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Canada lifts work limit for international students to help with labour shortages

International students studying in Canada are now eligible to work more hours off campus as the country continues to grapple with labour shortages, according to the country's immigration minister.

Starting Nov. 15, a previous limit of 20 hours per week that eligible students enrolled in full-time studies were allowed to work off campus will no longer apply, Sean Fraser said during a news briefing in Ottawa Friday.

The temporary measures will remain in place until the end of 2023, he said.

"Through this change, the cap has been lifted. There's not an upper limit," Fraser told reporters at a coffee shop near the University of Ottawa campus.

"This will help sustain Canada's COVID-19 pandemic growth and provide a boost to employers in sectors that are particularly facing severe labour shortages, Fraser said.

In addition, Immigration, Refugees and Citizenship Canada is also rolling out a new pilot program to help automate the processing of applications to extend study permits.

However, no applications will be automatically rejected under this program, Fraser said, adding only immigration officers can do that.

"This pilot is actually going to free up officers to focus their efforts on more complex applications and continue to help reduce immigration backlog."

International students caught in N.S. housing crunch - Aug 24, 2022

The announcement comes as visa delays have affected thousands of international students, with many in limbo before the start of the academic year.

More than two years into the COVID-19 pandemic, immigration applications to come to Canada continue to face processing delays.

However, the IRCC is projecting wait times will reduce in the coming months.

While travel restrictions - that are now lifted - and other constraints brought on by the COVID-19 pandemic, as well as updating aging technology, have caused long delays, a record number of applications and the war in Ukraine this year have added to the inventory backlog, according to the government.

By the end of August this year, the IRCC had processed more than 452,000 study permit applications, which Fraser said is an all-time record.

"It's clear that we're speeding up this processing, but we know that we can do even better as more international students set their sights on Canada as a top destination," he said.

Massive backlog in Canada's immigration system has some waiting years to reunite with family - Aug 23, 2022

To address the massive backlog, the IRCC announced a hiring spree in August to bring 1,250 new employees on board by the end of the fall.

The federal government also announced in August that foreign nationals whose work permit expired or will expire between Sept. 20, 2021 and Dec. 31, 2022 can continue to work in Canada for an additional 18 months.

"To increase transparency, Fraser had earlier announced that the department will also provide monthly updates on the number of applications in-process, completed and those that have exceeded the service standard time.

N.S. updates rules on MSI coverage for international students - Sep 19, 2022

The decision to extend work hours for international students was welcomed by advocates, who have been calling on the federal government to scrap the rule.

"Removing the limit on hours of work while studying gives migrant student workers the power to leave bad jobs, speak up against exploitation and mistreatment, and freedom and flexibility to make decisions about their work," said Sarom Rho, an organizer with the Migrant Workers Alliance for Change.

"It's a step in the right direction but much more needs to be done for migrant student workers, particularly those who have been excluded, this change must be made permanent," she said in a statement Friday.

The officials said they tried in vain

Israel's embassy claims Ottawa downgraded security, despite threats

The Embassy of Israel in Ottawa says it feels at risk of violence after nearly three years of pushing Global Affairs Canada to increase its security.

It is exceptionally rare for embassies and consulates to go public with concerns about their security, but the Israeli Embassy provided two senior officials for an interview on the subject.

The interviews were given on the condition the two officials not be named by The Canadian Press, because staff fear hostility directed at the diplomatic mission could target individual employees.

The officials said the RCMP downgraded security for the Israeli head of mission shortly after Nimrod Barkan, the former ambassador of Israel to Canada, retired in November 2019.

The RCMP would not confirm any details, but the embassy said the force stopped providing what's called a VIP Protection Detail, which involves round-the-clock protection of an ambassador as they move between the embassy and official residence.

Israel did not appoint an ambassador as the COVID-19 pandemic spread, leaving a charge d'affaires to lead the embassy while Ottawa was among the most closed-down capitals on the planet.

When Israel's current ambassador to Canada, Ronen Hoffman, began his term in December 2021, Israeli Embassy officials asked for him to have the same protection as his predecessor.

The embassy says the protocol officer Global Affairs Canada rebuffed that request in formal diplomatic notes, as did the RCMP in one meeting.

The officials said they tried in vain to request a meeting to sort out the issue with the protocol office and RCMP.

In a statement, the RCMP wrote that "it would not be appropriate to disclose specific details" of discussions with any embassy.

"The RCMP's Protective Operations (branch) is constantly assessing and adapting its security and protective posture. This is done in a manner that is based on current and evolving threat and risk environments," reads the statement, which was not attributed to a specific spokesperson.

Global Affairs Canada deferred to that RCMP statement.

Embassy receives threats

The Israeli Embassy is located in an office tower three streets south of Parliament Hill. Its suite number only appears on some pages of its website, and the floor isn't listed on the office tower's directory screen.

The embassy shared social media postings of activists who oppose Israeli policies toward Palestinians, in which they show floor maps of the embassy's location and photos of its hallway.

The staff also shared what they said was a recent voice mail, in which an unidentified voice says, "We will kill you wherever you are, we will get you."

The unidentified officials noted a rise in antisemitic events, documented by the Jewish advocacy group B'nai B'rith Canada.

In April, that group reported a stark jump in anti-Jewish incidents, from nine in 2020 to 75 in 2021, including beatings, vandalism of synagogues and swastikas in schools.

The Embassy of Israel said it now has the same level of protection as most diplomatic missions in the National Capital Region.

That amounts to police driving past the building that houses the embassy at random intervals, according to recent protocol chiefs who oversee security for embassies in Canada.

Officials at Global Affairs Canada also hold regular calls with all embassies in Ottawa and Gatineau, which include touching base on any security concerns or coming events that may lead to large protests.

The department also gathers intelligence and receives updates from the two municipalities on permits for demonstrations outside embassies.

Global Affairs Canada sends that information along with suggestions when the department feels a diplomatic mission might merit more security, for specific days or even for permanent, round-the-clock surveillance.

The RCMP liaises with CSIS, and makes the final call on how much protection the Mountain offer.

Under the 1961 Vienna Convention, countries incur obligations to protect diplomats when they formally accept ambassadors from foreign states.

But that duty is up to interpretation, and it's rare for Canada to offer round-the-clock protection to embassies, former protocol chiefs said, in part because Ottawa is a lot safer than many capitals.

The Israeli Embassy staff said that in this climate, they don't feel safe since nobody in their delegation can instantly react to threats.

The embassy has some security officials and has considered hiring private guards, but neither has jurisdiction to demand identification from people who are acting suspicious or lingering outside the embassy.

The officials said the embassy has friendly relations with Canada, and that they are trying to resist invoking diplomatic immunity to have staff go outside their jurisdiction, such as by trying to identify people.

Last month, Moscow summoned Canada's ambassador over frustrations with Ottawa's handling of security concerns at the embassy.

The delegation posted security-camera footage that appears to show a Molotov cocktail being thrown over the fence in the early hours of Sept. 12, and claimed the RCMP weren't taking the issue seriously enough.

The Russian Embassy also alleged Ottawa police looked on when demonstrators at a rally for Ukraine allegedly blocked access to consular service on Sept. 8.

Canada has said it's reviewing those incidents, with neither police force getting into specifics.



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Health Canada approves Pfizer's new bivalent COVID-19 vaccine

Health Canada has approved Pfizer's new bivalent COVID-19 vaccine, which targets the virus strains now most common in Canada.

The updated version of the Pfizer-BioNTech Comirnaty COVID-19 vaccine targets the Omicron BA.4 and BA.5 subvariants, as well as the original strain of the virus, and is authorized for use as a booster dose in people 12 years of age and older.

"The booster is expected to trigger a strong immune response against both the original SARS-CoV-2 strain as well as the Omicron BA.4/BA.5 subvariants," Health Canada said in a media statement.

"It is expected to have a similar safety profile to the original Pfizer-BioNTech Comirnaty vaccine, with mostly mild side effects."

Health Canada said it has imposed terms and conditions on the authorization of the new vaccine, including a requirement that Pfizer-BioNTech provide information to Health Canada on the ongoing efficacy of the vaccine on an ongoing basis to ensure its benefits continue to outweigh risks.

"I'm really excited to have the bivalent vaccines for the different SARS-CoV-2 variants approved," said Alyson Kelvin, a virologist at the Vaccine and Infectious Disease Organization at the University of Saskatchewan.

"We're seeing almost all infections worldwide are BA.5, so this is going to offer more protection to people," Health Canada says 88 per cent of the COVID-19 cases identified in mid-September were BA.5 and nine per cent were BA.4.

Who should get the vaccine? The National Advisory Committee on Immunization (NACI) is recommending that all Canadians 65 years of age or older get the new shot. It also says that Canadians 12 and older who face an elevated risk of severe illness should get the shot as well.

NACI also said Friday that mRNA bivalent COVID-19 vaccines are now the preferred booster shot.

Health Canada officials said that Canadians who have not had a booster for six months should get this

new shot as soon as they can. Canadians who have not had a shot for three months should also consider getting the shot.

Health Canada says that those who have had a booster less than three months ago should not rush out to get the shot because it will not be as effective as it would be if they wait a little longer.

Two options for better protection This is the second combination vaccine approved by Health Canada's vaccine review team and the first that targets BA.4 and BA.5. Last month, Health Canada approved use of Moderna's bivalent COVID-19 vaccine, branded Spikevax, which targets the original virus and the first Omicron variant, BA.1.

Kelvin said the Moderna and Pfizer-BioNTech bivalent shots are expected to offer better protection against the circulating strains.

"It's really important knowing that there is a significant difference in how your immune system sees the Omicron variants compared to the original SARS-CoV-2 virus, that you are at least getting some protection to

the Omicron variants," she said. "I'm really excited to see the potential of these bivalent vaccines and how we might advance mRNA technology going forward."

Tam concerned? Ducloux Canada's Chief Public Health Officer Theresa Tam said that while there was a decline in cases toward the end of the summer, COVID-19 infections are once again on the rise.

She urged Canadians to get the new shot so that when they're spending more time indoors over the winter months, they'll be sufficiently protected from infection and severe illness.

Health Minister Jean-Yves Duclos echoed that call and said the new vaccines will help protect people from developing long COVID over the winter months.

"I am concerned," Duclos said Friday. "From what I'm hearing from the experts, [they] are telling us ... that the coming months, the coming weeks will be critical when it comes to COVID-19 infection and all the consequences that can have for people and health-care workers who are already overloaded."

Canada's Deputy Chief Public Health Officer Dr. Howard Njoo said Friday that he's confident there will be enough of both vaccines to meet Canadian demands.

What you need to know about the new credit card surcharge

As of last week, you may be paying an additional fee if you choose to pay with your credit card. That's because Canadian retailers can now charge customers using credit cards to pay, following a long-standing lawsuit with Visa and MasterCard that was settled earlier this year.

Canadian businesses launched a class action lawsuit against the two companies in 2011, and the settlement earlier this year refunded them hundreds of millions of dollars worth of fees - known as interchange fees - that they pay any time a customer pays with credit.

The settlement also gave them permission to pass those charges on to customers directly, which they weren't allowed to do before.

Previously, businesses were absorbing the cost of these so-called interchange fees, but now many are looking to make up for lost revenue by charging their patrons.

What does that mean for you? We've asked a host of questions from our audience and have answered some of them below.

Why are the credit card fees so high at 2.4 per cent? Couldn't they be capped at 1 per cent?

Actually, credit card interchange fees are sometimes higher than 2.4 per cent, but the surcharge for customers has been capped at that number due to the settlement.

However, the surcharge amount you may be charged when paying depends on which credit card you use.

"The higher the premium of the card, the higher the interchange fee," said Luciana Brasil, a partner at Vancouver-based law firm Branch MacMaster LLP, which worked on the class action lawsuit that led to the settlement.

That means the more points and rewards you receive from using your credit card, the higher you can expect the surcharge to be.

Merchants can also choose to add the surcharge by company brand, meaning Visa or MasterCard, or they can add it to product types, meaning types of Visas, or types of MasterCard, Brasil added.

The average surcharge in Canada is 1.4 per cent, but depending on the card, it could be up to two per cent or more. Regardless of the cap, however, merchants cannot surcharge more than the actual cost of what is being purchased or paid for.

"It's not a money-making charge. It's a cost recovery charge," said



Brazil. Why are we paying more [interchange fees] than Europeans and others?

In many parts of the world, including the European Union, Israel, the United Kingdom, China and Australia, interchange fees have been capped at less than one per cent.

On the other hand, Canada has some of the highest interchange fees in the world, with the average being 1.4 per cent.

Why this is the case is still unclear. However, credit card companies determine those rates.

"It's a question for the networks," said Brasil.

She says her and her team were previously told these fees need to be higher in Canada in order to maintain all the different levels of services that are provided in connection with providing credit to people.

However, Australia, one of the countries where interchange fees are legally capped, is able to provide a comparable level of services for much less.

Understanding why there is such a significant difference is a question they posed in the litigation, Brasil says, but never received an answer because the case was settled.

There has been talk of introducing legislation to control the fees, especially for small- and medium-sized businesses, but so far, there has not been any news from Ottawa.

Can a surcharge be applied if I use my Visa Debit card?

No, a surcharge cannot be applied if you use your Visa Debit card or your Debit MasterCard card. It only applies to credit cards, Brasil says.

The debit cards use Interac, typically, even if labelled as Visa Debit or Debit MasterCard.

This applies to pre-authorized debit transactions, such as bill payments, as well - they cannot have a surcharge because those bills are using debit. In fact, some of your bills can't even be paid with credit cards, such as your

Real estate: Canada's housing crisis is just beginning, economist says

The recent cool-down in Canada's housing sector doesn't mean prospective homebuyers can look forward to affordable shelter in the future, according to one Bay Street economist.

"The current decline in house prices will not save us," Benjamin Tal, the deputy chief economist at CIBC, said in a TV interview Tuesday.

Tal uses two measures to gauge home affordability: the ability of first-time homebuyers to enter the market and the available supply of social housing. He anticipates both metrics will continue to show pressure in the housing market.

"This market will remain unaffordable to many, many Canadians," he said.

The Bank of Canada's interest rate hikes this year have contributed to a decline in home sales and prices in cities including Calgary, Vancouver and Toronto. Despite the downward trend, the average price of a home in Canada's most populated region, the Greater Toronto Area, remained well above \$1 million in September, according to the Toronto Regional Real Estate Board.

Tal said he worries that the rise in interest rates will not halt the upward trajectory of home prices in the long run. "Interest rate hikes will not be enough to bring the [housing] market down to where it belongs," he stated.

The other major roadblock he anticipates is a lack of adequate housing supply for newcomers to Canada. The projected influx of immigration to Canada will only exacerbate the country's housing crisis as construction of units which could house these newcomers is nowhere to be found, he said.

"By any stretch of the imagination, this is the end of the housing crisis. This is just the beginning," he said.

Tal suggested one way to fix the country's unaffordable housing is through increased coordination between policymakers and business leaders.

"All levels of governments, private sector and banks, talking together and trying to come up with a solution," he said.

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Koffee With Karan 7: Karan Johar REACTS To Heavy Criticism For Discussing Celebs' Sex Life And Repeatedly Mentioning Alia Bhatt, 'I Want To Do What Pleases Me'

Koffee With Karan 7 just wrapped all its 12 episodes that are out. Host Karan Johar is thrilled and we're all as a team... The 'My Name Is Khan' director further spoke about the criticism he received for KWK7 about discussing sex life and mentioning Alia's name.

Gauri Sawant Opens Up On Sushmita Sen's Role Taali, 'Why Should Be Restricted To Just The Transgender Roles'

Sushmita Sen surprised everyone by sharing the first look of her upcoming film 'Taali' based on the life of transgender activist Gauri Sawant. She then told us she has been... Gauri Sawant clarified these questions and said that it is a mark of respect that a female actor is playing the role.

Priyanka Chopra Turns CHEF As She Steps Into Her Restaurant's Kitchen; Makes Avocado Bhel, And Gorges Burrata Butter Chicken Pizza

Our Desi girl Priyanka Chopra has been scaling great heights in Hollywood and she has also etched herself as a successful entrepreneur... Priyanka shared a video on her Instagram and showed a glimpse into the kitchen. She was seen donning up with the chef to make some delicious food.

Opens in focus as India look to seal series against South Africa

The second-string Indian team would look for some stability from its openers as the hosts aim to punch above their weight and seal a memorable series against South Africa in the final ODI... After going down narrowly in the series-opener, the night of the Indian white-ball depth was in full display as the hosts won the second ODI comfortably to level the three-match series 1-1.

Ishant Sharma enjoying additional responsibility: Delhi head coach ahead of new season

India veteran Ishant Sharma is seeing the hard yards in the nets and has wholeheartedly committed to the extra responsibility of restoring the Delhi pacers in the Syed Mushtaq Ali T20 Trophy beginning on Tuesday... Head coach Sharma is aware of the challenges ahead and the 33-year-old told PTI that he and the players are up for it.

'We don't have Lionel Messi sitting in the bench': Ramiz Raja defends Pakistan squad for T20 World Cup

Pakistan Cricket Board (PCB) chief Ramiz Raja has defended team selection for the T20 World Cup saying the selection committee has very limited options and there is no Lionel Messi sitting in the bench... Responding to the criticism of the team selection followed by the continuous failure of the team's middle order, Raja in an interview to Geo TV said, "We have experienced with the senior players in the last T20 World Cup. I don't have any issue.

Pakistan's middle order has been a major concern for the team management as no other batsman could score big runs in the middle order. From the Asia Cup loss to a 43-dart in the T20 match series against England, only the opening pair of Babar Azam and Mohammad Rizwan shouldered the responsibility of scoring runs. With the middle order's failures, Pakistan's 'poor selection' is under attack.

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Vancouver police investigating multiple violent attacks involving stabbings, crossbow

The Vancouver Police Department is investigating a string of violent attacks over the Thanksgiving weekend, including five stabbings and an attack on a man with a crossbow arrow.

Advocates for vulnerable people in the city's poorest neighbourhood said the spate of violence is, in part, a result of the stress people who live in tent encampments face from being moved by city officials.

In August, violence erupted and a number of people were arrested in the Downtown Eastside as city staff began enforcing a fine order to clear a tent encampment, saying the tents were a fire safety hazard.

"Certainly it's upsetting and alarming news," said Vince Tao, an organizer with the Vancouver Area Network of Drug Users (VANU), about this weekend's violence.

Beginning on Friday night in the Downtown Eastside, a stabbing near East Hastings Street and Campbell Avenue left an 18-year-old man with



serious injuries. Another stabbing near West Hastings and Cambie Streets resulted in life-threatening injuries for a 48-year-old man.

Then early Saturday morning, officers say witnesses reported a "stabbing spree" at CRAB Park, another downtown park, which also had tent encampment. Three people were seriously injured according to police.

According to police, two of the victims fled the park and approached

Police Department said in a statement.

Police believe there may be other victims who fled the park before they arrived.

"This weekend has been particularly violent," said Sgt. Steve Addison on Sunday.

Addison said the suspect arrested in relation to the CRAB Park stabbings was a resident at the tent encampment there.

The victims include a man in his 30s, a man in his 40s, and an unidentified man.

"It's a miracle that it didn't kill him." Later on Saturday afternoon Addison said officers were called to the corner of Carrall and Hastings Street where a man was struck in the chest by an arrow believed to be shot from a crossbow.

Addison said a bystander had removed the arrow and was performing first aid on the victim when emergency responders arrived. The victim was taken to hospital for further treatment.

"It's a miracle that it didn't kill him," said Addison about the attack. He said it was not related to the previous stabbing incidents.

Police believe the victim was targeted. Officers have not yet identified the suspect, nor made any arrests.

More rate hikes needed despite signs of economic slowdown: Macklem

OTTAWA - Despite some early signs of a slowing economy, Bank of Canada governor Tiff Macklem says more interest rate hikes are necessary to bring inflation down.

Speaking to the Halifax Chamber of Commerce on Thursday, Macklem said high inflation increasingly reflects domestic pressures.

The governor said while global events such as the pandemic and the Russian invasion of Ukraine have led to higher prices, demand is outpacing supply more broadly in the Canadian economy.

Macklem said, in hindsight, the bank's early assessment that high inflation was temporary was "overly optimistic."

As the economy fully reopened in the spring, pent-up demand for services in sectors like travel and recreation began driving inflation even higher, he said.

"Canadians experienced these pressures first-hand when trying to book a computer or reserve a table at their favourite restaurant," Macklem said, according to a prepared text of his speech released in Ottawa.

After inflation reached an annual rate of 8.1 per cent in June, the pace of price increases in Canada has since slowed, largely due to lower gas prices. In August, the annual inflation rate was 7.0 per cent.

However, Macklem said the core measures of inflation "have yet to decline meaningfully" even as headline inflation has come down.

As the Bank of Canada monitors inflation and the effects of higher interest rates, the governor said it will be paying close attention to its core measures of inflation, which tend to be less volatile than the overall inflation rate.

As rising interest rates continue to slow the Canadian economy, some economists are forecasting Canada will enter a mild or moderate recession. The Bank of Canada has previously spoken about aiming for a "soft landing," where inflation comes down without triggering a serious economic slowdown.

When asked whether the bank's path to a "soft landing" has narrowed during a news conference on Thursday afternoon, Macklem said the bank's primary focus is restoring

low and stable inflation.

"Our mandate is clear. Our primary responsibility is price stability," he said.

The Bank of Canada is set to make its next interest rate announcement on Oct. 26 and will provide updated economic forecasts in its latest monetary policy report.

Since March, the central bank has raised its key interest rate from 0.25 per cent to 3.25 per cent, one of the fastest rate hike cycles in its history.

In his speech, Macklem said there are some signs that global inflationary forces are easing, and that food inflation should soon begin to come down.

Despite commodity prices falling and global supply chains easing, though, these developments are not enough to bring inflation down, he said.

"With labour markets still tight, the economy still in 'excess demand' and inflation still too high, the governor said more interest rate hikes will be necessary. In a note, CIBC chief economist Avery Shenfield said Macklem's speech had a "hawkish tilt." CIBC is forecasting the central bank will raise its key interest rate by half a percentage point later this

'Not Chump Change:' Home Prices in Canada Strain Affluent Budgets

HAMILTON, Ontario - Even with a budget of 1 million Canadian dollars, Rim Choudhary and Nippon Goyal, a newly married couple living in Toronto, discovered that buying a house there would be impossible.

The competition inside the city and nearby was so stiff that they had to consider 50 properties, before finally outbidding everyone to pay 995,000 Canadian dollars, or about \$730,000.

The house had a leaky roof - it was also 50 miles from Toronto, in Hamilton, Ontario.

Canada's housing costs are among the highest in the world, driven, in part, by robust real estate markets in its largest cities, like Toronto and Vancouver, that have a global appeal.

But costs have also grown steeper in smaller cities, like Hamilton, the country's steel making center, which once promised affordability, but is now the fifth-least affordable place in North America for housing, according to Oxford Economics, a consulting and forecasting firm based in Britain.

Even as many markets in Canada cool because the central bank has raised interest rates to combat inflation, homes in most markets remain significantly more expensive than they were last year. Prices for single family homes in Toronto fell by 16.4 percent from February and the end of August, but were still 7.7 percent higher than in the same month last year.

The country's bubbling residential real estate market has become so frothy that as the pandemic eases, Canada finds itself in an economic Catch-22. It's grown so expensive to buy a home - prices have risen nearly 160 percent for a detached home in the Toronto area in a decade - that younger Canadians would welcome falling home prices. But if prices fall too drastically - and they could if the central bank keeps raising interest rates - the market could crash, wiping out billions of dollars in real estate values and potentially dragging down the country's economy.

"I don't think there's an apocalypse out there," said Frank Clayton, a real estate economist and co-founder of the Center for Urban Research and Land Development at Toronto Metropolitan University. "But interest rates are going up a lot more than I think most people thought a few months ago."

In March, the Bank of Canada, like most central banks, began steadily



increasing interest rates to try to tame inflation that accelerated after the Russian invasion of Ukraine. Last month the central bank's key interest rate reached 3.25 percent, up from 0.25 percent in February.

"Every time they go up, it's going to bring prices down," Mr. Clayton added, referring to home prices.

Canada's spiraling house prices have long been led by fervent price gains in Toronto, where the detached house price, adjusted for buying patterns, now sits at just under 1.6 million Canadian dollars, and in Vancouver, British Columbia, where it is at about 1.9 million dollars.

Like the real estate boom in many countries, Canada's was initially fueled by historically low interest rates and then accelerated when affluent people trapped in their homes during the pandemic began flash with savings and sought bigger dwellings.

An analysis by the Canada Mortgage and Housing Corporation, the government-owned mortgage insurer, found that prices surged near Toronto and Vancouver "partly owing to much higher inter-continental migration" between 2015 and 2019.

For the Toronto area, before Covid swept the country in 2020, about 125,000 immigrants arrived each year into a market that was building about 33,000 new houses annually.

Another factor contributing to housing price increases is suburban sprawl. As governments attempt to restrict the building of single-family homes in cities - an effort to combat climate change by promoting development that reduces dependency on cars - Canadian families who want detached homes are going farther outside cities to find them.

A Bank of Canada study released this year found that a preference among buyers for larger spaces increasingly now only available in suburbs has narrowed the housing price between city and suburban real estate in areas like Toronto.

surprised at how quiet it could be," Ms. Choudhary said. "Nobody really stays out beyond 10 p.m., even on weekends."

Attending an in-person meeting at her company's office in the heart of Toronto is now a 90-minute transit ride each way.

But all that, Ms. Choudhary said, has been offset by compensations such as having two extra bedrooms and nearly triple the floor space. Ms. Choudhary added "we were so excited that we had a whole backyard we had to get a barbecue, of course."

The couple's home-hunting difficulties bore poorly for homeownership rates in Canada. Census data released this month showed that the rate fell to 66.5 percent last year from a peak of 69 percent 11 years ago.

Canada defines families with unaffordable housing as those spending more than 30 percent of their income on shelter. By the census agency's measure, just over 20 percent of Canadian households had that predicament last year.

While there's a lot of plenty of historic from across the political spectrum in Canada, there has been little in the way of concrete action beyond tax incentives and sales-tax rebates that, some argue, have only further turned up the heat on prices by enabling even more people to enter the market.

"When I told people that I was moving here, everyone that I knew in Hamilton, are you crazy?" said Bryan Adlam, who moved his real estate practice from suburban Toronto seven years ago when Torontonians started looking further afield. Now Hamilton has bidding wars and unconditional offers. "There's the original Hamiltonian people and then there's the transplants and there's a definite divide in the areas they live. But in the areas where they're overlapping, sometimes there will be friction."

When Ms. Choudhary, who works in e-commerce for a consumer products company, moved to Toronto from Mumbai after marrying Mr. Goyal, a tech project manager, just over a year ago, they decided two people could not work remotely in his 550 square foot condo. Though it meant giving up easy access to nightlife, restaurants and cultural events, they would have to leave downtown Toronto to find anything within their budget.

Searching an ever-widening circle from the condo, they made 10 offers that were repeatedly topped by other buyers' bids, in one case by 80,000 dollars.

In Hamilton, where they moved in August, some psychological adjustment has been necessary. "Home here is not like kind of shocked and

Jim Dunn, an urban geographer at McMaster University, in Hamilton, is also the director of a government-sponsored housing research group. He said that any government committed to providing affordable housing will have to take the politically unpalatable step of reversing several tax advantages for homeowners.

The resulting tax revenue could be used to build more public housing, something the federal government largely abandoned decades ago. Chief among the tax advantages Mr. Dunn wants eliminated is an exemption from capital gains taxes after the sale of primary residences.

His studies have calculated that the cost of that exemption, and of other tax rules that do not capture homeowners' gains, amounted to six times all levels of government spending on public housing.

Outside of the organic food market on Ottawa Street in Hamilton, Mr. Adlam said that house prices have tripled since he arrived in the city. And he's seen variations of the pattern spread through several communities hundreds of miles southwest to the tip of the province at the international border with Detroit, where the average home price is now 912,681 Canadian dollars.

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