of the inquiry into Missing and Murdered Indigenous Women and Girls (MMIWG).

During a recent episode of The West Block, Minister Bennett said there's "clear evidence" multiple Canadian governments had taken action which in harmed and killed indigenous people. She furthermore said that as a government which supports a "rules-based" system, team Trudeau would welcome an investigation from an international group.

The decision to accept the MMIWG report's results, including the term genocide, has been both supported and criticized for its "loaded" nature.

Interestingly, while some have



questioned the use of the word genocide, virtually all commentary has agreed that the indigenous people of Canada have been historically mistreated, and continue to suffer in many ways.

With the nation united as a whole on the need to respond to the MMIWG report, regardless of wording, it is interesting to see that the federal government has not set an

immediate timeline for action.

In fact, the government may not present a plan until after the coming October election.

What do you think about the government's decision? Has Canada committed genocide under such recent administrations as the Trudeau government? Should a plan be presented sooner?

Launch of Assets Declaration Scheme 2019 for Pakistani Diaspora

The Government of Pakistan has launched the "Assets Declaration Scheme 2019" for the Pakistani Diaspora living abroad. The Scheme provides them a unique chance to formally declare their undeclared assets in Pakistan and to pay their due taxes at nominal rates. In this regard, the Assets Declaration Act 2019 along with its rules and instructions is uploaded on the website www.fbr.gov.pk.

The Pakistani Diaspora members living in Canada are urged to access the website www.fbr.gov.pk and browse through the Assets Declaration Act 2019 as well as its rules and instructions for compliance.

Is the mortgage stress test making Toronto's housing crisis worse?

We may be mortgaged to the hilt, but Canada's loan default rate is still tiny: Just 0.3 per cent. We'll do anything to ensure we don't miss those payments.

We juggle credit cards and car loans and postpone paying our home equity lines of credit, but that doesn't help with our overall debt level, which hit a record high at the end of last year: we now collectively owe 1.78 per cent of our disposable income.

That makes many households vulnerable to disaster: if someone loses a job or interest rates climb. It also puts Canada's future prosperity at risk.

That's why Canada's bank regulator introduced a stress test 18 months ago that makes it harder for cash-strapped home buyers to qualify for a mortgage - and why, in an unusually blunt letter to the Standing Committee on Finance last month, Canada Mortgage and Housing Corp. CEO Evf Siddall vigorously defended its role in protecting us against dangerous debt levels related to our homes.

But that mortgage lending test has also been blamed for a slump in the Toronto region housing market, with builders, lenders and realtors accusing it of needlessly shutting off first-time buyers and handicapping move-up consumers to their current bank. The trickle-down effect, they suggest, is stunting the housing supply at a time when Ontario, at least, is desperately short.

It's an important question: Is the stress test smart government policy that's helping to bring a frothy housing market under control - perhaps even preventing a devastating housing crash? Or is it too heavy-handed, dampening the economy and making it even harder for regular Canadians to buy a home?

Housing will almost certainly be a central issue in the October federal election and the Toronto Real Estate Board (TREB) will be watching where the parties stand on lending policy, mortgage products and amortization, said the board's chief market analyst Jason Mercer.

He is among those who wonder if the stress test might be too rigid.

"If you're at the top of the economic cycle and you don't feel that you're going to see too much more in the way of interest rate increases, it is prudent to continue to have a static 2 per cent point spread that you're testing someone against," said Mercer.

Suggestions from the broader



industry for making the test more flexible including tying it to interest rates, confining it only to first-time buyers or applying it to consumers who carry no mortgage debt loads.

Siddall's letter rebukes some of the stress test criticism to the "plain self-interest" of groups such as the Canadian Home Builders Association, Mortgage Professionals Canada and the Ontario Real Estate Association, which have all argued for changes.

He is right, said John Andrew of Queen's University.

"The stress test is a scapegoat for a lot of people in the industry," said the real estate professor. Alarmed by rising house prices, particularly in cities, and a mounting dread that consumers weren't fully appreciating the risk of potential interest hikes, Andrew was calling for more rigorous lending criteria before bank regulator, the Office of the Superintendent of Financial Institutions (OSFI), stepped in.

Its amendment to its B-20 Guidelines was designed to strengthen the underwriting standards of the financial institutions it governs, including Canada's big banks. It means consumers - even those with a down payment of 20 per cent or more - have to qualify for a mortgage at a rate 2 per cent higher than they will actually pay the bank or 2 percentage points higher than the Bank of Canada's five-year rate.

Andrew thinks the 2 per cent borrowing cushion is reasonable and he's not buying the argument that the stress test is solving a default problem that Canada doesn't have.

"(Mortgage) default rates are incredibly low because we've always had a culture of very responsible

BILD isn't pushing for the elimination of the stress test, but it would like the test to be more dynamic by tying it to interest rates or applying it only in cases of excessive debt levels, said Shindruk.

"The other thing that would be helpful would be to allow a 30-year amortization period," she said.

Toronto realtor John Pasalis dismisses the idea that declines in single-family home construction are related solely to lending qualifications. There were other factors, including too much speculation in some parts of the Toronto region, particularly in the 905-area communities around the city.

"Lowrise new construction sales tanked in 2017 and 2018 because the housing market in the 905 tanked. Prices fell 25 or 30 per cent but builders didn't want to lower their prices that much - or couldn't - because they pre-sold a lot," he said.

Pasalis says builders are behaving like stubborn sellers, who simply don't want to reduce their prices. They will wait until demand pushes prices higher to increase their profits.

But he also disagrees with Siddall's public assertion of self-interest among industry associations. The arguments in favour of protecting against excessive debt should stand on their own merits, said Pasalis. After all, everyone has an interest.

Pre-stress test, CMHC was insuring a lot of consumers who were buying investment properties, he said.

"They were insuring people with \$1.5 million homes who were refinancing their mortgages to take out more debt. They only stopped doing that in October 2016. That's what fuelled the bubble," said Pasalis.

He argues that after more than a year, consumers have adjusted to the stress test. Removing it now would only add heat to an already competitive market.

Besides, Toronto region resale home prices have risen moderately every month so far this year. Sales rose in the double digits in both April and May, according to TREB, although it qualifies those year-over-year numbers as coming off a 15-year low in 2018. Still, there's no doubt that buyers are stepping back into the market, said Mercer.

Nevertheless, the role of the stress test can't be underestimated when it comes to the pace of recovery from the real estate bubble that popped almost immediately after the former Ontario Liberal government launched its Fair Housing Plan in April 2017.

"It's tough to argue the stress test hasn't been one of the largest, if not the largest factors affecting demand in the GTA," said Mercer.

Canada to ban harmful single-use plastics and hold companies responsible for plastic waste

Plastic pollution is a global challenge that requires immediate action. Plastic waste ends up in our landfills and incinerators, litter our parks and beaches, and pollutes our rivers, lakes, and oceans, entangling and killing turtles, fish, and marine mammals.

Less than 10 per cent of plastic used in Canada gets recycled. Without a change in course, Canadians will throw away an estimated \$11 billion worth of plastic materials each year by 2030. We've reached a defining moment, and this is a problem we simply can't afford to ignore.

That is why the Prime Minister, Justin Trudeau, today announced that the Government of Canada is taking additional steps to reduce Canada's plastic waste, support innovation, and promote the use of affordable and safe alternatives. Working with governments and businesses across Canada, the Government of Canada will:

to introduce standards and targets for companies that manufacture plastic products or sell items with plastic packaging so they become responsible for their plastic waste.

These measures will be grounded in scientific evidence and will align, where appropriate, with similar actions being taken in the European Union and other countries. They will also support the Canadian Council of Ministers of the Environment's development of an action plan to implement the Canada-wide Strategy on Zero Plastic Waste.

By improving how we manage plastic waste and investing in innovative solutions, we can reduce 1.8 million tonnes of carbon pollution, generate billions of dollars in revenue, and create approximately 42,000 jobs.

With the longest coastline in the world and one-quarter of the world's freshwater, Canada has a unique responsibility - and opportunity - to

lead in reducing plastic pollution. From launching the Ocean Plastics Charter at the 2018 G7 Summit to investing in new Canadian technologies that turn plastic waste into valuable resources, we are doing just that. Together, we can make our economy stronger and take an important step toward protecting wildlife and the places Canadians love.

Quotes: "Canadians know first-hand the impacts of plastic pollution, and are tired of seeing their beaches, parks, streets, and shorelines littered with plastic waste. We have a responsibility to work with our partners to reduce plastic pollution, protect the environment, and create jobs and grow our economy. We owe it to our kids to keep the environment clean and safe for generations to come."

-The Rt. Hon. Justin Trudeau, Prime Minister of Canada
"We've all seen the disturbing

images of fish, sea turtles, whales, and other wildlife being injured or dying because of plastic garbage in our oceans. Canadians expect us to act. That's why our government intends to ban harmful single-use plastic products where science warrants it, and why we're working with partners across Canada and around the world to reduce plastic pollution. Taking these steps will help create tens of thousands of middle-class jobs and make our economy even stronger while protecting fish, whales, and other wildlife, and preserving the places we love."

-The Hon. Catherine McKenna, Minister of Environment and Climate Change
"The health of our oceans is vital to the economic, cultural, and social well-being of Canada's coastal communities."

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