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# United efforts against the garbage crisis in Park Extension: a community's path forward

**DIMITRIS ILIAS**

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Park Extension is facing a critical garbage management issue that not only challenges its urban aesthetics but also threatens public health. With a significant decrease in garbage collection frequency, now limited to once a week, the neighborhood has seen an alarming rise in rats and other pests. This problem is not only a matter of urban maintenance but also highlights the crucial role of community and policy in creating sustainable environments.

City Councillor Mary Deros has stepped forward, emphasizing that overcoming this challenge requires a united front: "We are all in this together." Acknowledging the city's commitment to cleaning public spaces, Deros also places a call to action for landlords, urging them to maintain their properties with the caution that neglect could result in fines. This dual approach underscores the shared responsibility between the city and property owners in tackling the issue.

In a demonstration of community mobilization and solidarity, La Coalition des amis du parc Jarry has announced a cleanup event for the park and its surroundings on May 4th. This initiative not only aims to address the immediate litter problem but also serves as an invitation for residents to take an active role in their community's wellbeing. Deros encourages concerned citizens to reach out to public works to organize cleanup teams for their streets, further fostering a sense of community ownership and responsibility.

The reduction in garbage pickup has sparked a broader conversation about the importance of collective action and the impact of individual and systemic efforts in maintaining cleanliness. Despite the frustration with current policies, there is a growing recognition of the need for a reevaluation of strategies that directly affect the community's quality of life.

The situation in Park Extension serves as a critical reminder



of the balance required between policy decisions, community action, and cultural shifts to address such pervasive issues. Awareness campaigns and educational initiatives, supported by effective policies, are essential in fostering a culture of cleanliness, respect, and collective responsibility. With the

support of local government officials like Councillor Deros and community-led efforts like the cleanup event, Park Extension stands at a crossroads, with a clear path toward sustainable solutions that prioritize the health, aesthetics, and well-being of its residents.

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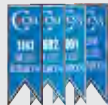
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# OPINION & Editorial



## Canada's illegal tobacco trade a global boon for organized crime and terrorism

*RCMP identifies 175 criminal organizations involved in Canada's  
illicit tobacco trade*

Canada's illegal tobacco trade is not just a domestic issue but a substantial financial boon to organized crime and terrorist organizations worldwide, including terrorist groups like Hamas.

Ignoring Canada's growing illicit tobacco trade also results in provinces losing billions in tax revenue while enriching organized criminal networks both domestically and internationally.

As of 2023, the RCMP estimates that 175 criminal organizations are involved in illicit tobacco. They are taking advantage of high cigarette taxes and lax enforcement of the Indian Act's on-reserve tax exemption intended only for First Nation people.

This problem, once confined to parts of Ontario, Quebec, and Atlantic Canada, has ballooned across the country, notably expanding in British Columbia and Alberta due to the high revenue potential.

The policy response to the COVID-19 pandemic revealed how pervasive the contra-band tobacco trade had become in Canada. At the start of the pandemic, governments across Canada made the extraordinary decision to shut down tobacco manufacturing operations and smoke shops on First Nations reserves. This made it possible to quantify and compare the levels of illegal and legal sales.

Indigenous communities, especially in Ontario and Quebec, have been implicated in cross-border illegal tobacco trafficking, with law enforcement reluctant to enforce the law on reserves. First Nations have become complicit with organized criminal networks that ship illicit tobacco across the country. The large price differential between legal and illegal cigarettes and the widespread use of technologies allows individuals to exploit cost-saving and profitable opportunities.

The rise of e-commerce in Canada and around

the world has further complicated the issue, as First Nations exploit tax advantages and enforcement gaps to sell untaxed cigarettes online and use their entrepreneurial drive to build online businesses. Payment is by Interac e-Transfer to increase the ease of purchasing in mass quantities.

Despite the clear connection between higher taxes and lower smoking rates, the resulting price differential has inadvertently fueled the growth of an extra-legal cigarette market, challenging the enforcement of tax exemption laws and contributing significantly to the complexities facing Canadian law enforcement and taxation policies.

The implications of online transactions include the expansion of the extra-legal cigarette market, enabling sellers to reach customers far from reserves and avoiding the complications associated with sophisticated organized crime networks. However, this also increases the challenges for law enforcement and raises the cost to Canadian taxpayers.

The inconsistent enforcement of tax exemption laws and on-reserve law enforcement represents a departure from a rules-based system where everyone is treated equally. Although selling untaxed cigarettes to non-Status Indians is illegal, many First Nation communities have turned this into a common practice and a source of income. While research consistently shows that higher taxes lead to lower smoking rates, it also highlights the direct relationship between increased taxes and the expansion of the illegal cigarette market.

Tougher enforcement of laws designed to lower cigarette use modifies and enhances the incentives throughout the cigarette marketing channel. Law enforcement often refrains from strict legal actions on First Nation territories in

Ontario and Quebec to dodge political conflicts. However, 2023 data from Quebec showed that dedicated enforcement efforts halved the illegal tobacco market.

Yet, in late 2023, the Quebec Superior Court stayed criminal proceedings against two Mohawk men accused of breaking Canada's customs and excise laws by smuggling illegal tobacco from the United States into Canada. The ruling seemed oblivious to how First Nation smugglers collaborate with organized crime within the illegal tobacco trade.

In an effort to reduce smoking and meet public health objectives, both the federal and provincial/territorial governments impose taxes on tobacco products. However, this strategy unintentionally fuels the growth of the illicit tobacco market due to the high tax rates. Scholars argue that cigarette demand remains strong despite price increases, leading consumers to turn to the black market for cheaper, untaxed options.

This illicit market operates on basic principles of supply and demand: as profits soar, more entities are drawn to distribute these illegal products. The absence of stringent enforcement and the ambiguity in legal regulations further encourage the emergence of new players in this profitable illegal trade.

To confront the rampant growth of Canada's illegal tobacco trade effectively, a multifaceted approach is urgently required. This approach must address the intertwined issues of high taxes, insufficient law enforcement, and the exploitation of legal loopholes.

With the illegal trade not only depriving provinces of billions in tax revenue but also fueling organized crime and terrorist organizations, the stakes couldn't be higher.

*Joseph Quesnel*

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# New parking restrictions schedule in VSP starting April 1

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In a move aimed at enhancing the cleanliness operations and infrastructure maintenance activities within the Villeray–Saint-Michel–Parc-Extension (VSP) territory, local authorities have announced a significant update to parking restriction schedules. Effective April 1, residents and visitors are advised to pay close attention to the updated parking rules on their streets to avoid penalties.

Historically, the community has been well-acquainted with the existing parking

schedules, often knowing them by heart. However, this year brings a crucial shift as over 5,000 signage across VSP will reflect the newly revised schedules. This change is designed to grant municipal teams increased flexibility and efficiency in performing various tasks such as tree inspection, non-urgent repairs, and street sweeping operations.

## What's changing?

**Day:** The day of the week when restrictions apply may have been altered.

**Hours:** New time slots for parking restrictions have been established.

**Extended Duration:** Restrictions will be

extended by an hour, shifting from a one-hour prohibition to two. This adjustment provides maintenance teams with adequate time to complete their tasks effectively.

## Why the adjustment?

The alteration in parking restriction timings partly stems from a recent overhaul in the routes of street sweepers. The necessity for this overhaul was driven by changes in the district's layout, including alterations in traffic flow, the introduction of traffic-calming measures, and street reconfigurations. These developments rendered the previous sweeper routes obsolete, necessitating a comprehen-

sive review to align them with the territory's current needs.

This strategic update is not only aimed at keeping the streets cleaner but also at ensuring the district's infrastructure remains in optimal condition. The modified schedules will be in effect from April 1 through December 1 annually, marking a significant period during which the VSP will witness enhanced maintenance and cleaning efforts.

Residents are encouraged to familiarize themselves with the new parking schedules to ensure compliance and to support the district's initiative towards maintaining a cleaner and more efficient environment.

# Over 200,000 small businesses took on new debt to repay CEBA loans

## Business insolvencies in Canada jumped by 129.3 per cent in January 2024

**MARTIN C. BARRY**

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Nearly a quarter of small businesses in Canada have been forced to take on new debt to refinance their Canadian Emergency Business Account (CEBA) loans in order to retain access to the forgivable portion, the Canadian Federation of Independent Business (CFIB) says in new revelations surrounding the ongoing CEBA repayment debacle.

In addition, says the CFIB, there were over 50,000 small firms (6 per cent) that were recently pursuing a special extension for those in the process of refinancing.

"Many of those businesses that had to borrow to repay their CEBA loans are facing high interest rates and will be challenged to meet their

payment obligations," said Dan Kelly, CFIB president.

## Debt didn't go away

"We need to remember while government got a lot of CEBA balances repaid, the debt for many businesses didn't suddenly go away – it just shifted from a low interest government-backed loan to a higher interest bank loan," Kelly continued.

"This should sound the alarm for policymakers, particularly given the business insolvencies are surging," he said. The business environment in Canada is far from being back to normal, according to the CFIB.

CFIB data shows that the financial situation of their business is the primary concern for one in five small business owners. Business insolvencies

are soaring, having jumped by 129.3 per cent in January 2024 compared to January 2023, while the latest data available shows more businesses were closing than opening in December 2023.

## CFIB recommendations

As the government is winding down its CEBA program, CFIB is calling on Ottawa to:

- Implement a review process for CEBA loan holders deemed ineligible and introduce a three-year repayment plan.
- Ensure the maximum flexibility is used for those who attempted to take out a refinancing loan to use the special extension to March 28. CFIB urges banks to accept any form of communication requesting refinancing as sufficient proof for the extension.
- Look at new ways to lighten the debt load for

those who were unable to meet the January 18 deadline.

## 'Many feel abandoned'

"Small business owners face massive debt loads and cost increases," said Corinne Pohlmann, executive vice-president of advocacy at CFIB. "And many feel abandoned by the government and the way it handled the repayment of the CEBA program."

"Ottawa should do more to help them deal with the high cost of doing business and provide concrete financial relief measures in the upcoming federal budget, such as lowering the Employment Insurance premiums for small employers and returning the \$2.5 billion in carbon tax revenue owed to small businesses," adds Pohlmann.



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# Greeks from Laval and Montreal gather for Independence Day festivities

## Visiting Greek gov't officials credited for their country's rejuvenated economy

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Rising optimism over the Hellenic Republic's rejuvenated economy, as well as signs of increased cooperation and trade between Canada and Greece, lifted spirits among many of the 400 guests who attended a gala dinner on the evening of Saturday March 23 at the Château Royal in Chomedey to celebrate Greece's annual Independence Day.

### A new start for Greece

This year's celebrations marked the 203<sup>rd</sup> anniversary of Greece's independence. For Greeks around the world, March 25 in the year 1821 was the beginning of the revolutionary fight that ended 400 years of Ottoman rule.

Following a protracted war in which Greek patriots received support from Russia, Britain and France, Greece finally received recognition from the world as an independent nation in 1832.

For Greeks every year, the commemoration date also has deeply religious significance as it falls on the feast of the Annunciation of the Virgin Mary in Christian Orthodox tradition.

### Long list of dignitaries

Among the dignitaries were Greek Ambassador to Canada Aikaterini Dimakis, Greek Consul General in Montreal Katerina Varvarigou, Supreme Court of Canada Judge Andromache Karakatsanis, Archbishop Sotirios of Canada, several members of the current Greek government cabinet, Hellenic Community of Greater Montreal president Dr. George Tsoukas, Saint-Laurent Liberal MP Emmanuella Lambropoulos, Laval city councillors Aglaia Revelakis, Vasilios Karidogiannis, Sandra El-Helou and Aline Dib, Montreal city councillors Mary Deros, Effie



Elected officials and other dignitaries from Laval and Montreal are seen here in the foyer at the Hellenic Community Centre in Côte des Neiges on March 24 during the 2023 Greek Independence Day gala. (Photo: Martin C. Barry, Newsfirst Multimedia)

Giannou and Despina Sourias, Chomedey MNA Sona Lakhoyan-Olivier, Laval-des-Rapides MNA Alice Haytayan and, Laval-Les Îles Liberal MP Fayçal El-Khoury.

### Greece 'a model,' says MP

Vimy Liberal MP Annie Koutrakis, a proud member of the Montreal-area Greek community, was feeling especially proud of her Hellenic heritage when she spoke with *Newsfirst Multimedia* during a reception for officials prior to the main event.

"Greece has become a model – not only because it succeeded in winning its independence more than 200 years ago, but even in modern history," she said, referring to the decade-long debt crisis faced by Greece, which seems to be resolved now at least for the time being.

### 'Stronger and better'

"When I look around the world now and there

are so many areas where things aren't going very well and there is lawlessness, I have to tell you that Greece is a shining example of a country that came back stronger and better," said Koutrakis.

According to a note to investors posted in February by France-based multinational financial services provider BNP Paribas, a spur of economic growth is expected to continue in Greece in 2024, in spite of a decline in activity in the second half of 2023.

"The sharp drop in the unemployment rate (which is now below 10%), the drastic improvement in public finances and the decline in public and private debt testify to Greece's solid recovery," BNP Paribas economic analysts wrote.

### Strong post-Covid economy

According to the bank, a "rebound in post-COVID activity has enabled the Greek government to combine economic growth and fiscal consolidation." Koutrakis noted that while assessing fiscal years 2022 and 2023, several analysts rated Greece among the world's fastest-growing economies.

"They went through a really terrible time that involved a lot of sacrifice – 11 million people sacrificed a lot," she said, referring to the austerity measures which were implemented in Greece. "And if you look at the current government that's in place right now in Greece, they are on the right side of history – they're doing the right things for Greece at this time," she added.

### What it means to be Greek

For others who were on hand at the Château Royal, the weekend of activities (which included a parade in Montreal's Parc Extension neighbourhood) was an opportunity to be reminded

once again of the values defended by the Greeks of yesteryear, which continue to be upheld by their descendants.

"It reminds us that after 400 years of being under the Ottoman Empire, finally we got our freedom," said Montreal city councillor for Parc Extension Mary Deros. Another proud Greek, Laval city councillor for l'Abord-à-Plouffe Vasilios Karidogiannis, shared her sentiments.

"It's a busy but good weekend going around celebrating Hellenic pride," he said. "Even though I am not Greek, I am so happy to be able to join with the Greeks to celebrate their Independence Day," said Chomedey MNA Sona Lakhoyan-Olivier, whose family has Armenian and Lebanese roots.

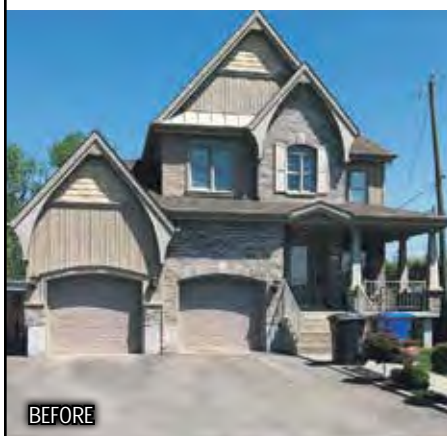
Action Laval city councillor for Chomedey Aglaia Revelakis, whose parents both came to Canada from Greece, emphasized the importance of remembering history. "We have to always remember the heroes of 1821 who gave us the freedom to be here," she said. "Because of them, we're free today."

### Hellene of the Year

The 2024 Hellene of the Year, following a nomination process held by the Hellenic Community of Greater Montreal, was Dr. Andreas K. Athienitis, a professor of building engineering at Concordia University. He was presented with a plaque by HCGM vice-president Dr. Michael Tsoukas.

Dr. Athienitis is a Greek Cypriot born in Cyprus in a town called Athienou (his surname comes from this) which is now in the neutral zone between the Turkish-occupied part of Cyprus and the area controlled by the government of Cyprus, where the great majority of Greek Cypriots live.

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# Prime Ministers Trudeau and Mitsotakis led the 2024 Greek Independence Day Parade

*Hellenic or not, many people waved Greek, Canadian and Quebec flags proudly*

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In a heartwarming display of cultural pride and unity, the Greek community in Montreal marked the national holiday of March 25th, celebrating Greek Independence Day with a grand parade along Jean Talon Street in the vibrant neighborhood of Park-Extension on Sunday March 24th 2024. This significant event drew the attention of distinguished guests, including Greek Prime Minister Kyriakos Mitsotakis and his Canadian counterpart, Justin Trudeau, who stood together in solidarity and celebration with the community.

## The parade's grandeur

The parade kicked off with the powerful renditions of the Greek and Canadian national anthems, a responsibility entrusted to the renowned diaspora lyrical singers, Maria Diamanti and Dimitris Ilias. The seamless presentation of the event was expertly handled by hosts Sophia Kardara and Guy L'Ecuyer, whose unmatched chemistry and professionalism captivated the audience with warmth and grace.

As the procession unfolded along Jean Talon Street, spectators were treated to a rich tapestry of performances and displays that illustrated the wealth and diversity of Montreal's major Greek community. Schoolchildren actively participated, highlighting the cultural heritage and identity of the Greek diaspora. Notably, the marching units of the Tsoliades, emblematic of Greek tradition and valor, stirred pride among the attendees. Participants from various regional associations, adorned in traditional costumes from their ancestral lands, added a colorful and multicultural dimension to the event. The parade was further enriched with

the presence of the Royal Canadian Mounted Police band, along with military vehicles pulling field guns, adding a formal and majestic touch to the celebrations.

## Prime Ministers' statements

Following the parade, Prime Minister Mitsotakis expressed his honor and joy in representing Greece on such a significant occasion, highlighting the strong heartbeat of Hellenism in Canada and the relevance of March 25th's message worldwide. This year's parade held special significance, marking a milestone for the Greek diaspora's decades-long vision of voting from abroad. Trudeau echoed these sentiments, praising the dynamic Greek-Canadian community for its contributions to Canada and its proud heritage.

Before the parade, both leaders attended a doxology at the Church of the Annunciation of the Virgin Mary and engaged with local shop owners and patrons, further cementing the strong ties between the two countries.

## Official attendance and volunteer spirit

The parade was attended by numerous dignitaries, including His Eminence Archbishop Sotirios of Canada, Supreme Court Justice Andromache Karakatsanis, and officials from both Greece and Canada, showcasing the event's high regard and importance. Behind the scenes, a dedicated army of volunteers worked tirelessly to ensure the parade's success, proving the community's collective spirit and commitment to preserving cultural identity and solidarity. This monumental effort resulted in a spectacular and unforgettable display of heritage and unity, making this year's Greek Independence Day parade in the heart of Montreal's Park-Extension a resounding triumph.



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Le programme devrait se dérouler de mai à octobre 2024.

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# A case for spending restraint in Canada

## How the federal government can balance the budget

GRADY MUNRO and JAKE FUSS

For nearly a decade, there has been a marked deterioration in the finances of Canada's federal government. Large budget deficits have become the norm, public debt and debt interest costs are rising, and annual government spending has risen substantially. Furthermore, there does not appear to be an end in sight as higher spending, large deficits, and ever-growing debt are projected for the foreseeable future (Canada, Department of Finance, 2023a). The situation is concerning but the past shows that decisive government action can reverse this trajectory quickly, stabilize government finances, and improve economic conditions.

When Prime Minister Jean Chrétien was elected in 1993, the federal government was facing a worse fiscal situation than today. Poor fiscal management by predecessors meant the Chrétien government inherited federal finances that were heavily reliant on borrowing and a total level of debt that threatened to spiral out of control unless there was a change in course (Clemens, Lau, Palacios, and Veldhuis, 2017). The fiscal situation in the early 1990s was grim, yet in three years the Chrétien government was able to return the federal government to balanced budgets by implementing significant spending reform. This, along with similar reforms in the provinces, helped lay the foundation for the economic success that Canada experienced during the remainder of the 1990s and well into the 2000s.

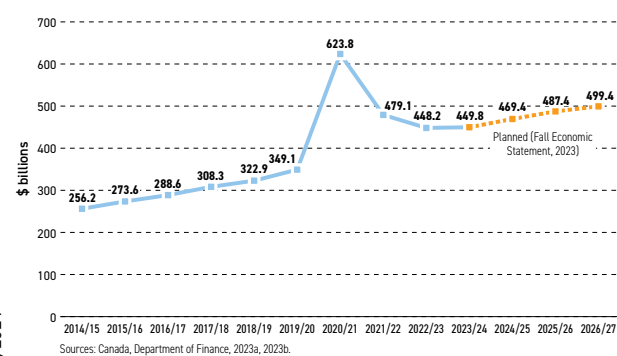
The objective of this study is to analyze the current state of Canada's federal finances, and calculate the level of spending restraint needed to return to a balanced budget within one or two years starting in 2024/25, similar to what was done in the mid-1990s.

### Current Fiscal Plan

The Trudeau government's tenure has been characterized by uninterrupted deficits leading to significant debt accumulation, primarily as a result of continued and often marked increases in program spending. To show this track record, the following series of charts display federal fiscal data since 2014/15. In addition, they display projected data until 2026/27 to show the government's current fiscal plan for the coming years.

Figure 1 displays actual and planned nominal program spending (total spending minus debt interest costs) from 2014/15 to 2026/27. Total nominal program spending has risen substantially since 2014/15, and is projected to rise even further moving forward. From 2014/15 to 2023/24, annual program spending increased an estimated \$193.6 billion in nominal terms—a 75.5% increase. For reference, the population of the country increased by 11.4%, and cumulative inflation was 25%. In other words, program spending increased well in excess of the amount required to maintain the inflation-adjusted per-person spending levels of 2014/15.

Figure 1: Nominal federal program spending (\$ billions), 2014/15-2026/27

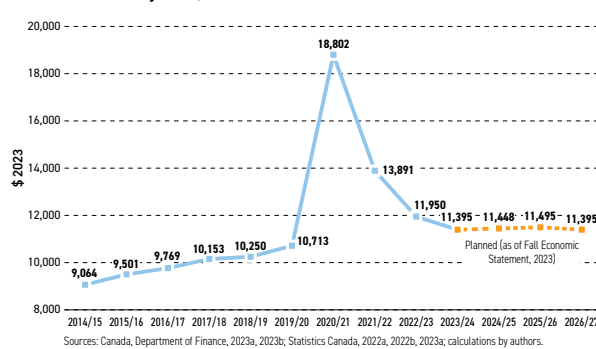


Program spending rose significantly during the COVID-19 pandemic and, though spending partially returned to normal levels as emergency spending wound down, it still remained elevated after the pandemic. More specifically, nominal program spending reached \$349.1 billion in 2019/20 but was \$448.2 billion in 2022/23 when no COVID-related spending was incurred, indicating a permanent and sizeable increase in nominal spending by the federal government during the COVID years. Areas driving this permanent spending increase include expanded elderly benefits, the introduction of national child care and dental care, and increased climate financing (Canada, Department of Finance, 2021, 2022).

As part of the federal government's fiscal plan going forward, nominal annual program spending is expected to reach \$499.4 billion by 2026/27, an extra \$49.6 billion (or 11.0% increase) in annual spending from current (2023/24) levels.

Figure 2 displays actual and planned annual per-person program spending from 2014/15 to 2026/27, adjusted for inflation. Again, it shows the federal government has increased program spending since first being elected, even after adjusting for population growth and inflation. Per-person spending is budgeted to increase 25.7% from \$9,064 in 2014/15 to an estimated \$11,395 in 2023/24. As with total spending, per person spending rose significantly during COVID, yet only partially returned to normal levels following the pandemic. Specifically, per-person federal program spending was \$10,713 in 2019/20, spiked to \$18,802 in 2020/21, and fell to \$11,395 for 2023/24. This still remains 6.4% above 2019/20 levels, even after the pandemic has ended. This increase in spending, unrelated to COVID, has contributed to the Trudeau government's recording the five-highest years of inflation-adjusted, per-person spending in Canadian history (Fuss, 2023).

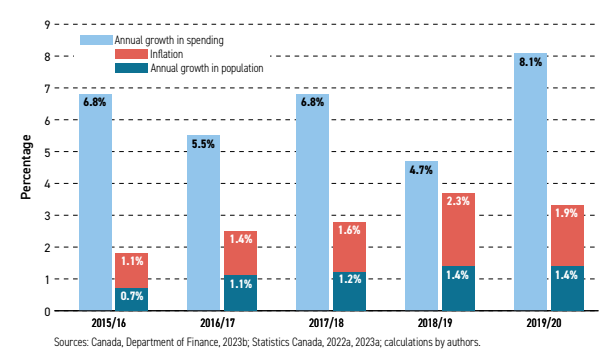
Figure 2: Annual federal per-person program spending (\$2023), inflation-adjusted, 2014/15-2026/27



Looking ahead, the federal government plans to slow growth in inflation-adjusted, per person spending. In fact, planned per-person spending is essentially flat over the next several years, rising only slightly in 2024/25 and 2025/26, before falling back to \$11,395 per person in 2026/27. This shows an important nuance when interpreting government spending, which is that the change in real per-person spending will not match the change in overall spending.

Inflation-adjusted, per-person spending (as shown in figure 2) is driven by three key factors: program spending, population, and inflation. Accordingly, figure 3A displays annual growth rates for those three variables from 2015/16 to 2019/20, in order to further analyze federal spending prior to the pandemic. The graph shows that growth in program spending prior to COVID outpaced that of inflation and population, individually and combined, in every year. At its smallest in 2018/19, annual spending growth (4.7%) still exceeded population growth (1.4%) plus inflation (2.3%) by 1.0 percentage point. For all other years, the gap was roughly three to five times that.

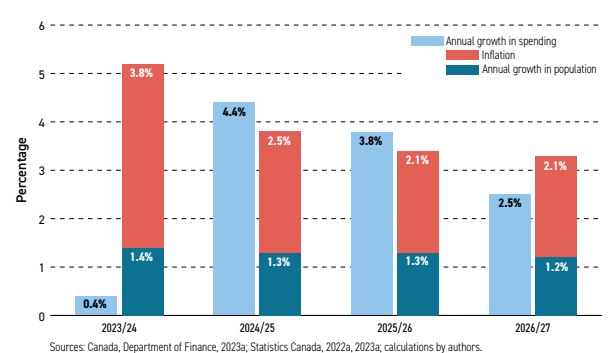
Figure 3A: Annual growth (%) in nominal federal program spending and population; and annual inflation, 2015/16-2019/20



Spending growth during the pandemic is omitted as it represents significant outliers from the rest of the series. For example, spending growth in 2020/21 was 78.7%, while in 2021/22 spending decreased by 23.2% and, in 2022/23, by 6.5% (Canada, Department of Finance, 2023b). The 78.7% single-year increase in spending was unprecedented, and is not representative of normal government spending. Additionally, observed spending decreases can be attributed entirely to winding down temporary emergency spending for COVID as opposed to spending reform.

Figure 3B displays planned growth in annual program spending and forecast population growth and inflation from 2023/24 to 2026/27. Expected spending growth in 2023/24 is outweighed by both population growth and inflation, resulting in the observed decline in inflation-adjusted, per-person spending (figure 2). However, the following years show that spending growth essentially matches population growth plus inflation. This is why planned per-person spending is relatively flat from 2024/25 to 2026/27.

Figure 3B: Planned growth (%) in nominal federal program spending and expected increase in population; and annual inflation, 2023/24-2026/27



For more context, consider the growth in nominal program spending alongside other relevant factors. Figures 4A and 4B display the average annual growth of federal program spending compared to the average annual growth in revenue, nominal GDP, and population plus inflation. Like figures 3A and 3B, figure 4A measures average rates over the pre-COVID period of 2015/16 to 2019/20, and figure 4B shows planned average growth rates over the post-COVID period from 2023/24 to 2026/27. For the same reasons as before, data from 2020/21 to 2022/23 is omitted because of the distortive effects of emergency spending for COVID.

Figure 4A shows that the average annual growth rate of federal program spending from 2015/16 to 2019/20 outpaced growth in government revenue, nominal GDP, and population plus inflation. Average spending growth (6.4%) was 2.7 percentage points higher than growth in revenues (3.7%). Additionally, program spending also increased at more than twice the rate of economic output

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(3.0%), as measured by growth in nominal GDP, as well as the rate needed to keep up with a growing population and rising prices (2.9%). Figure 4A shows that prior to the pandemic, nominal program spending grew faster than several other key economic indicators.

Figure 4A: Average annual growth rate (%) in nominal federal program spending, revenue, and economic indicators, 2015/16-2019/20

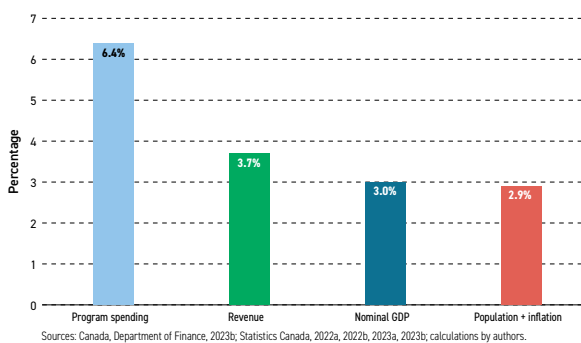
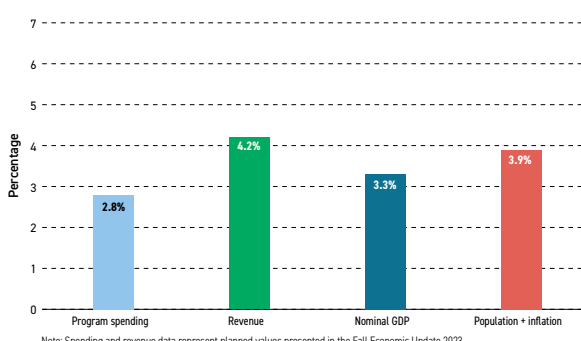


Figure 4B shows the federal government's plans to slow spending growth relative to other variables during the coming years. Average annual growth in program spending is expected to be 2.8% from 2023/24 to 2026/27, compared to 4.2% for revenue, 3.3% for nominal GDP, and 3.9% for population plus inflation. While slowing spending growth is a step in the right direction, there are several important caveats that should be considered when interpreting the planned spending data presented in figures 1 to 4B.

Figure 4B: Average expected annual growth (%) in nominal federal program spending, revenue, and economic indicators, 2023/24-2026/27



First, current spending forecasts do not include spending on national pharmacare. The Trudeau government currently has an agreement with the New Democratic Party that promised legislation for a universal national pharmacare program by March 1, 2024 (Aiello, 2023). It can be expected that pharmacare legislation will be introduced within the coming year. If a national pharmacare program is implemented, according to estimates by the Parliamentary Budget Officer (PBO) it would cost the federal and provincial governments a combined \$11.2 billion in its first year, rising to \$13.4 billion in 2027/28 (PBO, 2023).

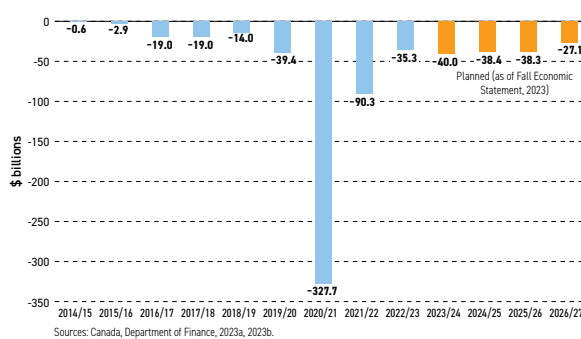
Similarly, in 2023 the federal government reaffirmed its commitment to the North American Treaty Organization (NATO) to spend 2% of GDP on national defence (NATO, 2023). In 2022, Canada spent 1.29% of GDP on defence and the PBO estimated that, if the federal government is serious in its commitment, it would take a cumulative \$41.6 billion in additional spending to meet the 2% target from 2024/25 to 2026/27 (PBO, 2022). Should the federal government raise defence spending to meet its NATO target or introduce a universal pharmacare system, expected spending until 2026/27 would increase by tens of billions past what was forecast in the most recent fiscal update.

Finally, the federal government also has a track record of exceeding its own spending targets. For example, consider estimates of program spending for the 2023/24 fiscal year. As presented in Budget 2021, planned federal program spending in 2023/24

was \$416.9 billion (Canada, Department of Finance, 2021). The following year, in Budget 2022, planned program spending for 2023/24 was \$436.5 billion, or \$19.6 billion higher than estimated in Budget 2021 (Canada, Department of Finance, 2022). As part of the 2023 Fiscal Update, current spending estimates for 2023/24 now exceed the Budget 2021 estimates by \$32.9 billion. Future spending estimates provided by the current federal government have consistently been lower than actual spending. The federal government's track record, along with the potential for new spending on pharmacare or defence, suggest it is unlikely the government will stick to its projections of slowed spending growth.

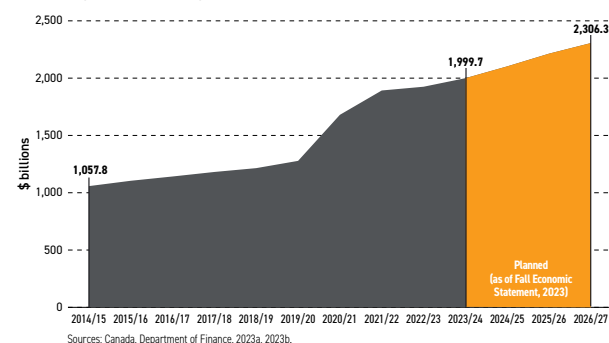
As part of its election platform, the Trudeau Liberals campaigned on running a series of small deficits (under \$10 billion) before returning to a balanced budget in 2019/20 (Liberal Party of Canada, 2015). Figure 5 displays the annual budgetary balance from 2014/15 to 2026/27, and shows the government abandoned its campaign commitments very quickly. Instead, the Trudeau government has run deficits every year since first elected, with the last five deficits (2019/20-2023/24) all exceeding \$35 billion per year. Moreover, the federal government intends to continue running similarly large deficits in the coming years, with no indication of when the government will return to a balanced budget.

Figure 5: Annual federal budgetary balance (\$ billions), nominal, 2014/15-2026/27



These deficits have resulted in a substantial accumulation of debt, which increases even further over the coming years. Figure 6 shows federal gross debt from 2014/15 to 2026/27. Since 2014/15, gross debt has nearly doubled from \$1.06 trillion to an estimated \$2.0 trillion in 2023/24. As a share of the economy, the gross debt-to-GDP ratio is expected to reach 69.7% in 2023/24 (Canada, Department of Finance, 2023a). Over the next three years, debt is expected to grow a significant \$306.6 billion, up to \$2.3 trillion in 2026/27. Relative to the economy, gross debt is projected to rise to 72.0% of GDP by 2026/27.

Figure 6: Federal gross debt (\$ billions), nominal, 2014/15-2026/27



Accumulating debt comes with consequences because, just as a household must pay interest on a loan, governments must pay interest on debt. All else equal, as the total amount of government debt rises, so does the amount of interest that must be paid on that debt. Indeed, from 2019/20 to 2023/24, annual interest costs on debt nearly doubled from \$24.4 billion up to an expected \$46.5 billion. By 2026/27, interest costs will reach \$55.1 billion per year. These are government expenditures that do not go towards any

government services such as healthcare or defence. The majority of this increase in interest costs on debt has occurred in the last two years, as the effects of massive debt accumulation during the pandemic along with rising interest rates have begun to show up in actual interest payments.

Figures 1 to 6 demonstrate the federal government has increased annual program spending since 2014/15, relying largely on debt to finance its spending habits. Furthermore, despite a tentative move towards slowed spending growth and constant per-person spending, continued large deficits and an ever-growing debt burden still appear to be a part of the federal government's fiscal plan moving forward.

## Reasons for concern

This approach to fiscal policy is a concern for several reasons. Growing the level of government spending through continued debt increases means higher interest costs, which strain government finances as more money must be devoted towards servicing debt, leaving less for programs and services. For example, in 2023/24 the federal government expects to pay roughly \$46.5 billion interest on debt, which is nearly as much as it expects to pay out through the Canada Health Transfer (\$49.4 billion) and much more than it will spend on childcare benefits (\$31.2 billion) (Canada, Department of Finance, 2023a).

Growing debt interest costs as a share of the budget can create a vicious cycle whereby the government is pressured to take on more debt to maintain spending for other programs, which then helps grow interest costs even further and can ultimately result in a downgrading of the quality of government debt, which also results in higher interest rates. While interest costs as a share of the budget fell from 8.6% of total revenues in 2014/15 to 7.3% in 2019/20, the recent increase in interest costs mean they are now expected to reach 10.2% of revenues in 2023/24 (Canada, Department of Finance, 2023a, 2023b). Although this value alone is not cause for alarm, it is important to recognize it has reversed a decade-long decline, since 2009/10, in interest costs as a share of total government revenues.

Additionally, when the government runs deficits it increases the tax burden on future generations because they are ultimately responsible for paying off debt accumulated today. Some argue that, as long as the economic growth rate is higher than the interest rate on debt, governments can accumulate debt indefinitely without needing to eventually raise taxes to pay it off (see Mian, Straub, and Sufi, 2022). However, this argument does not always hold. A number of studies show that increasing government debt slows economic growth and raises interest rates, so there comes a point where the interest rate is higher than economic growth and that level of debt becomes unsustainable. At that point, the government will need to pay down its debt, likely through higher taxes. Dahlby, Ferde, and Fuss (2022b) explain that these future tax increases could exceed the initial increase in spending, meaning that one dollar borrowed today would need to be paid back by more than one dollar in future tax revenue (adjusting for inflation). As a result, not only do deficits today expand the tax burden on future generations, but they do so disproportionately.

Finally, the effect of high and increasing public debt on economic growth should not be understated. When governments borrow significant amounts, it creates uncertainty around future tax increases, which reduces incentives to work and save (Puonti, 2022). This, combined with the crowding out of private investment, acts to slow business investment and gains in labour productivity (Ardagna, Caselli, and Lane, 2004; Woo and Kumar, 2014). Since capital and labour productivity are key drivers of an economy's output, high levels of public debt act to slow economic growth and, consequently, reduce living standards. Considering its many impacts, it is clear continued increases in debt-financed spending is an economically harmful policy that is detrimental to both current and future generations of Canadians, as well as threatening the sustainability of government finances.

continued next edition



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# DIRECT ANSWERS

FROM WAYNE & TAMARA

## IDENTITY THEFT

**Q** I've known my best friend for six years. Initially I thought she was a great person who was there for me in times of crisis. As time went by I noticed she was very competitive with others, and then I saw she was most competitive with me.

She will ask what I am wearing, then wear something shorter or more low-cut. She sees me in something, then buys that exact item. She copies phrases I say and repeats facts from me and claims them as her own. When we were in college, she constantly tried to one-up me in grades and games, even cheating to do so.

I confronted her after a close mutual friend brought this to my attention. I tiptoed around the issue because I did not want to hurt or insult her. She said she competed with everyone, but not me, because with me she feels she cannot compete. After that I let it go.

Not to boast, but I am an attractive person, and her male friends always ask about me. I only mention this because I know she is insecure, even though she is an attractive girl who is physically fit, smart, with many friends.

When I moved, she purposely "forgot" to pass on invitations to a wedding and to a reunion of college friends. She forgot my birthday, then tearfully explained it was all a misunderstanding. Mind you I live five minutes from her house, and she did not even pick up the telephone.

You cannot get into a car without her speeding

to show you how fast she can go, or be in a group without her trying to appear more intelligent than you in conversation. I see the person she is inside, and I don't like that person.

Part of my problem is during college she was there for me financially when my family could not be. I will always love her for that. Even though I paid back every dollar, I still feel indebted. Sometimes I think she only helped me so she could feel superior.

Hailey

**A** Hailey, who you are is a compilation of all you have experienced. You were raised to be good and polite. You have a sense of style and a sense of self. But your friend is invading your identity.

Robbers in a home invasion might take a homeowner's gun and use it against her. You may not own a gun, but you own a sense of niceness and your friend is using that sense of niceness against you. The word "nice" comes from a Latin word which means to be ignorant. You are not ignorant of what is going on, but you are ignorant of your own best interest.

She is injuring you. When you fail to confront her, you are not being honest, and being honest outweighs being nice.

You've seen inside her, and you don't like what you see. The only way to take back your identity for your sole use is by severing this relationship. Don't be nice. Be honest.

Wayne & Tamara

## CRIMINAL HISTORY

**Q** Can a second marriage succeed if both parties cheated on their spouse in the first marriage?

Alex

**A** Alex, is there honor among thieves? That is what you are asking.

There is an honesty to ending a marriage when you don't love your spouse and don't believe the marriage should continue. Divorce may not be a pleasant thing under

those circumstances, but at least it is an honest thing. There is a creepy, under-the-rock, loathsome quality when someone breaks the vow of fidelity while holding to the convenience of the marriage.

That's what occurs when you start a new relationship before ending the previous one. You crave assurances the cheater won't cheat on you, but there is no assurance of that. It's hard to live in the present while watching your back.

Wayne & Tamara

WAYNE & TAMARA MITCHELL are the authors of YOUR OTHER HALF ([www.yourotherhalf.com](http://www.yourotherhalf.com))

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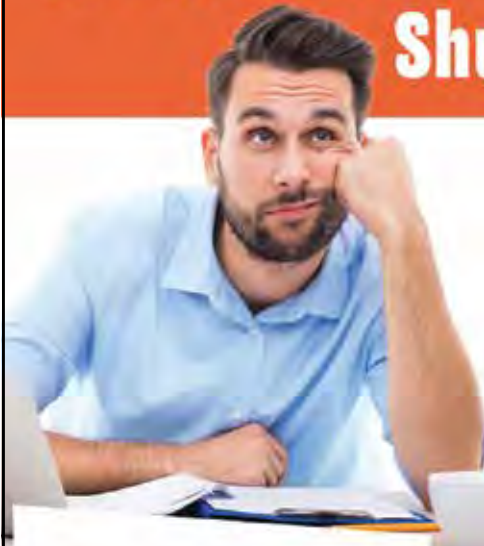
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Week of APRIL 7 TO 13, 2024

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- ♈ ARIES**  
Your boundless energy will drive you to solve a multitude of problems. You'll be delighted to find that the worries that used to cause you stress are now a thing of the past. Your future is now brighter.
- ♉ TAURUS**  
A minor health problem could draw attention. If you treat the situation seriously, you'll get the care you need to recover quickly. Sometimes, all you must do is smile at life and it will smile back.
- ♊ GEMINI**  
Expect to have lots of people around you this week. Your friends will suggest a variety of exciting activities, but some could upset you. Use your best judgment to choose the ones that interest you most.
- ♋ CANCER**  
Responsibilities at work and home keep piling up. You must prioritize certain tasks and stop procrastinating to get things done. This will give you a sense of accomplishment.
- ♌ LEO**  
You'll discover a new form of spirituality beneficial to your mental and physical well-being. It could be a question of learning or sharing knowledge. This brilliant development will help you rediscover your zest for life.
- ♍ VIRGO**  
Avoid repressing the emotions that are overwhelming you. Your family and friends will be there to support you in a difficult situation. Things will gradually become clearer, showing you the way to the solution to all your worries.
- ♎ LIBRA**  
Relationships are simpler when you're not emotionally involved. You could encounter tension with those closest to you. However, you and your friends and colleagues will understand each other perfectly. Take a step back if necessary.
- ♏ SCORPIO**  
Important details will need your attention. A promotion could be on the horizon. However, you'll need to negotiate your position with authority and define your responsibilities. People will be generous with you.
- ♐ SAGITTARIUS**  
If you're single, love could be knocking at the door. Perhaps in the form of a close friend declaring their feelings for you. An unexpected sum of money could come your way. At the very least, you could be offered some form of compensation.
- ♑ CAPRICORN**  
Your plans to move will come to fruition. Despite your busy schedule, you'll put your family first. Your devotion to those close to you will be obvious. One of your social media posts could garner a lot of attention.
- ♒ AQUARIUS**  
You could be tempted to buy a new car. However, you must be sensible to avoid financial stress. Take a few days to think it over, and your desire for unnecessary luxury could fade.
- ♓ PISCES**  
Affection will be paramount this week. Devote some time to constructive conversations to resolve tensions in your relationship and promote harmony and tenderness. Following a gut feeling could solve your emotional and financial problems.

# Coffee Break

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12				13			14			
15				16			17			
18				19			20			
			21			22				
23	24	25			26			27	28	29
30				31			32			
33			34				35			
			36	37			38			
39	40					41		42	43	44
45					46			47		
48					49			50		
51					52			53		

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### ACROSS

1. "\_\_\_ the night before..."
5. Provide weapons
8. "Of \_\_\_ I Sing"
12. Kind of exercise
13. Pigeon's purr
14. Wolf call
15. College teacher, for short
16. Frogs-to-be
18. Occupied
20. Roll out of bed
21. Scarlet
22. Fasten
23. Rainy month
26. Ventilate
27. Get older
30. Coves
31. Healthy
32. Tinter
33. Needle feature
34. Jewel
35. Defeated one
36. Globule

### DOWN

1. Sort
2. Shabby
3. Fascinated
4. Expeditions
5. Performed
6. Highway
7. Stylish
8. Rosebush prickle
9. Thanksgiving and Christmas
10. Fleecy females
11. Different
17. Twosome
19. Hair tamer
22. Chomped
23. Honest \_\_\_
24. Income
25. Part of a Reuben: 2 wds.
26. Target
28. \_\_\_ whiz!
29. Misspeak
31. Nourished
32. Gives to charity
34. Festive party
35. Flight
37. Deserves
38. Military-school student
39. Lawn pest
40. Sincere
41. Art \_\_\_
42. Recreation
43. Doorway out
44. Uses a couch
46. Ticket

# Sudoku

PUZZLE NO. 895

		6		8	1	7	
				5	1		6
2					4		3
8		4			3	9	6
4		5	9				7
1	9		7				
	4	5	7				
3	1		6		5		
	7		1	8	4		5

### HOW TO PLAY:

Fill in the grid so that every row, every column, and every 3x3 box contains the numbers 1 through 9 only once.

Each 3x3 box is outlined with a darker line. You already have a few numbers to get you started. Remember: You must not repeat the numbers 1 through 9 in the same line, column, or 3x3 box.

### Last Issues' Answers

## CROSSWORDS

A	L	S	O		R	A	S	P		L	A	D
C	O	O	P		A	R	I	A		I	C	Y
R	A	R	E		C	I	T	Y		S	H	E
E	N	T	R	I	E	S		E	A	T	E	R
					A	D	H	E	R	E	D	
R	I	D			L	O	S	E		E	T	C
E	L	O	P	E	R		A	S	S	U	R	E
F	L	E	A		S	O	D	A		G	Y	M
					C	H	E	R	I	S	H	
V	I	D	E	O		I	N	S	E	C	T	S
I	R	E			T	H	E	E		L	O	R
S	O	N			E	O	N	S		E	V	E
A	N	T			L	E	T	S		N	E	E

## Sudoku

6	9	2	7	8	5	1	4	3
4	1	8	9	3	2	7	5	6
7	5	3	6	1	4	8	2	9
8	6	9	2	4	1	5	3	7
2	4	5	3	7	9	6	1	8
3	7	1	5	6	8	4	9	2
9	8	6	1	5	3	2	7	4
5	2	4	8	9	7	3	6	1
1	3	7	4	2	6	9	8	5



Doctor Dan Munteanu

## PROMOTION ON DENTAL FULL-ARCH IMPLANT-BORNE SOLUTIONS

Upper or lower maxillary  
**Fixed in Zirconia (Pro-Arch)**

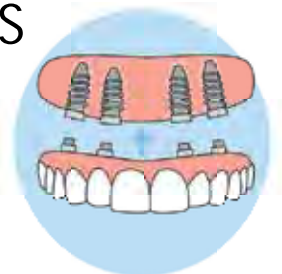
Exceptional price: \$8464 and \$389/month for 24 months for a total of \$17800. Regular price \$28000.

\*Included: Minimally invasive guided procedure, temporary restoration, Straumann implants, lab fees, final restoration in zirconia or porcelain on metal for fixed and milled acrylic for Snap-on. Not included: Extractions, Bone or gum grafts if necessary.

Conditional to financing and case approval. Exceptional price ends May 5, 2024

Upper or lower maxillary  
**Snap-on removable (Novaloc)**

Exceptional price: \$7800 and \$250/month for 12 months for a total of \$10,800. Regular price \$15000.



**Dr. Dan Munteanu**  
DMD, General Dentist  
More info at [www.blancdentaire.ca](http://www.blancdentaire.ca)

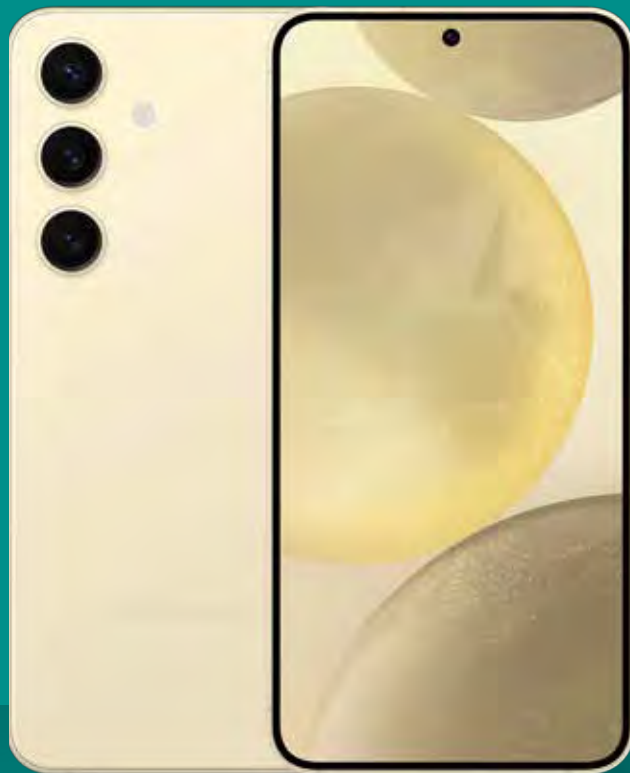




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du Parc Metro**  
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Jarry Metro**  
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