NDP will push for leaders at Canada Soccer to testify over spying, culture

GREG MERCER

The federal NDP is planning to submit a new motion that would compel Canada Soccer's leadership to testify before a parlia-mentary committee in the wake of fresh allegations into the workplace culture and spying problems inside the sport's na-

tional governing body.

Recent reporting by The Globe and Mail found that the women's soccer program had major issues well before the drone-spying scandal at the Paris Olympics. A 2023 workplace investigative report, submitted to the sport's body a year before the Games, noted that staff had concerns about spying and an alleged toxic workplace

Bev Priestman, former senior women's head coach, was suspended by FIFA and Canada Soccer after the organization's performance analyst Joey Lombardi was caught by French police ille-gally flying a drone over an opponent's closed practice on July 22.

An investigation released earlier this month commissioned by Canada Soccer found that Ms. Priestman and assistant coach Jasmine Mander - whose names were redacted from the public version of the report – directed Mr. Lombardi to twice spy on New Zealand ahead of their match at the Olympics. SOCCER, A7

Cathal Kelly Canada Soccer could get away with dysfunction because it was a winner B10

Music funding organization alleges millions stolen from bank account

JOSH O'KANE

Arts-grant provider FACTOR says nearly \$10-million in federal money destined for the music industry was stolen from its Bank of Nova Scotia account last spring – and is asking an Ontario court to direct the bank and a customer involved with the transaction to

work to recover the funds.

A massive chunk of 2024 funding was allegedly taken on June 12, about a week after the Department of Canadian Heritage deposited \$14.3-million into the Scotiabank account of the Foundation Assisting Canadian Talent on Recordings, according to documents filed with the Ontario Superior Court of Justice.

FACTOR moved \$5-million to a short-term investment account but said a "cyberthief" gained access to its Scotiabank account and transferred \$9.8-million to a different account with the same bank belonging to a numbered company.

FACTOR distributes funding from Ottawa and private radio broadcasters to the English side of the music industry. Last year, it handed out more than \$51-million in grants and emergency sup-

"This isn't just about numbers in a bank account – this is about real people, musicians, producers, managers, record labels, crew who work at venues," said FACTOR board member Tegan Quin, one-half of the Juno Awardwinning duo Tegan and Sara, who benefited from its grants early in their career. FACTOR, A7



THAT'S A WRAP

Santa waves to the crowd, closing out the 120th Santa Claus Parade in Toronto on Sunday. This year's event featured 27 floats and thousands of performers walking a busy route through the downtown core. SAMMY KOGAN/THE GLOBE AND MAIL

Ontario investigating Alberta recruiter who helps supply low-wage foreign workers to Canadian Tire stores

VANMALA SUBRAMANIAM

Ontario's Ministry of Labour is investigating the Alberta-based recruiter who was involved in bringing in scores of temporary foreign workers to staff low-wage jobs at Canadian Tire stores across Can-

A ministry spokesperson told The Globe and Mail in an e-mail that it is conducting an open investigation into Allison Jones, the owner of a recruiting agency and an immigration consulting agency in St. Albert, outside of Edmonton. It did not provide any additional details about the probe.

Ms. Jones is a popular recruiter among franchisees of the Canadian Tire and Tim Hortons chains, helping franchise owners fill low-wage positions in their outlets with labour from abroad.

One of her recruiting agency's clients, a Canadian Tire location in Toronto, is also under provincial investigation over allegations that it mistreated employees. Several workers have told The Globe their wages were reduced by the owner, potentially violating the rules of the federal Temporary Foreign Worker Program.

The TFWP has exploded in use in recent years, part of the Liberal govern-ment's broader policy agenda to increase

migration to Canada and address a COVID-19-driven labour shortage. Motivated by the prospect of obtaining permanent residency, the number of foreign workers in Canada increased dramatically over the past three years. In 2023, there were 188,580 TFWP permit holders, up from 81,435 at the end of 2021.

This has turned immigration into a lucrative business opportunity for a bevy of middlemen – lawyers, job recruiters and immigration consultants – intent on profiting from the rush of migrants who are eager to come to Canada, and employers who are desperate to staff their operations.

FOREIGN WORKERS, A15

They fled for their lives once. With Trump's return, undocumented immigrants prepare to run again

NATHAN VANDERKLIPPE

INTERNATIONAL CORRESPONDENT DENVER

hey traversed the dangers of the Panamanian jungle. They were robbed, some assaulted, as they navigated the roads and tracks that delivered them northward through the heart of the Americas. They confronted cartels and waded through rivers into the U.S., where they began to build new

Now, some of the millions of people who crossed illegally into the United States over the past few years are thinking about setting out again, this time to Canada. Their determination to keep from returning home could portend new strains along the wide open spaces of the 8,900 kilometre frontier that divides two of the most prosperous countries on Earth.

Donald Trump won re-election on promises to launch a mass effort to clear promises to faunch a mass effort to clear undocumented immigrants from the country. With fewer than two months until he is once again president, little is known about how his administration would proceed, who it would target or how many people it would prove possible to remove from the country.

But in the countless cities across the U.S. where migrants have established ten-uous lives, Mr. Trump's imminent return there are opportunities for me and my children," Ms. Pérez said. to the White House has provoked fresh

anxieties, and thoughts of seeking safety

"I can't go back to Venezuela," said Maria Pérez, 41, who has spent the past 14 months in Colorado. "They would kill me."

She left her home after the father of her children was kidnapped and murdered in a dispute related to his work for a construction union.

If she is threatened with deportation from the U.S., she is prepared to leave, in hopes that another country can provide a place to make a new home.

A cousin in Canada has been urging her to come. "She tells me to go there, says

MIGRANTS, A8



Tennis star Sinner leads Italy to its second-straight Davis Cup title

JUAN MEDINA/ REUTERS

LIFE & ARTS

When it comes to extracurricular activities for kids, less is more

REPORT ON BUSINESS

CI Financial in talks with U.S. equity firms, could go private

SECRET CANADA

Explore our national database of freedom of information requests SecretCanada.com

F	CAMPBELL CLARK
Е	KELLY CRYDERMAN
(PRESTON MANNING A11
L	LESLIE BECK
F	VASS BEDNAR
٧	PAUL KERSHAW B9

INSIDE

FOLIO
EDITORIAL & LETTERS A10
OPINION
LIFE & ARTS
FIRST PERSON
WEATHER & PUZZLES

A-SECTION

B-SECTION 0

REPORT ON BUSINESS	. B
OPINION & ANALYSIS	. B4
GLOBE INVESTOR	. B8
SPORTS	B10
OMICS	B12
DBITUARIES	B16

PODCAST

Marieke Walsh looks at what the GST break means for households and the politics at play tgam.ca/TheDecibel



A WAY TO SECURELY SHARE INFORMATION WITH OUR JOURNALISTS TGAM.CA/SECUREDROP

MON-FRI: \$5.00 SATURDAY: \$9.00 PRICES MAY BE HIGHER IN SOME AREAS



MOMENT IN TIME

NEWS PHOTO ARCHIVE



TIBOR KOLLEY/THE GLOBE AND MAIL

PREPARING FOR CARIBANA

For more than 100 years, photographers and photo editors working for The Globe and Mail have preserved an extraordinary collection of news photography. Every Monday, The Globe features one of these images. This month, in honour of National Child Day in Canada on Nov. 20, we're celebrating children and their development.

arents will do anything for their children. School science projects, baking, selling chocolate bars, driving to hockey/soccer/ dance classes, nothing is too much if it helps their child have fun, be happy and develop successfully in life. It's not always spoiling; often,

it's nurturing. (However, spoiling is the duty of all grandparents.) And sometimes, time is the best investment, not money. In Tibor Kolley's Globe and Mail photo above in late July of 1983, Sheryl Hughes, 10, gets the headdress of her lovebird costume adjusted by her father, Arnold, before taking part in a Caribana fashion show in Toronto. Caribana – now called Toronto Caribbean Carnival – is an annual summer weekend event that celebrates Caribbean culture and traditions – dance, music, parades and food. Sheryl's father knew that nothing was too good for his daughter; he spent 50 hours crafting the costume. Obviously, worth the effort.

COLUMNISTS

LESLIE

OPINION

KELLY CRYDERMAN

OPINION



Creatine, popular with male athletes, VASS

BEDNAR OPINION



Alberta's disruptor Premier has opened a new front with her remake of AIMCo ■ A11 can also benefit females and older adults ■ A12

Companies don't want to make it easy for us to exit the modern subscription trap ■ B4

CORRECTION }

A Saturday news article about the dispute over an Edmonton man's will stated incorrectly in the second paragraph that his widow is sparring with the Rotary International Foundation. The dispute is with the Rotary Foundation Canada

Downtown Toronto's new drug-withdrawal centre offers 'optimistic space' as approach to crisis shifts

LIAM CASEY

oshua Orson sits on the edge of a bed in a bright, clean room, thinking about his journey from addict to health care

The room is part of a new, 36-bed detox space in downtown Toronto that largely helps homeless patients, although it's open to anyone who needs to get clean. There are private and shared rooms, a kitchen with cooked meals, laundry rooms and several lounges to play cards or watch television.

The space offers group and individual therapy, with addictions counsellors and nurses on the clock 24 hours a day.

Withdrawal Management Services, operated by Unity Health Toronto, is free and funded by the Ministry of Health. It is one of four publicly funded residential detox facilities in Toronto that help people get off drugs and alcohol.

It is a vastly different space from its previous iteration where Mr. Orson got clean – a dorm-style room inside a homeless shelter without private beds. It sat in an ancient building with an old heating system and poor ventilation.

When you come to the door here, you're given a sense of dignity and hope after losing so much of yourself to get there and I think that's really important," said Mr. Orson, who is now a peer

support worker at the site. The space here suggests what you can become rather than where you're at, which I felt the former space was more like where you're at. It's an optimistic

space.'

'The space here suggests what you can become rather than where you're at,' peer support worker Joshua Orson says of Unity Health's Withdrawal Management Services. FRANK GUNN/THE CANADIAN PRESS

The withdrawal centre had its official opening a few weeks ago, but it began operating in the summer. Its 36 beds were filled very quickly and it remains full, said Dr. Irfan Dhalla, a physician at St. Michael's Hospital and the vicepresident of clinical programs at Unity. But spots open up frequently as the program is designed for short-term residential stays, he said, and day programs are also available

Unity also operates two other withdrawal centres in the city with 51 beds. They are also full.

The demand is further proof of a severe shortage of detox beds across the province, Dr. Dhalla

Illicit fentanyl emerged in Ontario about a decade ago as the opioid crisis spread slowly eastward from British Columbia. Opioid overdose deaths spiked

soon after.

Through gangs and organized crime, opioids have found their way into virtually every nook and cranny in Ontario, from big cities such as Toronto and Ottawa to remote, fly-in First Nations in the north and everything in between. The problem is pronounced in

downtown Toronto, particularly in the area near the withdrawal centre, where a number of shelters and services for those without homes are also located. The detox centre project took

about a decade from concept to launch, Dr. Dhalla said. The space's design is crucial to the success of the program, he said.
"There's something about our

physical spaces that convey care and love. It's hard to feel cared for and loved when you are in a physical environment that is decrepit," Dr. Dhalla said.

THE CANADIAN PRESS



GERRY WEBER

ELIZABETH SCHINDLER

www.gerryweber.online

ELIZABETH SCHINDLER (416) 789-1919 – 1987 LESLIE ST

GERRY WEBER TORONTO (647) 258-7727 – 1177 YONGE ST

GERRY WEBER BURLINGTON (905) 681-0197 – 442 BRANT ST

Business lobby urges 3% defence spending

Growing pressure from NATO alliance, possible economic benefits are reasons why Canada should move target further, report says

STEVEN CHASE

SENIOR PARLIAMENTARY REPORTER

One of Canada's biggest business lobby groups is advising the federal government to hike defence spending even further than planned - to 3 per cent of annual economic output.

In a new report to be released Monday, the Business Council of Canada says growing pressure from the NATO military alliance, coupled with the economic benefits that could accrue from public investment in defence technologies, make it imperative for Canada to spend even more on its mil-

It's a call that incoming U.S. president Donald Trump has also

The Business Council is further recommending Canada spend some of this defence cash on high-risk, high-reward bets that could develop homegrown expertise in technologies from energy to artificial intelligence and

Canada is still a laggard in meeting the North Atlantic Treaty Organization's target of spending 2 per cent of gross domestic product on defence. Right now it spends about 1.37 per cent but Prime Minister Justin Trudeau's government has said it has a plan

to reach 2 per cent by 2032.

But even the 2-per-cent target appears to no longer be sufficient amid rising threats from authoritarian countries including Russia, North Korea, China and Iran. Back in July, then-NATO secretary-general Jens Stoltenberg declared that "2 per cent is now the



The Business Council of Canada report says the country should invest public money into developing technology with both military and civilian applications that could also have economic benefits for the country far beyond defence. GINTS IVUSKANS/AFP VIA GETTY IMAGES

floor for our defence spending."

U.S. president-elect Donald in August warned he would be pushing NATO members to go further as part of his belief that the United States is being asked to shoulder an inordinate amount of the collective-defence

"To make up for shortfalls and help deter threats, I'll insist that every NATO nation must spend at least 3 per cent," Mr. Trump said during a speech at a National Guard conference in Detroit. "You have to go up to 3 per cent," he said. "Two per cent is the steal of the century."

Spending more on defence will hind. add significantly to budget costs. Defence experts have previously said Canada needs to spend upward of \$16-billion to \$17-billion more each year to reach the 2 per cent target.

In its report, Security & Proserity: the Economic Case for a Defence Industrial Base Strategy. the Business Council says Canada needs to reach 2 per cent by the 2029-30 fiscal year. The group says the country should hit 2.5 per cent by 2034-35 and aim for 3 per cent after that.

It cautions that the U.S. could penalize Canada for falling be-

'Senior officials from the United States have repeatedly warned that Canada's preferential access to the U.S. export market - a market which supported the livelihoods of more than three million Canadian workers in 2022 - could be jeopardized if the government of Canada fails to move with urgency to meet its NATO commitments," the Business Council report says.

It also says Canada should invest public money into develop-ing technology with both military and civilian applications - called dual-use technology - that could

also have economic benefits for the country far beyond defence.

The report calls for a dedicated planning, decision-making, and co-ordination unit within the Privy Council Office (PCO) under the National Security Council to direct planning and expansion of Canada's defence industrial base.

"Canada's military rivals are investing heavily in their armed forces, and the defence industrial bases which support them, with the goal of reshaping the international order in ways that can, and do, undermine Canada's national and economic security," the report says.

Canada's politicians rush to panic in a call to cut Mexico loose

Sure, Canada might

one day decide its

best interest is to

leave Mexico out of

its trade relationship

with the U.S. But

maybe not. Certainly

not yet.

CAMPBELL CLARK

OPINION



t took just two weeks after Donald Trump was elected U.S. president again before some of Canada's polit-Lical leaders figured they'd found a plan to spare this country from a trade

war: cut Mexico loose.
Ontario Premier Doug Ford was first off the mark, arguing Canada shouldn't even wait till Mr. Trump can trigger the renegotiation of the United States-Mexico-Canada Agreement, or USMCA, when the window opens in 2026. He wants to ditch Mexico now.

He was followed to varying degrees by other premiers, Prime Minister Justin Trudeau - who sighed that it might just come to that - and Deputy Prime Minister Chrystia Freeland, who argued that Canada is "aligned" with the U.S. on China, while Mexico isn't.

It didn't take long for the steely trade tacticians of Canada's political class to hit the panic

Mr. Trump hasn't been sworn in yet. It's not clear, despite all rhetoric, exactly what his second-term trade agenda will be. But we can guess from experience that it will be an unpredictable ride, where policy "alignment" on Beijing won't necessarily

prevent capricious strong-arming. Canada's political leaders don't know what's going to happen. They just know people are worried. And they're pretending they've got a solution.

But it's not smart to declare a desire to ditch Mexico before anyone knows the danger - a move that tells the Mexicans that Canada isn't much use to them and signals weakness to the incoming Trump administration.

Sure, Canada might one day decide its best interest is to leave Mexico out of its trade relationship with the U.S. But maybe not. Certainly not yet.

Mr. Ford and Ms. Freeland, that un-

likely pair of bipartisan besties, warn that Mexico is a back door for Chinese goods to enter the North American trade zone. They suggest that will make Mexico a target for Mr. Trump, while Canada has already aligned itself with the U.S. by adopting massive tariffs on Chinese electric vehicles and steel.

So why stand next to Mexico when Mr. Trump drops a bomb?

One problem is the assumption that being a good boy and mirroring U.S. trade policy will earn Canada an exemption from Mr. Trump's volatile

trade moves. Another is that the Mex-

ico-China axis isn't quite the Leviathan Mr. Ford claims – not yet, anyway. It is true that Chinese investment in

Mexico has grown rapidly, but it is still not huge. Belgium is a bigger investor in Mexico, and there is far more Chinese money invested in Canada.

"If we're going to have the China discussion, by all means, let's have it. But let's have it on a solid, factual basis, said Juan Carlos Baker, a former senior Mexican official and trade negotiator.

There are real concerns, certainly.

Canada's auto sector fears Chinese car companies setting up in Mexico to dump cheap electric vehicles onto the North American market. Mr. Ford and Ms. Freeland are two politicians who bet heavy on subsidizing electric vehicle battery plants, so they're raising

Chinese auto-maker BYD has scouted locations for a Mexican plant, though it hasn't broken ground yet. Mr. Trump has warned Mexico to stop it.

There's tension, But Mr. Baker said it's clear that if Mexico faces a trade choice between Beijing and Washington, "it's

team Washington. For Canada, however, it's one thing to pressure Mexico about Chinese car plants, and another to pre-emptively advertise a desire to abandon it alto-

gether. "I don't see the strategic

ret. value in telling them
they're out before we
know what the nature of the threat is," said Flavio Volpe, the president of the Automotive Parts Manufacturers' Association, a major Canadian auto-sector

In Mr. Trump's first term, the weight of U.S. business interests with Mexico helped slow his impulse to unilaterally withdraw from the North American free-trade agreement. At one point late in the talks to replace the NAFTA, Mexico was pushed into one-on-one talks with the U.S.

But Mr. Baker insisted that, far from abandoning Canada, Mexican officials immediately dished details to Canadian counterparts. Mexico's role was crucial to winning some aspects of the new deal that Canada wanted, including a dispute-settlement mechanism and a longer term for the agreement, 16 years, than Mr, Trump wanted.

Declaring a plan to abandon Mexico before round two really starts isn't wise. Mr. Ford's proposal to ditch them now unraveling the trilateral USMCA trade deal that was hard-won in 2018 - is fool-

Trade chaos may indeed be coming again, but Canada's best plan is not to



People take part in an anti-NATO protest in Montreal on Saturday. Police arrested three people after Friday's demonstration. GRAHAM HUGHES/THE CANADIAN PRESS

Montreal police chief expects more arrests after anti-NATO protest

SIDHARTHA BANERJEE MONTREAL

Montreal's police chief said he expects more arrests stemming from a Friday anti-NATO protest that turned violent while one of the protest organizers on Sunday denounced political reaction as hijacking the underlying message of the

Uniformed police officers could be seen Sunday both inside and outside Montreal's Palais des congrès convention centre as the annual meeting continued with no signs of demonstrations, although some protesters had planned a "counter-summit" at a community centre just north of downtown.

Chief Fady Dagher told reporters on Saturday that more arrests would be coming thanks to additional evidence gathered during the protests, adding that police were aware of who was behind the vandalism including smashed windows and burned cars as well as alleged assaults on police officers.

Police said that during the march, smoke bombs were deployed, metal barriers were thrown into the street and windows smashed of nearby businesses and the convention centre where delegates from NATO parliamentary assembly, including members and partner states, gathered for a session set to wrap Monday. Among the issues being broached were support for Ukraine, climate change and the future of the alli-

Chief Dagher estimated that about 800 people took part in protests from several groups, but about 20 to 40 people were allegedly responsible for the

Montreal police arrested three people after Friday's demonstration – a 22-year-old woman who was arrested for allegedly obstructing police work and assaulting a police officer and two men, 22 and 28, also each facing a charge for allegedly obstructing police work. All are scheduled to appear in court at a later

"Despite what you saw in the images, last-minute impromptu events are extremely difficult to anticipate," Chief Dagher added. "We have other pieces of evidence. So probably we will have other

Friday night's protest was condemned by politicians of all stripes Saturday as acts of antisemitism, which one organizer rejected, saying the protests were against the actions of the state of Israel and not Jewish people.

On Sunday, the Divest for Palestine Collective denounced what it called "dishonest attempts" of politicians to hijack the "anti-militarist, anti-imperialist and anti-colonialist messages" delivered by protesters.

În an e-mailed statement, it refuted allegations of antisemitism. "These are false accusations aimed at delegitimizing the solidarity movement for the liberation of Palestine and undermining the fight against antisemitism," the group wrote.

The group defended setting ablaze a doll representing Israeli Prime Minister Benjamin Netanyahu during the protest. Earlier this week, the International Court of Justice issued an arrest warrant for Mr. Netanyahu as well as his former defence minister and Hamas members.

THE CANADIAN PRESS

A4 | NEWS O THE GLOBE AND MAIL | MONDAY, NOVEMBER 25, 2024

Canadians in Lebanon face decision to leave

Making the move from the war-torn country could mean abandoning family members

MARIE WOOLF OTTAWA

Por more than a year, Ottawa has been urging Canadians to leave Lebanon for their own safety. But for some, with Lebanese husbands and wives, the decision comes with an impossible choice: Do they leave the war-torn country for security in Canada, or stay so their loved ones are not left behind?

Among the Canadians who feel they have no option but to stay is James Kairouz, a financial adviser whose pregnant Lebanese wife, Mia, is unable to accompany him to Canada.

Mr. Kairouz, whose parents are also Canadian, used to live in Montreal, where his brother and cousins reside. For years, he and his wife have been talking about moving there. Their three-year-old daughter, Emily Rose, is a Canadian citizen and Mia's application for permanent residence has been in the pipeline for almost that long.

Then, in October of last year,

Then, in October of last year, when Iran-backed Lebanese militant group Hezbollah began firing rockets into Israel, drawing

retaliation, the situation became more urgent. Not long afterward, Ms. Kairouz applied for a temporary resident visa to Canada. Her application was rejected.

Mr. Kairouz wants his wife, who's 21 weeks into a high-risk pregnancy, to have the choice to accompany him and their daughter to Montreal, saying there's no way he will leave without her.

In 2006, after Israel invaded Lebanon to take on Hezbollah, Mr. Kairouz's brother was evacuated by the Canadian government by boat.

The government launched no such evacuation scheme after Israeli ground forces invaded southern Lebanon at the beginning of October this year to take on Hezbollah. More than 3,500 people have been killed in the conflict, according to Lebanon's Health Ministry.

"The situation in Lebanon is out of control," Ms. Kairouz said in an e-mail. "Where we live now is considered a safe area, we do not have any direct bombardments, however safety and security isn't guaranteed and numerous times we hear the bombardments or feel the vibrations resulting from Israel's missiles and targets on neighbourhoods close to us in Beirut."

The couple tell their threeyear-old daughter that the strikes and sounds of sonic booms from Israeli planes are fireworks.

"I just do not want my kids to grow up in conflict and war areas and to develop any traumas," Ms. Kairouz added. "Like any woman, I want my children to grow up in a healthy, safe environment, and at the same time to have a successful stable career and the opportunity to grow and achieve my dreams."

Ms. Kairouz is fluent in three languages and has two degrees: one in public health and development sciences, another in nutrition. She used to work in a Beirut hospital. She feels she can contribute much to Canada, and yet her application for permanent residency has been beset by years of delays.

She does not qualify to come to Canada through a temporary program Ottawa introduced last month to help Lebanese Canadians and their immediate family because it applied only to those who had already made it to Canada.

NDP immigration critic Jenny Kwan said the temporary immigration measure was "woefully inadequate" and "continues to neglect Lebanese Canadian family members who are still in grave danger and desperate to get to safety."

"Canadian citizens and their spouses and children in Lebanon are desperate to get to safety and it's unconscionable that Canadian family members must consider leaving their spouse or children behind," she said in an emailed statement. Immigration Minister Marc

Immigration Minister Marc Miller indicated in an interview that there are no plans to extend the program, saying helping the tens of thousands of Canadian citizens and permanent residents in Beirut get to Canada has to be the government's focus.

to be the government's focus. "The priority has to be, and will continue to remain, on Canadian citizens of Lebanese descent and the permanent residents. We have such a great volume of people that are there, the focus has to remain on them," he said.

Immigration lawyers say the program is far more restrictive than other programs that help people fleeing war-torn countries such as Ukraine.

Mariam Jammal, a Lebanese-Canadian immigration lawyer, said the government is putting people who are faced with a choice between coming to Canada and leaving families behind in an "impossible position."

"They keep refusing visitor visas and imposing impossible standards," she said.

She said it is "cruel" for Global

She said it is "cruel" for Global Affairs to urge Canadians to leave Lebanon, while Immigration, Refugees and Citizenship Canada refuses to admit their family members.

Warda Shazadi Meighen, a partner at Landings LLP, said the situation was "very difficult for people" and the government should expedite visa applications from Lebanese spouses of Canadians in Lebanon.

Before the fighting escalated this year, there were an estimated 40,000 to 75,000 Canadians living in Lebanon.

Ottawa has drawn up contingency plans for an evacuation of Canadians, but not exercised the option so far, instead blockbooking seats on commercial flights to help them. During the Israel-Hezbollah war of 2006, Canada hired ships and chartered aircraft to ferry about 15,000 of the estimated 50,000 Canadians living in Lebanon to safety.

Immigration lawyer Yameena Ansari said that with the death toll in Beirut rising every day some spouses of Canadians may perish there.

"I don't see how preventing Lebanese spouses from joining their partners in Canada furthers Canada's stated goal of reuniting families in Canada," she said. "Given that the spouses are married to Canadian citizens, they will inevitably eventually become Canadian citizens anyway through family – so what's the point of refusing their temporary resident visas?"



Emergency workers in the central Israeli city of Petah Tikva respond after a rocket attack on Sunday. The military said it had intercepted some of the projectiles. AMIR LEVY/GETTY IMAGES

Hezbollah fires rockets into Israel in response to strikes on Beirut

KAREEM CHEHAYEB
TIA GOLDENBERG BEIRUT

Hezbollah fired about 250 rockets and other projectiles into Israel on Sunday, wounding seven people in one of the militant group's heaviest barrages in months, in response to deadly Israeli strikes in Beirut while negotiators pressed on with ceasefire efforts to halt the all-

Some of the rockets reached the Tel Aviv area in the heart of Israel.

Meanwhile, an Israeli strike on an army centre killed a Lebanese soldier and wounded 18 others in the southwest between Tyre and Naqoura, Lebanon's military said. The Israeli military expressed regret, saying that the strike occurred in an area of combat against Hezbollah and that the military's operations are directed solely against the militants.

Israel strikes have killed more than 40 Lebanese troops since the start of the war between Israel and Hezbollah, even as Lebanon's military has largely kept to the sidelines.

Lebanon's caretaker Prime Minister Najib Mikati condemned the latest strike as an assault on U.S.-led ceasefire efforts, calling it a "direct, bloody message rejecting all efforts and ongoing contacts" to end the war.

Hezbollah began firing rockets, missiles and drones into Israel after Hamas' Oct. 7, 2023, attack out of the Gaza Strip ignited the war there. Hezbollah has portrayed the attacks as an act of solidarity with the Palestinians and Hamas.

Iran supports both armed groups.
Israel launched retaliatory air strikes at Hezbollah, and in September the low-level conflict erupted into all-out war as Israel launched air strikes across large parts of Lebanon and killed Hezbollah's top leader, Hassan Nasrallah.

The Israeli military said about 250 projectiles were fired Sunday, with some intercepted.

Israel's Magen David Adom rescue service said it treated seven people, including a 60-year old man in severe condition from rocket fire on northern Israel, a 23-year-old man who was lightly wounded by a blast in the central city of Petah Tikva, near Tel Aviv, and a 70-year-old woman who suffered smoke inhalation from a car that caught fire there. In Haifa, a rocket hit a residential building that police said was in danger of collapsing.

The Palestine Red Crescent reported 13 injuries it said were caused by an interceptor missile that struck several homes in Tulkarem in the West Bank. It was unclear whether injuries and damage were caused by rockets or interceptors.

Sirens wailed again in central and northern Israel hours later.

Israeli air strikes without warning on Saturday pounded central Beirut, killing at least 29 people and wounding 67, according to Lebanon's Health Ministry.

Smoke billowed above Beirut again Sunday with new strikes. Israel's military said it targeted command centres for Hezbollah and its intelligence unit in the southern suburbs of Dahiyeh, where the militants have a strong presence

Israeli attacks have killed more than 3,700 people in Lebanon, according to the Health Ministry. The fighting has displaced about 1.2 million people, or a quarter of Lebanon's population.

On the Israeli side, about 90 soldiers and nearly 50 civilians have been killed by bombardment in northern Israel and in battle following Israel's ground invasion in early October. Around 60,000 Israelis have been displaced from the country's north.

The European Union's top diplomat called Sunday for more pressure on Israel and Hezbollah to reach a deal, saying one was "pending with a final agreement from the Israeli government." U.S. envoy Amos Hochstein was in the region last week.

Josep Borrell spoke after meeting with Mikati and Lebanese Parliament Speaker Nabih Berri, a Hezbollah ally who has been mediating with the group. Mr. Borrell said the EU is ready to allocate €200-million (\$292-million) to assist the Lebanese military.

But Mr. Borrell later said that he did not "see

But Mr. Borrell later said that he did not "see the Israeli government interested clearly in reaching an agreement for a ceasefire" and that it seemed Israel was seeking new conditions. He pointed to Israel's refusal to accept France as a member of the international committee that would oversee the ceasefire's implementation.

The emerging agreement would pave the way for the withdrawal of Hezbollah militants and Israeli troops from southern Lebanon below the Litani River in accordance with the UN Security Council resolution that ended the month-long 2006 war. Lebanese troops would patrol with the presence of UN peacekeepers.

With talks for a ceasefire and hostage release deal in Gaza stalled, freed hostages and families of those held marked a year since the war's only hostage-release deal. "It's hard to hold on to hope, certainly after so long and as another winter is about to begin," said Yifat Zailer, cousin of Shiri Bibas, who is held along with her husband and two young sons.

On Sunday, six people were killed in strikes in central Gaza, according to AP journalists at Al-Aqsa Martyrs Hospital in Deir al-Balah.

ASSOCIATED PRESS

Pakistani police arrest thousands of Khan supporters ahead of rally in the capital

RIAZAT BUTT

ISLAMABAD, PAKISTAN

Pakistani police arrested thousands of Imran Khan supporters ahead of a rally in the capital to demand the ex-premier's release from prison, a security officer said Sunday.

Mr. Khan has been behind bars for more than a year and has over 150 criminal cases against him. But he remains popular and his political party, Pakistan Tehreeke-Insaf or PTI, says the cases are politically motivated.

Shahid Nawaz, a security officer in eastern Punjab province, said police have arrested more than 4,000 Khan supporters. They include five parliamentarians.

Pakistan has sealed off Islamabad with shipping containers and shut down major roads and highways connecting the city with PTI strongholds in Punjab and northwestern Khyber Pakhtunkhwa provinces.

Tit-for-tat tear gas shelling between the police and the PTI was reported on the highway bordering Punjab and Khyber Pakhtunkhwa.

Earlier on Sunday, Pakistan suspended mobile and internet services "in areas with security concerns"

Mr. Khan's supporters rely heavily on social media to demand his release and use messaging platforms like WhatsApp to share information, including details of events.

PTI spokesperson Sheikh Waqas Akram said Mr. Khan's wife Bushra Bibi was travelling to Islamabad in a convoy led by the Chief Minister of Khyber Pakhtunkhwa, Ali Amin Gandapur.

There was a festive mood in Peshawar, with PTI members dancing, drumming and holding up pictures of Mr. Khan as cars set off for Islamabad.

The government is imposing social-media platform bans and targeting VPN services, according to internet advocacy group Netblocks. On Sunday, the group said live metrics showed problems with WhatsApp that were affecting media sharing on the app.

The U.S. Embassy issued a security alert for Americans in the capital, encouraging them to avoid large gatherings and warning that even "peaceful gatherings can turn violent."

Last month, authorities suspended cellphone service in Islamabad and Rawalpindi to thwart a pro-Khan rally. The shutdown disrupted communications and affected everyday services such as banking, ride-hailing and food delivery.

The latest crackdown comes on the eve of a visit by Belarusian President Alexander Lukashenko

Interior Minister Mohsin Naqvi said authorities have sealed off Islamabad's Red Zone, which houses key government buildings and is the destination for Mr. Khan's supporters.

"Anyone reaching it will be arrested," Mr. Naqvi told a news conference.

He added that protesters were planning to take the same route as the Belarusian delegation, but that the government had headed off this scenario.

In the northwest of the country, a Pakistani government team mediated a seven-day ceasefire deal between rival sectarian groups on Sunday, halting days of clashes that have killed at least 68 people and injured dozens, one of the mediators said.

The violence began when gunmen attacked convoys of civilian vehicles on Thursday, killing at least 40 people, mostly Shiite Muslims. That sparked retaliatory attacks against Sunni Muslim residents and there have been pitched battles between armed groups from both sides.

Armed Shiite and Sunni Muslims have engaged in tribal and sectarian rivalry for decades over a land dispute in Kurram district near the Afghanistan border.

"Both sides have agreed to a week-long ceasefire which is expected to be extended," Muhammad Ali Saif, a member of the mediation team, told Reuters by phone, adding that major clashes had already stopped.

ASSOCIATED PRESS with reports from Reuters



Police detain protesters as they gather for a rally in Lahore, Pakistan, on Sunday. The supporters of Imran Khan were demanding the release of the imprisoned former premier. K.M. CHAUDARY/ASSOCIATED PRESS

Stuffed with possibilities

25 rate \$1,000,000

WINNER

IN EVERY PACK
UN GAGNANT DANS CHAQUE SACHET

YOU COULD WIN ON UP TO 5 TICKETS PER PACK
TYOUS POURRIEZ GAGNER SUR JUSQU'ÀS BILLETS PAR SICHET

A6 | NEWS O THE GLOBE AND MAIL | MONDAY, NOVEMBER 25, 2024



[ROMANIA]

At the polls

A woman votes Sunday in Sintesti, near Bucharest, in the first round of Romania's presidential election

ANDREEA CAMPEANU/REUTERS

UN climate talks end in \$300-billion annual deal, but no consensus reached

Representatives of some developing countries blast COP29 agreement as unfair, accuse rich countries of stinginess

MELINA WALLING SETH BORENSTEIN MICHAEL PHILLIS SIBI ARASU

United Nations climate talks adopted a deal to inject at least US\$300-billion annually in humanity's fight against climate change, aimed at helping developing countries cope with the ravages of global warming in tense negotiations.

The US\$300-billion will go to developing countries that need the cash to wean themselves off the coal, oil and gas that causes the globe to overheat, as well as adapting to future warming and paying for the damage caused by climate change's extreme weather. It's not near the full amount of US\$1.3-trillion that developing countries were asking for, but it's three times the deal of US\$100-billion a year from 2009 that is expiring. Some delegations said this deal is headed in the right direction, with hopes that more money flows in the future.

But it was not quite the agreement by consensus that these meetings usually operate with and some developing countries were livid about being ignored.

COP29 president Mukhtar Babayev gavelled the deal into acceptance before any country had a chance to speak. When they did, they blasted him for being unfair to them, the deal for not being enough and the world's rich countries for being too stingy.

"It's a paltry sum," Indian negotiator Chandni Raina said, repeatedly saying how India objected to rousing cheers. "I'm sorry to say we cannot accept it."

She told the Associated Press that she has lost faith in the United Nations system.

AFTER A DEAL, COUNTRIES EXPRESS THEIR DISCONTENT

A long line of countries agreed with India and piled on, with Nigeria's Nkiruka Maduekwe, chief executive officer of the National Council on Climate Change, calling the deal an insult and a joke.

"Tm disappointed. It's definitely below the benchmark that we have been fighting for for so long," said Juan Carlos Monterrey, of the Panama delegation. He noted that a few changes, including the inclusion of the words "at least" before the number US\$300-billion and an opportunity for revision by 2030, helped push them to the finish line. "Our heart goes out to all those nations that feel like they were walked over," he said.

The final package pushed through "does not speak or reflect or inspire confidence," India's Ms. Raina said.

"We absolutely object to the unfair means followed for adoption," Ms. Raina said. "We are extremely hurt by this action by the president and the secretariat."

Speaking for nearly 50 of the poorest countries of the world, Evans Davie Njewa of Malawi was more mild, expressing what he



Members attend a closing plenary session Sunday at the COP29 summit in Baku, Azerbaijan. Developing countries were asking for US\$1.5-trillion, but still saw an increase from the previous deal. JOSHUA A. BICKEL/AP

called reservations with the deal. And the Alliance of Small Island States' Cedric Schuster said he had more hope "that the process would protect the interests of the most vulnerable" but nevertheless expressed tempered support for the deal.

UN Secretary-General António Guterres said in a post on X that he hoped for a "more ambitious outcome." But he said the agreement "provides a base on which to build."

SOME SEE DEAL AS RELIEF AFTER TOUGH TALKS

There were somewhat satisfied parties, with the European Union's Wopke Hoekstra calling it a new era of climate funding, working hard to help the most vulnerable. But activists in the plenary hall could be heard coughing over Mr. Hoekstra's speech in an attempt to disrupt it.

Eamon Ryan, Ireland's Environment Minister, called the agreement "a huge relief."

"It was not certain. This was tough," he said. "Because it's a time of division, of war, of [a] multilateral system having real difficulties, the fact that we could get it through in these difficult circumstances is really important."

UN Climate Change's executive secretary, Simon Stiell, called the deal an "insurance policy for humanity," adding that like insurance, "it only works if the premiums are paid in full, and on time."

The deal is seen as a step toward helping countries on the receiving end create more ambitious targets, due early next year, to limit or cut emissions of heattrapping gases. It's part of the plan to keep cutting pollution with new targets every five years, which the world agreed to at the UN talks in Paris in 2015.

The Paris Agreement set the system of regular ratcheting up climate fighting ambition as away to keep warming under 1.5 degrees above preindustrial levels. The world is already at 1.3 degrees and carbon emissions keep rising.

HOPES THAT MORE CLIMATE CASH WILL FOLLOW

Countries also anticipate that this deal will send signals that help drive funding from other sources, such as multilateral development banks and private sources. That was always part of the discussion at these talks – rich countries didn't think it was realistic to only rely on public funding sources – but poor countries worried that if

the money came in loans instead of grants, it would send them sliding further backward into debt

that they already struggle with.

"The \$300-billion goal is not enough, but is an important down payment toward a safer, more equitable future," said World Resources Institute president Ani Dasgupta. "This deal gets us off the starting block. Now the race is on to raise much more climate finance from a range of public and private sources, putting the whole financial system to work behind developing countries' transi-

And even though it's far from the needed US\$1.3-trillion, it's more than the US\$250-billion that was on the table in an earlier draft of the text, which outraged many countries and led to a period of frustration and stalling over the final hours of the summit.

OTHER DEALS AGREED AT COP29

The several different texts adopted early Sunday morning included a reference to last year's Global Stocktake approved in Dubai. Last year there was a battle about first-of-its-kind language on getting rid of oil, coal and natural gas, but instead it called for a transition away from fossil fuels. The latest talks only referred to the Dubai deal, but did not explicitly repeat the call for a transition away from

Countries also agreed on the adoption of Article 6, creating markets to trade carbon-pollution rights, an idea that was set up as part of the Paris Agreement to help countries work together to reduce climate-causing pollution. Part of that was a system of carbon credits, allowing countries to put planet-warming gases in the air if they offset emissions elsewhere. Backers said a UN-backed market could generate up to an additional US\$250-billion a year in climate financial aid.

Despite its approval, carbon markets remain a contentious plan because many experts say the new rules adopted don't prevent misuse, don't work and give big polluters an excuse to continue spewing emissions.

"What they've done essentially is undermine the mandate to try to reach 1.5," said Tamra Gilbertson, climate-justice program coordinator with the Indigenous Environmental Network.

With this deal wrapped up, many have eyes on next year's talks in Belem, Brazil.

ASSOCIATED PRESS

Russia to offer debt forgiveness to new military recruits

SAMYA KULLAB ELISE MORTON KYIV

Russian President Vladimir Putin has signed a law granting debt forgiveness to new army recruits who enlist to fight in Ukraine.

The measure, whose final version appeared on a government website Saturday, underscores Russia's needs for military personnel in the nearly three-year war, even as it fired a new intermediate-range ballistic missile last week.

According to Russian state news agency Interfax, the new legislation allows those signing up for a one-year contract to write off bad debts of up to 10 million rubles (about \$134,400). The law applies to debts for which a court order for collection was issued and enforcement proceedings had commenced before Dec. 1, 2024. It also applies to the spouses of new recruits.

Russia has ramped up military recruitment by offering increasing financial incentives, in some cases several times the average salary, to those willing to fight in Ukraine.

The strategy has allowed the military to boost its ranks in the conflict zone while avoiding another mobilization order. A "partial mobilization" in September, 2022, sparked an exodus of tens of thousands of Russian men who fled the country to avoid enlistment.

try to avoid enlistment.

The intense and drawn-out war has strained Russian resources. Mr. Putin in September called for the military to

increase its troops by 180,000.

The United States, South Korea and Ukraine say North Korea sent more than 10,000 troops to Russia in October, some of whom have recently begun engaging in combat on the front lines, piling more pressure on Ukraine's also weary

and overstretched army.

The push for recruits coincides with the firing of a new intermediate-range ballistic missile at Ukraine on Thursday.

Mr. Putin said it was in response to Kyiv's use of American and British missiles capable of striking deeper into Russia.

Ukraine's Security Service showed the Associated Press on Sunday wreckage of the new experimental ballistic missile, which struck a factory in the central Ukrainian city of Dnipro.

pro.

The fragments of the missile called Oreshnik – Russian for hazel tree, and which the Pentagon said is based on Russia's RS-26 Rubezh intercontinental ballistic missile – have not been analyzed yet, according to security officials on-site in an undisclosed location in Ukraine. The Associated Press and other media were able to see the fragments before they were taken by investigators.

Charred, mangled wires and an ashy airframe the size of a large snow tire was all that remained of the weapon, which can carry either conventional or nuclear warheads.

"It should be noted that this is the first time that the remains of such a missile have been discovered on the territory of Ukraine," said an expert with Ukraine's Security Service, who identified himself only by his first name, Oleh, because he wasn't authorized to discuss the issue with the media.

Ukraine's Main Intelligence Directorate said the missile was fired from the 4th Missile Test Range, Kapustin Yar, in Russia's Astrakhan region and flew for 15 minutes before striking Dnipro. The missile had six warheads, each carrying six submunitions. The peak speed was Mach 11.

In light of the missile strike, U.S. president-elect Donald Trump's incoming national-security adviser, Mike Waltz, said Sunday that the incoming administration wants "to get both sides to the table" and is concerned about escalation.

Mr. Waltz made clear on Fox News Sunday that he has met with U.S. President Joe Biden's national-security adviser, Jake Sullivan, to discuss U.S. policy and options in Ukraine, and the Florida congressman assured that those conversations will continue.

"For our adversaries out there that think this is a time of opportunity, that they can play one administration off the other, they're wrong," Mr. Waltz said. "We are hand in glove. We are one team with the United States in this transition."

Mr. Waltz seemed to endorse Mr. Biden's decision to send anti-personnel mines for Ukraine forces to use in the conflict. "It is a step toward somewhat solidifying the lines, and we also needed to stop Pussion gains." Mr. Waltz said.

we also needed to stop Russian gains," Mr. Waltz said.

The congressman also emphasized Mr. Trump's desire for the conflict to end quickly. Mr. Trump, who has praised Mr. Putin over the years, avoided throughout the campaign setting conditions for an end to the conflict, suggesting he would be open to considerable annexations of Ukraine. Mr. Waltz avoided discussing any terms Mr. Trump might pursue once he takes office.

"The president-elect has been very concerned about the escalation and where it's all going," Mr. Waltz said. "We need to bring this to a responsible end. We need to restore deterrence, restore peace and get ahead of this escalation ladder, rather than responding to it."

In other developments, Moscow sent 73 drones into Ukraine overnight into Sunday. According to Ukraine's air force, 50 drones were destroyed and four lost, likely having been electronically jammed.

Ukrainian President Volodymyr Zelensky said Sunday that Russian forces over the past week had struck Ukraine with more than 800 guided aerial bombs, about 460 attack drones and more than 20 missiles.

ASSOCIATED PRESS

Soccer: Liberals, Bloc voted down previous motion to have officials testify

FROM A1

Canada Soccer announced earlier this month that Ms. Priestman and Ms. Mander will no longer be working for the organization. Mr. Lombardi resigned from Canada Soccer after the Olympics.

New Democratic MP Niki Ashton, a member of the standing committee on Canadian heritage, told The Globe that she plans to submit a motion Monday that could force current and former executives and coaches to be questioned by the committee about the culture issues that led to the spying scandal. A similar motion was voted down by the Liberals and Bloc last month, who said they were waiting on the outcome of the soccer body's investigation, which was led by lawyer Sonia Regenbogen.

"We believe that a more comprehensive examination of what's happening at Canada Soccer is critical," Ms. Ashton told The Globe on Sunday. "It's timely, and what's more important, we're looking to this with a goal of coming up with recommendations to government on what needs to be done to help fix the mess at Canada Soccer."

Ms. Ashton said the Paris drone scandal "affected all of us," and "we cannot turn a blind eye to it" as Canada prepares to cohost the men's World Cup in 2026. Canada Soccer receives millions in federal funding every year, and Ottawa has an important role to play as the federation tries to restore public confidence in its ability to govern itself, she added.

On Sunday, Muneeza Sheikh, a Toronto-based employment and human-rights lawyer for Ms. Priestman, posted a statement to LinkedIn saying that The Globe reporting contained allegations that were untrue but did not specify to what she was referring.

Ms. Sheikh says the focus on her client is an attempt to draw attention away from the real problems inside soccer at the national level and that allegations against Ms. Priestman have been aimed at discrediting "a gay woman in professional sports."

"What happened at the Paris Olympics should have been a catalyst for change for Soccer," Ms. Sheikh wrote. "Instead, the world has observed a master class of blame-shifting." She said Ms. Priestman has

She said Ms. Priestman has "proved her tenacity" as a coach across multiple teams over the past decade and as a leader in women's sport.



Bev Priestman, former senior women's head coach, was suspended by FIFA and Canada Soccer after the organization's performance analyst was caught by French police illegally flying a drone over an opponent's closed practice during the Paris Olympics. SCOTT BARBOUR/THE CANADIAN PRESS

The Globe's reporting found that Ms. Priestman and Ms. Mander oversaw a program that was already in turmoil before the Olympic scandal. Some current and former staff alleged that the national women's teams had become a toxic place to work, citing, among other allegations, staff drinking sessions the night before games and how employees were treated when they objected to snying.

to spying.

The Globe also revealed some of the complaints probed during two workplace investigations in 2023; Canada Soccer said those investigations did not find violations of the organization's Code of Conduct and Ethics. Ms. Sheikh said Ms. Priestman had been targeted by false allegations.

"What has transpired continues to shed light on double standards in sport, hypocrisy, and false narratives. The recent article levies several fabricated claims against Bev," Ms. Sheikh said. "These are demonstratively being raised now to detract from the real story. Bev has never harassed anyone."

Ms. Priestman, in her first public statement since the spying

scandal at the Olympics, said she's hopeful that the game can begin to clean itself up and thanked people for supporting her through some "dark days."

The former coach, who took over the women's program in 2020 and coached the gold-medal-winning team at the Tokyo Olympics, said she hopes this can be a turning point for soccer.

"Thope out of a really tough situation this is a turning point for our game," she wrote. "There has been a standard and precedent set now, irrespective of gender, tournament or associated revenues, that will hopefully clean up our game."

Dean Crawford, a lawyer for Ms. Mander, has previously said accounts provided to The Globe about his client directing spying are inaccurate but declined to elaborate. "At a high level, I can tell you that the allegations made by others to you about Ms. Mander's involvement in various attempts to obtain surveillance of opponents are not accurate," Mr. Crawford said.

One of those 2023 workplace investigations, conducted by Ottawa lawyer Erin Durant, found that staff had concerns about spying on their opponents and that those concerns were noted in a report submitted to Canada Soccer in July of that year.

In response to questions from The Globe, Canada Soccer declined to identify who among the organization's leadership had received a copy. Instead, spokesperson Paulo Senra pointed to former executives at the organization who "fell short" of the disclosure obligations that the organization is now implementing. A review of the minutes from that time show the report was not submitted to the board, he said.

Canada Soccer's interim chief executive officer at that time was Jason deVos, now an assistant coach with Toronto FC, the city's Major League Soccer team. The Globe previously reported that Mr. deVos had fielded a complaint in August, 2023, from one staffer about employees being asked to spy against their objections.

Mr. deVos, a former player with Canada's men's national team, said he could not discuss the workplace investigations, but said he introduced policy changes as a result.

The spying scandal cost the Canadians six points in Paris – the equivalent of two wins at the Olympics – and a \$315,000 fine, and prompted the federal government to withhold some of Canada Soccer's funding. The women's team went home without a medal for the first time since 2008 after losing to Germany in the quarter-finals.

In her statement on Instagram, Ms. Priestman wrote: "I know that amazing group was ready to reach the top again this summer but in many ways what they did was even more special under such difficult circumstances."
"It has and will continue to

"It has and will continue to take some time to process, heal, find the words and step back in to a public setting but I felt I should say something irrespective of ongoing circumstances," Ms. Priestman continued.

"To the people around the world that see a person behind the public figure who have checked in, some who really didn't have to but did, thank you. You continue to help me through some dark days."

FACTOR: Dispute over missing millions spurs push for trial from bank, accused

EPOM AT

"The idea that this could affect the ability to fund future projects is deeply unsettling."

The filings allege that the sole shareholder of the numbered company was a Quebec man named James Campagna, and that just minutes after the transfer to his Scotiabank account, he transferred \$9.4-million to an ATB Financial account belonging to the cryptocurrency platform VirgoCX Direct. The funds were then converted into the USDC cryptocurrency and shifted between various wallets.

The Toronto Police Service said that it is investigating the case, but FACTOR said that, as of late Friday, it had not been assigned an investigator.

The organization said it had never before conducted a transfer worth more than \$1-million.

Mr. Campagna said in a filing that he and his company "vehemently" deny being behind the alleged theft. They wrote that an unknown user using FACTOR's account contacted a company affiliate in the days preceding the alleged theft with an order to buy 2,800 bitcoin mining machines and processed a transaction. He and the company, the filing says, "are not in the business of, or required to, look into the type of company investing in the machines."

The bank was able to recover the \$379,000 that the filings allege remained in Mr. Campagna's account. He wrote in his court filing that this was supposed to be his sales margin for the bitcoin-mining machine transaction.

The court documents illustrate a messy back-and-forth over who, exactly, should be held responsible for someone being able to access FACTOR's bank account and allegedly make nearly \$10-million in taxpayer funds disappear.

The saga began, the filing says, when a new user was added to FACTOR's digital banking account in January, 2024. The user registered with a third-party e-mail address bearing the name Sara Stasiuk, the grant provider's former part-time chief financial officer. The filing alleges that Scotiabank did not make FACTOR's aware of the new user. Until then, FACTOR's accountant Marina Anianova was the only person who officially had access to Scotiabank digital login credentials.

FACTOR says that four independent investigations found "no evidence" that the alleged theft was caused by a vulnerability, action or failure on its end.

Scotiabank's lawyers referred to their own legal filing when asked about the case. In it, they say the bank agrees with a Deloitte digital

forensics expert that "the most likely explanation as to how the fraudster gained access to Ms. Anianova's credentials is that Ms. Anianova was either involved in the fraud or unwittingly gave up her credentials as part of a phishing, social engineering, or malware attack."

FACTOR's chief executive Meg Symsyk responded to these allegations in an October affidavit. She called them "pure speculation" and said they "do not account for how the fraudster could have accessed the account without a digital token, the whole purpose of which was to protect the account from unauthorized access."

Ms. Symsyk said in a subsequent interview that the allegedly stolen money was destined for a wide range of programs, including supports for live performances, music videos and entrepreneurship. She added that the Department of Canadian Heritage is not backstopping the lost funds.

Her organization's legal application cites a guarantee on the bank's website, which says that in cases of direct financial losses due to unauthorized activity, the bank would "fully reimburse you, provided you've met all of your security responsibilities as outlined in the terms of our customer agreements."

The bank disagrees in its filing that the guarantee applies in this situation, and says more evidence is needed – particularly from FACTOR – for experts or a court to figure out how the account was compromised.

This has led to a subsequent dispute about how to proceed with the case.

FACTOR is asking for a primarily documentbased process that it hopes would be less costly and time-consuming than a trial and is insisting that Scotiabank is not providing enough documentation to move forward.

Scotiabank says in its own filing that it "has responded to almost every request FACTOR has made to date." Both the bank and Mr. Campagna are pushing for a full trial, which would include a formal discovery process to disclose all relevant communications. A judge is scheduled to hear arguments about how to proceed on Friday.

FACTOR also included VirgoCX, the cryptocurrency platform, in its application, as it seeks documentation about the alleged theft and to determine what steps the platform has taken to recover its funds. VirgoCX's lawyer said in an e-mail that it "remains dedicated to transparency and compliance. We intend to cooperate with investigations so that the perpetrators of this fraud may be brought to jus-

OTTAWA DELIVERS APOLOGY AND \$45-MILLION IN COMPENSATION FOR NUNAVIK INUIT DOG SLAUGHTER

OTTAWA The federal government has apologized for its role in the killing of sled dogs in Nunavik between the mid-1950s and the late 1960s.

In Kangiqsujuaq, a Nunavik village in Northern Quebec, Crown-Indigenous Relations Minister Gary Anandasangaree also announced \$45-million in compensation for Inuit in the region.

"The dog slaughter occurred across Nunavik, spreading grief and devastation from the brutality. For this, words are not enough to express the sorrow and regret we feel," Mr. Anandasangaree said at a ceremony Saturday afternoon.

"The federal government takes responsibility for its role in the dog slaughter. Throughout the 1950s and 1960s, federal officials knew that the dog slaughter was occurring and allowed it to continue, aware that Inuit way of life, health, and well-being depended on the dogs.

"On behalf of the government of Canada and of all the Canadians, I am sorry. Please forgive us."

The apology comes more than 14 years after former Quebec Superior Court Justice Jean-Jacques Croteau issued a report finding Quebec provincial police officers killed more than 1,000 dogs in Nunavik "without any consideration for their importance to Inuit families."

Justice Croteau found the federal government failed to intervene or condemn the actions and said the implementation of mandatory schooling and residential school was fundamental in the lead-u to the dog killings.

mentation of mandatory schooling and residential school was fundamental in the lead-up to the dog killings.

In delivering the apology, Mr. Anandasangaree acknowledged the killings in the 1950s were done under federal authority.

He also recognized the addi-

responses that did not fully

tional harm "caused by federal

acknowledge the role of the federal government, including the 2006 RCMP report that has been particularly painful for your communities."

Receiving a federal apology has been a top priority for Makivvik, the organization that represents the Inuit in Nunavik.

It's something president Pita Aatami has pressed repeatedly through mechanism of the Inuit-Crown partnership committee – a bilateral meeting which sees leaders from across Inuit Nunangat get face time with federal ministers three times a year.

"I'm hoping for some of them that it will bring closure," Mr. Aatami said ahead of the apology.

"When I hear some of the interviews of the elders that had their dog slaughtered, the pain that they went through, it was so much. Their livelihood was taken away from them.

"They had no more means of going out on the land, to go hunt, to fish, or go get ice, or go to the tree line. All the things they did with their dogs, that was taken away."

Mr. Aatami said the \$45million will go toward revitalizing the culture of dog team ownership in the region. THE CANADIAN PRESS

Have The Globe and Mail delivered to your door



CALL 1-800-387-5400 TGAM.CA/SUBSCRIBE

FOLIO

Migrants: Denver is already preparing to respond to possible U.S. deportations

PHOTOS BY JIMENA PECK

FROM A1

Maybe, she said, she could get a bus. But she will set out on foot if that's what it takes.

After all, "we already walked through eight countries.'

Many who make this journey are likely to be turned back. Long-standing agree ments bar entry to Canada by most refugee claimants from the U.S., with only a few exceptions for unaccompanied mi-nors and those with family north of the border.

But such legal considerations have not weighed heavily on the minds of those who already entered the U.S. outside normal crossings, including the tens of thousands now in Colorado

Denver is roughly midway between the U.S. borders with Mexico and Canada. In the past year, it has become a major destination for migrants, some of whom were bused here by Texas Governor Greg Abbott. By some counts, Denver received a greater number of migrants per capita than any other major city in the U.S., an influx that has also brought the city to the

In October, Mr. Trump came to the Denver suburb of Aurora, where authorities have arrested members of Tren de Aragua, a Venezuelan gang. At one point, U.S. intelligence services suspected that the gang intended to make Denver its U.S. headquarters, according to internal police documents reported by the Denver Gazette.

During a rally in Aurora, Mr. Trump promised action against "an army of illegal-alien gang members and migrant criminals from the dungeons of the third world," saying that in "no place is it more evident than right here."

After winning re-election, Mr. Trump selected Tom Homan, former director of U.S. Immigration and Customs Enforcement, to be in charge of "Deportation of Illegal Aliens back to their Country of Ori-' he wrote on social media.

Mr. Homan has pledged to "run the biggest deportation force this country has ever seen." Mr. Trump has also confirmed that he is preparing to declare a national emergency and deploy the country's military to conduct deportations.

Denver is already preparing to respond. The city's mayor, Mike Johnston, last week described how a resistance against federal deportation agents could take place, with police "stationed at the county line to keep them out" and tens of thousands of local residents aligned in protest.

"It's like the Tiananmen Square moment with the rose and the gun, right?," he told Denverite, a local news publication. He later said he regretted making that comparison, although he is willing to per-sonally go to jail to block deportation ef-

For others in Colorado, Mr. Trump's personal attention to the area has brought its own anxieties. If deportations begin, "I think Denver and Aurora are going to be targeted," said a woman who has led a non-profit in the city that provides clothing and other services to migrants. The Globe and Mail is not identifying her, because she fears repercussions for continuing to help migrants.

In recent weeks, local authorities have begun questioning those providing aid to migrants, asking about assistance given to help them start small businesses, seek asylum and secure food.

Before the election, the woman was a vocal critic of Mr. Trump. She held a sign outside his rally that said: "Keep the immigrants, deport Republicans."

Now, she is herself preparing to leave. "If the military starts rolling in here, we're going," she said. She has already decided on a small town in another state. "We've researched schools, we have a plan to go if we need to," the woman said.

She has also urged migrants to get out of Colorado. But Mr. Trump's election, and the uncertainties of how exactly he will

act, have created a paralysis of indecision. "It's really jostled people into a traumatic response of - 'Do we need to hide?'
'Do we need to run?' 'Do we just stay home?' 'Does this blow over?' 'What do we do here?' "said Keith Reeser, senior pastor at Denver Friends Church, which has provided shelter space to migrants and now offers Sunday services in Spanish.

Mr. Reeser has found himself grappling with unexpected questions.

Can churches become sanctuaries to protect migrants from federal agents? Will the advent of deportation inspire a new kind of underground railroad? What kind of help will everyday Americans be willing to offer? Perhaps more importantly, what lines will American citizens be willing to

"I'm not going to be aiding and abetting fugitives," Mr. Reeser said. But if a migrant has committed no evident wrongdoing,

"I'm going to help them."

He has had conversations with church members, too, about how they would re-

spond.
"What would you do if someone knocked on your door and they're holding two kids and say, 'We're getting deported. Can you take our two children?'" Mr. Rees-

er said.
"We need to be prepared if it comes to something as drastic as that in January

For now, however, his best advice is for migrants to seek protection by applying

Across Denver, volunteers have helped many migrants assemble the paperwork and navigate the digital systems to submit asylum claims. On a recent afternoon in the city, Roraima Pérez, 55, juggled three cellphones as she worked with the dozens of people who had attended an asylum

"There's a lot of worry. People don't have any status. And they see asylum as a way of avoiding a deportation order," she

Among Venezuelans, most are claiming political persecution, arguing that they are at risk because of connections to opposition parties in a country where, according to Amnesty International, critics have been "arbitrarily detained, forcibly disappeared and tortured with the acquies-



Since arriving from Venezuela 14 months ago, Maria Pérez has been a regular attendee of the Spanish Sunday morning service at Denver Friends Church.

cence of the judicial system."

An asylum claim can provide a lengthy reprieve from deportation, as applicants work through the plodding pace of an overstretched system that can take years to schedule an initial hearing and allows for the ability to appeal an initial ruling. Current U.S. law allows claimants to live and work in the country while their application is reviewed.

Roraima Pérez, a migrant herself, has helped dozens of fellow Venezuelans ap-ply. Since the election, by her count, the numbers have tripled.

She worries that Mr. Trump could sum-

marily rewrite the law.
But the idea that a president could simply strike away asylum protections is fanciful, said Andrea Ryall, a Denver woman who has co-ordinated volunteers to help migrants, including through a non-profit

called Hope Has No Borders.
"That's king stuff. That's dictator stuff.

In our country, you can't just change the law," she said - at least, not without going through the correct legislative processes.

Any deportation plan, meanwhile, will require the co-operation of other countries, and Venezuela, for example, stopped accepting repatriation flights earlier this

Allies of Mr. Trump have discussed the possibility of using a 1798 law - last invoked against Japanese, German and Italian nationals without U.S. citizenship during the Second World War – to round up and deport people deemed "alien ene-mies." Ms. Ryall worries that this will include the creation of internment facilities
- what she calls "concentration camps" to hold migrants.

It's a notion that strikes her as funda-mentally at odds with the ideals of the

"What I worry most about is the lack of humanity and how we handle what comes





Keith Reeser is the senior pastor at Denve Friends Church, which shelters migrants.

Children create crafts under the supervision of volunteers while their parents attend an asylum clinic in Denver. There has been a surge of interest and urgency among migrants to complete their asylum paperwork before president-elect Donald Trump assumes office.

MONDAY, NOVEMBER 25, 2024 | THE GLOBE AND MAIL O







Saray Acacio, 37, centre, was close to giving birth when she crossed the neck-deep waters of the Rio Grande in September with her son. Ms. Acacio worries that the difference in status with her daughter, who was born in Texas, creates a risk that they will be separated.

next," she said.

She has begun to seriously consider moving away, perhaps to Europe. "I don't want to live here," she said. "I don't want to raise my kids here."

But even as Ms. Ryall is seeking to leave,

migrants – including those she has spent the past year helping – remain fixed on staying. Some have gone to extraordinary lengths to cement connections to the U.S.

Saray Acacio, 37, was close to giving birth when she crossed the neck-deep waters of the Rio Grande in September. Twenty days later, she welcomed a daughter, Richele Valentina, who became a U.S. citizen by virtue of her birth in Texas. Ms. Acacio, who worked as a preschool teacher in Venezuela, has visions of a future where her daughter can teach her English. "It's some-thing to be proud of," she said.

"All people have the right to opportunities," she argued. She can understand why Mr. Trump would want to evict criminals.

discussed the possibility of using a 1798 law – last invoked against Japanese, German and Italian nationals

Allies of Mr. Trump have

without U.S. citizenship during the Second World War – to round up and deport people deemed 'alien enemies.'

"But not all of us are bad," she said. Still, she crossed illegally into the U.S., and has begun to worry that the difference in status with her daughter creates a risk that they will be separated. "I would die," she said.

Mr. Trump has called for an end to the granting of citizenship for people who entered the country illegally. His long-time adviser Stephen Miller, whom Mr. Trump has named as deputy chief of staff for pol-icy, has also spoken about stripping citizenship from people deemed to have obtained it wrongfully. It's not clear whether such an effort could legally apply to chil-

dren already born in the country.

Nonetheless, Ms. Acacio has begun thinking about what to do if she comes under deportation pressure. Other Venezue-lans have told her to go to the 49th paral-

lel.
"Canada seems safe to me, since it's close," said Luis Enrique Malave, 35.

A welder and drilling-rig roughneck, Mr. Malave entered the U.S. in January, after getting permission to do so. He has secured a work permit, and found jobs installing cabinets. He has tried to stick to legal pathways, including when he brought his wife and seven-year-old son into the U.S. in October.

"I knew the election was coming, so I

was able to bring her just before," he said.
In the meantime, he has done his best to fit into his new country. He wears a Bass Pro Shops trucker cap and a Hurley sweat-

shirt. He wants to contribute "When it comes time to file my taxes, I'm going to be ready to pay them," he said. At the same time, he is keeping an eye northward. He succeeded in fashioning a new life in one country. If necessary, perhaps he could one day do the same in an-

Canada, he said, "is an option. It's like a Plan B."





Migrants participate in an asylum clinic in Denver. By some counts, Denver in the past year received a greater number of migrants per capita than any other major city in the U.S., an influx that has also brought the city to the national fore.

Roraima Pérez, a migrant herself, has helped dozens of fellow Venezuelans apply for asylum.

ANDREW SAUNDERS
PRESIDENT AND CEO

DAVID WALMSLEY EDITOR-IN-CHIEF

The subject who is truly loyal to the chief magistrate will neither advise nor submit to arbitrary measures - Junius

How (not) to save the boreal caribou

n 2016, the Val-d'Or boreal caribou population, in northwestern Quebec, was already on the edge of disappearing. A survey counted 18 animals. That year, the Quebec Liberal government announced it would produce a strategy to save the majestic mammal.

Four years later, only seven caribou were left. And the strategy, also promised by Quebec Premier François Legault's government, elected in 2018, was still missing. The remaining wild animals were put into a pen.

That sad story of dwindling herds, even as the government refuses to act, was repeated elsewhere. The Charlevoix population, north of Quebec City, had at least 56 animals in 2017, but no more than 20 remained in 2021. They were put in a pen the next year. The Pipmuacan population, split between the remote North Shore and Saguenay - Lac-Saint-Jean regions, still has a few hundred animals but could cross the "quasiextinction" threshold within the next 10 years, Environment and Climate Change Canada says.

Boreal caribou have been declining throughout the country for decades. Human activities such as logging and mining, along with forest fires, disturb their habitat and leave them vulnerable to predators.

Scientists consider the caribou an "umbrella species," meaning that protecting it also shields dozens of others in its habitat. Not to mention its cultural importance for Indigenous peoples such as the Pessamit Innu, who fight to save the nearby Pipmuacan population.

In Quebec, home to "the three most at-risk boreal caribou populations in Canada," according to ECCC, political inaction gets in the way of the species' recovery, even as other provinces strike conservation agreements with the federal government. If Quebec continues to stall, Ottawa can and should step in to protect boreal caribou for future generations.

Of course, a deal with the province does not guarantee recovery. Alberta still experiences "very high habitat disturbance levels in all boreal caribou ranges," according to a recent report, and more should be done across Canada. But this is no reason to wait for the last boreal caribou in Quebec to die.

A commission found in 2022 that there was "an urgent need to act" to avoid local extinction. It made 35 recommendations, including immediately protecting mature forests making up much of its habitat.

After years of delays, Mr. Legault's government published a partial plan this spring for pilot projects and further consultations. The plan was widely criticized by experts, environmentalists and Indigenous communities.

Boreal caribou have been listed as threatened under the federal Species at Risk Act (SARA) since 2003. It is also protected - on paper - under Quebec law. In reality, a Globe investigation found that the province rarely declines authorizations for projects altering at-risk species' habitat.

The SARA offers better protections, but has limited application outside federal lands. However, if the environment minister finds a province does not "effectively protect" critical habitat or a species "faces imminent threats to its survival or recovery," they must recommend an order to protect it.

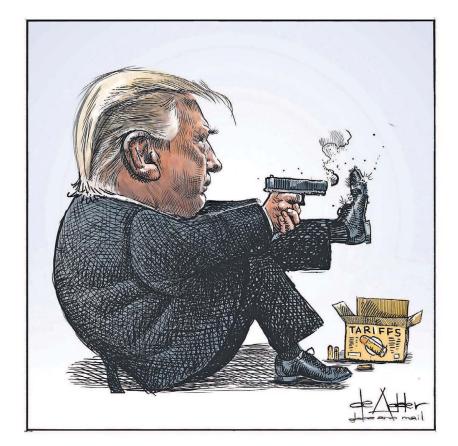
Such orders are rare, but federal Environment Minister Steven Guilbeault found in January, 2023, that "almost all boreal caribou critical habitat located on non-federal lands in Quebec is not effectively protected" and recommended intervening. The government did not act on his recommendation, preferring a "collaborative" approach.

In June, Mr. Guilbeault went back on offence and announced he would recommend an emergency order to protect the Val-d'Or, Charlevoix, and Pipmuacan populations. Quebec said in a letter to Mr. Guilbeault that this represents "an unspeakable affront" and refused to participate in consultations on the order. The letter says it could kill 2,000 jobs.

But, as the 2022 commission noted, pitting resource extraction against biodiversity "is sterile and cannot bring about a real solution." Unions and forest engineers argued that the sustainable exploitation of Quebec's forests is tied to the fate of the caribou, an indicator of healthy woodlands.

In September, Mr. Guilbeault repeated his demands and offered hundreds of millions of dollars to help Quebec achieve effective protection. He said he wanted an agreement before Christmas. Yet, the stalemate persists.

If the Legault government is unhappy with Ottawa's intrusion, it has a solution at hand: take the action that has been promised for years.



LETTERS TO THE EDITOR

MONEY IN THE BANK

Re "Trudeau unveils \$6.28-billion in new spending on two-month GST break, stimulus cheques' (Nov. 22): It will be interesting to see the reaction of all those who decried Doug Ford's plan in Ontario to give back \$200 in the new year to Justin Trudeau's plan to give out \$250 cheques

Will it be a case of what isn't good for the goose?

Andrew Suboch Toronto

As a senior citizen whose income comes from pensions and investments, I have major concerns about the statement noting that "all Canadians who worked in 2023 and earned a net individual income of up to \$150,000 will re-

ceive a cheque for \$250."

I do not have employment income and therefore would not qualify. Justin Trudeau has once again disqualified seniors on a ension, so I think he is completely out of touch with reality.

I do not purchase wine, prepared meals, toys, baby items and seldom go out for dinner. Mr. Trudeau needs a reality check on the items that we are putting in our grocery basket, and not the items to be exempted from GST.

The Liberals have announced that they are not only suspending the GST on some items, but also the HST on those items in some provinces. This seems to be a disproportionate benefit to residents of the five provinces with

Jane Roberts Parksville, B.C.

Who pays for this benefit? Are the feds simply deciding that those provincial governments will be without this tax revenue?

That would be unfair to them. Or, as I suspect, are the feds giving those provinces the money they would have collected? If so, all Canadians are paying for the break given to those five provinces, which is extremely unfair.

Not only do the other provinces and territories not receive this benefit, they may also be helping pay for those that do.

Rob McCullough Edmonton

Instead of a pause in the GST, why don't we have a graduated GST? A good old luxury tax.

Maserati cars, Brioni suits, Ritz-Carlton hotel stays and Gucci handbags should have a 23-percent levy. Basics, lower- and midlevel goods and services and things such as children's clothes or energy should be taxed at 5 per cent, or maybe lower depending on the snack bracket.

■ Nigel Smith Toronto

IN EFFECT

Re "The ICC arrest warrant will hang over Netanyahu for the rest of his life" (Nov. 22): Judging by the reaction to the International Criminal Court's 2009 and 2010 warrants to arrest former Sudanese president Omar Hassan Ahmad al-Bashir, Benjamin Netanyahu and former Israeli defence minister Yoav Gallant need not worry about the International Criminal Court warrants over accusations of war crimes.

During the Sudanese civil war, Mr. al-Bashir oversaw the deaths of as many as 400,000 people and displacement of an estimated 2.5 million people in Darfur. After his 2010 indictment, the Non-Aligned Movement with 120 member states, the Arab League with 22 member states and the African Union with 55 member states all opposed the warrants against Mr. al-Bashir.

Israel's leaders should have plenty of countries to which they can travel without fear of arrest. ■ Philip Berger OC, Toronto

AT THE CENTRE

Re "At the Calgary Petroleum Club, a stage play reflects tension, polarization about Canada's energy transition" (Report on Business, Nov. 18): In the 2019 America in One Room study, 526 U.S. voters participated in four days of moderated group discussions of polarizing issues such as health care and immigration.

were evidence-Discussions based, using a bipartisan 55-page briefing book, and direct. Like this stage play, personal interaction aimed to minimize the "polarization ... often amplified by social media."

Opinions moved to the centre on 22 of 26 polarized issues (19 statistically significant); Democrats and Republicans increased positive feelings toward each other by 13 to 14 per cent; those ac-knowledging valid reasons for opposing views increased from 34 per cent to 54 per cent.

The expense and effort of America in One Room makes implementation unlikely, but "documentary theatre" that entertainingly distills opposing opinions and demonstrates respectful, evidence-based discussion may "nudge us toward more intelligent conversation."

■ Chester Fedoruk Toronto

WOMEN'S RIGHTS

Re "Abortion is the last refuge of the Liberals" (Editorial, Nov. 21): There is no court ruling or legislation stating that abortion is a fundamental right for women, and doctors can refuse to provide abortions. If eight out of 10 Canadians polled support wom-en's right to choose whether or not to have an abortion, then politicians should enshrine such in legislation.

What we have in Canada is a material void in women's rights because of a lack of political will to tackle abortion. If Canada's avoidance approach is a blessing, then it is well disguised.

Ward Jones Richmond Hill, Ont.

I worked for many years in women's reproductive health, including abortion services.

As opposed to creating divisions, Justin Trudeau has voiced the concerns that women I speak to are discussing privately. The rolling back of women's rights in the United States has been disturbing to watch, to put it

I personally do not trust that Pierre Poilievre's penchant for embracing and courting the right, as well as his disregard for the work of public health, will not threaten women's rights. There are many issues where Mr. Poilievre avoids making definitive statements about protecting human rights and issues of social justice, other than denouncing "woke" culture.

Organizations that support women's health tend to be notfor-profit and publicly funded. Mr. Poilievre is running on a campaign platform of cutting public organizations.

I fear there are no guarantees that cuts will not affect women's reproductive health.

■ Margaret Shaw Toronto

TIME-OUT

Re "Cities hurt kids when they ban play in the street" (Editorial, Nov. 18): Our tiny starter home in east end Toronto only had street parking. When we moved in, I was puzzled by the mysterious circular, rusty marks in the body of a neighbour's van parked on our

I soon understood exactly what they were when the neighbours' kids started using my brand new car as a backstop for their street hockey. After several resounding cracks on my car's doors, I was outside screaming at the boys and brandishing the broom I'd been using inside.

After several such episodes and heated discussions with their parents, I gave up and moved my car out of danger three blocks away. But those boys continued to favour our quiet street. To them, I was just a noisy witch who happened to live on their street.

Street hockey is not a fond memory for everyone.

Claudette Claereboudt Regina

Letters to the Editor should be exclusive to The Globe and Mail. Include name, address and daytime phone number. Keep letters under 50 words. Letters may be edited for length and clarity. E-mail: letters@globeandmail.com

SINCLAIR STEWART DEPUTY EDITOR

ANGELA PACIENZA EXECUTIVE EDITOR

DENNIS CHOQUETTE DEPUTY EDITOR, REPORT ON BUSINESS

NATASHA HASSAN OPINION EDITOR

MATT FREHNER MANAGING EDITOR, PRODUCTS AND PLATFORMS

SANDRA E. MARTIN STANDARDS EDITOR

GARY SALEWICZ EDITOR, REPORT ON BUSINESS

MELISSA STASIUK HEAD OF NEWSROOM DEVELOPMENT



Closing supervised drug-use sites hurts us all

Doug Ford's decision to close nearly half of Ontario's locations will lead to higher demands on our overtaxed ERs

JONATHAN BROOKE JENNIFER HULME

OPINION

Jonathan Brooke is a paramedic and registered nurse who works in the Greater Toronto Area.

Dr. Jennifer Hulme is an emergency physician and addictions specialist and an assistant professor at the University of Toronto.

t's just after midnight in a GTA hospital. The emergency room is lined with stretchers, each holding a patient waiting for a bed. The steady beeping of machines blends with the sounds of laboured breathing and cries for help. We - the paramedics, nurses and doctors - pace nearby, waiting to off-load patients for care, but the packed rooms and overworked staff mean there's nowhere for them to go.

This scene may sound like something from the worst days of the COVID-19 pandemic, when patients gasped for air in packed hallways, desperate for help. But it isn't. This time, the woman lying on a stretcher isn't suffering from a respiratory virus, but from a likely fentanyl overdose. Despite receiving multiple doses of naloxone, she has not regained consciousness - likely owing to the toxic drug supply, which has been contaminated with benzodiazepines and other harmful substances. Her sluggish breathing means that paramedics have to stay by her side, which then delays their response to other urgent calls. With overwhelmed nurses unable to admit her, she is left to receive care in a hospital hallway.

The scene described above is

just one of many that we have witnessed as health care workers in recent months, caring for patients amid Ontario's accelerating toxic drug crisis.

But while research shows that the best way to ease the crisis is to invest in and defend harm reduction services, Ontario Premier

Doug Ford's government is set to do the opposite. By the end of March, 10 of the province's 23 supervised drug-use sites will be forced to shutter, and municipalities will be banned from going to the federal government to try to open new locations. And the province's alternate plan to create 19 new homelessness and addiction recovery treatment (HART) hubs as well as 375 highly supportive housing units won't be a direct replacement for the closed sites; what they offer falls woefully short of what is needed provincewide.

Mr. Ford's decision won't just make it harder for Ontarians battling addiction to get help, thus threatening their lives. It is also a slap in the face of essential workers, and all Ontarians who might find themselves in need of emergency care, because health care crises do not exist in a vacuum.

Supervised drug-use sites save lives by offering immediate help, including oxygen and naloxone, to those who overdose. But they also free up resources in our already crowded emergency rooms for other critical cases by diverting overdose patients out of hospitals. Removing these sites will mean more patients will flood our ERs, escalating wait times, delaying care and increasing the risk of preventable deaths. By forcing the closing of these facilities, the Ford government isn't just rejecting experts' evidence-based recommendations; it's also ignoring the needs of the province's most at-risk populations.

That includes seniors, who frequently visit hospitals with complex health issues and will be affected by slower emergency response times. If you've ever had to wait with an elderly parent in a crowded ER in Ontario, this policy will mean that your loved one will likely wait even longer than before.

It doesn't have to be this way. The provincial government's HART hub model could include supervised consumption and needle exchange. But it doesn't, and framing this as an either/or choice between recovery beds and harm reduction is a false dichotomy; we urgently need both to address this crisis. But it feels as if such services are being dismantled for political reasons – a disheartening thing to see for front line workers, particularly when we are all still reeling from the

COVID-19 pandemic. Ontario's health care system depends on common sense and compassionate policy. It is common sense to divert drug overdoses from hospitals; it is common sense to prevent infectious diseases with needle exchange programs. Now the Ford government must extend the compassion. It might be tempting for some to vilify Ontarians battling addiction, but in the absence of harm-reduction services, need to understand that it isn't just drug users whose health care will be affected - it's everyone's.

This isn't the time to eliminate invaluable services, or for hollow gestures that distract from the real issues and offer only temporary fixes. We need to expand our support for all vulnerable popula-tions in Ontario - those who use drugs, and those who don't.

Mr. Ford has long said he repects health care workers. Right now, he has an opportunity to prove it. For the safety of all Ontarians, the provincial government must prioritize science over stigma and people over politics, and hit pause on its disastrous plan to shutter harm reduction

Danielle Smith's remaking of AIMCo could be her most consequential act

CRYDERMAN







CALGARY

umours that Danielle Smith wanted Stephen Harper at AIMCo have been swirling for more than a year. And apparently, the former prime minister was keen to be recruited for Alberta's public-sector pension fund manager. "It was his desire to contribute," Alberta Finance Minister Nate Horner told reporters

Of all the moves of this disrupter Alberta Premier, Ms. Smith's jettisoning of senior leaders at AIMCo, and appointing Mr. Harper as the hands-on chairman of the board, could be her most consequential – if only because the figures involved are so huge.

commanding former prime minister will set the tone and do the senior executive hiring and firing - for the \$169-billion investment manager that oversees nine public-sector pensions and other provincial funds. Alberta's Heritage Savings Trust Fund is under the umbrella of AIMCo too, as is Ms. Smith's plan to grow the often-neglected provincial nest egg at least tenfold, to \$250-billion, by

The next decade will be especially consequential in getting to that goal. For AIMCo as a whole, Bay Street types have been ushered out to bring in more Albertafocused and friendly money men. The province cited bloated costs and middling returns for its decision to dismiss chief executive Evan Siddall and his lieutenants, along with the entire board (some



Former prime minister Stephen Harper, seen in Ottawa in 2015, has been appointed chairman of AIMCo, Alberta's public-sector pension fund manager. ADRIAN WYLD/THE CANADIAN PRESS

of whom were later reinstated), earlier this month.

But supporting this move was disquiet with what a senior gov-ernment source (who wasn't authorized to speak on the record) described "woke and arbitrary" environmental, social, and governance (ESG) standards and diversity, equity, and inclusion (DEI) targets. This conservative concern fits into a wider, U.S.grown backlash against these measures, with a number of Republican-controlled states creating anti-ESG rules, and the push to dismantle DEI measures becoming a part of the recent campaign against Democrat Kamala Harris

Harper Mr. is apparently wealthy enough that he can do this board work on an unpaid basis, he said as "a meaningful act of public service." Amongst the hats he wears, he's chairman and CEO of Harper & Associates, his consultancy, and chairman of Miamibased investment fund Vision

His supporters believe he has the clout and credibility to get into rooms and make deals with powerful financial players in a way no one else can. They also say he will not be swayed by political pressure, because any attempt to try to move Mr. Harper from a well-established position is an exercise in futility Even Alberta NDP Leader Naheed Nenshi said in an interview the former prime minister "has a lot of experience in governance, and I'm sure he will be a great chair of the board." And in a bit of financial services industry re-branding, the 1976created Heritage Fund is increasingly to be referred to as a sovereign wealth fund.

But the way this went down was ugly. Right up to the terminations, Mr. Siddall and his team had support from the board of directors. Globe reporting found they were dismissed in dramatic fashion after being pulled out of a meeting at an Edmonton hotel.

With this history, staffing up could be a challenge. "Who would want to be working on the board of an organization that is treated so cavalierly by a government? Mr. Nenshi said.

This also will be far too much in the way of conservative coziness for some people. Mr. Harper is a trusted voice for many Albertans, and Mr. Horner has said AIMCo's independence will remain intact. But critics worry this dramatic government intervention establishes a system where cronyism and fossil fuel investments rule the day.

Mr. Harper was also an author of the Firewall Letter, a 2001 call to action on provincial autonomy, which amongst other things rec-ommended Alberta establish its own pension plan. Some see this as the start to AIMCo managing all of the province's pension dollars. But Mr. Horner is adamant the changes at AIMCo have nothing to do with a separate process where the province is now controversially exploring exiting

"It has nothing to do with any idea of an Alberta pension plan, the exasperated minister told reporters.

Ms. Smith is currently tearing apart Alberta's health care system with an eye to rebuilding it, and her government is in the process of wading into the culture war head-on with sweeping policies on pronouns and transgender youth. Now, she's opened a new front with the massive remaking of AIMCo

The Alberta NDP promises it vould reverse what it believes is her most damaging policies. But here is the beauty of Ms. Smith's AIMCo plan for those who support it: There's a permanency to the former prime minister's appointment that wouldn't be the same for anyone else. Even if Mr. Nenshi eventually becomes premier, he will find it politically difficult to move such a venerated Albertan from that top job.

Can populist energy be constructively harnessed for productive purposes?

PRESTON MANNING



Former leader of the Reform Party of Canada and a former leader of the Opposition

n many parts of the world, bottom-up populist movements and parties, usually formed as a reaction to the policies and actions of elitist governments and their academic and media allies, are reshaping the politics of countries like Britain, France, Italy, Poland, Romania, Germany, Argentina and El Salvador – with more to come.

And of course, in the recent U.S. election, where the unruly bottom-up populist forces currently represented by Donald Trump and JD Vance defeated the elitist Democratic establishment of Obama-Biden-Harris, we have yet further evidence of this worldwide trend.

Rather than seeking to understand the roots of these populist reactions or acknowledging the legitimacy of at least some of their grievances and aspirations,

however, the response of the political, academic and media establishments in most countries has simply been to denounce these populist uprisings and their leaders in the most extreme fashion. By now, however, it should be clear that simply denouncing populists as right- or left-wing extremists, or attacking their eccentric fringes rather than addressing their central concerns, is a totally inadequate response. Even as a temporary vote-getting tactic, it failed in both the recent British Columbia and U.S. elections. Under these circumstances, a

more relevant response is to address the question as to whether populist political energy can be effectively harnessed for con-structive causes. And for any Canadian familiar with the political experience of Western the answer to this question is a resounding "Yes."

To illustrate, it was the bottom-up populist desire of rank-and-file Westerners for a greater say in the governance of their own affairs at the end of the 19th and beginning of the 20th centuries that led to the transforma-

tion of much of the old North-Western Territory into the provinces of Manitoba, Saskatchewan and Alberta. Later, in 1930, it was the populist government of the United Farmers of Alberta, in league with federal MPs belonging to the populist Progressive Party of Canada, who secured the constitutional amendment that gave those Western provinces ownership of their own natural resources: an example of populist energy successfully harnessed to secure constructive changes.

constitutional and governance completely different front, the first woman to be elected to a democratic assembly in the British Empire was Louise McKinney, who won a seat in the Alberta assembly in 1917 as a representative of the populist Non-Partisan League. All of the Famous Five, who secured the recognition of women as "persons" in Canadian law, were members of populist organizations And Agnes Macphail, the first woman elected to the Parliament of Canada, whose candidacy and elec-

tion was vehemently opposed by

both establishment parties, got

there as the candidate for a populist third party. Populist energy - followers of Kamala Harris take note - was successfully harnessed toward advancing the legal and political status of women.

And then, again in Western Canada, two of the major political products of the Great Depression were the bottom-up populist Co-operative Commonwealth Federation (the predecessor of the NDP) and the Social Credit movement and party, which grew dominant in Saskatchewan and Alberta. The leaders and members of the CCF were vehemently denounced by the establishment of the day as left-wing extremists (and closet communists). Yet the populist energy they represented was constructively harnessed for, among other things, the creation of medicare, a health care system eventually adopted nationally. The leaders and the members of the Alberta Social Credit Party were dismissed by the establishment as religious fanatics and denounced as right-wing extremists (and closet fascists). Yet it was the populist-based Social Credit regime that successfully presided

over the oil boom triggered by

the discovery of crude in Leduc, Alta., in 1947 - avoiding the political corruption that accompanied the discovery of oil in most American states and creating the legislative and regulatory framework of what has become a multibillion-dollar sector of the Canadian economy.

The attainment of major constitutional changes, major advances in the status of women, universal access to medical care. the corruption-free management of an oil boom - all these constructive accomplishments were made by populist political movements, parties and governments in Western Canada.

How to harness populist political energy for constructive causes is a discussion to which the populist experience of Western Canada again has much to contribute. But first there needs to be an abandonment of the reactionary tendency to simply dismiss populist uprisings as "extremism" on the fringes of our democratic space, and an acceptance of the fact that populist energy can be harnessed to constructive ends if there is the will and a plan to do

HEALTH & WELLNESS | OPINION | PUZZLES | WEATHER

Keeping our children busy isn't helping them

Parents might want to enroll their offspring in everything. But we're forgetting a decades-old lesson: with extracurriculars, less is more

AMBERLY McATEER

ama, is this a handstand?' my four-year-old asked for approximately the 37th time that morning, wedging herself upside-down between the wall and the sofa. She had been parkouring around the living room for days, with a sudden enthusiasm for acrobatics I hadn't seen before. It sure was not a handstand, but I had no idea how to teach her to do one.

Maybe it was the lack of coffee or daylight-savings sleep deprivation, but I Googled gymnastics lessons and enrolled her and her younger sister - in weekly sessions, \$900 poorer.

Now that the days are suddenly colder and darker, a trip to the park after school is largely out of the question, but our kids are still brimming with energy and we still have five hours to kill before bedtime. So we often scamper to sign kids up for all the things - but does that really serve them, or just keep them busy?

It turns out experts have been warning parents about this for decades: Kids who have packed schedules of, say, dance and piano and swim and soccer are not happier or more advanced. In fact, psychologists have been trying to tell us over and over again that overscheduled children are more anxious, depressed and angry. So why are we still doing this in 2024?

"It is this overwhelming mentality of 'this doesn't feel right, but everyone else is doing it,' "says Dr. Shimi Kang, psychiatrist and UBC associate professor. Dr. Kang has made a career out of teaching parents how to raise creative, self-motivated, adaptable kids with her book The Dolphin Parent (which she contrasts with the permissive Jellyfish Parent and the authoritarian Tiger Parent). Extracurricular activities, she says,

are not the answer.
"When you really sit with parents and talk to them, they tell you it doesn't feel right to drag their kid out of bed, drive across the city, have dinner in their car. There's no time for anything else, but they do it because they feel they're supposed

Dr. Kang encourages parents to make a schedule where there are non-negotiables slotted in - 12 hours of sleep, seven hours of school, family dinners together - before deciding how many activities are too many.

"One of the most robust findings in all of child development," she adds, "is that if you have dinner together as a family, you have better social health, mental health, academic performance.

For the time remaining, she suggests



choosing activities that your child shows interest in – but not all extracurriculars are created equal. "You want to pick activities that promote play, not instruction ... and ones that are social over ones that are solitary.

With the new addition of Friday gymnastics classes, my young girls, who were also signed up for ballet and swimming on Saturday, were suddenly doing three activities in a 24-hour span. Saying it out loud to Dr. Kang, I realize it sounds insane.

"You just need to question whether it's working really well in your family," Dr. Kang says, "if it's bringing joy."

For Kristen Bachner, a mom of two in Toronto, she knew something had to give because her five-year-old told her it did. "She came to us and said, 'I can't do bal-

let on Fridays any more.' She said she doesn't want to be rushed at the end of her week," she explains. With a jam-packed schedule - Girl Guides on Wednesday, soccer on Thursday, ballet on Friday, jazz on Saturday and swimming on Sunday – her little girl was exhausted. I am too, just hearing about it.

"I struggle because I was overscheduled as a child," Bachner says. As a competitive softball player, Bachner was practising – even in the winter - five times a week, at six years old. Her husband was a competitive swimmer who spent mornings and evenings at the pool, six days a week, also at age 6. "We're such grinders and relaxing at home just isn't in our DNA."

Overscheduling was a popular trend in the late 1990s and early 2000s. In *The Over-*scheduled Child, published in 2000, the authors, Alvin Rosenfeld and Nicole Wise, wrote that the current generation of parents were more informed than any previous ones. According to the book, the advent of the internet and the 24-hour news cycle fed into an anxiety-ridden parenting style of "the earnest effort to get it just right," but, counterintuitively, trying too hard was taking away from valuable family time. As one Wall Street Journal cover story put it at the start of the new millennium, a kids' level of busyness had "became a status symbol" for parents.

"For some children, it's an after-school pressure cooker," declared a New York Times headline in 1999.

Dr. Georgia Witkin, then the director of the Mount Sinai School of Medicine stress program, was quoted in the alarm-raising piece: "Parents feel that if their kids don't do it all, they're not doing enough."

It's now 26 years later, and parents have

still seemingly not learned this lesson.
Bachner says she felt that "if we aren't constantly going, going, going, if we're just relaxing at home, I feel we're not making the best use of our time and our kids aren't learning important skills ... which I am starting to learn is a little bit toxic."

Like a lot of moms, she says the "comparison game" with other people's kids, intensified by social media, was hard to resist. The pressure came from all angles, but

mostly from an intense concern that if her kids didn't start these activities at an early age, they would be behind for life. That's something Dr. Kang says is a story for the ages, and something she commonly hears from her clients – but that it is not rooted in evidence.

She suggests parents look to Finland, where extracurricular activities are not encouraged at a young age – only free-range, outdoor play. Finnish kids excel at math, science and reading comprehension in teenage years. And in other metrics, too such as the number of Nobel Prize winners and the country's mental well-being. The Finnish are thriving, Dr. Kang says, despite, or maybe because of, the no-pressure attitude. "They're not indoors and they're not in any scheduled activities. For all of human history, young kids have been free playing outside." I hear her voice echoing in my head as

I'm rushing my four- and two-year-old to gymnastics at twilight, after school on a Friday. Both kids were already screaming in the back seat, asking for snacks and fighting to get a word in. I took a deep breath and turned the car around. My kids got bundled up, and we stepped into the chilly, barely lit backyard. The three of us attempted to do our very poor handstands against our big birch tree, trying to hold up each other's feet – and failing, falling and laughing together for hours.

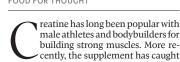
Special to The Globe and Mail

What the science says creatine supplements can, can't and might do

BECK







the attention of a broader audience.

Growing evidence shows that taking cre atine also benefits muscle strength in females and older adults. And it might help improve memory, among other possible health benefits

Here's what the science says.

WHAT IS CREATINE?

Creatine is a natural substance produced by our kidneys, liver and pancreas. Most of it (95 per cent) is stored in skeletal muscle; about 5 per cent is in the brain. Diet also contributes to our body's creatine stores. It is found in animal foods, especially red meat, chicken and certain fish such as tuna, salmon, cod and herring.

Creatine is used to generate adenosine triphosphate (ATP), a compound that provides on-demand energy for cellular processes, including muscle contraction. During intense exercise, muscles use up ATP very quickly, in just a few seconds. The rate at which the body regenerates ATP, however, isn't fast enough to allow a person to continually perform high-intensity exer-

Taking supplements to increase muscle creatine stores can, therefore, help you give near-maximum effort for a little longer before fatigue sets in.

PERFORMANCE AND MUSCLE GAINS

Since the early 1990s, a wealth of evidence has established that creatine supplementation, combined with exercise, improves



ISTOCK

athletic performance.

It is effective for activities that involve fast, powerful movements (i.e., bursts of intensity) such as weightlifting, sprinting, jumping, rowing, mountain biking, swimming, soccer, football and basketball. It offers little or no benefit for lower-intensity

Since creatine supplementation can allow you to lift heavier weights and do more repetitions, it can help increase muscle mass and muscle strength. Taking it may also improve recovery from intense exercise.

Creatine doesn't work for everyone, though. People with naturally high muscle creatine levels, for example, may not respond to extra creatine the same way those with lower levels do.

Most research on creatine and exercise performance has involved young, healthy male adults. There is mounting evidence, however, that females can also benefit. Studies show that, together with resistance training, creatine is effective for increasing muscle mass, muscle strength and athletic

performance in pre- and postmenopausal females.

Creatine supplementation may also counteract sarcopenia – age-related mus-cle loss – and by doing so improve balance in seniors. Studies conducted in adults aged 65 and older who participate in resistance training have demonstrated that those who take creatine experience greater gains in muscle mass and strength compared with those who do not.

CREATINE MAY HAVE COGNITIVE BENEFITS

Our brain is the most ATP-demanding organ. Creatine can help brain cells generate energy, and it may protect the brain by reducing inflammation and oxidative stress.

Findings from a review of 16 randomized controlled trials, published in 2023, suggest that the supplement has positive effects on both memory and attention time. It appeared to be more beneficial for females and those aged 18 to 60 years.

Creatine is also being studied for its po-

tential beneficial effects on bone density, mood disorders and managing blood glucose in Type 2 diabetes, but it's too soon to

HOW TO TAKE CREATINE

draw conclusions

Creatine supplements are typically sold as powders. Look for creatine monohydrate, one of the most well-studied supplements over all. (Scientific support for other varia-

tions is lacking.) It can be taken by starting with a "loading" dose of 20 grams for five to seven days to quickly saturate muscle stores. A daily dose of three to five grams is then taken to maintain levels.

Alternatively, you can simply take three to five grams of creatine a day without loading. This method is equally effective at increasing stores but takes a little longer to do

A five-gram dose of creatine monohydrate typically costs between 35 and 70 cents, depending on the brand. That's similar to many multivitamins.

SAFETY AND SIDE EFFECTS

Creatine monohydrate is considered generally safe and well tolerated. Studies conducted in adults have lasted up to five years. (There's limited evidence about the safety of creatine supplements in children and adolescents.)

Side effects such as bloating, digestive upset and diarrhea may occur initially during the loading phase.

People with kidney disease, high blood pressure or liver disease should not take creatine. (It does not harm kidney function in healthy individuals when used at recommended doses.)

If you have an underlying illness, consult with your doctor before taking cre-

Leslie Beck, a Toronto-based private practice dietitian, is director of food and nutrition at Medcan, Follow her on X @LeslieBeckRD

The strange intimacy of hospital waiting rooms

FIRST PERSON

Surrounded by silence, it comes to me that there are no windows to the outside, no soothing classical music playing to distract us, Jo Meingarten writes

owned waiting room," the sign says, and my eyes roll of their own accord. Not "waiting room for the gowned." Maybe that would have been too close to "waiting room for the damned." In any case, I'm in the right place: two rows of six well-used chairs each, a few small pictures on otherwise blank walls and two people, gowned. A very busy hospital's waiting room.

No one looks up as I enter. No one speaks. No one looks at me as I sit down. By the time you've been relegated to this room, you've changed into a gown, stuffed all your belongings into a nearby locker, turned the key in the lock and plunked it in the outstretched hand of a slightly bored employee. By the time you realize that you might have a bit of a wait, any bit of distraction you had the foresight to bring with you is no longer available.

I didn't anticipate being part of an involuntary experiment but apparently I am: there is nothing to do here but think. An older woman, blonde-haired, stares off into space. A middle-aged man, his entire body flushed, leans forward in his seat, his hands clasped together, thinking God knows what. If we are here, it isn't for a good reason. Something needs investigating. The data produced by a machine is about to direct the course of our lives. We want to get this over with and get the hell

My foot takes on a life of its own, tapping away. I didn't realize I was nervous but clearly my foot is. Surrounded by silence it comes to me that there are no windows to the outside, no soothing classical music playing to distract us. There is nothing at all to do here but think.

Unable to sit still, I stand up and walk a few paces down the hallway. Nothing to see, unless looking at a suffering woman in a stretcher is my idea of fun, so I walk back. I mutter to the blonde-haired woman, "It would be nice to know what time it is."



ILLUSTRATION BY MARLEY ALLEN-ASH

Without saying a word, she wearily lifts a finger and points across the way to an unused nursing station. From her vantage point, you can see a clock. Suddenly life isn't so bad; at least I can keep track of the time passing.

A woman comes in, looks around and chooses a seat across from mine. I smile at her through my mask; she smiles at me through hers. At some point I ask how she is. Her response is hesitant; English is clearly difficult. "What language do you speak?" I ask, hoping I might know one or wo words. "Farsi," she replies. End of con-

We all hear footsteps coming down the hallway and turn our heads but no, someone with a practised look of not glancing over walks past us into the next room.

I check the clock. "This is hard," I offer up to no one in particular. The reddishfaced man nods sadly. The blonde-haired woman replies, "What's taking so long?" More footsteps. A name is called. The

clock woman quickly stands up and follows the voice.

Another gowned man enters, sits in the newly vacated chair. Soon he, too, is pacing the floor before wearily sagging into his seat. After a few minutes of shifting in his chair, he says to no one in particular that his back is hurting. I urge him to take a different chair, pointing out that they're not all the same. He moves to a different spot and smiles his thanks.

Footsteps. Another name is called and my flushed neighbour stands up. "Good luck," I say, and someone else echoes my words. He looks over and thanks us with his eyes.

A new woman finds a spot in the corner. "I wonder if the wait is always this long," I say to no one in particular. She volunteers that she's usually there in the middle of the night so doesn't know. "Usually?" "Oh, I'm here every six months." I need to shut up

and count my blessings.
Yet another youngish woman walks in,

gowned but still holding her belongings. I stand up and walk over to the lockers. " put your things here," I explain, handing her the lock, and the other patients laugh. "They should put you on the payroll," someone ventures.

More footsteps and finally, finally: "Is there someone whose last name is Jo?" I spring to my feet. "Not my last name, but close enough for me!" More laughter. I wish everyone good luck and happily follow the nurse down the hallway. On my relieved way out, my ordeal over,

I pass by the gowned waiting room. People are speaking quietly to each other. I hope the time is passing more quickly for them. I hope I've made a difference. I hope I never have to return.

Jo Meingarten lives in Toronto

First Person is a daily personal piece submitted by readers. Have a story to tell? See our guidelines at tgam.ca/essayguide.

Cruel Intentions series is a love letter to the film but doesn't hit the same

AMBER DOWLING

REVIEW

the world was a different place when Cruel Intentions debuted in theatres 25 years ago. Sarah Michelle Gellar was at the height of her Buffy the Vampire Slayer fame. Ryan Phillippe and Reese Witherspoon were dating. Someone convinced Joshua Jackson to bleach his hair. And teens had not yet been exposed to the exploits of Gossip Girl, Pretty Little Liars or Euphoria.

This is all to say that step-siblings making sex bets and Gellar and co-star Selma Blair exchanging saliva was scandalous. Les Li-aisons Dangereuses, the risqué book on which the movie was based, wasn't exactly required reading in school, and many teens wanted to see what the buzz was about.

Fast-forward a quarter of a century though, and the world has been desensitized to such storylines and scenes. So Prime Video unleashing its version of the IP with a new eight-episode series doesn't hit in quite the same way. That doesn't mean it isn't worth checking out.

The series takes place at a Washington college where a hazing incident puts Greek life in jeopardy. To maintain their power and status quo, step-siblings Caroline (Sarah Catherine Hook) and Lucien (Zac Burgess) make a bet to woo the vice-president's daughter, freshman Annie Grover (Savannah Lee Smith). If Caroline can get her in the sorority, its future is safe. But she needs her brother dearest to help seduce Annie into that life.

From there the viewer can ex-



From left, Sara Silva, Sarah Catherine Hook and Zac Burgess star in the new Cruel Intentions series on Prime Video

pect callbacks and Easter eggs, from a pool scene and Lucien's car to a memorable first kiss and a drug-filled cross necklace. The finale even features a rendition of Bittersweet Symphony that evokes instant nostalgia. Those moments are fun to spot, but it's the exploration of Greek life that differentiates this show.

Most of Caroline's plotting revolves around keeping her sorority, of which she's the president, intact as criticism mounts. It somewhat mirrors what's happening in real life, as sororities and fraternities confront their problematic pasts and the calls to end dangerous rushing practices grow louder. (If you haven't checked out Netflix's documentary Bama Rush yet, it's a deep dive into what's going on over at the University of Alabama, for example.)

It's an interesting thread but would not be sustainable in a second season. (And after investing time to get to the open-ended and somewhat unsatisfying finale,

not having a second season would be frustrating for many.) That's why interesting supporting characters, strong performances and side stories are necessary anchors in Season 1. Unfortunately there are some lows along with the highs.

As is always the case with a series versus a movie, the show has time to dive deeper. Caroline is drawn as a more complicated character with sympathetic undercurrents. The actor Hook easily commands attention in every scene. The movie's signature tone can be a hard one to nail, but she slides into it easily.

She's particularly great opposite her No. 2, Cece (Sara Silva), an anxious overachiever whose storyline with an older prof (original film star Sean Patrick Thomas, in a new role) keeps the series moving as the main plot involving Annie unfolds.

Then there's Blaise (John Kim), who could be the Chuck Bass of the bunch, if Chuck Bass moonlit as a rich frat party planner. His desperation to continue living among his wealthy counterparts adds conversation about class and wealth, but it's his oneliners to watch out for. His interactions with a dumb-but-sweet politician's son named Scott (Khobe Clarke) add to the com-plex scheming and show twists, but their overall relationship is one we've seen on TV before.

Where the show really goes off the rails is with the Beatrice (Brooke Lena Johnson) character. Her politicking to take down the sororities while constantly talking over everyone else is just annoying – to the other characters and the audience. There are no soft moments to balance her out, which is a lost opportunity to represent the complex feelings of rejection and anger so many girls in her situation face.

As for Lucien, Burgess plays him with a disarming charm. As an audience you slowly begin to root for him despite his past deeds (including his many sex videos uploaded to the cloud). That's partially thanks to the way Annie is written and how she is played by Smith. She's naive and innocent, but by no means dumb. There are plenty of moments in the dialogue where other characters might disregard a hint to a past storyline, but Annie pushes and demands answers. By the time you get to the final episode you can't help but want her and Lucien to make it.

Whether that's enough to capture modern audiences or retain nostalgic viewers remains to be seen. Creators Phoebe Fisher and Sara Goodman have created a love letter to the original film, but vounger streamers might not care, especially since there's nowhere to currently purchase or stream the 1999 film in Canada.

Then again, pretty rich kids doing terrible things continues to be an escapist theme that many viewers love unwinding with. This might not be the *Cruel Inten*tions of your past, but it's certainly doing its best to modernize the cult of Greek life while presenting its own sexy scandals and twists. Just don't expect the same shock

Special to The Globe and Mail

All eight episodes of Cruel Intentions are now available to stream on Prime Video.

TODAY'S SUDOKU SOLUTION

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

TODAY'S KENKEN SOLUTION

20×	9+			2∸	2∸
4	1	5	3	6	2
5	^{72×}	2÷ 2	6	3	1
3	6	4	⁷⁺ 2	1	14+ 5
12×	1- 2	3	4	¹⁰⁺ 5	6
2	15× 5	^{5–} 6	1	4	3
6	3	1	10× 5	2	44

THE GLOBE AND MAIL CENTRE 351 KING STREET EAST, SUITE 1600 TORONTO, ONTARIO, M5A 0N1

416.585.5000 | GLOBEANDMAIL.COM

SUBSCRIPTIONS AND TECH SUPPORT 1.800.387.5400 416.585.5222 PRINT TORONTO 1.866.232.0988 CIRCULATION@GLOBEANDMAIL.COM GLOBE2GO@GLOBEANDMAIL.COM GLOBEUNLIMITED@GLOBEANDMAIL.COM

EDITORIAL OFFICES TORONTO MONTREAL CALGARY EDMONTON

ADVERTISING TOLL FREE ON + MAN (EXCL OTT) OTT, QUE, ATL

WESTERN CANADA

1.800.387.9012 416.585.5600 514.982.3050 1.800.363.7526 604.631.6608 **EXECUTIVES** ERIN ADAMS V.P., HUMAN RESOURCES
KATHY CUNNINGHAM CHIEF FINANCIAL OFFICER SUSAN KELLY V.P., INFORMATION TECHNOLOGY
SEAN HUMPHREY V.P., MARKETING, PRODUCT AND DIGITAL EXPERIENCE

SALLY PIRRI V.P., PRINT OPERATIONS
JESSE LANGDON V.P., GENERAL COUNSEL/CORPORATE SECRETARY
NAFID AHMED V.P., ENTERPRISE ANALYTICS, DATA SCIENCE AND CONSUMER INSIGHTS

JONATHAN DENEAU V.P., REVENUE

NOTICES © COPYRIGHTS AND TRADEMARKS The Globe and Mail, Canada's National Newspaper, Report on Business, Facts & Arguments, Canada's Business Newspaper and Globe Toronto are trademarks of The Globe and Mail © 2017. All rights reserved. All letters, articles, comments, and other material submitted to publication may be published, displayed, distributed, retained and archived by The Globe and Mail's assignees and its licensees in whole or in part, in print or any other media and in any product or service, now known or created in the future, worldwide, in perpetuity, without compensation to the author. Any advertising published by The Globe and Mail in its publications may be published, displayed, distributed, retained and archived by The Globe and Mail, our assignees and licensees, worldwide, in perpetuity, in print or any other media and in any product or service, now known or created in the future. The Globe and Mail's privacy policy describes how we use your personal information and is available at globeandmail.com/privacy terms/.

complaints For concerns about editorial content, contact publiceditor@globeandmail.com. If you are not satisfied with the response and wish to file a formal complaint, visit mediacouncil.ca or call toll-free at 1-844-877-1163 for more information.



The Local Journalism Initiative (LJI) supports the creation The Local Journalism Initiative Liju Supports in the Certain of original civic journalism that covers the diverse needs of underserved communities across Canada. Funding is available to eligible Canadian media organizations to hire journalists or pay freelance journalists to produce civic journalism for underserved communities. The content produced will be made available to media organizations through a Creative Commons license so that Canadians can be better informed.

WORLD FORECAST

3/5 SH 14/7 S 34/26 SH 3/4 S 14/8 R 15/7 S 33/26 SH 9/7 R 16/10 S 33/24 SF BANGKOK BEIJING 7/-2 4/1 PC R C PC SH PC SH BERLIN 13/9 11/4 8/7 BRUSSELS 11/3 12/8 COPENHAGEN 8/7 9/4 HONG KONG 22/17 SH 22/15 SH 18/15 JERUSALEM 10/6 10/5 12/6 LAS VEGAS 15/11 SH 20/12 **S** 19/6 18/14 13/6 MIAMI 27/19 S 28/18 S 28/20 S MOSCOW -3/-4 PC 0/-6 PC -2/-6 NEW DELHI NEW YORK NICE 26/15 S 14/4 R 17/11 SH 27/16 **S** 11/5 **S** 26/18 **S** 8/4 17/10 8/4 PC 17/10 PC 28/16 S ORLANDO 26/13 **S** 27/14 PARIS PHOENIX 17/5 10/8 13/8 24/14 PC 25/13 PC 27/16 19/11 13/9 15/12 **SH** 19/13 **PC** C SH T 12/11 R SEOUL 14/9 PC R 10/0 SINGAPORE 30/25 30/24 SYDNEY 28/20 PC 28/22 TOKYO WASHINGTON

SH HALIFAX намиток IQALUIT JASPER KELOWN/ KINGSTON LONDON NIAGARA FALLS NORTH BAY OTTAWA PRINCE GEORGE 3/0 SN 27/25 T REGINA PC PC S 31/21 PC 19/13 PC 13/8 PC SASKATOON 19/13 13/8 SAULT STE MARIE SAINT JOHN SEPT-ÎLES

LEGEND Daytime high, overnight low, and conditions

C CLOUDY RS RAIN/SNOW FG FOG S SUN FR FREEZING RAIN SN SNOW HZ HAZE NA NOT AVAILABLE SF SNOW FLURRIES SH SHOWERS PC PARTLY CLOUDY T THUNDERSTORMS R RAIN W WINDY

NATIONAL FORECAST

CALGARY

CHARLOTTETC

CHICOUTIM

CHURCHILL CORNER BR

EDMONTON

ST JOHN'S

SUDBURY

THUNDER BAY

VANCOUVER

VICTORIA

WHISTLER WHITEHOR

YELLOWKNIFE

WEDNESDAY -3/-10 PC 3/1 PC -11/-20 PC -4/-12 PC -4/0 RS -13/-15 PC 4/-14 SN 2/-1 RS -8/-16 SN -13/-19 C -5/-15 **S** -9/-17 SN 7/4 PC RS 6/1 4/-1 5/0 2/-2 -13/-15 S 5/1 C 7/0 RS -12/-13 PC 4/1 R 3/-2 C -15/-18 PC -12/-14 PC -12/-19 PC 7/4 9/6 7/2 6/0 2/-2 0/4 PC
-13/-17 PC
4/-13 PC
3/4 PC
4/1 S
4/0 PC
3/-2 C
5/1 PC
-2/-5 C
2/-3 C -10/-21 PC -18/-22 S -2/-11 PC 3/-3 PC -4/-11 PC 3/0 7/5 7/1 2/-2 1/-3 4/-3 4/0 2/-3 -13/-17 4/0 6/0 -8/-9 3/-2 3/-3 -14/-16 SN -12/-18 PC -15/-19 PC -12/-16 PC -12/-21 PC 1/-4 PC 6/0 PC 3/1 RS 5/4 C -1/-7 PC -17/-22 PC -17/-17 PC 4/-2 RS 1/-2 6/4 6/4 1/-2 2/-3 0/-7 -9/-12 7/2 0/-3 1/-3 SN SN -1/-4 PC -7/-13 5/2 -3/-5 6/3 SH 6/3 PC PC 7/3 SH 7/5 SH 7/5 7/4 0/-6 -8/-13 -5/-9 -9/-23 0/-6 -12/-20 -5/-9 -5/-9 **C** -23/-29 **S**

INUVIK The Weather Network -9/-22/C WHITEHORSE -14/-14/SN YELLOWKNIFE O B 4/0/C EDMONTON -15/-18/PC REGINA 15/-19/PC ANCOUVER HADIFAX MONTRÉA 4/-3/5 5/-2/S PORTLAND, OF TORON 6/5/PC 8/-1/5 9/0/5 CHICAGO 17/10/5 DENVER -30 8/-1/S -20 LAS VECAS -10 -15/11/SH LOS ANGELES 0 10 NEW ORLEANS 20 HOUSTON 30 29/15/S 40 storm rain 27/19/S SAN JUAN 31/26/7 The Weather Network

Solutions to today's Sudoku and Kenken

can be found in the Life & Arts content area of

the A section Crossword solutions will be with

tomorrow's

puzzles.

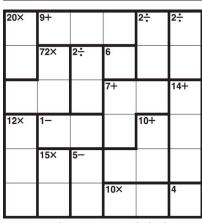
-8/-9 DIFFICULTY RATING: ★☆☆☆☆



INSTRUCTIONS

Fill in the grid so that each row of nine squares, each column of nine and each section of nine (three squares by three) contains the numbers 1 through 9 in any order. There is only one solution to each puzzle.

KENKEN



©2024 KENKEN Puzzle LLC. KENKEN is a registered trademar of Nextoy, LLC. Dist. by Andrews McMeel www.kenken.com

INSTRUCTIONS

- Each row and each column must contain the numbers 1 through 6 without repeating.
- 2. The numbers within the heavily outlined boxes, called cages, must combine using the given operation (in any order) to produce the target numbers in the top-left corners.
- Freebies: Fill in single-box cages with the numbers in the top-left corner.

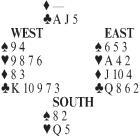
BRIDGE

BY STEVE BECKER MONDAY, NOVEMBER 25, 2024

East dealer. Both sides vulnerable.

The bidding:





It's hard to believe this deal was played as described here, but it happened nevertheless. It occurred in the 1974 national mixed pairs championship in San Antonio.

♦ A K Q 9 7 6 5 2

Obviously, something went very wrong with the bidding when South wound up as declar-er in seven notrump redoubled, Obviously,

missing an ace.

The fault is not hard to find. It can be traced to North's five-spade response to Blackwood, ostensibly showing three aces. North incorrectly treated his diamond void as the equivalent of an ace, and it was this departure from the straight and narrow that ultimately led South to bid

seven notrump.

Despite this indiscretion, however, South made the grand slam and scored 2,930 points!

West had a difficult choice of opening leads and unluckily selected the nine of spades. A heart lead would have settled declarer's hash immediately down one, 400 points – while the 10-of-clubs lead would have resulted in down five, assuming best defence, for a loss of 2,800 points!

But the handed South the contract, since it established the eight of spades as an entry to his hand. After taking the first trick with dummy's 10, declarer simply crossed to the eight to cash his diseased which would ath diamonds, which would otherwise have withered on the

It is rare indeed for a player to lose 5,730 points because of the wrong choice of an opening lead, but that's precisely what it cost West for choosing a spade instead of a club as his opening shot.

CRYPTIC CROSSWORD

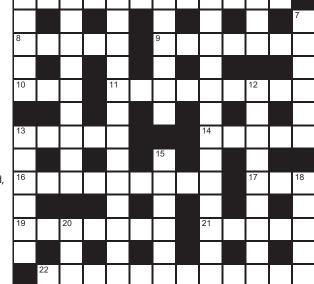
ACROSS

- 1 Lacking confidence, note, in the skill shown by media boss (5-7)
- 8 Ray's small nudge (5) Force aim on way back
- to seize leaders of insurgents left in town (7)
- Tree, you heard (3)
- 11 General agreement count of people must include acceptable
- syntax at outset (9) 13 Around edges of timber noticed pale

yellow colour (5)

- 14 Period of time something magic maybe (5)
- 16 Country a learner enters? Another one (9)
- 17 Party time for girl, briefly (3) Readily accept emblem (not 19 half!) with speed contest (7)
- Unsuitable home 21 - apartment (5)
- One examining person 22 putting funds in about aid grant oddly absent (12)

- 1 If upset, nervous, suspicious (5)
- row about place of employment (9)
- Type of combat here, warn craft at sea (6,7)
- Fur, I hesitate to say,
- belonging to me (6)
- Fun on the move, lark, girl notes excitedly (6-7)
- Devour repast, regularly taken (3)
- Decorative item seen in Malta's selected (6)
- Resolute holy person, head, failing to start, then period abstaining from food (9)
- Young fellow, one putting money by, has initially to be welcomed (6)
- Florida tune, moving, graceful (6)
- One providing education in workers' organisation to prosper finally (5)
- 20 Returning, arrest outlaw (3)



FRIDAY'S CRYPTIC ACROSS: 1 INVEST 4 HASSLE 8 DECIDER 10 PLUMP 11 GROWL 12 LOCUSTS 13 STRUGGLER 17 BRISKET 19 ASCOT 20 DECOR 21 DESCENT 22 MAENAD 23 LINITISED

DOWN: 1 INDIGO 2 VICIOUS CIRCLE 3 SADDLER 5 ASPIC 6 SQUASH RACKETS 7 EXPOSE 9 RELEGATED 14 LIAISON 15 IBIDEM 16 STATED 18 KARMA

CONCISE CROSSWORD

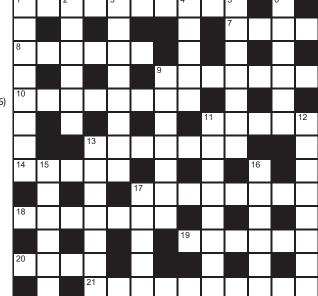
ACROSS

- 1 Of the form of energy made manifest in
- lightning, eg (10) 7 Mid-month Roman date (4)
- Overhead platform for supporting equipment (6)
- 9 Concentrated, extreme (7)
- 10 Front section of
- a rocket (4,4)
- 11 New England state (5) 13 Enchanting,
- bewitching (7)

- 18 Descriptive nickname (7)
- 21 Agent's fee for FRIDAY'S CONCISE CROSSWORD

DOWN

- 1 Expert in applied science and technology (8)
- -- Hemingway,
- US writer (6)
- Traitor, defector (8)
- Stork-like bird (5)
- Word for word (7)
- 6 Individual human being (6)
- 9 Restrain, repress (7) Indian Ocean nation (8)
- 12 Of the Continent (8)
- 13 Small deer species (7)
- 15 Hire as staff (6)
- Chemical with a pH 16
- above seven (6) 17 Natural poison (5)



News Licensing/Times Media Limited

- 14 Argue to the contrary (5)
- 17 Very hot curry (8)
- 19 Fly an aircraft (6)
- 20 Settee (4)
- making a sale (10)

ACROSS: 1 COGNISANT 7 RUIN 8 BEARSKIN 9 APATHY 10 FUJI 12 SWISS GUARD 13 OPEN SESAME 16 HOWL 17 ACROSS 18 INTRUDER 20 LION 21 STYLELESS

DOWN: 1 CHERUB 2 GARRISON TOWNS 3 INK 4 AD NAUSEAM 5 TREASURE HOUSE 6 WITHER 11 DIVERSIFY 14 PICNIC 15 SWEETS



Towering inferno

A man watches houses burning at Tondo in Manila on Sunday, Raging orange flames and thick black smoke billowed into the sky as fire ripped through hundreds of homes in a closely built slum area of the Philippine capital

JAM STA ROSA/AFP VIA GETTY IMAGES

Foreign workers: Recruiter denies probe continuing, acknowledges complaints filed

FROM A1

As the owner of a recruiting agency and an immigration consultancy, Ms. Jones's companies can charge employers and foreign workers separately. One of her firms, Allison Jones Consulting Services Inc., provides recruiting services to companies looking to hire through the TFWP. The other firm, AJ Immigration Group Inc., charges five-figure fees to international workers who are trying to enter the country.
Eight of the foreign workers

who were employed at the Canadian Tire store in Toronto that is under investigation say they paid AJ Immigration Group more than \$10,000 to come to Canada, a figure that was confirmed by The Globe through e-mails, invoices and text messages between the workers and staff at both of Ms.

Jones's companies.

The distinction between Ms.

Jones's companies is critical. Licensed recruiters, such as Allison Jones Consulting, are not allowed to collect fees from foreign workers in exchange for placing them in jobs, because that would violate provincial and federal employment laws.

But AJ Immigration, which is staffed with immigration consultants, can charge temporary foreign workers for giving them immigration advice and helping them with work permit applica-

In practice, the line between these companies appears to exist only on paper. The companies are registered as separate corporate entities, but operate out of the same office in St. Albert, Alta. Two former employees of Ms. Jones said staff at the two companies routinely worked together to bring foreigners into Canada to work at large retailers and restaurants, charging them US\$7,900 for the entire process. The Globe is not naming the employees because they are not authorized to discuss the internal workings of their former employer.

The recruiting side of Ms. Jones's business uses job boards and social media to advertise short-term, low-wage employment opportunities through the TFWP. The Globe reviewed more than 300 job postings on Allison Jones Consulting's Facebook page and Aboriginal Job Board - a popular website for temporary foreign worker job ads – and found that the postings often do not state what retailer or restaurant the job seeker would end up working at. They typically just describe the role, such as "retail sales supervisor," "stock supervisor" or "food service supervisor" popular TFWP positions.

Dozens of e-mail exchanges viewed by The Globe between a Canadian Tire foreign worker and an Allison Jones Consulting recruiter illustrate how the pay-

ment and hiring process works.
When the worker first applies for a job, they are contacted by an Allison Jones Consulting recruiter and assessed via an online interview. Before the worker is paired with an employer, the recruiters ask the worker to sign a "retainer agreement" that breaks down a fee that the worker will have to pay to AJ Immigration Group, the immigration side of the business.

For example, an e-mail sent on April 14, 2022, from Roy Ann Salcedo, an Allison Jones Consulting recruiter, to Rowell Pailan, a prospective temporary foreign worker, states: "Kindly sign the retainer agreement as we are catering to a lot of candidates who are given the opportunity to sign the RA. Let us know so we can add you for invoice because there's already an employer to where you'll be as-

signed to as soon as possible."

The worker agrees to pay a fee of US\$7,900, paid in three tranches. The first payment is US\$3,000, a non-refundable deposit paid upon the signing of the retainer agreement, before a job interview with the prospective employer is arranged. The retainer agreement says the fees collected are for the provision of "immigration services" and is signed by one of AI Immigration's licensed immigration consultants.

Once the worker is recommended to the employer, an interview is arranged between the parties. Candidates who are successful are then asked to send the next US\$3,000 for help with processing their work permits.

On Oct. 26, 2022, an e-mail between the recruiter and Mr. Pailan shows Ms. Salcedo reminding Mr. Pailan about the second payment: We would like to congratulate you on the positive results we received today, your second stage application has been approved. I would like you to refer to your retainer agreement for the next investment before we start processing your work permit applica-

The final sum of US\$1,900 is sent after an AI Immigration consultant has reviewed the individual's work permit application and submitted it to the federal government. Throughout the hiring and payment process, the worker corresponds primarily with one of Allison Jones Consulting's recruiters, and not an immigration consultant, although the worker is charged for immigration services. All invoices, however, are sent to workers by licensed immigration consultants working for AJ Immigration. In an e-mail to The Globe, Ms.

Iones herself pushed back on the characterization of her business-

She said any fees charged to

ed." She added that funds collected from workers are held in trust until the work is completed, ensuring that clients only pay for "services rendered."

"If your information suggests that workers interact primarily with recruiters who ask for these fees, I must contest this narrative as false. The actual invoices are generated by AJ Immigration Group and not by individual recruiters," she said.

Ms. Jones also denied that there was a continuing investigation into her and her companies, although she acknowledged that there were complaints filed by individuals to the Ontario Ministry of Labour against Allison Jones Consulting.

"As the complaints are in the initial stages of processing, the Ministry has not yet received and reviewed any evidence. The evidence to be filed by Allison Jones Consulting Inc. will clearly show that it has never charged or re-ceived payment from foreign na-tionals for recruitment services," she added.

At least 45 Canadian Tire stores across Ontario, British Columbia and Alberta have used Allison Jones Consulting to hire temporary foreign workers.

Ms. Iones told The Globe that immigration services offered through AJ Immigration are only provided to individuals who "expressly request such services and enter into a retainer agreement with us." She said the decision to use AJ Immigration is made 'strictly and independently by the candidate." But three of the former work-

ers at the Toronto Canadian Tire store under investigation told The Globe that Allison Jones Consulting recruiters never asked them if they wanted immigration services or not. They said they were told to sign a retainer agreement and send a US\$3,000 deposit before they were interviewed or hired by Canadian Tire. Their understanding is that they needed to pay US\$7,900 for their job. The Globe reviewed correspondence between the clients and the recruiters and affidavits filed to the federal government that corroborate the former workers' ver-

Two of these workers have since obtained an Open Work Permit for Vulnerable Workers through the federal government, a program designed to offer open work permits to temporary foreign workers who have been worker. abused by employers or third parthat 51 Canadian Tire stores, in-

TFWP are usually tied to a single employer through a closed work permit.

The fees charged by AJ Immigration were cited by the workers in their applications to the government as a reason why they were vulnerable to abuse by employers. "We were forced to accept a lot of bad things from our employer because if we are fired, we can never earn that money back,' read one application signed by four of the eight workers.

It is not uncommon for immigration consultants and recruiters of foreign workers to charge high fees to workers for coming to Canada, according to John No, a staff lawyer and interim director of Parkdale Community Legal Services, a legal aid clinic in Toronto that often deals with refugee and immigration issues.

"The consultants are banking on two things: either that the workers do not know this is illegal, or that they will not report them because they are afraid of how it might affect their chances of obtaining permanent residency in Canada, which is what most immigrants ultimately want."

Mr. No said that he has seen numerous recruiters who have structured their businesses to comply with the law: They bill workers for immigration fees through the immigration side of their business, but are essentially charging the workers thousands of dollars each – and sometimes tens of thousands of dollars – to place them in jobs.

The two former employees of Ms. Jones's companies said they left their jobs because they were uncomfortable with how much money was being collected from foreign workers. They said staffing Canadian Tire stores with temporary foreign workers has become a significant source of business for Ms. Jones's companies, starting with a Canadian Tire outlet in Edmonton and then spreading beyond Alberta.

At least 45 Canadian Tire stores across Ontario, British Columbia and Alberta have used Allison Jones Consulting to hire temporary foreign workers. The Globe linked the stores to Allison Jones Consulting through documents, conversations with former employees of the agency and job postings on websites that are popular with foreigners seeking jobs in Canada.

According to an agreement between one Canadian Tire dealer in Collingwood, Ont., and Allison Jones Consulting, the company would collect between \$1,500 and \$2,000 from each employer to process a Labour Market Impact Assessment application, a document needed by an employer to justify the hiring of a foreign

Federal government data show

cluding many of the stores linked to Ms. Jones, were approved to hire 635 temporary foreign workers between 2017 and the first quarter of 2024 - the vast majority through the low-wage stream of the TFWP.

But that number does not paint a complete picture of franchisees' use of the TFW program, because most franchise owners, also known as dealers, register their stores under holding company names that don't reference Canadian Tire Corp., the chain's corporate parent. There are more than 500 Canadian Tire locations

across the country.
In a statement, Canadian Tire Corp. said that the franchise model of its business means that the corporate office has no authority over the hiring of workers – whether foreign or domestic. But since it was revealed in a Globe investigation last month that one owner of a Canadian Tire store in Toronto was being investigated for mistreating foreign workers, the company sent out a memo to its dealer community reminding them to comply with rules of the TFWP.

The memo also told dealers to take "proactive steps to ensure that any third-party recruiting activities comply with all legal requirements.

Thirty-two of the dealers who worked with Allison Jones Consulting did not respond to The Globe's queries about whether they were aware that Ms. Jones's other company was collecting thousands of dollars from foreign workers. The other 13 could not be

Dave Lush, executive director of the Alliance of Canadian Franchisees, said that because parent companies do not have any direct control over their franchisees - in that the parents don't hire or fire store employees - those parents are cautious about making sure that they don't overstep bounda-

But he added that in an environment in which employers who use the TFWP have come under scrutiny, "some sort of audit process" of franchises should be in place.

Mr. No, the legal-aid lawyer, believes that the hope of getting permanent residency in Canada is one of the biggest reasons why foreign workers are willing to pay huge sums of money to middlemen in the immigration system.

"When I tell workers that they shouldn't have to pay money to get a job here and that they can file a vulnerable workers claim with the government, they often decline," he said. "They say, That's going to affect my permanent residence application in the future.' It shows you how much they want to stay in Canada and how they are willing to do anything for it."

workers are collected "as the immigration services are performties. (Workers hired through the



LEARN MORE. ABOUT EVERYTHING.



APPLICATION DEADLINE DECEMBER 1

BSS.ON.CA

REPORT ON BUSINESS*

OTTAWA/QUEBEC EDITION

MONDAY, NOVEMBER 25, 2024

GLOBEANDMAIL.COM

CI Financial in talks with U.S. firms about potential privatization

CI Financial Corp. is holding talks with private equity firms about a new investment in the Canadian asset manager, with the potential for a full-blown privatization, according to three sourc-

U.S. private equity firms have been circling CI as it amasses assets in its U.S. wealth management business, Corient Holdings. The U.S. arm has spent the past four years acquiring registered investment adviser companies, known as RIAs, and lately, private equity firms have paid hefty pric-

es to buy up RIA-aggregators. Recently, CI has held exclusive talks with a group of private equity buyers from the United States, one of the sources said. The Globe and Mail is not identifying the sources because they are not authorized to speak publicly about the deal. CI did not respond to multiple requests for comment from The Globe on Sunday.

The talks are still continuing, and there is no certainty a deal will be announced, but CI founder and chair Bill Holland has mused in private about public investors not appreciating the worth of the entire company. One source said Mr. Holland has suggested CI should be valued at \$10billion, even though its current market value on the Toronto

Stock Exchange is \$3.5-billion.
The idea of privatizing one of Canada's oldest money managers is not entirely new - nor is CI taking an investment from private equity backers. CI, B5

Gildan CEO's backers cash in as share price soars after his return

ANDREW WILLIS

Fund managers who put Glenn Chamandy back in the driver's seat at Gildan Activewear Inc. after a nasty boardroom battle are reaping the rewards for their support by selling portions of their stakes in the T-shirt maker.

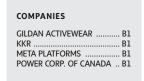
Gildan's stock price has soared by 40 per cent since shareholders voted in May to reinstate Mr. Chamandy as chief executive officer and install a new board. Last December, the company's previous board dismissed the then 61-yearold co-founder over succession issues, kicking off a six-month public battle for leadership of one of the world's largest clothing manufacturers.

During the governance showdown, normally low-profile fund managers such as Jarislowsky Fraser Ltd., Turtle Creek Asset Management Inc. and Anson Funds waged public campaigns supporting Mr. Chamandy. Their faith proved justified.

Since Mr. Chamandy's return, Gildan has boosted international sales and ramped up share buybacks, while rivals such as Fruit of the Loom Ltd. stumbled.

Within months, Gildan's stock price soared through analysts long-term targets.

■ GILDAN, B5







INDIA'S POLLUTION CRISIS

Worsening air pollution temporarily halted construction work in New Delhi on Sunday. Noxious smog is not only choking residents and killing many, but also slowing the country's economic growth. SATIAD HUSSAIN/AFP

Australian company makes push for Alberta coal mine while referendum looms in Crowsnest Pass

EMMA GRANEY

ENERGY REPORTER BLAIRMORE, ALTA.

"We are a coal town," declare signs propped in the windows and front yards of dozens of businesses and homes in Blairmore, a small Rocky Mountain town in Alberta's south.

On Monday, communities will find out whether that's true – or whether residents who oppose a new coal mine hold more sway among the 5,700 or so people who live in the Municipality of Crowsnest Pass.

Northback Holdings Corp., an Australian company, wants to mine the coal seams that stripe Grassy Mountain just north of Blairmore. A previous application for a metallurgical coal mine here was rejected by a joint federal-provincial panel in 2021. Northback changed its name from Riversdale Resources Ltd. and is trying again.

The Alberta Energy Regulator agreed to

go ahead with hearings for Northback's three applications for coal exploration, drilling and water diversion on Grassy Mountain, despite concerns about the legality of the applications from the province's top court. Those hearings will begin in December.

In the meantime, Crowsnest will on Monday hold a non-binding vote of the electors (similar to a referendum) on whether residents support coal development. It holds no legal weight, but Councillor Dean Ward, who proposed the vote,

says it will give the council social licence to lobby the provincial and federal gov-ernments for the mine should the "yes" vote win.

Northback has dedicated scads of time and money to the "Vote yes" campaign. Company spokesperson Rina Blacklaws wouldn't confirm how much but said the campaign is registered as a third-party advertiser and is adhering to expense limits.

Northback has hosted various pub gatherings, a wine and cheese night and chats over coffee at a local café as it tries to clinch the "yes" vote. Volunteers and employees have

Volunteers and employees have pounded the streets, door-knocking with a vigour usually reserved for election campaigns. COAL, B5

Wealthsimple valuation back to \$5-billion after investment firm for tech billionaires buys employee stock

SEAN SILCOFF

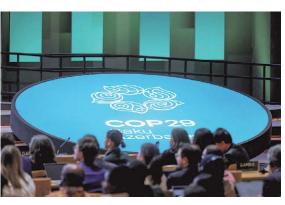
TECHNOLOGY REPORTER

Wealthsimple Technologies Inc. is capping off the best year since its founding a decade ago with a secondary financing valuing the online investment manager at \$5billion, making it one of Canada's most highly valued private technology compa-

San Francisco's Iconiq Capital - the family office for tech luminaries including Meta Platforms Inc. CEO Mark Zuckerberg and past executives Sheryl Sandberg and Chamath Palihapitiya and Twitter co-founder Jack Dorsey, plus KKR & Co. cofounder Henry Kravis and James Murdoch
– has bought about \$100-million of stock from past and present employees.

Wealthsimple said an existing investor led the deal but declined to identify the buyer other than to say it wasn't Power **Corp. of Canada** or its affiliates – which own 43.6 per cent combined of its fully diluted equity - or any Canadian entity. The identity was confirmed by three sources familiar with the matter. The

Globe is not identifying them as they are not authorized to discuss the deal. The financing restores Wealthsimple's valuation to its prior high-water mark set in a \$750-million financing at the peak of the pandemic tech frenzy in spring 2021. That deal saw Power Corp. of Canada and affiliated entities sell \$500-million worth of their holdings. More than a dozen ven-ture-capital firms, including Iconiq, including backed the 2021 deal alongside Canadian celebrities Drake, Michael J. Fox, Ryan Reynolds and several sports stars.



COP29

How public funds are being used to lure private dollars in race for climate financing B2

MAXIM SHEMETOV/REUTERS

OPINION

It'd be a shame if businesses don't comply with GST break ■ B4

PERSONAL FINANCE

New U.S. airline rules might be good news for Canadians ■ B8





Big savings

Shoppers in downtown Amsterdam on Sunday walk past stores advertising Black Friday deals

RAMON VAN FLYMEN/ANP/AFP VIA GETTY IMAGES

'Blended finance' being used to address climate change

Model uses public funds to sweeten financials of a project to lure private sector to invest

IAN BICKIS

The trillion-dollar question these days is where the huge sums of money needed to address climate change are going to come from, especially for developing countries.

Getting governments to put up more was the big focus at the UN climate conference that wrapped this week, but as seen by a wave of criticism about weak funding commitments, alternatives are needed, too.

"There's just not enough money from government sources," Catherine McKenna, chief executive of Climate and Nature Solutions and former federal environment minister, said in an inter-

To help narrow the substantial gap, there's an increasing push to use something called blended fi-nance, which uses scarce public



AN VAN GERVEN

Pfizer Canada ULC is pleased to announce the appointment of An Van Gerven as President.

Previously, An was Country Manager, Pfizer Belgium Luxembourg where she was responsible for Pfizer's regional commercial activities, and represented four Pfizer sites in Belgium supporting, among other activities, research, manufacturing and logistics.

An has held positions in the pharmaceutical sector ranging from regulatory affairs. communication and corporate affairs to patient access strategies.

An looks forward to joining the Canadian organization, dedicated to driving colleague growth and bringing innovation to patients.

To learn more, visit pfizer.ca



dollars to sweeten the financials of a project enough that it makes sense for the private sector to invest.

"We need to be creative to get the incentives right to make it happen," Ms. McKenna said before countries agreed on the weekend to pool at least \$300-billion a year by 2035.

The model is especially needed in developing countries, where the risks are higher and so the business case is harder to make. This helps explain why such a big group of countries are only get-ting about 15 cents of every dollar spent globally on clean energy.

Aiming to put a dent in the shortfall, FinDev Canada announced a blended finance platform just as COP29 got under way. In partnership with Mitsubishi Financial Group and anchored by a Green Climate Fund investment, the platform has set a \$1.5-billion funding target to assist up to 25 developing countries.

The fund will look to follow on past, smaller-scale efforts by Canada using blended finance, such as a partnership that helped kick-

start green energy in Uzbekistan. In 2020, Canada put up US\$17.5-million in funding at below-market rates, alongside other organizations, to help get a US\$100-million solar project – Uzbekistan's first - off the ground.

Once that hurdle was cleared, one of the co-investors then helped get a second solar project going at more than double the size, with fewer concessions. Soon after, a wind energy project went ahead without any discounted funding at all.

The funding model is meant to help make those difficult early projects happen and clear the way for more to come, said Nnamdi Ig-bokwe, director of thought leadership at Convergence.

"That's why blended finance has become so important, because it's a mechanism that alvate sector in a way that otherwise they would basically be preclud-

Convergence, a Toronto-based group focused on increasing the use of blended finance, found the model was used for US\$18.3-billion in climate funding last year, up from US\$8-billion a year earli-

Importantly, the total included six deals of more than a billion dollars each.

"We're starting to see a smarter use, and a more efficient use, of catalytic capital to where billiondollar deals are becoming more of a consistent thing," Mr. Igbokwe said.

That's important, because to take a bite out of global funding targets in the trillions, there needs to be a steady stream of billiondollar deals, Mr. Igbokwe said.

 $But \, ramping \, up \, the \, model \, is \, far \,$

Blended finance adds layers of complexity to funding deals. The public concessions come in a range of options, from lower interest rates to agreeing to be the first to take on any losses, all of which has to be negotiated on top of the regular commercial terms.

The risk perception of the projects and countries also make it hard for many private banks to invest at all, because regulations limit what kind of lending risk they can take on.

There's also not enough sharing of data about how past projects have performed, said Mr. Ig-bokwe, which could help change those risk perceptions.

And then there's the challenge of finding projects that are promising enough, and big enough, to invest in, but that don't quite meet the threshold for conventional financing.
Altogether, these barriers have

made the model ramp up much slower than Convergence and others had hoped.

Trump halving energy costs in 18 months is unlikely, experts say

LISA FRIEDMAN

U.S. president-elect Donald Trump repeatedly promised voters that he would cut energy and electricity prices in half within 18 months of taking office.

His transition team is just now working on a strategy to accomplish this, according to three people familiar with the discussions who asked for anonymity to discuss internal conver-

The emerging plan is a repackaging of Mr. Trump's energy policy. Advisers think Mr. Trump can lower prices by boosting oil and gas production, which is already at record levels in the United States. To pump up production, he plans to quickly approve new drilling projects and pipeline construction and get $rid\ of\ environmental\ regulations\ that\ the\ industry\ says\ add\ to$

But energy industry experts noted that a president has limited tools to influence how much Americans pay at the pump, and even less leverage when it comes to electricity prices More than a dozen experts said Mr. Trump's strategy might succeed in lowering prices, but not enough to meet his goal. "It can't happen," said Ed Hirs, an energy economist at the

University of Houston. 'Good luck," said Gernot Wagner, a climate economist at

Columbia Business School.

"It is not completely impossible, but it is highly unlikely," said Edmund Crooks, vice-chair of the Americas for Woods

Mackenzie, an energy consulting firm.

Karoline Leavitt, Mr. Trump's spokesperson, declined to discuss details but insisted that Mr. Trump would halve energy prices. "He will deliver," she said in a statement.

One lever that Mr. Trump intends to use is increasing production by the statement of the statement of

 $duction\,by\,swiftly\,approving\,drilling\,permits\,on\,federal\,lands$ and waters.

He also is expected to overhaul the National Environmental Policy Act, a bedrock environmental law, in ways that could exempt gas pipelines and other energy projects from environmental review. That's something Mr. Trump tried in his first term, but it took three years to complete and was reversed by the Biden administration.

People close to the Trump transition insisted that those measures would "unleash" millions more barrels of U.S. crude

Energy analysts agreed that supply would most likely rise under the Trump administration and that prices would drop. But most said it would not cut gas prices in half.

"The U.S. is part of a well-integrated oil market, and the No. 1 factor that drives prices is global conditions," Mr. Crooks said. "Is it possible that U.S. production would rise enough to cut prices in half in a sustained way? No. That's highly unlike-

If it did, Mr. Crooks and others said, it would invite different problems. Getting prices as low as Mr. Trump envisions could make it unprofitable for energy companies.

Economists said the minimum price at which oil operators can drill without incurring a loss is around US\$45 to US\$50 a barrel. Currently the price of a barrel of oil is about US\$70. If it were to drop to half, "at that price, you're shutting down

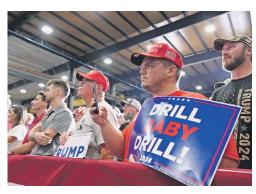
production," said Jason Bordoff, founding director of the Center on Global Energy Policy at Columbia University's School of International and Public Affairs.

Mr. Trump has also pledged to eliminate all of the Biden administration's regulations aimed at limiting carbon emissions from tailpipes, smokestacks, and oil and gas wells. That

could save utilities and oil companies billions of dollars. But another one of Mr. Trump's promises – to boost lique-fied natural gas exports – could swing the price pendulum the other direction. If European or Asian nations are willing to pay a higher price for U.S. gas, it could raise prices domestically, which would be reflected in higher electricity bills, analysts

On the campaign trail, Mr. Trump repeated his pledge to halve electricity and gas prices more than four dozen times. But he also gave himself an out.

NEW YORK TIMES NEWS SERVICE



Attendees listen to Donald Trump speak at a campaign event in August. Mr. Trump promised he would cut energy and electricity prices in half within 18 months. ALEX BRANDON/AF

Wealthsimple: Company adds Silicon Valley veterans to its ranks

FROM B1

The financing comes amid a period of torrid expansion by Wealthsimple.

Assets under administration (AUA) now exceed \$58-billion, up \$6-billion since Sept. 30 and nearly double the \$31-billion level last

The Generation Z-focused financial services company, which positions itself as a challenger to Canadian banks, had 2.6-million investment and banking clients on Sept. 30, up 16 per cent from a year earlier.

Wealthsimple started as a "robo-adviser" offering automated wealth management services, later expanding to offer online digital stock-trading, a high-interest savings account, cryptocurrency trading, tax filing services and mortgage products. The company is testing new offerings including a Visa credit card, margin accounts and cross-border payment services. The average age of its cli\$500,000 or more in assets with Wealthsimple has quadrupled in the past year.

CEO Mike Katchen said in an interview that Wealthsimple's recent growth spurt has come across all asset classes as markets have returned to life this year. He added that November was shaping up to be a record month. with an expected \$3-billion in new client deposits. IGM Financial Inc. CEO James O'Sullivan, whose Power-controlled company is Wealthsimple's biggest investor, described its growth in May as "ballistic."

Wealthsimple also recently added two Silicon Valley veterans to its senior ranks: chief financial officer Jeff Gowen, former head of treasury at Stripe Inc. and before that an investment banker with Goldman Sachs, and chief information security officer Justin Grudzien, who held that role at DoorDash Inc.

The surge in Wealthsimple's business comes two years after its growth stalled as interest rates

prompting Power to cut the value of its consolidating stake to \$900million as of June, 2022, from \$2.1billion six months earlier.

But as Wealthsimple's business has expanded sharply since late 2023, Power has written its holdings back up in each of the last four quarters. Power valued its consolidated stake at \$2.2-billion on Sept. 30, reflecting the pricing of the impending secondary deal.

Mr. Katchen said Wealthsimple is bigger "and a much higherquality business than we were" in 2021. The election of Donald Trump in the U.S. has "made people even more excited and interested in investing" and fuelled expansion, he said. "We're firing on all cylinders."

Mr. Katchen said Wealthsimple "has no pressure for liquidity" and the secondary deal, its first since the spring 2021 financing, "gives employees some chance to monetize" though most of its

1,000 people didn't participate. The deal is "a great vote of con-

and was willing to put a mark on it showing we're doing well and that there's a tremendous amount of momentum," he said. "Very few companies have achieved or surpassed where they were in the frothy market of 2021."

Many private-capital-backed tech companies, including B.C.based Clio, have done secondary transactions in recent quarters in which they issue little or no new equity and buyers pick up shares from employees or early investors. Secondaries don't dilute non-participating shareholders and give flush private-capital firms a chance to put cash to work.

Secondaries by private tech companies were once regarded negatively as a sign insiders lacked conviction. But given the three-year drought in initial public offerings and dearth of mergers and acquisitions, they have grown in popularity as a way for holders awaiting exit transactions to realize cash for their stock and lock in financial certainty.

With a report from Clare O'Hara.

ents has increased to the mid-30s, fidence from someone who knows the business intimately while the number of clients with spiked and markets swooned,

Amazon biography of Oct. 7 victim likely AI-generated

Books produced by the technology like the one about Judih Weinstein Haggai are on the rise on online platforms

JOE CASTALDO

Jim Nicholas, by his own description, is the "renowned" author of some 38 books. He's written biographies of Celine Dion and Alan Turing, a self-help book on divorce, and a guide to skin care.

In January, he published Unbroken Echoes: The Life and Legacy of Judih Weinstein Haggai. A Canadian, Ms. Weinstein Haggai was killed by Hamas on Kibbutz Nir Oz on Oct.7, 2023, along with her partner, Gad Haggai. The book promises to be a "heart wrenching tale of a love tested by the cruelest of circumstances."

Larry Weinstein, her brother and a documentary filmmaker, was searching her name online last month when he came across the Amazon.com listing for the self-published biography. quickly grew suspicious. There was, for example, the fact the book came out just days after Ms. Weinstein Haggai's death was made public last December.

"Do you know anything about this book, or who Jim Nicholas is?" he wrote in an e-mail to his niece, Ms. Weinstein Haggai's daughter. "I've reason to believe that it's a product of AI and not real, unless he was in touch with you.

He later purchased a copy, but couldn't make it through. "It's not hard because it's painful," he said in an interview. "It's hard because it's so inept.'

The book, along with the rest of the Jim Nicholas oeuvre, bears all the hallmarks of sloppy AI-generated writing. The biography is completely devoid of any real information about Ms. Weinstein Haggai, beyond what could be



An Israel flag hangs on a house destroyed during the Hamas attack on Oct. 7, 2023, in Kibbutz Nir Oz, where Judih Weinstein Haggai and her partner Gad Haggai were killed. BAZ RATNER/ASSOCIATED PRESS

learned from a few news headlines. It references photos, personal anecdotes and family interviews, but there are none. It even ends mid-sentence.

"It's incredibly offensive," Mr. Weinstein said. "I was the most upset that people might buy it who sincerely cared about my sis-

Mr. Weinstein contacted Amazon to remove Unbroken Echoes and was eventually told on Friday the matter is under investigation. The book remained for sale on Friday morning, but was made unavailable for purchase by the afternoon. The Globe and Mail could not find any evidence that the author Iim Nicholas exists outside of Amazon, and there was no apparent way to contact him.

The Globe entered a passage of the book into Originality.ai, a service that detects AI-generated content. The results came back as 100 per cent likely to be produced by AI. (False positives are a possibility with AI detectors, however.)

spokesperson for Amazon did not directly address questions about the book, but said the company has guidelines that govern which books are listed for sale. "We continue to enhance our protections against non-compliant content, and our process and guidelines will keep evolving as we see changes in AI-driven publishsaid Tim Gillman in an email.

Many online platforms are dealing with the rise of AI slop: low-quality media produced by artificial intelligence applications designed to make a quick buck or drive engagement. Facebook is replete with accounts posting nothing but bizarre AI-generated images while research papers writ-ten with the aid of AI could be creeping into academic journals. Science-fiction magazines have been deluged with AI-generated stories, too.

Last year, the New York Mycological Society warned about AIgenerated mushroom foraging books on Amazon, as bad advice can "literally mean life or death." Amazon pledged to review the suspect titles. Meanwhile, another questionable mushroom book popped up on Amazon earlier this

Opportunists have also tried to cash in on notable biographies. When tech journalist Kara Swisher's memoir came out earlier this apparent AI-generated knock-offs surfaced on Amazon. She complained directly to the company's chief executive, she said on a New York Times podcast. Musician Kathleen Hanna found AI-written biographies for sale when her own book was released in May, too. "Please buy the real book," she said in a TikTok video.

Amazon requires that writers disclose whether books are AI- generated when using the company's publishing platform. The site has limited the number of new titles that users can upload each day in response to generative AI, but noted last year it had not yet seen a spike in publishing numbers. As of this year, authors using Amazon's self-publishing platform may be required to verify their identities using government-issued identification.

The level of quality control has proven insufficient, in Mr. Weinstein's view. "Does no one do any vetting?" he said.

Mr. Weinstein had been searching the internet for his sister's name last month to prepare for interviews for his latest documentary, Beethoven's Nine: Ode to Humanity, which follows how the composer's final symphony intersects with the lives of nine individuals. It was during the making of the film that Ms. Weinstein Haggai and Mr. Haggai were mur-dered. Mr. Weinstein then becomes a subject of the film, too.

He later became discomfited by the way his sister's image has been used since Oct. 7, in countless news reports and on posters plastered in various cities. "I started getting traumatized. I thought, everybody's using her. But I used her ... At least mine came from loving her," he said of his documentary. "She's the last person in the world who would want her name announced every Oct. 7. She was so understated."

He was in this frame of mind when he came across the biography. As upsetting as it is, there is a darkly funny aspect to it, he said. The Jim Nicholas book rarely talks about Ms. Weinstein Haggai's life directly; it reads more like a description of a biography. biography meticulously reconstructs the setting, painting a vivid picture of the peaceful landscapes and the daily rhythms of life in Kibbutz Nir Oz," reads one

"He does spell her name cor-rectly," Mr. Weinstein said. "I give him full points for that."

Tens of thousands in Barcelona protest rising costs of renting

JOSEPH WILSON **HERNAN MUNOZ** BARCELONA, SPAIN

Tens of thousands of Spaniards marched in downtown Barcelona on Saturday to protest the skyrocketing cost of renting an apartment in the popular tourist destination.

Protesters cut off traffic on main avenues in the city centre, holding up homemade signs in Spanish reading "Fewer apartments for investing and more homes for living" and "The people without homes uphold their rights."

The lack of affordable housing has become one of the leading concerns for the southern European Union country, mirroring the housing crunch across many parts of the world, including the United States.

said that over Organizers 70,000 had turned out, while Barcelona's police said they estimated some 22,000 marched.

Either way, the throngs of people clogging the streets recalled the massive separatist rallies at the height of the previous dec-Catalan independence movement. Now, social concerns led by housing have displaced political crusades.

That is because the average rent for Spain has doubled in last 10 years. The price per square metre has risen from €7.2 euros (\$10.53) in 2014 to 13 euros this rear, according to the popular online real estate website Idealista. The growth is even more acute in cities such as Barcelona and Madrid. Incomes meanwhile have failed to keep up, especially for younger people in a country with chronically high unemployment.

Protester Samuel Saintot said he is "frustrated and scared" after being told by the owners of the apartment he has rented for the past 15 years in Barcelona's city centre that he must vacate the premises. He suspects that the owners want him out so they can renovate it and boost the price.

"Even looking in a 20- or 30kilometre radius outside town, I can't even find anything within the price range I can afford," he told the Associated Press. "And I consider myself a very fortunate person, because I earn a decent salary. And even in my case, I may be forced to leave town.

A report by the Bank of Spain indicates that nearly 40 per cent of Spaniards who rent dedicate an average of 40 per cent of their income to paying rents and utilities, compared to the European Union average of 27 per cent of renters who do so.

"We are talking about a housing emergency. It means people having many difficulties both in accessing and staying in their homes," said Ignasi Marti, professor for Esade business school and head of its Dignified Housing Observatory.

The rise in rents is causing significant pain in Spain, where tra-ditionally people seek to own their homes

Rental prices have also been driven up by short-term renters including tourists. Many migrants to Spain are also disproportionately hit by the high rents because they often do not have enough savings

Spain is near the bottom end of OECD countries with under 2 per cent of all housing available being public housing for rent. The OECD average is 7 per cent. Spain is far behind France, with 14 per cent, Britain with 16 per cent, and the Netherlands with 34 per cent.

"I think it's impossible to make prices fall to what they were a few years back. It makes me cry," said protester Laia Pizjuan. "It's so up setting. I know so many people who are in a bad situation. I have relatives living together in crowded apartments because they can't afford to live on their own.

Carme Arcarazo, spokesperson for Barcelona's Tenants Union, which helped organize the protest, said that renters should consider a "rent strike" and cease paying their monthly rents in a mass protest movement.

"I think we the tenants have understood that this depends on us. That we can't keep asking and making demands to the authorities and waiting for an answer. We must take the reins of the situation," Ms. Arcarazo told the AP. 'So, if they [the owners] won't lower the rent, then we will force them to do it."

The Barcelona protest came a month after tens of thousands rallied against high rents in Madrid.

The rising discontent over housing is putting pressure on Spain's governing Socialist party, which leads a coalition on the national level and is in charge of Catalonia's regional government and Barcelona's city hall.

Spanish Prime Minister Pedro Sanchez presided over what the government termed a "housing summit" including government officials and real estate developers last month. But the Barcelona's Tenants Union boycotted the event, saying it was like calling a summit for curing cancer and inviting tobacco companies to par-

ticipate. The leading government measure has been a rent cap mechanism that the central government has offered to regional authorities based on a price index established by the housing ministry. Rent controls can be applied to areas deemed to be "highly stressed" by high rental prices. Catalonia was the first region to apply those caps, which are in place in downtown Barcelona.

ASSOCIATED PRESS



Weekly Appointment Review

The following appointments have been announced by companies and organizations during the past week All Globe and Mail appointment notices are archived and available online at www.globeandmail.com/appointments



Karen Sheriff to Chair of the Board of Directors Emera Inc.



Tom Woods to Chair of the Board of Directors Institute of Corporate Directors



The Honourable Patrick J. Boyle to Of Counsel. Tax Law and Tax Litigation & Dispute Resolution KPMG Law



Ziyana Kotadia to Board of Directors Plan International Canada



Rania Llewellyn to Board of Directors Plan International Canada



William Onuwa to Board of Directors Plan International Canada

OPINION & ANALYSIS

A fee cap on bounced cheques is a bad idea

Ottawa says its proposal will protect consumers, but in reality it will make it much harder for Canadians to open chequing accounts at all

JOHN TURLEY-EWART

OPINION

Regulatory compliance consultant and Canadian banking historian

he most accepted payment method used by Canadian businesses is the tried-andtrue cheque, a promise to pay that people have issued for generations. It is a payment option, however, that fewer Canadians will be able to exercise if Ottawa gets its way.

Ottawa wants to cap non-sufficient funds (NSF) charges at \$10, force banks to alert clients that they have written a bounced cheque, give them three hours to cover the shortfall and limit NSF charges to a maximum of one charge every 72 hours.

If you are inclined to write bad cheques, write a batch of them all at once - Ottawa wants to provide a bulk discount.

The federal government thinks this will protect consumers by saving them \$5.1-billion over a 10-year period, while cost-ing the banks \$4.8-billion, creating a "net benefit to society of \$314.4-million." This may sound wonderful to advocates such as ACORN Canada, an "economic justice" organization with offices across Canada. But the unintended consequences will be anything but.

If Ottawa's proposed rules are adopted, the only Canadians who will be able to open a chequing account are those who qualify for overdraft protection, have a strong credit rating and have no history of writing NSF cheques. In short, customers who are not going to cost the banks \$4.8-billion over 10 years.

The very people that the Liberal government says it wants to help will find banks less inclined to open chequing accounts given the administrative and cost burdens these rules will impose on

such accounts.

Customers who write bad cheques today are typically given one or two chances to figure out how to balance a chequebook if they bounce a cheque. NSF fees of \$40 to \$50 are usually charged to cover the administrative ex-

penses and to capture the attention of the account holder. If a customer continues to write NSF cheques, a bank has a duty to close the account to protect those people receiving the bad cheques. The account closings are likely to come much sooner under the proposed regulations.

The cheque is neither the preferred means of settling most payments for the poor nor the medium used by society generally to pay for everyday items. And yet, the federal Liberal government is proposing new bank regulations this month that treat it as such.

Statistics Canada's analysis of payment methods in 2023 showed that 70 per cent of Canadian businesses accepted cheques. Just 41 per cent accepted debit cards while 52 per cent opened their registers to payments using credit cards. The cheque continues to be more popular with businesses than cash - only 53 per cent of businesses accepted cash as a payment method.

The lasting business utility of cheques – Canadians wrote more than 400 million cheques in 2021 has much to do with the tre mendous efficiency with which Canada's banking system long ago figured out how to clear cheques in a country with a dispersed population across a vast geography. That efficiency has accelerated with new technologies that allow cheques to be deposited using the camera on a smartphone and a banking app.

Such efficiency matters. The quicker payments are secured by businesses, the quicker suppliers and employees are paid. In short, it adds to business productivity.

Cheques are evolving as new payment methods take hold (Interac and pre-authorized pay-ment plans). They are mostly used for larger payments now. The average cheque written in Canada in 2021, according to Payments Canada, exceeded \$8,000, a thousand dollars more than in 2020. The volume of cheques is understandably on the decline, down 49 per cent since 2016. In short, the cheque is popular with most businesses and consumers as a high-dollar, niche payment

It is neither the preferred means of settling most payments for the poor nor the medium used by society generally to pay for everyday items. And yet, the federal Liberal government is proposing new bank regulations this month that treat it as such.

This is a recipe for de-banking those who occasionally find their ability to balance a chequebook wanting and those who don't qualify for overdraft protection (short-term credit), but who may want to have the option of writing a cheque if needed.

A quick read of the Criminal Code of Canada (Section 362 to be precise) reveals that writing bad cheques (aka fraud) is a crime, and writing large bad cheques (exceeding \$5,000) is so bad that a conviction can lead to "imprisonment for a term not more than 10 years." Using a chequing account to facilitate theft is not "economic justice." Banks know this, the criminal-justice system does as well, but Ottawa thinks the problem is NSF charg-

es on cheques.

Nobody has a right to a chequing account in Canada and to use it to write bad cheques, whether intended or not. If this reality is lost on the Liberal government that drafted these rules, it will be made plain in the years to come.

One small holiday for GST, one big headache for businesses

DARYL CHING

OPINION

Founder and owner of Vistance Capital Advisory, which provides accounting, capital raising and financial management services to small and medium-sized companies

ast week, Prime Minister Justin Trudeau announced a couple of gifts for Canadians ahead of the holiday season, including a GST/HST holiday for select goods from Dec. 14 to Feb. 15

Specifically, businesses are being asked to omit the sales tax component (the federal goods and services tax and the provincial harmonized sales tax) on all eligible products for a twomonth period.

Ostensibly, there are benefits for businesses as well as shoppers. For businesses, the cheaper price as a result of the tax holiday might attract more customwithout affecting their own bottom lines.

But for many businesses, especially ones with multiple product lines, shutting off sales tax and turning it on again later is not as easy as flicking a switch. When we look into the logistics for businesses to implement the relief program and the potential risks, it is very possible that many businesses may feel the cons outweigh the pros.

The list of eligible goods is arbitrary. It includes food, alcohol, Christmas trees, and children's toys such as video-game con-



soles. Many different products that are big sellers during the holiday season are not on the list, such as picture frames, candles and adult apparel.

The list of eligible goods is al-

so complicated. The government spent nearly 1,000 words describing the various categories and criteria for inclusion. It delved into the minutia of what defines "select children's toys, for example. Businesses that sell multiple types of products will need to make a considerable

Prime Minister Justin Trudeau visits a grocery store in Sharon, Ont., on Thursday. The federal government has promised a GST/HST tax holiday on select goods from Dec. 14 to Feb. 15. CHRIS YOUNG/ THE CANADIAN PRESS

amount of effort to determine which of their products are eligi-ble, and it is likely some prodwill come under dispute with the Canada Revenue Agency at tax time.

More complex accounting systems will likely require support at a cost: accounting staff will need to monitor transactions for compliance with these temporary tax-relief measures and additional reconciliation will be required when completing financial reporting.

Businesses will also have to be eagle-eyed in watching for the end date of the relief measures, making sure they are not shutting them off too late. This may result in tax penalties. In 2024, there have been a high volume of audits conducted by the CRA, with a large portion focused on HST. The sales-tax holiday is very likely to lead to errors in billing, which will likely trigger more audits in 2025. While the intention of the

Trudeau government to provide some temporary affordability relief to Canadian consumers is understandable, it is uncertain to what extent the federal government has put thought into the logistics of implementation by Canadian businesses, especially with such short notice and for such a short period of time.

A small number of businesses may even look into implementa-tion and risks, and decide that this program is not worth the effort. It is unclear whether businesses will be penalized if they simply continue to charge tax during this period and remit it – which seems unlikely. I have never seen a business penalized for giving the CRA too much money.

As a result, the expected bene-fit of the GST holiday will likely be significantly less than the estimates provided by the government. A permanent decrease in sales tax of even one percentage point would make it much more worthwhile for businesses to implement and would have a much longer economic benefit for Can-

Subscriptions are everywhere, and they are ruining our lives

VASS BEDNAR





Contributing columnist for The Globe and Mail and host of the new podcast, Lately. She is the executive director of McMaster University's master of public policy program and co-author of the book The Bia Fix: How Companies Capture Markets and Harm Canadians.

ore and more of our interactions with companies don't involve owning anything they produce, but rather "renting" goods and services through a subscription creating annual recurring revenue. They're starting to overwhelm us: Surveys are showing that Canadians are struggling to manage recurring expenses that accumulate over time.

In the United States, the Federal Trade Commission recently introduced a "one-click rule," specifying that it needs to be as easy for customers to cancel their subscriptions and memberships as it is to sign up in the first place (this is also referred to as the "click-to-cancel"). After the proposed rule was announced in March, 2023, more than 16,000 comments from the public bolstered it.

This straightforward principle has already come under fire from business groups (including Disney), who are pushing back hard. That aggression is surreal because the legislation doesn't say that subscriptions shouldn't exist, but instead simply takes the stance that they should be far less sticky. But companies don't want us to be able to exit this perpetual payment pitfall.

The modern subscription trap is threefold: firstly, locking you into recurring annual or monthly payments (typically through deceptive practices); secondly, often intentionally making it unnecessarily onerous to exit that agreement; and thirdly, they can be a vehicle to inadvertently surrender other unrelated rights. Recall that Disney tried to make the claim that a subscription to Disney+ absolved the company from the damages associated with a fatal accident at its theme

park or that a couple was unable

to sue Uber after a serious car accident because they agreed to binding arbitration in Uber's terms of service when they or-

terms of service when the dered takeout on Uber Eats. Companies obviously feel threatened by the fact that this lazy revenue model is being scrutinized by regulators. It's worth asking how we even got here in the first place. Initially, the idea of paying incrementally to access expensive goods seemed quite promising. Subscriptions were touted as "the future of commerce," and we were told that consumers preferred the advantages of access over the hassles of maintenance.

That model was presented with tons of possibility, surging in 2012 with subscription boxes offering razors, meal kits and underwear. And similar concepts such as car sharing and community tool libraries have helped many people access important items and save money in the process. But there's been a serious shift over the past decade away from outright ownership and toward perpetual, eternal micropayments where we will, as

author Carol Roth has cautioned,

"own nothing."

It really seems like companies are working hard to get a recurring claw into your wallet. And the value exchange is often ridiculous, if not an entirely out-ofcontrol cash grab. In June of this year, the "smart" bassinet company Happiest Baby started to charge sleep-deprived parents \$20 a month for features that previously included with their SNOO Smart Sleeper bassinet. The MyQ Tesla integration charges \$45 a year to open your garage door and most software programs such as Adobe Photoshop or AutoCAD don't allow you to own the latest model, instead forcing you to pay monthly.

Rocket Money offers a sub-scription to track your subscriptions. Humiliatingly, my printer at home holds me hostage to a subscription, too – we have to use HPs much-derided Instant Ink program. Occasionally, the subscription model stretches the imagination, as when BMW scrapped plans to charge car owners \$18 a month for heated seats, or Whirlpool's Swash de-

tergent subscription, which opti-

mizes for ... soap use.

Here in Canada, provincial consumer protection agencies could work with the Competition Bureau to ensure that people can unenroll from these schemes more easily.

For instance, in Ontario, a recent update to the Consumer Protection Act stipulates that if a business has represented its goods or services in a false, misleading or deceptive way, you can get a full refund if you withdraw from the contract within one It's clear we are suffering from

subscription fatigue. But that exhaustion may be preventing us from going beyond just shrugging off the rapacious, unwanted coils of a subscription and asking bigger questions about the trick itself, such as: Do we need a right to a one-time payment that protects the ability to outright own a version of a software system, like we used to when we bought it off shelf and installed it through CD-ROMs or a floppy disk? When are these charges just a straightup scam? And what is the line between an efficient business model and one that is straight-up exploitative?



Australian company Northback Holdings Corp. wants to mine the coal seams that stripe Grassy Mountain just north of Blairmore. Alta. GAVIN JOHN/THE GLOBE AND MAIL

Coal: Northback's push for support highlights deep divisions among Crowsnest Pass residents

EDOM DI

Despite Northback's public efforts to woo residents, its chief executive officer Mike Young remains tight-lipped. The company has denied multiple interview requests, and Northback points to its parent company, Hancock Prospecting Ltd. – controlled by Australian billionaire Gina Rinehart – as the reason behind his silence.

The Globe and Mail recently visited a pub in the Crowsnest town of Coleman called the Rum Runner, a nod to the region's thriving bootleg business during Prohibition. Downstairs, in a low-ceilinged room strung with fairy lights, Northback fed and watered supporters. Wearing a black sweater, Mr. Young sat in the corner at one of the long trestle tables where pro-coal locals drank beers, soft drinks and Caesars bedecked with giant skewered pickles and salami sticks.

Guiding The Globe from the room, Ms. Blacklaws said Mr. Young would not be interviewed that night.

Among those supporters was Bonnie Castellarin, a 72-year-old born and raised in the Crowsnest Pass. She grew up during coal's heyday, a time of lax environmental standards when coal dust blackened the air.

Monday used to be laundry day in the Pass, and "God help any mine manager who started up a tipple," she recalled, sitting in the Rum Runner. "It was enough to incite a riot among all these irate housewives who had their nice white sheets on the line, and there would be all this coal dust coming over."

Yet she passionately supports Northback's plan, so much so that she helped establish Citizens Supportive of Crowsnest Coal, a local group pushing for the mine.

Her eyes flashed as she sipped a ginger ale, voicing displeasure at anti-coal campaigners who don't live in the Pass. She said she's convinced that Northback will keep dust to a minimum and protect waterways from selenium contamination. (Large amounts of the element, which is essential to life in small doses, can cause fish deformities and reproductive failures.)

"I would not be supporting them for one second if I thought that they were going to destroy my home. I'm very possessive when it comes to this place," she said.

Between the pub nights and the brand new golf course and clubhouse built on the company's dime, Ms. Castellarin raised the question of whether Northback has tried to buy locals' favour.

"The answer would be 'no,' she said. "We're pretty smart, us mountain folk. You don't get anything past us."

The applications Northback has before the regulator are not for a working coal mine. The company is first redesigning its project to try and address concerns raised by the environmental panel that rejected the last plan. Citing worries about coal load-out, water, fish, air and noise, the panel

declared that the mine would not be in the public interest.

Critics of the project – including the Municipal District of Ranchland, where the mine would be located – say the company has no legal right to even pursue the plan. Alberta banned new coal exploration in 2022 amid a public backlash against mines. But advanced projects are exempt from the ban, and Northback insists it's on that short list.

Among the critics is David Thomas, a Blairmore resident and spokesperson for Crowsnest Headwaters.

The grassroots group spent the summer signing up supporters at the local community market, but Mr. Thomas said it's hard to compete with a massive company backed by Australia's richest person. And there is a culture of intimidation around the vote, he said, that has prevented residents from displaying anti-coal signs.

Mr. Thomas was hesitant to pick which side will win on Monday. But if it's the "yes" vote, he said, then "the battleground shifts" outside Crowsnest Pass.

"If we lose, we're going to have a clear and present danger to take to other municipalities and irrigation districts in Alberta, and we will do so aggressively," he said.

"The water belongs to everybody downstream, from here to Hudson Bay. For people in the Pass to say that the downstream water users should have no say over how the Crowsnest headwaters are affected is just simply self-ish."

Gildan: Reinstated CEO's staunchest supporters took profits during the share price's rally

FROM B1

In November, Gildan's share price hit all-time highs of \$70 on the Toronto Stock Exchange, valuing the Montreal-based company at \$10.8-billion.

Mr. Chamandy's staunchest supporters took profits during the rally. Over the summer, Jarislowsky Fraser, Gildan's largest shareholder, sold 703,000 shares worth roughly \$40-million, according to U.S. regulatory filings made Sept. 30. Jarislowsky Fraser, an arm of Bank of Nova Scotia, continues to own 10.3 million shares or 6.7 per cent of Gildan, a stake worth over \$700-million.

"Our view on Gildan is unchanged," said Charles Nadim, head of research and portfolio manager at Jarislowsky Fraser, in an e-mail. "Any reduction in shares reflects portfolio considerations given the size of the position after such strong performance"

In recent months, Turtle Creek sold 1.2 million Gildan shares worth roughly \$70-million, according to filings. The asset manager continues to hold 3.1 million shares worth more than \$200-million. In an interview, co-founder and CEO Andrew Brenton said Turtle Creek has owned Gildan for more than 10 years and continues to support Mr. Chamandy's strategy but decided to sell a portion of its holding as part of the fund manager's "continuous portfolio optimization strategy."

"We remain committed to Glenn and his strategy, and we expect to continue to be Gildan shareholders for the long term," Mr. Brenton said. Turtle Creek oversees \$4.2-billion in client assets.

Anson, a Toronto-based fund manager, built a two million share stake worth more than \$100-million in Gildan during the proxy fight and publicly backed Mr. Chamandy. In its September letter to investors, Anson cofounder and chief investment officer Moez Kassam said while Gildan's prospects are bright, the fund manager sold most of its stake after its value rose by 50 per cent. He said: "We believe Gildan will continue to take share from peers."

Two other significant shareholders, Fidelity parent FMR LLC and Coliseum Capital Management LLC, also sold more than a million Gildan shares this fall. Over all, 11 of Gildan's 25 largest shareholders have trimmed their positions since Mr. Chamandy's return, while 13 institutional investors added to their stakes, according to filings.

Gildan's third-largest shareholder, Browning West LP, kept its stake constant at 9.6 million shares or 6.2 per cent of the company. The Los Angeles-based fund manager led the campaign to bring back Mr. Chamandy.

"We believe Gildan has a strong value creation path ahead of it and look forward to being an engaged and supportive shareholder for many years," Usman Nabi, Browning West's managing partner and chief investment officer, said in an e-mail.

Gildan's stock price is soaring as the company moves on from what proved to be an expensive boardroom fight. So far this year, the company has spent \$82.3-million on lawyers and advisers in the proxy battle, according to the company's financial reports. The total includes \$9.4-million Gildan paid to Browning West to cover the asset manager's expenses.

Gildan is still contesting outstanding bills. In August, advisory firm Kingsdale Partners LP sued Gildan for \$2.3-million in alleged unpaid fees in the Ontario Superior Court of Justice.

Superior Court of Justice.
Since Mr. Chamandy's return

to the top job, Gildan has introduced new products and expanded its reach. In a recent report, analyst Mark Petrie at CIBC Capital Markets said sales and profit margins rose after Gildan rolled out "soft cotton technology" to improve the feel and "printabil-

"tity" of its T-shirts.

"Gildan is taking market share and we believe product innovation and favourable competitive dynamics are important tailwinds." Mr. Petrie said.

Prior to the boardroom fight, Gildan built new factories in Bangladesh to cut costs and better serve international markets. While revenue growth in North America is relatively modest – projected to be 5 per cent or less annually – Gildan's international sales jumped 20 per cent to \$64-million in the most recent quarter compared to the same period a year ago.

Over all, Gildan's sales rose 2.4 per cent to a record \$891-million in the quarter, while adjusted earnings rose 6.5 per cent to \$138million

Mr. Chamandy returned to Gildan promising to ramp up repurchase of the company's shares, potentially by increasing the company's relatively low debt levels and has delivered. Since May, Gildan has bought back 14.3 million of its own shares. The company's current repurchase plan, set in August, allows Gildan to buy back up to 16 million shares or 10 per cent of its float by August, 2025. Mr. Petrie forecast the company will reach that limit early in the new year.

Last Wednesday, Gildan raised \$700-million in credit markets by selling notes maturing in five and seven years. The money is earmarked for "general corporate purposes," which can include paying for share buybacks.

With a report from Robyn Doolittle

CI

FROM B1

In April, 2022, CI chief executive officer Kurt MacAlpine, who had been recruited to run the company in 2019, told analysts that he wanted to divide it into two businesses and file for a stock offering for Cl's U.S. wealth-management arm later that year. He also said he would eventually privatize the Canadian operations through share buybacks.

Those plans were derailed because the U.S. stock market kept dropping in value throughout 2022. With an IPO on hold, shareholders, analysts and debt-

With an IPO on hold, shareholders, analysts and debtratings agencies expressed concerns about the amount of debt CI took on to fund its U.S acquisition strategy. From the end of 2019 to the end of 2022, CI's net debt – its obligations, offset by its cash on hand – rose to \$4.2-billion from \$1.4-billion, according to S&P Global Market Intelligence.

To begin paying down the debt, the company sold a 20-per-cent stake in its U.S. wealth management business in 2023 to a group of institutional investors for \$1.34-billion and told investors it was pausing plans to go public.

and told investors it was pausing plans to go public.
The investors included Bain Capital, Flexpoint Ford, Ares
Management, the State of Wisconsin, and a wholly owned
subsidiary of the Abu Dhabi Investment Authority, among

While stock markets are hot again, the IPO market remains muted and Mr. MacAlpine told analysts earlier this month that any IPO would "probably be sometime in early to mid-2026."

Given these constraints, private equity options have more merit – especially because these firms have been paying premium valuations for U.S. "RIA consolidators" or those companies that have already acquired a number of smaller RIA firms.

In September, Creative Planning – an RIA consolidator based in Overland Park, Kan., with US\$375-billion in assets under management – sold a minority stake in its wealth management business to private equity giant TPG Capital. While details of the transaction were not disclosed, CityWire, an industry publication, reported it was about a \$2-billion stake that valued Creative Planning at more than \$15-billion, or 23 times its earnings before interest, taxes, depreciation and amortization (FBITDA)

While stock markets are hot again, the IPO market remains muted and

Mr. MacAlpine told analysts earlier this month that any IPO would 'probably be sometime in early to mid-2026.'

and amortization (EBITDA).

CI'S U.S EBITDA can be tough to calculate because there are a lot of expenses tied to its continuing acquisitions, but after stripping those out last quarter, the U.S. arm reported roughly \$100-million in adjusted EBITDA. If CI sold a stake in its business at 23 times that annualized figure, the division could be valued at \$9.2-billion.

During an analyst call on Nov. 14, Mr. MacAlpine was asked how Corient, the U.S. arm, compares in terms of margin profile, client mix and geographic reach to Creative Planning. While he said he'd rather not compare the two companies, he said he was "confident" that Corient was the "fastest-growing kind of wealth platform by far," with very attractive operating margins and growth.

In total, CI has more than \$518-billion in assets, and nearly half of its assets – \$251-billion – are held in Corient, as of Sept. 30. That is up from \$197-billion a year prior.

Most recently, Corient added another \$10-billion in assets

with the purchase of San-Francisco-based Ensemble Capital, Florida-based Emerald Multi-Family Office, and North Carolina-based Byron Financial LLC. Those are in addition to two other RIA acquisitions CI completed in May, which added \$5.6-billion in assets.

CI's share price has been steadily climbing in recent months – closing at \$24.01 on Friday, a 61-per-cent increase year-to-date. Mr. Holland, the chair, is the company's largest shareholder, owning 8.2 per cent of the company. According to securities filings, Mr. Holland has spent \$71.8-million since March, 2020, buying 4,176,500 CI shares in a series of purchases, mostly on the open market.

Earlier this year, CI managed to bring its long-term debt down to \$3.1-billion, easing some worries from investors. However, S&P and some other analysts consider Cl's 2023 sale of \$1.3-billion of preferred stock as debt, not equity. That brings Cl's net debt to \$5.6-billion at Sept. 30, S&P figures

If CI reaches a new deal with U.S. buyers, it will have to seek shareholder approval to be taken private.

With reports from David Milstead and Andrew Willis

BUSINESS CLASSIFIED

TO PLACE AN AD CALL: 1-866-999-9237 EMAIL: ADVERTISING@GLOBEANDMAIL.COM

LEGALS

IN THE MATTER OF THE COMPANIES' CREDITORS ARRANGEMENT ACT OF NOYA HOLDINGS INC. AND NOYA CANNABIS INC. (the "NOYA GROUP" or the "COMPANIES)

On November 6, 2024, the Court granted an initial order pursuant to the *Companies Creditors Arrangement Act* over the Noya Group. BDO Canada Limited was appointed monitor (the "Monitor"). On November 15, 2024, the Court issued a further order authorizing the Companies to undertake a stalking horse sale and investment solicitation process ("SISP") for the sale of, or investment in, all or part of the assets, shares or business operations of the Companies (collectively, the "Property").

The Property includes a leased 40,000 sq. ft. GACP certified indoor facility located in downtown Hamilton, Ontario. The facility is focused on B2B, with annual production capacity of 4,000 to 6,000 kg of A/B flower and packaging and distribution capability.

The Monitor and Kronos Capital Partners are hereby soliciting offers for the Property. Information regarding the SISP can be obtained by visiting the Monitor's website: https://www.bdo.ca/en-ca/extranets/noya-holdings-inc-and-noya-cannabis-inc or by contacting Jeff Bowman of Kronos at 416-805-2787 or jeff@kronoscappartners.com

Please note that offers are due no later than 5:00 p.m. Eastern Standard Time on January 27, 2025.



#100, 633 Colborne Street, London, ON, N6B 2V3 Tel: 519-953-0753, Fax: 519-439-4351

#162, 2100 Campbell Pl, Kelowna, BC, V1Z 1S9 Tel: 416-805-2787. Office: 855-306-4466

MEETING NOTICES

Notice of Meeting
Notice is hereby given that the following meeting of shareholders has been declared.

Issuer Type Record Meeting Meeting Date Location

Xanadu Mines Ltd. Extraordinary General Meeting

Nov. 16, 2024 Dec. 20, 2024 Sydney, Australia

Nuclear generation capacity expected to double by 2050

Large-scale reactors are poised to play a key part in Canada's quest for net-zero

ccording to the current version of Canada's Energy Future published by the Canada Energy Regulator (CER), nuclear power generated 14 per cent of the country's electricity in 2021 and is a key component in Ontario's and New Brunswick's electricity systems.

Based on a range of assumptions including cost and the electricitygenerating mix, CER projects nuclear power generation to more than double from current levels by 2050.

It's part of a global trend towards nuclear power according to a paper published following last year's COP28 conference by Kevin Lu, an energy, industrial and materials specialist with FactSet Revere, a global financial digital platform and enterprise solutions provider.

Mr. Lu noted that 22 countries including the U.S., Canada, the U.K. and France pledged at COP28 to triple nuclear power capacity by 2050 from 2020 levels

While phasing down coal-powered electricity generation is generally considered to be viable in achieving net-zero greenhouse gas emissions, technological bottlenecks limit solar and wind energy as large-scale substitutes for fossil fuel energy.

"In other words, based on current technology, the electricity-generating ability of solar and wind energy cannot satisfy global electricity demand," wrote Mr. Lu. "They are

We are the current original equipment manufacturer and steward of CANDU technology; these modern largescale reactors will play a critical role in producing the quantum of additional electricity supply that's required to power the energy transition ..

Ian Edwards President and CEO, AtkinsRéalis



Modern large-scale reactors will play a critical role in producing the quantum of additional electricity supply that's required to power the energy transition. BUKHAROVA VIA GETTY IMAGES

intermittent due to weather conditions, [and] the storage capacity for renewable energy, like batteries, isn't sufficient to store surplus energy generated during peak times.

He added that while renewable energy is cleaner, the manufacturing, installation and disposal of renewable infrastructure components, like solar panels and wind turbines, also pose environmental challenges and resource constraints.

"Therefore, this pivots attention to natural gas and nuclear power. While natural gas seems favourable, Russia has the world's largest natural gas reserves, and the Russia-Ukraine conflict has created instability in its supplies. As such, it is perceived as a potential long-term risk among many countries. In addition, natural gas is still a fossil fuel," according to

That leaves nuclear, which proponents in Canada consider to be the best option for helping the country meet its 2050 net-zero goals.

For example, AtkinsRéalis announced its latest and most advanced reactor design - the CANDU MONARK reactor – at the World Nuclear Exhibition in Paris

According to modelling by Clean

Simon Fraser University in British

set to grow 7 per cent a year, from 509,000 in 2025 to 2.7-million in a

The demand for skilled workers

will be driven by the need for what

the Ottawa-based Public Policy Forum (PPF) describes as "a breath-

taking buildout" to hit Canada's

net-zero goal by 2050. In addition to increasing clean

power generating capacity, PPF

says other projects required to

small modular or large nuclear

meet net-zero include carbon cap

ture and storage, carbon pipelines,

reactors, and storage capacity from

utility-scale batteries to pumped

hydro, which are all crucial under

every scenario that gets Canada to

net-zero 2050.

Columbia, and Navius Research, Canadian jobs in clean energy are

Energy Canada, a climate and clean energy program within the Morris J. Wosk Centre for Dialogue at

late last year

In making the announcement, AtkinsRéalis president and CEO Ian Edwards said the company's nuclear business in Canada, initially with Atomic Energy of Canada Ltd., had been at the forefront of innovation for over 70 years, and introducing the development of the latest reactor design continues this distinguished legacy.
"We are the current original equip-

ment manufacturer and steward of CANDU technology; these modern large-scale reactors will play a critical role in producing the quantum of additional electricity supply that's required to power the energy transition, providing energy security and reliable, clean power for millions of people," said Mr. Edwards. Joe St. Julian, president, Nuclear,

AtkinsRéalis, says the CANDU MONARK reactor is the evolution of a proven Canadian technology that has not only been sought around the world, but for which the company's clients approach it to refurbish so they can operate it even

longer.
"They recognize the strength of CANDU technology as a heavy water

SKILLED WORKERS CRUCIAL TO SUCCESSFUL

reactor and how it stacks up against other products on the market, savs. "It's that enthusiasm from existing and prospective clients, underpinned by global demand for power solutions that provide for both net-zero and energy security, that spurs innovation like our en hanced reactor designs."

The Ontario Independent Electricity System Operator's Pathways to Decarbonization report indicates that the province will need to build another 18 gigawatts of nuclear power by 2050. The reactor life extension work that AtkinsRéalis is undertaking at Darlington and Bruce Power will be instrumental in ensuring that the 10 CANDU reactors at those sites continue to support the province's increasing clean power needs while maintaining one of the lowest carbon footprints for power

generation in Canada. AtkinsRéalis notes that large-scale nuclear reactors are increasingly sought after by utilities and govern-ments around the world as they look to decarbonize power grids, produce stable baseload power that is not weather-dependent and increase energy security.

CLEAR STANDARDS FOR CLEAN **ENERGY INVESTMENT**

Last month, the federal government announced its support for what it described as voluntary made-in-Canada sustainable investment guidelines known as a taxonomy – that would categorize investments based on scientifically determined eligibility criteria that are consistent with the goal of reaching net-zero emissions by 2050.

A taxonomy is a tool that can help close the climate financing gap by providing clarity to financial market participants, including banks, insurers, pension plans and asset managers by setting standards for classifying climate-related financial instruments.

The aim of the Canadian taxonomy would be to mobilize investment in support of Canada's net-zero transition by enabling investors to understand and communicate which key activities and investments will deliver a Canadian net-zero economy

Apart from mobilizing private capital for low- or non-emitting activities with a "green" category, the Canadian taxonomy would also establish a "transition" category to identify and boost funding for scientifically credible pathways to rapidly decarbonize Canada's emissionsintensive sectors

"Canada's leadership in the transition aspect of taxonomy will be a notable and valuable contribution to the international dialogue on transition finance," according to the

In response to the government announcement, Jonathan Arnold, research lead in clean growth at the Canadian Climate Institute in Ottawa, said the commitment to a credible, science-based climate investment taxonomy sets the stage for a major acceleration of Canada's clean energy transition.

"By the federal government's own estimate, more than \$115-billion per year in new clean energy and transition-aligned investments is needed to build Canada's net-zero economy. A Canadian climate investment taxonomy can help unlock the funds that will build those projects," he noted in a statement.

A climate investment taxonomy will establish a standardized language for how investors and capital markets categorize financial investments and assets that are fit for the transition to net-zero, added Mr. Arnold.

"Clearly defining those opportunities will help cut emissions from Canada's most energy-intensive industries, which will increase their alobal competitiveness

Progress towards reducing emissions is being made, albeit at a modest pace. The Canadian Climate Institute's Early Estimate of National Emissions published in September shows a drop of about 1 per cent in 2023, with Canada's emissions now

8 per cent lower than 2005 levels. Progress was uneven across sectors according to the report, with electricity showing large drops in emissions while oil and gas emis sions rose.

Commenting on the report's findings, the Canadian Climate Institute's president Rick Smith said: "Once again, progress in Canada's emissions reductions is starkly different across sectors. Governments right across the country need to accelerate developing policy and strengthen measures already in place, like electrification and industrial carbon pricing systems.

Proponents of nuclear power believe made-in-Canada technology like CANDU reactors can play a crucial role in help Canada reach its 2050 net-zero goals.



to need between now and 2050. The transition is also an opportunity for younger Canadians who want to contribute to a low carbon future to get involved.

"Choosing a career in the trades offers young Canadians not only iobs but also a chance to contribute to their communities, help protect the environment and strengthen the economy," says Mr. Plante. "As we continue to recruit skilled trades workers, it's important that we educate not only them but their families to understand that these are highly sophisticated jobs that



A successful energy transition will require many skilled workers to be ready and willing to adapt their transferable skills for the next phase of their career. **ULTRAMANSK VIA GETTY IMAGES**

require work with your hands and your mind."

Duncan McIntosh, director of operations at the Millwright Regional Council in Toronto, says the transition to clean energy will require many skilled workers to retrain and adapt to the changing work environment.

"They will need to be ready and willing to adapt their transferable skills for the next phase of their career," he says.

Clear and open communications between management and skilled workers is crucial to a successful transition, adds Mr. McIntosh.

"More needs to be done in concert with the skilled trades to understand the needs of the future so that we can train the next generation of tradespeople and those working today for the skills and the quality of work that's going to be required," he says.

Help for retraining will come in part from the Government of Canada's Sustainable Jobs Training Fund, which will support a series of training projects that will help workers upgrade or gain new skills for jobs in the low-carbon economy. The fund will allocate up to \$99.1-million for projects from 2024 to 2028. The projects will range from \$8-million to \$15-million each, with agreements scheduled to start this winter.

But will that be enough? Smart Prosperity Institute, a national research network and policy think tank based at the University of Ottawa, says Canada's employers need workers with areen skills but there isn't enough skilled talent.

"Our research, undertaken in partnership with the Future Skills Centre, shows that Canada's clean economy could create up to 300,000 jobs by 2030. [However] LinkedIn's global research data from 2023 shows that the number of job postings requiring green skills grew twice as fast as the number of green-skilled workers. If these trends continue, the availability of skilled job candidates will be the bottleneck limiting our country's ability to achieve its net-zero targets," according to the Institute.

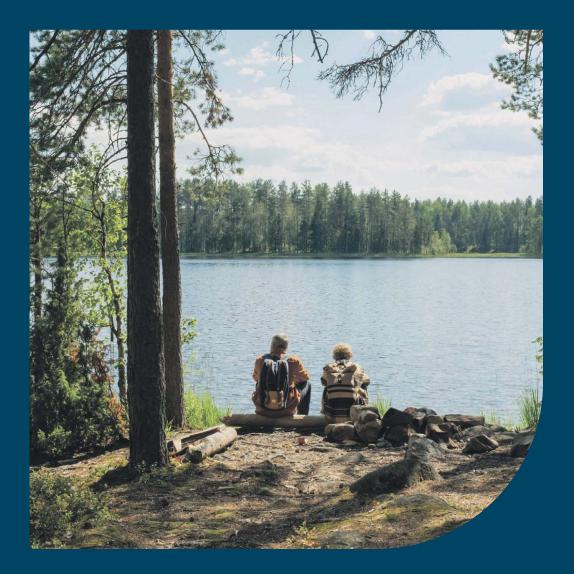
For worker representatives like Mr. Plante, the focus remains on recruiting the next generation of skilled workers to fill the roles required for the energy transition.

We want to show them a path to their future," he says. "What we do today and the decisions we make today are affecting generations to come, so it's important that we get these decisions right, and that we engage them along the way because they are the future that's go-ing to build the Canadian economy when it comes to the electrification of our country."



ors need to understand and communicate which key activities and investments will deliver a net-zero economy. ARLAWKA AUNGTUN VIA GETTY IMAGES

POWERING CANADA'S PATH TO NET ZERO



Canada's journey to a net-zero future demands bold, reliable solutions — and nuclear energy stands ready to deliver. A pair of CANDU® MONARK™ reactors alone could

eliminate over 17 million tonnes of CO₂ each year,

equivalent to the emissions from all Canadian air travel in 2022. Nuclear energy's ability to provide consistent, low-emission power makes it a cornerstone of Canada's commitment to achieving net-zero by 2050.





GLOBE INVESTOR

New U.S. airline rules could benefit Canadians

Passengers from Canada travelling through U.S. or on American carriers can take advantage of automatic refund process

MARIYA POSTELNYAK

ithout headaches or haggling." That's how Transportation U.S. Secretary Pete Buttigieg put it in an April statement when describing how airlines are required to refund passengers in new rules that took effect last month. Those rules may spell good news for Canadian flyers,

The new regulations from the U.S. Department of Transportation mandate carriers to provide prompt, automatic refunds for cancelled or "significantly" changed flights as of Oct. 28, cancelled without requiring passengers to initiate the process themselves. Passengers are also entitled to automatic refunds for extra fees if their luggage is substantially delayed and if services such as WiFi or in-flight entertainment don't function the way they're supposed to.

"Prior to this rule, airlines were permitted to set their own standards for what kind of flight changes warranted a refund," said an April press statement from the DOT. The new mandate defines the circumstances and time frames in which airlines must provide refunds – within seven days for credit-card pay-ments and within 20 days for all other forms of payment.

That certainty, according to experts, is something travellers in Canada lack under the current rules, which still put the onus on travellers to know their rights.



New U.S. rules mandate that airlines offer prompt and automatic refunds for cancelled or 'significantly' changed flights, as well as for extra fees for some delayed or non-functioning services. MILES FORTUNE/NYT

and then require them to go through an often long and convoluted process to be compensated. However, Canadians traveling through the United States or on American carriers will be able to take advantage of the hassle-free refund process under

the U.S. rules too.
Under the new regulations, those flying through the United States can get a refund if their flight is delayed for more than three hours for domestic flights or six hours for international flights, "regardless of the reaflights,

son."
The authority of the Department of Transportation would apply to any flights transiting in or out of the United States, said Geoff White, executive director

and general counsel of the Public Interest Advocacy Centre, a nonprofit based in Ottawa. For example, if a delayed Air Canada flight lands or takes off from the United States, passengers will still be able to seek an automatic refund.

"You actually don't even need to be staying in the U.S., it might be just a transit flight through a U.S. city and you would be able to take advantage of this," said Anita Emilio, vice-president at Envoyage, part of the Flight Centre Travel Group.

Passengers who meet the cri-

teria and don't choose to rebook
- an option the airline can still offer - are automatically refunded on their original form of payment rather than needing to initiate the process.

While passengers in Canada are also entitled to a refund, the rules are not as clear-cut as they are in the United States, Mr. White said. That makes a huge difference for consumers.

That lack of clarity means air-

lines are left with more room to sidestep their obligations, costing consumers time and money.

One passenger, 43-year-old Olu Akanni, who lives in Toron-to, recalls spending nearly a week on and off the phone with Flair Airlines trying to get a refund for a more than 10-hour delay to his flight from Winnipeg to Toronto.

"At first the agent said yes, I would be compensated. I was asked to call back. ... When I did,

to compensate me because it was due to mechanical situation," he said. He followed up with his complaint, but every time he called, the reason would change. 'It was mechanical issues, then it was weather."

Lots of things can happen that will delay flights, Mr. White said. 'But airlines have basically used passengers as their insurance for these events.'

The frustration passengers experience under the rules in Canada is reflected in data collected by the Canadian Transportation Agency. The quasi-judicial tribunal which oversees federally regulated transportation, has seen a 469-per-cent increase in received passenger complaints between the 2018-19 and 2023-24 fiscal years alone. The CTA currently has a backlog of roughly 80,500

Nicholas Lochhead, director of external communications at the CTA, said that while Canadian passengers are entitled to compensation, Canada's Air Passenger Protection Regulations are drawn up in a way that focuses on getting Canadians to their

destination quickly.
"As a first principle, the airline's responsibility is to ensure that passengers complete their itineraries as soon as possible, he said. The U.S. regulations might end up leaving the burden on passengers to figure out what they want to do about alternative travel, he said.

But Mr. White believes there is definitely room for enhanced clarity in Canada's current rules. "The U.S. has done a better job of making [things] automatic and guaranteed and more hasslefree," he said. "The good news is ... if you are involved in a flight delay in the U.S., you're protected by that The had news is in Canada, we don't have quite that same level of protection.'

WHAT INVESTORS NEED TO KNOW FOR THE WEEK AHEAD

MONDAY

Germany business climate

(8:30 a.m. ET) Canadian manufacturing sales for October

(8:30 a.m. ET) U.S. Chicago Fed National Activity Index for October

■ (10:30 a.m. ET) U.S. Dallas Fed Manufacturing Activity for November Earnings include: Alimentation Couche-Tard Inc.; Zoom Video Com-

TUESDAY

munications Inc.

(8:05 a.m. ET) Bank of Canada deputy governor Rhys Mendes speaks in Charlottetown.

(8:30 a.m. ET) Canadian wholesale trade for October

(9 a.m. ET) U.S. S&P CoreLogic Case-Shiller Home Price Index (20 city) for September. Estimates are gains of 0.3 per cent month-overmonth and 4.7 per cent year-over-

(9 a.m. ET) U.S. FHFA House Price Index for September. Estimates are a rise of 0.2 per cent from August and 4.7 per cent year-over-year.

(10 a.m. ET) U.S. new home sales

for October. Estimate is an annualized rate drop of 2.7 per cent.

■ (10 a.m. ET) U.S. Conference Board

Consumer Confidence Index for November

(2 p.m. ET) U.S. Fed minutes from Nov. 6-7 meeting

Also: Nova Scotia election Earnings include: Analog Devices Inc.; Best Buy Co. Inc.; CrowdStrike Holdings Inc.; Dell Technologies Inc.; HP Inc.; Nordstrom Inc.

WEDNESDAY

China industrial profits

Germany consumer confidence (8:30 a.m. ET) U.S. initial jobless claims for week of Nov. 23. Estimate is 217,000, up 4,000 from the previous

(8:30 a.m. ET) U.S. real GDP and price indexes for Q3. Estimates are annualized rate rises of 2.8 per cent

and 1.8 per cent, respectively. (8:30 a.m. ET) U.S. goods trade deficit for October

(8:30 a.m. ET) U.S. wholesale and retail inventories for October

(8:30 a.m. ET) U.S. durable and

core orders for October. The Street expects month-over-month increases of 0.3 per cent and 0.2 per cent, respectively.

(9:45 a.m. ET) U.S. Chicago PMI for November

(10 a.m. ET) U.S. personal spending and income for October. Consensus estimates are rises of 0.3 per cent from September for both.

(10 a.m. ET) U.S. core PCE price

index for October. Consensus is a rise of 0.3 per cent from September and up 2.8 per cent year-over-year.

(10 a.m. ET) U.S. pending home sales for October Earnings include: Kroger Co.;

VersaBank THURSDAY

■ Euro zone private-sector credit and economic and consumer confi-

Germany CPI

U.S. markets closed (Thanksgiving)

(8:30 a.m. ET) Canada's current

account balance for Q3 (8:30 a.m. ET) Canada's payroll survey: job vacancy rate for Septem-

Earnings include: Rogers Sugar Inc.;

Japan jobless rate, retail sales and industrial production

Euro zone CPI

Germany unemployment and

(8:30 a.m. ET) Canada's real GDP and chain prices for Q3. The Street expects annualized rate rises of 1.3 per cent and 1.4 per cent, respectively.

(8:30 a.m. ET) Canada's monthly GDP for September

Also: Ottawa's budget balance for

they said they wouldn't be able 'Trump trades' to continue

as Group of Seven set to meet

orld markets continue to as sess what a Donald Trump administration will bring, as attention turns to an escalation of the war in Ukraine.

The U.S. Thanksgiving holiday will usher in a key shopping period, while inflation is in focus in Europe.

Here's a look at the week ahead:

BINGO, ANYONE?

"Trump trades" will likely continue dominating market action. Anyone with "buy crypto and the dollar, sell anything foreign, or green" on their markets' bingo card would still be in the money, even if momentum has softened. Bitcoin is within a hair's breadth of US\$100,000, up around 50 per cent from early October, when online betting markets pointed to a Trump election win. The dollar

index is up 3.6 per cent. Clean energy, a Trump bug-bear, is the biggest loser, with iShares' clean energy exchange-traded fund down almost 14 per cent. Mexico's peso has shed just over 4 per cent and European equities around 3 per cent. With a few more Trump cabinet appointees to be announced and a little more than 60 days before his inauguration, there's still room for surprises.

FOREIGN AFFAIRS

Group of Seven foreign ministers meet this week as Russia's Ukraine invasion just passed the grim milestone of 1,000 days of war and risks a major escalation.

Russia fired a hypersonic intermediate-range ballistic missile at the Ukrainian city of Dnipro on Thursday after the United States and Britain allowed Kyiv to strike Russia with advanced Western weapons, a further escalation of the 33-month-old war.

Safe-haven bonds have rallied in a sign of investor unease. But markets will struggle to assess the significance of fresh G7 communiques until Donald Trump's policy on Ukraine becomes clearer. Mr. Trump regularly clashed with G7 allies during his first presidency and has pledged to end the war.

Investors expect Europe to pay more of Ukraine's support bill and raise over-all defense spending, which may require big changes such as lifting Germany's constitutional spending cap.

BARGAIN HUNT

Thanksgiving week in the United States ends with Black Friday, which traditionally marks the start of the holiday shopping period.

Investors are watching the extent to which inflation will weigh on buying habits, with consumer spending ac-counting for more than two-thirds of U.S. economic activity. In one worrisome sign, Target shares tumbled last week after the retailer forecast holiday-quarter comparable sales and profit below esti-

Inflation trends are also in focus with Wednesday's release of the Personal Consumption Expenditures Price index,

the Federal Reserve's preferred gauge. The PCE index, which is expected to have climbed 0.2 per cent for October, is one main data point before the Fed's Dec. 17-18 meeting.

It's a jam-packed Friday for the euro zone, kicking off with inflation data watched closely by traders betting on the European Central Bank outlook.

Inflation rebounded to 2 per cent in October after falling below target for a month. Pay growth meanwhile accelerated in Q3, though policy makers may look through that.

Traders see just under a 20-per-cent chance of a 50-basis-point ECB rate cut in December, versus 40 per cent a month earlier.

Next up, S&P reviews France's credit rating - Fitch and Moody downgraded their outlooks to negative recently. Uncertainty remains high as Michel

Barnier's government seeks to pass a belt-tightening budget, with far-right leader Marine Le Pen threatening to topple the fragile ruling coalition.

REUTERS

MEETING DATES

DATA SLIPPLIED BY ISSLIING COMPANIES THROUGH THE SERVICE OF CDS CLEARING AND DEPOSITORY SERVICES INC

= CHANGE IN PREVIOUSLY REPORTED INFORMATION % = CANCELLED MEETING; @ = ADJOURNED MEETING; A = ANNUAL; S = SPECIAL; G = GENERAL; X = EXTRA; E = EXTRAORDINARY RECORD MEETING TYPE RECORD MEETING TYPE RECORD MEETING TYPE RECORD MEETING TYPE

Dec 16 Jan 20 AGS Dec 12 Jan 16 AGS Auka Capital Corp. AFR NuVenture Resources Inc. Beauce Gold Fields Inc. Dec 13 Jan 23 AG Dec 12 Jan 28 AGS Bold Ventures Inc. Briacell Therapeutics Corp.
BriaPro Therapeutics Corp. Dec 09 Jan 23 AG Dec 09 Jan 23 AG Camino Minerals Corporation *Dec 10 Jan 24

Durango Resources Inc. Energy Plug Technologies Corp Final Bell Holdings Intl Ltd First Majestic Silver Corp Genius Metals Inc. GoldHaven Resources Corp.

DATE DATE

Nov 28 Jan 06 AS

Nov 27 Dec 31 AGS *Nov 07 Jan 06 AG Dec 13 Jan 22 AG Nov 25 Jan 08 S Dec 12 Jan 16 AEG Nov 22 Dec 27 AG

Izotropic Corporation Jaeger Resources Corp. Jericho Energy Ventures Inc. Nevada Zinc Corporation Nevaro Capital Corporation
Northern Lights Resources Corp Ocean Shore Capital Corp.

DATE DATE Nov 20 Dec 30 Dec 13 Jan 13 AG Dec 09 Jan 22 AGS Dec 09 Jan 23 AGS Dec 10 Jan 14 AG Nov 22 Dec 31 AG %Nov 12 Dec 17 AGS

Organigram Holdings Inc. Pearl River Holdings Limited Pedro Resources Ltd. Real Matters Inc.
Red Pine Exploration Inc Sanu Gold Corp.

DATE DATE Nov 12 Dec 30 Dec 13 Jan 22 AS Dec 13 Jan 31 AGS Dec 13 Jan 20 AGS Dec 13 Feb 06 Dec 10 Jan 29 Dec 13 Jan 28 AGS

RECORD MEETING TYPE Sherpa II Holdings Corp. Silver Valley Metals Corp. Silvercrest Metals Inc. Titan Logix Corp.
Uniserve Communications Corp Zoomd Technologies Ltd.

DATE DATE

Dec 10 Jan 14 AGS Dec 09 Jan 16 AGS Nov 25 Jan 09 Dec 12 Jan 23 AGS
Dec 10 Jan 14 AG
Dec 11 Jan 15 AG Nov 29 Dec 30 AG

The ETF space is more crowded than ever

Good news: DIY investors can safely ignore most of the new products in favour of traditional passive funds

ANITA BRUINSMA

OPINION

Toronto-based financial coach and a parent of two teenage boys. You can find her at Clarity Personal Finance.

he world of exchange-traded funds used to be simple. When the first ETF was introduced in 1990, it tracked the TSX 35 index, making it a true passive fund. Other similar ETFs followed, giving investors a simple way to gain exposure to stock markets around the world.

But things have changed. Today there are more than 1,500 ETFs offered by 45 companies in Canada with new funds being launched all the time. Many of the new ETFs are not passively managed, broadmarket funds. They are specialty funds that track specific sectors or themes, and funds that have features such as enhanced income or low volatility.

The growing list of funds is causing confusion among do-it-yourself investors. Not surprisingly, with so many options, it's harder for them to decide which ones to buy. Funds that offer "innovative features" can be enticing but they are also complex, making it difficult to understand what they invest in and how they are managed.

The good news is that you don't need these complicated ETFs and in fact, as a DIY investor, you are better off without them. Passive funds perform better, are cheaper and give investors everything they need. Passive investing means that nobody is making decisions about what stocks or bonds to own in a fund – instead, a fund simply takes a formulaic approach by mirroring an index such as the S&P 500.

roring an index such as the S&P 500. Active funds, on the other hand, are managed by people who are trying to figure out which stocks, sectors and geographic regions will do best. Active invest-



GETTY IMAGES

ing is really hard to get right, and in fact, more than 90 per cent of actively managed funds in Canada (and elsewhere) don't perform any better than the overall market.

Since passive investing requires a lot less work, it also costs less for investors. These cost savings can make a big difference to the growth of a portfolio over long time periods. Passive ETFs are cheap to own. For example, BMO's S&P/TSX Capped Composite Index ETF costs just 0.06 per cent annually, and the Vanguard S&P 500 ETF has an annual cost of 0.03 per cent. Active ETFs cost more – the average fee for actively managed funds in Canada is 0.53 per cent.

managed funds in Canada is 0.53 per cent. And those special features offered on actively managed ETFs? That's all marketing hype. Newly launched ETFs advertise specific qualities that are meant to lure investors. You don't need these features, and some of them come with a catch, such as high-income ETFs that pay out return of capital to boost the payout.

Passively managed ETFs that track broad stock market indexes give you everything you need: diversification, exposure to global markets, and the ability to determine how much volatility your portfolio is exposed to. All it takes is owning four to five ETFs that track major indexes such as the S&P/TSX Composite Index, the S&P 500, the MSCI EAFE Index (which tracks global markets), and a bond index such as the FTSE Canada Universe Bond Index. Whether you have \$500 or \$5-million to invest, the strategy is the same.

With that in mind, narrowing down the list of ETFs is a breeze. There aren't actually that many ETFs that track the broad mar-

ket indexes. For example, if you want to invest in U.S. stocks, you can choose an ETF that tracks the S&P 500. There are five of these listed in Canada. Which of those you choose doesn't really matter – they all do the same thing.

So don't get overwhelmed by the options. If you use an ETF screener such as the one offered by Morningstar, searching for "S&P 500" gives you 133 choices. You can ignore 128 of them. These 128 ETFs are not the plain-vanilla S&P 500 ETFs but stray from the basic offering.

Once you start investing in ETFs that de-

Once you start investing in ETFs that deviate from a true passive strategy, you are now making bets and you are no longer a true passive investor. Just pick one from each category and get invested.

You'll reap the benefits for years to

My Royal Bank stock has doubled. Should I take some profits, or let it ride?

JOHN HEINZL



INVESTOR CLINIC

I have the very fortunate situation of owning some bank and insurance stocks that have more than doubled in price since I bought them, giving me a large unrealized gain. There is much debate among my investing buddies about what to do next. Is it wise to take some of that unrealized gain by selling these stocks and reinvesting the proceeds in another dividend-paying blue-chip? For example, I could sell some of my Royal Bank and put the pro-ceeds into Bank of Nova Scotia or Toronto-Dominion Bank. Doing so would increase my dividend income and may produce a better gain as both banks are beaten up. Or should I just stay the course?

Sitting on a stock with a large gain is a nice problem to have, and one that many investors may be wrestling with after the stock market's strong run over the past year.

As much as I'd like to give you specific advice, it's not possible based on the limited information you provided. That said, here are some questions to consider that

may help you come to your own decision.

HOW BIG IS YOUR POSITION?

Generally, the main reason to consider trimming one of your winners is to control your risk. To take an extreme example, imagine Royal Bank rose to the point that it accounted for 50 per cent of your portfolio. Your future returns would depend largely on the performance of that one bank. That's great if Royal Bank, which has posted a total return of more than 50 per cent (including dividends) in the past year, continues hitting it out of the park. But if it stumbles badly, you'll pay a hefty price. As wonderful as our banks are, they are capable of screwing up, as TD's money-laundering fiasco illustrated.

Intuitively, most people would agree that holding half of your capital in one stock is too risky, and in such a case it would be prudent to cut back to improve your diversification. But this is where things get a little trickier. Would a weighting of 20 per cent be acceptable? For most people, that's probably still too high. What about 10 per cent? Maybe, if you had a strong conviction about the company. That leads us to Question No. 2.

HOW CONFIDENT ARE YOU?

I just peeked at my personal portfolio, and my largest single-stock position is the gas and electric utility Fortis Inc., with a weighting of 7 per cent. That doesn't bother me in the least, because Fortis is a well-managed company with a long track record of growing its earnings and dividends. What's more, Fortis provides an essential service, and its returns are regulated, making it not just the largest, but one of the

most predictable stocks I own. If your Royal Bank position is similarly in the single-digit range, there may be no compelling reason to trim. On the other hand, if it accounts for, say, 10 per cent or more of your portfolio, there may be a case for cutting back. As you can see, there is no hard-and-fast rule here; the idea is to control your risk, taking into account your conviction level for the stock in question, and remembering that no stock is completely risk-

HOW DIVERSIFIED ARE YOU?

Now, if Royal Bank is your only Canadian bank, it might be prudent to allocate some capital to TD, Scotia or one of the other big lenders, keeping in mind that there are no guarantees that

these banks will outperform Royal Bank. Doing so will improve your diversification and, depending on which bank you choose, increase your portfolio's dividend yield. Royal Bank currently yields just 3.2 per cent, while TD and Scotia yield about 5.2 per cent and 5.4 per cent, respectively. Before you take any action, however, consider the next item on this list.

WHAT SORT OF ACCOUNT IS IT?

If you're investing in a registered retirement savings plan, tax-free savings account or other regis-tered vehicle, selling one of your winners will not trigger any capital-gains tax. That's a big plus. In a non-registered account, on the other hand, you'll have to report the gain on your tax return and fork over some dough to Ottawa (assuming you can't offset the gain with capital losses). If it's an especially large gain, your tax bill could be significant. For this reason, I am generally less inclined to trim winners in a non-registered account, as long as I remain confident about the company's

So, you'll have to weigh the money, if any, you would lose to taxes if you sell against the diversification and yield benefits of rebalancing. For me, letting the

stock ride usually wins out in such situations.

ARE YOU FOCUSED ON THE BIG PICTURE?

You know the saying, "Can't see the forest for the trees"? Well, think of Royal Bank as a tree, and your portfolio as the forest. More important than deciding whether to trim your Royal Bank position is to make sure your entire portfolio is adequately diversified. You can accomplish this by choosing high-quality stocks from a range of industries. In my own portfolio, I hold more than 20 individual dividend stocks including banks, insurers, power producers, pipelines, consumer stocks and real estate investment trusts - which I supplement with broadly diversified Canadian and index exchange-traded funds. The overall composition of portfolio matters much more to your returns than the weighting of any single company, so focus on the big picture before you start micromanaging the de-

E-mail your questions to jheinzl@globeandmail.com. I'm not able to respond personally to e-mails but I choose certain questions to answer in my column.

Affluent retirees don't need Old Age Security subsidies from younger taxpayers

PAUL KERSHAW



ld Age Security (OAS) rules incentivize affluent retirees to work in cahoots with wealth managers determined to squeeze out every last drop of government assistance for individuals who have no need for cash subsidies in retirement.

That message flooded my inbox after my last column.

Readers responded to the juxtaposition of my column, and The Globe and Mail's popular Financial Facelift series in which financial advisers regularly coach wealthy seniors to maximize the value of OAS subsidies. Many noted the stark contrast with my column, where I'd just shown that millennials pay considerably more in income taxes for boomers' OAS and medical care than boomers paid as young people to support the smaller number of seniors in their day.

Financial advisers aren't the

problem. They have an obligation to help their clients get the best value for their money. Nor are individuals when they take advantage of available benefits. The problem is the policy incentives that invite people to game the OAS system.

Public support is on the rise to reduce OAS benefits for affluent seniors, because there are so many better ways to spend tax dollars. My recommendation is to reduce OAS for retirees with six-figure incomes so that the savings are repurposed to eliminate seniors' poverty, help younger generations and reduce the federal deficit – a shift supported by a large majority of Canadians.

Mary Cabena, a boomer from Guelph, Ont., made just this point in her e-mail: "I read the Financial Facelift in The Globe on Saturdays which frequently focuses on retirement planning. All planning is geared towards maximizing government benefits. ... It is clearly evident these high net worth individuals have zero need for OAS."

James, a millennial from To-

ronto, made the same point and suggested I use some Financial Facelift cases to illustrate how the tax system funds affluent seniors and aids them in passing large inheritances to their children. I couldn't refuse, because Financial Facelift had just advised an 81-year-old widow to retain as much OAS as possible to stay on track to leave \$4.3-million to her heirs, on top of her \$104,000 in annual cash flow.

Such advice is routine. My favourite Financial Facelift

My lavour Financia raceim features a successful couple in their 80s who started their own business, passed it on to their kids, and currently enjoy a six-figure income in retirement. In 2025, their combined cash inflow is projected to be \$223,000, including \$21,000 from Canada Pension Plan (CPP) benefits and \$19,000 from OAS.

Their receipt of CPP is perfectly

reasonable, because governments adapted that program decades ago so Canadians prepay into CPP in proportion to what they will receive in retirement.

But OAS is not a prepay sys-

tem. It's a government subsidy paid to whomever is eligible, which presently includes individuals with incomes over \$140,000, and couples who have nearly \$200,000

\$300,000.

This might not matter if there remained "many hands to make light work" of the job to pay for OAS. Only 8 per cent of the population was over the age of 65 in 1976, compared with 19 per cent today. Seven young boomers shared the load to pay for every retiree. Now, there are just three working-age people to pay for every OAS recipient.

ery OAS recipient.

Since governments knowingly failed to plan for this demographic shift, younger Canadians now pay 20 per cent to 40 per cent more in income taxes for boomers' healthy retirements. This tax bill will only grow as Canada approaches peak population aging between 2031 and 2050.

So we should sympathize when younger Canadians who already pay more for housing and postsecondary education wonder why they are also obliged to pay higher taxes for wealthy seniors.

Like James, who recommends narrowing the OAS entitlement, calculating eligibility based on asset levels – including homes – not just income

James will need to be patient, because it will take big administrative changes to measure people's assets for the sake of calculating OAS eligibility.

But changing the income threshold at which OAS is clawed back could be done with the stroke of a pen.

Shifting the threshold from \$90,000 of individual income to \$100,000 of household income would be a good first step. It would reduce opportunities for affluent retirees to split income, or tweak RRSPs, RRIFs and TFSAs – all to extract larger OAS payments from younger taxpayers.

This change would free enough federal funding to add \$5,000 annually to lift every poor senior out of poverty; accelerate Ottawa's investments in housing, child care and postsecondary education; and cut the deficit by billions. That's a win-win-win for all generations.

B10 | REPORT ON BUSINESS O THE GLOBE AND MAIL | MONDAY, NOVEMBER 25, 2024



Lions unleash ground game as stellar run continues to 10-1 with win over Colts ■ B13

Thitikul collects record \$4-million cheque at CME Group Tour Championship ■ B15

─ UTAH HOCKEY CLUB VS. MAPLE LEAFS }—



Will to win

Maple Leafs right winger William Nylander scores a breakaway goal on Utah Hockey Club goaltender Karel Vejmelka during the second period on Sunday at Scotiabank Arena. Mitch Marner scored two goals and Nylander had a goal and an assist in Toronto's 3-2 win. Read Paul Attfield's story on ■ B12

FRANK GUNN/THE CANADIAN PRESS

Times were simply too good for Canada Soccer to deal with its bad behaviour

CATHAL

OPINION



hen the drone scandal blew up a couple of days before the start of the Paris Games, Canada's head coach Bev Priestman released a statement via the Canadian Olympic Committee.

"This does not represent the values that our team stands for," Priestman said. To "emphasize our team's commitment to integrity, I have decided to voluntarily withdraw from coaching the [first] match on Thursday.

It is the statement of someone who feels themselves impervious to professional harm. And why not? Priestman had a gold medal for armour. In Canada, that's close to bulletproof.

Canada Soccer and the COC proved the point by going along with her. They thought they could press release their way out of a jam. But soon a higher power – FIFA, the world's governing body for soccer - took an interest.

In short order, Priestman was talking through a lawyer Then she was suspended. Then she and Canada Soccer parted ways. And then it got bad.

An investigation in The Globe and Mail over the weekend detailed some of the ways in which Priestman's program was out of control. Semi-mandatory booze-ups, bullying, institutionalized cheating and, weirdly, grown ups throwing sex toys at each other. You could make this stuff up, but who'd believe

On Sunday, a lawyer representing Priestman said The Globe story contained allegations that were untrue, but did not specify what she was referring to.

We are reminded again that teams are like Tolstoy's families. The good ones are alike, but the dysfunctional ones are dysfunctional in their own delightful way.

The women's national team was the jewel in the crown of the Canadian Olympic program because it was the program that got talked about most between Games.

In public, it was praised (largely by itself) for inspiring kids and fighting for equal rights. In private, it sounds like Game of Thrones with an open bar.

The obvious question is how a publicly funded set-up that had to commission two independent investigations, before the Olympics, into its culture and leadership was allowed to carry on this way for so long?

Easy - they won.

They didn't win all the time, but they won when it mattered. They were clever enough to build this winning Olympic narrative slowly, over a decade. Battling bronze, chippy bronze and then – ta daaaaa – surprise gold.

The team's fame was resilient as well as loud. It lasted well

beyond Tokyo, and outstripped the attention paid to the six other golds Canada won at those Games. Those other wins included victories for sprinting and wrestling. This one was a

When you're in the Olympics business, attention is money. And no one turns down money.

■ KELLY, B14



Jannik Sinner returns a shot to Tallon Griekspoor during Sunday's match at the Davis Cup Finals. Sinner prevailed 7-6 (2), 6-2 to give Italy a 2-0 win over the Netherlands. THOMAS COEX/AFP VIA GETTY IMAGES

Sinner tops Griekspoor to lead Italy to its second straight Davis Cup title

HOWARD FENDRICH

Italy went nearly a quarter-century without winning the Davis Cup. Then along came Jannik Sinner, and now the country is celebrating its second consecutive ti-

No. 1-ranked Sinner clinched the championship in the annual team event and capped his breakthrough season by heating Tallon Griekspoor 7-6 (2), 6-2 on Sunday for a 2-0 win over the Netherlands in the final of the Da-

Matteo Berrettini put Italy ahead with a 6-4, 6-2 victory over Botic van de Zandschulp - the last man to beat Rafael Nadal – in the opening singles match on an indoor hard court at the Palacio de Deportes José María Martín

Carpena in southern Spain. The Italians, backed by a loud contingent of singing fans playing drums and armed with megaphones in the crowd of 9,200, became the first team to win the Davis Cup twice in a row since the Czech Republic in 2012 and 2013

66

We are very happy to hold this trophy again. It's a very important competition. ... If it were not important, I wouldn't be here.

JANNIK SINNER TENNIS PLAYER

"We are very happy to hold this trophy again," Sinner said. "It's a very important competition. ... If it were not important, I wouldn't

Jean King Cup by defeating Slova-

be here." Italy's women won the Billie

When Sinner finished off the Davis Cup with a service winner, he raised his arms. Within seconds, Berrettini and other teammates rushed onto the court to begin the party, wrapping their arms around one another and bouncing in unison, Captain Filippo Volandri grabbed Sinner and lifted him off the ground.

It was clear who was key to this success. Sinner went 4-0 in Malaga, including a victory in doubles with Berrettini against Argentina in the quarter-finals.

Berrettini played a vital role. too, going 3-0 after replacing Lorenzo Musetti for singles in the semi-finals. Berrettini was the runner-up at Wimbledon in 2021, but since then went through a series of injuries and illnesses that have limited his playing time and has spoken about the mental challenges he faced.

TENNIS, B14

Forteza's six field goals lift Laval to Vanier Cup

Laurier suffers first loss of the year, comes up short in opportunity to win first title since 2005

GREGORY STRONG KINGSTON

Felipe Forteza went from delivering hits to making kicks for the

Laval Rouge et Or this season. The linebacker-turned-kicker showed a veteran's poise with his boot on Saturday, kicking a Va-nier Cup record six field goals to lift Laval to a 22-17 win over the Wilfrid Laurier Golden Hawks at Richardson Stadium.

"The defence did its job and the offence put me in the right position to do it," said Forteza, who was named game MVP. "So I'm stoked."

Quarterback Arnaud Desjardins was 34 of 42 for 320 passing yards to help the Rouge et Or win their second Vanier Cup in three years and record 12th overall.

It was the first loss of the year for the Golden Hawks, who last won a Canadian university football title in 2005.

Laval set the early tone with some big defensive plays and Desjardins was in fine early form, completing his first 22 pass attempts. Forteza split the uprights five times in the first half as Laval took a 17-7 lead into the intermis-

Forteza broke the record with his sixth field goal with 2:31 left. His only miss was a 32-yard attempt in the final minute.

The Golden Hawks ran the ball out of the end zone but didn't threaten again.

"We didn't score touchdowns but we moved the ball very well,' Laval coach Glen Constantin said. "We flipped the field on these

Forteza did some part-time kicking in high school but this was his first season kicking field goals on a regular basis. The Rouge et Or coaching staff liked his powerful leg and helped him



Laval University Rouge et Or's Ian Leroux, centre hoists the trophy as the team celebrates their win over the Laurier Golden Hawks in the Vanier Cup in Kingston on Saturday. FRANK GUNN/ THE CANADIAN PRESS

with the transition.

"It was a bit heartbreaking for me because I like hitting people,' Forteza said. "I like being intense and that job is really about being calm and trying to stay healthy."
"I like the position," he added.

"I like the pressure of it and I like the preparation. I like the hard work and being able to kick that [well] during a game.'

Laurier quarterback Taylor Elgersma, who won the Hec Crighton Trophy as most outstanding player this season, had a quiet opening quarter before settling in and throwing touchdown passes to Ryan Hughes and Jaxon Stebbings.

Elgersma was 23 of 34 for 246 yards but was sacked five times.
"Our game plan was just to be

us and execute," he said. "Obviously we didn't do that well enough today."

Laurier had an 8-o record in the regular season and outscored its opposition 128-76 over its first three playoff wins. Laval entered at 10-1 overall (7-1, 3-0) and was

coming off two close victories over the past two weeks.

A near-capacity crowd at the 8,000-seat Queen's University venue had an even split of Laurier and Laval supporters.

The weather co-operated after two days of showers in the area. It was cloudy and 8 C at kickoff.

Desiardins marched the Rouge et Or deep into Laurier territory on Laval's first possession before settling for an 18-vard field goal by Forteza.

Laval used a no-huddle offence in the early going with Desjardins frequently using dump passes to great effect. A 15-yarder from Forteza with 2:54 left in the first quarter made it 6-o.

The potent Rouge et Or de-fence, which led U Sports with just 106 points allowed in the regular season, showed its form as Jordan Lessard forced a fumble from Elgersma that the Golden Hawks recovered.

On the next play, Ndeki Garant-Doumambila walloped the Laurier quarterback with a

'We know what it takes to get here and what it takes to win these games," he said. Laurier didn't record a first

down until late in the first quar-

Laval's special-teams play was also on point. Forteza booted a 65-yard punt and the Rouge et Or coverage swarmed returner Tayshaun Jackson, forcing him down at the Laurier one-yard

The Golden Hawks would concede a safety to make it 8-o. Forteza added to the lead at 7:01 with a 35-yard field goal.

Jackson gave Laurier some life when he broke for a 51-yard run to the Laval five-yard line. Hughes took a shovel pass from Elgersma and sprinted for the corner of the end zone to put Laurier on the scoreboard with 4:57 left in the half.

Forteza made a 32-yard field goal with 2:33 left. After a Jackson fumble, he added a 42-yard kick 24 seconds later to make it 17-7. The Golden Hawks came out

with more jump in the third quarter.

Elgersma found Ethan Jordan for a 45-yard reception to high-light a 93-yard drive capped by Stebbings's three-yard TD catch and a Dawson Hodge conversion.

Laval took a 19-14 lead when Laurier conceded a safety to open the fourth quarter. Hodge made it a two-point game when he hit a 34-yard field goal with 8:26 left. A pivotal play came with 4:57

left when Laval's Loic Brodeur forced a fumble at midfield. He knocked the ball out of Elgershands and Garant-Doumambila recovered.

"We focused, we believed in it, and experience," Garant-Dou-

mambila said. "That's what did it for us." The Golden Hawks fell to 2-4 in

national championship game appearances while Laval improved The 2025 Vanier Cup will be

played in Regina. THE CANADIAN PRESS



Globe2Go is the digital replica of our newspaper, available to read on your desktop, laptop, or tablet. It's included with your print subscription on the days you receive the paper, and lets you enjoy a wide range of valuable features including:

- · Access to the digital paper at 5am ET
- A seven-day archive
- Articles translated in 18 languages
- Offline reading
- Audio listening

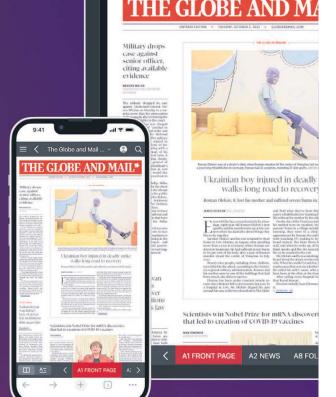


To activate your digital access:

- 1 Visit tgam.ca/activate-globe2go OR scan the QR code to create an account.
- 2 Visit tgam.ca/globe2go or download the Globe2Go app to your smart device.
- 3 Log in with your globeandmail.com email address and password.



The Globe and Mail (Ontario Edition) 3 Oct 20.



Marner scores twice as Maple Leafs best Utah

Toronto becomes the first team this season to reach double digits in home victories

PAUL ATTFIELD

In the continued absence of captain Auston Matthews, Marner and William Nylander picked up the offensive slack once again Sunday, leading the Maple Leafs to 3-2 win over the Utah Hockey Club as Toronto improved to 7-1 without its best

Marner had his first multigoal game of the season, while Nylander's 14th of the year stood up as the game winner, as Toronto continued its recent dominance at Scotiabank Arena, becoming the first team in the NHL to reach double digits in home victo-

With a rare Saturday night off, the Maple Leafs – missing seven regular forwards through injury and suspension - had the luxury of resting up after its recent exploits. Not only had the team gone 6-2-1 through the month of November heading into Sunday night's game, but it had ascended to the top of the Atlantic Division in the process – one point clear of the Stanley Cup defending champion Florida Panthers and ahead of last year's 25-point pace through the first 20 games. On top of that, it had done it all despite the injury-enforced absence of Matthews, the reigning Rocket Richard Trophy winner, for the past seven games.

The mood around the team improved even more over the weekend as Matthews returned from his medical sojourn to Germany to meet with a specialist about the upper-body ailment that has kept him out since the



Maple Leafs goalie Joseph Woll makes a save against the Utah Hockey Club in the first period at Scotiabank Arena in Toronto on Sunday. DAN HAMILTON/USA TODAY SPORTS VIA REUTERS

start of the month. He was on the ice both Saturday and Sunday - the first time he had skated in more than a week. Saying his condition is "night and day" from where he was initially, he also mentioned Wednesday's game at Florida as a "possible" date for his return.

On top of that, the team was further buoyed by the addition of Alex Nylander, William's younger brother, who was signed to a one-year NHL deal on Friday to help offset the injuries among the forward ranks.

Though the two didn't skate on the same line – other than on the power play – Sunday's game was the first time the siblings had played together since the 2016 world junior championship in Finland. The Nylanders became the fifth set of brothers in franchise history to play for the Maple Leafs in the same game, and the first to do so time since Miroslav and Peter Ihnacak 37 years ago.

Head coach Craig Berube likely hoped to harness some of that positive energy when he paired Alex Nylander alongside the youthful exuberance of Fraser Minten and Nikita Grebenkin on the third line. While the latter two are 20 and 21, respectively, with a combined six NHL games between them, 26-year-old Alex Nylander and his 121 career games likely prevents this from being another Maple Leafs 'Kid Line' in the mould of Charlie Conacher, Joe Primeau and Busher Jackson. But maybe the 'Marlie Line' will catch on, as the three all have familiarity playing together as a unit down the road for the team's AHL farm club.

After falling behind to a firstperiod power-play goal by Logan Cooley - having been outshot 12-10 in the opening stanza - the Leafs found their groove in the second. As per usual, the renaissance was led by Marner.

Just past the five-minute mark, the team scoring leader was sprung by John Tavares, who hit his winger in stride with a perfect defence-splitting pass from his own goal line. Streaking away, Marner ripped a wrister over Karel Vejmelka's glove hand for his seventh of the year.

And the Czech goalie, who had given up Sidney Crosby's 600th career goal in a 6-1 win in Pittsburgh on Saturday night, was picking the puck out of his net once again just over four minutes later.

With the Leafs on their fourth power play of the game, William Nylander fired a shot from the left circle that touched off Minten but missed the far post. Reacting quickest, Marner grabbed the puck behind the goal line, shooting it off the back of Vej-melka's leg and in, earning Minten his first career assist in the process. For Marner, his eighth goal of the season was also his 202nd in blue and white, moving him past Syl Apps for 14th on the franchise goal list And William Nylander would

get in on the scoring act in the period, stripping Cooley of the puck, and racing away down the ice before beating an exhausted Utah goaltender. The goal was Nylander's 231st with the Leafs, moving him past former captain Ted Kennedy and into sole possession of 11th place on the team's scoring chart.
Utah would halve the disad-

antage less than two minutes into the third period, following a tip-in from Jack McBain. But from then on it was a series of near misses from Toronto, with both Nick Robertson and Alex Nylander hitting posts as the Leafs tried to put the game away.

Joseph Woll, making his sev enth start of the season, ensured the one-goal lead would stand, making 23 saves to earn his fifth win of the year, most notably a highlight-reel pad stop on Michael Carcone with seven minutes remaining.

NHL

EASTERN CONFERENCE ATLANTIC DIVISION W L OTL 13 6 2 12 8 1 11 9 1 10 9 3 10 7 2 8 10 2 8 11 1 7 11 2 Florida Buffalo Boston Tampa Bay Detroit Ottawa METROPOLITAN DIVISION GP W L OTL GF GA Pt 23 14 7 2 79 60 30

23 14 7 2 79 60 30 20 14 5 1 78 51 29 20 13 6 1 81 55 27 19 12 6 1 65 50 25 21 8 8 5 54 60 21 20 9 9 2 70 72 20 21 9 10 2 60 73 20 23 7 12 4 59 93 18 New Jersey Carolina Washington N.Y. Rangers N.Y. Islanders Columbus Philadelphia Pittsburgh WESTERN CONFERENCE

 CENTRAL DIVISION

 GP W L OTL GF GA Pt

 Winnipeg
 21
 17 4 0 85 51 34

 Minnesota
 20
 13 3 4 69 50 30

Dallas	19	13 6	0	66	44	26			
Colorado	21	12 9	0	73	75	24			
Utah	21	8 10	3	57	67	19			
St. Louis	22	9 12	1	53	74	19			
Nashville	21	7 11	3	50	65	17			
Chicago	21	7 12	2	50	63	16			
PACIFIC DIVISION									
	GP	W L	OTL	GF	GA	Pt			
Vegas	21	13 6	2	81	64	28			
Calgary									
Calgary	21	12 6	3	58	57	27			
Los Angeles	21 21	12 6 11 7	3	58 63	57 57	27 25			
			-						

61 62 23 59 57 21 48 57 19 56 83 17 19 10 6 3 21 10 10 1 19 8 8 3 23 6 12 5

Philadelphia 3, Chicago 2, OT Los Angeles 2, Seattle 1 Calgary 4, Minnesota 3, SO Colorado 7. Florida 4 New Jersey 3, Washington 2 Boston 2, Detroit 1 Utah 6, Pittsburgh 1
Dallas 4, Tampa Bay 2
Vegas 6, Montreal 2 Vancouver 4, Ottawa 3 Columbus 5, Carolina 4, SO N.Y. Islanders 3, St. Louis 1 Buffalo 4, San Jose 2 Edmonton 6, N.Y. Rangers 2

Monday All Times Eastern Colorado at Tampa Bay, 7 p.m. Dallas at Carolina, 7 p.m. Nashville at New Jersey, 7 p.m. St. Louis at N.Y. Rangers, 7 p.m. Vegas at Philadelphia, 7 p.m. Washington at Florida, 7 p.m. Calaary at Chawa. 7:30 p.m. Calgary at Ottawa, 7:30 p.m. Detroit at N.Y. Islanders, 7:30 p.m Winnipeg at Minnesota, 8 p.m. Seattle at Anaheim, 10 p.r Los Angeles at San Jose, 10:30 p.m.

AHL

Cleveland 6 Milwaukee 5 (OT) Grand Rapids 5 Iowa 2 Bridgeport 4 Hartford 1 San Jose 2 Toronto 1 (SO) Colorado 4 Bakersfield 2

Saturday
Manitoba 4 Chicago 2
Toronto 3 San Jose 0
Cleveland 4 Milwaukee 1
Utica 5 Rochester 1
Springfield 4 Hartford 2
Horsbay 5 Syragus 4 (50) Hershey 5 Syracuse 4 (SO) Charlotte 3 Bridgeport 2 (SO) Laval 3 Belleville 1 Providence 2 Lehigh Valley 1 (OT) Texas 3 Rockford 2 (OT)
Tucson 6 Calgary 2
Ontario 4 San Diego 1
Abbotsford 2 Henderson 0

OHL

Sunday Brampton 8 Sault Ste. Marie 5 Barrie 5 Sarnia 2 London 2 Ottawa 1 (SO) Kingston 5 North Bay 1 Oshawa 4 Sudbury 2

Saturday Oshawa 4 Owen Sound 3 Sudbury 4 Niagara 2 Barrie 3 Flint 2 Barrie 3 Film 2 Kitchener 4 Erie 0 Kingston 4 Brantford 1 Windsor 6 Ottawa 3 London 6 Saginaw 5 Peterborough 4 North Bay 1

QMJHL

Saturday Sherbrooke 3 Rimouski 0 Moncton 5 Baie-Comeau 3 Moncton 5 Baie-Comeau 3 Blainville-Boisbriand 4 Val-d'Or 1 Acadie-Bathurst 7 Victoriaville 2 Drummondville 6 Québec 1 Saint John 2 Charlottetown 0 Shawinigan 5 Cape Breton 2

Edmonton 5 Red Deer 0 Vancouver 4 Prince George 3 Everett 4 Kelowna 3

Prince Albert 5 Regina 0 Tri-City 7 Moose Jaw 5 mrcily / Moose Jaw 5 Brandon 7 Swift Current 3 Portland 8 Wenatchee 4 Seattle 5 Lethbridge 4 (SO) Spokane 5 Vancouver 1

Tuesday All Times Easterr

NFL

AMERICAN CONFERENCE W L T Pct PF PA EAST

Buffalo	9	2	0	.818	320	214
Miami	5	6	0	.455	215	236
N.Y. Jets	3	8	0	.273	204	242
New England	3	9	0	.250	197	282
SOUTH						
Houston	7	5	0	.583	285	268
Indianapolis	5	7	0	.417	242	274
Tennessee	3	8	0	.273	202	290
Jacksonville	2	9	0	.182	208	316
NORTH						
Pittsburgh	8	3	0	.727	252	186
Baltimore	7	4	0	.636	334	271
Cincinnati	4	7	0	.364	297	296
Cleveland	3	8	0	.273	186	267
WEST						
Kansas City	10	1	0	.909	270	218
L.A. Chargers	7	3	0	.700	220	145
Denver	7	5	0	.583	264	202
Las Vegas	2	9	0	.182	206	314

NATIONAL CONFERENCE W L T Pct PF PA EAST Philade

Philadelphia	8	2	0	.800	259	179
Washington	7	5	0	.583	334	277
Dallas	4	7	0	.364	221	319
N.Y. Giants	2	9	0	.182	163	252
SOUTH						
Atlanta	6	5	0	.545	244	274
Tampa Bay	5	6	0	.455	309	273
New Orleans	4	7	0	.364	262	260
Carolina	3	8	0	.273	194	340
NORTH						
Detroit	10	1	0	.909	360	183
Minnesota	9	2	0	.818	274	197
Green Bay	8	3	0	.727	288	223
Chicago	4	7	0	.364	221	217
WEST						

5 0 .545 244 236 5 0 .545 246 244 5 0 .500 213 239 6 0 .455 260 260

San Francisco 5 6 0 433 200 – WEEK 12

Byes: Buffalo, Cincinnati, Jacksonville, N.Y. Jets, Atlanta, New Orleans Sunday Dallas 34, Washington 26

Kansas City 30, Carolina 27 Miami 34, New England 15 Tampa Bay 30, N.Y. Giants 7
Tennessee 32, Houston 27
Denver 29, Las Vegas 19
Green Bay 38, San Francisco 10 ittle 16, Arizona 6 Philadelphia at L.A. Rams

Monday All Times Eastern Cleveland at Denver, 8:15 p.m.

U SPORTS FOOTBALL 59TH VANIER CUP

At Kingston, Ont.

Saturday Laval (RSEQ-1) 22 Wilfrid Laurier (OUA-1) 17

NBA

EASTERN CONFERENCE

	W	L	Pct	GB
Cleveland	16	1	.941	_
Boston	14	3	.824	2
Orlando	11	7	.611	51/2
New York	9	7	.563	61/2
Miami	7	7	.500	71/2
Milwaukee	8	9	.471	8
Atlanta	7	10	.412	9
Indiana	7	10	.412	9
Chicago	7	11	.389	91/2
Detroit	7	11	.389	91/2
Brooklyn	6	10	.375	91/2
Charlotte	6	10	.375	91/2
Toronto	4	12	.250	11:/2
Philadelphia	3	13	.188	121/2
Washington	2	13	.133	13
WESTERN C	ONFE	REN	CE	
	14/	$\overline{}$	Dct	CB

Houston L.A. Lakers L.A. Clippers Denver Memphis Phoenix Dallas .563 .529 San Antonio .529 San Antonio Minnesota Sacramento Portland Utah New Orleans Sunday

Indiana 115, Washington 103 L.A. Clippers 125, Philadelphia 99 Miami 123, Dallas 118, OT Toronto at Cleveland Brooklyn at Sacramento

Litah 121 New York 106 Utah 121, New York 106 Orlando 111, Detroit 100 Memphis 142, Chicago 131 Milwaukee 125, Charlotte 119 Portland 104, Houston 98 San Antonio 104, Golden State 94

Denver 127, L.A. Lakers 102

Monday — All Times Eastern New Orleans at Indiana, 7 p.m Orlando at Charlotte, 7 p.m. Toronto at Detroit, 7 p.m. Dallas at Atlanta, 7:30 p.m Dallas af Atlanta, 7:30 p.m.
L.A. Clippers at Boston, 7:30 p.m.
Portland at Memphis, 8 p.m.
New York at Denver, 9 p.m.
Brooklyn at Golden State, 10 p.m.
Oklahoma City at Sacramento, 10 p.m.

Chicago at Washington, 7 p.m. Milwaukee at Miami, 7:30 p.m. Houston at Minnesota, 8 p.m. San Antonio at Utah. 9 p. L.A. Lakers at Phoenix, 10 p.m

NBA SCORING LEADERS 16 165 80 483 30.2 **PGA TOUR**

RSM CLASSIC SCORES

Note: Tournament is played on two

Note: Tournament is played on two courses with different pars. Af Sea Island, Ga.

Purse: \$8 million
FINAL ROUND
Maverick McNealy, \$1.368M 62-70-66-68—266
Daniel Berger, \$676,400 67-67-68-56—267
Nicolas Echavarria, \$676,400 67-67-68-56-267
Luec Leathon, 00 68-56-68-6—267
Lee Hodges, \$319,833 68-67-65-68—288
M. Hughes, \$319,833 68-67-65-68—288
J.T. Poston, \$319,833 77-16-4613—268

J.T. Poston, \$319,833 70-71-64-63—268
Patrick Fishburn, \$238,767 67-64-69-69—269
M. Thorbjornsen, \$238,767 64-69-67-69—269 M. Thorbjornsen, \$238,767 Vince Whaley, \$238,767 Joe Highsmith, \$184,300 Michael Kim, \$184,300 Chandler Phillips, \$184,300 Kevin Yu, \$184,300 Ben Griffin, \$142,500 Eric Cole, \$142,500 Stewart Cink, \$104,690 Ryo Hisastsune \$104,690 67-68-63-71—269 71-66-68-65—270 71-66-68-65—270 65-69-68-68—270 66-71-69-64—270 67-68-69-66—270 69-72-65-65—271 68-72-68-63—271 Ryo Hisatsune, \$104,690 71-67-68-66-272 Martin Laird, \$104,690 69-66-69-68-272 Henrik Norlander, \$104,690 71-70-63-68-272 Patrick Rodgers, \$104,690 65-70-70-67-272 Robby Shelton, \$104,690 72-66-67-67-272 Ludvig Aberg, \$104,690 Austin Eckroat, \$104,690 73-64-71-64—272 67-70-69-66—272 Austin Eckroat, \$104,690 Bud Cauley, \$63,460 A. D. De Chassart, \$63,460 Brian Harman, \$63,460 Denny McCarthy, \$63,460 Paul Peterson, \$63,460 Lucas Glover, \$49,780 71-70-68-65-274

Adam Svensson, \$17,925 70-71-70-68—279 Adam Hadwin, \$17,925 69-69-71-70—279

66-71-67-70-274

65-73-69-67—274

69-72-66-67--274

LPGA TOUR

Will Gordon, \$49,780 Kelly Kraft, \$49,780

Seung-Yul Noh, \$49,780

CME GROUP TOUR CHAMPIONSHIP

Sunday At Naples, Fla. Purse: \$11 million Yardage: 6.700: Par: 72 FINAL ROUND

Jeeno Thitikul \$4 000 000 71-67-63-65-266 Angel Yin, \$1,000,000 Lydia Ko. \$550.000 65-69-67-66—267 67-74-67-63—271 Ruoning Yin, \$350,000 Na Rin An, \$227,500 Nelly Korda, \$227,500 70-68-66-68—27 Nataliya Guseva, \$155,000 Hye Jin Choi, \$119,125 Ayaka Furue, \$119,125 Br. Henderson, \$119,125 69-71-69-66-275 69-69-71-66-275 Amy Yang, \$119,125 Marina Alex, \$94,000 66-76-68-66-276 Celine Boutier, \$94,000 67-73-67-69-276 Jin Youna Ko. \$94.000 68-71-69-68-276 Jin Young Ko, \$94,000
Jennifer Kupcho, \$94,000
Ally Ewing, \$84,500
Charley Hull, \$84,500
Lucy Li, \$84,500
Hannah Green, \$80,167 70-69-69-68-27 Ally Evmg, \$84,500 71.70-68-68—277
Charley Hull, \$84,500 73-66-66-72—277
Lucy Li, \$84,500 70-69-67-71—277
Hannah Green, \$80,167 6971-69-69—278
Ariya Jutanugarn, \$80,167 677-70-64—278
Mi Hyang Lee, \$80,167 6874-69-67—278 MLS PLAYOFFS **CONFERENCE SEMIFINALS**

(Single-game elimination) EASTERN CONFERENCE

Orlando (4) 1 Atlanta (9) 0 Saturday N.Y. Red Bulls (7) 2 New York City F.C. (6) 0 WESTERN CONFERENCE

Sunday L.A. Galaxy (2) 6 Minnesota (6) 2

Saturday Seattle (4) 2 Los Angeles F.C. (1) 1

ENGLAND

PREMIER LEAGUE

	G٢	w	υ	L	GF GA	PTS
Liverpool	12	10	1	1	24 8	31
Man City	12	7	2	3	22 17	23
Chelsea	12	6	4	2	23 14	22
Arsenal	12	6	4	2	21 12	22
Brighton	12	6	4	2	21 16	22
Tottenham	12	6	1	5	27 13	19
Nottingham Fr	st12	5	4	3	15 13	19
Aston Villa	12	5	4	3	19 19	19
Newcastle	11	5	3	3	13 11	18
Fulham	12	5	3	4	17 17	18
Brentford	12	5	2	5	22 22	17
Man United	12	4	4	4	13 13	16
Bournemouth	12	4	3	5	16 17	15
West Ham	11	3	3	5	13 19	12
Everton	12	2	5	5	10 17	11
Leicester	12	2	4	6	15 23	10
Wolverhampto	n12	2	3	7	20 28	9
Ipswich	12	1	6	5	13 23	9
Crystal Palace	12	1	5	6	10 17	8
Southampton	12	1	1	10	9 24	4
Cundou						

Southampton 2, Liverpool 3 Ipswich 1, Man United 1

Saturday Leicester 1, Chelsea 2 Bournemouth 1, Brighton 2 Bournemouth 1, Brighton 2 Arsenal 3, Nottingham Forest 0 Aston Villa 2, Crystal Palace 2 Everton 0, Brentford 0 Fulham 1, Wolverhampton 4 Man City 0, Tottenham 4

TELEVISION

MONDAY (ALL TIMES EASTERN)

BASKETBALL

NBA: Toronto vs. Detroit, SN 1, Ontario,
East, West, Pacific, 7 p.m.

NBA: LA Clippers vs. Boston, TSN 2, 7 p.m.

NBA: N.Y. Knicks vs. Denver, NBA TV

Canada, 9 p.m.

NBA: Oklahoma City vs. Sacramento,

NBA: Oklahoma City vs. Sacramenio, TSN 2, 9:30 p.m. NBA: Brooklyn vs. Golden State, SN 1, Ontario, East, West, Pacific, 10 p.m.

NFL: Baltimore vs. L.A. Chargers, CTV2, ABC, TSN 1, 4, 5, 8 p.m.

NHL: Calgary vs. Ottawa, Prime, 7:30 p.m. NHL: Winnipeg vs. Minnesota, TSN 3, 8 p.m.

CORNERED



'He's complaining of chest pain, cramps, Do you sell earplugs?

OFF THE MARK



SPEED BUMP





RI

Lions distance themselves from the pack

Detroit improves to 10-1 for first time since 1934 as ground game takes charge to trample Colts

MICHAEL MAROT INDIANAPOLIS

Jared Goff and the Detroit Lions spent three months scoring at a historic rate.

Now with the weather changing outside, they're winning with old-school football, too.

Jahmyr Gibbs rushed for two scores, David Montgomery added a third TD run and Detroit's increasingly stingy defence kept the Indianapolis Colts out of the end zone on Sunday, leading the Lions to their ninth straight win, 24-6.

24-6.
"This is, whatever it is, 10 quarters without allowing a touchdown and the three last games in the second half we're not allowing it," coach Dan Campbell said. "We talk about it all the time – limiting points, play physical style, shut down the run – we were able to do that."

They've been doing it all season in their greatest run in decades, but have been more effective lately and it has shown.

The Lions improved to 10-1 for the first time since 1934, their inaugural season in the Motor City. They own the league's longest active winning streak and are 6-0 on the road this season.

While the Lions have scored points by the dozens all season,



Lions running back Jahmyr Gibbs, seen pulling away from Indianapolis Colts linebacker E.J. Speed and cornerback Samuel Womack III on Sunday, had 90 yards on 21 carries in a 24-6 Detroit win. MARC LEBRYK/ USA TODAY SPORTS Campbell's preference for physical football means they're equally capable of grinding out wins with the combination of a ball-control offence and an ascending defence that propelled them to this win.

Gibbs finished with 21 carries for 90 yards on a day Goff went 26 of 36 with 269 yards and no touchdowns. And for the third straight week, all against AFC South foes, the Lions had a second-half shutout.

"If you can win on the road, you're normally a pretty damn good team," Campbell said. "And we can win on the road."

The Colts (5-7) found out the hard way by losing their second straight home game and for the fourth time in their past five

gam

Anthony Richardson had another up-and-down game, going 11 of 28 with 172 yards while rushing 10 times for 61 yards. But it was Indy's inability to finish drives with touchdowns that again cost the team.

Detroit made Indy pay dearly for its offensive miscues. Gibbs's one-yard TD run on

Gibbs's one-yard TD run on the Lions' second series made it 7-3 early in the second quarter and after Indy settled for another short field goal, Montgomery spun his way across the goal line for a six-yard TD and a 14-6 lead.

Detroit's defence made sure that was all the scoring punch it needed.

"Those players, we've been around each other long enough, they've been around each other to know exactly what we're looking for," Campbell said. "We have an identity about us. We know the critical factors as they pertain to winning, and those guys take that stuff serious."

Gibbs's five-yard TD run late in

Gibbs's five-yard TD run late in the third quarter gave Detroit a 21-6 lead and they closed it out with a 56-yard field goal midway through the fourth.

Amon-Ra St. Brown caught six passes for 62 yards for Detroit while Michael Pittman Jr. had six catches for 96 yards for Indy despite leaving briefly in the first half with an injured shoulder.

half with an injured shoulder. Gibbs's first score extended Detroit's league record to 25 consecutive games with a TD run, including the playoffs.

THE ASSOCIATED PRESS

Around the NFL

Cowboys 34, Commanders 26: In Landover, Md., Austin Seibert missed his second extra point of the game with 21 seconds left after Jayden Daniels and Terry McLaurin connected on an 86-yard touchdown, Juanyeh Thomas returned the ensuing onside kick attempt for a touchdown and Dallas pulled out a 34-26 victory Sunday that extended Washington's skid to three games. Seibert, who missed the previous two games with a right-hip injury, was wide left on the point-after attempt after a low snap. Thomas then took the kick back 43 yards as the Cowboys (4-7) ended their losing streak at five in improbable fashion.

Buccaneers 30, Giants 7: In East Rutherford, N.J., Baker Mayfield catapulted into the end zone on a spectacular 10-vard scramble for one of Tampa Bay's four rushing touchdowns, and the Bucca-neers beat the Giants and new starting quarterback Tommy De-Vito, snapping a four-game los-ing streak and extending New York's skid to six. The Giants' decisions this week to bench and then release quarterback Daniel Jones did nothing to help the NFL's lowest-scoring offence. De-Vito threw for 189 yards, mostly in the second half with New York well on its way to its sixth straight loss at home, where it is winless. After recent losses to the Ravens, 49ers and Kansas City, Tampa Bay (5-6) moved within one game of idle Atlanta in the NFC South.

Dolphins 34, Patriots 15: In Miami Gardens, Fla., Tua Tagovailoa threw for 317 yards and four touchdowns, including two scores to running back De'Von Achane, and Miami routed New England. The Dolphins (5-6) have a thin margin for error the rest of the season but have kept themselves afloat with a threegame winning streak. With their win at New England (3-9) in Week 5, the Dolphins have swept their division rivals in consecutive seasons for the first time since 1999-2000. Tagovailoa, who moved to 7-0 in his career against New England, entered the game with a league-high 73.4-per-cent completion rate and went 29 for 40.

Titans 32, Texans 27: In Houston, Will Levis threw for 278 yards and his 70-yard touchdown pass to Chig Okonkwo put Tennessee on top in the fourth quarter and the Titans held on for a win over the Texans. Okonkwo grabbed a short pass and rumbled for the touchdown to put the Titans (3-8) up 30-27 with $9\frac{1}{2}$ minutes left. Safety Eric Murray missed a tackle that would have stopped him near midfield. The Texans (7-5) had a chance to tie it with less than two minutes left, but Ka'imi Fairbairn's 28-vard field-goal attempt sailed wide left. He fell to the ground after

the miss before getting up and slamming his helmet on the field. Titans coach Brian Callahan held both hands in the air and smiled after watching the miss that allowed his team to win on a day it had three turnovers. The Texans forced a three-and-out, but couldn't move the ball after that and Harold Landry sacked C.J. Stroud in the end zone for a safety to make it 32-27 and allow Tennessee to snap a two-game skid.

Vikings 30, Bears 27 (OT): In Chicago, Sam Darnold threw for 90 of his 330 yards in overtime to set up Parker Romo's game-ending 29-yard field goal, and Minnesota outlasted Chicago after giving up 11 points in the final 22 seconds of regulation. Darnold threw two touchdown passes, Jordan Addison caught eight passes for a career-high 162 yards and a touchdown, and T.J. Hockenson had 114 yards receiving for the Vikings (9-2), who remained one game behind Detroit in the rugged NFC North. The Bears (4-7), lost their fifth in a row.

Broncos 29, Raiders 19: In Las Vegas, Bo Nix passed for 273 yards and had two touchdown passes to break the team's rookie record, and Denver finally won in Las Vegas with a win over the reeling Raiders. The Broncos (7-5) took another step toward an unexpected playoff spot with their second victory in a row. Las Vegas (2-9) has lost seven consecutive games, its longest skid since the 2017-18 seasons.

Seahawks 16, Cardinals 6: In Seattle Coby Bryant returned an interception 69 yards for a touchdown and Leonard Williams had 2½ sacks as the Seahawks tormented Cardinals quarterback Kyler Murray, and Seattle beat Arizona 16-6 to move into a tie for the NFC West lead. Jaxon Smith-Njigba had six catches for 77 yards and the first offensive touchdown against the Cardinals (6-5) in three weeks. But it was the defence that made the difference for the Seahawks (6-5) against their division rivals, who had their four-game winning streak snapped. Seattle has won six straight and seven of eight over Arizona.

Packers 38, 49ers 10: In Green Bay, Wisc., Josh Jacobs rushed for 106 yards and matched a career high with three touchdowns and Green Bay trounced short-handed San Francisco. This marked the first time in the past 55 regular-season games that any individual had rushed for 100 yards against the 49ers. That represented the longest a team had gone without allowing a 100-yard rusher since at least 1955. All three of Jacobs's touchdowns came from one yard.

Commanders slipping: Washington's playoff hopes, which

looked solid not long ago, are now in serious jeopardy after losing to Pittsburgh, Philadelphia and Dallas.

Poor Giants 1: Tampa Bay scored on five of its first six possessions to open a 30-0 lead against the New York Giants and held New York to three first downs and 45 yards in the first half. The Bucs finished with 450 yards to the Giants' 245.

Poor Giants 2: The New York Giants can take solace in one thing this football season: At least they aren't the New York Jets. It is not even U.S. Thanksgiving, and it already feels like the season is over in New York. The Jets are 3-8 and the Giants are 2-9. Jets and Giants fans who had reserved Sunday afternoons for football are now free to head to brunch. For the Giants, who won only six games last year, the awful season is not completely unexpected. But Jets fans had high hopes this year. With a talented roster and a healthy future Hall of Fame quarterback, the team went into the season with the 10th-best odds of winning the Super Bowl. The Jets and the Giants have long put the 'NY" in agony.

Harbaugh Bowl 3: For the first time in 11 years, the 85-year-old patriarch of the Harbaugh family, Jack Harbaugh, has to be a neutral observer with Jim's Los Angeles Chargers hosting John's Baltimore Ravens on Monday night in the third matchup between the coaching brothers. Jack and Jackie Harbaugh attended the first two meetings, but will not be at Monday's game. Instead, they will be at their daughter Joanie's house in Bradenton, Fla., for Thanksgiving and to celebrate their 63rd wedding anniversary. The Harbaughs, though, aren't the only connections in this matchup. Five assistant coaches on Jim Harbaugh's staff including offensive co-ordinator Greg Roman and Jesse Minter also coached for John Harbaugh in Baltimore.

340: Passing yards for Chicago quarterback Caleb Williams on 32 completions of 47 attempts and two touchdowns in the Bears' loss to the Vikings

162: Reception yards for Minnesota wide receiver Jordan Addison on eight catches and one TD in the Vikings' win.

119: Rushing yards for Tennessee running back Tony Pollard on 24 carries and one TD in the Titans' win over the Texans.

8: Houston sacked Tennessee quarterback Will Levis eight times, but still lost.

THE ASSOCIATED PRESS, NEW YORK TIMES NEWS SERVICE

Mahomes leads KC to another late victory, this time over Carolina

STEVE REED CHARLOTTE, N.C.

Patrick Mahomes threw for 269 yards and three touchdowns, Spencer Shrader kicked a 31-yard field goal as time expired and Kansas City beat the Carolina Panthers 30-27 on Sunday to reach double-digit wins for the 10th successive season. Noah Gray caught two TD passes as KC (10-1) bounced

Noah Gray caught two TD passes as KC (10-1) bounced back from last week's 30-21 loss at Buffalo and won at the buzzer yet again in a season of narrow escapes. DeAndre Hopkins also had a touchdown catch for the two-time defending Super Bowl champions, who scored on their first five possessions.

Bryce Young finished 21 of 35 for 262 yards and a touchdown for the Panthers (3-8), who had their two-game winning streak snapped. David Moore had six receptions for 80 yards and a touchdown.

Trailing 27-19, Young completed a fourth-down pass to Adam Thielen to move the chains, then went deep for the veteran receiver, who drew a pass-interference penalty on Chamarri Conner. That set up a one-yard touchdown run by Chuba Hubbard.

Young's initial two-point conversion toss to Moore drew a flag on Trent McDuffie, and Hubbard ran for two on the next play to tie the game with 1:46 left.

Mahomes ran for 33 yards on the ensuing drive and was sprung by a downfield block from Justin Watson to reach field-goal range. Then he connected with Kareem Hunt for 10 yards to make it a Eight of KC's wins have come by a one-score margin, and this was its second straight victory decided on the last play.

Hunt for 10 yards to make it a chip shot for Shrader. Mahomes finished with 60 yards rushing.

Kansas City wasted no time setting the tone as Samaje Perine returned the opening kickoff 56 yards and Mahomes found Gray for a 35-yard touchdown strike on the third play of scrimmage for a 7-0 lead. Gray went nine games without a TD catch before hauling in two last week against Buffalo. His 11-yard score late in the second quarter gave him two more against the Panthers.

The Panthers moved the ball well but struggled in the red zone, leading to field goals of 30, 32, 29 and 33 yards for Eddy Pineiro, the most accurate kicker in NFL history.

Running back Jonathan Brooks made his NFL debut for

Carolina, but was limited to seven yards on two carries. Eight of KC's wins have come by a one-score margin, and this was its second straight victory decided on the last play. It beat Denver two weeks ago by blocking a would-be gamewinning field goal.

Kansas City's Travis Kelce had six catches for 62 yards and moved into third place in career yards receiving by a tight end. He ranks behind only Tony Gonzalez and Jason Witten. However, Kelce failed to find the end zone for the ninth time in 11 games this season.

Panthers rookie TE Ja'Tavion Sanders was taken to the hospital with a neck injury after landing awkwardly on his head after making a catch near the end of the second quarter.

THE ASSOCIATED PRESS



Carolina Panthers cornerback Chau Smith-Wade tackles Kansas City receiver Kareem Hunt during KC's 30-27 win on Sunday in Charlotte. GRANT HALVERSON/GETTY IMAGES **B14** | REPORT ON BUSINESS O THE GLOBE AND MAIL | MONDAY, NOVEMBER 25, 2024



Liverpool's Mohamed Salah dribbles the ball away from Joe Aribo during Sunday's Premier League match in Southampton, England. Salah had two goals in a 3-2 victory. SEAN RYAN/THE ASSOCIATED PRESS

Liverpool's league lead grows to eight points

Manager Slot says his side 'not getting carried away' by outstanding start in his first season at Anfield

STEVE DOUGLAS

It has been more than 30 years since a team held as big a lead as Liverpool after 12 rounds of the Premier League.

Not that Arne Slot is getting too excited about an eight-point advantage before even hitting December.

"It's nice to have this position," the Liverpool manager said Sun-day after Mohamed Salah's second-half double inspired a 3-2 come-from-behind win at Southampton, "but we are definitely

not getting carried away." Only Manchester United's class of 1993-94 – under Alex Ferguson had a larger lead than Slot's Liverpool at this stage of a Premier League campaign. The title stayed at Old Trafford that sea-

It's those kind of glory days that Ruben Amorim is trying to recreate after taking charge of United and the Portuguese coach's tenure could hardly have gotten off to a better start.

Only 81 seconds had elapsed before United marked Amorim's first game at the helm with a goal from Marcus Rashford at Ipswich.

United couldn't hold out and a 1-1 draw against a team destined to be battling against relegation underlined the scale of Amorim's task to turn around the fortunes of a fallen giant in English soccer.

"It was really hard for them," Amorim said of United's players. "They were thinking what to do it was not fluid, which is normal after just two training sessions,

"They have so much space to improve. But after a draw, you never feel the good things."

SALAH TO THE RESCUE

Salah moved onto 10 goals for the league campaign, second behind Manchester City's Erling Haaland (12), and Liverpool now has 10 victories in 12 league games.

It's a start to the season Slot can only have dreamed about after joining from Feyenoord for the tough job of replacing Jürgen

Helping Liverpool is the alarming form of defending champion Man City, whose stunning third straight league loss -4-o at home to Tottenham on Sat-urday – was a fifth defeat in a row in all competitions.

Second-place City heads to Liverpool next weekend and could be 11 points behind the Reds after that match at Anfield.



They have so much space to improve. But after a draw, you never feel the good things.

RUBEN AMORIM MANCHESTER UNITED COACH

Liverpool was trailing 2-1 at Southampton when Salah equalized in the 65th after running onto a long pass from forward from Ryan Gravenberch. The Egypt forward then converted a penalty in the 83rd after a handball by Yukinari Sugawara and nearly had a hat trick at St. Mary's stadium - only to hit the post in the final

Liverpool's win owed as much to the defensive inadequacies of last-place Southampton as any excellence from Slot's visitors.

The Reds were gifted the opening goal, though Dominik Szo-boszlai's finish was excellent after he collected a weak clearance from Flynn Downes and curled a shot in off the post. It started after Southampton goalkeeper Alex McCarthy rolled the ball out to a player who was swarmed by Liverpool's Curtis Jones and Darwin Núñez at the edge of the area.

Southampton fought back, with Adam Armstrong converting a penalty in the 42nd minute Andy Robertson tripped Tyler Dibling just inside the area and then setting up Mateus Fernandes to stroke home in the

Salah came to Liverpool's res cue, though, and again there will be question marks about McCarthy, who raced out of his goal to take Gravenberch's pass only to be beaten to the ball by Salah.

Salah was able to run with the ball into an empty net and was celebrating again after converting the match-clinching penalty past McCarthy.

"It is a great feeling, but it is the beginning of the season, Szoboszlai said of Liverpool's big lead. "We just need to continue and not think where the other teams are."

AMORIM'S TWEAKS

For his first match with United, Amorim started with a 3-4-3 formation – picking Rashford as the sole striker and Amad Diallo, a winger, as one of the wing backs. Those big calls were quickly vindicated. Off United's first attack, Diallo was sent clear down the right and crossed for Rashford to opoke home from close range.
Omari Hutchinson equalized in
the 43rd minute for Ipswich,
which is likely to be battling relegation this season but was more than a match for United. It highlighted the challenge facing Amorim to bring United a first title since 2013. That surely won't happen this season - United is in 12th place, already 15 points behind Liverpool.

CHELSEA EXTENDS STREAK IN WOMEN'S SUPER LEAGUE

LONDON A 17th-minute spot kick from winger Guro Reiten gave Chelsea a 1-0 home win Manchester United on Sunday that extends its winning start to the Women's Super League season to eight games and keeps it top of the standings with 24 points. The Blues dominated throughout against a lacklustre United but only had one goal to show for it despite a number of excellent chances. The visitors only managed a single shot on target over the 90 minutes, though Melvine Malard struck the woodwork in stoppage time. The game was decided early in the first half when Chelsea striker Mayra Ramírez was brought down by United goalkeeper Phallon Tullis-Joyce, and Norwegian Reiten made no mistake from the spot to put her side five points clear of second-placed Manchester City. United's first defeat of the season leaves them in fifth place, behind Arsenal on goal difterence and one point behind third-placed Brighton & Hove Al-

THE ASSOCIATED PRESS RELITERS

Kelly: This is what owning the podium truly looks like

To have at any point mentioned terms such as "toxic workplace" and "independent investigation" would have broken off the cash tap. So no one did.

Regardless of what had happened, or what was still hap-

pening, the same people understood that it could all be made okay again as long as the soccer team won. In France, you could feel that shift happening in real time. There was at first widespread public exasperation that the coaches could be so stupid. Who goes to the world's most policed event and starts flying drones around willy nilly? Were they trying to make us all look like rubes?

Irritation turned to anger as everyone in charge dipped around direct questions with increasingly baroque deflec-

But then the team started to win. They were seconds from elimination when they beat France. That was the point at which the comments under stories changed from 'Why did they do this? To 'Why are we still talking about this?'

When Canada lost to Germany in the quarters, the anger resumed.

What if it had won that game? And the next? And the final? If that had happened, we'd be hav-

ing a different conversation now.
It wouldn't be one about a defective program going way back. Instead, we'd be talking about how one or two saboteurs managed to hide for so long within a

Winners get the attention, the praise, the money and, when things go wrong, they get an

masterful project.
Flawed? Sure. What program doesn't have its flaws? The work of winning is constant improvement. All mistakes are learning opportunities. Especially the disqualifying ones, and most especially if you were the one who made them.

This sort of self-help gibberish was the foundation of a statement made by Priestman on Instagram roughly coinciding with The Globe's exposé.

"I hope out of a really tough situation this is a turning point for our game," Priestman wrote. "There has been a standard and precedent set now, irrespective of gender, tournament or associated revenues that will hopefully clean up

That is so disconnected from reality that one can only marvel at it. Bravo.

But you get why she did it. This story is reaching its conclusion. The worst of it is out there. An apology, however poor, is the precondition to getting a job elsewhere. Now the feelers

Eventually, no one will be able to remember who exactly did what, or the fine details of what happened. If you can't point to the person responsible, I guess no one did it. In any case, it all seems so long ago (last summer) and L.A. 2028 is coming up so fast. Best to move on.

We wanted Own the Podium. This is what it looks like. If you put winning at the top of your org chart, everything else is subordinated to it, including sportsmanship and basic decency.

Winners get the attention, the praise, the money and, when things go wrong, they get an easy ride. All they have to do is say they lost their way. Temporarily. No one's fault, really. Why are we still talking about this?

The only thing that won't be forgiven is losing. Losers get no attention and very little praise and almost no money. If they do something wrong, they are scourged relentlessly so that everyone can see what we do to bad actors.

No new lessons have been learned here, but one as old as human civilization has been reinforced. As long as the women's soccer team (or the junior hockey team or the bank or the government) continues to win, then they were right to do whatever they did, however wrong it may have been.

Tennis: Sinner's rise one of ATP's top stories of 2024

 $\hbox{``I didn't miss the wins or the losses," Berrettini said. \hbox{``I missed'}}\\$ these moments."

He needed some time to find his groove against the 8othranked van de Zandschulp. But Berrettini took control by grabbing the opening set's last three games, and Sinner left his front-row seat behind Italy's bench to head to the locker room and prepare to close the deal. He hit 15 aces against the 40th-ranked Griekspoor and stretched his unbeaten streak in tour-level singles competition to 14 matches and 26 sets, including a title at the ATP Finals a week ago.

Sinner's ascension is one of the year's biggest stories in

tennis. He went 73-8 with eight singles titles in 2024, with his first two Grand Slam trophies arriving at the Australian Open in January and the U.S. Open in September. The latter came shortly after he was cleared of wrongdoing in a doping case connected to two positive tests for steroids in March; the World Anti-Doping Agency's appeal of that ruling is still

pending.

The Netherlands reached the Davis Cup final for the first time. Until last year, Italy's only Davis Cup triumph came in 1976. So Volandri said he told his players to think of their goal this way: "We want to make history.

THE ASSOCIATED PRESS

Banda's goal lifts Pride over Spirit in NWSL championship match

AVERY OSEN KANSAS CITY

Barbra Banda scored in the 37th minute and the Orlando Pride beat the Washington Spirit 1-0 on Saturday night to win their first National Women's Soccer League championship.

Banda dribbled into the right side of the box and made a move past a defender before kicking the ball with her left foot past goalkeeper Aubrey Kingsbury. Banda earned the championship MVP award and became the first player in the NWSL to score in each round of the playoffs.

Orlando's win also gave veteran Brazilian star Marta her first NWSL title.

"I believe that God knows when the right time is for things to happen," Marta said.

The Pride's midfielder Angelina was nearly called for a push before passing it to Banda, but the VAR determined the play was fair. "It feels good to win the cham-

pionship in the playoffs and I'm proud of this team," Banda said. It feels natural to play with Marta because she's my idol."

The Spirit (20-7-2) controlled the game and outshot the Pride 25-9, had two more shots on goal and held possession 58 per cent of the time. Rosemonde Kouassi had Washington's best chance in the 47th minute when she headed a ball from about 10 yards

"Sometimes you get great chances and you can score, but today we couldn't," Washington coach Jonatan Giráldez said.

Washington Spirit forward Trinity Rodman, who was dealing with an continuing back injury, took five shots and played 90 minutes.

Top-seed Orlando (21-6-2)

went unbeaten in its first 23 matches, a league record. The Pride beat Kansas City in the semi-finals before hoisting the trophy at CPKC Stadium.

Orlando is the first team since 2019 to win the Shield and the title in the same year. "This means everything, we've

been through so many times and have been working for this moment," Orlando Pride coach Seb Hines said. Washington had won its past

five playoff games when trailing at the half, but that streak ended

LA GALAXY, SOUNDERS, ORLANDO, RED BULLS ADVANCE TO MLS CONFERENCE FINALS

CARSON, CALIF. Gabriel Pec. Joseph Paintsil and Dejan Joveljic each scored two goals Sunday to help the LA Galaxy beat Minneso-

ta United 6-2 to advance to the Western Conference final. The Galaxy, the No. 2 seed in the Western Conference, will play host to the fourth-seeded Seattle Sounders for the conference title on Saturday. LA set an MLS record with 15 goals in a span of three playoff games. The Galaxy swept its bestof-three first-round series against Colorado, beating the Rapids 5-0 and 4-1. In Los Angeles, Jordan Morris scored in the 109th minute and Stefan Frei made nine saves to lead Seattle to a stunning 2-1 overtime victory over top-seeded Los Angeles FC on Saturday night in a Western Conference semi-final at BMO Stadium, earning the fourth-seeded Sounders a trip to the conference final. Seattle ended a 10-match winless streak in all competitions (0-8-2) LAFC.

In Orlando on Sunday, Ramiro Enrique scored a first-half goal

and that was all goalkeeper Pedro Gallese would need to lead Orlando City to a 1-0 victory over rival Atlanta United in an Eastern Conference semi-final at Inter&Co Stadium. No. 4 seed Orlando City, in its first trip to the conference final, will host the seventh-seeded New York Red Bulls next Sunday with a trip to the MLS Cup final on Dec. 7 on the line. The Red Bulls have made the playoffs in 14 straight seasons but never won the Cup. In New York on Saturday night, Dante Vanzeir notched an assist on a first-half goal by Felipe Carballo and then scored nine minutes later, and Carlos Coronel made them stand up by posting his seventh career clean sheet against New York City FC in the Red Bulls' 2-0 victory in an Eastern Conference semi-final at Citi Field.

THE ASSOCIATED PRESS

-[RAPTORS VS. CAVALIERS]



Can't catch the Cavs

Cleveland Cavaliers' Evan Mobley, right, grabs a rebound as Toronto Raptors' Gradey Dick, centre, defends and Darius Garland, left, looks on during the first half in Cleveland on Sunday. The Cavaliers won, 122-108. For the game story, head to ■ GLOBESPORTS.COM

PHIL LONG/THE ASSOCIATED PRESS

Sports in brief

THITIKUL WINS CME GROUP TOUR CHAMPIONSHIP AND RECORD \$4-MILLION PRIZE Down by two with two holes to play, Jeeno Thitikul knew exactly what was needed to capture the biggest prize in women's golf history. And another eagle-birdie finish – for the second straight day – made it happen. Thitikul won the record-setting US\$4-million first-place cheque by capturing the CME Group Tour Championship in Naples, Fla., on Sunday. It's the biggest money prize in women's golf history, bigger than even the winner's shares in three of the four men's major champion-ships this year. Thitikul shot a seven-under 65 on Sunday and finished the week at 22 under, one shot ahead of Angel Yin (66). She already had clinched a US\$1-million bonus this week through the Aon Risk-Reward Challenge, a competition based on how players score on a designated hole each week. In the end, it wound up as a whopping US\$5-million week for the 21year-old from Thailand. "All the hard work paid off," Thitikul said. Yin settled for the US\$1million runner-up cheque. Olympic gold medalist Lydia Ko (63) finished third at 17 under. Brooke Henderson of Smiths Falls, Ont., shot a final-round 66 and finished in a tie for eighth at 13 under to win US\$119,125. THE ASSOCIATED PRESS

McNEALY FINALLY BECOMES

A PGA TOUR WINNER ST. SIMONS ISLAND, GA. Maverick McNealy finally became a winner in the final tournament of his fifth year on the PGA Tour, hitting six-iron to five feet for birdie on the 18th hole at Sea Island for a two-under 68 and a one-shot victory in the RSM Classic. The victory came in his 134th start as a pro, and it sends him to Maui to start the year at The Sentry and to the Masters in April for the first time. Daniel Berger tied for second with Nico Echavarria and Luke Clanton. Mackenzie Hughes of Dundas, Ont., finished in a tie for fifth at 14 under. Adam Hadwin of Abbotsford, B.C., was tied for 53rd at three under. THE ASSOCIATED PRESS

CANADIAN MEN QUALIFY FOR WORLD RUGBY CHALLENGER SERIES

ARIMA, TRINIDAD AND TOBAGO Canada thumped Trinidad and Tobago 38-0 to win the Rugby Americas North (RAN) Sevens on Sunday and qualify for World Rugby's second-tier Challenger Series. The tournament-favourite Canadian men outscored their opposition 169-0 over five matches in a first step back up the rugby sevens ladder since being relegated from the elite HSBC SVNS circuit in June. The top four teams from the threeevent Challenger Series will face off against the bottom four from the HSBC SVNS at the SVNS World Championships May 3-4 in Carson, Calif., in a promotion/ relegation playoff. THE CANADIAN PRESS

VERSTAPPEN CAPTURES FOURTH F1 CHAMPIONSHIP LAS VEGAS Max Verstappen cruised to a fourth consecutive

Formula One championship on Saturday night by finishing fifth in the Las Vegas Grand Prix. Verstappen needed only to finish ahead of Lando Norris of McLaren to give Red Bull a fourth successive driver championship. The Dutchman started fifth but was already up to second by the 10th lap around the street circuit that includes the famed Las Vegas Strip. Norris, who had to score at least three points more than Verstappen to extend the championship fight, finished sixth. Verstappen needed only to finish higher than Norris to win the title, which he did with two races left in the season.

THE ASSOCIATED PRESS

BLONDIN WINS TWO LONG-TRACK SPEED SKATING

MEDALS AT WORLD CUP NAGANO, JAPAN Ivanie Blondin was a key player in two of Canada's medals at the long-track speed skating World Cup on Sunday, earning a silver in the women's mass start and a bronze with Yankun Zhao in the mixed gender relay. Those two pushed Canada's total for the weekend to four medals. Blondin crossed the line in second place in 8 minutes 36.71 seconds, just behind Dutch rival Marijke Groenewoud (8:36.64). Only a few races later, the 34-year-old Ottawa native raced in the mixed-gender relay. She combined with Zhao for the first career World Cup podium for the 20-year-old's career. On Saturday, Blondin won gold in the women's 3,000-metre long track competition. THE CANADIAN PRESS

BLUES FIRE BANNISTER, HIRE MONTGOMERY

Drew Bannister is out as coach of the St. Louis Blues after less than a full calendar year on the job. Jim Montgomery is back behind the bench of an NHL team five days after he was fired by the Boston Bruins. The Blues fired Bannister on Sunday and hired Montgomery as his replacement, a stunning move a quarter of the way through the NHL season that puts a seasoned coach in charge of shepherding St. Louis through a retooling period and into the potential re-opening of the organization's Stanley Cup-contending win-

THE ASSOCIATED PRESS

CANADIAN FIGURE SKATERS CLAIM ICE DANCE SILVER

CHONGQING, CHINA Canadian figure skaters Marjorie Lajoie and Zachary Lagha won ice dance silver at the Cup of China on the Grand Prix circuit Sat-urday. Lajoie of Boucherville, Que., and Lagha of Saint-Hubert, Oue., captured their second medal of the Grand Prix season after also claiming silver at Skate Canada in Halifax. The Canadians scored a season-best 205.16 points. World bronze medalists

Charlene Guignard and Marco Fabbri of Italy captured gold (209.13) while Christina Carreira and Anthony Ponomarenko of the United States took bronze (198.18). In the pairs competition, Canada's Lia Pereira and Trennt Michaud skated to bronze. The duo set a seasonbest total of 188.74, behind Sara Conti and Niccolo Macii of Italy (211.05) and Minerva Fabienne Hase and Nikita Volodin of Germany (209.36).

THE CANADIAN PRESS

MURRAY TO COACH DJOKOVIC

Recently retired Andy Murray is going to team up with Novak Djokovic, working with him as a coach through the Australian Open in January. Djokovic is a 24-time Grand Slam champion who has spent more weeks at No. 1 than any other player in tennis history. Murray won three major trophies and two Olympic singles gold medals who finished 2016 atop the ATP rank ings. He retired as a player after the Paris Games.
THE ASSOCIATED PRESS

SOUTH CAROLINA'S 43-GAME WIN STREAK

LOS ANGELES Londynn Jones scored 15 points, making all five of her three-pointers, and fifthranked UCLA stunned No. 1 South Carolina 77-62 on Sunday, ending the Gamecocks' overall 43-game winning streak and their run of 33 consecutive road victories. The Gamecocks (5-1) lost for the first time since April 2023. THE ASSOCIATED PRESS

NOËL WINS

WORLD CUP SLALOM GURGL, AUSTRIA Olympic champion Clément Noël held on to his commanding first-run lead to take a men's World Cup slalom Sunday for his second win in two weeks and 12th overall. On Saturday, Mikaela Shiffrin

claimed her record-setting 99th victory. After events in Killington, Vt., next weekend, the 16-day North American portion of the World Cup continues with two giant slaloms in Mont-Tremblant, Que., and a super-G in Beaver Creek, Colo. THE ASSOCIATED PRESS

CANADA PERFECT IN FIBA AMERICUP QUALIFIERS

SASKATOON Trae Bell-Havnes led the way as Canada dug deep to beat Mexico 83-73 on Sunday in the FIBA AmeriCup qualifiers. Bell-Haynes had 20 points, seven assists and five rebounds for Canada (4-0). He also had a pair of steals. The North Americans closed the game on a 13-2 run to stay unbeaten in the 2025 FIBA AmeriCup Qualifiers. A win by Nicaragua over the Dominican Republic later Sunday would clinch a berth for Canada at next year's AmeriCup in Managua, Nicaragua, Aug. 23-31. Otherwise the Canadians will get their next chance in February when Mexico hosts them and Nicaragua in the final round of group-stage

THE CANADIAN PRESS

BIRTH AND DEATH NOTICES

TO PLACE AN AD CALL: 1-866-999-9237 EMAIL: ADVERTISING@GLOBEANDMAIL.COM

DEATHS



DIANA (KING) HORE

Diana Hore passed away peacefully on November 19, 2024 in Toronto at Diana Hore passed away peacetuity on November 19, 2024, in foronto at the age of 92. This slender, fiery redhead with the wicked sense of humour will be greatly missed by her children Ed (Rebecca Thompson), Celia (Keith Milne) and Tim (Amanda Kelman) and her nine grandchildren: Will Milne, Jacob Thompson, Emily Milne, Thoby King, Ian Milne, Isaac Thompson, Pearl Thompson, Tegan Hore-Kelman and Madeline Hore-Kelman.

Born in Toronto on February 6, 1932, Diana was a creative genius in a genre of Born in Toronto on February 6, 1932, Diana was a creative genius in a genre of her own. She sewed for friends and family fantastic and zany fabric creatures such as comic book characters Fat Freddy's cat and Wonder Warthog, one-of-a-kind Edward Gorey-esque puppets, knitted raccoon scarves, as well as a fallen angel (drink in hand and sequin-and-bead nipple exposed).

On a larger scale, Diana sewed costumes such as kings, queens, jesters, snakes, and cone heads for the Arts & Letters Club, outfits which were then used over and over again, providing many hours of hilarity and entertainment for both viewers and wearers. While raising her three children, Diana worked at the CBC in both the costumes and props departments.

As a girl, Diana attended Branksome Hall School and for the rest of her life remained fiercely loyal to the friends she met there. After Branksome and being put through "finishing school" in the U.S. (an educational and social project she declared incomplete), Diana attended Queen's University in Viscotor 1988. Kingston, ON.

She met debonair Englishman John Hore in Toronto in the 1950s and their wedding took place in 1958. Di and John were married for 62 years, until John died during the pandemic. Diana is also predeceased by mother Eloise King of Worcester, father Bruce King of Toronto and brother Tony King of Massachusetts.

Some of Diana's favourite places were Wolf Wyoming, Kennebunkport Some of Diana's Tayourite places were Wolf Wyoming, Kennebunkport Maine, and London U.K. (where the family lived for two years in the 1960s). She loved a good party, and was social director of the Georgian Peaks Ski Club in the 1970s, and a long-time social member of the Badminton and Racquet Club. Life will be a lot more boring without her.

Hugs and thanks go to Christie Gardens for the exemplary care Diana received in the last few years and especially last few days of her life. Condolences to www.humphreymiles.com. In lieu of flowers, please make a donation to your charity of choice. A memorial service honouring both Di and John will be held at Humphrey Funeral Home A.W. Miles — Newbigging Chapel, 1403 Bayview Ave., Toronto on December 4, 2024 at 2 pm.



AMARYLLIS DYCK (née Holloway)

It is with much sorrow that we announce the passing of our mother, nana, and sister, Amaryllis Barbara Jean Dyck (nee Holloway).

Holloway).

Amaryllis was born in Revelstoke, British Columbia, on April 15, 1946. She grew up in Horndean, Manitoba – the eldest of eight children. She is survived by her daughter, Tracy (John); son, Robert (Carla); and three wonderful grandchildren, Lane, Adam and Ben. She is also survived by her siblings, Heather (Remo), Naomi (Harold), Gloria, Dan (Chris), Gladwyn and James; and numerous nieces and nephews. Amaryllis was predeceased by her husband, Ervine; brother, John (Lillian); and sister-in-law, Lorraine.

Amaryllis enjoyed a long career as a senior executive at the Hudson's Bay Company. She also worked at an executive level at the Manitoba Telecom Services prior to her retirement. Following retirement, she and Ervine moved to Toronto to be closer to Tracy and her family. She enjoyed 12 years there, being heavily involved with the grandkids. She loved those regardictions. She loved mose years. Following Ervine's passing, Amaryllis returned to Winnipeg and spent the last six years hanging out with her grandson Ben and her many wonderful friends including Marlene, Kim, Viv, Judy and Madeleine and featilities the other. family in the city.

Despite her numerous medical hardships over the last several years, Amaryllis remained optimistic and determined. She refused to let her difficulties limit her. She was always out and about despite her pain. A friend said, "she might be tiny, but she is mighty!"

Amaryllis loved animals She had three beloved dogs who predeceased her – Herbie, Katy and Maddie. One dog, Bernie survives her.

In lieu of flowers, please consider donation to the Winnipeg Humane Society.

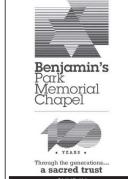
We are planning a Celebration of Life in mid-December. Details can be obtained from family members or this funeral home.

TO ADVERTISE 1-866-999-9237 ADVERTISING@GLOBEANDMAIL.COM

BUSINESS HOURS (EST)
MONDAY – FRIDAY 8:30AM – 5:30PM
SUNDAY & HOLIDAYS 1:00PM – 5:00PM

DEADLINES (EST)NEXT DAYS' PAPER – SUBMISSION
2:00PM DAY PRIOR PAYMENT/APPROVAL 3:00 PM DAY PRIOR

■ FUNERAL SERVICES



SUNDAY

LEWIS, Irv - 12:00 Chapel.

MONDAY COWAN, Esther - 10:00 Chapel. TWARD, Manny - 12:00 Chapel.

SHIVA

POLLOCK, Brenda - 120 Promenade Circle, #1403, Thornhill, Ontario. COHEN KC, Barry A. - 316 Vesta Drive. CARR, Donald - 55 Prince Arthur Avenue. WOLCH, Jimmy - 37 Artisan Place. LEWIS, Irv - 40 Mossgrove Trail.

BENJAMIN'S LANDMARK MONUMENTS YAD VASHEM AT LANDMARK 3429 Bathurst St. (416) 780-0635



TSLAF, Alex - 10:30 Pardes Chaim Cemetery.

Bathurst Street 416-780-0596

CLASSIFIED

TO PLACE AN AD: 1-866-999-9237 ADVERTISING@GLOBEANDMAIL.COM

■ WANTED TO BUY

I MAKE HOUSE CALLS!

I BUY:

Estates, Antiques, Silver Plate & Sterling, **Gold & Costume Jewelry,** Watches, Coins, Stamps, and World Paper Money

WANTED:

Diamonds, Rolex, Cartier, Faberge, Tiffany, Georg Jensen, etc.

Call Bob 416-605-1640

Have The Globe and Mail delivered to your door

CALL 1-800-387-5400 TGAM.CA/SUBSCRIBE

JOHN McKELLAR

LAWYER, 91

PHILANTHROPIST BROUGHT HIS BUSINESS SENSE TO TARRAGON THEATRE

He aided in the foundation and growth of Toronto's cultural scene, providing invaluable support, including financial contributions, pro bono legal work and leadership on boards

DIANE PETERS

n the eve of his 70th birthday, corporate lawyer and arts patron John McKellar took to the stage at the Princess of Wales Theatre in Toronto and, to the surprise of the crowd, performed a high-quality tap dance.

He spent a year practising the routine for the gala he helped organize. The event also included appearances by a who's who of performers such as Cynthia Dale, Brent Carver and Seán Cullen, and raised money for an endowment to support mid-sized performing arts companies.

"He was a steward of culture for the arts community in Toronto," says Richard Rose, former artistic director of the Tarragon Theatre, an organization Mr. McKellar helped found.

Mr. McKellar, who died on Nov. 5 at the age of 91, was a successful lawyer by day, working for 62 years at the same firm, now known as WeirFoulds LLP, 13 of them as chairman.

After hours, the father of three served on numerous boards, including for corporate entities CHUM, Sportsnet and Netstar Communications. He was an adviser to the Law Society of Upper Canada and the Canadian Tax Foundation.

Mr. McKellar also volunteered for dozens of arts organizations throughout his life, including the Young Centre for the Performing Arts, Toronto Arts Council, Ontario Cultural Attraction Fund, the Arts and Letters Club, Glenn Gould Foundation and Canadian

Stage Company. He donated regularly to these organizations – at the Tarragon, for instance, he sponsored one show a year – and would often produce shows in Toronto and beyond, such as for the National Arts Centre in Ottawa and the Kennedy Center in Washington. He often worked pro bono as a

lawyer for arts groups as well. He frequently served as treasurer or chair of arts boards. "He was the ideal chair," says Claire Hopkinson, an arts administrator who was the director and CEO of the Toronto Arts Council and founded Tapestry Opera. "He offered advice when needed. He



John McKellar, right, seen with his wife, Kay, served on numerous boards, including for corporate entities CHUM and Sportsnet, and was an adviser to the Law Society of Upper Canada. MIKE MEEHAN

steered a very efficient meeting. John appreciated efficiency in meetings and would cut people off if we needed to move forward.'

His son, the actor and filmmaker Don McKellar, noted his father's effectiveness at running meetings and managing others. "He could be no-nonsense with-out being officious, which is a real

As a board member, the elder Mr. McKellar understood his role when it came to the art itself. "He never strayed out of his lane," Ms. Hopkinson says.

Mike Payette, executive director of the Tarragon Theatre, says Mr. McKellar understood that innovative work would not always be profitable, even though he often oversaw the finances. "He never stood in the way of risk. Especially within a company like the Tarragon, where everything we do is uncharted."

For the Tarragon, in particular,

Mr. McKellar was pivotal. The theatre company was founded in 1970 by academic Bill Glassco and his wife, Jane (née Gordon) Glassco, with Mr. McKellar helping set up the business side of the theatre and founding its board of directors

The paperwork was due to get the theatre up and running for its first season so, over the phone, Mr. McKellar insisted Mr. Glassco pick a name for the theatre. The founder was cooking, and reached out for his herb jars, choosing tarragon, and made a deci-

Meanwhile, at Tapestry, Ms. Hopkinson looked to Mr. McKellar to help the small company level up in the 1990s. "Tapestry didn't have the same level of donors and supporters as the major organizations did. We were incubating at the time, and a pioneering organization. It takes a visionary to support a pioneering orga-

In 2020, theatres shut down, and the return to live shows was slow over the following years. "Even through some of the most challenging times in this sector, John was stalwart in his unabashed celebration of theatre and his belief in our mission," Mr. Payette says.

At his day job in law, Mr. McKellar was an excellent problem solver who frequently mentored and supported his fellow lawyers, says longtime colleague William Ross. "He was an excellent lawyer. He had a broad practice in commercial law, which is rare now. He was a gentleman and a gentle man."

John Duncan McKellar was born on Oct. 28, 1933, to John, a high school principal, and Vera (née Cook) McKellar. He was the eldest of three, with a brother, Peter and sister, Mary, the youngest.

Since John's father was the principal of Lawrence Park Collegiate Institute, which would have been John's local school, he went to North Toronto Collegiate Institute. He then attended the University of Toronto, graduating in 1955, and then on to Osgoode Law School.

While in school, he was set up with Marjorie Stirret, known as Kay, who grew up around the corner from him. They married over the Christmas holidays in 1956. Because they were diligent students," Don says. She worked as a science teach-

er, pausing her career when the family expanded to include David, Don and Mary, and returned to work later. John joined the law firm, and by the 1970s began volunteering in the arts. In his later years, he wound down his law practice, devoting almost all his time to arts work, and fully retired from his job in 2021. He stepped away from his arts positions only very recently.

He was named a member of the Order of Canada in 1996 and earned Queen Elizabeth II Jubilee Medals in 2002 and 2012, the Edmund C. Bovey Award in 2011 and the Ramon John Hnatyshyn Award for Voluntarism in the Performing Arts in 2016.

Aside from attending arts events and volunteering, his only other hobby was doing magic, which he took up as a child. "I think he did it quite serious-

ly. When I was a kid, I found that was a big part of his mystique," Don says. Helping his father do magic inspired Don to make the arts a career, he says.

John McKellar was a member of the International Brotherhood of Magicians. Don recalls his father performing regularly at family holiday events and doing at least one public show, perhaps at the University Women's Club at the University of Toronto.

"I remember going out with him to rent a rabbit for the finale from who knows where," Don says. "He was very charming and self-deprecating in his shows. For the performing arts, it must have been his first taste.'

Mr. McKellar leaves Kay, his wife of 67 years; sons, Dave and Don; daughter, Barb; grand-daughters, Ruby and Fiona; and sister, Mary Tracy.

Special to The Globe and Mail

JOHN PRESCOTT

POLITICIAN, 86

Former U.K. deputy prime minister hailed as a working-class hero

JILL LAWLESS LONDON

ritish politician John Prescott, a pugnacious and per-I sonable former merchant seaman who rose to the post of deputy prime minister in Tony Blair's Labour government, has died at the age of 86.

Mr. Prescott's family nounced his death on Thursday. They said the politician, who had been suffering from Alzheimer's disease, died in a care home on Wednesday "surrounded by the love of his family and the jazz music of Marian Montgomery.'

The family said Mr. Prescott had "spent his life trying to improve the lives of others, fighting for social justice and protecting the environment."

For a decade, Mr. Prescott brought grit, humour and working-class authenticity to the government of the young, polished Mr. Blair, who became prime minister in 1997.

"He was one of the most talented people I ever encountered in politics, one of the most committed and loyal, and definitely the most unusual," Mr. Blair said.

King Charles III said he was saddened to hear of Mr. Prescott's



Then-U.K. deputy prime minister John Prescott, right, waves toward media with prime minister Tony Blair in Kent, England, in March, 2005. Mr. Prescott served as Mr. Blair's deputy between 1997 and 2007. ALASTAIR GRANT/ASSOCIATED PRESS

"I remember with great fondness his unique and indomitable character, as well as his infectious sense of humour," the king said.

An amateur boxer in his youth, Mr. Prescott had a defining moment when he punched a man who threw an egg at him during the 2001 general election.

The uproar briefly looked like it might harm the Labour Party, and Mr. Prescott's career. But Mr. Blair's response – "John is John" – cemented his folksy status.

"Many of us, all across the country, and the public, were very much on his side during that altercation," said opposition Conservative Party leader Kemi Badenoch. She called Mr. Prescott a "titan of British politics" and "one of this country's greatest examples of social mobility."

Born in north Wales in 1938, Mr. Prescott left school at the age of 15 and worked as a cruise ship stew

ard before entering politics through the trade union movement – a once-common route that became less frequent after Mr. Blair rebranded the left-leaning party "New Labour" and shifted its politics toward the centre.

Mr. Prescott was a proud working-class figure in a country that still has few from that background at the top of politics. He unapologetically liked the finer things in life and was nicknamed "Two Jags" by the press because he had two Jaguar luxury cars.

The egg-thrower punching incident earned him another nickname: "Two Jabs."

Mr. Prescott served as Mr. Blair's deputy between 1997 and 2007. One of his proudest achievements was working with then-U.S. Vice President Al Gore on the landmark Kyoto Protocol climate change agreement in 1997.

Mr. Gore said he had "never worked with anyone in politics on my side of the pond or his quite like John Prescott."

"He fought like hell to negotiate the Kyoto Protocol and was an unwavering champion of climate action for decades to come. I'm forever grateful to John for that commitment to solving the climate crisis and will miss him as a dear friend," Mr. Gore said in a

statement.

Mr. Prescott helped ease the sometimes tense relationship between Mr. Blair and his Treasury chief, Gordon Brown, and acted as a bridge between the party's traditionalists and Blair's modernizing faction, Mr. Brown said he was key to keeping the party united after Mr. Blair's controversial decision to join the U.S.-led invasion of Iraq in 2003.

Former Cabinet minister Peter Mandelson, a Blair ally, said Mr. Prescott was "the cement that kept New Labour together.'

Mr. Prescott represented his home city of Hull in northern England for four decades. After Labour lost power in 2010 he was made a member of Parliament's unelected upper chamber, the House of Lords.

Mr. Brown, who succeeded Mr. Blair as prime minister, described Mr. Prescott as a true workingclass hero.

'He wanted the good things in life for everyone and not just himself," Mr. Brown said. "And he showed that Britain can be a country where if you work hard you can fill your potential."

He leaves his wife Pauline and sons Johnathan and David.

ASSOCIATED PRESS