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High inflation expectations raise stakes for Bank of Canada ahead of CPI data

The risk of inflation becoming entrenched in Canada's economy is growing, say analysts, as surging prices for gas and other highly visible consumer items undercut efforts by the Bank of Canada to keep expectations for price increases in check.

Once inflation gets built into an economy it tends to become more difficult to bring under control without triggering an economic slowdown, or even a recession.

Canada's consumer price index data for May, due on Wednesday, which will include new basket weights that are unlikely to have a major impact, is expected to show inflation climbing above April's three-decade-high of 6.8 percent.

What central banks dread is a situation in which price increases become self-reinforcing - expectations for higher prices cause people to raise wage demands and accelerate purchases, driving further price increases.

The Bank of Canada is fighting a "battle" to control inflation expectations, said Derek Holt, head of capital markets economics at Scotiabank, who projects a 7.8 percent rate of growth for May CPI.

"They missed their chance to nip it in the bud and now you've got consumers and businesses who aren't fusing over what's driving it. They are engaged in extrapolative behavior, which is the path central banks always want to avoid."

As in other countries, much of the reason for soaring prices comes from



supply constraints related to the COVID-19 pandemic and the war in Ukraine. But as inflation lingers, expectations that price pressures will continue have climbed.

A Conference Board of Canada survey for May shows that 78 percent of Canadians expect inflation to exceed the BoC's target of two percent over the next three years, up from 77 percent in April.

Investors have taken note, betting that the central bank will match the Federal Reserve's recent three-quarter-percentage-point rate increase when it next meets on July 13, which would be the biggest hike in 24 years.

The threat of unmoored inflation expectations comes as Canadian gas prices climbed in June to a record high of \$2.15 a litre.

"Central bankers can't be too happy with what's happening at the gas

pumps, since it's one of the prices that households most closely track, and along with some other staples like milk and bread, has more influence over perceptions of inflation than its actual weight in the consumer basket," said Avery Shenfeld, chief economist at CIBC Capital Markets.

To keep expectations anchored while it unwinds stimulus in an overheating economy, the BoC has taken the rare step of providing guidance on the path of rates, saying they could move above the top of the two to three percent neutral range.

On July 4 the central bank is due to release its quarterly surveys of businesses and households, which includes measures of their inflation outlook.

"I think the surveys will keep pushing up," Holt said. "It's a faster and steeper pace of rate hikes in order to correct those expectations."

Travelling during the COVID-19 pandemic hasn't been the easiest of experiences for many Canadians.

With border restrictions constantly changing, it has been challenging at times to keep up. However, with summer around the corner, many travel restrictions have dropped with declining COVID-19 activity, potentially making travelling more appealing despite massive delays at airports and at passport offices.

Ottawa has promised to fix those delays as the travel industry reboots following a two-year hibernation due to COVID-19.

Aside from that, here's what you need to know about Canada's COVID-19 travel restrictions.

What's new?
Starting June 20, unvaccinated Canadians can board a plane or passenger train in the country once again.

Since Oct. 30, 2021, those over the age of 12 who were not inoculated against COVID-19 were barred from boarding a plane or train, and most of them were no longer allowed to show a negative COVID-19 test as a substitute for vaccination.

The federal Liberals put the vaccine mandate in place last fall when the Delta variant remained the dominant variant of the virus, and vaccines were much more effective at preventing both transmission and infection than they are against the newer Omicron variants.

Ottawa's move on June 15 came as the effectiveness of vaccine mandates faced questions in what could well be described as the Age of Omicron - the immune-evasive variant that has proved adept at infecting vaccinated people. The vaccines, however,

Canada's COVID-19 travel rules: What's changing this summer?



remain effective at preventing severe illness.

Meanwhile, Ottawa announced on June 10 that it was temporarily ending random COVID-19 testing of incoming vaccinated passengers at airports between June 11 and June 30. Unvaccinated travellers are still required to be tested on-site during that time.

Come July 1, random testing will be removed from Canadian airports and will be performed at off-site locations for all travellers.

What's already changed this year?
As the COVID-19 situation began to improve in Canada and abroad earlier this year, the federal government moved to modify its border restrictions that were tightened

during the emergence of Omicron late last year.

On Feb. 15, the government announced it was dropping pre-entry PCR COVID-19 test requirements for fully vaccinated travellers. As of Feb. 28, negative rapid antigen or PCR test results were accepted to meet entry requirements.

On April 1 however, fully vaccinated travellers no longer needed to show proof of any negative COVID-19 test upon entering Canada.

On April 25, unvaccinated and partially vaccinated kids ages five to 11 accompanied by a fully vaccinated parent, step-parent, guardian or tutor no longer needed to complete a pre-entry COVID-19 test to enter

Canada as well. Fully vaccinated travellers and children five to 11 also no longer needed to provide a quarantine plan upon entry.

In addition, the federal government no longer required fully vaccinated travellers entering Canada to wear masks in public spaces, monitor and report if they developed signs or symptoms, quarantine if another traveller in the same travel group showed signs or symptoms or tested positive, and maintain a list of close contacts and locations visited.

Though travel rules have eased, Ottawa has maintained it will be ready to revisit them if the COVID-19 situation worsens.

"Today's announcement is possible because Canadians have stepped up to protect each other. We are now able to adjust our policy because we have followed consistently the best advice from public health authorities," Dominic LeBlanc, minister of intergovernmental affairs, infrastructure and communities, said on June 14.

"Our job as a national government has always been to keep Canadians safe. If the situation takes a turn for the worse, we are prepared to bring back the policies necessary to protect Canadians."

What remains?
While the lifting of travel restrictions has been generating headlines, many do remain.

Despite the COVID-19 vaccine mandate being dropped, domestic travellers are still required to wear face

masks on planes and interprovincial trains in Canada.

Fully vaccinated travellers coming to Canada from another country will still have to enter their proof of vaccination and travel details into the ArriveCAN app within 72 hours before boarding a plane, train or marine vessel.

If travellers entering Canada are unvaccinated, they are still subject to testing and quarantine measures.

Proof of a negative PCR or other molecular test is required within 72 hours of arrival in Canada, or a negative antigen test taken the previous day at a pharmacy, lab or other medical facility.

Unvaccinated Canadians must also quarantine for 14 days, and submit a plan for where they will quarantine through the ArriveCAN app. Another COVID-19 test must be taken on the eighth day of quarantine. Foreign nationals who don't qualify as fully vaccinated will only be allowed to enter under specific circumstances.

Cruise ship passengers and crew members will still need to be fully vaccinated.

All passengers, regardless of vaccination status, must also provide proof of a negative PCR or other molecular test within 72 hours of boarding, or a negative antigen test taken the previous day at a pharmacy, lab or other medical facility.

That information must be submitted through the ArriveCAN app before boarding any cruise ship in Canada or one that will dock in Canada at any point during the cruise. Though travel rules are changing in Canada, authorities advise travellers to be informed of what COVID-19 rules are in place in the destination they're travelling to before leaving.

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More pay boosts possible this year amid tight labour market, inflation: experts

The combination of a fiercely competitive job market and the still-rising cost of living will likely lead to more companies boosting employee pay this year, experts say.

RBC economist Claire Fan says given the current labour environment, "wage gains might still accelerate."

"Elevated demand for workers is firmly bumping up against limited supply and companies will need to do what they can to compete in an extremely competitive environment. And that includes raising wages," she said.

The latest Canadian jobs report revealed wage gains for permanent workers reached 4.5 per cent in May. When soaring consumer prices are factored in, those gains don't mean all that much, but it is a departure from the wage stagnation Canadian has faced.

Canada's big banks are some of the companies announcing increases to employee pay in recent months. Canadian Imperial Bank of Commerce is one of the latest ones to do so.

Like its rivals, CIBC is gearing up to raise its base salary by three per cent come July. It is targeting workers in the first six levels of the bank, primarily those who regularly interact with clients face-to-face or through technology.

The bank is also increasing its minimum wage from \$17 to \$20 next month.

"They are the ones that feel the greatest impact from inflation," CIBC CEO Victor Dodig said in an interview.

In addition to the \$3 minimum wage increase, CIBC plans to push that amount to \$25 by 2025. Dodig says the bank "plans to stick to that target."

And he doesn't believe the pay boosts will have any sort of negative effect on CIBC's bottom line. With corporate profits rising by \$29 billion in the first quarter of this year, Fan thinks many companies can absorb pay increases.

"Companies should have some buffer to withstand higher wages given extremely elevated consumer demand at the moment which is expected to continue to support business output, at least until the end of June," she said.

Stephanie Ross, director of labour studies at McMaster University believes wage increases are "inevitable" in the current climate.

"Employers are going to have to shoulder greater risk than they have been if they want to address all the interruptions in services and supply chains we've been seeing," she said.

"This is a big departure from the last 40 years, frankly, where many countries' and companies' economic growth strategies have been premised on low wages and precarious work."

She warns, however, that there will be significant negative effects on workers, like layoffs, if the Bank of Canada deflates the economy too much through interest rate hikes.

As it decides how much it is going to raise interest rates next month and beyond.

The Bank of Canada has increased its key interest rate by half a percentage point twice in recent months, bringing it to 1.5 per cent in June, in an effort to tame the country's out-of-control inflation, which now sits at 6.8 per cent.

With the U.S. Federal Reserve hiking its key interest rate by three quarters of a percentage point last Wednesday there is a sense among some economists that Canada's central bank could follow suit in July, while others expect another half percentage point.

If inflation manages to come back closer to the Bank of Canada's two per cent target, that's where Fan expects wage growth to eventually trend to.

"The Bank of Canada, similar to the U.S. Fed, has deemed the current economic environment in excess demand, and that's true for labour market conditions as well," Fan said.

"Tighter monetary policy will help soak up that excess demand, and restore some balance into the labour markets such that supply of workers has time to catch up, and wage growth can then be normalized to levels close to the target range."

Ontario school boards set virtual learning plans for next year as interest drops

School boards across Ontario are nailing down virtual learning plans for the upcoming school year and some are finding that programming is challenging to offer, with significantly lower student interest.

The province requires boards to offer remote learning as an option for the new school year, as is has for previous pandemic school years. But enrolment has declined each year, and not all boards are able to offer a full virtual school option.

At the Hastings and Prince Edward School Board in eastern Ontario, of its approximately 15,000 students, 113 elementary students plan to do remote learning. But there just wasn't enough interest from students in Grades 9 through 12 to offer a full virtual school for them, officials said.

"We have seen a significant decline in the numbers of families and students that are interested in virtual school," said Tina Elliott, the board's superintendent of education.

"Our nine to 12 response though, was significantly lower than what we've experienced... we were not able to offer virtual school in the way we've delivered it."

Interest in remote elementary learning is also well down, Elliott said, but the board can make it work by doing combined grades.

High school students are being told they can register for eLearning courses, which are more independent online courses than direct virtual instruction, as well as courses through TVO, or register for one or two classes in person and the rest online.

The board has tried, over the pandemic years, to maintain in-person connections between virtual students and their home schools, Elliott said, as students eventually return to in-person learning.

"It certainly would always be our preference in supporting academics to be in person," she said.

The Upper Grand District School Board in southwestern Ontario, offered full virtual school for both elementary and secondary students for the past two years, but doesn't have



the numbers to do so this year for secondary either.

There are 166 elementary students enrolled in virtual school for the upcoming year, a spokeswoman said, compared to 1,000 this year and 4,500 the previous year.

It's a similar story in the Bluewater District School Board, covering Bruce and Grey counties, where 91 elementary and 67 secondary students have chosen remote learning for the next year, representing less than one per cent of all students, a spokeswoman said.

Meanwhile, in the Rainy River District School Board in northwestern Ontario, there were too few interested students to offer an elementary virtual school. Out of the board's 2,600 students, just 10 expressed interest in remote learning, said director of education Heather Campbell.

She couldn't offer a breakdown of how many of the 10 students were in elementary or secondary school. While secondary students can be accommodated through eLearning, the



board had to tell families that virtual school for elementary wasn't viable, Campbell said.

Gwyneth Evans signed her two children up for virtual school again for next year, with one going into senior kindergarten and one going into Grade 7.

"My daughter's grades have improved so much," she said of her eldest child in an interview. "She's been so much happier during school. Before this, I would have to fight with her to get her into class. I was dealing with crying every day, (her) not wanting to go."

Evans' daughter likes that she can sit by herself and read a book during a recess and grab a snack from the fridge, can concentrate better without the noise of the classroom, and is not subject to bullying.

Her son has enjoyed virtual junior kindergarten and is working at a senior kindergarten level in many areas, Evans said. As a stay-at-home mom, she's able to assist him when needed.

"I really hope that it continues as a permanent option," she said. "If it doesn't, then I'm going to have to look at homeschooling... After seeing how well they do in this, I would never be able to send them back to in-person school."

Cathy Abraham, president of the Ontario Public School Boards' Association, said boards need more funding to be able to offer virtual school properly.

"Face-to-face in a classroom, learning, is the best way to learn," she said. "However, we do recognize for a variety of reasons some kids need to learn at home. So if we have to offer online learning and learning from home, we need to do it in the very, very best way we possibly can."

The government is providing boards with a \$304 million COVID-19 Learning Recovery Fund and they are required to offer remote learning as part of that fund.

The funding can be used for hiring staff for virtual school, but a government memo to boards said the money is also for other time-limited staffing supports to address learning recovery, implementing the first year of a fully de-streamed Grade 9, supports for special education, and enhanced closing standards.

A Ministry of Education spokesperson said the government is focused on getting kids back to school in person.

"We respect parents and students and their ability to make the best decisions for themselves," Grace Lee wrote in a statement.

In the Upper Canada District School Board in eastern Ontario, superintendent Susan Rutter said while the numbers are lower this year, they were able to assess their needs much earlier compared to previous years. That allowed them to create four fully virtual classes, where in previous years they did hybrid learning, with part of a class attending in person and part online.

Michelle Outmeire, a Grade 5 teacher in York Region, had about 20 students in person and a few remote this year and she's glad her board isn't doing hybrid again next year.

"It's very isolating for the child (in virtual)... and I feel like an air traffic controller," she said.

"You really feel like your attention is being split and it's emotionally and it's mentally exhausting, because you're concentrating on so many different things at once."

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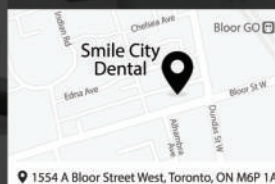
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Brahmastra: Ayan Mukerji clarifies the scene about Ranbir Kapoor entering the temple with his shoes

The Brahmastra scene in question features Ranbir Kapoor proceeding toward the idol along with his shoes. Readers would be aware that as per Indian culture, footwear is always removed while entering the temple as it is symbolic of the etiquettes we follow while entering someone's house. However, a Durga Pandit is different from a temple. Clarifying his stand on the issue, filmmaker Ayan Mukerji said, "As the creator of this film (and a devotee), I wanted to humbly address what happened here. In our movie, Ranbir is not entering a temple, but a Durga Puja Pandit. My family has been organizing a similar kind of Durga Puja Celebration for... 75 years! One, which has been a part of since my childhood. In my experience, we only take off our shoes, right on the stage where the Goddess is, and not when you enter the Pandit."



the ones who were offended by the scene adding, "It is personally important for me to reach out to anyone who may have been upset with this image, because, above all, Brahmastra is created as a movie experience which pays respect to, and celebrates Indian culture, traditions, and history. That is at the heart of why I made this movie, so it is very important to me that this feeling, reaches

every Indian who is watching Brahmastra." Speaking of Brahmastra, the film is the first part of the Indian mythological fantasy trilogy and will star Ranbir Kapoor and Alia Bhatt in lead roles. It also features Aniruddh Bachchan, Nagarjuna, and Mouni Roy in pivotal roles. Produced by Karan Johar under Dharma Productions, the film will release on September 11.

Shraddha Kapoor to star in Stree prequel; project to kick off in August

Shraddha Kapoor is currently in Spain shooting alongside Ranbir Kapoor for Lav Ranjan's next. She has apparently signed a new film. She will be returning to her role as Stree in this forthcoming venture, which is expected to be a prequel to the much popular horror comedy film. While she is expected to reprise the role in the forthcoming movie Bhediya along with Janhvi Kapoor as Roohi, this will be a different film that apparently traces the journey of Stree before she lands in Chennai. In an exclusive report by Peeping Moon, a source was quoted stating that Dinesh Vijan plans to build a cinematic universe just like the popular MCU but with horror-comedy films. With Bhediya being added to Stree and Roohi, the franchise is also expected to have sequels and prequels of the same. If this report is to be believed, the team is currently working on the backstory of each of these characters before they meet up with each other in Bhediya and the forthcoming prequel is expected to be one of them. It is also suggested in these reports that the prequel will tell the story of a girl who had come to Stree and a series of complications that she had got along with. The said film will be directed by Manish Filmaker Aditya Sarpodkar who is currently also directing another horror-comedy titled Kakku featuring Sonakshi Sinha, Saqib Saleem, and Ritvik Deshmukh in pivotal roles. While this film is said to be in the post-production stage currently, the Stree prequel is expected to kick off by August 2022. By then, Shraddha Kapoor is expected to complete the shooting schedule with Ranbir Kapoor in Spain.

Speaking about this Lav Ranjan directed, the untitled film is said to be a romantic comedy that will see the first time pairing of Ranbir and Shraddha on the big screen.

Sri Lanka hopeful of Wanindu Hasaranga's return for 3rd ODI vs Australia

With the series in the balance at 1-1, Sri Lanka will be hoping that leg-spin bowler all-rounder Wanindu Hasaranga will be fit enough to play Australia in the 3rd ODI on June 19th.

Hasaranga is a key part of the island nation's limited-overs team and recently had a breakout IPL season with RCB. However, a minor groin injury meant he didn't play a part in Sri Lanka's 2nd ODI win vs Australia.

The all-rounder had already demonstrated why he is so vital to the team in the 1st ODI when he blazed a quickfire 37 to go with a 4-wicket haul.

He was also Sri Lanka's highest wicket-taker in the T20 series vs Australia that preceded the ODI tour.

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New India skipper Harmanpreet Kaur says, the Sri Lanka tour, is a great opportunity to build a team

The likes of Mithali Raj who retired recently and Jhulan Goswami are not there in the team, but India skipper Harmanpreet Kaur on Saturday reckoned that the upcoming limited-overs tour to Sri Lanka is a great opportunity to "build a team."

"We are working hard on our team, we have great combinations. And for us, it is a good tour to start, because first-time we are going to play without our seniors and a great opportunity for all of us to build a team," Harmanpreet said at the virtual pre-departure press conference.

"For me, it is a great opportunity where you can build a good team because Sri Lanka, I don't think it is going to be an easy tour for us." Mithali Raj has retired from all forms of the game, while experienced pacer Jhulan Goswami is not travelling to the Island Nation.

Harmanpreet has been appointed as the ODI skipper, besides his role as T20 captain.

She stressed giving opportunities to young players. "In the fielding department too, we will give opportunities to young players who can bowl 10 overs and look for breakthroughs. We are trying to do little things, where we [have] worked in this [NCA] camp and we are having a vision, so we will look for that [in terms of implementation]," she said.

"If we talk about our bowling unit, this is the time they are getting responsibility and this tour will be an ideal platform for them to perform where they can take charge and bowl full quota," she added.

Hrithik Roshan reacts to rumored girlfriend Saba Azad's new track; says, "This is beautiful"

Hrithik Roshan and Saba Azad have been making heads turn with their public appearances for the past few months. In fact, the two have never hidden away from the camera; in fact, Saba has been spotted pretty often with the Roshans. If that was not enough to display their apparent relationship, the two regularly drop comments on each other's social media posts.

Continuing with this trend, Hrithik Roshan took to Instagram to react to Saba's latest track, 'I Hear Your Voice'. Sharing a clip from the track on his Instagram stories, the War actor simply added, "This is beautiful."

Earlier sharing a clip of the track Saba Azad took to her social handle saying, "I hear your voice is yours now! Ten years after their birth - finally! If ever there was a time machine for the use of man it must be a song... music has such a way of



transporting you to another time - I'm here in Serbia, shooting an indie film, looking at this video and thinking of little Saba - her dreams, her hopes for herself and the world and my head spins! I hope you like what we have made, we are live on all platforms now!!"

lark it was being a part of @ashubhataak and @arjunvagale's vision and being spied on by @beatnikbbs's lens! Ten years later this song continues to haunt me!! I hope you like what we have made, we are live on all platforms now!!"

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ضرورت رشتہ
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Canadian Citizen
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MATRIMONIAL
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The final countdown to banning some single-use plastics in Canada begins Monday

Environment Minister Steven Guilbeault says Canada will ban companies from importing or making plastic bags and Styrofoam takeout containers by the end of this year, their sale by the end of next year and their export by the end of 2025.

The move to ban exports will be a welcome change for environment advocates who were dismayed that Canada's initial plan was to ban the items at home but continue to ship them abroad.

Guilbeault is publishing the final regulations enacting the ban today. In addition to bags and takeout boxes, the ban will affect plastic straws, bags, cutlery, stir sticks and six-pack rings that hold cans and bottles.

There is some limited exception for straws to accommodate people with disabilities.

The federal government listed plastics as toxic under the Canadian Environmental Protection Act last year, which paved the way for



regulations to ban some of them.

However, a consortium of plastics producers is suing the government over the toxic designation, in a case expected to be heard later this year.

Prime Minister Justin Trudeau first promised in June 2019 that his government would phase out the production and use of hard-to-recycle plastic items as it aims for zero plastic waste by the end of the decade.

Initially, he said the ban would happen in 2021, but the scientific assessment of plastics needed to put the ban in motion was delayed by the

COVID-19 pandemic.

The government is also intending to impose standards requiring a minimum amount of recycled content in single-use items, in a bid to create a bigger market for plastic material from recycling plants.

Canada's domestic recycling industry is very small, and the demand for recycled plastics quite limited.

3.3 million tonnes of plastic thrown out in 2019: report
Plastic waste has been a growing problem around the world, with an

estimated 10 per cent or less of most manufactured plastic recycled.

A research study published by Environment and Climate Change Canada in 2019 found 3.3 million tonnes of plastic was thrown out, almost half of it plastic packaging. Less than one-tenth of that was recycled. Most of the plastic ended up in landfills, where it will take hundreds of years to decompose.

An estimated 29,000 tonnes ended up as plastic pollution, littering parks, forests, waterways and shorelines with cigarette butts, food wrappers and disposable coffee cups.

The Great Canadian Shoreline Cleanup project in 2019 removed more than 163,000 kilograms of plastic waste from nearly 4,000 kilometres of shoreline in Canada. The documented haul included more than 12,000 plastic bottles, 12,480 plastic straws and almost 17,000 plastic bags.

Federal data show in 2019, 15.5 billion pieces of plastic cutlery, three billion stir sticks, 5.8 billion straws, 18.3 million six-pack rings and 405 million takeout containers were sold in Canada.

Newfoundland and Labrador, Prince Edward Island and Nova Scotia have already taken their own action against plastic bags as have some cities including Regina, Victoria and Montreal.

By this time in 2021, there had been 277 fires in the province, compared to the 152 wildfires that have occurred so far in 2022. More than 8,700 square kilometres of land was burnt in B.C. in 2021. On top of this, a dangerous "heat dome" in late June and early July of 2021 caused four times the number of deaths the region typically sees during that time, with 619 dying due to the extreme heat. A cooler summer this year will likely be a welcome change.

Phillips added that if things warm up too quickly in B.C., we could in for the worst of both worlds: too much rain and too much heat.

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5 signs the housing market is starting to slow down

There is a shift happening in the housing market.

After more than a year of soaring demand, exploding home prices and increasing real estate sales, the market finally seems to be cooling off.

"The housing market isn't crashing, but it is experiencing a hangover as it comes down from an unsustainable high," said Taylor Marr, Redfin deputy chief economist.

Mortgage rates have increased more than two and a half percentage points this year. And the higher costs of financing a home have changed the calculations for many would-be homebuyers. As a result, year-over-year home sales have been dropping in recent months.

In a Fannie Mae survey on homebuyer sentiment, a record 79% of respondents said it's a bad time to buy a home.

"While a lot of home sellers are already dropping their prices, more homebuyers will likely decide to stay put now that the mortgage rate on a new home is significantly higher than their current one," said Marr.

While the market is still very strong by historical standards, there are five reasons to believe the tide is turning.

1. The inventory of homes for sale is growing
With demand for homes outstripping supply, the inventory of homes for sale had been consistently declining year-over-year during the pandemic housing boom, said Danielle Hale, chief economist at Realtor.com. "We were talking about low inventory in 2019 and it kept getting worse."

But in May the inventory started moving in a different direction, according to Realtor.com's data, and the most recent week saw active listings up 13% from last year.

"Seeing the number of homes increase is great news for buyers," said Hale. "It shifts the trend and they are seeing more homes. It should help balance the market, slowing down home price growth and increasing the time on the market."

In addition to the high costs pushing prospective buyers out of the market, part of the reason there are more listings is that more homeowners are deciding to sell, Hale said. More new listings entered the market in May than any other month since June 2019, according to Realtor.com.

"But home prices are showing a lot of sticking power," said Hale. "Price growth is going to slow, but I expect prices to stay high. If home sellers can't get the price they want, they are likely to not put it on the market."

2. More price cuts
If you've been looking at homes you may be noticing something you haven't seen in a long time: price cuts.

For a while homes were selling so quickly, and often with bidding wars, that sellers would commonly get more than they asked for. But as affordability challenges space buyers and there is less competition to buy, some sellers are deciding to lower their price.

Price cuts were seen in 10.5% of homes in May, up from 6.2% in May of 2021, according to Realtor.com.

But that doesn't mean there's a liquidation sale on houses. "The share of homes with price reductions is higher now, but May's share is still lower than every May going back to 2017," Hale said. "It is less competitive than last year, but it is still pretty competitive."

3. Real estate companies are laying people off
With less activity in the housing market, real estate companies are announcing layoffs.

This week Redfin said it cut about 8% of its employees and Compass said it would reduce its workforce by 10%.

Demand for Redfin's services in May was 17% below expectations, Redfin CEO Glenn Kelman said. As a result, the company isn't generating enough work for agents and support staff.

"Today's layoffs are the result of shortfalls in Redfin's revenues, not in the people being let go," he said.

At Compass, 45% of its 4,500 employees will be cut, "due to the clear signals of slowing economic growth," according to a company statement.

These cuts follow other



contractions in the real estate industry as the red hot housing market has begun to simmer.

4. Mortgage applications are down
Mortgage rates have spiked, would-be homebuyers are applying for fewer loans.

In the week ending June 10, mortgage purchase applications were down 16% from a year earlier, according to the Mortgage Bankers Association.

"Purchase applications were down compared to last year, as ongoing inventory shortages and affordability challenges have cooled demand, coinciding with the rapid jump in mortgage rates," said Joel Kan, MBA's associate vice president of economic and industry forecasting.

With mortgage rates well above 5%, refinancing activity that was on fire when rates were at rock bottom during the pandemic has dried up, running more than 70% lower than last year.

5. Fewer people are shopping for homes
With prices so high and mortgage rates still climbing, fewer people seem to be shopping for homes right now.

An index from Redfin that assesses homebuyer demand -- by measuring the requests for home tours and other home-buying services from Redfin agents -- was down 14% year-over-year during the week ending on June 12. This was the ninth consecutive week of declines in the index.

"If it weren't for the surge in mortgage rates, the housing market would still be in a boom right now," said James Capello, a Redfin agent in the Bay Area. "Demand from homebuyers was still extremely high as recently as February, but rates are making it really tough. Going from 3% to nearly 6% almost instantly has scared a lot of people out of the market."

Based on the focus of the Progressive Conservatives' budget that was introduced but not passed before the election and stood as their platform -- ministries overseeing transportation and infrastructure will also be important to the premier.

Ontario Premier Doug Ford's new cabinet to be sworn in Friday

TORONTO — Ontario Premier Doug Ford's cabinet will be sworn in on Friday, as he gets set to name an executive council out of his new and larger Progressive Conservative caucus.

The ceremony is set to take place at 10 a.m., followed by remarks by the premier. Invitations have gone out to guests, but a senior government source says the premier has not yet made the calls to new cabinet ministers to inform them of their new posts.

Ford's previous cabinet had 28 people in it, but he has a much larger caucus to choose from this time, with 83 Tories elected earlier this month.

That's leading to some speculation that Ford will increase the size of his cabinet, perhaps by breaking up larger ministries into more focused portfolios.

Health and education will be two important jobs for Ford to fill, both as the two largest ministries and with the government planning billions in hospital infrastructure spending and teacher negotiations on the horizon.

Christine Elliott, who was the health minister for all four years of Ford's first government, decided not to run again in this election. Her retirement leaves a large hole, and some observers have suggested Sylvia Jones, who most recently served as Solicitor General, may be in line for that promotion.

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'Beer-drinking weather, beach weather': What Canadians can expect from the summer

With the official start of summer just a couple days away, Environment Canada is predicting we'll be in for some "beer-drinking weather" with a warmer summer than usual -- but storms could pop up.

"Our models show that for most of the country, we'll be able to put the label 'warmer than normal' from almost coast to coast," Dave Phillips, senior climatologist at Environment Canada, told CTV News Channel on Sunday.

"Certainly for most of Canada, going forward, it's going to be more kind of beer-drinking weather, beach weather, and I think Canadians kind of appreciate summer like that."

We're already seeing some of this warmer weather across Canada. There are currently heat warnings in place in southern Manitoba and in parts of northern Ontario near the Manitoba border in particular.

The Manitoba Marathon was set to take place this Sunday, but shortly after the race started, temperatures soared

above 30 degrees, and organizers called it quits due to safety concerns.

Manitoba "wants it to dry out," Phillips stated, as the province has struggled with floods recently, "and it's starting to do that." But the jump in heat in this region right now is dramatic.

"Winnipeg could see 37 degrees today, which is 13 degrees warmer than it should be," Phillips said.

Throughout the spring, Canada has seen a widening of weather.

"This past week, we've seen snowfall totals of 30 cm of snow in the Rockies, we've seen actually threatening rain in parts of southern Alberta [...], that was sort of good news for farmers and growers. And certainly here in the east, about a month ago we had this wind storm [...] that was one of the most expensive storms in Canadian history, and then this past week we had thunderstorms and near misses and

Montreal got heavy amounts of rain and standing water," Phillips said.

"So, we've had our share of weird, wild and extreme weather, but I think overall, this spring has been a little on the cool, wet side for most parts of Canada."

He added that if you look globally, Canada has been "one of the cooler areas of the world" during this first half of 2022.

That is setting us up for a warmer summer.

But one of the big outliers for this sweltering summer is British Columbia, he said.

"The models have improved somewhat to give them more of a summer than they were looking like maybe just a week ago," he said. "But [it looks] like they're going to be kind of seasonable, the kind of goldilocks kind of weather: not too hot, not too cold."

Last year, B.C. had one of the worst wildfire seasons the province has ever

seen. By this time in 2021, there had been 277 fires in the province, compared to the 152 wildfires that have occurred so far in 2022. More than 8,700 square kilometres of land was burnt in B.C. in 2021. On top of this, a dangerous "heat dome" in late June and early July of 2021 caused four times the number of deaths the region typically sees during that time, with 619 dying due to the extreme heat. A cooler summer this year will likely be a welcome change.

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