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Renters can now apply for one-time \$500 housing benefit top-up

Applications are now open for renters looking to access the one-time top-up to the Canada Housing Benefit that will see those eligible receive an additional \$500.

Promised as part of an NDP-backed Liberal affordability plan, a bill became law last month that brought in both this rental boost for low-income Canadians as well as the first federal dental care benefit.

Ahead of the application portal opening on Dec. 12, federal Canada Revenue Agency (CRA) officials briefed reporters on how the system will work for Canadians looking to apply.

An important note for those looking to access this tax-free federal help is that applications are only being accepted until March 31, 2023.

If you are a renter looking for the additional assistance, here's what you need to know.

WHAT IS THE HOUSING BENEFIT?

The Liberals announced the one-time \$500 federal boost to the existing Canada Housing Benefit program in the fall, pledging to help those eligible cover the cost of rent as it continues to rise nationwide.

Inked into the NDP-Liberal deal, the federal government committed to see the top-up rolled out in 2022, with the potential to renew it in the years ahead "if cost of living challenges remain."

The program is set to cost \$1.2 billion, \$475 million of which was included in the 2022 federal budget. The additional funding was included in the 2022 federal budget, with the government setting aside \$475 million for those eligible this

year. Now, the Liberals say the proposed funding totals \$1.2 billion.

WHO IS ELIGIBLE?

This is a program for low-income renters with adjusted net income below \$35,000 for families, or \$20,000 for individuals who pay at least 30 per cent of their adjusted net income on rent.

Applicants have to be paying rent for their own primary residence in Canada, and need to apply on their own behalf.

In order to receive this \$500 payment to help cover rent, applicants need to confirm they:

- Have filed their 2021 income tax and benefit return;
- Are at least 15 years of age as of Dec. 1, 2022;
- Are a resident in Canada;
- Have their principal residence in Canada as of Dec. 1, 2022;
- Have paid rent for their own shelter in 2022; and
- Have paid at least 30 per cent of their 2021 adjusted net family income on rent in the 2022 calendar year.

To apply, you do not have to receive other housing benefits, such as the original Canada Housing Benefit, which is co-funded and delivered by the provinces and territories.

The federal government estimates that approximately 1.8 million Canadians, including students, will be eligible to receive this rent support.

HOW CAN RENTERS APPLY?

Similar to the approach taken with the Canada Dental Benefit, the CRA has rolled out an attestation-based application process to receive this benefit.

Prospective applicants logging on to their CRA "My Account" or using the direct online form to apply need to be ready to provide some basic information. This includes their address, who they have paid rent to, and how to contact that person.

For those without access to the online systems, the CRA has set up a dedicated line at 1-800-282-8079 with agents that are able to help callers complete applications over the phone.

If applicants have moved throughout the last year, they will also be asked to specify how many months they have spent at certain residences.

The CRA is highly recommending the signing up for direct deposit as the fastest and easiest way to receive this funding, noting that the estimated wait time for payments is five business days if signed up for direct deposit, whereas it could take 10 business days to receive a cheque by mail.

Applicants are being asked to keep any relevant documentation to back up their application in case the CRA comes calling in the next six years to validate their eligibility. This includes tax slips, rental property receipts, and landlord contact information. Applicants found to be ineligible will be required to repay the benefit.

The government has vowed that those who receive this help will not see a reduction in other federal income-tested benefits they may be receiving, such as the Canada Child Benefit and GST tax credit.

Liberals and Conservatives wrestle over the legacy of pandemic spending



One of the most awe-inspiring accounts of government activity ever produced can be found on page 254 of the spring budget - table A1-13, under the heading "Canada's COVID-19 Economic Response Plan."

According to that table, the federal government committed roughly \$352.2 billion toward responding to the pandemic, almost all of it distributed over the last three fiscal years. A substantial portion of that spending - \$69.4 billion - was directed toward health and safety measures. But the greater share - \$282.8 billion - covers fiscal support measures for individuals and businesses.

That is, from any perspective, an incredible amount of money. For the sake of comparison, the federal government spent a total of \$314.6 billion on all of its many programs and initiatives in 2018-2019, the last COVID-free fiscal year.

Much of that pandemic spending went to programs that were conceived on the fly and implemented in a matter of weeks - programs like the emergency response benefit and the wage subsidy. And a lot of that money got spent very quickly - \$209.7 billion was distributed in the 2020-2021 fiscal year.

The Liberal government made a conscious choice to prioritize speed over precision. Given the circumstances, it decided that getting support to Canadians was more important than making sure that every dollar went only to those who absolutely needed it. Double-checking the eligibility of recipients would have been a luxury.

So it's not all that surprising that at least some of that support ended up in the hands of people and business owners who didn't technically deserve it.

But last week's report by the auditor general is still a significant piece of a consequential debate about the legacy of the government's extraordinary actions during an existential emergency.

The AG's mixed report said that report was not a complete repudiation. In fact, the report's summary begins on a rather positive note for the government.

"With its response to the COVID 19 pandemic, the Government of Canada set an objective of helping Canadians as quickly as possible. The COVID 19 emergency programs that we audited achieved that objective," Karen Hogan wrote.

"They quickly offered financial relief to individuals and employers, prevented a rise in poverty, mitigated income inequalities and helped the economy to move from the effects of the pandemic."

This is essentially the support minister's argument - that the support mitigated hardship and set up the economy to bounce back quickly from the forced shutdowns of the pandemic. If support payments made

it easier for people to stay home, those programs probably also reduced the number of people who were infected with COVID-19.

But after reviewing \$310.7 billion of the total spending, the auditor general also found that at least \$4.6 billion went to people and businesses ineligible to receive it. She flagged another \$27.4 billion that needs further scrutiny. The government has so far recovered approximately \$2.3 billion from recipients who were ineligible, but the auditor questioned whether the Canada Revenue Agency's plan to review payments was good enough.

It was these findings that the Conservatives understandably seized on this week - Conservative Leader Pierre Poilievre used the word "waste" nine times in the space of four questions in the House of Commons on Tuesday.

Much about the question of "waste" depends on how much more of that \$32 billion the federal government ultimately recovers. But the auditor general's report is most valuable to Poilievre as a piece of a larger argument - that the government spent too much and thus triggered the inflation that is increasing the cost of living for Canadians now.

For the Conservatives, this argument has three potential benefits. It both blames the government for what's currently causing Canadians stress and undercuts the government's argument that it did a good job responding to the pandemic. It also advances Poilievre's primary political idea - that government does more harm than good whenever it tries to actively do something.

The rhetoric and reality of inflation. On inflation, the situation is more complicated than Poilievre's attacks would suggest - though it also isn't as straightforward as the Liberals might like.

New analysis from Scotiabank's chief economist suggests that global factors account for 85 per cent of the inflation that Canadians are experiencing. But federal support - which may have been overly generous - likely contributed to "excess demand" and is thus compounding the Bank of Canada to raise interest rates somewhat higher than it otherwise would have.

There is always a counterfactual to consider. In this case, according to an estimate from Statistics Canada, the poverty rate in Canada would have spiked to 11.6 per cent in 2020 without government support. Instead, it was 6.4 per cent. Untold long-term economic damage would have occurred had the government done nothing.

Conservatives no doubt would reply that they wouldn't have done nothing - they just would have spent less. But how much less? And how? What would be the economic and inflationary consequences of this imagined alternative? There are almost always trade-offs. Under a Conservative government that focused more on precision, the speed of delivery might have suffered.

And anyone conducting a post-spending analysis must also concede that they are dealing with perfect hindsight that was not available to government officials in 2020 and 2021, as the country confronted a truly unprecedented crisis.

These finer details and nuances might be lost as the debate is boiled down to one side yelling "reckless spending!" while the other chants "supporting Canadians!" But a true reckoning with the federal government's extraordinary spending during the pandemic would also deal with the practical aspects of how and why those benefits rolled out as they did.

The unglamorous work of better government.

The Canada Emergency Response Benefit (CERB) was necessary - not only because of the pandemic-era lockdowns, but because the employment insurance system was incapable of dealing quickly and effectively with such a steep drop in employment. The auditor general also found that CRA was limited in how much screening it could do for the wage subsidy because of a lack of access to real-time tax and payroll data.

Such facts make the case for relatively unglamorous things like EI reform and initiatives to improve the federal government's technological infrastructure - like the current "ePayroll" and "benefits delivery modernization" programs.

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Ontario's tourism sector won't fully recover from pandemic until 2025, report says

Ontario's tourism industry is not expected to fully recover from the pandemic until 2025, the Ontario Chamber of Commerce and the industry say in a joint report, with recommendations including tax incentives, cannabis tourism and affordable housing to support staff recruitment.

Tourism businesses in the province are generating 64 per cent of the revenues they saw in 2019, on average, and seven in 10 report they have taken on debt to stay afloat, according to the OCC and Tourism Industry Association of Ontario report set to be released Tuesday.

Daniel Safiyei, vice-president of policy at the chamber of commerce, said the province will need a broad strategy to address these challenges. "The potential of this industry will not be reached until both some of the immediate challenges get addressed, but then also the more structural challenges as well that are prohibiting the growth, not only of the tourism industry, but



many industries that have been perhaps disproportionately impacted by COVID," he said in an interview. In the short term, the Ontario government could make its staycation tax credit permanent and the federal government could increase maximum COVID business loan forgiveness amounts and extend an interest-free repayment period, the report suggests. Ontario could also encourage cannabis tourism, through regulatory changes around special event permits and consumption lounges, Safiyei said.

"We know increasingly

international tourists are looking more and more for a cannabis experience within their tourist trips," he said. "That can be a draw of its own — just look what regions like Prince Edward County and Niagara have done with wine. Imagine something similar to that within the cannabis sector and the types of international and domestic tourists that can draw as well."

However, there is a challenge not only with drawing tourists to Ontario, but drawing people to work in the industry. There has been an 81 per cent increase in tourism and

hospitality job postings compared to 2019, the report said. "With tourism businesses unable to hire the staff they need, and existing staff capacity strained by COVID-related worker absences and burnout, the labour crisis is affecting the ability of businesses to meet visitor demand," the report said.

"The majority of tourism operators cite staffing challenges as the greatest barrier to recovery." The report also recommends immigration system changes in order to attract newcomers to hospitality work as well as to retain people who come to Ontario as international students. At Centennial College, 92 per cent of the students in the two-year tourism program are international and most planned to apply for a postgraduate work permit, the report said. But immigration backlogs and rules for certain programs that disqualify hospitality workers mean Ontario is losing out on that potential, the report said.

Looking beyond tourism-specific recommendations, the report also identifies a number of broader changes that could help the tourism sector — and others — better recruit and retain workers. It suggests improved transit and transportation infrastructure, more affordable and rental housing, and better connectivity for rural Ontario through broadband.

How high can Canada's prime rate go?

As part of its quantitative tightening plan to decrease Canada's inflation rate to 2%, the Bank of Canada recently increased its policy interest rate by 50 basis points (0.50%).

In response, almost all major banks and lenders in Canada have adjusted their prime rates accordingly, increasing interest rates across the board.

This marks the seventh consecutive increase to the Bank of Canada's target overnight rate in 2022 and has left many Canadians wondering just how high Canada's prime rate can go.

Today, I'll explain a bit more about what the prime rate is, how it can affect your personal finances, and offer some projections based on historical prime rates.

WHAT IS THE CURRENT PRIME RATE IN CANADA?

On December 7, 2022, the Bank of Canada increased the target overnight rate from 3.75% to 4.25%. This 50-basis point increase imposed by the Bank of Canada has caused Canada's prime rate to increase from 5.35% to 4.5%.

Over the past year, Canadians have faced increasing interest rates as the government tries to rein in the inflation rate. As the Bank of Canada increases its rates, the prime rate set by banking institutions also increases.

B&C POLICY INTEREST RATE VS. BANKING PRIME RATE

It's important to understand the difference between the Bank of Canada's policy interest rate and the prime rate set by banks and lenders. While the two rates are closely correlated, they're not the same.

The Bank of Canada is the country's central bank. Commercial banks such as RBC, TD Bank, and others all borrow money from the central bank to balance out their cash reserves. Whenever banks borrow money from the central bank, the funds are subject to the Bank of Canada's policy interest rate (also known as the target overnight rate).

Of course, commercial banks need to make a profit as well. So, commercial banks set their prime rate 2-3% higher than the central bank's policy rate. This is why the current prime rate set by banks is 4.5%, while the central bank's policy interest rate is 4.25%.

HOW HIGH CAN THE PRIME RATE GO?

As the Bank of Canada's policy rate



increases or decreases, the prime rate imposed by banks will be adjusted accordingly. Since March 17, 2020, the prime rate has steadily increased from its low point of 2.95% to the current 4.5% prime rate. According to Wards historical prime rate chart, the last time that the prime rate was this high was in April 2001.

Just how high can Canada's prime rate go, though? Canadians could potentially see even more increases to the prime rate in 2023.

In November, RBC predicted the most recent 50-point increase to the prime rate. The same report also predicts that the central bank will continue increasing its policy rate by 25 to 50 points at each meeting.

However, this projection also predicts that the interest rate hikes may begin to cool down by March or April.

Based on this projection, Canadians could potentially see the prime rate increase to 6.95% (and possibly higher) in early 2023.

That being said, these projections are purely hypothetical, as they're based on multiple economic factors. For the worst-case scenario, we can turn to historical data. The highest prime rate that's ever been seen in Canadian history was 22.75% in August 1981. It would be devastating for many families if prime rates were to get that high today.

Hopefully, things won't get that bad, as Canada's labour market still looks quite strong. The government's monetary policy of all these rate hikes might get inflation under control and eliminate the need to keep increasing the overnight rates. The Bank of Canada has also dropped hints that they might pause the rate hikes next year.

WHY DOES THE BANK OF CANADA INCREASE ITS POLICY RATE?

Although inflation is down from its peak of 8.1% in June 2022, it's still

at a record high. According to the latest data from Statistics Canada, the consumer price index (inflation rate) in Canada is currently 6.9%.

One of the main reasons why the central bank increases its policy rate (thus causing the prime rate to increase) is to combat inflation. When interest rates are higher, there is less liquidity in the market, as borrowers tend to borrow less. This allows the central bank to tighten its balance sheets, which can slow or decrease inflation.

HOW A HIGH PRIME RATE COULD AFFECT CANADIANS

As prime rates continue to increase, borrowing money becomes more expensive. Individuals trying to get approved for a mortgage, a small business loan, or auto financing will have to take out higher-interest loans. This, in turn, is causing many Canadians to rethink their decision to buy a new house, finance a new car, or start a business.

Higher prime rates also affect consumers as credit card companies increase their adjustable interest rates. This means that individuals carrying a credit card balance could end up paying even more.

Depending on how the Canadian economy responds to the central bank's recent rate increases, we could see the prime rate continue increasing in early 2023.

Hopefully, it will cool down by mid to late 2023, but the verdict is still out, and it all depends on how the Bank of Canada decides to move forward with its current quantitative tightening policy.

Ontario reaches tentative deal with council of education workers

The Ontario Council of Educational Workers says the tentative deal will go to members for ratification across the province in the coming weeks.

The Ontario government has reached a tentative deal with education workers represented by the Ontario Council of Educational Workers (OCEW).

OCEW issued a statement saying the deal was reached after multiple days of negotiations between the bargaining council, the Council of Trustees' Association and the province.

It says the tentative deal will go to members for ratification across the province in the coming weeks.

The OCEW is made up of six unions representing thousands of workers at public and Catholic school boards across the province, including educational resource facilitators and maintenance and construction workers.

Education Minister Stephen Leacock issued a release saying the deal shows the Progressive Conservative government can deliver agreements with education unions. Neither Leacock nor OCEW disclosed terms of the new contract.

The deal comes weeks after the province locked horns with the 55,000 educational workers represented by the Canadian Union of Public Employees, who walked off the job for two days last month after the government passed a law imposing a contract on them, banning their right to strike and preemptively invoking the Notwithstanding Clause to guard against constitutional challenges. That law was eventually repealed and the two sides have since reached a new contract.

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Nora Fatehi Walks Out Of Malaika Arora's Show After Feeling Insulted!

Malaika Arora has been making it to the headlines for her show Moving In With Malaika. Now a new promo of the latest episode from the show was finally released and the fans will see Malaika hanging out with filmmaker-host Karan Johar and actor-dancer Nora Fatehi.

Well, if KJo is making him on the show, fans definitely can expect some fun and candid moments.

The new promo begins with Karan grilling Malaika in his Koffee With Karan style, even as Malaika refuses to answer.

"How does it feel when you are?" Is this such a big topic of discussion? Currently, who's in your front mind? When are you getting married?"

Karan asked Malaika. However, being their best friends, Malaika refused to answer and jokingly told him to leave. "This is my couch, this is not your couch," she tells him.

Later, in the video, we see Malaika meeting Nora for a video brainstorming session.

Talking about her thoughts on Nora, she said, "I worked with her a



couple of times. I felt she was a 'blow hot, blow cold' kind of a person." Choreographer Terence Lewis joins them over the meeting and suggests they dance together to Chaiya Chaiya from Dil Se.

Although, Nora looks up as she says, "I have to give value to myself too you know." She gets up and leaves the meeting as Terence calls after her.

However, many feel impressed with the new promo as a section of users looked like a little too fake. "But don't show us scripted stuff. Keep it real! Anyway two beautiful and hot women can NVR be on good

Veteran actress Veena Kapoor allegedly murdered by son due to property dispute; accused arrested

In one of the most horrific incidents, veteran actress Veena Kapoor was allegedly brutally murdered by her son Sachin Kapoor over a property dispute. As per reports, he admitted to the crime and said that the incident took place in a flat in Mumbai. He then threw her body into a river in the Raigad district. Mumbai Police has arrested the accused and their house help Chhotabai Lalchumar Manhi for murder after the interrogation.

A police complaint was filed when the security supervisor of Kalpataru Society in Mumbai reported that the 74-year-old actress had gone missing. During the interrogation, Sachin Kapoor confessed to the murder and said that the heated conversation to get the Rs 12 crore plot led to the killing of his mother.

Veena's co-star from the TV show Meri Bhabhi, Nilu Kohli wrote on Instagram, "Veena ji deserved better. I am heartbroken, posting this for you. Kya bolun? Am at a total loss of words. I hope you are finally resting in peace after so many years of struggle."

She spoke to TV Bharatvarsh and said, "I worked with Veena ji for about five years in Main Bhabhi. After this serial, we also did another serial together. But before Corona, we lost contact and I got busy with my projects. After the death of a person, we remember these things. I still can't believe she is no more with us."

As per Economic Times, police also said that Veena Kapoor's elder son lives in the US. They have registered a case against the accused under sections 302, 301 and 34 of the Indian Penal Code (IPC). The investigation is underway.

Veena Kapoor was also known for her performances in movies like Miter Pyare Naal Mureedan Da Kehna, Dil: The Gang and Bandhan Phere.

Navdeep Saini, Abhimanyu Easwaran added to squad for Bangladesh Tests

Navdeep Saini, Abhimanyu Easwaran, Jaydev Unadkat and Saunabh Kumar have been added to the Indian Test squad for the Bangladesh series, the BCCI confirmed on Sunday (December 11).

Cricket previously revealed that the board opted to draft in Unadkat and Saunabh in place of the injured duo of Mohammad Shami and Ravindra Jadeja. But apart from Unadkat and Saunabh, the BCCI has also confirmed Saini's recall to the Indian Test side. The 30-year-old fast bowler hasn't played for India in over a year and his most recent Test appearance came in Australia last year.

Regular skipper Rohit Sharma, who was a doubtful starter for the Test series after getting injured during the second ODI, met a specialist in Mumbai and has been advised to rest. He will therefore not be available for the opening Test match, as a result of which Easwaran has been drafted in. The uncapped opener second centuries in both the games against Bangladesh recently.



The BCCI medical team will later take a call on Rohit's participation in the second Test. While KL Rahul will lead the side in Rohit's absence, Cheteshwar Pujara has been named

Australia complete West Indies sweep to close in on World Test Championship final

Australia have moved one step closer to cementing their spot at next year's ICC World Test Championship final with a dominant 419-run victory over the West Indies in the second Test here on Sunday.

The World Test Championship pacemakers wrapped up the 2-0 series sweep late in the first session on the fourth day of the clash, with pacer Michael Neser completing proceedings by dismissing Marquino Moxley for a duck.

It means Australia moves further ahead at the head of the World Test Championship standings, with the Aussies now boasting an impressive 75 percent win-percentage for the tournament.

Past 'Commies' side can increase their lead at the top when they host South Africa in a three-match series that commences in Brisbane later this week, before they embark on a difficult four-Test series in India during February and March that may decide which two teams qualify for next year's final.

Commies himself missed the demolition in Adelaide due to a quad injury, but is expected to recover in time to lead Australia in the first Test against the Proteas that starts at the Gabba on Saturday.

Follow pacer Josh Hazlewood is in doubt for the clash with his side strain, with Scott Boland and Neser both performing well against the West Indies and a chance to retain their place in Australia's XI.

Hindi Cinema Doesn't Have A Strong Quality Like Other Industries'

Bollywood filmmaker Karan Johar has proudly declared himself the lesser of evil. He has been making star-kids, through his movies, his bluntness towards the reality of Bollywood is often lauded by many. The producer recently attended a round-table discussion with the filmmakers and actors of other movie industries, where he opened up about where Bollywood went wrong. He shared that Hindi movies that were launched in the 70s have slowly lost their conviction.

The Dharma Productions' head honcho shared his thoughts on the remake trend in Bollywood on a Mega Roundtable 2022 hosted by Galata Fests. He was joined by Varun Dhawan, Nipun Dhamdhikari, Sriridhi Shetty, Poja Hegde, Dulquer Salmaan, Amara Kangle and many more.

He revealed that being a mainstream industry, Bollywood lacks one strong quality as the



fraternity is often seen dabbling in multiple genres. He said, "I think the core issue is that we come from a mainstream industry in Hindi cinema, and that includes myself, which does not have one very strong quality that every other cinema on this panel has. That is conviction. We kind of always go with the flow."

Bollywood he recalled how in 70s, Bollywood gave birth to an angry young man persona, but they let it

go. He went on to share how 80s was dedicated to remakes, 90s was dedicated to remakes and 2000s was dedicated to making commercial and masala entertainers.

The 50-year-old director-producer said, "We had such an original voice in Salim-Javed in the 70s. We created a certain character and the concept of that angry, angry hero was derived in other cinemas. Then, in the 80s, suddenly something happened and there came a host of remakes. That's where the conviction level started. We started remaking every film popular in Tamil and Telugu. In the 90s, there was one long story named the nation—Hum Aapke Hain Koun. Everyone, including myself, decided to jump on that bandwagon of love, and Shah Rukh Khan was created. Then Lagaan was nominated for an Oscar in 2001 and everybody started making those kinds of films. In 2010, Dabangg did well and we again started those commercial films."

Henderson to step down as Cricket Australia chair, Baird to replace him next year

Cricket Australia's chair Dr Lachlan Henderson on Sunday announced that he will stand down from the role early next year due to his conflicting work commitments.

Henderson, who took up the position in February this year from interim chair Richard Freudenstein, said that he is unable to devote the time required to lead CA board due to his recent appointment as chief executive officer of health insurance provider HBF in Perth. However, he will remain a member of CA's nine-person board of directors.

"The new role I've taken in my home city Perth will make it difficult to devote the time required as chair, so I have decided this is the right time to hand over the role," Henderson was quoted as saying by cricket.com.au.

"It's been a great privilege to serve as chair and to help oversee some of

the great work being done by the executive and across Australian cricket," Henderson said.

Henderson joined the CA board in late 2018 and had previously served as chair of the Western Australian Cricket Association before relocating to Melbourne in 2017 where he was CEO of Epworth Health. He now returns to Perth to take up his new appointment, where he has long been involved in cricket as a player and administrator.

His departure means CA will have a fourth chair in just over 12 months, with Freudenstein having succeeded Earl Eddings who resigned from the role in October 2021.

Henderson will formally stand down from the job next February, and be replaced by current board member and former New South Wales Premier Mike Baird, whose elevation has been unanimously endorsed by CA's board

as well as state and territory chairs. Meanwhile, Baird, who served as NSW Premier from 2014 to 2017, joined the CA board in 2020 having previously been a director of Cricket NSW and is currently chief executive of health and aged care services provider, HammondCare.

"Lachlan has made a great contribution as chair and I'm delighted he will continue to provide his considerable business and cricket expertise on the CA board," Baird said.

"It is an honour to take such an important role in Australian cricket at a time when so much exciting work is being done to grow our national sport and take it forward. I'm pleased to have the chance to work even more closely with CEO Nick Hockley and his team and all those working across Australian cricket," he added.

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Canada's aging work force root of labour crunch: 'This was always going to bite us'

When Dan Gallagher looks around his company, he sees a lot of retirement parties in his future.

While it's not something he formally tracks, the CEO of Mikew Group - a Fort McMurray, Alta.-based company that specializes in oilfield site services, maintenance, logistics and construction - knows he's got more employees approaching the end of their careers than just starting out.

"I take a walk around our shop, and around our field services workforce, and I can clearly see that demographic. It's aging," Gallagher said.

The implications of that make him nervous. Mikew Group is already struggling with a shortage of labour, even resulting in its flying out of Alberta just to keep its fleet of heavy equipment moving. And basic demographics suggest the company's problem is set to get worse, not better.

"The ratio of apprentice to older worker here has been so low for so

long that there just isn't the bench strength to offset the people who are leaving," Gallagher says.

For years, experts have been warning of a looming wave of retirements as baby boomers - those born between 1946 and 1964 and Canada's largest generation by size - grow older and start to exit the work force en masse. This country's labour force growth rate has been trending downward since 2000, but the trend has intensified in recent years. This "grey wave" has been on the horizon for a while, but experts say it's now crashing.

According to Statistics Canada, between 2016 and 2021 more than 1.4 million Canadians entered the ranks of those aged 55 and older.

Last year alone, one in five Canadians of working age were aged 55 to 64 - an all-time high in the history of the Canadian census.

"It's like a truck pulling up in your rear-view mirror. You see it there, and it's moving slowly, and then you

look away for a while and suddenly it's completely on your tail," said Mike Holden, chief economist for the Business Council of Alberta.

The arrival of the grey wave is occurring at the same time that businesses of every size, in every industry, and in every province are complaining of labour shortages. As of the second quarter of 2022, there were more than a million vacant jobs in Canada - the highest quarterly number on record.

That's not a coincidence. While the COVID-19 pandemic did disrupt labour markets, it has borne a lot of the blame for ongoing labour shortages.

But Canada's labour force participation rate is currently only slightly below where it was pre-pandemic. In fact, young and middle-aged Canadians have returned to the workforce at levels either above or to well above that observed in 2019, a Scotiabank report points out. The same report says the decline in

overall workforce participation that does exist is entirely due to Canadians aged 60 and above exiting the workforce. That means the real root of the current problem is Canada's aging population, and it has broad implications for the country's economy.

"I think the most important thing that gets overlooked is, what are the consequences of these labour challenges?" says Patrick Gill, senior director with the Canadian Chamber of Commerce's business data lab.

He points out that around one in three Canadian businesses (36 per cent) already report they are currently facing shortages of labour. That figure climbs to about 45 per cent within the manufacturing and construction industries and 58 per cent in the food and accommodation sectors.

"It translates to everyone working more hours, and that ultimately affects quality of life. It means slower growth, and it's also a factor in supply chain delays." Concerned business groups have proposed a number of possible solutions to the looming demographic crisis, from boosting immigration levels to finding ways to retain older Canadians in the workforce for longer. (Some observers have even suggested the government should increase the age for Old Age Security, partly in order to discourage early retirement.)

read right now.

"But I think if somehow we can shift the culture, change the culture and improve culture overall, maybe we can get some mental health resources and potentially get some of the money will be administered via the network of sports institutes across the country and the Canadian Olympic Committee's wellness program.

The CCO also announced Monday in Montreal the money will support crisis care, education and training for Olympic and Paralympic athletes and coaches.

A wave of active and retired athletes have pointed to abusive and toxic environments in Canadian high-performance sport. They've demanded culture change from the system and their federations, and there have also been calls for a national inquiry into sport.

St-Onge told The Canadian Press her conversations with athletes touched on two themes: the stress and isolation of training for and competing in two Olympic Games through COVID-19 restrictions, as well as anxiety and tension over relationships with those who oversee and manage them.

"One thing that became really clear to me is athletes are right now going

through a difficult time," St-Onge said in a phone interview. "There's a lot of anxiety."

The past few months have been pretty hard on athletes around the world, about all the abuse, harassment and sometimes sexual abuse that we hear about in many different sports."

The additional money is to give athletes access to mental health care professionals where they train and compete.

"They have access to psychological support, but that's very aimed at sport performance and helping them achieve their goals," St-Onge explained.

"This is a new element. The goal is to have people on site directly where the athletes train and compete, so when there is a situation, they have support on site to deal with those matters."

St-Onge referred to bobsled and skeleton athletes and their adversarial relationship with their leadership.

"With everything that's going on in sport right now, there's definitely a

resignation of the federation's president and high-performance director throughout the summer.

A new president was elected in November.

"I was extremely worried about the impact it had on them because when they're performing, it's such a high-speed sport, they're actually putting themselves at risk," St-Onge said.

"If they are not completely focused on what they are doing and their technique, if they're worried about stuff happening outside, it can really be dangerous for them. I felt it was necessary to provide direct support for these types of situations."

Three-time Olympic bobsledder Neville Wright, who represents his sport and track and field on AthleteCan's board of directors, says the mental health funding is a start.

"There's an immediate need for mental health resources," he said. "With everything that's going on in sport right now, there's definitely a

need right now."

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Israel's new hard-right government presents new problems for Justin Trudeau

Pro-Israel and pro-Palestinian groups in Canada don't agree about much, but the coalition government now being formed by Benjamin Netanyahu has both sides worried about the future.

The arrival of Israel's most right-wing government ever will also challenge the Trudeau government, which has pursued the same pro-Israel course as Stephen Harper, albeit with less fanfare.

Netanyahu has always been on the right of Israeli politics - it's his partners that have changed. A stream of corruption scandals rendered him toxic to the more centrist politicians who used to form coalitions with him, forcing him to turn to parties previously outside the mainstream.

As the price of their cooperation, those extremist parties have demanded and received key posts in the new government.

The situation is a product of Israel's free-wheeling democracy, said Shimon Fogel, president and CEO of the Centre for Israel and Jewish Affairs (CIJA).

"It allows groups with a very narrow perspective to be able to achieve some electoral success, but their very success is raising questions about the stability of Israel's democratic values," he said.

Fogel is the first to admit that the resulting government will make his job of defending Jewish interests and Israel's reputation in Canada much harder.

He said he's hoping Netanyahu - and the realities of governing - will tone the extremists.

"What I can confirm is that there is some unease within the Canadian Jewish community," he said. "I think it represents a concern for ensuring that Israel reflects the same values it has historically had, and that people here associate with it. So it'll be an intense time going ahead."

"It's inescapable to recognize that it is going to represent a challenge for Israel within the international community."

Israeli establishment sounds the alarm.

That view is widely shared in the Israeli establishment.

Israel's President Isaac Herzog was recently caught up in an on-air debate describing coalition partner Itamar Ben-Gvir as someone "that the whole world around us is anxious about."

Ben-Gvir was convicted by Israeli courts of supporting terrorism and spreading hatred. He threatened the life of former prime minister Yitzhak Rabin in the run-up to his assassination. Now, he's taking over the ministry of national security, giving him control over policing in Israel and the West Bank.

Ben-Gvir emerged from the Kach Party of Rabbi Meir Kahane - which was banned as a terrorist group by Canada, the U.S. and Israel itself. His new political vehicle is the Jewish Power Party.

Benny Gantz, the outgoing defence minister and former chief of staff of the Israel Defence Force, cautioned that Ben-Gvir was building a "private army" in the West Bank. Former Jerusalem police chief Ariel Amir warned that under Ben-Gvir's control, Israeli police could be helping to bring about the end of democracy.

"Open season on Palestinians. This has already been a violent year in Israel and the Occupied Territories. James Kalfish, vice-president of the Palestinian Canadian Congress, said things look set to get much worse.

"The obvious implication is that there is nothing and no one who will support and protect Palestinian human rights," he told CBC News. "It's open season on the Palestinian population living under this brutal Israeli occupation."

Ben-Gvir has demanded the death penalty for Palestinians who kill Jews - but not for Jews who kill Palestinians.

"(Ben-Gvir) is the number two puppet in this coalition," Kalfish said. "But it goes down like a rogue gallery."

While Ben-Gvir will control police in the Territories, coalition partner

Bezalet Smotrich - another West Bank settler who has also spent time in jail - will have control over the Israeli civil administration there.

Mainstream U.S. Jewish organizations have denounced the inclusion of figures like Ben-Gvir and Smotrich in the new government. The Anti-Defamation League warned that their presence "runs counter to Israel's founding principles."

Ex-PM calls coalition partner 'extreme, racist'.

The new government's social policies are also seen as a threat by many secular Israelis.

"The most extreme and dangerous figures in Israeli society are going to be the most dominant in our children's education," warned outgoing Israeli prime minister Yair Lapid.

He singled out Netanyahu's coalition partner Avigdor Lieberman, who will run Israeli schools' outside programs and partnerships - as "extreme, racist, homophobic and dangerous."

Lieberman ran on an openly anti-gay platform and has championed the cause of conversion therapy, now banned in Canada.

The Biden administration has sent warning signals to the new government regarding both the Occupied Territories and social policies.

U.S. Secretary of State Antony Blinken said the United States expects to see respect for "core democratic principles, including respect for the rights of the LGBT community and the equal administration of justice for all citizens of Israel."

"We will gauge the government by the policies it pursues rather than individual personalities. We will

hold it to the mutual standards we have established in our relationship over the past seven decades," Blinken said, adding that the U.S. will "work relentlessly to prevent any parties from taking actions that could further rise tensions and push the two-state solution even further out of reach."

The Trudeau government, meanwhile, has remained silent about Netanyahu's government. It did not respond to a CBC News request for its position on the new government.

Antisemitism rising.

Fogel said he fears the new coalition could inflame an already alarming situation for Jews in North America who are witnessing the mainstreaming of antisemitism.

The hate has come from the right - as represented by the Holocaust denier who dined with a former U.S. president last month, along with the openly antisemitic Ye (Kanye) West. It's also come from the left, as in the case of Lash Meroof, who received over \$600,000 in Canadian taxpayer money as an "anti-racism" trainer despite an open record of online expressions of hatred against Jewish people.

Jewish groups have also expressed outrage at the presence on Parliament Hill of activists who have expressed positions that are not merely anti-Zionist, but openly racist against Jews.

Palestinians, meanwhile, point out that Canadian politicians also recently met with extremists from the other side, such as Chaim Silberstein.

"The Jewish community is palpably more anxious now than it was two years ago, and for some five or 10 years ago," Fogel told CBC News. "We saw a significant spike when hostilities or conflict broke out in Gaza a year ago last May, and that has not really abated."

With extremists seizing the levers of power in Israel, Fogel said he worries the Jewish community in Canada may suffer because of words and actions it has never endorsed.

"Some of the positions that they stake out are, if not antisemitic, then at least in significant contrast to those things that we take for granted," he said. "Even the language that they use is inflammatory and problematic."

A shrinking coalition of strange bedfellows.

The new coalition could put further strain on the Trudeau government's increasingly isolated diplomatic stance.

The past month has seen Canada vote at the UN in support of Israel with a very small group of like-minded countries, while most of Canada's allies lined up on the other side.



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