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Here's why Indian students are coming to B.C. - and Canada - by the thousands

Karen Singh says his parents decided to send their son to Canada because they thought he'd get into fights at home.

The 20-year-old, who studies criminology at Kwantlen Polytechnic University (KPU) in Surrey, B.C., hails from the tiny village of Bakpur in Haryana state, in northern India.

He said his parents thought he'd be safer halfway across the world because of the turbulent political environment in India.

"There aren't a lot of opportunities available to the youth [if] we compare to Canada," Singh said. "The political situation in Haryana at the moment is not very well.

Singh is among hundreds of thousands of Indian students who are choosing to call B.C. and Canada home, leading to a sharp rise in new student visa applications since 2015.

While Singh cites personal safety as the main reason for coming here in December 2021, experts say there are specific circumstances that have triggered a sharp influx of students from India recently.

India and South Asia have historically been large contributors to Canadian immigration - more than five per cent of British Columbians speak Punjabi natively.

However, the biggest driver of immigration recently has been post-secondary education and the promise of the Canadian dream.

In 2015, student permit applications from India were nearly on par with those from China.

Seven years later, applications from India made up nearly half of all the student permit applications between January and June, while those from China - the second highest contributor of international students - remained relatively stable.

There were nearly 509,000 university students in B.C. during the 2020/21 academic year, according to a ministry spokesperson. Of those students, 151,185 were international students.

A 2017 report estimated that a quarter of all international students in Canada were in B.C.

Youth unemployment and rise of middle class

Henry Yu, a history professor at the University of B.C., said in an email that the sharp rise in applications from India can be attributed to a growing middle class in the country that can afford to send their kids abroad.

Research shows that the Indian middle class has grown substantially since economic reforms were implemented in the 1990s, with a consequent increase in spending power.

Shinder Parewal, a political scientist at KPU, also says the varied fields of study offered in Canada are

Rape victim turned away from Fredericton ER, told to make appointment for next day

A Fredericton woman is still in shock after she went to the local hospital's emergency department to get a sexual assault forensic examination performed and was told to schedule an appointment for the next day.

The 26-year-old victim, whom CBC News is not naming, says she was told no one was on staff or on call that night at the Dr. Everett Chalmers Regional Hospital who was trained to perform the exam.

She said she was told to go home overnight, not shower or change and to use the bathroom as little as possible, to help preserve any evidence.

"I just really wanted to not have to preserve my body in the state that it was in for another 12 hours," she said in an interview. "So I guess I was feeling like I was being asked to sit in that experience. Like, I could smell him on me."

It was only after she called police for advice about what else she could do, and an officer intervened, that the hospital called in a nurse to help her, she said.

As serious as a gunshot wound, police said.

"No woman who has been raped should ever be told to come back tomorrow for help after finding the courage to reach out for help," the woman said.

She's decided to speak out about her experience, she said, to help make sure it doesn't happen to anyone else.

The assault happened in August on the New Brunswick Day long weekend, when she went on a date with a man she had met online.

She drove herself home around 10:30 p.m. and decided to call the Fredericton Police Force to ask what she should do when she "saw all the blood."

She said the officer she spoke to told her it was her choice but recommended she go to the hospital to get checked out.

He also advised she could get a sexual assault kit performed to collect any evidence in case she decided she wanted to press charges against the man.

"The police officer had told me that I shouldn't have to wait long. Like, the words he used were that, 'they would treat this as seriously as if you had a gunshot wound.'"

She took a number in Chalmers emergency waiting room, surrounded by men, and anxiously waited. A nurse eventually brought her into the triage area and began asking her some routine questions.

"I just kind of interrupted her and said, like, 'I'm here for a rape kit.'"

The nurse then took her to a quiet room with a door, where she could be alone, while they contacted a nurse trained to do the sexual assault kit.

After roughly 15 to 20 minutes, they put her on the phone with a representative of SANE, the sexual assault nurse examiner program, who told her she was "very brave" for coming in and then, "very matter of fact," told her no one was on call that night.

No one was on call until the following evening at 8 p.m., the SANE representative said, but she was willing to conduct the exam herself in the morning.

"Knowing that there could have been help available, and they just there was no one around - was hard to hear," the woman recalled.

"And I was kind of in shock that I was making an appointment to see someone for this trauma."

Rape victim turned away from Fredericton ER, told to make appointment for next day

She says she realizes nurses are short-staffed, but doesn't agree with offering the SANE program "only sometimes."

"It was a very vulnerable thing to have to walk in and explain what had happened and ask for help," she said.

"And so to be told that I had to come back tomorrow ... it didn't help the situation. I was already in like a rough spot."

"I just really wanted to have it feel like it was over with. And being asked to wait until tomorrow was like asking me to keep sitting with that experience for 12 more hours, as if it was like a cold that I could deal with tomorrow."

She was also surprised the hospital didn't offer her to stay, she said.

She called police again shortly after 1 a.m., from her car in the parking lot.

"When I'd spoken to the police [the first time], they had told me that this was a big deal and that it would be treated as such and that I would get the medical attention that I needed."

She spoke to the same officer, whom she says was "very surprised" to hear she was sent home without any care. He said, "That shouldn't have happened to you," she said.

His partner was also surprised, so much so he drove straight to the hospital to meet with her and then talk to the nurses.

He told her if no one was available at Chalmers that night, then they might have to drive to Oromocto or Woodstock. "But he's like, 'We're going to find a place for you to be seen tonight.'"

No one at Chalmers had mentioned another location was an option, she said.

After about 30 minutes, the officer came out to tell her Chalmers had called in a nurse and she would arrive shortly.

"I'm very thankful that the police were able to find someone ... to help me that night."

Feli like an inconvenience

At the same time, she felt even more awkward, as if she were an inconvenience to the nurse because this happened to her.

"When she first came out, all she said was that like, 'Well, I got the call. Everyone got a call. Don't worry.' So it was just this idea of like, 'Everyone's up now, you've got the help you needed, don't worry.' Kind of thing. As if I had made this a big deal."

"Whereas I was told that what happened to me was a big deal. So I didn't like that I had to make it a big deal to be taken care of."

The nurse washed her mouth and under her fingernails for a DNA, then had her step down on a piece of paper to catch any hairs, fibres, or other evidence. Then she used a black light to check her body for any residue.

Although the nurse had explained the procedure at the beginning and told her she could stop at any point, the woman says she wishes she had been asked about each step. "Like, 'I'm going to do this now, is this OK?'"

"I don't think anyone set the system up to make a situation like this worse. But if anyone I cared about had the same thing happen to them ... I wouldn't want this to be how they're treated."

No one who has been sexually assaulted should have to fight to get someone's care, she said.

Horizon "aware of this situation"

Margaret Melanson, interim president and CEO of the Horizon Health Network, confirmed she is "aware of this situation."

"My thoughts are certainly with the survivor at this time," she said in an emailed statement.

"Regarding the sexual assault nurse examiner (SANE) program, it is within the standards of practice that if an in-person examination cannot be conducted immediately, a patient is then provided with the option of returning home, to a comfortable environment where supports may be in place, rather than waiting in the emergency department," Melanson said.

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Who would say no?: Ontario senior loses \$2K in scam after being approached for help

An Ontario woman lost \$2,000 in a taxi scam after being approached by a woman claiming she needed help paying a fare in a parking lot one week ago.

"The young woman was holding a \$20 bill and she was telling me the taxi driver wouldn't take cash. She said can you use your debit card for me and I will pay you in cash? Well, who would say no to that? Who?" Ednae Moir of Etobicoke, Ont., told CTN News Toronto.

The woman handed Moir the \$20 bill and Moir proceeded to pay the taxi driver with her debit card. He took her card, Moir entered her PIN, and the transaction was over.

But Moir said when she got back to her vehicle she noticed the debit card that was returned to her wasn't hers.

"I get in my car and I think, 'by golly this is not my card.' I went back but by then they were both gone," she said.

Concerned something was wrong,



Moir rushed to her local bank branch. By the time she got there, the scammers had already drained \$2,000 from her bank account, her daily limit, through an ATM.

Moir said she was initially told she may not be able to get her money back because she had given the scammers her bank card.

"I was told because you gave your card to the taxi driver, you have no chance of getting a cent back," she said.

The good Samaritan taxi scam has

been operating in different parts of the Greater Toronto Area. Typically, it involves a fake taxi driver and a person who scouts for people who will pay with their debit card and accept cash return.

The scam also uses a fake debit machine which records the PIN. So when the scammer takes your debit card, they know your PIN and then immediately make purchases or cash withdrawals to your daily limit.

Toronto police have warned about the scam in the past and said don't give your debit card to anyone during a transaction and never return a debit machine with your card still in it. Officers encourage everyone to always inspect your debit card to make sure it's yours after each transaction and shield your card with your hand so no one can watch you enter your pin.

Moir banks with CIBC, and when CTN News Toronto contacted CIBC Corporate Communications, they said Moir's case was still under investigation.

Josh Bartlett, Senior Consultant, Public Affairs with CIBC told CTN News Toronto in a statement, "Protecting our clients is a clear priority for our team and when we identify an issue or one is reported to us, we work quickly to investigate and resolve the matter, as we did for our client in this case."

"While we have strong controls in place to detect fraudulent activity, we encourage all of our clients to be on guard and vigilant for card swapping and other distraction thefts when paying for a delivery or service. More information about how to spot and stay safe from distraction thefts and other frauds and scams is available on our website."

CTV News Toronto told Moir today that she will get the stolen \$2,000 put back into her bank account, which was great news for her.

Ontario Government Building New School in Mississauga

Elm Drive Public School will open this Fall

Today, Stephen Lecce, Minister of Education and Natalia Kusendova, MPP for Mississauga Centre are greeting and welcoming students back to school on the first day of the new academic year at Elm Drive Public School in Mississauga Centre.

This newly constructed state of the art learning facility is now complete and has innovative classrooms, learning spaces and programs, including 650 new student spaces, 4 child care rooms, 73 new childcare spaces, and 1 earlyON child room and Family Centre.

This project is a part of Ontario's ongoing efforts to build and improve local schools, with the province providing Peel District School Board with \$19.8 million to build Elm Drive Public School in Mississauga.

The Government of Ontario is delivering more than \$26.6 billion in education funding for the 2022-23 school year, including an increase of over \$600 million this September, which is the highest investment in public education in Ontario's history.

Investing in the province's schools is an integral part of Ontario's Plan to Catch Up, which is squarely focused on the priorities of parents and includes five key components:

- Kids being back in the classroom, on time with a full school experience that includes extracurriculars like sports, band and field trips.
- Investing more than \$175 million for enhanced tutoring support programs delivered by school boards and community partners, with a focus on reading, writing and math.
- Updating the curriculum to prepare students for the jobs of tomorrow, including opportunities in the skilled trades.
- Providing more money to build schools and improve education, and allocating \$90 million - the highest amount in Ontario history, and a 420 per cent increase from 2017-18 - to support student mental health.

This project will deliver over 600 student spaces during the 2022-23 school year. The investment is part of the Ontario government's commitment to providing \$14 billion to support school construction over 10 years. Since 2018, the government has approved nearly 200 school construction projects and development of more than 300 child care and education building-related projects, of which more than 100 are actively under construction.

"The completion of the new Elm Drive Public Schools exciting news for our community as we continue to support new, modern schools for students in Mississauga," said Natalia Kusendova, MPP for Mississauga Centre. "This investment will ensure families and students have access to a quality learning environment in the years ahead."

"Our government is investing \$14 billion over ten years to build new

schools, improve existing facilities and create child care spaces to ensure young people can reach their full potential," said Stephen Lecce, Minister of Education. "By building Elm Drive Public School as well as investing in tutoring and mental health supports for the year ahead, we are getting students in Mississauga back on track now and well into the future. While we make progress building this new school for Mississauga to support hard-working parents, we remain committed to keeping students in class this September in more normal classrooms with extra curriculars, sports, and clubs."

"Under Premier Ford's leadership, we're building more state-of-the-art schools to support the needs of Ontario's students, families and growing communities. By investing in innovative and modern learning spaces, we're ensuring students have access to the quality education that will provide them with lifelong skills and education in a safe and healthy environment," said Kings Surma, Minister of Infrastructure. "These investments are one of the ways we're delivering on our promise to build Ontario, with an infrastructure budget of more than \$148 billion over the next decade."

Highlights of the project include:

- 650 new student spaces
- 4 child care rooms
- 73 new childcare spaces
- 1 room EarlyON Child and

Family Centre

"As the City Centre community of Mississauga continues to grow, Elm Drive Public School is now primed to keep pace with that growth. The new state-of-the-art school, which opened its doors to students and staff September 6th, features a large learning commons and forum, providing a wide range of innovative instructional opportunities for the school. It will also offer an EarlyON Centre and a childcare centre to help to meet the increasing demand for childcare," said Rashmi Swarup, Director of Education at Peel District School Board.

Elm Drive Public Schools located at 4922 Kariya Drive in Mississauga.

Quick Facts:

• Since 2018, the Ontario government has invested over \$2.0 billion in capital projects in education, including 100 new schools, 88 additions and renovations to existing facilities and 6,410 new licensed childcare spaces.

• For 2022-23, the province is providing school boards with \$1.4 billion in funding to renew and maintain existing schools.

• Through the Covid-19 Resilience stream of the Investing in Canada Infrastructure Program, the governments of Canada and Ontario are providing \$656.5 million in funding for critical infrastructure projects to protect students and staff from COVID-19 in the province's schools.

• In March 2022, the Governments of Canada and Ontario signed a \$13.2 billion agreement that will lower child care fees in stages for families, delivering an average of \$10 a day child care by September 2025.

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Top Tips for Newcomer Success

Newcomers play a critical role in the social and economic development of Canada, but many struggle to access the resources and advice needed to find their footing and thrive in their new home country - such as professional networks or in-language support and advice.

Your bank might not be the first place that comes to mind when looking for support on everything from housing to jobs. But thanks to people like Heidi Hemden - once a newcomer herself - this is exactly what you might find.

"As a newcomer, it's extremely helpful to have access to a team of people that are able to provide unique support, guidance and relevant resources based on your experience and language skills," says Heidi Hemden, Branch Manager at RBC



and a leader of one of RBC's Newcomer Advisor Teams. "One of the special things about our team is that we are all newcomers ourselves, who intimately understand the


or trying to find a job - facets many newcomers struggle with. But, as a Heidi learned during her journey, there are a few tips for success to help newcomers settle in sooner:

• Research your resources - There are lots of resources available both online and when you land to help you get settled and it's important to know about them before arriving. Working abroad or traveling is very different from living in a new country.

• Set realistic goals - Be flexible and ready to pivot. For example, credentials from one country may not be applicable elsewhere. Use what transferable skills you have to get started and learn more about the new environment you're in.

• Network, network, network - Develop your own personal brand and advertise your skills to help you move forward in your goals, whether it's in your career or life.

For more information, visit <https://www.rbc.com/newcomers/>



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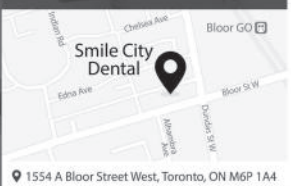
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Fans take over red carpet as SIIMA Awards 2022 turned chaotic; Ranveer Singh gets hit accidentally

SIIMA Awards 2022 kicked off its tenth year and was expected to be a star-studded event. The award function, which is a two-day event, was held in Bengaluru and was expected to host a wide range of stars from the Bollywood and Tollywood.



White fans were crowding the entrance to the venue, it led to a chaotic situation on the red carpet as the media struggled to interact with the bigwigs of the industry.

OMG! Swara Bhasker Accuses Shah Rukh Khan For DESTROYING Her Life, Actress Blames SRK For Ruining Her Love Life-Know WHY

Actress Swara Bhasker is known to speak her mind as she never shied away from expressing her opinions. The actress is currently busy promoting her upcoming film 'Jahan Char Yaad' which is based on the friendship of women.

Fans Request Kartik Aaryan-Sara Ali Khan 'Please Patch Up Karlo And Date Again' After A Video Of Their Interaction Goes Viral

There were strong rumors of Kartik Aaryan and Sara Ali Khan doing each other during the shooting of their film 'Love Aaj Kal'.



together and chatting for quite a long time. The 'Kedarnath' actress looked drop-dead gorgeous in a short golden dress while the 'Pyaar Ka Punchnam' actor made heads

Asia Cup win will help T20 World Cup preparation, says Sri Lanka skipper Shanaka

Sri Lanka captain Dasun Shanaka said winning the Asia Cup will help the team's preparation for next month's Twenty20 World Cup, while batsman Bhanuka Rajapaksa lauded the achievement as a "great win" for the island nation after its historic victory against Pakistan in the final.



Sri Lanka won the Asia Cup for the sixth time on Sunday after Rajapaksa's big innings and Wanindu Hasaranga's all-round brilliance secured their 23-run victory against Pakistan in the final.

Steve Smith, bowlers shine as Australia complete 3-0 sweep of New Zealand; give Aaron Finch winning send-off

Steve Smith smashed his 12th ODI hundred while the bowlers starred as Australia completed a 3-0 sweep of New Zealand for the Chappell-Hadlee Trophy with a thrilling 25-run win in the third and final match of the series at Cairns on Sunday.

Sri Lanka's Asia Cup 2022 hero Bhanuka Rajapaksa dedicates title to 'crisis-hit' countrymen

Sri Lanka's Asia Cup 2022 winning hero Bhanuka Rajapaksa, whose stellar show with the bat played a pivotal role in his side's sensational Asia Cup 2022 victory, has dedicated the title to his crisis-hit island nation.

Classified Ads For Toronto, Montreal, Calgary

Matrimonial ads for Toronto, Montreal, and Calgary. Includes ads for a Canadian Pakistani male seeking a female, and a Pakistani family seeking a bride.

Real estate ad for a 2-bedroom basement in Mississauga. Includes contact information and a 'FOR FREE ESTIMATE' offer.

Moving plus services ad. Offers home, apartment, and office moving. Includes contact information and a 'FOR FREE ESTIMATE' offer.

Matrimonial ad for a 34-year-old Pakistani Muslim woman. Includes contact information and a 'PLEASE CONTACT BY' offer.

Looking for other half ad. A 40-year-old male looking for a partner. Includes contact information and a 'please contact by' offer.

Call to Place your Ad. Includes contact information and a 'Ph: 905-270-0144' offer.

Matrimonial ad for a Pakistani family. Includes contact information and a 'BSC' offer.

Matrimonial ad for a Pakistani family. Includes contact information and a 'BSC' offer.

Matrimonial ad for a Pakistani family. Includes contact information and a 'BSC' offer.

Matrimonial services ad. Includes contact information and a 'BSC' offer.

Matrimonial ad for a Pakistani family. Includes contact information and a 'BSC' offer.

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Matrimonial ad for a Pakistani family. Includes contact information and a 'BSC' offer.

Matrimonial ad for a Pakistani family. Includes contact information and a 'BSC' offer.

Advertisement for Henna. Includes contact information and a 'Call: 416-846-6926' offer.

Advertisement for matrimonial services. Includes contact information and a 'Call: 647-710-0054' offer.

Advertisement for matrimonial services. Includes contact information and a 'Call: 647-556-4200' offer.

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Advertisement for matrimonial services. Includes contact information and a 'Call: 647-556-4200' offer.

Constitutional challenge of Ontario's wage-cap bill set to begin in court

Groups representing thousands of public sector employees will be going up against the Ontario government in court this week as the two sides argue over a law that has capped wages for workers.

The groups are challenging the constitutionality of Bill 124, a law passed in 2019 that limits wage increases at one per cent per year for Ontario Public Service employees as well as broader public sector workers, including nurses and teachers.

The provisions of the bill were to be in effect for three years as new contracts were negotiated, and the Tories had said it was a time-limited approach to help defuse the deficit.

Critics have long called for the bill to be repealed, saying it has contributed to a severe nursing shortage.

The province has refused those calls, although the premier has said the government will negotiate fairly when contracts affected by the bill expire.

The case is set to be heard in Toronto over 10 days, starting Monday, and involves 10 applicants—largely unions who represent teachers, nurses, public service employees, universities and their faculty and engineers, among dozens of other professions.

The groups argue the bill violates a section of the Canadian Charter of Rights and Freedoms that protects meaningful collective bargaining.

"Bill 124 imposes restrictions on all forms of compensation and has undermined nurses' bargaining power during a crisis shortage of their skilled labour, exacerbated by a global pandemic, that would otherwise have amplified that power," lawyers for the Ontario Nurses Association wrote in its factum filed with court.

The province, for its part, argues the bill does not violate the Charter. Bill 124 provides avoid 'bargaining in good faith,' teachers say. The nurses group also argues the

bill is discriminatory against women and violates sex and gender equality in two other sections of the Charter. The nursing association notes more than 90 per cent of its members are female.

"The Act has caused extensive harm to nurses including: paralyzed collective bargaining; ineffective arbitration awards; increasing vacancies impacting health care delivery; a demoralized workforce with crippling workloads; and backlash toward the union," the nurses wrote in court documents.

The union representing Catholic teachers argued the bill "uses legislative power to avoid bargaining in good faith the most fundamental term of employment to teachers - the compensation they receive in exchange for their labour."

The groups claim there is a lack of meaningful consultation prior to the bill being introduced in the legislature.

The province, meanwhile, argues

particularly dire in skilled fields such as trades and nursing. Since May, Canada has lost 34,400 jobs in health care even as a record number of nurses reported working overtime hours.

Those were not jobs being cut but rather people retiring, said Cathryn Hoy, president of the Ontario Nurses' Association.

"It's a huge problem right now, because we've had so many that have retired unexpectedly," she said, citing the pandemic, working conditions and a wage dispute with Canada's largest province.

The transportation industry is also grappling with a severe worker shortage, both because of the pandemic-driven frenzy for more goods and as the workforce ages.

"More and more drivers are aging and therefore retiring or contemplating different lifestyle," said Tony Koeder, owner of Trans-Canada College, a career college that trains transport truck drivers.

At the same time, demand is booming from trucking companies, many of which take on student drivers for on-the-job training courses and then hire them outright as soon as they are fully licensed, Koeder said.

"Without trucks and people to drive trucks... goods will sit at ports and in warehouses as opposed to getting to the destination where they can be consumed," he said.

Bank of Canada hikes interest rate to 3.25%, triggering higher payments for more borrowers

The Bank of Canada hiked its trendsetting interest rate by three-quarters of a percentage point on Wednesday, the latest move by the central bank in its mission to rein in runaway inflation.

After slashing its rate to near zero in 2020 to help stimulate the economy in the early days of the pandemic, Canada's central bank has moved aggressively to raise lending rates to try to cool red-hot inflation, which has risen to its highest level in decades.

The bank's rate impacts the rates that Canadian consumers and businesses get from their banks on things like mortgages, lines of credit and savings accounts.

At the start of the year, the bank's rate was 0.25 per cent. After Wednesday's move, it's now at 3.25 per cent. That's the highest level for the bank's rate since early 2008, before the financial crisis.

While Canada's inflation rate eased somewhat last month from its 30-year high of 8.1 per cent, the bank voted in its decision that most of that decline was due to gas prices, while the rest of the economy still saw "a further broadening of price pressures, particularly in services."

That persistent underlying inflationary pressure is a big reason why "the policy interest rate will need to rise further," the bank said, noting that it "remains resolute in its commitment to price stability and will continue to take action as required to achieve the two per cent inflation target."

The move was widely expected by economists who monitor the bank. While the bank has now hiked its rate five times this year, economists think even more rate hikes are coming before the end of this year.

Aggressive series of hikes. Jimmy Jean, vice-president and chief economist with financial services conglomerate Desjardins Group, says the bank is making it crystal clear that it is committed to raising lending rates for as long as it takes to get inflation back down to below three percent.

Many mortgage holders have already felt those increases multiple times this year, as rates on variable rate loans have moved from below two per cent at the start of the year to in excess of four and in some cases five per cent today.

"Trigger rate' imminent for many loans that have a static payment are worried that eventually they will



Five large rate hikes in barely six months, "by any historical standard is a very aggressive tightening cycle, but what the bank is saying today is that this is not over," Jean said in an interview with CBC News on Wednesday.

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hit a trigger point in their contract and their payments will increase," Butler said.

"Really have to buckle down" Debra Henry is one of them. Henry, who lives in the Toronto area, took out a variable rate loan in November of last year, that came with a fixed payment of \$805 every two weeks. While her payment hasn't changed yet, she is aware that her loan has a trigger point, and she's worried she may soon cross it.

As things stand, she says she thinks her mortgage payment is effectively going entirely to the interest portion, and not paying down any principal at all.

"If it's at that trigger rate I really have to buckle down," she told CBC News in an interview. "I don't want to be anxious about the mortgage because one way or another it's going to get paid."

Amu Khanam has a fixed payment on a variable-rate loan for a property she owns in downtown Toronto, and she says her trigger rate hasn't been activated yet.

"If it keeps going to a point where they have to raise the actual monthly payment then it's going to start to pinch for sure," she told CBC News in an interview. "We'll see what happens."

It's hard to tell exactly how many people are in the same boat, but data from the Bank of Canada suggests that roughly one third of all mortgages in Canada are variable rate loans, but within that, two-thirds of them have fixed payments.

Canada's biggest lender, the Royal Bank of Canada, estimated last week that it has about 80,000 home loans on its books that are soon to hit their trigger point. "Our records indicate you may be approaching your Triggering Interest Rate - a moment when your regular payment is no longer enough to cover the interest portion on your mortgage," the bank told some of its mortgage holders in a recent letter obtained by CBC News.

"If this event occurs, your mortgage payment will automatically increase," the letter said.

Of those affected, the average payment is likely to increase by about \$200 a month, the bank's chief risk officer Graeme Hepworth said on a call with financial analysts last month to discuss the bank's quarterly results.

Canada is losing jobs - but the economy is losing more workers to retirement, too

More than a year after the Great Resignation took hold in the United States, Canada is grappling with its own greyer version: The Great Retirement.

Canada's labour force grew in August, but it fell the previous two months and remains smaller than before the summer as tens of thousands of people simply stopped working. Much of this can be chalked up to more Canadians than ever retiring, said Statistics Canada.

It's not just the 65-and-over crowd packing up their offices and hanging up their tool belts. A record number of Canadians aged 55-64 are now reporting they retired in the last 12 months, the agency's data shows.

This is hastening a mass exodus of Canada's most highly skilled workers - leaving businesses scrambling, helping push wages sharply higher and hamstringing to further drag down the country's sagging productivity, economists say.

"We knew from a long time ago that this wave was coming, that we would get into this moment," said Jimmy Jean, chief economist at Desjardins Group. "And it's only going to intensify in the coming years."

"The risk you have - and in some sectors you're already seeing it - is that people are leaving without there being enough younger workers to take over. So there's a loss of human capital and knowledge."

Pandemic delayed some retirement plans. During the COVID-19 pandemic, retirements fell as many Canadians decided to stay in their jobs longer. With restrictions now lifted, many are rushing to make up for lost time, choosing to travel and spend more time with family.

Their departures are shrinking the labour force, which could weigh on economic growth at a time when the central bank is aggressively hiking interest rates to counter spiking inflation, fanning fears that the

economy will fall into recession. Canada - which has ramped up immigration to help drive economic growth - has the largest working-age population, as a percentage of the overall population, in the G7, but at the same time its labour force has never been older, according to Statistics Canada. One in five workers in Canada is 55 or older.

There were 307,000 Canadians in August who had left their job in order to retire at some point in the last year, up 31.8 per cent from one year earlier and 12.5 per cent higher than in August 2019, before the onset of the pandemic, the agency said.

Adding to the problem, more than 620,000 Canadians entered the 65+ age category during the pandemic, a 9.7 per cent increase in that population group. Despite three straight months of job losses, job vacancies and postings remain well above pre-pandemic levels.

Nurses and truckers. The retirement problem is

particularly dire in skilled fields such as trades and nursing. Since May, Canada has lost 34,400 jobs in health care even as a record number of nurses reported working overtime hours.

Those were not jobs being cut but rather people retiring, said Cathryn Hoy, president of the Ontario Nurses' Association.

"It's a huge problem right now, because we've had so many that have retired unexpectedly," she said, citing the pandemic, working conditions and a wage dispute with Canada's largest province.

The transportation industry is also grappling with a severe worker shortage, both because of the pandemic-driven frenzy for more goods and as the workforce ages.

"More and more drivers are aging and therefore retiring or contemplating different lifestyle," said Tony Koeder, owner of Trans-Canada College, a career college that trains transport truck drivers.

At the same time, demand is booming from trucking companies, many of which take on student drivers for on-the-job training courses and then hire them outright as soon as they are fully licensed, Koeder said.

"Without trucks and people to drive trucks... goods will sit at ports and in warehouses as opposed to getting to the destination where they can be consumed," he said.

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