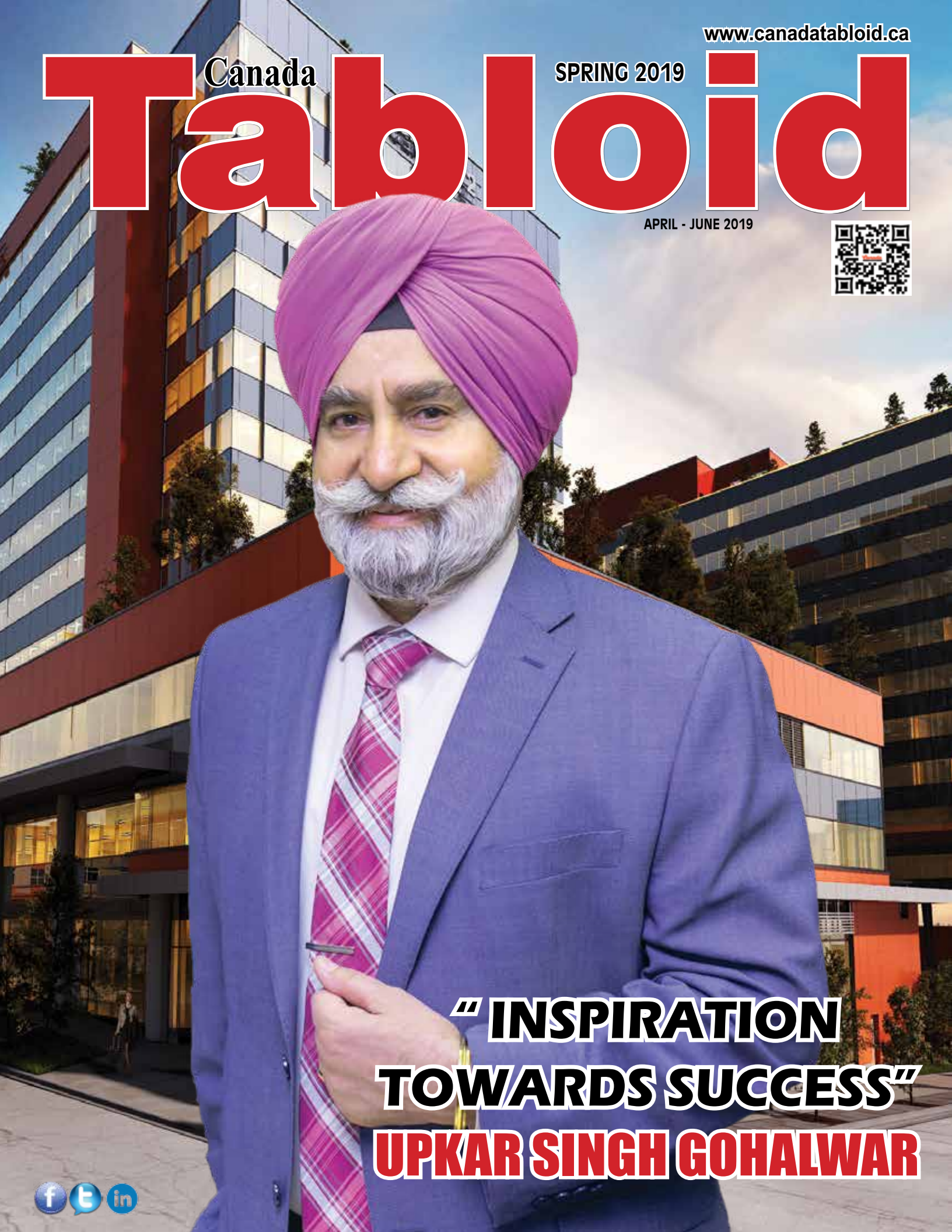
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IMMIGRATION TIPS BY JASWINDER SINGH DILAWARI, RCIC

Express Entry candidates issued invitations in April 11 Manitoba draw

Manitoba issued 403 invitations to immigration candidates in a draw held.

Ontario announces new foreign tech worker stream and immigration pilot for smaller communities.

The Skilled Workers Overseas stream is a key component of the Manitoba Provincial Nominee Program (MPNP), which allows the province to nominate a set number of economic immigration candidates for Canadian permanent residence each year.

The April 11 draw issued 352 invitations to two groups of candidates, including an unspecified number with a profile in the federal Express Entry system.

The Express Entry system manages the pool of candidates for three of Canada's main economic immigration categories — the Federal Skilled Worker Class, Federal Skilled Trades Class and Canadian Experience Class.

Express Entry candidates with a provincial nomination from Manitoba obtain an additional 600 points toward their Express Entry ranking score and are effectively guaranteed an invitation to apply for Canadian permanent residence.

To be considered for a provincial nomination from Manitoba, Express Entry candidates must submit a separate Expression of Interest (EOI) profile to the MPNP.

Eligible EOI profiles are ranked based on scores awarded for factors that include education, work experience and a candidate's connection to Manitoba. The highest-ranked candidates are then invited to apply for a provincial nomination through regular draws from the pool.

Express Entry candidates invited in the April 11 draw were required to have a valid Express Entry ID and job-seeker validation code, and at least six months of recent work experience in an occupation listed as in-demand by the MPNP.

The other group met the following criteria:

A close relative residing in Manitoba or past education or work experience in Manitoba; at least six months of recent experience in an occupation on Manitoba's In-demand Occupations list; and a minimum language proficiency in English or French of CLB/NCLC 5 unless the work experience is primarily in a regulated occupation, in which case the requirement is a minimum of CLB/NCLC 7, or a compulsory trade, in which case the minimum is CLB/NCLC 6. The lowest-ranked candidate in these two groups had a score of 561.



The April 11 draw also issued 51 invitations to candidates through one of the MPNP's Strategic Recruitment Initiatives. These include overseas recruitment missions conducted by the MPNP in association with Manitoba businesses.

The lowest-ranked candidate invited through a Strategic Recruitment Initiative was 695.



Ontario announces new foreign tech worker stream and immigration pilot for smaller communities

Ontario will create a new immigration stream for tech workers and a new immigration pilot initiative with the goal of attracting highly skilled immigrants to smaller communities around the province, the province's government announced April 11 in its 2019 budget. The initiatives are among four immigration-focused priorities outlined in the province's new $163.4 billion budget, which was unveiled Thursday afternoon in Toronto.

"The Province is responding to the needs of Ontario's employers by attracting the skilled workers they need through enhancements to the Ontario Immigrant Nominee Program (OINP)," the budget says.

"Through modernization of the OINP, and in tandem with its other initiatives, the government will continue to ensure that Ontario's workforce remains among the most highly skilled for the modern economy."

Dedicated stream for tech workers

Canada Tabloid

PUBLISHER'S NOTE



Jaswinder Singh Dilawari
Publisher & Managing Director
Canada Tabloid Media INC

The present issue is based on "Vaisakhi " and with this issue Canada Tabloid has entered in 5th year of its publication .This issue is featuring a community leader and successful entrepreneur Upkar Singh Gohalwar and we are sure that the readers will get inspiration from his story .The issue is also featuring other regular articles like Immigration guidance, Auto Review ,Horoscope, Insurance and Real Estate guidance . We at Canada Tabloid Media Inc are highly thankful to all the readers and advertisers for the support in last 5 years and hope to get the same support in future too.

Thanks a lot
Your's Sincerely
Jaswinder Singh Dilawari

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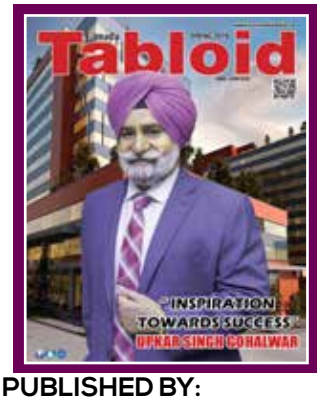
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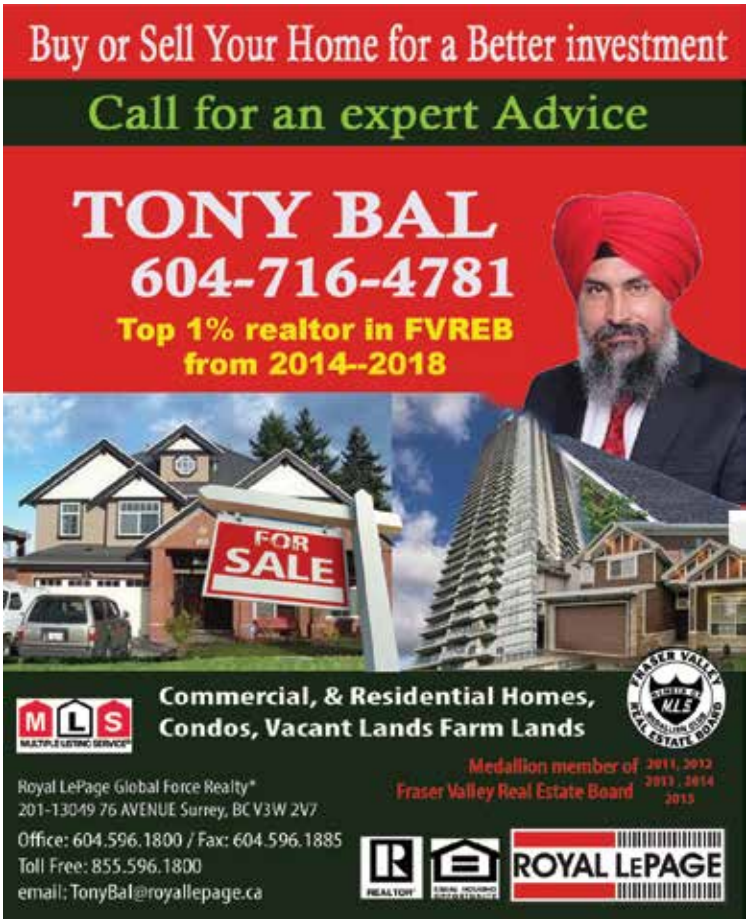
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To this end, the budget says the government will create a "dedicated stream to help Ontario's technology sector attract highly skilled employees," though no details were provided beyond this.

CIC News has asked the OINP for more information on this and the other immigration plans outlined in the budget and will provide updates when they become available.

The new dedicated tech immigration stream would feed Ontario's booming tech sector in cities such as Toronto, Ottawa and Waterloo, which have all seen significant high-tech job growth in recent years.

The OINP has targeted foreign tech workers in the past through its Human Capital Priorities Stream. The stream is linked to the federal Express Entry system, which manages the pool of candidates for three of Canada's main economic immigration categories — the Federal Skilled Worker Class, Federal Skilled Trades Class and Canadian Experience Class.

Immigration pilot for smaller communities

The budget says the government will also begin a pilot initiative "to explore innovative approaches to bring highly skilled immigrants" to smaller communities around the province.

The government said the pilot's purpose will be to "spread the benefits of immigration to smaller communities."

The proposed pilot follows calls from community leaders in Northern Ontario for a program similar to the Atlantic Immigration Pilot (AIP), a joint federal-provincial initiative that allows designated employers in Canada's four Atlantic provinces to recruit skilled foreign workers for jobs they haven't been able to fill locally.

Canada recently unveiled a Northern and Rural Immigration Pilot similar to the AIP that will help small or isolated communities in provinces and territories outside Atlantic Canada to recruit foreign workers.

Expanding eligible in-demand occupations

Ontario's new budget also says the government will seek to include truck drivers and personal support workers under the occupations that are eligible for the OINP's Employer Job Offer: In-Demand Skills Stream.

Among other criteria, the stream allows the OINP to nominate foreign workers with a permanent and full-time job offer from an Ontario employer in one of its eligible occupations to apply to live and work permanently in Ontario.

Eligible occupations under the stream are classified by Canada's National Occupation Classification (NOC) as Skill Level C or D.

Entrepreneur immigration

The fourth immigration-related innovation in Ontario's 2019 budget is the government's promise to "recalibrate" investment and net worth thresholds for the OINP's Entrepreneur Stream.

The government said doing so will "make Ontario more competitive with other provinces" and expand the province's base of prospective candidates.

The current minimum net worth under the stream's eligibility requirements varies depending on where the business will be located:

- $1,500,000 minimum net worth for entrepreneurs hoping to locate within the Greater Toronto Area (GTA).
- $800,000 minimum net worth for entrepreneurs hoping to locate their business outside the GTA.
- $800,000 minimum net worth for entrepreneurs in the ICT/Digital Communications sector regardless of where they want their business to be located.

The current minimum personal investment thresholds are:

- $1,000,000 minimum personal investment if the proposed business will be located within the GTA.
- $500,000 minimum personal investment if the proposed business will be located outside the GTA.
- $500,000 minimum personal investment if the proposed business will be in the ICT/Digital Communications sector regardless of location.

"Fair" OINP allocation

The budget calls on Canada's federal government to work with Ontario to ensure the OINP's annual allocation through Canada's Provincial Nominee Program is "fair."

The OINP receives an allocation each year from Canada's federal government that allows it to nominate a set number of economic immigration candidates for permanent residence in the province.

The OINP's 2019 allocation is 6,900, which fell short of Ontario's request for an allocation of 7,600 nominations.

The allocation represents a small part of annual immigration to Ontario, which totalled 137,410 newcomers in 2018. ■



Jaswinder Singh Dilawari is a Regulated Canadian Immigration Consultant and Director of Dilawari Immigration Services Inc and can be contacted at jaswinder@dilawariimmigration.ca or at +1 604 649 5298 for all immigration related queries

Vaisakhi
Birth of Khalsa

Festival of Baisakhi is celebrated with lot of joy and enthusiasm in India & Canada. Farmers are jubilant over the festival as for them Baisakhi marks the time for harvest of rabi crops. Prosperous with the bountiful produce they look forward to celebrating Baisakhi with all eagerness.

For the predominant Sikh population of Punjab Baisakhi is one the biggest festival as it marks the foundation day of Khalsa Panth by the tenth Sikh Guru, Guru Gobind Singh. Sikh community located anywhere in the world celebrate Baisakhi by participating in the special prayer meets and Baisakhi processions.

In the villages of Punjab and Haryana, the day of Baisakhi is full of colors and vibrancy. Cries of "Jatta aayi Baisakhi" reverberate in the skies as gaily-dressed men and women move towards the fields to celebrate the occasion. High point of Baisakhi celebrations in villages is the performance of traditional folk dance bhangra and gidda by men and women respectively. The dance is simple in movement but is extremely energetic and is performed in-groups on the beat of dhol.

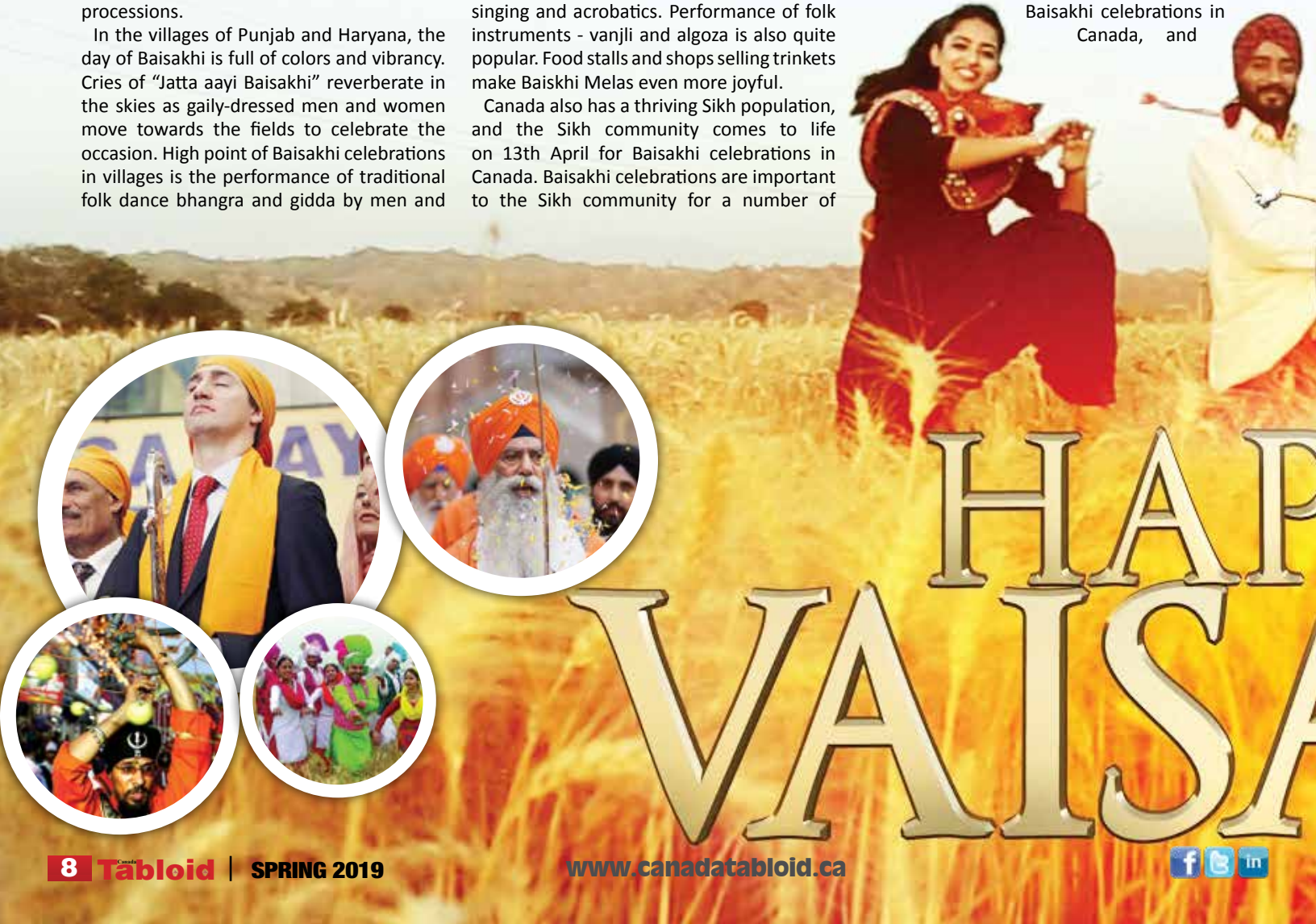
Farmers also celebrate Baisakhi as a Thanksgiving Day. After taking an early bath in ponds or rivers people visit temples or gurdwaras to express gratitude to the Almighty for the bountiful harvest and pray for prosperity and good times in future.

At several places colourful Baisakhi Fairs are also organized to celebrate the day. People participate in these fairs with lots of enthusiasm and charm. Major attractions of Baisakhi Fairs are the bhangra and gidda performances besides wrestling bouts, singing and acrobatics. Performance of folk instruments - vanjli and algoza is also quite popular. Food stalls and shops selling trinkets make Baiskhi Melas even more joyful.

Canada also has a thriving Sikh population, and the Sikh community comes to life on 13th April for Baisakhi celebrations in Canada. Baisakhi celebrations are important to the Sikh community for a number of reasons. Apart from celebrating the winter harvest, Baisakhi also welcomes in the Sikh New Year, and marks the anniversary of the Khalsa establishment, which dates back to the latter half of the 16th Century.

Surrey's Sikh Community

The province of British Columbia in Canada is home to Surrey, a city rich with Sikh culture and people. One of the greatest contributors to Baisakhi celebrations in Canada, and Surrey in particular, is the Gurdwara Sahib DasmeshDarbar Temple. The Gurdwara is the chief organizer of the Surrey Vaisakhi parade, which is said to be the largest Baisakhi celebrations in Canada, and



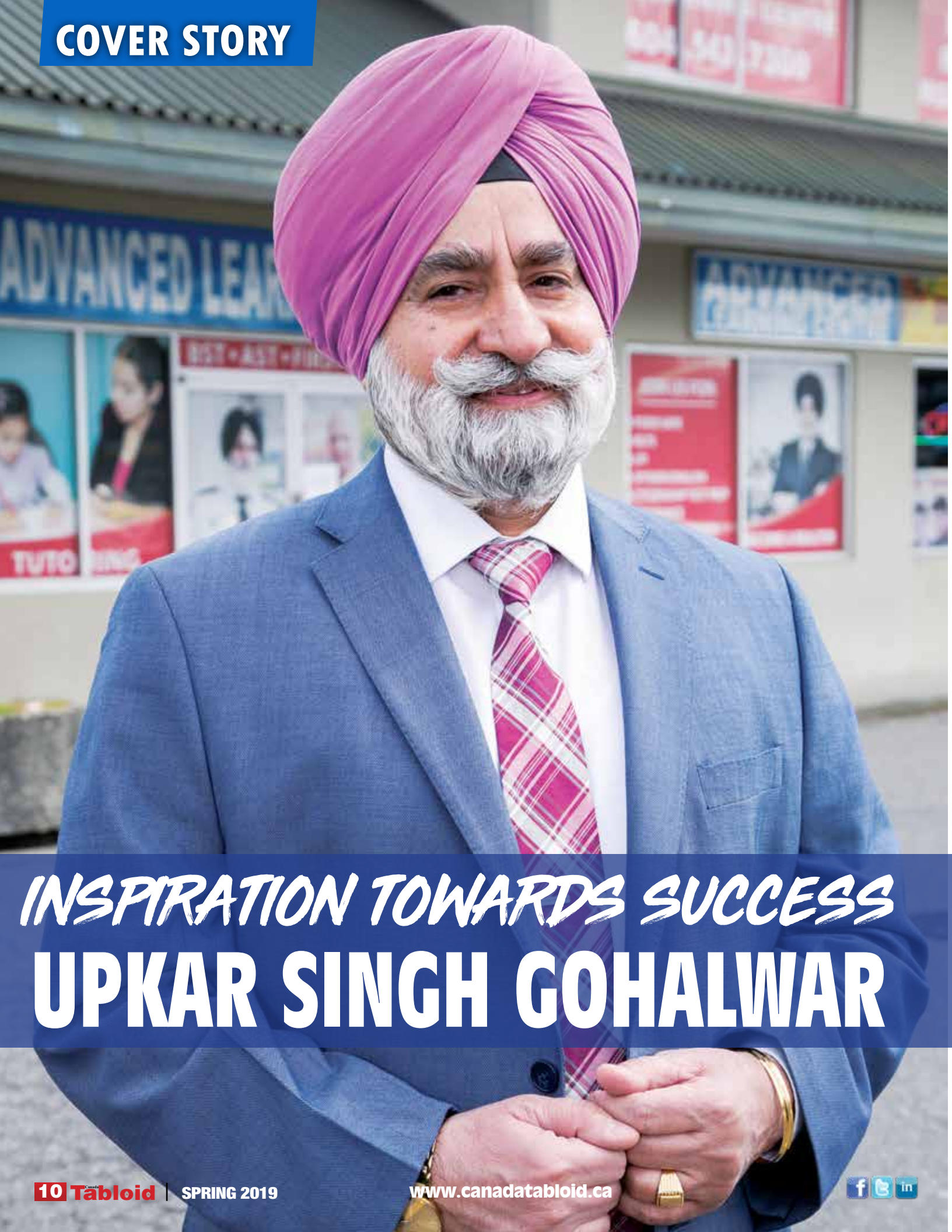


outside of India as well. The Gurdwara has been organizing the parade for a period of almost 2 decades.

Surrey's Sikh community opens its doors to people from all walks of life for being a part of the parade, and this warm and friendly attitude has made Baisakhi celebrations in Canada a global phenomenon. April 2015 saw the biggest turnout for the parade till date, with an estimated 250,000 participants. Baisakhi celebrations in Canada are best enjoyed in Surrey, with an array of entertaining performances lasting the entire day. In 2015, the celebrations consisted of 19 floats that represented various community groups, humanitarian bodies, along with local Sikh schools. The standout float was the one which carried the Guru Granth Sahib, the Holy Scripture of the Sikhs.

The entire parade is organized thanks to willing volunteers within the Sikh community and people outside the communities as well. Absolutely anyone is free to join in and help with proceedings, thus emphasizing the importance of equality and community-based living that is typically found in the Sikh Culture. Though there are certain public inconveniences such as traffic disruptions, parking restrictions, and road closures, the people of Surrey are extremely warm and receptive towards the Baisakhi celebrations. More and more crowds are expected in the coming years. ■





INSPIRATION TOWARDS SUCCESS

UPKAR SINGH GOHALWAR

AN INVESTMENT IN KNOWLEDGE PAYS THE BEST INTEREST



"A SUCCESSFUL PERSON IS A DREAMER WHO BELIEVED IN THEMSELVES"

Back in days, the sole purpose of the businesses was to make profit. It is absolutely mandatory for business to make profit in order to sustain; however, in that race, they often neglect the interest of its stakeholders such as community they are located in, their customers and employees. With changing times, businesses realized the value of taking into consideration the interest of its stakeholders in order to thrive. One such business is located in the fastest growing city of Lower Mainland, i.e. Surrey.

Mr. Upkar Gohalwar, when landed as an immigrant in Canada in 2004, started the second innings of his career by incorporating a company known by the name of "Advanced Learning Centre" - the first of its kind in Surrey. Advanced Learning Centre, henceforth ALC, closely follows Benjamin Franklin's saying "An investment in knowledge pays the best interest". Till date, ALC has helped immigrants to smoothly launch themselves into the labour market by instilling necessary skills in them through wide array of courses offered at two locations - one in Surrey and the other in Abbotsford.

Mr. Gohalwar, when asked about the mission of the business, states that "it is not a business, but community service". He further adds that undoubtedly like any business, operating ALC has some associated costs; therefore, they do charge minimal fee for all the courses they offer. But it is just to meet the operational costs. He explains that the underlying motive to start this venture was to serve the community and to ensure that new immigrants are equipped with necessary skills to find employment in multicultural Canadian society.

If you stay in Surrey, the chances are you might have already visited ALC at least once. Moreover, if you ever run into Upkar Singh Gohalwar, you can easily recognize him due to his warm nature and welcoming smile. He is the epitome of hard work and success in South Asian diaspora. Mr. Gohalwar believes in placing higher value on his customers as well as on his employees - in his words, they are his "extended family ".

ALC provides variety of vocational courses in different professional realms. Starting with their widely admired product, ALC has so far helped about 25,000 people to successfully obtain their Basic Security license. In addition, they are helping new immigrants to clear Language Proficiency Test which includes but are not limited to IELTS and CELPIP. The firm also provide other courses such as Food Safe, First Aid, Citizenship Test Preparatory along with providing tutoring services for elementary



and high school students.

Upkar Singh Gohalwar has built a very successful business in Real Estate under the brand of "YPA Realty" and has around 185 REALTORS offering professional services to the clients. He says that the main motto of this business is to deliver superior level of customer service at affordable prices. Customers are highly satisfied with the services provided by YPA considering they are taking fair share of the business from the market. Moreover, they have an in-house Mortgage firm as well by the name of "Lending Hub".

Born in the village Gohalwar located in the district Amritsar of Punjab (India), Upkar is the son of a famous "Dhadi" (Missionary) of his times, Gurcharan Singh Gohalwar. After completing his secondary education from the village school - during which he was also taking care of his agricultural farms - Upkar went on to do both a Bachelors and a Master's degree in Arts with major in Economics from DAV College, Amritsar. Recalling the turning point of his life, Upkar remembers the moment when the head of Economics department of his college encouraged him to reach his full potential by working hard. He moved forward to gain the second rank



> “underlying motive to start this venture was to serve the community and to ensure that new immigrants are equipped with necessary skills to find employment in multicultural Canadian society.”

in Guru Nanak Dev University, Punjab during his Masters in Economics.

Three months later of the completion of his Masters degree, he was offered a job in a nationalized bank - Punjab & Sind bank as an officer. He travelled around India, having posted at various locations of the bank and rose through the ranks to eventually become bank’s Chief Manager. During his banking tenure, he was ranked number one all over India in the professional banking course called CAIIB (Certificated Associate of Indian Institute of Bankers, presently known as JAIIB). He won many prestigious awards within the banking industry such as Calcutta Banks Association Prize and P.C Bhattachariya Memorial Prize just to name a few.

Upkar married Tripat Inderjit Kaur and was blessed with a son Pukhraj Singh and a daughter Anuraj Kaur.Pukhraj is married to Navneet Gohalwar and the couple is blessed with a



daughter and a son named Japneet and Japraj. Moreover, Anuraj is married to Harvinder Kang and has a beautiful daughter named Sehaj.

Always eager to learn, he learnt French as a language and scored top rank University wide for three consecutive years. Around the time when most people lean towards an easy lifestyle, he decided to migrate to Canada believing it holds better future for him and his family and moved to beautiful British Columbia in 2004. Having an established career in banking for 30 years, his migration to Canada was the starting point of his second innings from a total scratch.

Upkar Singh started as an Immigration Consultant,but left soon. In order to polish his French language, he took various courses at Kwantlen Polytechnic University (Surrey) where subsequently he tutored as a volunteer also. After the period of four months, he started his own venture "Advanced Learning Center". The primary objective of opening this institute was to instill necessary skills in Canadians and particularly new immigrants to get employed in different professions. Starting with a single student in 2005, thousands of his students went on to form new companies, to change their blue-collar jobs to white collar professions and work for some of the top realities and mortgage companies in the Lower Mainland area.

His contribution towards Canadian economy is immense as he and his team operating from two different locations (Abbotsford & Surrey) helped thousands of students in getting licenses to further get employed in different sectors – Insurance Brokerages and Security Guards firms to name a few of them. In addition,his own companies employ about 200 employees and independent contractors. Because of the high-quality service, ALC is the first choice among the new immigrants when they wish to inculcate their skills to get employed in Canadian market. Upkar Singh believes education has been his primary tool in the path towards success. He often encourages new immigrants to find confidence in education and upgrade their skills to achieve great heights. He considers Canada's socio-political system, not primarily the money, as the main attraction which pulls the best and the brightest from across the globe to this country to call Canada as their new home. Upkar considers contentment of mind, not one's bank balance, as the primary measure of one's success. Coming from a man who started and built his presence in the new country near the age of retirement, it is a lesson worth preserving for everyone.

Upkar now likes to spend most of his time with his grandchildren Japneet, Japraj and Sehaj and is looking to retire sooner. His grandchildren asks him to spend more time with them. He has high hopes from his all three grandchildren and expresses his desire to see them succeeding and carrying forward his legacy of serving the community. Upkar has a fair contribution in Canadian economy as he is employing around 200 employees and subcontractors along with helping thousands out there to land their desired job. ■

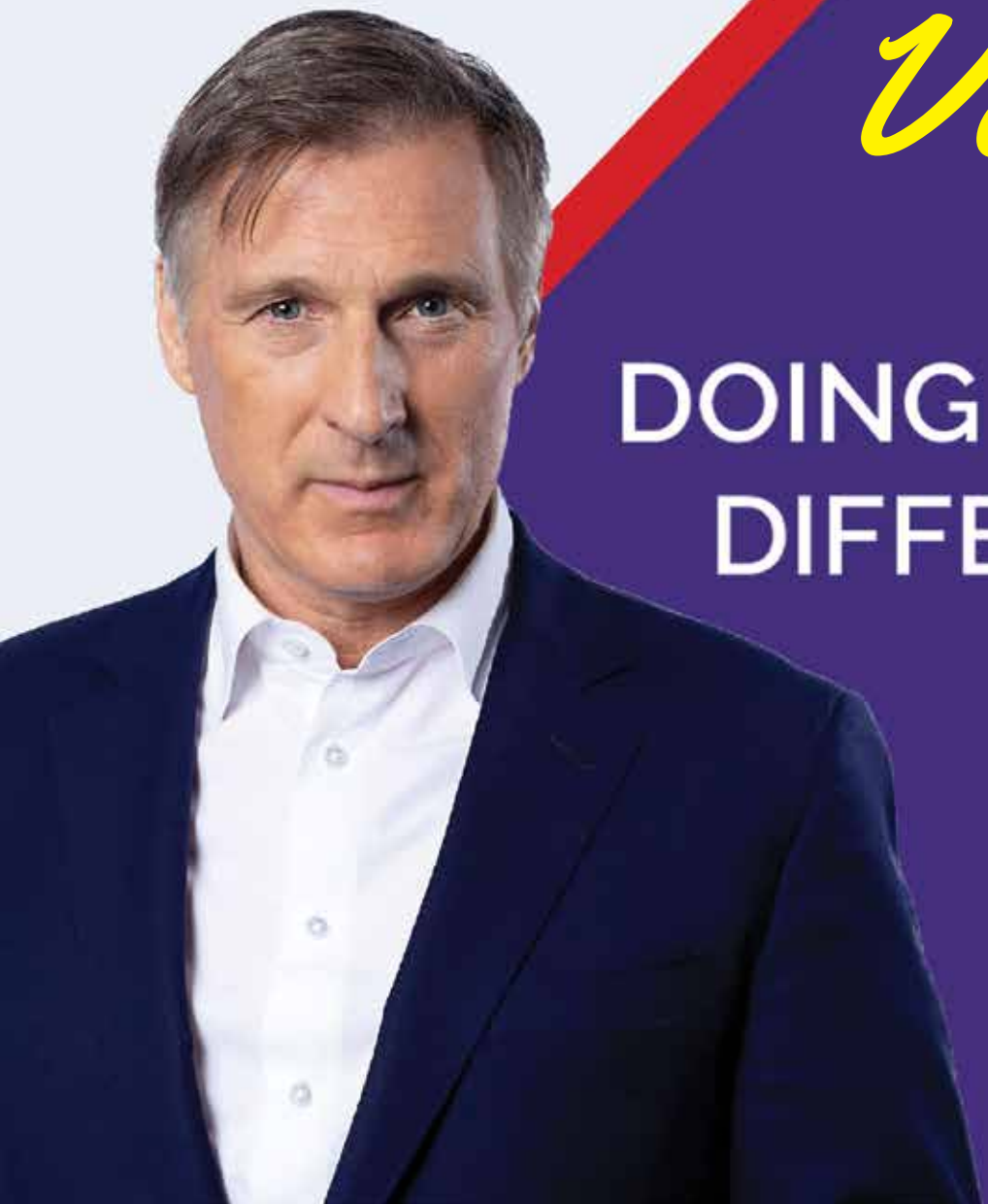


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Maxime Bernier
Party Leader

Happy Vaisakhi



DOING POLITICS DIFFERENTLY



Tulsi Gabbard Announces 2020 Run vs. Donald Trump

Democrat Tulsi Gabbard announced that she would run for president in 2020, entering what is expected to be a crowded field of liberal contenders.

"I have decided to run and will be making a formal announcement," the Hawaii congresswoman said on CNN in an interview that's slated to air on "The Van Jones Show."

Gabbard, who was elected to Congress in 2012, was the first Samoan-American and the first Hindu member of Congress. An Iraq veteran, Gabbard, 37, serves on the House Armed Services Committee and House Foreign Affairs Committee.

Rep. Tulsi Gabbard, D-Hi., nominates Sen. Bernie Sanders, I-VT., for president during the second day of the Democratic National Convention in Philadelphia on July 26, 2016. She previously served as the vice-chairwoman of the Democratic National Committee but resigned to endorse Sen. Bernie Sanders during the 2016 campaign.

"There are a lot of reasons for me to make this decision. There are a lot of challenges that are facing the American people that I'm concerned about and that I want to help solve," she said, according to CNN.



Gabbard was criticized in 2016 for traveling to Syria and meeting with President Bashar Assad, who has been accused of war crimes. She says it's important to meet with adversaries if "you are serious about pursuing peace."

The Republican National Committee, shortly after Gabbard's announcement, sent out a "cheat sheet" attacking the meeting and her bid for the White House.

Already, the pool of Democrats looking to take on President Donald Trump in 2020 is getting crowded.

Sen. Elizabeth Warren, D-Mass., announced the start of an exploratory committee to run for president and held rallies in Iowa last week to talk with voters in the state that's the first to vote in the presidential primary. Julian Castro, Barack Obama's former Housing chief, is expected to announce his 2020 bid in Texas.

Others, including former vice president Joe Biden, Sen. Cory Booker, Sen. Kamala Harris and former Rep. Beto O'Rourke are also considering a White House run in 2020. But within days of her decision, Gabbard is facing questions over her work in the early 2000's for an anti-gay organization run by her father, Mike Gabbard. A review of Gabbard's past political engagements published by CNN's KFile found that while Gabbard was running for the state legislature, she touted work she did alongside her father to help pass a constitutional amendment to ban same-sex marriage in Hawaii.■



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Canada, Rebuking Tech Giants, Braces for Possible Election Interference

Canada is expecting foreign interference in its national election in October, and is considering stronger regulation of social media companies to ensure they block meddling in the voting, the minister responsible for election integrity.

The minister spoke after the release of an updated report by Canada's electronic eavesdropping and security agency on online interference by other countries in the Canadian election.

"We judge it very likely that Canadian voters will encounter some form of foreign cyber interference related to the 2019 federal election," the report said. "However, at this time, it is improbable that this foreign cyber interference will be of the scale of Russian activity against the 2016 United States presidential election."

"Canada is a target of choice for those who seek to undermine our democracy," said the minister, Karina Gould, at a news conference in Ottawa. The report does not indicate what countries are likely to attack Canada, and both Harjit Sajjan, the defense minister, and Shelly Bruce, who heads the electronic security agency, declined to elaborate.

Ms. Gould also criticized Google, Twitter and Facebook for not providing the Canadian government with the same degree of information they have offered Europe about their efforts to mitigate possible election interference.

"We have not really seen that much progress with them," she said, adding that the major social media platforms have declined to give the government regular updates about what they are observing and what they are doing to prevent any misbehavior.

"There's a lot left to be desired in terms of how seriously they're taking these issues," she said. Kevin Chan, the head of public policy for Facebook Canada, said the company plans to introduce new rules for paid political advertising in Canada and is making efforts to block foreign meddling in elections.



"We take the protection of election integrity on our platform extremely seriously at Facebook, and we want to be a force for good in Canadian democracy," he said.

Colin McKay, head of government policy at Google Canada, said the company had met several times with several branches of the Canadian government to discuss "transparency, cybersecurity and information." The company is also working with Canada's Canadian Center for Cyber Security, a government agency, on preventing malicious attacks. Twitter declined to comment.

"We have every intention of continuing our close work with government to protect Canada's democratic institutions and election activities," Mr. McKay said in a statement. The company did not address Ms. Gould's call for formal regulation.

Ms. Gould said Canada was reviewing its laws to see how they can be used to force action by online companies, and also considering new legislation.

It is also reviewing steps by other countries, including Britain's proposal to set up a social media regulator, and recent changes to Australia's laws that, among other things, could lead to the jailing of executives from social media companies if they do not "expeditiously" remove content with graphic violence on their platforms.

"We are having active conversations with our partners and allies around the world as to what this would look like in the Canadian context," Ms. Gould said.

She added, "The platforms have been able to avoid being held to account for what takes place on their platforms for too long."

Separately Facebook banned several Canadians and groups that promote white supremacy. In a statement, the company said it was shutting down accounts held by Faith Goldy, a far-right former mayoral candidate in Toronto, and several groups including the Soldiers of Odin and the Canadian Nationalist Front. The report was issued by the Communications Security Establishment, which is a branch of the military and headed by Ms. Bruce. It issued a similar report in 2017. Earlier this year, the government set up a committee with representatives from the civil service, the security service and the Royal Canadian Mounted Police to look for signs of interference in this year's vote.

The report found that any interference is likely to be limited to the spread of misinformation during the campaign. It concluded that any interference in voting results was highly unlikely because Canada still uses paper ballots in national votes.■

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BUYING A HOUSE IN BC

We make a lot of decisions in life but one of the biggest decisions is when we purchase our first home. Before deciding on purchasing your first home, you should do the proper amount of research and due diligence before committing to any property. Below is a list of potential steps you should follow to ensure that your property buying experience does not turn into a nightmare.

ARE YOU READY FOR HOME OWNERSHIP:

Before starting to look for a property, you should know the answer to the following questions:

- What can I afford?
- What are my options?
- What do I need in a home?
- Am I OK with the risks?
- Am I ready for the responsibility of home ownership?

FIND THE RIGHT REALTOR:

Having a realtor guide you through the complex maze of buying a new home is an absolute necessity. Your realtor will assist you in finding the best neighborhoods and write an offer that protects you and will aid you in completing your purchase. Remember, the Seller pays your agent's commissions.

FIND THE RIGHT MORTGAGE BROKER:

Sometimes a realtor can refer you to a good mortgage broker, other times you can do your research and get some recommendations. Your bank can also assist you in finding the right broker. The mortgage broker will be able to help you get pre-approved and determine your affordability base on your income and various other factors and get you the best rate based on your circumstances. Try to find a mortgage broker with good availability as you may need to seek their assistance in the evening or on the weekends.

PRE-APPROVAL PROCESS:

You will receive your mortgage pre-approval when your mortgage broker has sent in your basic financial information (income, credit score, current debts, etc.) to the lender (bank) for review. The lender will then determine the maximum amount of money that they will lend you along with an estimated interest rate and monthly mortgage payment amount.

CONFIRM YOUR DOWN PAYMENT:

During the pre-approval process, you will need to confirm the amount that you will need to put as a down payment on your purchase. The down payment combined with the amount that the bank is willing to lend you will be the maximum purchase price that you can afford. You may be able to pull money from your RRSP accounts, you may receive money as a gift from a parent or family member or you may borrow additional funds from a line of credit to assist with your down payment. The minimum down payment rules in British Columbia are:

- 5% for properties for the portion of the purchase price under $500,000;
- 10% of the portion of the purchase price above $500,000 but less than $1,000,000;
- 20% on the purchase price for properties valued above $1,000,000.

CLOSING COSTS:

There are costs outside of the purchase price that you will need to think about. In no particular order these other costs are: notary/ lawyer fees ($1,000 - $2,000); appraisal fees ($300 - $400); property transfer tax (1% on first $200,000, 2% on $200,000 to $2,000,000, and 3% on market value greater than $2,000,000) and there are exemptions such as the First Time Homebuyer and Newly Built Homes which can substantially reduce or eliminate the property transfer tax if you meet all of the conditions.

ADDITIONAL COSTS:

There are other costs that you should also be aware of when it comes to buying your first house. If you put less than 20% down you will be required to pay for and obtain mortgage insurance. Finally, if you are buying a new property you will probably have to shell out some money for the GST which is 5% of the purchase price (less any rebates).

The above is a very simplistic view of the home buying process. If you have any questions with regard to this process, I would be happy to assist you with the purchase of your first home, investment property, sale, or refinance of your home. For more information and for all of your notarial needs please contact Harinder Dail Notary Public at 604-503-3853 or email at HDailNotary@shaw.ca.



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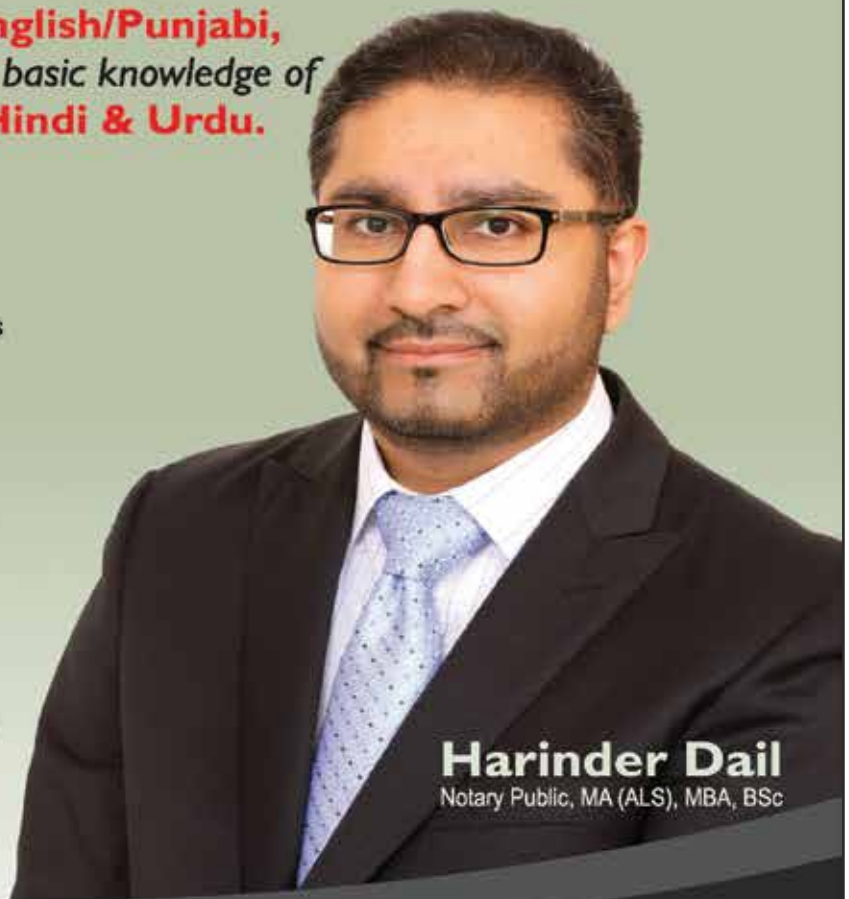
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AULI

ONE OF THE BEST SKI DESTINATIONS IN INDIA

One of the coolest vacations that Delhiites can think of during the winters is a skiing holiday in Auli, a destination in Uttarakhand which is known for its beautiful snow-laden slopes. Talk about the beauty, the place is dotted with oaks and deodars and is blessed with clear blue skies and a clean environment, both of which are rarities in the cities we live in.

Auli is one of those skiing destinations in the world where even beginners can visit. In fact, people start off their skiing experience in this place. Beyond anything else, Auli is now famous as one of the most economical places in the world to learn skiing as well. Yes, you read that right. Out here, tourists can also take residential skiing lessons and that too at economical prices. Having said all that, one often wonders the hows and whens of Auli. Here's me hoping that this skiing guide to Auli answers most of your questions, if not all.

A bit about the place

Located at an altitude of approximately 9,200 ft, Auli sits beautifully in the lap of picturesque mountains of the Himalayan range. Some of the famous mountain ranges that surround this place include Nanda Devi, Kamet and Mana Parvat among others. And yes, during winter, all of those peaks are pretty much visible from Auli, thanks to the clear blue skies.

Best time to go

Although it depends upon the amount of snowfall, the best months to visit Auli are usually April, May and June, because skiing lessons are available during that time.



Where to stay

The best place to stay in Auli is the famous GMVN ski resort in Auli. The rooms in this property come with double beds, windows, seating area in some rooms, TV, heater, hot water facility, and room service at an additional service charge of 10 percent. These rooms can be booked online.

What to do

When in Auli, the best you can do is skiing and snowboarding. There are 7-day and 14-day courses available for those who would want to learn skiing. Also available are daily lessons. All of these courses are offered by the Garhwal Mandal Vikas Nigam (GMVN), the government tourism body of the Garhwal region of Uttarakhand.

Tariff: As of 2017, the dormitory starts at Rs 280 per person for a night and basic rooms start at Rs 1,650 per night.

How to reach

You can reach Auli either directly by road from Delhi or by a combination of train, bus, cab and ropeway.

If you are looking to go by train, the best way is to take a train from Delhi to Haridwar, and from there, take a local bus to Joshimath, which is the nearest town to Auli. And from Joshimath, one can take a ropeway up to Auli. While the earliest departs Haridwar at 5:30 AM, the ropeway is available from 9:15 AM to 4.20 PM every 25 minutes. ■



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Vibrant Goa Roadshow In Vancouver & Surrey







Vibrant Goa Roadshow 2019-Vancouver was organized in partnership with BC India Business Network, and the Consulate General of India, Vancouver on 10th April, 2019. The Roadshow was sponsored by Forestry Innovation Investment, Vancouver Economic Commission and Indo-Canada Chamber of Commerce, BC.

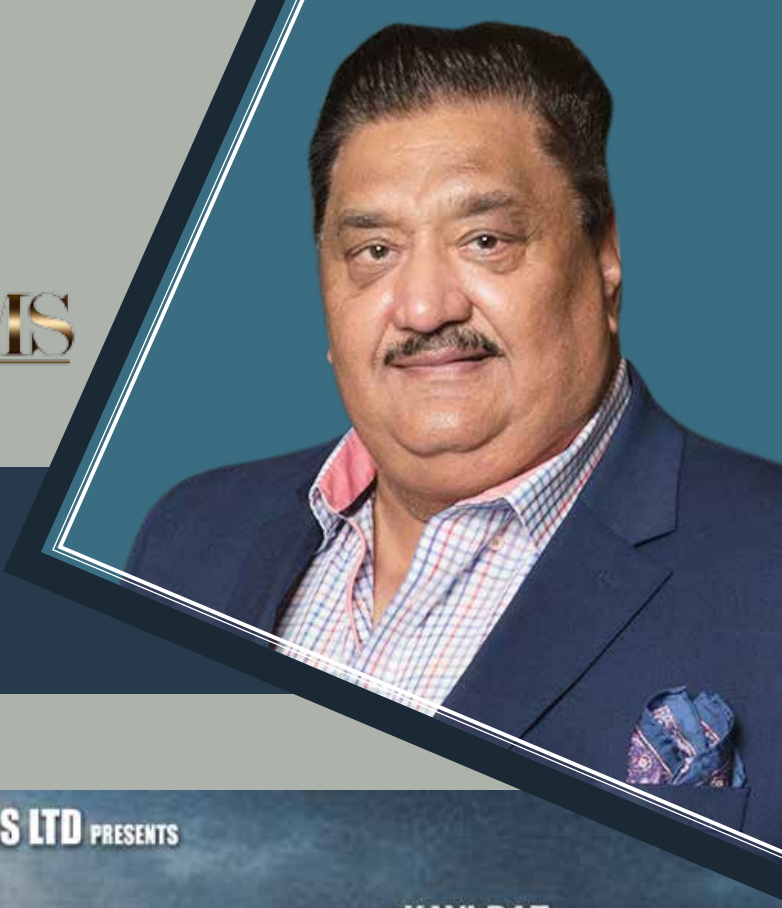
Consul General Mrs. Abhilasha Joshi gave the Keynote address. Mr. Vivek Savkur, Convenor of the Vibrant Goa Roadshow and President of the BC-India Business Network, welcomed the guests. Vibrant Goa Foundation, Chief Mentor Dr. Jagat Shah; Vibrant Goa Foundation Chairman Mr. Rajkumar Kamat and Balashree Foods Pvt Ltd., Goa President Mr. Pranav Aggarwal invited BC Businessmen to participate in the #VibrantGoa Global Expo 2019 Summit which will be held in Goa, India from October 17-19, 2019. Their presentations were followed by a very informative presentation by IC-IMPACTS CEO Dr. Nemkumar Banthia, CEO, IC-IMPACTS; Mr. Michael Loseth, CEO, Forest Innovation Investment, and Catherine Warren, CEO, Vancouver Economic Commission. More than 60 businessmen attended the Roadshow.

An MOU between Rajkumar Kamat, Chairman,Vibrant Goa Foundation and Mr. Vivek A. Savkur President BCIBN was signed during the roadshow to promote bilateral trade and culture between BC and Goa. Dr.Jagat Shah announced the establishment of the Vibrant Goa Global Expo Summit Desk in Vancouver under the aegis of the BC India Business Network. Several businessmen have registered to go to Goa for the Global Expo. Those interested in registering for the Goa Global Expo may contact,Vivek Savkur on 604 728 0971. The Vibrant Goa Foundation will play hosts to the BC Businessmen participating in the Global Expo in Goa. They have given a very interesting invitation to those registering for the Global Expo.

The Surrey Board of Trade also organized the Vibrant Goa Roadshow in its Surrey office earlier in the day. Several prominent Businessmen of Surrey attended the Roadshow and expressed interest in investing in Goa. Anita Huberman,CEO of SBOT,welcomed the guests and made a presentation of the business and trade activities of the Board in the economic development of Surrey. The Goa delegates were interested in importing infrastructure technology, lumber and building materials from Surrey. ■

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VISAFF is excited to now be accepting submissions for the 2019 festival which will run in mid-November. If you have a film that you'd like to show at this year's festival, send it in! VISAFF accepts submissions of feature films, shorts, web series, and documentaries, all chosen to engage, educate and inspire audiences. ■



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FOUR FUGITIVE TYCOONS LOOM LARGE OVER INDIA'S ELECTION

The accused represent a slice of India's wealthy elite who are loathed by the poor for their perceived ability to avoid being brought to justice.





A group of fugitives could play a crucial role in the world's largest election.

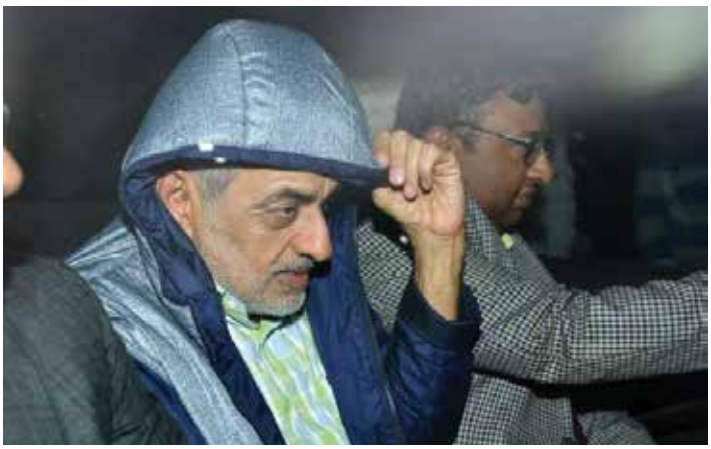
Indian Prime Minister Narendra Modi, who is set to face about 875 million voters in his re-election bid, has stepped up efforts to punish a liquor tycoon, an arms dealer, a billionaire jeweler and a corporate lobbyist after they fled overseas to avoid undergoing trial at home. Just ahead of the polls due by May, the premier has already had some success.

U.K. Home Secretary Sajid Javid signed an order on Sunday to extradite Vijay Mallya, a colorful beer baron who now lives in London after an airline he owned defaulted on $1.3 billion in loans. The move follows a successful extradition of Christian Michel, an arms dealer accused in a $759 million chopper scandal and lobbyist Deepak Talwar, who were flown back from Dubai.

These developments are at the core of two major election issues for Modi — addressing corruption in a society mired with decades of graft and a banking system reeling under billions of dollars of soured debt. After winning a record mandate in 2014, Modi is looking increasingly vulnerable, with his ruling Bharatiya Janata Party losing key state elections. Prosecuting wealthy individuals accused of breaking the law could boost his image at a critical time in the campaign.

"This greatly enhances Modi's reputation as an anti-corruption fighter and shows that he's trying to clean up the system," said Niranjan Sahoo, a senior fellow with the Observer Research Foundation, a New Delhi-based think-tank. "Elections are about





perceptions and optics, and this comes at the right time." Extraditing businessmen like Mallya and Nirav Modi, a billionaire diamond jeweler accused of defrauding $2 billion from a state-run bank will help to puncture an opposition narrative centered around the government's coziness with big businesses.

Getting back Michel and Talwar, an aviation industry middleman alleged to have misused foreign funds that came to his non-profit organization, will feed into the image of Modi as a premier with no tolerance to corruption. Mallya, Nirav Modi, Michel and Talwar deny the allegations. Mallya said he will appeal the extradition order.

Nabbing high-profile individuals accused of corruption also helps draw attention away from the government's inability to create jobs and the ongoing fallout from demonetization and a poorly implemented goods and services tax.

"The Modi government is hailing this decision as a success in its anti corruption campaign," said Katharine Adeney, director of the University of Nottingham Asia Research Institute. "However, this is unlikely to have much impact on the election. For most Indians it's the lack of jobs, rural poverty and the state of the economy that are the big pressing issues." His administration has already announced $13 billion worth of measures including cash handouts for farmers, a pension program for informal sector workers and tax relief for India's squeezed middle class in the federal budget on Feb. 1 to win back voter support.



However, this is unlikely to have much impact on the election. For most Indians it's the lack of jobs, rural poverty and the state of the economy that are the big pressing issues

The accused represent a slice of India's wealthy elite who are loathed by the poor for their perceived ability to avoid being brought to justice. While the flamboyance of Mallya – a globetrotter with his private jets and yachts in his heyday – makes voters uncomfortable, Nirav Modi, whose jewelry were worn by Kate Winslet to Dakota Johnson, represents the power of the rich who typically get away with looting money from taxpayer-funded state-run banks.

"Symbolically, it has a lot of relevance for the election. Elections are a lot about optics," Observer Research Foundation's Sahoo said. "This is a big victory for the ruling party." ■



VARIOUS EVENTS OF CENTRAL ASSOCIATION OF PUNJABI WRITERS OF NORTH AMERICA





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HOROSCOPE



Aries (March 20th – April 19th)
This is an excellent monthof april 2019 for increasing your psychic ability, relying on your intuition and going within to connect with your angels, spirit guides and the presence of God .Your body chemistry is likely to be more sensitive to food, environmental issues, drugs or alcohol, even supplements and vitamins.



Taurus (April 19th – May 20th)
The 2019 april horoscope predicts that in april 8th 2019 the Solar Eclipse in Aries places an emphasis on your health, work, pets and activities you do behind the scenes.

Venus square to Saturn you are needing more love. You have cut down on your spending and you may need more rest and sunshine. To be happy now you need to be very focused on a professional or personal project.



Gemini (May 20th – June 21st)
The April 8th 2019 Solar Eclipse counsels you to pursue your hopes and wishes by connecting with new people and aligning your energies with those in your social circle and/or community. June 2019 has been a time when you may have had to do with less or work harder to produce financially.



Cancer (June 21st – July 22nd)
The April 8th 2019 Solar Eclipse indicates you may be dealing with influential people, government people or agencies. Your job, business and career take much of your time and attention. This is a time of increased recognition or coming before the public. Hard work is involved.



Leo (July 22nd – August 22nd)
Dear sweet Leo, you have been in a phase of clearing up old karma and you are in a phase of endings and beginnings. This IS the time to make long range plans. The Solar Eclipse on April 8th 2019 is square to Saturn which may bring in a challenging period as did the eclipse last October. All things of a spiritual nature, higher mind and higher learning, as well as travel are of benefit to you.



Virgo (August 22nd – September 22nd)
Mercury retrograde in Aries in 2019 could indicate you are interested in creating a new business or job. You are promised success so long as you do not over commit yourself financially or energetically. The April 8th Solar Eclipse is a time when mortgages, leases and loans are favored as are all joint financial arrangements.



Libra (September 22nd – October 23rd)
The eclipse patterns are going back and forth over the relationship axis of your horoscope. This began last October and on April 8th the Solar Eclipse places an emphasis on business and personal relationships, and/or developing a customer or client base. The most important thing to you is your love life and partnership issues.



Scorpio (October 23rd – November 22nd)
With the April 8th Solar Eclipse falling in your 6th of health and the Lunar Eclipse on April 24th in your 1st house you need to be more health conscious during the coming six months. You may benefit from receiving some energy work with the favorable aspect to Uranus. These influences could also be a sign that you need.



Sagittarius (November 22nd – December 21st)
The Solar Eclipse on April 8th brings the possibility of love and romance during the coming year. Don't allow fears, insecurities or disappointments from the past to block the love you are seeking. Avenues to express your creativity are opening up especially in the writing, teaching and publishing areas.



Capricorn (December 21st – January 19th)
The Solar Eclipse on April 8th places an emphasis on your home, property and family matters. This may not be an easy time for you in one or more of these areas.When Saturn leaves Cancer in July things will improve. At the same time Jupiter favoring Mars and Neptune is an excellent influence for money.



Aquarius (January 19th – February 18th)
The April 8th 2019 Solar Eclipse indicates a very busy time so you may find yourself on the go, involved with the neighbors, lots of phone calls and paper work. There is more of an emphasis now on your relationship to a brother or sister who may require more of your time or advice
This is an excellent eclipse to begin a new course of study, take or teach a class, and write.



Pisces (February 18th – March 20th)
This Solar Eclipse on April 8th is finally going to improve your finances opening up new doors for you and you will feel very lucky as this cycle opens up beginning late February through May. April 24th the Lunar Eclipse in Scorpio is excellent for writing, publishing, teaching and travel.

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Amazon Shares Drop On Concerns Of Rising Costs, India Growth

Finance chief Brian Olsavsky tried to reassure investors that the company remains on the right track.



Amazon shares dropped after the e-commerce giant gave a tepid first-quarter sales forecast and raised concerns about rising costs, slowing retail growth and a murky outlook for its business in India.

Sales will be $56 billion to $60 billion in the current period, the company said Thursday, compared with analysts' average estimate of $61 billion. Though fourth-quarter sales and earnings topped analysts' estimates, growth in the North American retail unit slowed dramatically in the key holiday period, and comments about uncertainty in India sent the stock lower. Shares declined as much as 5.8 percent in extended trading.

Finance chief Brian Olsavsky tried to reassure investors that the company remains on the right track. But he had few encouraging words about growth in India, saying the effects of new e-commerce regulations in the country are still uncertain. Chief Executive Officer Jeff Bezos has pledged about $5 billion to chase growth in India, seeing the world's second-most populous country as the best frontier for Amazon's international push. But its grand plans were thrown into chaos after the country implemented new e-commerce regulations, which some analysts believe could cut its growth in the market by as much as half this year.

"That's wildly concerning," said Tom Forte, an analyst at DA Davidson & Co. "Think about how damaging it will be to Amazon's future if India isn't a big part of it. Up until now, China has been its biggest failure."

In the fourth quarter, overall losses from international operations widened to $642 million, reversing a trend of improving profitability. On a call with reporters, Olsavsky also said headwinds from foreign currency exchange rates are curbing revenue.

Worldwide shipping costs increased 23 percent in the fourth quarter, outpacing online sales growth and highlighting the strain of free shipping promotions Amazon launched to fend off competition from Walmart Inc. and Target Corp. over the holidays. Amazon also saw a big deceleration in subscription-services revenue, which is mostly Prime membership fees. More than 100 million Prime members worldwide pay monthly or yearly fees in exchange for shipping discounts and music and video streaming. Amazon increased the price of Prime last year, and free two-day shipping has become a common offering from other retailers.

The company forecast first-quarter operating income of $2.3 billion to $3.3 billion, in line with projections for $2.99 billion. Olsavsky also hinted that Amazon's spending will increase in 2019, emphasizing that expenditures in 2018 were light and the company has to keep investing in people and facilities to expand.

In the fourth quarter, Amazon's biggest of the year, revenue rose 20 percent to $72.4 billion. Analysts projected $71.9 billion. Net income was $6.04 per share, compared with an average estimate of $5.56. Sales at Amazon Web Services, the top seller of cloud-computing services, climbed 45 percent to $7.43 billion, maintaining the pace of the previous period. Operating expenses grew 18 percent in the recent quarter, according to the company's statement.

Advertising was a key moneymaker, highlighting Amazon's ability to charge brands and merchants for visibility to its 100 million-plus loyal Prime subscribers, who pay fees in exchange for delivery discounts, movie and music streaming and other perks. The company's "other" revenue category, which is mostly advertising, grew 95 percent to $3.39 billion in the quarter.

Shoppers will spend $484 billion globally on Amazon this year, up 26 percent from 2018, and the Seattle-based company will capture more than half of all online spending in the U.S., according to EMarketer Inc. Bezos has been pushing beyond the low-margin business of selling goods online into more profitable categories like cloud computing and advertising. Those profits also help fuel Amazon's growing devices business, which includes smart-home and connected-car gadgets that operate on Amazon's voice-activated Alexa platform.

Investor faith in Amazon's growing profits helped push the stock to a record high in September, before the shares dipped during a broader market slump at year's end. Amazon shares are up about 14 percent this year on investor optimism that the

company can maintain growth and profitability, and closed at $1,718.73 before the results were released. Amazon had jumped back above Microsoft Corp., which is No. 2 in cloud computing, as the most valuable publicly traded company, with a market capitalization of $840.4 billion. Still, a tight labor market, rising shipping costs and money-losing investments abroad remain threats. Amazon in October pledged to pay all of its warehouse employees at least $15 an hour, while eliminating some bonuses and stock awards. The cost of stowing, packing and delivering goods increased 12 percent in the holiday quarter to $10 billion, in line with online sales growth of 12.5 percent.

The fourth quarter offered investors the first glimpse of year-over-year results since Amazon's $13.7 billion acquisition of Whole Foods Market in 2017. Sales in physical stores, which are predominantly Whole Foods locations, decreased 2.7 percent to $4.4 billion. In-store pickups of online grocery orders don't count as physical store sales, further clouding the ability to track the performance of Amazon's grocery push. The online retailer's brick-and-mortar strategy also includes bookstores and a cashierless convenience store called AmazonGo, which lets customers check in with a smartphone app and be charged automatically based on what they remove from the store. Amazon has historically delivered relatively little profit as it fulfills Bezos's strategy of investing to stay ahead. Building warehouses and data centers around the world, inventing new devices and automating tasks usually done by humans are just some of the places Amazon spends its money. Bezos, the world's wealthiest man and Amazon's biggest shareholder, announced earlier this month that he was divorcing MacKenzie, his wife of 25 years. ■

The Increasing Power Of Deception
TECHNOLOGY IN CYBERSECURITY

Despite the rapid innovation and advancements in cybersecurity, chief information security officers (CISOs) and their teams must still contend with a fundamental strategic disadvantage of protecting data: the fact that cybercriminals always have the element of surprise. That is no small factor. As Sun Tzu counseled in The Art of War, one of the main keys to victory involves using surprise tactics. For security teams, this means they often find themselves in a daily struggle of defense, constantly looking for signs of breach and compromise across networks that grow vaster and more complex every day.

Recently, though, a powerful and effective — though certainly not foolproof — security strategy is allowing CISOs to take a more proactive approach. While cybersecurity will always be fundamentally about defending information, new best practices in what is known as deception technology let security teams play offense. As a result, the power of surprise can be wrestled out of criminals' arsenals and used against them.

The Basis Of Deception Technology

The theory and principle behind deception technology is powerfully simple. Drawing from insights into the types of data criminals value and covet, deception technologies mine a network with decoys — booby traps disguised as data assets that alert an organization when they have been accessed. Deception technology lures criminals away from actual valuable data, while exposing their presence — often without their knowledge. This allows security professionals to closely monitor their patterns, activities and techniques, providing valuable intel to prevent future attacks.

Deception techniques are not only effective in protecting against outside attacks. They are also powerful tools for discovering internal threats. If someone starts poking around a network for information they are not authorized to access, deception technology is one of the most effective ways to catch them.

Despite its growing popularity, there are still some who feel squeamish about allowing criminals to remain inside a network long enough to monitor their activity. That's understandable, but these types of misgivings ignore a fundamental reality of cybersecurity. Breaches are inevitable. Resources are more effectively allocated to minimizing the damage rather than investing in the false security of an impenetrable network. If you are connected, you are reachable.

What Deception Technology Does Right

Two of deception technology's greatest strengths are not technology-based at all — one is psychological, and one is, essentially, financial. As deception technology deployment increases, it could create a Panopticon effect. Designed by English social theorist Jeremy Bentham, the Panopticon is an institutional design that allows inmates to be observed by a single guard, without them knowing they are being watched. The psychological effect is that wrongdoers never know exactly when they are being watched, so they begin to act like they are being watched constantly. Psychologically, deception technology sows doubt in the minds of cybercriminals — is this a real asset or a decoy? Have they breached a network undetected, or is every move being monitored?

These complexities, and the confusion they create, quickly erode the value of the score. Remember, cybercrime is a business driven by margins. The more time and trouble it takes to steal data, the less valuable that data becomes, especially when it threatens future efforts.

Where Deception Technology Can Falter

But just because deception technology derives strength from nontechnological factors doesn't mean that technology is not critical to an effective deception strategy. If anything, it highlights the importance of getting the fundamentals right. Especially critical are the strategies of integration, visibility and segmentation. If a network is not effectively integrated and segmented, deception technology will not offer as much defensive protection. Criminals will just freely wander from the decoy to other areas of the network where mission-critical data is actually stored. And there will be little an organization can do to prevent it after the fact. The same holds true for visibility. Without a comprehensive or clear view of what is on a network — much less who has access and to what information — deception technology will provide only marginal value. ■





VARIOUS FEDERAL LEADERS VISITED ROSS STREET GURUDWARA IN VANCOUVER ON EVE OF VAISAKHI







AUDI A5 SPORTBACK



Sportbacks or four door coupés aren›t to everybody›s taste. But there is no denying that they look sportier and in my books, so much better than their classic sedan counterparts. We have seen quite a few of them in India - the CLA and the CLS from Mercedes-Benz, the 4 Series (in the M4 guise) from BMW and the A7 Sportback from Audi, which has aged gracefully and looks beautiful even today. Now there is another good looker that joins the family - the Audi A5 Sportback.

It looks gorgeous no matter what angle you look at it from. That is partly because it is not everyday that you see a new-age Audi being so full of curves and sweeping lines. Certainly not one that has four doors. To me, the prettiest angle to appreciate the Audi A5 from is the tail - and preferably when the car is in motion. The Sportback body style gives it the coupé roofline that flows gracefully into well defined haunches. The prominent creases and the sharply cut taillights and headlights give the A5 its athletic stance. Though it based on the A4, you won›t mistake the A5 for a typical four door sedan even in a passing glance. Compared to the previous A5, which was brought to India in the go-faster S5 guise, the new A5 not only looks sportier, but also previews what the future Audi sedans would look like - sharp and mean.

The India-spec model comes with three-zone climate control, while the infotainment is the eight-inch unit, which is the largest that Audi offers on the A5 globally. Some features like the 755W Bang and Olufsen audio system or smartphone interfaces like Apple CarPlay and Android Auto are optional and were missing on our test car. The Audi A5 Sportback gets the virtual cockpit as a standard fitment though.

Engine and transmission

Upon launch, the Audi A5 Sportback will only be available with one engine option for now - a 2.0l four-cylinder turbo-diesel. It›s the same engine that powers the Audi A4 as well and gets a similar tune for the A5 - 190PS@3,800-4,200rpm and 400Nm@1,750-3,000rpm. This engine is one of the best 2.0l oilers in the business, not only because of its figures, but also because of its refinement levels. It builds power pretty quickly, while a surge of torque hits you around the 2,500rpm mark. It almost revs as quickly as a petrol motor, but the 4500rpm redline reminds you that it›s an oil burner and leaves you wanting for more. ■









NATURAL WAYS TO STOP HEAVY BLEEDING DURING PERIODS



If you are someone who goes through heavy bleeding or know someone who does, you can try out these simple and natural home remedies that might come in handy when it comes to regulating your blood flow during your periods.

The average menstrual cycle is 28 days. But since a menstrual cycle is counted from the first day of a period to the first day of the next period, the cycle can vary from woman to woman. Some women face heavy and prolonged bleeding and pain during their menstrual cycle that can hamper their day-to-day routine. If you are someone who goes through heavy bleeding or know someone who does, you can try out these simple and natural home remedies that might come in handy when it comes to regulating your blood flow during your periods. However, do consult with your doctor first.

Ice packs

Put an ice pack on your lower belly for 20 minutes or so at a time, several times a day when bleeding is especially heavy. This will help in regulating the blood flow.

Iron supplements

There are a few studies that show low iron levels can increase menstrual bleeding during one's cycle and that supplementing one's diet with iron can reduce the flow.



Cinnamon tea

If you are facing heavy bleeding during your menstruation, brew yourself a warm cup of cinnamon tea and sip on it slowly. It is known to decrease bleeding as it encourages blood flow away from the uterus and it also helps in reducing inflammation.

Parsley

Heavy bleeding and periods cause two major problems – inflammation and iron deficiency due to blood loss. Parsley is a miracle food that can solve both. Being rich in vitamin C, it absorbs the iron that is lost due to heavy flow and the antioxidants available in parsley reduces inflammation. You can chew on some parsley leaves or make yourself a glass of parsley juice the next time your periods are heavy and prolonged. ■

Connecting for Health

Diffusion of Smart Devices for Health in Canada

66% regularly track one or more aspects of their health or well-being



40% are e-trackers – they track their health/well-being using digital health apps or devices

32% use mobile apps to track their health

e-Trackers are:

- Young adults (41% were between 18 and 30)
- University educated (55%)
- Well off (46% have an income of more than $80,000)
- Self-report their health status as fairly healthy

90% of respondents using mobile health apps believe that they are in good, very good or excellent health.

24% use a smart connected device like a watch or a bracelet

88% of Canadians who own a connected device own a bracelet or smartwatch

Canadians who own smart connected objects say connected objects:

- **69%** Help them improve their health
- **74%** Are user friendly
- **77%** Meet their expectations
- **88%** Are something they'll continue to use

26% of Canadians are traditional trackers using a paper-based journal/computer word program or spreadsheet to track their health or well-being.

Metrics tracked if health/well-being are regularly monitored:

	Traditional Trackers	e-Trackers
Physical activity	42%	64%
Weight	56%	36%
Use of medication	32%	9%
Diabetes	24%	6%
Dental health	37%	4%

Canada Health Infoway / Inforoute Santé du Canada

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Research Chair in Digital Health HEC MONTRÉAL

www.infoway-inforoute.ca/mhealthstudy

Source: Canada Health Infoway, HEC Montréal and CEFRIO, Diffusion of Smart Devices for Health in Canada Study, 2017.



7 IMPORTANT ASPECTS OF LIFE INSURANCE

By: Sandeep Ahuja

Life insurance is an immensely beneficial tool that offers you financial protection against the risk of death. But there seems to be a lot of confusion in general about the concept due to varied reasons such as the complex nature of life insurance and people's tendency to avoid discussing about their demise.

Below mentioned important aspects about life insurance will help you understand the concept so as to enable you in making the wise decision to invest in life insurance.

Life insurance helps compensate for the inevitable financial consequences arising due to the death of the insured.

It lessens the sudden financial burden of the family members at the time of unexpected death of their loved one. The family can use the claim benefit to pay the funeral expenses, outstanding debts and mortgages, planned educational expenses and lost income. Thus, a life insurance policy can provide valuable peace of mind to the policy holder as he is assured that it would come to the rescue of his loved ones in case he ceases to exist.

Life Insurance is an immensely beneficial financial tool

If you have financial dependents, it is vital that you should purchase life insurance. Your spouse or dependent children necessarily require financial protection. But, even if you are someone's ex-spouse, sibling of a dependent adult, a child of dependent parents, an employer, an employee or a business partner, you may need to purchase insurance. On the other hand, if you are stably retired or financially independent and your absence won't cause financial hardship for anybody, then you don't need life insurance.

However, you can use life insurance as an effective financial tool.

A life insurance policy involves four primary stakeholders/key persons

These are- the insurer, the owner, the insured and the beneficiary. Insurance compan is the insurer which provides life insurance coverage and pays out claims in the case of a death. The owner of the policy pays premiums to the insurance company. The person upon whose life the policy is based is the 'insured.' And finally, the beneficiary is the person, trust or other entity who will receive the claim (death benefit) in case the insured dies. For example, Mr. A is both the owner and the insured for a life insurance policy with XYZ insurance company (insured). He will pay the premiums to the insurance company. His spouse Mrs. B is the beneficiary. So, she will receive the death benefit in case Mr. A dies.

Choices available for life insurance

Among the various choices available for life insurance, we can broadly categorize life insurance into Term Insurance and Permanent Insurance. While on one hand, Term Life plan offers protection with minimum expenses but limited features, Universal Life plan offers most comprehensive coverage and features by investing more payment in the premiums. In term life insurance, the policy premium is based upon the probability that the insured will die within a stated term—typically 10, 20 or 30 years. The premiums are guaranteed during the opted term after which they can escalate. But, in permanent life insurance, the premiums are guaranteed for life. Permanent life insurance offers cash build up

within the policy.

Consult an advisor in-person if you plan to purchase life insurance

Though online tools can provide you initial assistance in gaining a general idea about financial requirements (premiums) of life insurance policy, when you actually intend to purchase insurance, it's always better to consult an expert insurance agent. Since the agent is well aware of the related procedures for application and underwriting and, has a better understanding of various insurance carriers offering insurance, he will help you in choosing the best option available at affordable rates keeping in mind your health condition and financial capability.

If you intend to cancel an existing policy that you consider is inappropriate, proceed carefully

If you feel that your present insurance policy is not appropriate or, you don't require it anymore, take necessary steps before cancelling it. If you need to replace an existing overpaid policy with an appropriate one, buy the right policy coverage before cancelling the existing one. It's indeed important because with the passage of time, any change/complication



in your health condition may also render you ineligible for a new policy, leaving you without any coverage. A timely consultation with an experienced advisor will help you in getting proper coverage in place before you cancel the existing policy.

Life insurance is meant to protect you against the risk of death; it should not be considered as an investment tool

Though there is an investment feature in some life insurance policies, insurance is actually meant to provide you protection against the risk of death. It is meant to safeguard your family in the event of your untimely death. But, if you haven't yet invested in other suitable investment plans, you can purchase a life insurance with an investment feature such as a Whole Life Insurance or Universal Life Insurance.

I hope the above explanation has clarified most of your queries about life insurance and will help you in making the wise decision of purchasing a suitable life insurance in the best interest of your loved ones. As an independent insurance advisor working through Punjab Insurance Agency, I deal with different insurance companies offering plans for different types of insurance. I can explain to you in detail, the insurance plan options and coverage that are suitable for your needs and resources. Besides, I can also help you to purchase mortgage insurance, super visa insurance, disability insurance, critical illness insurance, extended medical plans, group medical plans, RESP, RRSP, travel insurance, TFSA accounts, health and dental plans along with estate planning suitable for your needs and resources. For a no obligation appointment, please call me at 604-996-6862 or email me at sandeepahuja@punjabinsurance.ca ■

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PREMIER'S VISIT TO TOPAZ GURDWARA









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MORTGAGE INSURANCE
vs.
PERSONAL MORTGAGE LIFE INSURANCE

COMPARE AND MAKE THE RIGHT CHOICE !!

Mortgage Insurance through Individual Insurance Company versus a bank is not the same. Check out the differences below and see how you can benefit from mortgage insurance through individual carrier.

MORTGAGE LIFE

- **Safeguards** your family
- **You have full control and ownership of the insurance**
- **Beneficiary -** You can chose your spouse, kids, parents or other family member as the beneficiary
- **Portable -** You can transfer the insurance to any house
- **Adaptable -** If unfortunately you die, your family can use the funds as per their priority
- **Fixed Coverage - Coverage amount doesn't decrease** with the reduction in mortgage
- **Choice of coverage amount and term of coverage -** 10 yrs, 20 yrs, 30 yrs and can be up-to 40 years
- **Convertible and renewable options**
- **Choice of Plans and Benefits** such as Disability Insurance/ Critical Illness Insurance or other riders available
- **Health changes -** insurance is guaranteed for term coverage
- **Allows shopping** for better interest rates when the mortgage is renewed
- **Stable -** There is a 30-day grace period in case you miss your premium
- **Expert advice/guidance -** Our licensed professional insurance advisor explains the details of insurance
- **Underwritten at the time of application -** so all risks/insurability are pre-assessed
- **Preferred rates - low rate**

BANKS

- **Safeguards** the bank
- **Under the control of the bank** (you have no ownership of the insurance)
- **Bank will be the beneficiary**
- **Non-portable -** The insurance exhausts / finishes when you sell the house
- **Inadaptable -** You must pay off the mortgage in spite of your family priorities
- **Coverage amount keeps decreasing** with the reduction in mortgage
- **Coverage is only up to** - the mortgage amount and is only for a maximum usually 5-years term
- **No option to convert**
- **Choices are extremely limited**
- **Health changes -** insurance is not guaranteed for renewal after five years
- **Does not allow you to shop** if you are not insurable and are unable to pay higher premium
- **Coverage is immediately lost** once your premium is not paid
- **Lack of expert advice/limited knowledge -** a banker (usually not licensed) helps you purchase the policy
- **Underwritten after submission of claim -** very dangerous, may lead to denial of benefits
- **Blended group rates - mostly higher rate**

**Full disclosure and explanation is needed*

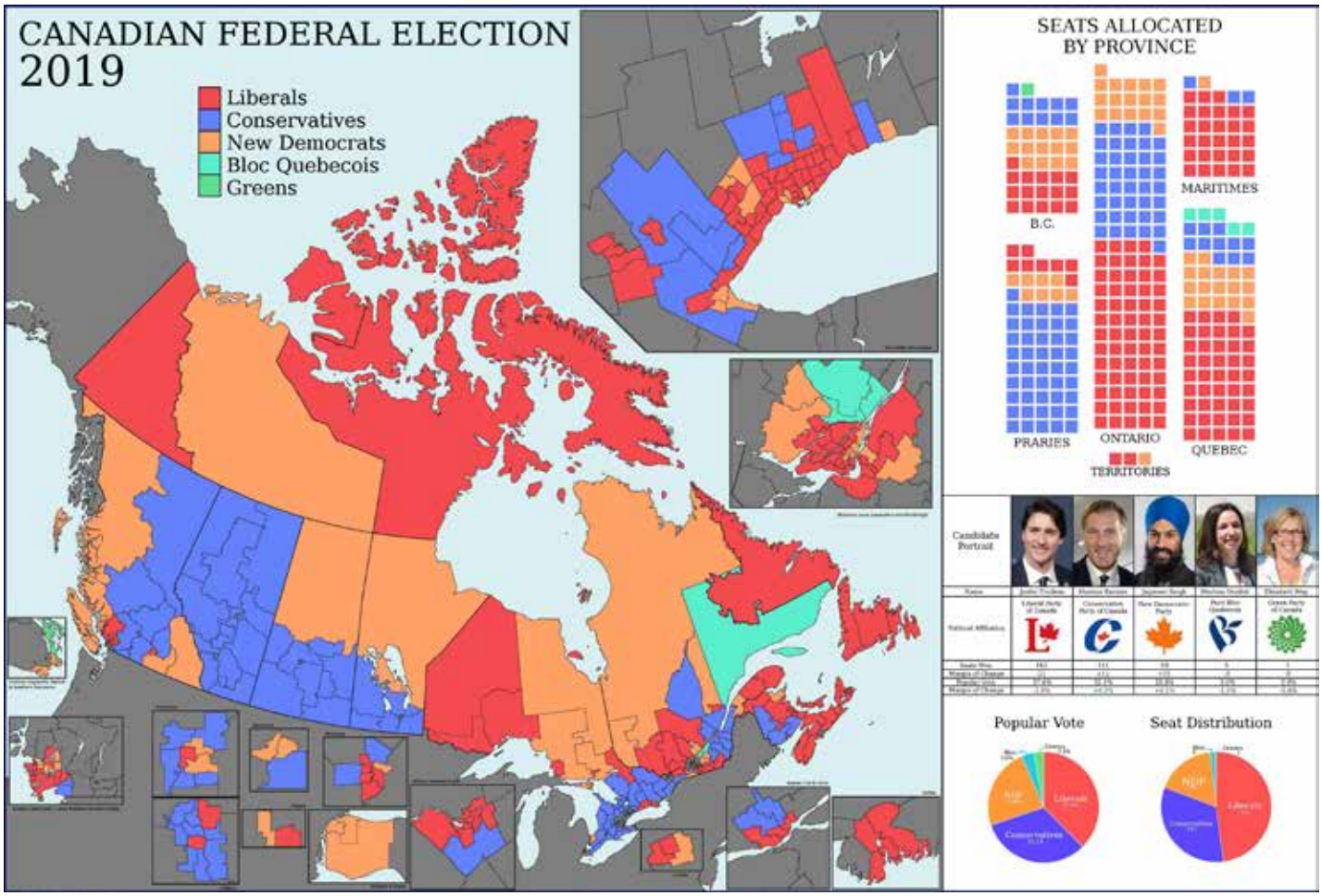
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2019 CANADIAN FEDERAL ELECTION

The 2019 Canadian federal election (formally the 43rd Canadian general election) is scheduled to take place on or before October 21, 2019. The October 21 date of the vote is determined by the fixed-date procedures in the Canada Elections Act but the Act does not preclude the Governor General of Canadafrom issuing the writs of election at an earlier date. The Liberal Party of Canada will attempt to retain its majority government that it won in the 2015 federal election.

An omnibus bill passed in 2017 assigned responsibility to the Parliamentary Budget Office to review party platforms for future elections, with the 2019 election the first subjected to this review. The Parliamentary Budget Office has a $500,000 budget for costing party platforms for this election, but will only review a party platform at the request of the party that authored it. It will also conduct confidential assessments of independent and party platform proposals preceding the election campaign. The service will also be available to Members of Parliament representing a party that does not have official party status in the House of Commons, such as Elizabeth May.

The 2015 federal election resulted in a Liberal majority government headed by Justin Trudeau. The Conservatives became the Official Opposition (with Stephen Harper announcing his resignation as party leader) and the New Democrats (NDP) became the third party. While members of the Bloc Québécois and the Greens were elected to the House, both failed to achieve the required number of MPs for official party status . Bloc leader Gilles Duceppe announced his resignation shortly after the election, and was succeeded by Parti Québécois MNA Martine Ouellet.[3] After losing a leadership review, Ouellet announced she would step down as Bloc leader on June 11, 2018, and was succeeded by Yves-François Blanchet on January 17, 2019.

Due to Tom Mulcair gaining only 48% of the vote at the NDP's April 2016 leadership review, the party held a leadership election on October 1, 2017, electing Ontario MPP and the former Deputy Leader of the Ontario New Democratic Party Jagmeet Singh as his successor.

In June 2015, Justin Trudeau pledged to reform the electoral system if elected, saying, "We are committed to ensuring that 2015 is the last election held under first-past-the-post."[8][9] As the New Democrats, Bloc, and Greens were all in favour of reform of some kind,[10] it was seen as possible that a different voting system would be in place the next federal election.

A Special Committee on Electoral Reform was formed with representatives from all five parties in the House. The committee's report, Strengthening Democracy in Canada: Principles, Process and Public Engagement for Electoral Reform, was presented in December 2016 and recommended a proportional electoral system be introduced following a national referendum.In February 2017, however, the government dropped support for electoral reform, issuing a mandate to newly appointed Minister of Democratic Institutions Karina Gould, saying "A clear preference for a new electoral system, let alone a consensus, has not emerged. Changing the electoral system will not be in your mandate. ■

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Former Indian Cricket Team Captain Mr. Kapil Dev Launched a Book About Sikhism All Over The World Named "We The Sikhs" at Sheraton Guildford Hotel Surrey BC







CARS FOR COMPASSION: BASANT MOTORS SURPRISES COMMUNITY VOLUNTEER WITH 2017 NISSAN SENTRA









Crooked, misaligned, gold, yellow, and gapped. These are just a few of the words used to describe some of the worst teeth in show biz. In an industry that's fixated on perfection, it's all too surprising when celebs stay true to their own standard of beauty. Some of these stars have been flashing their imperfect smiles since the start of their careers, while others started out with perfectly fine chompers that deteriorated over time. These celebrities haven't let their infamously unique smiles hinder their careers.

STARS HOOK WITH WORST TOOTH



Lindsay Lohan's Teeth Were 'Chipped and Discolored'

She shocked fans in 2011 when she debuted a new look. No, it wasn't the natural redhead's blonde that threw people into a fret. It was the appearance of her teeth that made the world shudder.



Johnny Depp's Mysterious Red Tooth

Some say the "Pirates of the Caribbean" star has gone from heartthrob to hot mess in the blink of an eye. He was involved in a widely-publicized 2017 divorce with actress Amber Heard, and it was during their rocky marriage when his appearance — particularly, his teeth — took an unexpected turn.



Madonna is 'Grillin' to Tick Everyone off

The "Material Girl" and her gold teeth became a hot topic of discussion in 2014. She also revealed she only accessorizes with her tooth bling when it matches her outfit, and that she "learned to eat" while wearing the dental apparatus, too.



Steve Buscemi is Afraid he 'Won't Work Again' if he Fixes his Teeth

The actor and director is really giving the middle finger to the industry. Not only has he embraced the somewhat tired and wrinkled appearance of his eyes, he also has a mouthful of misaligned teeth.



Anthony Davis' Teeth Commit a Technical Foul

The baller's bottom teeth have stirred up a lot of tittle-tattle among the fans and pals.



Don't ask Anna Paquin About Her Gap

Anna Paquin became the talk of the town when she was cast as Sookie Stackhouse in the HBO vampire series "True Blood", and though vampires and teeth go hand in hand, the actress attracted a lot of attention for the space between her front teeth.



Vanessa Paradis is a Human Water Fountain

Like Paquin, multi-faceted French star Vanessa Paradis feels no need to mimic the cookie-cutter smiles of her showbiz peers. "Why would I fix them? I can spit water through them. They're useful!" We love that she's owning the title of the world's first living,



Tom Cruise's Monotooth Can't be Unseen

At first glance, Tom Cruise's teeth appear to be in pristine condition, but upon further inspection, the "Jerry Maguire" star dons a "monotooth."



Charlie Sheen Doesn't Care if you Hate his Gold Teeth

He rocked some gold jewelry during his downtime. The jewelry wasn't in the form of a necklace or a bracelet, though.



Paharganj Story: Spanish girl Laura comes all the way to Paharganj looking for the love of her life, Robert. Gautam attempts to regain his lost enigma while dealing with his brother's death, an unexpected political murder of Tomar takes place and a raging gang war between Munna and Sonu BC ensues. Are they all connected?

Cast: Lorena Franco, Bijesh Jayarajan, Neet Chowdhary, Rajeev Gaursingh, Karran Jeet, Poonam Mathur, Rajesh Sharma, Gautam Kurup, Salman Khan, Manish Devkunsh, Karan Soni

Director: Rakesh Ranjan Kumar

A rather hoary escapade into the by-lanes of Paharganj (also known as Shahganj or King's ganj or market place during Mughal era) a neighbourhood of Central Delhi, located just west of the New Delhi Railway Station, this film narrates its story through the eyes of Laura Costa (Lorena Franco) a foreign tourist come down to New Delhi in search of her missing German boyfriend Robert.

She trundles through the by-lanes, following any and everyone named Robert, gets raped by an unscrupulous God-man and eventually goes to the police to file an FIR. The police though are busy trying to catch the killer of the Home Minister's son, Jitendra Tomar (Karan Soni) a basketball star who apparently had links with the drug mafia. Throw in a disillusioned basketball coach (Brijesh), his discontent wife (Neet) and some local thugs involved in a turf war and you get a rather distended crime thriller/whodunit?



The narrative lacks focus. There are far too many plot threads running loose here and very little logic to pull it all together. The distinct lack of tension also makes the proceedings seem rather insipid. The murder in fact brings to light unknown connections and it may be a surprise to find out who the real killer is but the telling of it is pretty much lacklustre and ungainly. The primal thread of the foreign tourist in search of her boyfriend appears to be an excuse to dish out some titillation and crudity. The writer/director appears to want to project the seamier side of Paharganj but his motivation for that is not very clear. Fact it's a place where most tourists congregate in order to satisfy their unbridled urges isn't reason enough to make this film! ■



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