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COVID-19 making education even more challenging for children in Peel with learning

Helping children with learning disabilities can be difficult at the best of times, but the current coronavirus pandemic has made efforts even more challenging for families and advocates in Peel Region.

Daleara Hirjikaka is one of many caregivers to children with learning disabilities in Peel trying to cope during these extraordinary times.

With Canada now in the second wave of infections, Hirjikaka, a Brampton resident, says "I have learned a lot on how to better manage me and my son because we have learned from the professionals who continue to help us receive the type of assistance we need to fight the disruptions this pandemic is bringing to our daily lives".

Hirjikaka, like other parents, says one of the notable challenges she and her 18-year-old son have had to endure is the way "learning itself has changed. Our daily routine around learning and other things have been disrupted," she says, adding "the asynchronous learning (approach) is now the order of the day," a reference to the absence of

real-time interfacing between student and teacher.



Maria Reolin: Executive director LDAPR

"Things are different now. Teachers present students assignments and ask them to basically fend for themselves. That falls on we the parents. Things are more challenging now because I know some parents who are not as lucky as me working from home with my child," says Hirjikaka, whose son is autistic and learning from home.

Terry Muscat, a Caledon mother of a 13-year-old with learning disabilities (LD) in the eighth grade, agrees.

"I feel like everything has turned upside down especially where her education is concerned," she says.

"Where I used to see assignments and assessments in paper form, I now see nothing. I used to feel that we were a team working together towards my daughter's educational success. The team being her regular class teacher, her resource teacher, the principal and myself," Muscat explains.

For another Brampton resident, Glenda Francis, it was a different kind of disappointment. A mother of seven – three of whom are coping with learning disabilities – Francis laments "it's been very difficult, very difficult.

"This pandemic and the shutdown were very troubling for me and my kids, especially my 14-year-old daughter who has ADHD. The months of isolation was difficult to deal with for mother and children, she says. **Continued On P.2**

Are Canada's big media tackling equity issues head-on?

Canada's big media outlets declare they are tackling the underrepresentation of racialized minorities within their ranks and top echelons, but with no consistent statistical data on newsroom diversity, progress will be hard to measure.

The admission comes on the heels of an ongoing survey by the Canadian Association of Journalists (CAJ) to investigate what it calls a "widespread consensus around the need for Canadian media to reflect the society it serves." The survey, requiring journalists and media outlets across Canada to fill out questionnaires, providing information about their actions in relation to racial and gender compositions of their workforce, will be conducted through the first week of April 2021.

"You can't look at a city like Toronto boasting 53 per cent of visible minorities and

not think that it's imperative to reflect that population in the newsroom and upper management," says Canadian Broadcasting Corporation's director of engagement and inclusion Nick Davis. "You have to know your audience."

Davis said that an ongoing program, which began four years ago, is helping to boost minority representation across every platform of the CBC network. Called the Developing Emerging Leaders Program (or DEL), the project aims to harness the talents of racialized personnel and targets them for higher-up positions within the CBC.

"About half of all Star editorial hires in the past two years have been talented journalists of colour," notes director of communications at

Torstar, the publisher of Toronto Star, Bob Hepburn. "That's a small step, and we commit to advancing that growth in the future." He said Torstar realizes there needs to be more representation of people of all backgrounds "especially as our society's demographics is continually changing."

Phyllise Gelfand, vice president of communications for the Postmedia Network, concurs. Speaking on behalf of her organization, she said the Postmedia Network (publisher of several titles including National Post and the Ottawa Citizen), "like many companies, is revisiting our work on diversity and inclusion across the organization including re-reviewing our hiring practices." "We embrace diversity because we know it makes us stronger as an organization...and **Continued On P 2**

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CORONAVIRUS Update

Children with learning disabilities

Continued from Page 1

Complicating matters is the pressure on the purse strings of the Learning Disabilities Association of Peel Region (LDAPR), a charitable organization working to support children with learning challenges.

Maria Reolin, executive director of LDAPR, says 40 per cent of its funding has been affected by the pandemic.

“COVID-19 is impacting our funding for the programs we provide children and youths with disabilities in our region,” she says, stressing bingos had been its main source of funding “but there’s no bingos now.”

The LDAPR, which partners with the Peel District School Board, the Dufferin-Peel Catholic District School Board and municipal libraries, started 30 years ago. Its objective is to provide programs to children who are having difficulties with learning. After-school programs, workshops and face-to-face interactions with LDAPR counsellors are offered.

“But the pandemic has put a halt to all that,” Reolin says. “We have had to cut back our staff even though the CRA (Canada Emergency Wage Subsidies) program helped us keep some of our workers.”

“I am aware of the challenges facing children with learning disabilities in Peel region...and I have tabled these issues in Ottawa,” Mississauga-Erin Mills Liberal MP Iqra Khalid says.

Noting she was buoyed by a meeting with Reolin recently, Khalid said \$40,000 in emergency administrative support was made available to the LDAPR recently via the United Way and the Government of Canada.

“But a lot more needs to be done,” Khalid says, noting she has spoken to caregivers struggling to provide effective support for their children.

At the moment, LDAPR programs are being accessed online via zoom. “This is not our preferred way for children with learning disabilities to learn,” admits Reolin.

The Peel District School Board’s Special Education Needs department says the Ontario Ministry of Education continues to be the main source of funding for children with learning disabilities and noted that “these are challenging times, including those with additional learning needs.”

Responding via email, the board said “the pandemic has introduced and exacerbated barriers to student learning and has caused us to shift the way we support students, both in person and online. As we navigate these new learning environments, we remain committed to addressing these barriers to student success, working closely with community agencies, families, students and educators.”

“It’s a continuous challenge these days,” says Hirjikaka. “Parents have to be more involved and my son and I have gotten used to asynchronous learning with the help of the LDAPR, who have provided e-learning tools and other tutoring programmes for us online for free or at substantially reduced rates.”

Canada’s Big Media...Continued From P.1

want to ensure that we are doing our best to hire from diverse backgrounds,” Gelfand added.

Asked about their current breakdown of employees along ethnic and gender lines, none of the spokespeople except Davis of CBC provided a meaningful response: “17 per cent of racialized minorities make up the entire CBC organization. The French Service is worse with only 5.3 per cent making up its entire staff, according to our own figures.” He added that though he doesn’t have numbers for each CBC market in the country, he postulates that the Toronto headquarters likely shows figures “slightly higher than the national average”. (The Crown corporation still does not have a Black person on its board of directors.) Other media organizations said they either do not collect such data or do not disclose it. The Globe and Mail, one of Canada’s biggest national newspapers, failed to respond to repeated email requests for comment.

Torstar’s Hepburn said the publisher “does not collect any formal statistics or breakdown about the racial, ethnic, religious or other diverse makeup of our newsrooms. In fact, the company is not allowed by law to ask employees or prospective candidates to identify themselves as such, although staff can self-identify in voluntary, informal sur-

veys.”

to them. They were uncomfortable with it. They saw me as a prophet of doom, and they cut me loose,” he says.

Over a 10-year period, between 1994 and 2004, the study found “Non-whites constitute 3.4 per cent of the newsgathering staffs of 37 papers that returned questionnaires, compared to 2.6 per cent of staff at papers which responded to a similar survey in 1994.” The gap in representation had grown over this period, he discovered.

In another “DiverseCity” study co-authored with Ryerson’s Dr. Wendy Cukier, Miller looked at media representation in the city of Toronto and in the GTA. In a region where racialized minorities and new immigrants make up more than half of the population, there were only 6.1 per cent minority members on the leading newspaper and broadcast media (see chart below) boards of directors.

“Talk is cheap”

The figures cited by Miller caught the attention of Christina Gonzales, opinions editor at Maclean’s Magazine, who noted in 2019 that “the stats on newsroom diversity are grossly outdated and uncomfortable to examine.”

Another concern raised by Gonzales is the absence

Table 14. Boards of directors of media organizations

Boards of directors	Total number	Total analyzed	% Analyzed	# Visible minority	% Visible minorities
Print	20	20	100%	1	5.0%
Broadcast	34	34	100%	3	8.8%
Print and broadcast	12	12	100%	0	0.0%
Total boards of directors	66	66	100%	4	6.1%

Overall, five (3.6%) of 138 analyzed senior managers are visible minorities. Among the executive groups considered, most (82.4%) have no visible minorities.

Table 15. Senior management composition

Senior managers	Total number	Total analyzed	% Analyzed	# Visible minority	% Visible minorities
Print	74	62	83.8%	3	4.8%
Broadcast	68	63	92.7%	2	3.2%
Print and broadcast	14	13	92.9%	0	0.0%
Total senior managers	156	138	88.5%	5	3.6%

Overall, five of 85 newsroom decision makers analyzed (5.9%) are visible minorities. What is perhaps noteworthy is that this was much higher for broadcasting (14.3%) than for print (3.2%) For print media, three of four newsrooms (75%) have no visible minority decision makers and for broadcast two of five (40%) have no visible minority decision makers.

veys.”

Gelfand replied via email (and maintained the same response after pressing the question several times) that “we do not disclose the makeup of our employees by ethnicity, gender, etc”.

A diverse city?

“It’s not true that there’s any law that prevents them from giving you the information you’re seeking,” says John Miller, emeritus professor of journalism at Toronto’s Ryerson University. In 2004 Miller did a survey called “Who tells the news?” that was endorsed by the Canadian Association of Newspaper Editors to look into diversity and equity issues in Canada’s big media, and to find out if they reflect the population in which they exist.

But Miller soon fell out of love with the association because “they didn’t like the report I brought back

of consistent data on the issue of diversity in Canada’s big media outlets. “The fact that there’s been no concerted effort to publish current statistics on diversity trends in media signals an even greater concern — while newsroom diversity is abysmal, we’re idle, and simply too embarrassed to address it,” she said.

In that regard, the responses from some of the nation’s big media organizations about their equity status are a case in point.

Ratna Omidvar, federal independent Senator from Ontario, says “it’s a lame excuse that these media organizations cannot even speak to diversity issues head-on.”

With a long history of speaking to diversity issues, Omidvar said she’s not surprised that Canada’s big media have been bedevilled by inclusion problems for a very long time. “Talk is cheap,” she said, adding, “the media has to be more explicit than simply aspirational.”

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Canada Has Its Own Brand of Racism

By Peter Uduehi

Racism exists in Canada – but it looks and feels different than that found in the United States, writes Peter Uduehi.

In the early 1980s, I attended a predominantly Black Catholic university in New Orleans. As is natural in student life, I struck up all kinds of friendships and acquaintances.

One of those acquaintances was a Caucasian man who, for the purposes of this column, we'll call 'Robert'. Another was a Black American friend of his, who we'll call 'Gus'.

Gus was an interesting and carefree guy, who, as the saying goes 'knew only what he knew'. He was neither the least bit worldly nor wise.

When Robert introduced me to Gus for the first time, he identified me as an 'exchange student from Nigeria'.

Without a moment of cautious reflection, Gus blurted out: "exchanged for what?" Followed by: "did you say he's from New Iberia?"

"No," I responded. "I am from Nigeria. I came here from Africa to go to university. I am a foreign student."

"But you said you're from New Iberia, right?"

"No, Nigeria," I said. Again.

Confusion, chop-chop. Allow me to decode.

New Iberia is a town in Louisiana not far from New Orleans. To him, clearly, Nigeria sounded like Iberia. The term 'exchange student' did not register at all. In his mind, I suspect I was about one step removed from being from Pluto.

Reflecting on different kinds of racism over the years, I've returned to this short discussion many times. Now, as the United States, and, indeed, the world, grapples with generations of systemic racism, this exchange has taken on renewed meaning.

To put it simply, race and racism are at the foundation of so many conversations in America. And it's not always hidden. It's very much front and centre.

Let me take you back to another one of Gus' ill-begotten prophecies.

For some reason, unbeknownst to me, Gus, along with several of my classmates at Xavier University, often referred to me as a 'white guy'.

One day, having taken to examining the colour of my skin, I asked Gus the reason for my new sobriquet.

"You just don't talk like Black people. Are you sure you're from New Iberia. I am beginning to doubt that. Or did you live in New York before

coming to New Orleans?" he said.

Looking back, I could only laugh because it would have been piteous and condescending if it were not funny.

Another fellow I remember from those years was a man I will call 'Bif'. To put it simply, he was a man whose conservative upbringing superseded

in this country," he responded. "We have issues with them."

Think about that for a moment, especially in the context of the protests we've been seeing spread across the world since the death of George Floyd about two weeks ago.

Indeed, the issue of race continues to be a divisive one – politically, socially, and economically.

But what about, here, in Canada? Prime Minister Justin Trudeau, who shouldered his share of criticism for wearing Blackface many years ago, admitted recently that racism is, indeed, present in Canadian institutions.

"To young black Canadians, I hear you when you say you are anxious and angry," he said. "We need to be better in Canada."

By his own account, Trudeau has taken steps to

combat racism in Canada, noting that his government has provided funding for projects that combat anti-black racism across the country. He's also made a point of collecting better ethnographic data in order to better tackle discrimination where it exists.

While those efforts are laudable, it is not enough. Institutions, so the theory goes, change slowly. There are many examples that underscore how Canada still has a long way to go to become the bastion of equality it often likes to say it is.

Consider the apology letter recently issued by the Peel District School Board in response to one of their trustees using an anti-Black slur. Or what about how officers in the Durham Regional Police, located in suburban Toronto, punched a 16-year-old during an arrest last year.

Having lived 30 years in America, and ten years in Canada, I can say without equivocation that racism in Canada is not as crude and blatant as it is in the United States.

Certainly, Canada takes pride in the ideals of multiculturalism. We work hard at it. It's been my experience, however, that many Americans don't try hard enough. They are less likely to partake in another person's culture. In a country where the colour of someone's skin is the most important thing, it's no wonder we see the divisions and political polarization that exists, there, today.

What can the American experience teach Canadians?

One of the biggest lessons is that building bridges, however imperfect they may be, between cultures, races, and other ethnicities can pay dividends in the long run.



Canada Prime Minister Justin Trudeau

the liberal arts degree he was seeking from Tulane University on the other side of town.

One year, on Veterans Day, he invited me to his home, where I met his dad, mum, two sisters and great uncle who had fought in World War II.

What my memory most poignantly recalls from that day was how fixated his sisters were on me, as if I just descended from the planet Jupiter.

For what it's worth, at the time, I didn't at all feel out of place. I had no reason to be. In hindsight, however, I realize that my naivety led me to those feelings.

I came to that realization when Bif took me to a corner in the yard and told me "everyone is asking why I invited a N***a to the party".

"Are you feeling bad about your decision?" I asked him.

"Hell no," he said. "But I think I will never hear the end of this one."

"Why?" I asked.

"Because this is New Orleans...this is the South. Actually, this is America...but you know what?"

"What?" I asked again.

"I am going to tell them you're my friend from Africa."

He quickly left my side, but came back moments later with what he thought was good news.

"It worked," he said. "They're ok with you being here."

"Why are you happy with that?" I replied.

"Because white people don't like Black Americans

Canada criticised for tapping into vaccines reserved for poor countries

By Peter Uduehi

Canada is coming under criticism as much for its slowness to acquire vaccines for citizens as its avenue for sourcing some of the anti-viral doses.

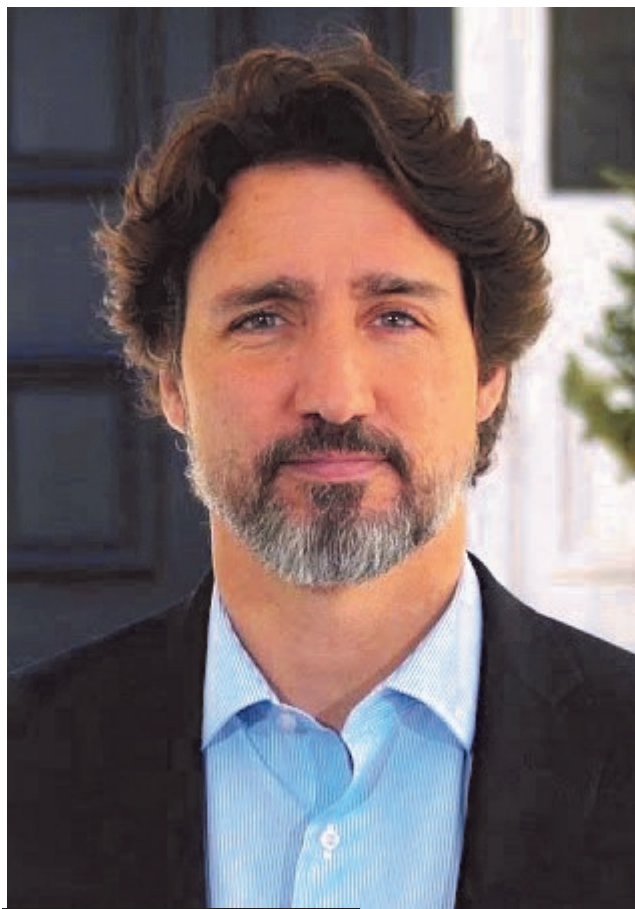
At issue is Canada's policy to draw on supply of Covid-19 vaccines set aside chiefly for poorer countries, bringing charges of hoarding against a country whose vaccine purchases per capita is considered very high. Effectively, Canada is the only industrialised Group of Seven nation to eye poorer countries' - or COVAX supplies.

In its defence, Canada, which has invested more than \$400 million into the COVAX vaccine pool, says it simply wants several sources of supply unlike other rich countries and that any excess it obtains will eventually be donated to low-income nations.

"I think we are in a situation we can call vaccine rivalry in the world" says Erica di Ruggiero, a professor of global health at the University of Toronto. She said Ottawa's thinking is probably based on "reassuring the public that we're trying to be on track,". But she added that Canada's decision to exercise its COVAX option is concerning because "we need to share our vaccine allocation, and before we all started to roll out our vaccine programs, we had already secured among the highest number of doses per capita of any country." Against that backdrop, and in view of the critical nature of the current pandemic, she warned, "we are only as strong as our weakest health link", stressing "it may come back to bite us in the long run".

Other wealthy countries on the list receiving the vaccines include New Zealand and Singapore. Canada's vaccines are expected to arrive by the end of June.

Pending regulator approval, Canada will



Prime Minister Justin Trudeau

receive 1.9 million doses of the AstraZeneca vaccine from the COVAX program. It's listed among countries such as Rwanda, Afghanistan and Sudan, which have yet to receive any vaccines, according to the Our World in Data website.

Prime Minister Justin Trudeau's government faces intense political pressure for a vaccine rollout that in its first two months has been

beset by delays, and repeatedly lowered expectations. Amid a global supply crunch with only a few COVID-19 vaccines approved, countries in the European Union are under similar pressure but held off drawing on the limited doses COVAX has available.

The federal government continues to defend its decision, saying it has always intended to draw from the international program in addition to contributing to the effort.

"Our contribution to the global mechanism had always been intended to access vaccine doses for Canadians as well as to support lower-income countries," Guillaume Dumas, a spokesperson for International Development Minister Karina Gould, said in a statement. "We're having a comprehensive approach to fighting the pandemic as we know that the virus won't be defeated until it is defeated everywhere."

The COVAX purchase is on top of the seven contracts Canada signed directly with drug makers. Through those seven contracts, and factoring in the two-shot dose regimen for most of the vaccines, the federal government had already bought enough vaccines to inoculate the entire population three times over. The contracts are all contingent on Health Canada approval.

Relying on its contracts with Pfizer and Moderna alone, Canada says it will have enough doses to inoculate everyone in Canada by September.

Advocates of fairness in health matters are questioning Canada's decision to take vaccines from COVAX at a time when poor countries are particularly struggling with the current pandemic financially.

"It shows that COVAX is not a sustainable solution for low-income and middle-income countries," said Fatima Hassan, head of the Health Justice Initiative, a South African advocacy group.

"COVAX has a pecking order, and it prioritizes the self-funded countries like Canada," she said. "It's not based on global health needs, it's based on how much money a country is able to put into COVAX."

Canada's decision to accept vaccines from COVAX is "the clearest evidence yet of how rich countries are hedging their bets," Ms. Hassan said.

"We're seeing richer nations taking a lot of supplies from different mechanisms, while a



Erica di Ruggiero, associate professor of global health at University of Toronto

lot of health care workers in poorer parts of the world are not getting vaccinated. Is that fair and just? No, it isn't."

Jason Nickerson, humanitarian affairs adviser at Médecins sans frontières (Doctors Without Borders), said there is a danger that Canada's use of COVAX could undermine the program's ability to ship vaccines to countries with higher needs.

"If we're using COVAX doses - which could otherwise be used to vaccinate high-risk people in low-income countries - to vaccinate low-risk people in Canada, I don't think that's a defensible position," Mr. Nickerson said.

For many poorer countries, COVAX will be the main source of vaccines. Most have not received any vaccines so far. Although the West African nation of Ghana recently got more than 500,000 doses of vaccines as part of that COVAX arrangement. In the entire continent of Africa, for example, only about 230,000 vaccines had been administered just before that historic Ghana intake. To date, Canada has received more than 1.1 million doses and vaccinated 2.6 per cent of the population. But the government is being criticized domestically as it falls further behind its peer countries in vaccination rates.

Canada has, on the other side of this controversy, promised to share any surplus vaccine doses with COVAX. But it has declined to say whether it would wait until the end of its complete vaccination program or do it earlier.

The World Health Organization's director-general, Tedros Adhanom Ghebreyesus, has urged Canada and other wealthy countries to begin sharing their surplus as soon as their health workers and older people are vaccinated - a relatively early stage in the vaccine rollout.

The COVAX program is aiming to provide 1.3 billion vaccine doses to 92 lower-income countries by the end of this year. But it remains underfunded and is still seeking billions of dollars to meet its goals.



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Minimize taxes with the tax-efficient plan



Ken Green

There is no doubt that taxes will increase in the coming years with the massive money printing going on right now to provide relief for individuals and businesses suffering financially as a result of COVID19. These taxes will be major obstacles as you plan to build long-term wealth. Therefore, it is essential that you

have a strategy to combat taxes today and in the coming years.

In my book, *Tax-Efficient Wealth — The Blueprint to Quickly Build Tax-efficient Wealth to Achieve Financial Freedom in Four Actionable Steps*, I discuss that in order to address these obstacles, you need a *Tax-Smart Plan*.

A tax-smart plan is a simple plan with three key goals:

Contribute or save money tax-free

Grow or accumulate money tax-free

Withdraw or distribute money tax-free

Your wealth can be enhanced dramatically by arranging your affairs so you can achieve all or some of these goals.

If you consider the likelihood that taxes will continue to increase, you will agree with me that it makes so much sense to invest in an environment where you do not have to pay taxes now or sometime in the future.

Imagine a situation where you're able to invest with tax-free dollars, allow those investments to grow tax-free, and also withdraw the funds at a future date without paying taxes?

If you're able to achieve these goals, you can make your savings grow exponentially. And this is how you accelerate your wealth.

So now, let's examine the plan. The plan is simply to:

1. Eliminate or reduce taxes

2. Convert non-deductible interest to deductible interest

3. Increase cash flow

1. Eliminate or Reduce Taxes

Reducing taxes or eliminating them, where possible, will certainly help you in your journey to financial freedom.

This is where tax planning plays a critical role. Most people do nothing simply because they've given into the fact that taxes are complex. Rather than doing nothing, you should consider how to turn these tax complexities into tax savings.

Planning requires you to ask great questions.

How can I sort through the myriad tax credits to find the ones that are right for my situation?

What tax deductions can I take to reduce my taxes?

What do I need to know before buying a house or making a significant investment?

How do I use my RRSP (Registered Retirement Savings Plan) and TFSA (Tax-Free Savings Account) to maximize my tax benefits?

By asking these questions and working with a qualified tax advisor, you will gain a much better understanding of your tax situation and uncover ways you can save on taxes.

Here are a few tips and strategies you can consider to save taxes:

It is important to know your marginal tax bracket and determine if there are deductions you can take or planning ideas to consider to drop to a lower marginal tax bracket. This can save you taxes.

Carefully review all tax credits to ensure you're taking advantage of those that you are eligible for. Often, tax credits are missed. For example, if you're a first-time homebuyer, you qualify for a one-time non-refundable federal tax credit of up to \$750. If you have a service animal to help cope with an impairment, you can claim the related costs as a medical expense. If you're disabled, you can qualify for a disability tax credit. And starting in 2020, you may be eligible to claim the Canada training credit, a new refundable tax credit, introduced in the 2019 federal budget.

Take advantage of RRSP and TFSA to reduce or eliminate taxes. Use these tools strategically. For example, if an

RRSP will allow you to drop to a lower tax bracket, use it. If you're starting out in life and have not bought your first home yet, consider maxing your RRSP as much as you can so you can use this as part of your down payment for the purchase. Use tax-free cash to contribute to your TFSA as these investments are not taxed.

If employment income is your only source of income, consider starting a side business to expand your eligible deductions. If you're considering a side business, it's better to look into a business or freelance opportunity in areas you're passionate to make it less of a job.

If you're an employee, in addition to your salary, wages, and bonuses, you're taxed on the value of the benefits you receive by virtue of your employment. However, certain benefits are tax-free, so it is important to understand these and consider ways you can negotiate with your employer to maximize your benefits.

If you're an employee receiving stock options from your employer as a benefit of employment, you can develop an "exercise and sell" strategy for the stock options to ensure you consider cash-flow needs, tax consequences, and investment risk. Without careful planning, you will not maximize the tax benefits of your stock options.

As an employee, consider the benefits of employee deductions permitted under the Canadian Tax Act. Could you negotiate with your employer to structure your work arrangement to allow you to claim certain employee expenses? Could you negotiate the structure of your compensation to include some commission income so you can claim even more deductions?

If you're self-employed or a small business owner, ensure you take advantage of the Capital Cost Allowance (CCA) claims to reduce your taxes.

If you own a business and have kids, consider getting them involved in your business and paying them a reasonable wage for the work they do. By doing this, you can income split and save on taxes.

2. Convert Non-deductible Interest to Deductible Interest

If you own your home, the mortgage payment you make monthly is a huge obstacle to accelerating your wealth. There are two key reasons why this is a huge obstacle. First, it is a cash drain. As you know, without cash, you cannot invest to earn returns, and if you don't have those returns, you cannot deploy them to earn even more returns and thus accelerate your wealth.

Second, the interest on the mortgage is not deductible for tax purposes. As a result, you end up paying more taxes.

Given that the mortgage on your home is the largest debt you have that is non-deductible for tax purposes, one of the greatest ways to tackle this obstacle is to convert the non-deductible interest on your home to deductible interest as quickly as possible.

You can achieve this by renting out a portion of your home as this will allow you to claim a portion of the interest as a deduction in your tax return. In addition to this, you can obtain a re-advanceable mortgage loan and HELOC (Home Equity Line Of Credit) on your principal residence and use this to redeploy the equity in your home for investment purposes. This is sometimes referred to as the Smith Manoeuvre strategy. To learn more about this concept, you can google and find a book on this written by Fraser Smith.

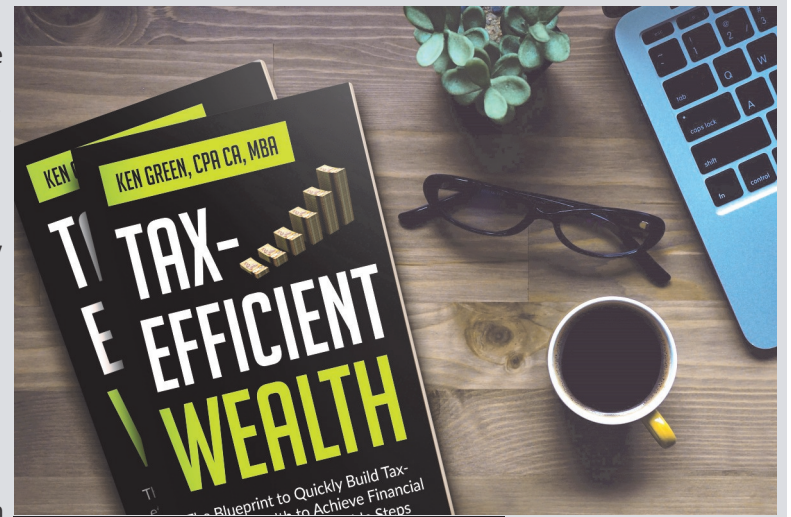
With this strategy of converting your non-deductible interest to tax-deductible interest, you are employing all three of the powerful accelerators I discussed in an earlier article — compound interest, leverage, and velocity. As a result, you have a tremendous opportunity to massively accelerate your wealth.

Why is this concept attractive?

First, you will pay off your mortgage in half the time. You can accomplish this by taking advantage of the up to 20% mortgage prepayment that most banks allow as well as the principal paydown you get from your monthly or biweekly mortgage payments.

However, unlike the regular tax-payer who throws a party to celebrate mortgage freedom, you will be using the otherwise, lazy equity sitting idle and earning no returns to invest in safe and reliable investments earning decent returns.

Second, you will significantly reduce the non-deductible interest you pay on your mortgage. If you look at the interest expense paid on a regular mortgage amortized



New book by Ken Green

over 20 years and compare that to the interest

paid on a mortgage amortized over 10 years, you will realize that your interest cost can reduce by as much as 50%.

This is significant.

Third, you have access to capital that will allow you to create more assets, and by creating more assets that generate returns, you can now deduct the interest cost to optimize taxes. You can now use the additional returns to create even more assets that will continue to generate more and more cash in the years ahead.

3. Increase Cash Flow

The average taxpayer has an inefficient cash flow pattern, mostly from the inability to structure his or her affairs to convert after-tax expenses to before-tax expenses.

In addition to this, there is more pressure on the average taxpayer's cash flow as a result of mortgage payments as all the interest costs are significant and non-deductible for tax purposes. As a tax-smart investor, you want to create as much cash as possible as this is the only way you can deploy capital to accelerate wealth.

Here are some examples to increase your cash flow: Look for opportunities to create income, and more importantly, multiple streams of income that will generate cash flow today. Do you have a skill you can deploy as a Freelancer? Can you write a book and sell it on eBay? Can you set up an online business that can generate income?

Review your expenses frequently to look for opportunities to conserve cash. Do you pay for subscriptions that you no longer use? Are you paying for a service you can get at a cheaper rate or even for free? Have you considered using money-saving apps to cut down on your expenses?

Have you looked at your tax situation for opportunities to convert some of the expenses you currently pay on an after-tax basis to before-tax expenses? For example, could you start a business you're passionate about and deduct regular expenses that can qualify as tax-deductible expenses? Could you hire your kids to work for you and convert some of the kids' expenses to tax-deductible expenses?

Conclusion

If you want to make progress in building your wealth, you must have a plan to combat taxes and other major obstacles that stand in your way.

And the best way to do this is to use a tax-smart plan. ***P.S. I am on a mission to arm you with financial education. That's one reason I started writing on medium and that's why I wrote Tax-Efficient Wealth. This book will help you accelerate your wealth in a tax-efficient way.***

Grab a FREE eBook version of my new book, Tax-Efficient Wealth, to learn how you can build wealth quickly using strategies that will save you a ton in taxes.

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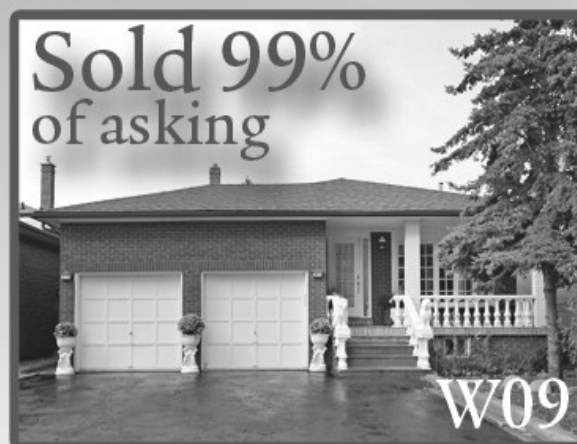
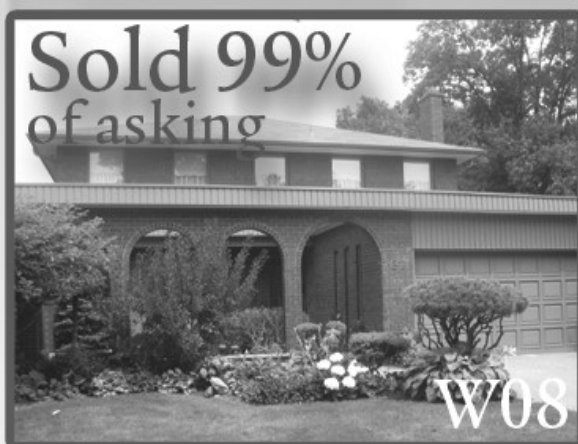
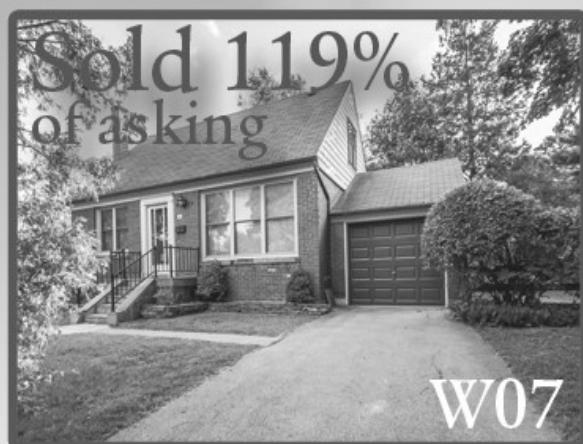
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