



SHALL WE DANCE?

By Wayne and Tamara

I just happened to bump into you guys virtually, and must say it was a pleasure! While reading through questions posted online, I realized I had one myself! So here I go.

I hail from India, and as you may know, Indians have a concept of arranged marriages, which I don't really feel comfortable with. But I am 25 now, and though I've been in relationships in the past, I am single at present. So, my parents are on the lookout for a suitable guy for me. I don't have much choice because falling into a relationship is kind of slow here in India. People here are very different with regard to relationships as compared to the West. But I would like to find someone for myself rather than going into an arranged thing.

A few days back I met a friend's friend via a social networking site. I had heard a lot about him from my friends, so I initiated things by sending him a message. He was sweet and prompt and asked me how I knew our mutual friend. We've been communicating via short messages ever since.

My question: how can I initiate a deeper relationship with him, though not necessarily too fast? I need to get to know him more as I think he is a great guy. I am by nature a little conservative, so I can't really take bolder steps like asking for his number. Also, I would prefer not to involve our friend in this.

I don't want to come around too strong. Should I continue messaging for a few more days? In his last message he said on business he quite often passes by the area where I live.

Daya

Daya, shall we dance? That's the question posed by a song in the musical "The King And I." Shall we dance...knowing there are usually many entries on a woman's dance card before she finds the perfect partner? Shall we dance...knowing that many dances end with the thank you which means goodbye? Shall we dance...knowing that the dance always brings uncertainty? Yes, let us dance. Let us dance, because the dance may end with us in the arms of the one we can dance through life with. Let us dance, says the song, "on the clear understanding that this kind of thing can happen."

This man, with a little prompting, noticed you across a crowded dance floor. Your eyes met, and now you wonder, what next? You are a little reserved. He may be, too, because no male seeks to be rejected by a woman.

That's why a woman waiting to be asked might gently sway her shoulders to the music, indicating she would love to dance. A small signal, perhaps, but enough to make a man start forward. He may still pass by, she knows, but most likely he hopes to take her hand and lead her to the floor.

An inner thing moves two people who can dance happily and comfortably together for the rest of their lives. That's what dating seeks to learn. A man has said, "I often pass by where you are." Can you come forward a little, too? Can you mention the café where you take coffee or that you like Chinese food? Can you make an opening so he can ask?

You need not say much or be bolder than your nature, but gently let him know what you may welcome as the next step. Just as you know you look good in certain colors, throw a soft focus on your approachability quotient. Make a small inroad. Give yourself a chance.

That's not pursuing or chasing. It's being available and open. It's being able to acknowledge you are willing to dance. It's coming forward so another can come forward, if he is drawn to you. Shall we dance? Yes.

Wayne & Tamara

The Grocery Code of Conduct is more about performative politics than real policy

Ian Madsen

The federal government's Grocery Code of Conduct is a solution in search of a problem. Grocery chains felt pressured to adopt it after the pandemic and the resulting spike in inflation, but there is little evidence of market abuse. While it remains unclear whether this Code will benefit consumers or small suppliers, Ottawa has embraced it as a model of industry cooperation.

The Code is a voluntary framework developed by industry stakeholders and encouraged by the federal government. It was introduced after COVID-19 lockdowns triggered supply chain breakdowns, product shortages and price spikes. It's meant to promote fairness and transparency in dealings between grocery retailers and their suppliers.

Some suppliers, speaking anonymously, alleged they faced excessive penalties from retailers for missed deliveries or failing to meet demand. In some cases, penalties reached \$1 million per product. These complaints were part of a broader outcry during the pandemic, when large grocers reportedly demanded variable quantities of product without warning, then penalized suppliers for noncompliance.

Grocers are accused of market abuse, but profit data don't back it up. Will the grocery code of conduct help small suppliers or just look good?

Canada's grocers didn't cause inflation.

The Code's website outlines its central principle: "Nothing in the Code shall require a Party to purchase a Product from or supply a Product to another Party." It adds that if a supplier declines to meet a forecast, or if a retailer issues an unexpected or changed order, "the relevant Party shall provide an explanation of its decision with reasonable substantiation." Vague wording like this offers little assurance to small producers navigating volatile markets.

Canada's five largest grocers—Empire (Sobeys, Safeway), Loblaw (Loblaws, Superstore, No Frills), Metro, Walmart Canada and Costco Canada—have all signed on. Aggrieved suppliers are supposed to take their complaints through a Dispute Resolution Management Process (DRMP), but it won't be operational until January 2026. In the meantime, the Code offers no details on how disputes will be handled, who will preside over them or what rules will apply.

Given the power imbalance, small suppliers may feel compelled to quietly absorb losses to preserve shelf space. Larger players are more likely to negotiate directly with grocers—Code or no Code—and avoid any public process entirely.

The federal Competition Bureau investigated possible monopolistic conditions in 2022, giving political weight to the push for a code. But three broader forces really shaped this initiative: the COVID-era shortages, the food and fuel price surge following Russia's invasion of Ukraine and the wider inflation wave from 2021 to 2023.

Still, inflation data weakens the idea that grocers exploited their market share. Between March 2020 and March 2024, Canada's broad money supply rose 36 per cent, but consumer prices increased just 20 per cent. That suggests grocers may have helped contain inflation, not drive it. Even during the supposed "greedflation" peak, inflation hovered near two per cent, a figure hardly consistent with runaway profiteering.

Profit margins tell a more grounded story. Loblaw posted an average EBITDA margin of 11.2 per cent for the three years ending Dec. 28, 2024; up from 10.06 per cent for 2019 to 2021, and 8.7 per cent from 2016 to 2018. That's a steady trend, not a pandemic windfall.


Metro saw more modest gains, from 7.6 per cent pre-COVID to 9.6 per cent by the end of 2024. Empire showed the biggest jump, from 3.9 per cent pre-COVID to 7.6 per cent by May 2025—but this likely reflects a catch-up to competitors rather than abnormal profits.

EBITDA—earnings before interest, taxes, depreciation and amortization—is a standard way to measure profitability. In a capital-intensive industry like grocery retail, rising margins often reflect consolidation, automation and long-term investment, not price gouging.

Prominent voices, like Troy Media contributor and Dalhousie Professor Sylvain Charlebois, hailed the Code as a way to curb potential abuses. Whether those abuses were widespread or even preventable during a global supply crisis is far from clear.

More competition is always welcome, and regional grocers continue to challenge the Big Five. But there's still no compelling evidence that grocers abused market dominance, hurt consumers or drove inflation.

And this Code? It's unlikely to change much for the very people it claims to protect.



Tax Efficient RRSP Withdrawal Strategies

By Bruno M. Scanga
Deposit Broker, Insurance & Investment Advisor

Many Canadians diligently contribute to their Registered Retirement Savings Plans (RRSPs) throughout their working years, aiming for a comfortable retirement. However, when it comes to withdrawing these funds, the strategy isn't always straightforward. For some, tapping into their RRSPs earlier than traditional retirement age can offer significant tax benefits and financial flexibility.

Why Consider Early RRSP Withdrawals? The conventional wisdom suggests deferring RRSP withdrawals to delay taxes as long as possible. Yet, this approach might not be best for everyone. Withdrawing funds during years when you're in a lower tax bracket can reduce your overall tax burden. This strategy, sometimes referred to as an "RRSP meltdown," involves strategically drawing down your RRSP before mandatory withdrawals kick in at age 71.

By accessing your RRSP funds between ages 60 and 70, you can decrease the account's size before it's converted into a Registered Retirement Income Fund (RRIF). This proactive approach can lead to smaller mandatory withdrawals later, potentially keeping you in a lower tax bracket and preserving more of your retirement income.

Early RRSP withdrawals can also influence government benefits. For instance, the Old Age Security (OAS) pension has a claw back mechanism for higher-income retirees. By reducing your RRSP balance earlier, you might avoid or lessen this claw back. Additionally, for lower-income individuals, early withdrawals could help in qualifying for the Guaranteed Income Supplement (GIS), which provides added support to those who need it most.

Another advantage of accessing RRSP funds early is the opportunity to transfer them into a Tax-Free Savings Account (TFSA). While you'll pay taxes upon withdrawal from the RRSP, once the funds are in a TFSA, they can grow tax-free. This setup offers greater flexibility for future expenses, such as medical costs or helping family members financially.

For couples, early RRSP withdrawals can be particularly beneficial. Imagine both partners have large RRSPs. If one partner passes away, the surviving spouse inherits the RRSP funds, potentially resulting in a significant tax liability due to higher mandatory withdrawals from a larger RRIF. By each partner drawing down their RRSPs earlier, they can manage and possibly reduce the combined tax impact in the future.

While there are clear benefits to early RRSP withdrawals, it's essential to approach this strategy thoughtfully. Withdrawing funds means paying taxes sooner and potentially missing out on the tax-deferred growth those funds would have enjoyed. Therefore, it's crucial to assess your current financial situation, future income expectations, and retirement goals.



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Ontario Investing \$9 Million to Increase Access to Dementia Care

The Ontario government is investing \$9 million over three years to launch a new program that will improve care for residents with dementia in long-term care homes. The Improving Dementia Care Program (IDCP) uses emotion-based models of care for residents with dementia and is part of the government's plan to protect Ontario's long-term care system by making targeted investments that ensure residents get the quality of care and quality of life they need and deserve.

"Our government is proud to invest in innovative dementia care and supports to improve the well-being of long-term care residents, their caregivers and families," said Natalia Kusendova-Bashta, Minister of Long-Term Care. "Through initiatives like the Improving Dementia Care Program, we can improve the quality of care for residents while improving the work experience of staff."

Emotion-based models of care are designed to improve the well-being of long-term care home residents with dementia through care that prioritizes resident needs and fosters close relationships between staff, residents and families. The IDCP will support staff training and new programs for residents and is expected to serve 1,800 people in its first year. Long-term care homes can apply to participate in the IDCP through their Ontario Health regional office.

Advancing dementia care is one more way the government is ensuring Ontarians get the quality of care and quality of life they need and deserve. The plan to improve long-term care is built on four pillars: staffing and care; quality and enforcement; building modern, safe, and comfortable homes; and connecting seniors with faster, more convenient access to the services they need.

Seniors — people aged 65 and older — make up the fastest growing age group in the province. More than 60 per cent of residents in Ontario's long-term care homes have a dementia diagnosis, and the number of Ontarians with dementia is expected to triple by 2050.

In December 2024, the government announced a proposed suite of legislative and programmatic initiatives to enhance dementia care supports for seniors and long-term care residents in Ontario. As part of its plan to fix long-term care and address waitlists, the government is building 58,000 new and upgraded long-term care beds across the province.

Ontario is offering incentives of up to \$35,400 to PSW students and eligible PSWs to launch careers in long-term care homes and in the home and community care sector.

"These investments are one more way our government, under the leadership of Premier Ford, is helping to protect Ontario's seniors. The new dementia care pilot will help our seniors live with the dignity and respect they deserve."

- Raymond Cho
Minister for Seniors and Accessibility

"The Alzheimer Society of Ontario supports the government's three-year investment to improve the care for residents in long-term care homes living with dementia. Emotion-based models of care are crucial for enhancing the quality of life for residents living with dementia by improving the quality of care that staff in long-term care provide every day. The Improving Dementia Care Program recognizes the integral role that emotion-based care programs — such as the Alzheimer Society of Ontario's U-First! training — play in delivering the person-centred care that people living with dementia require."

- Cathy Barrick
CEO, Alzheimer Society of Ontario