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Canada announces easing of border measures for fully vaccinated travellers

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The U.S. border will remain closed until August 21

Tokyo Olympics set to begin Friday could turn into a coronavirus superspreader

**Survey: Racism harming workplace relationships**

The reality is that attacks on racialized minorities, whether it's on Muslims, Black people, Jewish, Indigenous folks, Sikhs, it implicates all of us as Canadians,  
- Mustafa Farooq

## Muslim council issues recommendations ahead of national Islamophobia summit

Mr. Horace Hines,  
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Ajax Anti-Black Racism Task Force developing a Black-owned Business Directory

The Ajax Anti-Black Racism Task Force is developing a directory of Black-owned businesses for the Town of Ajax. Appearing in this directory will provide businesses with increased exposure and opportunities for companies to be discovered by potential customers while making it more accessible to locate services and products online. Interested businesses can submit their information by August 6, 2021 at [ajax.ca/taskforce](http://ajax.ca/taskforce).




Mariska Thomas


Mariska Thomas, Chair, AABR Task Force said, "This directory will not only give exposure to Black-owned businesses but provide the community with a convenient outlet to find local businesses to support in Ajax. We can't wait to publish the directory in support of the Black community and hope to get every business on the list!" Business directories can enhance a business's online presence and local visibility, making it easier for people to discover. It also increases its search engine optimization and rank in a Google search. There is no charge to the business to be listed in the directory which is set to launch in fall 2021. The Town of Ajax is the most racialized community in the Durham Region (2016 Census) and is committed to the inclusion of our diverse community. The Town's Anti-Black Racism Task Force is comprised of diverse leaders from the Black community who are leading conversations, advising, and creating action plans toward meaningful healing and inclusion between the Black community, other racialized groups and the Town.



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# Canada announces easing of border measures for fully vaccinated travellers

The Government of Canada is prioritizing the health and safety of everyone in Canada by taking a risk-based and measured approach to re-opening our borders. Thanks to the hard work of Canadians, rising vaccination rates and declining COVID-19 cases, the Government of Canada is able to move forward with adjusted border measures.

On September 7, 2021, provided that the domestic epidemiologic situation remains favourable, the Government intends to open Canada's borders to any fully vaccinated travellers who have completed the full course of vaccination with a Government of Canada-accepted vaccine at least 14 days prior to entering Canada and who meet specific entry requirements.

As a first step, starting August 9, 2021, Canada plans to begin allowing entry to American citizens and permanent residents, who are currently residing in the United States, and have been fully vaccinated at least 14 days prior to entering Canada for non-essential travel. This preliminary step allows for the Government of Canada to fully operationalize the adjusted border measures ahead of September 7, 2021, and recognizes the many close ties between Canadians and Americans.

Subject to limited exceptions, all travellers must use ArriveCAN (app or web portal) to submit their travel information. If they are eligible to enter Canada and meet specific criteria, fully vaccinated travellers will not have to

Meanwhile, the U.S. land border will remain closed to non-essential travel until at least Aug. 21, according to a renewal order issued by the American government Wednesday.

"Given the outbreak and continued transmission and spread of COVID-19 within the United States and globally, the Secretary has determined that the risk of continued transmission and spread of the virus associated with COVID-19 between the United States and Canada poses an ongoing "specific threat to human life or national interests," the government wrote.

quarantine upon arrival in Canada. Meanwhile, the U.S. land border will remain closed to non-essential travel until at least Aug. 21, according to a renewal order issued by the American government Wednesday.

In a notice pre-published in the U.S. Federal Register, the government says while vaccination rates have improved, opening the land border to non-essential travel still poses too high a risk.

"Given the outbreak and continued transmission and spread of COVID-19 within the United States and globally, the Secretary has determined that the risk of continued transmission and spread of the virus associated with COVID-19 between the United States and Canada poses an ongoing "specific threat to human life or national interests," the



government wrote.

The new order expires one minute before midnight on Aug. 21.

The American order comes only a few days after the Canadian government announced its land border would open to fully vaccinated U.S. citizens on Aug. 9 and to fully vaccinated travellers from other countries on Sept. 7.

Transport Canada is also expanding the scope of the existing Notice to Airmen (NOTAM) that currently directs scheduled international commercial passenger flights into four Canadian Airports: Montréal-Trudeau International Airport, Toronto Pearson International Airport, Calgary International Airport, and Vancouver International Airport.

Effective August 9, 2021, international flights carrying

passengers will be permitted to land at the following five additional Canadian airports:

Halifax Stanfield International Airport;

Québec City Jean Lesage International Airport;

Ottawa Macdonald-Cartier International Airport;

Winnipeg James Armstrong Richardson International Airport; and

Edmonton International Airport.

These airports, in cooperation with the Public Health Agency of Canada, the Canada Border Services Agency and Transport Canada, are working to implement the measures necessary to safely welcome international passengers as soon as possible after August 9, as conditions dictate.

All travellers, regardless of vaccination status, will still require

a pre-entry COVID-19 molecular test result. However effective August 9, 2021, the Government of Canada is adjusting its post-arrival testing strategy for fully vaccinated travellers. Using a new border testing surveillance program at airports and land border crossings, fully vaccinated travellers will not need a post-arrival test unless they have been randomly selected to complete a Day 1 COVID-19 molecular test. There are no changes to the mandatory testing requirements for unvaccinated travellers.

This strategy allows the Government of Canada to continue monitoring variants of concern in Canada and vaccine effectiveness. Using these layers of protection, the Government of Canada can monitor the COVID-19 situation in Canada, respond quickly to threats, and guide decisions on restricting international travel.

Finally, with the advent of increased vaccination rates in Canada, declining COVID-19 cases and reduced pressure on health care capacity, the three-night government authorized hotel stay requirement will be eliminated for all travellers arriving by air as of 12:01 A.M. EDT on August 9.

Fully vaccinated travellers who meet the requirements will be exempt from quarantine; however, all travellers must still provide a quarantine plan and be prepared to quarantine, in case it is determined at the border that they do not meet the necessary requirements.

## Ontario Premier Doug Ford rules out a provincial 'vaccine passport: 'We're not gonna have a split society'

Ontario Premier Doug Ford said in the strongest terms yet Thursday that the province will not create a vaccine passport that would allow people to signal to businesses and other organizations that they have been vaccinated.

"The answer is no, we're not gonna do it. We're not gonna have a split society," Ford told reporters in response to a question about creating vaccine passports Thursday at the first press conference he has held in some time.

He said people get proof of vaccination when they get their shot, though he acknowledged that the slips can be forged or falsified. But beyond that, the province will not be creating some sort of digital proof of vaccination as some people have urged.

"I just, no. We aren't doing it. It's as

simple as that. We're just gonna move forward," Ford said. "Now if it's federal – getting across the border – that's up to the federal government. We'll see what they decide to do."

While the federal government is developing a vaccine passport that would allow Canadians to signal to other countries that they have been vaccinated, some have called for local "vaccine passports," perhaps in the form of a digital app, that would allow people to show proof of vaccination at businesses and events.

Toronto Mayor John Tory has called for such a system to be developed, as has the Toronto Region Board of Trade (TRBT).

TRBT CEO Jan De Silva said earlier this week that it would be a way for businesses to help ensure that they are able to stay open after having

been shut down and/or severely restricted for nearly a year and a half.

Some post-secondary institutions have already said that students will need to be fully vaccinated in order to return to campus in-person.

Quebec has also said that it plans to use some sort of proof of vaccination to limit access to nonessential services if that province's COVID-19 situation worsens in the fall.

However Ford said Thursday that he doesn't plan on telling businesses who they should and should not serve and pointed out that Ontario's Chief Medical Officer of Health Dr. Kieran Moore has said that he is not in favour of such a system either.

"I'm not in favour of a mandatory certification. I'm just not at all and neither by the way, is the chief



Ontario Premier Doug Ford

medical officer. I've always said from day one; I listen to my chief medical officer. He's saying there's no reason."

The premier also ruled out the possibility of making vaccinations mandatory, including for health care workers. "No, hard no," he said when asked whether he would consider the move.

He pointed to Ontario's relatively high vaccine uptake, with close to

80 per cent of the population having received at least one dose, and said the province will continue to encourage every resident to get vaccinated.

"Folks just please go get vaccinated, that's all I can ask."

Figures released by the province Thursday show that 79.6 per cent of adults 18+ have had at least one vaccine dose while 59.5 per cent are fully vaccinated.



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# Afro-Caribbean farmers' market opens in Little Jamaica

A new Afro-Caribbean farmers' market has opened in Little Jamaica to show some love to small businesses in midtown Toronto. Louroz Mercader, manager of the York-Eglinton Business Improvement Area, said the area has the largest concentration of Black-owned businesses in Toronto, if not Canada, and they have struggled not only with impact of the COVID-19 pandemic but also the Eglinton Crosstown LRT construction.

"This is a way for the neighbourhood to really show that we are reopen again," Mercader told CBC News on Sunday.

"It's been really tough for businesses during COVID-19 combined with the LRT construction going on at Eglinton. We want to show everybody that we're back. We want to bring the community together."

The weekly outdoor farm to table market, which opened on Sunday, runs on Sundays from July 4 to Oct. 3 from 11 a.m. to 3 p.m. in the area of Green P parking lot of 1531 Eglinton Ave W.

The market features "affordable, ethical, local and organically grown food of diasporic cultural origin," according to the BIA, which represents about 200 small businesses along Eglinton Avenue West.

Mercader said the market, which is open to the entire city, is a way to support the economy in the area. He said the area is not likely to be back to normal until 2023-2024. Many local businesses, including barber shops and hair salons, were forced to shut down during the pandemic, he added.

"It's very important that we support these small businesses because that's how we are going to grow and thrive as a neighbourhood and as Little Jamaica."

Lori Beazer, market manager for the Afro-Caribbean farmer's market, said the



Louroz Mercader, manager of the York-Eglinton Business Improvement Area

Eglinton Crosstown LRT construction has devastated the area for the last 10 years. It has lost more than 200 businesses. The market is one way to bring it back, she said.

When asked how it feels to have the market come alive, she said: "Amazing." Beazer said the market has brought together new and old vendors as well as local growers and importers.

"It's been a long time coming, a year worth of planning, and here we are. Our vendors are happy. It's a thing for them, the last year, with COVID-19 and everything. For them to have this platform now, to be able to sell, it's a bonus," she said.

"For us right now, it's really important that we try to infuse some of that energy back. This is a good way to do it, through food."

Mikaela Malcolm, owner of cheesekaekes, a Black-owned and female-led business that serves custom desserts across the GTA, said the market has given her company much needed exposure. Cheesekaekes has been in operation for more than a year.

"We're super excited and grateful to be here," Malcolm said.

"Overall, I think it's going to help propel Black businesses, the owners and the entire community forward," she said.

## 'We are a Resilient People'

On this the 59th anniversary of Jamaica's independence, we have much to be proud of in our nation's history

This year's celebrations have been impacted by COVID-19, which continues to wreak havoc in many parts of the world. Despite the pandemic, we have remained resilient, a testament to the power and determination of the human spirit. Resilience and determination are undoubtedly deeply rooted in the psyche of Jamaicans at home and abroad.

Under the most trying of circumstances we have always risen to the top and remained steadfast in our goals.

As we celebrate almost six decades of independence, we have countless reasons to give thanks.

Our democracy, press freedom, the right to vote and freedom of speech have been preserved and remain mainstays of independent Jamaica.

We must also recognise the tremendous impact made by our people on the global community. Reggae music has influenced every continent of the world. Our track and field athletes have established themselves as the best in the world. And our language, our culture, our food and our way of life have caught the imagination peoples everywhere.

The Jamaica National Group believes in Jamaica and the power of our people. We remain committed to doing our part in creating a strong economy and in building a nation where everyone has a chance to create a better future for themselves and their families.

May God continue to bless Jamaica and guide our efforts.

*Happy Independence Day*  
**JAMAICA**

Mr. Emile Spence, Chief Representative Officer  
JN Canada Representative Office

# HAPPY JAMAICA INDEPENDENCE DAY

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“What those young Black men face is a cultural issue, not an algorithmic one, and it's similar to the United States, Canada and even most European countries, where centuries of systemic racism still have significant impact, and politicians mine racism as a weapon.”

# OPINION

## Editorial

### Tokyo Olympics could turn into a coronavirus superspreader

The International Olympic Committee should postpone this summer's Tokyo Games or cancel them altogether.

It's the only responsible thing to do as the coronavirus threat continues unabated throughout most of the world.

The Japanese government recently expanded emergency measures to combat what top health experts acknowledge is a fourth wave of COVID-19 cases there.

It closed restaurants, bars, movie theaters and department stores in Tokyo and banned spectators from attending sporting events. Yet the IOC continues to plow ahead. Almost 11,000 athletes and hundreds of coaches and officials from 200 countries are already setting in the Olympic Village. It's reckless. When the IOC in March 2020 postponed plans to hold the Games last summer, it said the delay would ensure they would serve this summer as a beacon of hope for the end of the pandemic.

The emergence of highly contagious coronavirus variants and the slow progress of vaccinations makes that impossible.

Proceeding with the Games risks making the Tokyo Olympics one of the worst superspreader events in history.

Consider the implications of the current IOC plan: Thousands of athletes and coaches from around the world would interact for two weeks with each other and staff members from the host country. Then they would go home to reunite with families and friends. The thought must send chills down the spines of public health officials.

The IOC said Friday that it would offer vaccine doses to athletes and visitors before they arrive in Japan. But without a vaccination requirement, the threat remains too significant to ignore.

The vaccination offer was the latest attempt by Olympic officials to counter serious concerns from residents of Japan. That's right. The public there largely opposes allowing the Games to begin July 23.

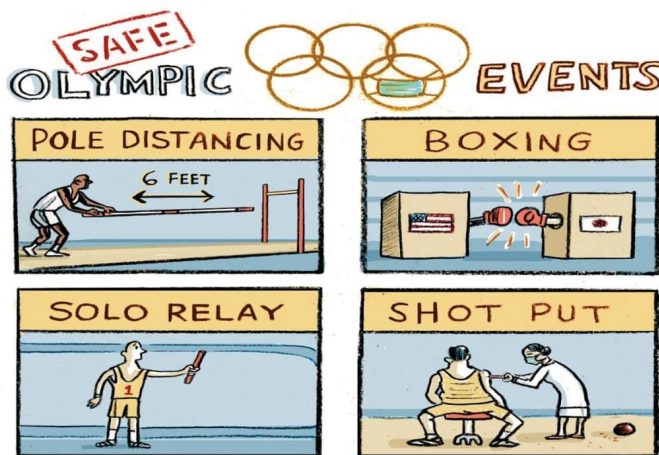
A recent poll showed 72% of Japan's residents favoured either postponing or canceling the games. An online petition calling on the Japanese government to call off the Games collected 230,000 signatures in only two days. And Reuters reported last week that a survey of more than 1,000 Japanese doctors showed 75% believed it was better to postpone the Games.

The opposition is understandable. While nearly one-third of Americans have been fully vaccinated, only about 2% of Japan's population of 125 million have received their first shot.

Japan has not seen the case rates experienced in the United States, India and Brazil. But the country's health officials have expressed concern that the Olympics could put residents at unnecessary risk and exacerbate the current concerning trends. Daily cases have been increasing since early March, and the daily death toll has increased steadily since early April.

The legitimate public health concerns should outweigh the financial concerns driving the IOC, which generates about 75% of its revenues from network agreements to broadcast the Olympics, including an estimated \$4 billion from the last Summer and Winter Games.

The IOC has an obligation to put public safety before profits this summer and postpone or cancel the Tokyo Olympics.



## Hatred, Racism winning with British soccer. Don't blame Twitter; Blame the Culture.

### Opinion

Mike Freeman, USA TODAY

When three Black English soccer players missed spot-kicks Sunday in a penalty shootout -- following a 1-1 tie with Italy in the Euro 2020 final -- a number of Black friends, and Black people on Twitter, all had the same reaction: Those three men are going to face incredible racial abuse.

That's exactly what happened, and it was entirely predictable. Marcus Rashford and Jadon Sancho, 23 and 21, respectively, and Bukayo Saka, who is just 19, faced such intense online abuse it's prompted police investigations in the UK.

In the aftermath of another ugly and racial moment in English soccer, there's lots of hand-wringing, and blaming, of social media. Twitter and other mediums are of course part of the problem, but the issue is far deeper. The issue is cultural. The issue is a purely human one.

Hatred always seems to find an unending source of fuel. It defeats hashtags, speeches and common sense. It inhabits outhouses and White Houses. It's on Main Street and Downing Street. It's the most potent enemy today; more contagious than any virus and more threatening than any asteroid. Hatred is so consuming that it takes a wonderful game like soccer -- a pure, beautiful game -- and transforms it into something ugly.

Hatred is unbeaten because we keep helping it win despite the fact it doesn't need our assistance.

No American has the right to point fingers at the UK and its problem with race. Hell, we elected a white nationalist as president, and hundreds of white nationalists tried to overthrow democracy. We are having our own battles with race here.

But what happened in the UK will seem strikingly familiar to people in the U.S. The English team has been a strong anti-racist force, taking a knee before games to highlight the problem with racism, the same way Colin Kaepernick did, and each time, it was booed.

Prime Minister Boris Johnson, at the start of the Euro tournament, wouldn't

condemn the booing, thus seeding the ground for potential abuse later. Johnson's political opposition told the media after the Italy game that "inactions of leaders have consequences."

Keir Starmer, leader of the Labour Party, added that Johnson, "Failed the test of leadership because whatever he says today about racism, he had a simple choice at the beginning of this tournament in relation to the booing of those who were taking the knee. The prime minister failed to call that out, and the actions and inactions of leaders have consequences, so I'm afraid the prime minister's words today ring hollow."

What those young Black men face is a cultural issue, not an algorithmic one, and it's similar to the United States, where centuries of systemic racism still have significant impact, and politicians mine racism as a weapon.

Donald Trump did it here. Last month, Johnson's spokesman, when asked about the booing and why Johnson didn't condemn it, said the prime minister is "more focused on action rather than gestures." By saying that, Johnson's spokesman was essentially encouraging fans who were booing to keep doing so.

Gary Neville, a former Manchester United player and now a TV broadcaster, said he wasn't surprised the three players were targeted.

"The prime minister said it was OK for the population of this country to boo those players who are trying to promote equality and defend against racism," he said on Sky News. "It starts at the very top, and so for me, I wasn't surprised in the slightest that I woke up this morning to those headlines."

"You don't get to stoke the fire at the beginning of the tournament by labeling our anti-racism message as 'Gesture Politics' and then pretend to be disgusted when the very thing we're campaigning against, happens," tweeted defender Tyrone Mings to a member of the Conservative Party, who had earlier blasted the players.

English soccer has gotten better since its hooligan days, but there was clearly a building up to a moment like this. All that was needed was a match. Should social media do more to stop online racist abuse? Of course.

The problem is racism is both embedded in the UK culture (and America's), while simultaneously significant swaths of the country don't believe systemic racism exists. I mean Hell, in the U.S., some of us don't even want to teach the history of racism.

Before Twitter can clean up its mess, human beings have to clean up ours. Significant parts of the English soccer fanbase don't see soccer as a place for anti-hate gestures, the way some NFL fans didn't want to see Kaepernick take a knee.

The UK government may care a little but not enough. There are anti-hate groups working tirelessly to drain this swamp. Twitter says it has removed thousands of tweets and permanently banned some accounts. Yet Twitter has done something like this before, and the racist incidents keep happening.

There's a mural that was created for Rashford in Manchester for his charitable work, mainly pushing the government to provide free lunches for people during the pandemic. It was vandalized. It's since been covered with pictures, hearts and words of encouragement from members of the community, but the fact it was defiled says a lot about where we are, and it's not a good place.

The Black players, in many ways, were effectively alone and facing remarkable levels of vile, guttural racism.

That's because of us. All of us.

Not because of Twitter.

Mike Freeman, USA TODAY



# Ontario bolstering supports for African Canadian and Black Children and Youth in Care

New annual funding to combat anti-Black racism within the child welfare system

**HAMILTON** — The Ontario government is investing \$800,000 annually in One Vision, One Voice, a community-led initiative with a focus on anti-Black racism. The project supports the delivery of culturally appropriate services to address the disproportionate representation of African Canadian and Black children and youth in the child welfare system, as well as significant disparities they face compared to other groups.

“One Vision, One Voice gives African Canadian and Black children and youth in care a much stronger voice,” said Jane McKenna, Associate Minister of Children and Women’s Issues. “Ensuring Black families have access to culturally appropriate supports when they are needed is essential as we redesign child welfare in Ontario and work to build a better, more inclusive system.”

The purpose of the One Vision One Voice project is to support the delivery of safe and suitable services for African Canadian and Black children, youth and families to improve outcomes in Ontario’s child welfare system. Some significant achievements include: An anti-Black racism training

program for child welfare leaders Aunties and Uncles, a unique initiative offering Black and African Canadian youth in care a Black mentor, or an “auntie or uncle,” who can provide a sense of cultural self-identity

An African Canadian service delivery model to help children’s aid societies support Black and African Canadian children, youth and families

A mentoring program for African Canadian child welfare staff to advance to senior level positions, and

Multiple youth symposiums for African Canadian and Black Youth in Care and symposiums for all-Black staff.

“This important work being done by the child welfare sector will provide Black children and youth with the supports they need to achieve their full potential,” said Dr. Merilee Fullerton, Minister of Children, Community and Social Services. “These new supports will build on the incredible work of community organizations through the enhanced Ontario Black Youth Action Plan.”

Providing high quality, culturally appropriate and responsive community-based services with a focus on prevention and early

intervention is a key component of Ontario’s child welfare redesign strategy. This includes investing in initiatives to better serve Indigenous, Black, racialized and LGBTQ2S children and youth.

“We commend the government for recognizing the damaging impact of the overrepresentation of African Canadians in the child welfare system,” said Nicole Bonnie, Chief Executive Officer of the Ontario Association of Children’s Aid Societies. “This funding will help support the dismantling of anti-Black racism as it requires consistent, urgent and focused attention. The One Vision One Voice practice frameworks will provide societies with the tools to embed culturally relevant supports to help examine systemic issues related to anti-Black racism, policies and practices that create disparate outcomes for Black families.”

“We recognize that Black and racialized children and families are overrepresented in the child welfare system, including at our agency,” said Bryan Shone, Executive Director from the Children’s Aid Society of Hamilton. “One Vision One Voice continues to provide us with an opportunity to adjust our



practices, engage communities, and reinvent a system that ensures Black children, youth and families in the community, and in care, have access to services that will support, promote and enhance their overall health and well-being.”

African Canadian and Black children, youth and families have experienced discrimination in the child welfare system and face disproportionately poor outcomes as a result. They are also overrepresented in the system. For instance, Black children and youth in care at the Children’s Aid Society

of Toronto account for five times their representation in the city’s overall population.

Ontario funds a broader range of other supports for Ontario’s Black communities. Through the Ontario Black Youth Action Plan, the government is increasing opportunities for Black children, youth and families through a suite of services and supports, including a youth mentorship program, career development and training and parenting supports, in target communities across the province.

# Muslim council issues recommendations ahead of national Islamophobia summit this week

A national strategy to fight anti-Muslim hate across society is one of 61 recommendations released Monday by the National Council of Canadian Muslims ahead of a summit on Islamophobia to be held later this week.

The organization hosted events on Monday in cities that have experienced crimes targeting Muslims in recent years, including Quebec City, the Greater Toronto Area, Edmonton and London, Ont., where last month four members of a family were killed while out for a walk. It used the events to unveil its 61 recommendations for policymakers ahead of Thursday’s national summit, a virtual event.

Mustafa Farooq, chief executive officer of the NCCM, told reporters in southwestern Ontario the recommendations target every level of government and were compiled following consultations with members of the Muslim community across the country.

“We need to see action and we need to see it now,” Farooq said. “Governments attending the summit must know that we want more than their attendance, we want to see their commitment to timelines.”

More than half of the recommendations are directed toward the federal government and include the creation of a strategy to fight Islamophobia within the civil



service and the wider Canadian society. The group suggested Ottawa create a special envoy to deal with Islamophobia and to investigate alleged profiling within the Canada Revenue Agency and national security agencies, Farooq said.

Other recommendations consist of amending the Criminal Code to include specific penalties and dedicated prosecutors for hate crimes involving assault, threats, mischief and murder. The group also wants the government to no longer require the attorney general’s consent before hate-based and genocide cases are prosecuted.

For provinces, the recommendations include teaching about Islamophobia in schools, an accountability system for police hate-crimes units and

the prohibition of white supremacist rallies.

In Quebec City, the announcement took place outside the Islamic Cultural Centre, the site of a deadly shooting in January 2017 that left six men dead and others seriously injured. “The reality is Canada has suffered more mass killings in the past five years than any other country in the G7,” Farooq said. “This cannot be allowed to continue.”

Nusaiba Al-Azem, second vice-chair of the London Muslim Mosque, said the summit shouldn’t be seen by politicians as a one-off. “As we stand here a few days before the summit to take place, we want to use this opportunity to remind our elected officials that this summit is not, should not and cannot be the end,” Al-Azem said. “It’s simply a means from which we

expect tangible change to take place at all levels of government.”

Of the 61 recommendations, Al-Azem highlighted one calling on the attorney general to intervene in all challenges to Quebec’s secularism law, known as Bill 21. The law, adopted in June 2019, prohibits public sector workers who are deemed to be in positions of authority, including teachers, police officers and judges, from wearing religious symbols at work. It makes pre-emptive use of the Charter of Rights and Freedoms’ notwithstanding clause, which shields legislation from court challenges over violations of fundamental rights.

Al-Azem said the law disproportionately affects Muslim women as well as Jews and Sikhs. “If I wanted to move to Quebec and work for the office of the Crown, (I) would be forced to choose between either practising my faith or my profession, (so) I feel particularly strong about Bill 21, a law that in the year 2021, polices and regulates women’s attire, religious freedom and our freedom of expression,” she said.

“The reality is that attacks on racialized minorities, whether it’s attacks on Muslims, Indigenous folks, Black folks, Sikh folks, Jewish folks, it implicates all of us as Canadians,” Farooq said.

A spokeswoman for Diversity and Inclusion Minister Bardish

Chagger said Monday the government will work directly with organizations like the council and takes it recommendations seriously.

“I can tell you that our government hears the Muslim community loud and clear, that more action needs to be taken to protect Muslim communities against hate and discrimination fueled by Islamophobia,” said press secretary Aidan Strickland. “We take all recommendations seriously, and will remain committed to listening to the communities with lived experiences to inform our actions to create a diverse and consciously more inclusive Canada for all.”

Calls for the Islamophobia summit came after Madiha Salman, 44, her husband, Salman Afzaal, 46, their 15-year-old daughter Yumna Salman and Afzaal’s 74-year-old mother, Talat Afzaal, were run down by a driver in London, Ont., in June. The couple’s nine-year-old son, Fayez, was seriously injured in the attack.

“Real change is the true and only measure of success and accountability of this summit,” Al-Azem said. “So that we can all collectively ensure that no other community will ever have to open its doors to tens of thousands of mourners like we did here in London on June 8.”

*Sidhartha Banerjee, The Canadian Press*



# Jeff Bezos blasts into space on own rocket: 'Best day ever!'

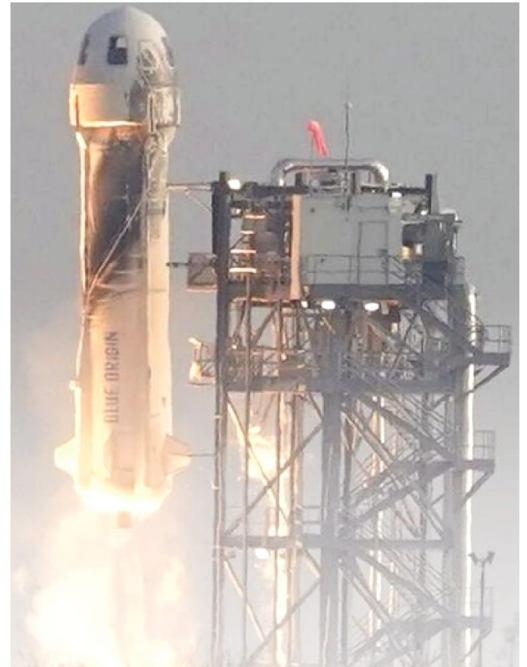


Jeff Bezos:  
'Best day ever!'

**VAN HORN, Texas (AP)** - Jeff Bezos blasted into space Tuesday on his rocket company's first flight with people on board, becoming the second billionaire in just over a week to ride his own spacecraft. The Amazon founder was accompanied by a hand-picked group: his brother, an 18-year-old from the Netherlands and an 82-year-old aviation pioneer from Texas - the youngest and oldest to ever fly in space. "Best day ever!" Bezos said when the capsule touched down on the desert floor in remote West Texas after the 10-minute flight. Named after America's first astronaut, Blue Origin's New Shepard rocket soared on the 52nd anniversary of the Apollo 11 moon landing, a date chosen by Bezos for its historical significance. He held fast to it, even as Virgin Galactic's Richard Branson pushed up his

own flight from New Mexico and beat him to space by nine days. The two private companies chasing space tourism dollars, though, have drawn criticism for catering to the rich while so many are struggling amid the pandemic. During Tuesday's flight, Blue Origin's capsule reached an altitude of about 66 miles (106 kilometers), more than 10 miles (16 kilometers) higher than Branson's July 11 ride. The 60-foot (18-meter) booster accelerated to Mach 3 or three times the speed of sound to get the capsule high enough, before separating and landing upright. Unlike Branson's piloted rocket plane, Bezos' capsule was completely automated and required no official staff on board for the up-and-down flight. During their several minutes of weightlessness, video from inside the capsule showed the four floating, doing somersaults, tossing Skittles candies and throwing balls, with lots of cheering, whooping and exclamations of "Wow!" The Bezos brother also joined their palms to display a "HI MOM" greeting written on their hands. The capsule landed under parachutes, with Bezos and his guests briefly experiencing nearly six times the force of gravity, or 6 G's, on the way back. Led by Bezos, they climbed out of the capsule after touchdown with wide grins, embracing parents, partners and children, then popped open bottles of sparkling

wine, spraying one another. "My expectations were high and they were dramatically exceeded," Bezos said later. Their flight lasted 10 minutes and 10 seconds - five minutes shy of Alan Shepard's Freedom 7 flight in 1961. Shepard's daughters, Laura and Julie, were introduced at a press event a few hours later. Sharing Bezos' dream-come-true adventure was Wally Funk, from the Dallas area, one of 13 female pilots who went through the same tests as NASA's all-male astronaut corps in the early 1960s but never made it into space. "I've been waiting a long time to finally get it up there," Funk said. "I want to go again - fast," she added. Four hours after their flight, Bezos drove his crew over to see the rocket that carried them safely to space. Blue Origin - founded by Bezos in 2000 in Kent, Washington, near Amazon's Seattle headquarters - hasn't revealed its price for a ride to space but has lined up spots for other auction bidders. Ticket sales, including the auction, are approaching \$100 million, Bezos said. Two more flights are planned by year's end. The recycled rocket and capsule used Tuesday flew on the last two space demos, according to company officials. Virgin Galactic already has more than 600 reservations at \$250,000 apiece. Founded by Branson in 2004, the company has sent crew into space four times and plans two



more test flights from New Mexico before launching customers next year. Blue Origin's approach was slower and more deliberate. After 15 successful unoccupied test flights to space since 2015, Bezos finally declared it was time to put people on board. The Federal Aviation Administration agreed last week, approving the commercial space license. Bezos, 57, who also owns The Washington Post, claimed the first seat. The next went to his 50-year-old brother, Mark Bezos, an investor and volunteer firefighter, then Funk and Daemen. They spent two days together in training. Bezos stepped down this month as Amazon's CEO and last week donated \$200 million to renovate the National Air and Space Museum. Both Bezos and Branson want to

drastically increase those overall numbers, as does SpaceX's Elon Musk, who's skipping brief space hops and sending his private clients straight to orbit for tens of millions apiece, with the first flight coming up in September. "We're going to build a road to space so our kids and their kids can build the future," Bezos said. "We need to do that to solve the problems here on Earth." Branson sent a congratulatory tweet: "Impressive! Very best to all the crew from me and all the team" at Virgin Galactic. Included in the many people that Bezos thanked Tuesday was "every Amazon employee and every Amazon customer. Because you guys paid for all this." Bezos has said he finances the rocket company by selling \$1 billion in Amazon stock each year.

## Canadians see NDP's Singh as a better PM than Tories' O'Toole, survey suggests

**OTTAWA** — NDP Leader Jagmeet Singh might have reason to smile only weeks before a possible election call as a new survey suggests more Canadians believe he would make a better prime minister than the Conservatives' Erin O'Toole. While the survey by Leger and the Association for Canadian Studies had 25 per cent of respondents picking Justin Trudeau as the best prime minister, Singh wasn't far behind with 19 per cent while only 13 per cent chose O'Toole. The survey also found a three per cent increase in support for the NDP among decided voters, who otherwise remained largely unchanged in their support for the Liberals and Tories. Thirty-four per cent of decided voters said they supported the Liberals, while the Conservatives stood at 29 per cent and the NDP at 22 per cent.

The online survey, conducted July 16 to 18, polled 2,069 Canadians. It cannot be assigned a margin of error because internet-based polls are not considered random samples. The survey could represent bad news for O'Toole and the Conservatives as they continue to bump against what Leger executive vice-president Christian Bourque described as a "30 per cent glass ceiling" under O'Toole's leadership. Yet it could also signal trouble for Trudeau's chances of winning a majority Liberal government as previous election results have seen the Liberals suffer from strong support for the NDP. Bourque nonetheless cautioned against overstating how the NDP's apparent uptick in support will play out during an election, saying that the results don't necessarily translate into additional seats for

the party. "The NDP could end up with 20 per cent of the vote and 10 seats, or 20 per cent of the vote and 30 seats," Bourque said. "A lot will ride on Singh's skills and strategic voting. The more the CPC is a threat, the more the Liberals will eat into NDP support in Ontario, Quebec and, maybe, Manitoba." Bourque believes the time is now for Trudeau to call an election and try to ride popular support for how



the Liberals handled the COVID-19 pandemic if he wants to have any chance of winning a coveted majority government. The survey found that 55 per cent of respondents believed Trudeau had performed well or very well in managing the pandemic, the area where he had the most such positive reviews. "For Liberal strategists, this may not be the optimal window to drop

the writ, but it likely remains the least worst for the next little while," Bourque said in an email. "Liberals need to eat support from the NDP and Greens, but also the Bloc Quebecois. That's why running on their COVID-19 record — and record overall — needs to work." -Lee Berthiaume, The Canadian Press



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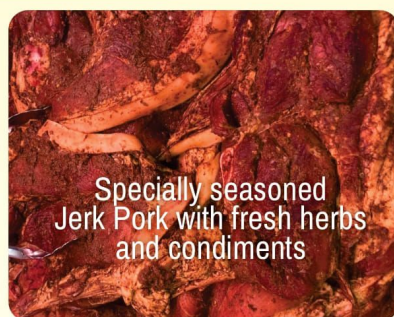
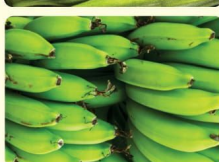
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# JN Money launches Direct to Account Remittance Services for Guyana


JN Money, a member company of the Jamaica National Group, has launched its “direct-to-account remittances services to Guyana,” which allow persons sending funds to that CARICOM country, on the South American coast, to be transferred directly to the recipients’ accounts. The service, which was launched on June 7, gives persons sending funds from the United States of America, the United Kingdom, Canada, and The Cayman Islands, the option to send funds to six banks in Guyana. These banks include, the Republic Bank (GUY) Limited; Guyana Bank for Trade and Industry; Bank of Nova Scotia; Citizens Bank Limited; New Building Society and the Demerara Bank Limited. “We continue to research and interact with our customers about how we can provide convenient ways to send and receive funds,” explained Mr. Horace Hines, General Manager, JN Money Services, owners, and operators of the JN Money brand. “Based on the feedback from our customers, we realized that many

wanted a fast, safe and convenient method to send funds to Guyana; and also for their friends and loved ones to be able to access the funds without hassle. This is why we introduced the direct to account option, for our Guyanese market as well,” he added. Mr Hines noted that, “The COVID-19 pandemic has also made customers more amenable to online services. As, prior to the pandemic, some customers prefer visiting a branch or agent location, to send or receive funds, because of the interaction with people. “However, COVID-19 has opened up their minds to sending funds online; or receiving it in their accounts; and this has provided an opportunity for us to advise them that online was an option. I am also positive that, with more persons in Guyana being able to receive funds directly into their accounts, even more senders will opt for this method, because it is a safe alternative,” he affirmed. Mr. Hines revealed that the service was easy to use; and can be done simply by visiting a JN Money location in the USA, Canada, the

“

We continue to research and interact with our customers about how we can provide convenient ways to send and receive funds. Based on the feedback from our customers, we realized that many wanted a fast, safe and convenient method to send funds to Guyana; and also for their friends and loved ones to be able to access the funds without hassle. This is why we introduced the direct to account option, for our Guyanese market as well.”

- Mr. Horace Hines,  
General Manager, JN Money Services



UK, or The Cayman Islands, and inform the JN Money representative that they want the funds to be deposited to an account, and provide the name and account number of the recipient. He added that customers could also log on to [www.jnmoneyonline.com](http://www.jnmoneyonline.com) to send funds directly to the recipient’s bank account. In 2020, remittances to Guyana totaled US\$416.27 million, which represented 11 percent of the country’s Gross Domestic Product. Mr. Hines believes the JN Money’s

direct-to-account service will impact positively on the country’s economy. “Remittances are an important source of foreign exchange for many countries; therefore, our service will encourage more persons to send funds home which will also impact the Guyanese economy positively,” he affirmed.

## Govt must be held to account for the 1,000 COVID deaths as T&T record grim milestone

The United Nations General Assembly (UNGA) is calling on government to account for how it has been handling the COVID-19 pandemic in this country, given the milestone of 1,000 lives lost on Tuesday 20 July 2021. In a strongly worded statement, the UNGA argues that despite the Opposition’s best efforts, the Rowley Administration refused to heed good advice or accept assistance, and made decisions which turned out to be to the detriment of T&T. “What is most astonishing is that roughly 800 of these deaths have occurred in just the past 3 months, during the very State of Emergency which was supposed to prevent such an outbreak,” the UNGA statement observes. It adds: “The United Nations General Assembly has used every constitutional means to try to prevent Trinidad and Tobago from reaching this distressing state... It is the failed Health Team—which has refused to accept any responsibility in this matter—that needs to be held to account, not the population...” “Trinidad and Tobago became the second Caribbean Community (CARICOM) country to register more than 1,000 COVID-19 related deaths since the onset of the pandemic. Jamaica is the other CARICOM country registering more the milestone with the latest figures indicating that the island had now 1,158 deaths as a result of the virus. Jamaica also has 51,282 confirmed cases of the virus, of which 3,046 are active. The country also recorded 46,724 recoveries. The latest bulletin issued by the Ministry of Health in Trinidad and Tobago noted that two deaths over the last 24 hours had pushed the total to 1,000, and that there are 5,691 active cases. There are 301 patients in hospitals, 146 people in state quarantine facilities, and 5,150 people in home self-isolation. The authorities here said that the number of people tested in public and private facilities is 255,325, with 262,976 people having received their first vaccine dose, while 174,992 people had received their second dose. In Suriname, six deaths in the past 24 hours, have

pushed the death toll from COVID-19 to 620 since March last year with this month accounting for 98 deaths. The authorities said that 123 new cases were reported on Tuesday, pushing the total number of positives in the country to 24,435. There are 114 people in the hospitals and 29 patients in the Intensive Care Units. A total of 20,581 citizens have been healed, including 180 in the past 24 hours. There are also 955 infected people in isolation. In Guyana, the death of an 82-year-old woman on Tuesday, pushed the death toll to 514 since March last year. The Ministry of Public Health said that the woman from Region 4 (Demerara-Mahaica), died while receiving care at a medical facility. It said that there were 62 new recorded cases of the virus pushing the confirmed cases to 21,668 with 19, with 993 having recovered. The ministry said that 12 persons are in the ICU, while 1,144 are in isolation with 1,052 isolating at home. St. Lucia recorded three new cases of the virus from a batch of 147 samples taken during the period July 15-19. The Ministry of Health and Wellness said confirmation had also been received that 11 individuals diagnosed with COVID-19 had recovered while the total number of active cases in the country to date is 97. It said presently, all of the active cases are doing well. The new cases bring the total number of cases diagnosed in the country to date to 5484. As of July 19, a total of 31,723 individuals have received the first dose of the COVID-19 vaccine and 23,329 individuals have received the second dose. “As we continue to be at risk for the introduction of the COVID-19 variants, the public is advised to remain vigilant and adhere to the public health measures. It is important that everyone make it a priority to protect the health and safety of themselves, family, friends, colleagues and others. “Let us all remember that we are still managing the COVID-19 pandemic and therefore everyone should take the necessary measures to reduce the spread of the COVID-19 virus,” the ministry added.

### CARICOM closely monitoring unrest in nearby Cuba

The Caribbean Community (CARICOM) said it has “taken note” of the protests taking place in Cuba and called for a “return to calm and peaceful assembly and dialogue”. At least one person has died and more than 100 have been arrested, including independent journalists and opposition activists, with President Miguel Diaz-Canel denouncing the distribution of what he said were “false images” of the unrest that rocked the Spanish speaking communist island recently. Thousands had joined in the biggest protests for decades last week complaining about the collapse of the economy, food and medicine shortages, price hikes and the government’s handling of coronavirus (COVID-19) pandemic.

St Vincent and the Grenadines Prime Minister Dr Ralph Gonsalves rejected completely what he termed “the attempts by certain unprincipled forces” to reverse the Cuban Revolution.

“The Caribbean Community (CARICOM) has taken note of the protests taking place in Cuba brought about by socio-economic challenges, further exacerbated by the effects of the COVID-19 pandemic and the impact of natural hazards,” the Guyana-based CARICOM Secretariat said in a statement. It said the 15-member regional grouping “calls for the cessation of violence and vandalism and for a return to calm and peaceful assembly and dialogue. “The Community reiterates its calls for the immediate lifting of the trade, financial and economic sanctions as recently reiterated by the United Nations General Assembly,” it added. St Vincent and the Grenadines, and Barbados have issued separate statements urging The United States to lift the decades old trade and economic embargo on Cuba which they blame for the socio-economic problems in the country. “All the Embargo has achieved is an unjustified punishment of Cuba and unleashed a series of painful outcomes for its people. It has not succeeded in isolating Cuba from the rest of right-thinking nations in the international community,” said Barbados Minister of Foreign Affairs and Foreign Trade, Dr Jerome Walcott. St Vincent and the Grenadines Prime Minister Dr Ralph Gonsalves rejected completely what he termed “the attempts by certain unprincipled forces” to reverse the Cuban Revolution.



“The study found that most of those alcohol-related cancer cases worldwide were associated with heavier drinking patterns, but researchers estimated that light to moderate drinking — around one or two drinks per day — contributed to more than 100,000 cases in 2020, or one in seven.

HEALTH&LIFESTYLE

Alcohol consumption linked to thousands of cancer cases in Canada in 2020: Study

TORONTO — Researchers from the Centre for Addiction and Mental Health say alcohol was linked to thousands of cancer cases in Canada last year, and that even mild to moderate drinking poses risk of developing the disease in the future.

Those findings are part of a modelling study from the World Health Organization's International Agency for Research on Cancer (IARC) that was published this week in the journal *Lancet Oncology*.

The global study estimates the effect of alcohol consumption on cancers worldwide, suggesting four per cent of newly diagnosed cases in 2020 may have been associated with drinking alcohol.

In Canada, researchers said alcohol use was linked to 7,000 new cancer cases in 2020, including 24 per cent of breast cancer cases, 20 per cent of colon cancers, 15 per cent of rectal cancers, and 13 per cent of oral and liver cancers.

The study found that most of those alcohol-related cancer cases worldwide were associated with heavier drinking patterns, but researchers estimated that light to moderate drinking — around one or two drinks per day — contributed to more than 100,000 cases in 2020, or one in seven.

"People say, 'Well, everything causes cancer,' but I would stress that alcohol is a Class 1 carcinogen defined by IARC," study co-author Kevin Shield, a scientist at CAMH's Institute for Mental Health Policy Research, said Wednesday.

"This study establishes that it's a leading cause of cancer globally, and with increases in alcohol consumption (during the COVID-19 pandemic), we are going to see it go even further."

IARC includes 121 cancer-causing agents on its list of Class 1 carcinogens on its website, including alcohol, tobacco, ultraviolet radiation and outdoor air pollution. Alcohol can worsen the cancer-causing effects of other substances such as tobacco, the study said.

Shield said there are many ways in which alcohol consumption can lead to cancer, but the main mechanism is by damaging DNA.

"It takes a key number of mutations in your DNA to cause cancer. But over time, what happens is those damages accumulate," he said. "So unfortunately, (if) you drink today, you drink tomorrow, you drink the next day, every drinking occasion is increasing your risk."

The study estimates that globally, men accounted for 77 per cent (568,700 cases) of alcohol-



associated cancer cases, compared with 23 per cent for women (172,600). Cancers of the esophagus, liver, and breast accounted for the largest number of cases.

Modelling for the study was based on data from alcohol exposure, including surveys and sales figures, from several countries. The data was combined with relative risk estimates for cancer based on level of consumption.

Shield said researchers looked at epidemiology studies from large international cohorts — including Canada, Europe, China and Australia — and controlled for

other possible cancer-causing factors like smoking, obesity and sexually transmitted diseases.

"We're making sure statistically we're taking out those factors so it's only alcohol," he said.

The findings led the study's authors to call for greater public awareness of the association between cancer and alcohol, urging for increased government interventions to reduce consumption in worst-affected regions.

Study co-author Jürgen Rehm, a senior scientist at CAMH's Institute for Mental Health Policy Research, said in a press release

that the link between light to moderate drinking and cancer is relatively new.

Rehm added that he doesn't think public policy reflects the degree of cancer risk and he recommended interventions including higher taxes on alcohol sales, limiting availability and marketing, and adding cancer-risk warnings to beverage labels.

"With alcohol-related cancers, all levels of consumption are associated with some risk," he said.

CAMH said their clinic has treated approximately 3,600 patients in the last year for alcohol use disorder, with Shield adding that Canada saw an increase in consumption, especially during lockdown periods.

While some increases could be temporary due to pandemic-related stress, researchers said that could lead to potentially harmful habits.

"There are people that are very, very at-risk for developing cancer now due to the COVID 19 pandemic," Shield said. "We're likely to see an increase in our cancer rates due to our increase in alcohol consumption."

-Melissa Couto Zuber, The Canadian Press

Survey: Racism harms workplace relationships in Canada



TORONTO — Racism is harming workplace dynamics in Canada, with nearly 80 per cent of Black Canadians saying racism has damaged their relationship with their employer, according to new research released recently.

That's nearly double the reported response from the general population and is followed closely by South Asian employees, with nearly two-thirds also reporting that workplace racism has damaged their employer relationship.

The findings, included in the 2021 Edelman Trust Barometer Special Report: Business and Racial Justice in Canada, are based on an online survey of more than 2,000 Canadians.

The research found racism is a growing concern in

Canada, but only one in three people surveyed said the country has made progress tackling racism in the past year.

More than 60 per cent of people said the biggest challenge in solving racial injustice is changing the attitudes of people who are racist, while nearly 40 per cent said the biggest challenge is changing systems that are racist.

Meanwhile, the research found the vast majority of Canadians expect CEOs to take some form of action to address racism and racial injustice.

It also found that brands and corporations that take a stand against racism are far more likely to gain consumer trust than lose it.

Still, over half the people surveyed said brands and companies that issue a statement in support of racial equality need to follow it up with concrete action to avoid being seen by consumers as exploitative or as opportunistic.


Actions that improved a company's reputation included replacing a racist logo, jingle or product name with one that is non-racist and creating a nationwide campaign to raise awareness regarding systemic racism.

Nearly a third of Canadians said they have started or stopped using a brand in the past year because of its response to protests against systemic racism and calls for racial justice.

Edelman said the survey includes an oversample of racialized people, with a special focus on Indigenous Peoples.

According to the polling industry's generally accepted standards, online surveys cannot be assigned a margin of error because they do not randomly sample the population.

The Canadian Press



## HOW TO TALK TO YOUR PARENTS ABOUT AGING

When our parents get older it can be hard to step up and take on the role of the "adult." Whether you need your mom to stop driving - or talk to your dad about going into assisted living. It's not an easy conversation to have. So here's how to go about it.

This advice comes from David Solie, a psychologist who specializes in aging issues.

He wrote the book, "How To Say It To Seniors." And he says to start by saying, "I'm worried." That puts the onus on you - so your parent won't feel attacked. Then explain why you're worried, like, "I'm scared something will happen to you if you're living alone and I'm not close enough to help." And use facts, like "You had an episode recently that sent you to the hospital."

If your parent resists and says, "I'm fine," ask this... "How will you know when you're not fine? How will you know when it's time to go live in a facility that can look out for you?" That'll force your parent to really consider the consequences. But you're also empowering them to make a decision for themselves. If you still don't see eye to eye, enlist the help of their doctor. A lot of times, people would rather take advice from someone without an emotional connection - and they'll take the recommendation of an expert more seriously.





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# MONEY

# Are you aware of the differences between a Bank Owned vs a Personally Owned Mortgage Life Insurance?

Are you aware, when you insure your outstanding mortgage with the bank's mortgage insurance provider, you are naming the bank as the owner and beneficiary of your mortgage insurance policy? Think about this for a second, when you purchased the bank owned mortgage insurance, were you aware you were naming your bank as your policy's owner and beneficiary?

Your bank only has one major concern; in the event of your premature death, your outstanding mortgage balance will be paid off, but wait for a second, did you really want your beneficiaries to pay off the outstanding mortgage balance, or did your beneficiaries want to decide at that time (in the future) on the best course(s) of action?

Actions, such as pre-funding your child/children's education or paying off high-interest credit card debt. The bottom line is you have choices with a personally owned mortgage insurance policy; with a bank owned policy, you do not!

Are you aware, bank owned mortgage insurance benefit or payout declines as the mortgage is reduced, but with a personally owned mortgage insurance, if you died in year 12, 15 or 20, your beneficiaries would receive 100% of the original amount of insurance?

In today's ever advancing and fast paced environment, more and more Canadians have boldly stated, they want to be involved in every single financial decision, regardless of the nature or the complexity of the decision. As an independent and objective financial advisor, I encourage my clients to request multiple scenarios, regardless of if it pertained to income protection, estate protection, wealth management, retirement planning and/or estate planning.

**Here are five questions you need answered before purchasing Bank owned Mortgage Insurance...**

Q1: Who owns your bank's Mortgage Life Insurance policy, you, or your bank?

Q2: Who is the beneficiary of your bank's Mortgage Life Insurance policy, your beneficiaries, or the bank?

Q3: Why does my bank's Mortgage Life Insurance policy face value decrease when my payments stay the same or increase?

Q4: What happens to my paid premiums if I switch banks and go from bank A to go to bank B (for a better rate)?

Q5: What can I use my bank's Mortgage Life Insurance policy for after my home is paid off?

Let us face it, your home is probably your largest single investment you will ever make and the strategy you incorporate to ensure your home stays in the family after your premature Death, Disability or Critical Illness is critical, however, if you already have Mortgage Life Insurance with your bank, DO NOT CANCEL it until you speak to us. In other words, always have a new policy in force before cancelling your old policy.

It is also especially important to know banks underwrite the insured at claim (death) rather than at issue, and God forbid if the bank determined you can be a future liability, due to a recent medical issue, they could cancel your policy without hesitation. This situation is completely opposite with a personally owned policy, the only way it is cancelled is if you stop paying your premiums.

I have also advised my clients that your greatest self-controlled asset is your ability to earn an income. It is not your degrees or your business experience and if your income source(s) were interrupted or dried up for whatever reason, how would you manage?

As a good rule of thumb, I advise my clients to have at least three (3) months of expenses saved in a 'contingency account' and if you are a business owner, ensure you



have enough committed future income and/or receivables to fund the income shortfall.

In conclusion, Mortgage Insurance is nothing more than Term Life Insurance and this type of insurance comes in all forms, term insurance can be sold for 1 year, 5 years, 10 years, 20 years (most popular), to age 65, to age 75 and to

age 100, with the major difference being the cost factor.

No one knows your budget, more than you, however, if you had to insure your outstanding mortgage balance with a one (1) year term, PLEASE DO SO and give yourself the year to re-arrange your finances to facilitate a longer-term plan.

For more information, please drop me a line at: [riyadm@themoneycafe.ca](mailto:riyadm@themoneycafe.ca) and/or contact me via LinkedIn or Facebook. You can also check out my websites: [www.themoneycafe.ca](http://www.themoneycafe.ca) | [www.retire-rite.ca](http://www.retire-rite.ca) | [www.facebook.com/retireritelifestylesolutions](https://www.facebook.com/retireritelifestylesolutions)

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## The wealthiest Americans avoided billions in taxes by voluntarily doing something most only do out of necessity: borrowing money.

ProPublica reported Tuesday it had obtained a massive trove of IRS documents, revealing that America's wealthiest individuals have avoided paying billions of dollars in taxes for years, resulting in income tax bills that amount to a fraction of their net worth.

One of the key strategies employed by the ultrawealthy to keep their tax bills low: borrowing money. Many Americans borrow money only when they have to for large purchases like college tuition or a house, as interest can quickly add up, especially if they're not able to pay back the loan right away.

But according to ProPublica and independent experts, America's billionaires have often financed their lavish lifestyles by using their vast fortunes as collateral for loans, which can come with single-digit interest rates.

Borrowing money allows the ultrawealthy to earn minuscule

salaries, avoiding the 37% federal tax on top incomes, as well as avoid selling stock to free up cash, bypassing the 20% top capital gains tax rate. Since loans aren't considered taxable income, the wealthy need only pay back the principal and interest, rather than the higher taxes that would accompany multimillion-dollar incomes and investments.

America's 25 wealthiest individuals saw their net worth grow by \$401 billion from 2014 to 2018, according to Forbes. But they paid a total of \$13.6 billion in federal income taxes in that same period, amounting to 3.4% of that newly acquired wealth, ProPublica found.

By contrast, a middle-class American in their 40s who had amassed a "typical amount of wealth for people their age," saw their net worth grow by \$65,000 from 2014 to 2018, but paid \$62,000 in income taxes, or 95% of that new

wealth, according to ProPublica.

The US does not directly tax individuals' total wealth, unlike some European countries. Nor does it tax stock holdings until they are sold. And billionaires tend to have a lot of their net worth wrapped up in stocks.

However, ProPublica's analysis revealed in new detail how America's tax code allows the ultrawealthy to take advantage of a litany of tax loopholes and wealth-management strategies to increase their wealth without also increasing their tax bills substantially.

To illustrate the gap between wealth and taxes paid by the ultrawealthy, ProPublica created what it called a "true tax rate." ProPublica defined this as the total federal income tax a person paid, in this case from 2014 to 2018, compared to how much new wealth they acquired in that same

time period.

ProPublica did not publish its source data or disclose how it obtained IRS data.

According to ProPublica, the top 25 wealthiest Americans paid a "true tax rate" of 3.4% - a result of tax avoidance strategies that are out of reach for most Americans.

Borrowing, it turns out, is one of those strategies. In 2014, for example, Oracle cofounder Larry Ellison disclosed he had used 250 million of his Oracle shares as collateral to secure a \$9.7 billion personal line of credit.

Elon Musk has similarly put up a massive amount of his equity in Tesla and SpaceX as collateral for loans, rather than sell those shares and pay 20% in capital gains tax to free up the money. From 2014 to 2018, Musk paid \$455 million in taxes on a reported income of \$1.52 billion, resulting in an effective tax

rate of 29.9%. But his wealth grew by \$13.9 billion during that time, meaning his "true tax rate," according to ProPublica's methodology, was just 3.27%.

Musk replied to ProPublica's request for comment with: "?"

Investor Carl Icahn also took advantage of borrowing money, paying \$0 in federal income taxes despite reporting an adjusted gross income of \$544 million, as he had an outstanding loan with Bank of America worth \$1.2 billion, ProPublica reported.

"I didn't make money because, unfortunately for me, my interest was higher than my whole adjusted income," Icahn told ProPublica, adding that while he does borrow a lot of money, it's "not at all" meant to lower his tax bill, but rather that he borrows "to win. I enjoy the competition. I enjoy winning."



# STREAMING LIVE THIS WEEKEND:

## TORONTO'S PREMIERE INDO CARIBBEAN FESTIVAL



**Stephen Nanan**  
Executive and Cultural President

A two day virtual indo-caribbean event with music, culture, performances and so much more. On Saturday, July 24th & Sunday July 25th, ChutneyFest will be hosting their 8th annual Indo-Caribbean festival. An event that was traditionally a one day event has now grown and elevated into a two-day event. Two days with even more music, dance, culture and energy. Chutney music is a form of music that is immensely popular in Trinidad and Tobago, Guyana, Suriname, Fiji, Mauritius, and South Africa. It is a mixture of Bhojpuri music (music from India), with many influences from the traditional Calypso, Soca and Bollywood genres. ChutneyFest is an annual celebration of the Indo Caribbean culture that is extended to audiences across the City of Brampton, GTA, throughout Ontario, as well as visitors from abroad. ChutneyFest is a festival that celebrates diversity and inclusion and is open to families to support intergenerational and community connections. As they have moved to streaming it virtually, audiences from across the US, the Caribbean, India, South America, Holland and England will be able to enjoy it. With ChutneyFest approaching

its eighth year, it's quickly become a staple event for the city of Brampton and the only cultural event of its kind in Canada, focused on Indo-Caribbean roots and community. One of ChutneyFest strengths has been its ability to bring together not only the Indo Caribbean community at home and from abroad, but also communities and cultures across Brampton. One of the biggest attractions to ChutneyFest is the caliber of artists that come from not only the Brampton area and across North America but also around the world. This year, ChutneyFest's artist include bands from Trinidad, Guyana, Suriname, Holland and from right here in Toronto. They will also be showcasing headlining acts (from across the country), dancers, instrumentalists and so much culture & history. Another one of our popular attractions is ChutneyFest Champion. A one of a kind singing competition showcasing the Indo-Caribbean talent from right here in Toronto. All competing for the ChutneyFest Champion Title and various prizes. With the help and dedication of ChutneyFest's committee members, they continue to contribute toward the development of programs and events promoting artists and showcasing the talent and wonderful culture of the Indo-Caribbean community. President Stephen Nanan continues to be a

huge supporter of working with the community and especially with the youth. His joy comes from being able to promote and showcase the talent that is found in the Indo-Caribbean community. This year the festival takes place virtually, right from your screen. It includes a stellar line up of reputable and up and coming Chutney Soca artists, performers and talent. The emcees guiding you through these two nights are Vashit Doorga, Curtis B, MC Nadzzz, Ivana Gobin, Sudhier Nannan and DJ Angel who will be creating an inviting atmosphere for those who not so familiar with Chutney music, and for those who ready to put on their dancing shoes. For those who are new to the world of Chutney music, you can learn some amazing moves from the dance performances put on by: Footstep



**Hailey Mohan**  
One of the dancers performing

Diamond Dancers, Daiina Boodram, STCC Dance Academy, Footsteps Firecrackers, Naya Masala Dancers (from Trinidad), Footsteps Dance School, IND Dance, Ash Dance, Footsteps Sisters, Divinity Dream Team, Divinity Dancers, Hailey Mohan, SA Squared, and the Tropicana Queens. Once you've learnt those moves, you can test them out to musical performances by: New Image, GTA United, Toronto All Stars, Mississauga Tassa Kings, Sawan Kanota, LoveSound, Jamil Premji Violin, D-Generation Tassa from Trinidad, Neil Surujdeo, Karam

Persaud, The Band Destiny (Toronto), Shakti Strings Band (Guyana), Freestyle Band (Suriname), Drumzey Entertainment (Trinidad) and SR Music (Holland). By this point, you would have learned some dance moves, tested them out and listened to the an amazing array of Chutney music. Now you get to take in a one of a kind singing competition, Toronto's Own Chutney Soca Singing Competition; ChutneyFest Champion. This year the hopeful contestants are: Connector, Randy B, Queen Yasmin, Yangki Tiny Beti, Malibu, Navin Yankaran, John Sankar, TriniStyles, Kishen, and Yax Vaidya. Finally, to top it off will be the live headlining performances by some of the most popular Chutney artists including: Master Saleem, Reshma Ramlal, Navin Prabhoo, Dubraj, Vicadi Singh, Rajesh Sylvester, Nigel Gobin, Tony Cuttz, Shrija S and Sandesh Sewdien. The Canadian Indo-Caribbean Festival team are very thankful to all of their supporters, especially the City of Brampton who has been a key supporter of the event for several years. Some of the other sponsors you can look out for on Saturday, July 24th & Sunday, July 25th are: OLG, Century 21 (Nigel Mohan), Airway CPAP, Taj92.3FM, Trishul Radio, Can-Carib, Durham Citizen News, TV6, Accutec, Radica's Hot & Spicy, Indo Caribbean World, CanAmex, Long & McQuade, Astra Medispa, and iPro Realty (Muneeb Ahmed Sued). It will definitely be a night to remember. For more information you can check them out on Facebook, Instagram at ChutneyFest, or visit their website at <http://chutneyfest.com>

THE CANADIAN INDO-CARIBBEAN FESTIVAL PRESENTS

**2 DAY VIRTUAL SPECTACULAR**

**JULY 24TH & 25TH 2021**

**5PM - 10PM ET**

**STREAMING ON CHUTNEYFEST.COM**

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**CSM FINALIST VICADI SINGH**

**CSM FINALIST NAVIN PRABHOO**

**FROM GUYANA**

**CSM FINALIST DUBRAJ PERSAUD**

**SANDESH SEWDIEN**

**SR MUSIC FROM HOLLAND**

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“The Divine Creator also reportedly enlisted all of Heaven into the learning exercises, requesting that the angels and departed souls greet Him with “Hola! ¿Qué pasa?” and address Him only as “Señor God.”

SATIRE

GOD REGRETS NEVER LEARNING SPANISH

THE HEAVENS-Kicking Himself for never getting around to developing what would have been a useful skill, God, Our Heavenly Father, and the Creator of the Universe, admitted Thursday that he regretted never learning to speak Spanish.

God felt frustrated with Himself that He had procrastinated for so long, admitting to reporters that if He had made a concerted effort to master the language when He was younger, He could have probably already been fluent by now.

“Ever since the Crusades, I’ve been meaning to learn Spanish, but here it is already 2021 and I still don’t know how to say more than ‘What time is it?’ or ‘Two cold ones, please,’” said the omniscient deity, adding that the decreased neuroplasticity brought on by His advanced age would likely make it significantly more challenging to learn a new language. “It sucks because if I’d taken some night classes or even just travelled around Spain or Mexico a bit, I could probably have picked up the basics. Then again, maybe it’s not too late. I’ve always been a quick study.”

“You know, I’ve had a copy of Miguel de Cervantes’ Don Quixote in its original text beside my bed for centuries that I’ve always wanted to read,” God continued. “Plus the billions of prayers from Spanish-speaking souls that I’ve never been able to understand.”

Heavenly sources confirmed that in recent weeks, God had taken numerous steps in an attempt to shore up his language skills, going so far as to tape up index cards with the words “la puerta” on the Pearly Gates, and “las nubes” over various clouds.

The Divine Creator also reportedly enlisted all of Heaven into the learning exercises, requesting that the angels and departed souls greet Him with “Hola! ¿Qué pasa?” and address Him only as “Señor God.”

In addition, God was reportedly taking additional measures such as signing up for salsa dance lessons and insisting on taking a daily afternoon “siesta” out of the apparent belief that getting into an Iberian mindset would help Him learn the language. “I think all the angels are a little sick of gazpacho and sangria, but we’re glad the big guy is so excited about it,” said the archangel Azrael, confirming that God had made some definite progress with simple phrases, though He still struggled to roll his R’s. “God’s super passionate, which is what we love about Him. A while back, He tried Mexican cooking and the entire firmament smelled like cayenne and garlic for months.”

“If He insists on spending his time on projects like this, He could text Fabian and Peter from Los Amigos and try to learn some parang, which - by all accounts - is the music of the future,” Azrael added.

Infrastructure Talks come to halt after Giant Sinkhole swallows Capitol Building

WASHINGTON-In a devastating setback to negotiations that have been plagued for weeks by partisan gridlock, sources confirmed Friday that infrastructure talks in Congress came to a halt after a giant sinkhole opened up beneath the Capitol, swallowing the building and its occupants whole. “Unfortunately, our attempts to reach an agreement on this urgently needed investment in America have stalled again, this time because the ground under our feet gave way and hundreds of senators and representatives were sucked into a gaping void deep within the earth,” said Senate Majority Leader Chuck Schumer, adding that while progress had been made on a plan that would cover transportation, broadband, and clean water, it was impossible to proceed now that both congressional chambers and the lawmakers necessary for a quorum had plummeted into the darkness of a massive pit that appeared to have no bottom. “Unfortunately, just after the Senate rejected an amendment to pay for the spending with a tax on the rich, the building shook violently, collapsed in on itself, and tumbled into the emptiness below. A few of us managed to survive by clinging to a rocky outcropping and waiting several hours for a rescue helicopter. But most members are missing and presumed to be plunging downward, forever, unto their doom. At this point, the only indications of their survival are the horrifying screams of ‘Nay’ echoing from the eternal depths of a half-mile-wide crater where Capitol Hill used to be.” Reached by phone for comment, Senator Minority Leader Mitch McConnell said he would allow certain sections of the infrastructure bill to proceed so long as someone promised to throw him a rope before the flames rising beneath him completely enveloped his body and burned him alive.

ASTROLOGY Unlock the Secrets of the Universe



**ARIES: (Born between 21st March & 20th April)**  
Your health can come under the spotlight from now to mid September, particularly if it is time to do some more regular exercise. This is also a good time to get to work on anything that requires sorting out or better organisation. There will still be opportunities for enjoyment but these should not over ride practical matters.



**TAURUS: (Born between 21st April & 20th May)**  
You could have an injection of self-confidence that results in a lucky feeling. At the same time there will be obligations that need to be taken care of but they do not have to inhibit any new opportunities. If you have been working diligently since mid June on putting a good structure in place you can now benefit to mid September.



**GEMINI: (Born between 21st May & 20th June)**  
Tidy up any financial matters, especially in areas where somebody else has been putting pressure on you. You are moving into a busy period to mid August – one that should suit you. There can be a lot of communication, even running around. At the same time you need to be mindful of establishing order to mid September.



**CANCER: (Born between 21st June & 22nd July)**  
You can be successful in getting somebody to drop something you have not wanted to pursue. Initiate a discussion, if necessary. Everyday activities can become rather hectic up to mid September and for this reason it would be good to get some sort of plan in place. Find out information on anything you want to go after in the future.



**LEO: (Born between 23rd July & 22nd August)**  
Mercury, the planet of thought and communication moves into your sign until 12th August. This can place you in a situation of gaining a clearer impression of decisions best to make after Mars has been establishing a new 2 year cycle for you since mid June. Anything that has lacked clarity will begin to establish a solid path.



**VIRGO: (Born between 23rd August & 22nd September)**  
Mars will move into your sign this week, where it will remain until 15th September. This will lift your energy level as well as your self-confidence. It marks the beginning of a new 2-year cycle. Don't be tempted to rush because there can be a lack of clarity up to mid August. You might have to decide what may need to go.



**LIBRA: (Born between 23rd September & 22nd October)**  
Don't hesitate if you feel it is time to drop certain obligations. You will have the opportunity up to mid August to consider what should become your main priorities. This could be triggered because of a lack of clarity when it comes to other people and their intentions. On this score you will need much patience to mid September.



**SCORPIO: (Born between 23rd October & 21st November)**  
If you have been reliable where your responsibilities or commitments are concerned since mid June you are now in a good position to benefit to mid September, mainly because others could be impressed with you. The need to redefine or rethink obligations you have can be the case to mid August. A good foundation is important.



**SAGITTARIUS: (Born between 22nd November & 21st December)**  
You can feel released from the pressure of somebody else's ideas or decisions, placing you in a position to be able to make clearer long term plans to mid August. Be cautious about being too generous with your time and taking on greater levels of commitment to mid September without enough analysis. Look after yourself.



**CAPRICORN: (Born between 22nd December & 19th January)**  
You are coming out of a cycle where the desires of others have perhaps generated some frustration for you since mid June. You will have a clearer vision to mid September of future plans you want to make. Where others stand exactly may not be entirely clear to mid August but you should not let this interrupt your own plans.



**AQUARIUS: (Born between 20th January & 18th February)**  
Jupiter moves back into your sign this week until the 29th December. This can generate the need to revisit new beginnings that have taken place from Christmas to mid May. It may have been possible to be more relaxed with finances in this period but this will not be the case now. You can become more aware of what is important.



**PISCES: (Born between 19th February & 20th March)**  
Any new beginnings that have taken place from mid May, could now become unclear or have some doubts attached to them. You need to go into contemplation mode to the end of December. From then until mid May next year you will be in a better position to know where you are heading. Focus on details until mid August.



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