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Canada's new travel rules explained

Canada is easing several travel measures on Monday for people entering the country.

But some rules remain, including the pre-arrival COVID-19 test requirement, which means returning home from abroad can still be complicated and costly.

Here's what you need to know if you have upcoming travel plans.

You can now take a rapid antigen test.

For the past year, the federal government has required that travellers entering Canada show proof of a negative molecular test, such as a PCR, taken within 72 hours of their departing flight or planned arrival at the land border.

Starting Monday, people can opt to instead take a rapid antigen test, which is typically cheaper (generally under \$100) and more convenient, as results are available within minutes.

At a news conference last week, the government said the antigen test must be taken no more than 24 hours before travelling.

But it turns out that people have slightly more time: The Canada Border Services Agency (CBSA) confirmed on Friday that the test must actually be taken no more than one day before a traveller's departing flight or planned arrival at the land border.

People must take the antigen test in the country they're departing from, and can only use one authorized for travellers.



give you then the [written] confirmation that you are either negative or positive."

Calls to drop pre-arrival tests. Despite offering a potentially cheaper option, the government still faces pressure to drop all pre-arrival testing.

"It's so ridiculous," said Dave Swidler, of Mont-Tremblant, Que., who's set to fly home from the Hawaiian island of Kauai on March 14.

"Somebody who has had three vaccines and wears a mask and doesn't take chances, making me take a test to come home and making me stress about it - why are they doing that?"

On Friday, several border-town mayors on both sides of the Canada-U.S. border held a news conference, calling for an end to all pre-arrival testing at the land border for fully vaccinated travellers.

Even when getting an antigen test, "you still have to go through the hassle of clicking the box, making the appointment, finding a pharmacy that is available," Windsor Mayor Drew Dilkens said at the news conference.

OTTAWA — As a girl in Nunavik in the 1950s, Mary Simon and her friends chattered cheerfully on their way to elementary school, just like other children. But, unlike most other kids, they grew silent as they reached the schoolyard.

Inuit languages were banned at Kuujuaq federal day school in northern Quebec and Simon recalls being punished "many times" for speaking Inuktitut rather than English in the classroom.

"From grade one to grade six we were not allowed to speak our language on school property or in the classroom or in school at all," she said in an interview.

More than six decades later, as Governor General of Canada, Simon delivered the throne speech not just in the country's official languages, English and French, but in Inuktitut, a groundbreaking moment in Canadian history.

Prime Minister Justin Trudeau appointed her to the role last year and she moved into Rideau Hall, the grand official residence in Ottawa. As the Queen's representative in Ottawa, she plays not only a key ceremonial role, but serves as an official figurehead for the country.

The 95-year-old Queen recently tested positive for COVID-19 and Simon said Canadians all "wish her well."

"I know that all Canadians join me in wishing Her Majesty good health and a swift recovery from her recent illness," she said.

Simon also contracted COVID-19 earlier this month, which she said the only bad for a week with mild symptoms, thanks to having been vaccinated.

"I am fully vaccinated and encourage everyone to get vaccinated. I think getting vaccinated is the best way to fight COVID so we can return to more normal life," she said.

Governor General says protests 'changed' Canada, must work on respect for each other

politics, the politics of vaccinations came to her front door this month after the so-called Freedom Convoy rolled into Ottawa and stayed.

One of the protest's organizing groups called Canada Unity published a "memorandum of understanding" calling for the Senate and Governor General to overrule all levels of government and revoke COVID-19 restrictions.

Her office was also inundated with emails from people trying to register a no-confidence vote in the government with her, after mistakenly believing that her office had the power to unilaterally dissolve Parliament.

Rideau Hall was forced to post a message on Twitter to counter the "misinformation" on social media encouraging Canadians to cast a no-confidence vote.

The statement pointed out that "no such registry or process exists."

Simon said she did not get involved in the politics of the protest, or meet any of the protesters, although she was kept closely informed of the tumultuous events on her doorstep.

The Governor General said Canada "has been changed by this major event."

She said she is "very saddened by some of the events that have taken place especially some of the things that happened at the National War Memorial." In an apparent reference to a video showing someone dancing on the Tomb of the Unknown Soldier.

She said Canadians are "frustrated and upset because we have had to live



a very different life for over two years."

Although the protest started out about vaccinations, it "became much bigger than that," she said.

The protesters were not a homogeneous mass, she said, but included many groupings, including people "opposed to vaccines and ... other people that want to overthrow the government."

"Overthrowing the government in this way is not something Canada does," she declared.

Her focus now is on healing fault lines and divisions that have emerged in Canada, which includes speaking to the broad range of people involved in the protests.

During her career, including as lead negotiator for the creation of the Arctic Council, Simon developed a reputation as a bridge-builder between people with sharply opposing views.

Though she says she is personally in favour of "following the science" and getting vaccinated, she stops short of judging the protesters.

"I don't feel it is anyone's wrong particularly, but there is a very strong

to never give up.

"I think kindness should be a way of life. I think it is really important - even when you disagree with somebody - you should always be kind," she said.

The Governor General is optimistic that fractures that have emerged in Canadian society in recent weeks can be healed.

For all that together, she offers some advice, honed from decades of diplomacy.

"You don't have to be obnoxious about a disagreement," she said. "If you walk away from it, you can wait until a later date to have another discussion and maybe that one will be more fruitful."

An essential part of building a more inclusive society, she said, is allowing people to speak in their mother tongue and "fostering respect" for them.

Simon, the first Indigenous Governor General, recalled a time when, because Inuit names were considered difficult to pronounce, Inuit people were also assigned a number.

"That was how to identify Inuit across the Arctic," she said.

Only now are Canadians learning about deliberate attempts to erase Indigenous languages at residential schools, she said.

"They are also 'learning the truth about these children who were torn from their homes and thrust into very unfamiliar worlds where threats of violence were used to erase their identity."

She said Canadians everywhere "share in the heartbreak and sorrow of the First Nations" following the discoveries of unmarked graves of children attending residential schools.

"It seems like the country has woken up to a reality that may have been known by Canadians," she said.

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Russian airline Aeroflot violated Canadian airspace after ban, Transport Canada says

Russian airline Aeroflot on Sunday violated a ban on aircraft from the country using Canadian airspace, Transport Canada said, on the same day the restriction was imposed in response to Moscow's invasion of Ukraine.

"We are aware that Aeroflot Flight 111 violated the prohibition put in place earlier today on Russian flights using Canadian airspace," Transport Canada said in a tweet late on Sunday.

Flight 111 travels from Miami to Moscow and took off at 3:12 p.m. ET, according to FlightRadar24.

There are no direct flights between Russia and Canada, but several Russian flights a day have until now passed through Canadian airspace to other countries, a spokesperson for Transport Minister Omar Alghabra said.

Transport Canada promises review. Transport Canada said it will launch a review into the conduct of



Aeroflot and Canada's air-traffic control service provider Nav Canada following the violation.

"We will not hesitate to take appropriate enforcement action and other measures to prevent future violations," the Canadian regulator said.

Nav Canada confirmed to Reuters that Aeroflot did enter the Canadian

airspace. It said the aircraft operator declared the flight as a humanitarian flight as it entered the domestic airspace, which requires special handling by air traffic control under normal circumstances.

"We are currently co-operating with Transport Canada to investigate the occurrence, and are working with neighbouring Air Navigation Service

Canada has imposed severe sanctions on Russia, targeting Russian President Vladimir Putin and Foreign Minister Sergei Lavrov in tandem with the United States.

Canada was also part of a Western alliance that blocked "selected" Russian banks from the SWIFT payments system on Saturday.

There is no industry standing on the other side of this," said Susie Grynol, president and chief executive officer of the Hotel Association of Canada.

Mayor Jim Diodati said about 40,000 people in Niagara Falls depend on the tourism industry "to float their families."

"Travellers are a lot like water. They're going to take the path of least resistance and that may include bypassing Canada," he said.

"The rules kept changing and it's a labyrinth... so people are just going to choose not to come. They hear about the horror stories at the border."

The mayors said navigating changing border rules is confusing and difficult for many people to understand.

The United States has provided travel that sort of relies upon the vaccination status of visitors coming into our country. We think that makes sense," said Mayor Robert Restaino of Niagara Falls, N.Y.

Restaino said mayors and officials on both sides of the border have been leaders in their communities making sure COVID-19 vaccines are a top priority for their communities. Now, he said, it's time to relax the rules.

"Now that we've done our part, help us to sustain our economies, to do the things that help make our locations exciting for travellers."

Anti-war protests across Canada and the globe stand in solidarity with Ukraine

As Ukraine struggled through another day under attack, a wave of global anger with Russia spread across the world on Sunday, with anti-war protests occurring in numerous countries -- including Russia.

Across Europe and Canada, there has been nearly universal condemnation.

More than 100,000 marched through Berlin on Sunday, standing in solidarity with Ukraine.

"I am horrified, totally horrified," said Uwe Kruger, a Berlin resident. "I cannot find the words. I couldn't believe it. I was, up until 14 days ago, someone who thought he understood Putin. That's over now."

Another man described the invasion as "an attack on us all."

Protesters showed their support through numbers to deliver a message.

"I think our leaders are not at all taking enough action to help Ukrainians who are our neighbours and our friends and who are getting invaded," said Claire Chaudet, another German protester. "They are losing their sovereignty."

In Prague, thousands gathered in the Central Square, joined by Czech Republic Prime Minister, Petr Fiala.

"We cannot accept that tanks can come to a country and crush the desire for freedom and democracy there," Fiala said at the protest. "We cannot accept that. Thank you for your support and glory to Ukraine."

Retaliation against Putin's war is also growing from within Russia itself. The rare act of defiance has been building for days.

Anti-war protests spread to 48 cities across the country on Sunday, but in Moscow riot police outnumbered the protesters. Police arrested more than 5,500 people in the crackdown.

Anti-war protests were also held in cities across Canada, a chorus of voices growing in size over the weekend.

Thousands rallied in Toronto, joined by Deputy Prime Minister Chrystia Freeland.



"It is horrific and people are dying in Ukraine right now for absolutely no reason, and we have to remember that," she said during the rally.

Freeland told the crowd to be proud of the courageous stand Ukrainians are making.

"The Ukrainians are doing one hell of a job," she said.

In Edmonton, Vitalii Haponiuk joined thousands to march on Sunday. Like many in the protest, she is from Ukraine, having come to Canada as a student three years ago.

"I'm worried about my parents," Haponiuk told The Canadian Press. "They live in a small town, but even there they heard Russian planes, Russian bombs. It's very scary."

In Montreal's protest, 17-year-old Anya Dashe told The Canadian Press that her father is in Ukraine and called them today to say goodbye.

"He thinks he's going to die today because there are multiple bombs going over my city," she said.

There was a large crowd outside the B.C. legislature on Sunday to express their anger over the Russian invasion of Ukraine.

The crowd included local politicians as well as people like Oleksandr Filonovych, who is afraid for the safety of his family.

"Pretty much all of my family except my wife and my kid are in Ukraine, so my mom, my brother, my dad, all my cousins, everybody," Filonovych said, adding that many of them are in the capital, Kyiv.

At the Russian embassy in Ottawa, families are fearing for loved ones now

Canadian banks can no longer do transactions with Russian Central Bank

Effective Monday, all Canadian financial institutions are prohibited from engaging in any transaction with the Russian Central Bank, Deputy Prime Minister and Finance Minister Chrystia Freeland has announced.

In lockstep with G7 partners including the United States, Canada has moved to stop any transactions with the Russian Federation's main financial institution, in response to Russian President Vladimir Putin's ongoing invasion of Ukraine.

Sanctioning the Russian Central Bank is an unprecedented step, as it is "the first time a central bank of a G20 country has been sanctioned in this way," according to the Finance Department.

This move, and the imposed asset freezes and halting of dealings with Russian sovereign wealth funds, are aimed at prohibiting Russia from tapping into any international currency reserves to further finance its attacks on Ukraine.

It follows a series of other financial sanctions and responsive measures from Canada and other allied countries in recent days, including the decision to block several Russian banks from the SWIFT financial messaging and payment system.

"Canada and its allies continue to take concerted action to ensure that Russia's invasion of Ukraine will be a strategic failure. This has never been done before at this scale - today we are taking a historic step by directly sanctioning Russia's central bank," Freeland said in a statement.

Southwestern Ontario border mayors, groups call for end to COVID-19 testing at land crossings

Mayors of southwestern Ontario border cities, along with a U.S. counterpart, and tourism groups are calling on Ottawa to end any COVID-19 testing at land border crossings.

Mayors of Windsor, Niagara Falls and Sarnia in Ontario and Niagara Falls, N.Y., the Tourism Industry Association of Canada and the Hotel Association of Canada held a news conference Friday underlining the economic losses due to the border testing "barrier."

Last week, Health Minister Jean-Yves Duclos announced travellers entering Canada will no longer have to take a pre-arrival molecular test (such as a PCR) as of Feb. 28. Travellers are still required to take a pre-arrival test, but can opt for an authorized rapid antigen test (typically a cheaper option) that must

be taken no more than one day before their scheduled arrival at the land border.

"The practicality of the loosening of this restriction really means nothing to the average traveller," Windsor Mayor Drew Dilkens said during Friday's news conference.

"So I think what we need to do is trust Canadians to make smart decisions. We've asked people to get vaccinated, that is the high water mark here of the pandemic. But having a requirement for a test is really an optical illusion for safety. It really is providing no real protection."

Dilkens and his counterparts said the science doesn't support testing of this kind and it remains a barrier for those looking to cross land borders between the U.S. and Canada.

Canada 'closed for business'

The tourism industry has been one of the hardest-hit sectors amid the pandemic, said Beth Potter, president of the Tourism Industry Association of Canada.

"A \$105-billion-a-year industry has 'basically been out in half'."

"This is the planning cycle for the summer and we're hearing very much from our American counterparts that Canada is closed for business," said Potter. "We have a real challenge ahead of us to prove we're not only open for business, but removing those barriers so that we are open for business."

Many people are now hooking summer vacations, and industry leaders are worried business owners will miss a third season.

"Their businesses are hanging on by a thread and we're looking for predictability. If we miss this season,



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Almost one-third of medical procedures misused, Canadian study finds

A new study that looked at more than 200 medical procedures in Canada found they were being used inappropriately almost one-third of the time.

The finding, published Monday in the Canadian Medical Association Journal, suggests that health-care resources aren't being used as effectively as they might be and that patient care in some cases might be suffering.

"We're wasting scarce Canadian resources when we're prescribing treatments or diagnostics that are not needed," said lead author Janet Squires of the University of Ottawa. Squires and her colleagues analyzed 174 separate studies published between 2007 and 2021 that found problems with the use of clinical practices such as lab tests, referrals and imaging. The study compares how patients were actually assessed and treated with the established clinical guidelines in place at the time for 228 procedures.



"We found, on average, 30 per cent of them were being used inappropriately at least some of the time," Squires said.

Those procedures include: lab tests for diabetes, breast cancer and kidney stones; referrals for prostate cancer and alcoholism; assessments for asthma and chronic obstructive pulmonary disease; and, imaging for cardiovascular disease.

Underuse was slightly more common than overuse, the study found. Squires suggested that's the result of campaigns within the

medical profession to stop over-prescribing tests and other procedures.

She cautioned that treatment that doesn't conform to standard practice doesn't necessarily mean a mistake.

"There could be very valid reasons," said Squires. "Maybe somebody isn't getting a particular drug that's in the guideline because they're allergic. Maybe a patient doesn't want a particular procedure."

In some cases, doctors may not be aware clinical guidelines have

changed. "Guidelines change so quickly sometimes," she said. As well, some of the practices her research included had only been examined in one study. There were 42 practices that were found to be misused by at least three studies. Squires emphasized that the findings don't necessarily point to medical mistakes that are harming patients. But in some cases, they could.

"Different practices are going to have different outcomes. If you don't receive certain care, depending on the practice, it could have the potential to harm patients."

Squires said she and her colleagues conducted the research to fill a gap in Canadian health information. Most other countries have data on how often prescribed medical procedures don't line up with current guidelines. Canada didn't.

"Our goal was to increase awareness," she said.

The paper does not look at all the practices currently used in Canada's health-care system, Squires said. She hopes the research will get doctors and other health-care professionals to think twice when they prescribe to ensure the measure conforms with the latest standards.

Russian invasion could be 'licence' for other attacks, Canada's UN ambassador warns

Canada's ambassador to the United Nations, Bob Rae, said that Russia's invasion of Ukraine could inspire other invasions if it is not stopped.

"If we're not able to stop (the Ukraine invasion) in its tracks, I think we know what will happen. It will simply be a licence for others to do the same," he told Mercedes Stephenson on the West Block.

"So what's at stake here - it's not just Ukraine."

Rae's comments come as speculation is growing over whether Russia's invasion will embolden China to invade Taiwan, which the suppower claims is its territory. Taiwan is currently in a heightened state of alert due to the invasion of Ukraine.

Foreign Ministry spokesperson Hua Chunying said recently that Taiwan and Ukraine are not similar. "Taiwan is not Ukraine," she said. "Taiwan has always been an inalienable



part of China. This is an indisputable legal and historical fact."

Russia-Ukraine conflict: Sirens sound in Kyiv as Ukrainian forces battle Russia's onslaught.

Rae said, though, that China is being "very careful," noting that it abstained from a U.N. security council vote on Friday deploring the invasion of Ukraine rather than voting with Russia, which vetoed the resolution.

"China deciding not to vote with

Russia on this question is important," he said. "It does send a signal."

The country still does provide an avenue for Russia economically after western nations have placed an increasing number of sanctions on the invading force.

On Saturday, the U.S., U.K., U.K. and Canada announced there will be restrictive measures on Russia's central bank and select banks will be excluded from the SWIFT messaging network.

"Russia-Ukraine conflict: What is Putin's endgame?"

Russia's goal is to ultimately topple Ukraine's government and install a puppet regime, according to Charles Kupchan, the former senior director for European Affairs in the administration of former U.S. President Barack Obama.

Russian President Vladimir Putin faces an "uphill battle," though, Kupchan said on the West Block.

Kupchan predicts there will be a "long-running Ukrainian insurgency," not to mention growing opposition

How interest rate hikes could affect your mortgage payment

Despite the Bank of Canada's key overnight interest rate target holding steady at 0.25 per cent, the bank has signalled that interest rates are expected to rise, and soon.

An increase in the cost of borrowing will undoubtedly impact a number of homeowners, said Robert Hogue, a senior economist with the Royal Bank of Canada. He expects interest rates to rise gradually throughout the year and into 2023, he said, resulting in a cumulative impact on Canadian homeowners depending on the type of mortgage they have.

"The impact on the housing market itself will not be huge initially," he told CTVNews.ca in a phone interview on Jan. 26. "But the real impact will be the cumulative increase of those rate hikes, that's ultimately what matters."

According to Hogue, Canadians could see as many as four interest rate hikes this year, each comprising an additional 25 basis points. By the second half of 2023, the interest rate is expected to reach 1.75 per cent, he said.

"We want to clearly signal that we expect interest rates will need to increase," said Bank of Canada Governor Tiff Macklem in a press conference on Jan. 26. "The timing and pace of those increases will be guided by the bank's commitment to achieving the two per cent inflation target."

Some experts suggest these increases could start as early as March, but Moshe Lander, an economics professor at Concordia University in Montreal, said he anticipates the first hike will take place in the second half of this year. Those with fixed-rate mortgages are unlikely to feel the effects of an interest rate hike soon after it's implemented, said Lander, particularly if their agreement was signed six to 12 months ago and extends for several years. According to a consumer report published by Mortgage Professionals Canada last year, 77 per cent of mortgages for homes purchased in 2020 were fixed-rate.

Homeowners who are especially sensitive to interest rate hikes include those with variable-rate mortgages and home equity lines of credit (HELOCs), said David Macdonald, a senior economist with the Canadian



Centre for Policy Alternatives.

"A lot of Canadians with mortgages are not going to see this impact immediately," Macdonald told CTV News Channel on Jan. 26. "[But] it's pretty clear that Canadians with variable-rate mortgages or home equity lines of credit are going to see this first in terms of increased payments."

When the Bank of Canada's overnight rate changes, chartered banks will adjust their prime rates, which then impact variable rates, Hogue said. If the central bank's policy interest rate were to rise, Canadians could expect variable rates for mortgages to increase in lockstep either instantaneously or in short order, he said.

Ren Butler is a mortgage broker based in the Greater Toronto Area, and the founder of Butler Mortgage Inc. A majority of Canadian homeowners with variable-rate mortgages can expect to see an increase in their monthly payments within the month following an interest rate hike by the Bank of Canada, he said.

But the remaining portion - which Butler estimates to be 40 to 45 per cent of Canadians - likely won't see a change in their payment total, but instead a reduction in the amount of principal being paid. While the mortgage payment stays consistent, Canadians in this situation would be paying more in interest based on increases implemented by the Bank of Canada. This could then impact the amount of time it would take to pay off their mortgage.

"When interest rates go up, they're going to pay a little bit more interest and relatively less principal," Hogue said. "The overall payment is the same but you're just extending your

amortization over time."

HOW MUCH MORE COULD CANADIANS PAY? For those with variable-rate mortgages, a rise in interest rates could result in a significant increase in mortgage payments after just one

According to Canexx, a Toronto-based company specializing in collecting financial data, the average rate for a five-year variable mortgage across all major Canadian lenders is 2.26 per cent. Still, it's possible for a highly qualified borrower to lock in a variable rate as low as 1.25 per cent, Butler said. Based on data compiled by the Canadian Real Estate Association in January, the average price of a house in Canada is about \$748,500.

Using the example of a five-year variable mortgage with a rate of 1.25 per cent, a down payment of 10 per cent on a home that costs \$748,500, the mortgage payment amounts to \$2,696. After an increase of just 0.25 per cent in the mortgage rate, the total payment rises to \$2,776, a difference of \$80. This amounts to an increase of \$960 per year, according to data from RateHub.ca.

Those still paying off HELOCs are also expected to feel the impact of rising interest rates, and fast. Survey data compiled by Mortgage Professionals Canada in 2020 shows that the average approved HELOC is \$166,000, although balances can range up to a million dollars, Butler said. With minimum monthly payments based solely on interest rates, consumers would quickly feel the pinch of rising rates, he said.

"There's about four million Canadians with home equity lines of credit, and they would see an increase

immediately," Butler told CTVNews.ca in a phone interview on Jan. 26.

Not only could rising interest rates mean higher mortgage and line of credit payments, but they could also discourage some Canadians from entering the housing market in the first place, said Jason Mercer, chief market analyst for the Toronto Regional Real Estate Board. Those who find themselves on the "margin of affordability" when purchasing a home may opt not to do so at all, he said.

Rising rates could also have an impact on the types of decisions made by potential homebuyers, which may include seeking out different types of houses or locations that better fit a buyer's budget, said Mercer.

"We've obviously seen very strong increases in home prices and... a real constrained supply," Mercer told CTV News Channel on Jan. 26. "So a lot of homebuyers have looked further afield in terms of purchasing a home that meets their needs on an affordable basis."

HOW TO PREPARE FOR A RISE IN RATES One factor that may help soften the blow of higher interest rates to come are stress-test limitations, said Mercer. The measure, first implemented in 2018 by the Canada Mortgage and Housing Corporation, requires homebuyers to qualify at a higher interest rate than necessary to get a mortgage.

"If you're qualified at two per cent for your contract mortgage rate yesterday, and seeing the rate had gone up by 25 basis points... chances are you'd still qualify because you'd actually be qualifying regardless at five and a quarter per cent," Mercer said. "A lot of households, at least on paper, would still qualify for a mortgage, even in a rising interest rate environment."

The Bank of Canada is expected to make another interest rate announcement on March 2. In the meantime, Macdonald advises Canadians with variable-rate mortgages and lines of credit to look into fixed-rate options and consider making the switch.

"In the last couple of years, the spread between variable and fixed-rate mortgages has been relatively small and so fixed-rate has been a more popular option," said Macdonald. "If you do have a home equity line of credit that's variable, now would be the time to examine how you might want to reduce the amount in that line of credit."

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