

Commentary-Dave Pasolli-Western Wood Truss Association of Alberta

The federal governments recently concluded ministerial meeting in Prince Edward Island offered promises to answer Canadians' calls for viable solutions to the country's housing issues, but seemingly little in the way of new concrete plans has materialized.

The three-day meeting which ended on August 23 initially vowed to tackle the crisis head-on, but the Trudeau administration's message at the very end might not be what Canadians were hoping for.



Prime Minister Justin Trudeau wraps retreat with message to millennials.

"We are looking forward to continue to do the work we've been doing on housing and do even more," Prime Minister Justin Trudeau said, as reported by BNN Bloomberg.

Trudeau said that the government is focused on getting more housing built but provided no further details.

"We recognize and Canadians know that there's not one silver bullet that's going to solve the housing challenges," he said.

The prime minister renewed the Liberal administration's pledge to address the housing crisis, with a special focus on the demographic that has supported him in previous elections.

"To young Canadians, I want to say something: You've had two crucial years of adulthood dramatically interrupted by COVID, and then you were hit by global inflation and increased interest rates," Trudeau said, as reported by CTV News. "These events upended your educations, your first jobs, your early years of building a career and a network."

A recent poll by Abacus Data found that younger Canadians' trust in the federal government [has been severely eroded](#), with Liberals falling behind Conservatives by 11 points among those born between 1980 and 1996, and by 4 points among those born between 1997 and 2005.

“Failure to be seen as doing enough on housing could be politically disastrous for the Liberals,” said David Coletto, chief executive officer of Abacus Data.

I guess the Prime Minister is being told that these votes are needed as this seems to be contradictory to the message, he gave less than a month ago in Hamilton where he said, “I’ll be blunt as well-housing isn’t a primary federal responsibility. It’s not something that we have direct carriage of.”

But the federal government controls many institutions and areas of policy which affect the price and availability of housing in Canada, such as federal fiscal policy and bank regulation.

The Canada Mortgage and Housing Corporation (CMHC), which is responsible for implementing Canada's National Housing Act, is a federal crown corporation. CMHC says it "exists for a single reason: to make housing affordable for everyone in Canada," [according to its website](#). The organization provides mortgage insurance, sets rules for who can qualify for mortgage insurance, collects data about housing in Canada, and more.

There's also a federal housing minister. Sean Fraser, the former minister of immigration, refugees, and citizenship who took over the portfolio in the recent cabinet shuffle. Ironic, considering that the huge increase in immigration is a contributing factor to the affordability factor.

Canada welcomed 437,180 newcomers in 2022, and the number of non-permanent residents increased by a net 607,782 people.

The seasonally adjusted annual rate (SAAR) of housing starts for Canada is 254,966 units.

The government developed a [National Housing Strategy](#), which includes a plan to build up to 160,000 new homes and cut chronic homelessness in half. It's also campaigned on a number of housing policies, such as a fund for municipalities that are looking to boost housing supply, as well as a first-time home buyers savings account and a new tax for foreign buyers.

It is always worrying when the government says they are going to build anything, because it is going to be anything but affordable. You don't have to look any further than them building the Trans Mountain Pipeline that was originally estimated to cost \$5.4 billion and they hope to have it completed at \$30 Billion. If they would have just gotten out of the way of the original company, they would have saved us a lot.

Affordable Housing or Charitable Housing?

From what I have seen so far from announcements like the one in Hamilton is that their strategy is not so much focused on those millennials, young people in their 20's with 2 good paying jobs, but more on the unhoused and vulnerable people.

The Hamilton announcement was for \$45 million along with \$19 million from the city to build and fix 214 rental units. If you are doing the math that's \$300,000 per unit mostly for renovations. Affordable?

The federal government says the work will include building and repairing specific rental units. It said the projects will support seniors, women and children fleeing domestic violence, people experiencing mental health or addiction issues, and Indigenous people.

Sorry, nothing for you millennials.

Great opportunity to have a press conference and cut a ribbon though.

It is not much different in Alberta with the first round of \$68 million funding of the provinces Making Life More Affordable plan going to five organizations in Calgary, including Rocky View Foundation, Sarcee Meadows Housing Co-operative Ltd., the Horizon Housing Society and the Calgary Drop-In and Rehab Centre Society. The program also provided \$15.2 million for the City of Calgary's Bridgeland Place Retrofit, increasing energy efficiency of course, to help their climate ambitions.

Again, not too much help for the young person trying to get out of their parent's basement and into an apartment or a house.

It appears to me that these programs are doling out money to those organizations that can fill out the submissions the best, no doubtfully also aligning with the governments other priorities around climate change, reconciliation, and increasing immigration.

When there is a big pot of money available there is always a way of getting your other pet projects included in the application somehow. The people reviewing applications have no idea how much something actually costs.

Instead of picking winners and losers of billions of taxpayer dollars through overpriced submissions from social organizations, all levels of government should be focusing on policy making life more affordable, including housing, for everyone. You seldom hear the government say we will make life more affordable by taking less money out of your jeans at the end of the month.

The average Canadian family paid 45.2% of their income in taxes to federal, provincial and local governments in 2022, estimates the Fraser Institute in its latest [Tax Freedom Day report](#). That number is a big jump from the study's start in 1981, when Canadians paid 40.8 per cent of income on taxes, the think-tank said.

Social housing for the most vulnerable is important, and I don't think that anyone objects to governments devoting some of our tax dollars to this issue, but it should not be confused with the affordability of housing for those that do not fall under these parameters, like the vote rich millennials.

Inflation is a problem for the average Canadian and what you pay for housing, either by renting or owning, has a big impact on your pot of money.

The Consumer Price Index (CPI) rose 3.3% year over year in July. I always find it funny that when politicians are talking about CPI that they like to either include or exclude specific items to make them look good. The more volatile the segment the more likely it will be either included or excluded, like gasoline.

But if you look at the details shelter was up 5.1% compared to a year ago. The main reason that the total was only a 3.3% increase was that gasoline was down almost 13%, but we know that this has already reversed in August.

I would like to say that I only weigh 165 lbs. because I am choosing not to include my left leg in the calculation.

Of course, one of the big reasons that shelter was up was because interest rates continue to rise and the federal government feels that the only way to curb inflation is by having the Bank of Canada continue to increase interest rates.

Now you also have to consider that the federal government wants to put an end to most oil production in the country, so a reasonable person would conclude that less supply would result in higher prices which would increase inflation. The forced switch to renewable energy and EV vehicles will make the prices for what we pay now for energy and transportation look like a bargain.

It is these kinds of contradictory objectives and policies that make everything less affordable, including housing.



The City of Calgary's Climate Implementation Plan is certainly not going to make new houses more affordable, and all taxpayers are going to have to pay for it. They want to replace half of our existing homes with net-zero homes by 2050, good for the environment but not so good for affordable housing.

They had no problem eliminating 2 mobile home parks in the City of Calgary throwing those that already had affordable housing out of it.

It is great for politicians to say that they are committed to building thousands of new homes, but do they even know the costs of new construction, and what their own policies contribute to the price of a house. You could even argue that by governments funding housing projects through application processes, they are making it less affordable for other developers and builders to build new homes because they will have to compete with the subsidized construction for labor and materials.

When they approve a multi-family project for a developer on the condition that 20% must be affordable, do they realize that this condition is just making the other 80% less affordable?

Right now, the federal government is fighting Ontario and many municipal leaders. They are resisting the building of homes in Pickering, northeast of Toronto, and also opposing a new highway that would serve the growing suburbs west of the city.

We see this often in Alberta when developers want to bring on new developments, increasing the supply of housing where municipalities are often influenced by the objections of special interest and advocacy groups with their own visions.

[fixing Canada's housing shortage-Desjardin](#)

There are a lot of calls for “greedy landlords” not to raise rents, but their costs in taxes and maintaining these units are also going up with inflation. You never hear a politician say that landlords should hold their rent at a certain level, because we are going to hold their taxes at this level, or the cost of energy is not increasing for them.

For new affordable housing to come onto the market the government is better off to focus on reducing red tape, regulations, lead times, access to capital, efficiency in building, and conditions that restrict development inflating costs.

The best method is not to focus on the money going out of the government but the money coming in. Look at reducing government and bureaucracy. Tax relief results in larger and larger shares of the population being able to afford a roof over their head.

The government needs to stay out of the business of building housing and create the environment for it to work efficiently. Instead of wanting to look like the heroes, they should focus on not impeding the process. I can't think of any business that they are intimately involved in that anyone would consider an either a success or affordable.

There is no doubt that new housing has to be built to add supply to the market, thereby making it more affordable, but it has to be done according to the consumers' terms not terms imposed by the different levels of government or picking projects that align with their other goals.

“If you put the federal government in charge of the Sahara Desert, in 5 years there'd be a shortage of sand.”

Milton Friedman

If you have an idea for a commentary or would like to submit your own commentary for a future newsletter, please let me know at dave@wwta.ab.ca

Economic Update

In Alberta, urban housing starts totaled 3290 in July 2023, a year-over-year decrease of 15.84%. Canadian housing starts decreased by 8.12% over the same period. Edmonton was up 6.9% compared to last July, and Calgary was down by 13.74%. Total starts in Alberta were up from 2368 in the previous month of June.

Housing Starts Alberta						
	Jul-23	Jul-22	% Change	YTD 2023	YTD 2022	% Change
Alberta	3290	3560	-7.58%	17304	20562	-15.84%
Edmonton	1472	1377	6.90%	6544	8563	-23.58%
Calgary	1621	1879	-13.73%	9727	10004	-2.77%
Red Deer	10	11	-9.09%	105	87	20.69%
Grande Prairie	3	23	-86.96%	44	127	-65.35%
Lethbridge	30	39	-23.08%	109	468	-76.71%
Wood Buffalo	6	11	-45.45%	19	75	-74.67%
Whitehorse*	N/A	N/A	#VALUE!	N/A	N/A	#VALUE!
Canada	20603	22239	-7.36%	123756	134694	-8.12%

*Whitehorse Starts are for the quarter, statistics are not available monthly.

Housing Starts by Dwelling Type (Centres 10K+)

	JUL-23	JUL-22	YTD-23	YTD-22
Total	3,290	3,560	17,304	20,562
Single	1,122	1,356	6,253	8,286
Semi-detached	281	226	1,539	1,575
Row	362	360	2,815	2,478
Apartment	1,525	1,618	6,697	8,223

Seasonally Adjusted Annual Rate-ATB Economics

New housing activity in Alberta picked up some steam in July after a slower start to the year. This, combined with the [recent improvement in residential permits](#), provides an early, but encouraging sign that home building may be gaining some momentum during a period of record migration to the province.

Housing starts* surged to a 9-month high of 38,491 units (seasonally adjusted at an annual rate or SAAR) in July, a marked improvement from June's modest reading of 26,581 units, primarily driven by higher multi-unit dwellings.

Keeping in mind that housing starts are one of the most volatile economic indicators, Alberta posted the largest monthly increase of any province in July.

However, even with the monthly gain, housing starts in Alberta have fallen over the first seven months of the year over the same time in 2022, by 16.5% to 30,559 units (SAAR). Nationally, monthly starts fell by 10.1% in July and erased about one-third of the sharp increase seen in June. On a year-to-date basis, starts were down by 8.1% with Quebec (-40.3%) alone overshadowing gains posted in BC (+17.4%) and Ontario (+7.7%).

Despite headwinds such as labour shortages and elevated borrowing costs blowing against the construction sector, we expect population driven demand will keep housing starts above their current year-to-date pace, on average, for the rest of the year and into next year.

A dominant theme this year has been population growth, which is now running at a more than four decade high (4.5% y/y as of April). It is coming from all angles: international migration, inflows from other provinces and, as always, steady gains from natural increase (births minus deaths).

Despite sharply higher interest rates, benchmark Alberta prices rose again to a new high of \$474,900, up 2.1% over the last 12 months and fueled by a 5.5% increase in Calgary. Rents in Alberta have risen faster, with a separate [report](#) showing that asking rents jumped 16% y/y in August. Even with these gains, both resale prices and rents remain much lower, on average, than in BC and Ontario—the origin of the vast majority of interprovincial inflows to Alberta in recent quarters.

US Housing Starts

Privately-owned housing starts in July were at a seasonally adjusted annual rate of 1,452,000. This is 3.9 percent (± 16.0 percent)* above the revised June estimate of 1,398,000 and is 5.9 percent (± 16.1 percent)* above the July 2022 rate of 1,371,000. Single-family housing starts in July were at a rate of 983,000; this is 6.7 percent (± 13.0 percent)* above the revised June figure of 921,000. The July rate for units in buildings with five units or more was 460,000.

Alberta inflation jumped last month but is still holding below the national rate.

Alberta has spent the last 13 months below the national inflation rate. In July, the gap narrowed with the province's inflation rate rising a full point to 2.9%. Electricity prices accounted for a large part of the increase—more than doubling from year-ago levels due to very high summer demand and the phasing out of some prior policy supports.

This year Alberta has averaged 3.4% inflation, below 4.2% nationally (see chart). Transportation costs are down compared to a flat national reading, with the fuel tax pause (introduced in April 2022) contributing to larger annual declines in gasoline prices in early 2023. Lower food, recreation/education and shelter inflation also factor in.

Alberta tends to track national inflation trends over longer periods, with shelter and

energy costs mainly driving deviations. We expect Alberta to move more in line with the national average for the rest of the year.

Every month, overall inflation numbers get reported with maybe a few details underneath. But the consumer price index is a collection of a wide range of items Albertans pay for every day. Statistics Canada surveys prices of a fixed basket of over 600 goods and services. Items are weighted by the share of household spending to create a composite index. For example, food prices are weighted about 17% in Alberta, and therefore have a larger impact on the overall inflation rate than the same change in many other components, like clothing and footwear at just over 5%.

Below is Alberta’s July 2023 inflation rate of 2.9% broken down by different items, and organized (in ascending order for each bucket) by the amount the price rose or fell over the last 12 months.

Inflation in Alberta in July

Year-over-year % change in the Consumer Price Index

< -10%	-10% to -5%	-5% to 0%	0% to 3%	3% to 5%	5% to 10%	> 10%
Child care and housekeeping services Natural gas Gasoline	Communications Inter-city transportation (air, rail, bus) Travel services	Recreational equipment (excluding recreational vehicles) Home entertainment equipment, parts and services Furniture and household textiles Homeowners' replacement cost Purchase and operation of recreational vehicles	Clothing Clothing material, notions and services Footwear Other cultural and recreational services Household equipment Fish, seafood and other marine products Clothing accessories, watches and jewellery Purchase/leasing of passenger vehicles Other passenger vehicle operating expenses	Alcoholic beverages purchased from stores Rent Alcoholic beverages served in licensed establishments Property taxes and other special charges Water Health care services Health care goods Other household goods & services	Passenger vehicle parts, maintenance and repairs Homeowners' maintenance and repairs Food purchased from restaurants Local and commuter transportation Fruit, fruit preparations and nuts Dairy products and eggs Education Personal care services Household cleaning products Personal care supplies and equipment Other food products and non-alcoholic beverages Reading material (excluding textbooks) Meat Cigarettes	Vegetables and vegetable preparations Homeowners' home and mortgage insurance Bakery and cereal products (excluding baby food) Paper, plastic and aluminum foil supplies Electricity



Source: Statistics Canada Table 18-10-0004-01/ATB Economics

Lumber

Lumber prices were near the \$530 per thousand feet level, recovering from an over two-month low of \$495 touched on August 11th, as expectations of low supply offset evidence of low demand. Canadian wildfires have led to a record-breaking 9.2 million hectares of forest burned so far this season. On the other hand, high-interest rates for major central banks have elevated mortgage costs to their highest level since 2002, reduced the demand for the construction of new homes, and dampened buying activity for construction materials.



[Canada to challenge U.S. softwood lumber duties - Canada.ca](#)

[Construction materials prices nearly unchanged in July | Yield PRO](#)

[Canada reports worst wildfire season on record — and there's more to come this fall | CBC News](#)

[Canada's Plan to Plant Two Billion Trees by 2030 is Ahead of Schedule - Forest Economic Advisors, LLC \(getfea.com\)](#)

Quality Control

Raw Material Storage

Lumber can be expensive, and the quality of the lumber used to build trusses ultimately affect the quality of the finished product.

In the new CSA S349:20 standard there is a look at lumber storage stating that it shall be protected against the elements.

The 2 major concerns are keeping it wrapped or covered until it is used and keeping it off the ground.

Too often I see lumber received sitting on the ground with no dunnage, please take the time to ensure that it is on dunnage to keep it from contact with moisture and to prevent damage while moving it.

Trusses must be constructed with lumber that has a moisture content below 19%, so you have to do your best to keep it dry.



Lumber being unwrapped and on proper dunnage off of the ground.

Proper receiving, unloading, storage, handling, installation and bracing of lumber after delivery will help maintain material quality during construction and service life. Follow these simple rules to help ensure proper storage and product performance at the job site.

- Inspect lumber upon delivery for proper grade-marking and moisture content, plus other conditions that may require attention, such as mold.
- Unload lumber in a dry place – not in wet or muddy areas.

- Elevate lumber on stringers to prevent absorption of ground moisture and to allow air circulation. Do not store lumber in direct contact with the ground.
- Cover lumber stored in an open area with a material that will give protection from the elements. Polyethylene or similar non-porous materials act as a vapor barrier, so it is important to allow ventilation around the material to prevent condensation on the underside of the covering.
- Do not store lumber too high and ensure that there is no loose material such as dunnage or stickers on the top of the lift that could blow or fall off. Generally, in Alberta you should not be stacking full lifts of lumber more than 4 high.
- Once lumber is unwrapped it must not have lumber stored on top of it. The lumber should be on dunnage directly on the ground or in racks.



Lumber stored in racks



Re-wrapped lumber.

- Watch for damage from banding.
- Make sure that you practice good housekeeping and pick up loose banding and stickers.
- Have a process of regularly inspecting lumber bundles for holes and gaps and to ensure that moisture is not getting in.

Make sure that you document how to receive and store lumber in your Quality Control Manual.

Health and Safety Toolbox

It is hard to believe that less than 2 years ago we were following all the Covid-19 restrictions and how quickly life has returned to normal.

A quick check shows that there are still 242 current hospitalizations due to Covid-19 with 7 in the ICU. There are still about 30 cases reported daily.

One of the benefits of isolation was that I did not have a cold in two years. So far this year I have had 2. While I was traveling on a completely full plane last week the person that sat down beside me in the middle seat had a runny nose that he continued to wipe with his bare hands for the entire flight. I am just waiting for the symptoms to show up.

One positive we should take from the pandemic is that it is fairly easy to prevent the spread of normal cold and flu outbreaks, let's not forget this.

Flu season is going to be upon us as the kids go back to school and the fall approaches. I know that when our kids went back to school and mixed with the other kids there was a high likelihood that the household would get sick.



When it comes to the workplace, there are several things that employers and workers can do to help protect themselves and others against flu. Here are some tips to help you prevent the spread of flu in your workplace.

1. Vaccines are available for both types of illnesses. Encourage your employees to get a seasonal flu vaccine as well as participate in the Covid-19 vaccine program. Provide information so that your employees know where they can get a vaccine in their community and be particularly mindful of employees who may be at high risk of serious flu complications, such as pregnant women or those with a chronic medical condition.

2. Review your sick leave policies and remind staff that they must stay at home if they have flu-like symptoms, without fear of any reprisals.
3. If a member of staff starts to feel ill while at work, they should be asked to go home immediately. Separate them from other workers and make arrangements for them to go home. Regardless of if they have COVID-19 or any other contagious illness, it is best to remove them from the work site so it doesn't infiltrate your staff pool.
4. Symptomatic workers should still be encouraged to take a Covid-19 test, self-isolate, or self-monitor and when they are cleared to interact with others. These are public health measures to reduce the spread of COVID-19 within our communities. If the infected individual is experiencing any life-threatening symptoms such as severe difficulty breathing, chest pain, or losing consciousness, they should call 9-1-1 and seek medical attention immediately.
5. Clean and disinfect all surfaces and objects regularly. Pay particular attention to any surfaces and objects that many people touch throughout the day including door handles and handrails, elevator buttons and light switches.
6. Consider extending flexible work policies that allow workers to continue working remotely and other policies that allow workers to stay at home to care for sick family members or to care for children, should schools close.
7. Provide resources and training within your workplace to promote preventative actions that will help to reduce the spread of flu. This may include providing tissues, foot operated garbage cans, sensor operated hand soap, disposable paper towels and hand sanitizer.
8. Display information in your workplace to remind workers about flu and to encourage respiratory etiquette and hand hygiene. This includes educating workers about covering coughs and sneezes with tissues, thorough hand washing and regular use of alcohol-based hand sanitizer. In addition, avoid touching the eyes, nose and mouth.
9. Take sensible precautions to help reduce the spread of flu, such as avoiding close contact with people who may be sick. If you are sick, limit contact with others to prevent infecting them.

[Respiratory viruses and the workplace](#)

The Alberta Government has a new format OHS eNews you can subscribe to with all kinds of good material at: <https://ohs-pubstore.labour.alberta.ca/>

News and Events

Opportunities in the North

Hopefully the city of Yellowknife fares better than Fort McMurray and that it does not have to be re-built. If you are bidding or building homes or other buildings in either the Yukon or the N.W.T. please keep in mind that both territories have adopted the 2020 National Building Code. This means that anything you are supplying there has to be designed with software supporting that code.

Alberta Value Added Wood Products Program

The submission deadline for the AVAWPP closed July 31, and there were submissions that exceeded the amount of funding available.

Depending on how the Ministry of Forestry and Parks views the submissions there may be potential for further rounds of funding.

One thing that stands out in this round of funding is that there was no money available for capital investments or machinery, mostly because of the small pool of funding that was available, hopefully any further rounds will be more open to these requirements for manufacturers.

Investments in Forest Industry Transformation Program (IFIT)

For those of you looking at substantial expansions or machinery purchases you may want to consider applying under the IFIT program.

I have heard that this program would like to target more companies in Alberta in the forestry sector.

Keep in mind that this is funded through the Ministry of Natural Resources Canada, so any requests for funding that revolve around energy or climate change would most likely be favored.

If you are looking at applying under this program it is important that you have a professional well put together application. I have found that these types of proposals can easily be rejected not because of their merits, but because a line in the submission was not filled in.

I would suggest that if your EOI is accepted that you get professional help in your submission.

You must submit an expression of interest (EOI) before September 30.

The Investments in Forest Industry Transformation Program (IFIT) was renewed with an additional \$138.8 million for the program over three years, starting on April 1, 2023. This continued commitment will help bring the next wave of highly innovative, first-in-kind technologies to Canadian forest industry facilities and will solidify Canada's position as a leader in forest industry transformation.

On August 10, 2023, the Minister of Natural Resources Canada, the Honourable Johnathan Wilkinson, announced the official launch of the renewed IFIT program and the Program's ongoing Call for Expressions of Interests for Capital Investment and Studies Projects.

You can find the news release at the following link: <https://www.canada.ca/en/natural-resources-canada/news/2023/08/canada-accepting-new-applications-for-three-forest-sector-innovation-programs.html>

With the renewed funding, the Program has introduced three new elements: an expansion to eligible projects, new targeted innovation categories, and an updated application process.

As you have previously expressed interest in the IFIT Program, we are sending you a link to our website that provides the necessary information on our funding opportunities, including how to apply. Details can be found here: www.forest-transformation.nrcan.gc.ca

With the success of the program to date, the application process for Capital Investment Projects has remained relatively the same with a two-phase application process where phase 1 requires the mandatory submission of an expression of interest form and phase 2, the submission of a full project proposal.

The deadline for submitting an Expression of Interest within the first window is **SATURDAY, SEPTEMBER 30, 2023, at 11:59 pm PST**. Please see website for additional windows.

The deadline to submit the full project proposal is 60 days after you have been invited to apply.

Please note that proposals will not be accepted if an Expression of Interest was not submitted by the deadline.

In order to assist with the application process, the IFIT Program will be hosting a series of webinars to provide information and answer questions from organizations interested in applying. The dates are as follows:

Western Wood Truss Association of Alberta August 2023

August 21, 2023 (1:00 PM - 2:30 PM EDT) – English session
August 23, 2023(10:00 AM - 11:30 AM EDT) – French session

September 12, 2023 (1:00 PM – 2:30 PM EDT) – English session
September 14, 2023 (10:00 AM – 11:30 AM EDT) – French session

Depending on demand, additional sessions may be added. **Please register for your preferred session by emailing the IFIT team.**

If you have any questions, please visit our website or contact the program at the following email address: ifit-itif@nrcan-rncan.gc.ca.

WWTA Online Training

If you have not yet taken a look at the WWTA online training program I would encourage you to, as no doubt you will be hiring new workers in the near future, and it is a good method to get them productive earlier and safer. If you want an overview of the program, go to the WWTA website at: <http://www.wwta.ab.ca/truss-training-online.html>



Yes, Canada is different than the United States, sorry.