



You may already know that April's birthstone is a diamond – but did you know that 80% of mined diamonds are used for industrial purposes like cutting, drilling and grinding? It's a good thing we're producing man-made diamonds for these processes, because natural diamonds take over a billion years to form. From deep within earth's crust, they were pushed to the surface by volcanoes 40-55 million years ago.

Diamond mining began in Canada in 1991 in the Northwest Territories. Since then, Canada has become the 3<sup>rd</sup> biggest producer of diamonds worldwide, accounting for 13-14% of supply. Since those humble northern beginnings, diamond mining has expanded to 7 producing mines as of early 2026. And we're not done yet! There's currently a mineral exploration project showing promise for fancy coloured diamonds in Nunavut, plus one more unexpected location for an exploratory project. Can you guess what province it's in?

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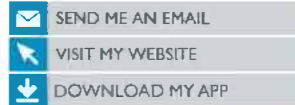
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### What's Blooming in Real Estate: Spring Market Insights



If you're looking for a preview of what spring has in store for the housing market in Canada, you're in the right place. Here's everything buyers, sellers, investors, refinancers,

and everyone else thinking about a change in their housing situation needs to know.

**Rates:** Most economists, plus the Bank of Canada itself, have confirmed they believe the policy rate is at the bottom for this rate cycle. For mortgages, that means you're unlikely to see further rate decreases, so it's a good time to buy or refinance for a 3-to-5-year term. For those with or looking at a variable rate, there is currently a healthy discount, but over the next two years you're likely to see a series of increases.

**Down Payment News:** Nova Scotia unveiled a new program for home buyers, reducing the minimum down payment to only 2%. Credit unions are offering the consumer mortgage products, and the provincial government is providing lender insurance on the mortgages. Other provinces are taking note, although we're yet to see any other program announced so far.

**Canadian Real Estate Association:** CREA announced a decline in home sales to start the year, but suggested it was weather related rather than a market downturn. The main reason they believe the market is poised for an uptick is the pent-up demand from buyers 25-40 years old. It's the biggest home buying cohort in Canadian history, and the buyers have been shut out for the past 3-4 years due to affordability and market conditions. But now rates are at their low point, and 75-85% of the group still want to be home owners. Timing is right for action.

**Canadian Mortgage and Housing Corporation:** CMHC's 2026 housing report came out, predicting near-flat data across new starts (thanks to construction costs and existing inventory), sales (affordability and carrying costs are still factors), and prices (supply and demand are near equal). Housing formation is delayed thanks to all the uncertainty in the market. But perhaps most of all, the economic uncertainty thanks to tariffs, a looming CUSMA renegotiation, and the general volatility of the US economic policy is impacting the Canadian housing market negatively. We're seeing less activity overall, weak supply and demand, and a flat spring market in 2026.

**US Influence:** We know the tariff situation with the US is far from resolved. Most recently, the US Supreme Court struck down the original tariffs, but Trump near immediately implemented blanket new ones using one of many legal workarounds available. Also of note is the July 1 deadline for a CUSMA review, which will redraw trade policy between the three countries. Finally, a new Chair of the US Federal Reserve will be confirmed in May. Trump has nominated Kevin Warsh, who has a history of supporting higher interest rates to control inflation. Independence of the organization is high priority for many, although Trump wants rates lowered and is unsurprisingly creating new ways to influence monetary policy. There's a lot to watch south of the border.

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**Old Traditions, New Creations: Classic Crafts to Do Indoors**

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Crafts are a chance to get off our phones and computers and either relax into a new hobby or connect with others over a creative endeavour. Enter analog arts – crafting's 2026 reinvention. With a new name and a renewed popularity, an art project is not only fun but also keeps you (or the kids) entertained on any day, rain or shine. Plus, many of these ideas can be upcycling projects, or you can get the supplies from a thrift store, so you're keeping the earth in mind as you create!

**Embroidery:** You literally only need a needle and thread for this one! Dig around in your closet and find a pair of jeans or a sweatshirt that has fallen out of your regular rotation and upcycle it with some custom embroidery. Flowers are an easy starting point, or get a hot glue gun to draw some lettering and stitch over the cooled glue for a nice 3D embroidered letter effect. If you're lacking creativity and are okay with some planning ahead, you can order embroidery kits or stitch books online as well. Plus, there are no shortage of video tutorials to get you started!

**Felting:** Perhaps the easiest of all the crafts, all you need here is a felting needle and some wool. Plus, it requires little concentration and even helps with stress relief! Use a cookie cutter to make the loose wool into a shape, then just stab away until it merges into a more solid structure. To make it useful, create a catnip toy by felting a bottom layer, filling the middle with catnip, and felting another layer on top. Really focus on the edges if you're going that route!

**Collage:** Gather up whatever you have at your house, like magazines, stickers, ticket stubs, maps, wrapping paper, ribbons, books you're done reading, flyers, or any other flat scraps. If you want to start small, get some Bristol board and cut out a bookmark for your first collage. And if you love the art, expand into a full junk journal and make a new page whenever you want! Collages are also a great way to make a vision board, or the 2026 version, a bingo card. After you arrange and overlap the scraps how you want them, use roll on glue dots to hold things in place, or mod podge for something that lasts longer and seals better.

**Crochet:** As the most complicated of the crafts here, a tutorial with pictures or video is in order. [Here's one option](#), but you can find tons more on YouTube or by doing a quick search on nearly any platform. You'll need yarn and at least one crochet hook, and you'll want to be sure they pair together. Start with a basic chain, and build up to a scarf or a cuff for those old jeans you dug out to embroider.

**Bedazzling:** The newest craft in this lineup will take some patience and attention to detail. For it you'll need flat-backed gems or rhinestones (a lot more of them than you might imagine, and a couple sizes), bedazzling tweezers or a wax pencil to pick up the gems, glue (Gem-tac for fabric, E6000 for hard surfaces), and something you'd like to bedazzle (clothes, a mug, a hat, a book, whatever!). Map out your surface area to bedazzle, including any words, or use a stencil if you have a shape in mind and aren't a great freehand artist. Work in small sections, either a circular area about 3cm wide or a shorter and longer section if you're going in straight lines. Apply the glue to the area and let it begin to get tacky for a couple minutes before you start placing the gems. Use an offset or honeycomb type pattern to get the rhinestones as close to each other as possible. Once you're done, consider sealing the project to make it last longer!

If you do give any of these a go, I'd love to see your creations!

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If you've gotten this far and are wondering about that exploratory diamond project – it's called the Star-Orion South Diamond Project and it's in Saskatchewan! The mines are projected to hold over 70 million carats of diamonds which will be extracted over the 34-year lifetime of the mines.

In other news this month, April 22 is Earth Day, so now is the time to think of something you could do for the planet. A few ideas: a neighbourhood cleanup, opting not to drive your car for the day, or even planting a tree.

Here's to some nicer weather around the corner and I hope to see you back here in May!

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