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South Africa making its own version of Moderna jab



Scientists in South Africa have made a copy of the Moderna Covid vaccine, a move which they say could help boost vaccination rates across Africa.

The continent currently has the lowest uptake of Covid shots in the world.

The company behind the new vaccine - Afrigen Biologics - says it hopes to start clinical trials in November.

Moderna previously said it would not enforce the patents on its vaccine, allowing scientists in Cape Town to make their own version of it. The researchers were backed by the World Health Organization (WHO).

Petro Terblanche, director of Afrigen Biologics, said they were starting small, but had ambitions to scale up quickly.

The shot being copied is a messenger RNA vaccine made by US firm Moderna. Pfizer-BioNTech also made its vaccine using the same technology. They were some of the first Covid vaccines to be authorised for use around the world. This type of vaccine teaches cells how to make a protein that will trigger an immune response inside our bodies, rather than putting a weakened or inactivated germ into the body.

"We have used the sequence, which is the same sequence as the Moderna vaccine 1273," she told the BBC.

"This is part of a global initiative to build capacity and capability in low and middle-income countries to become self-sufficient."

The company's chief scientist, Dr Caryn Fenner, called the achievement "really significant".

"It puts the power in our hands to be able to produce our own vaccines for the future, to be ready for further pandemics, to produce clinical trial material on African soil and then to look at other diseases of relevance in Africa."

Many of Africa's countries have fully vaccinated less than 10% of their populations, compared to 60% in North

"This is part of a global initiative to build capacity and capability in low and middle-income countries to become self-sufficient"

America, 63% in Europe and 61% across Asia. Despite having one of the best rates on the continent, South Africa has only vaccinated 27% of its people.

It's been reported that BioNTech - the company which partnered Pfizer in producing an mRNA vaccine - also has plans to open a vaccine manufacturing plant on the continent.

A number of other Covid-19 vaccine production facilities are in the pipeline in Africa, mainly focused on Russian and Chinese-made vaccines.

Quebec govt backtracks on proposal to health-tax unvaccinated

Quebec is dropping plans to impose a financial penalty on those who are unvaccinated against COVID-19.

Premier François Legault made the announcement recently in Quebec City, during a briefing on the ongoing health crisis. While the premier said the bill drawn up by the finance minister was ready to be tabled, he admitted the project was divisive and polarizing.

"It's time to rebuild bridges between Quebecers," he said in French. "It's time to work together ... so that Quebec remains a place where it is good to live."

"My role is to try and bring Quebecers together and stay united as a people," he went on to say. "This is why we won't go ahead with the health contribution.

"I understand that this divides Quebecers and right now we need to build bridges to listen to each other. Quebecers must remain united." Plans for the tax were first brought to the table on Jan. 11, as pandemic-related hospitalizations fuelled by a surge in cases linked to the Omicron variant threatened to overwhelm an

already strained health network.

At the time, Legault said the tax was under consideration due to the burden those who were unvaccinated were having on the health-care system.

He stated that while only 10 per cent of the eligible population was unvaccinated, they accounted for 50 per cent of hospitalizations. Opposition parties in Quebec City were quick to react when news first surfaced Tuesday morning of the premier's plan to backtrack. The Parti Québécois accused Legault of making "yo-yo decisions" and "playing poker" with Quebecers, while Liberal Leader Dominique Anglade said the premier was governing the



Francois Legault

province according to the latest polls.

"He must have a poll that's saying, you know, this is not popular anymore therefore I'm no longer doing it," she said.

"Three days ago, he said that it was going to be a tax between \$100 and \$800. And today, he's just saying: 'We're not going ahead anymore.'"

Legault, however, insisted that is not the case, saying the decision was made to avoid further dividing Quebecers and maintaining social peace.

Renaud Brossard, the Quebec director of the Canadian Tax Payers Federation, believes Legault did the right thing.

"The vaccine tax would have opened a Pandora's box of issues for new health taxes, new ways to take money out of Quebecers pockets and we're glad to see it will remain closed for the foreseeable future," he said.

The Conversation: Why Dr Martin Luther King resonates for Black people on both sides of the Atlantic

As the world celebrates yet again the birthday of Dr Martin Luther King Jr., we follow the conversations in the diaspora on the significance of the legendary civil rights icon for both Continental Africans and African Americans

During an official visit to Washington DC in 1962, Cameroon's founding President Ahmadou Ahidjo informed President John F. Kennedy of his displeasure over anti-black racism in the US. Ahidjo met and praised the leadership of the National Association for the Advancement of Colored People (NAACP), the oldest African American civil rights organisation, for its willingness to unite with Africa "in a world-wide movement to fight against the evils of racial discrimination, injustice, racial prejudices, and hatred".

He later wrote that:

Each time a black man [and woman] is humiliated anywhere in the world, all Negroes the world over are hurt.

President Ahidjo called for a united front between Africans and African-Americans to confront anti-black racism.

He was not the first postcolonial African leader to make such a request. Ghana's founding President Kwame Nkrumah's Pan-Africanism was a message about black upliftment and unity, and his close ally, Sekou Touré of Guinea, advocated similar objectives.

Those calls for a crusade against anti-black racism were deeply rooted in the best of African nationalism.

On the other side of the Atlantic, calls for collaboration to end racism were also taking place. A leading proponent of that message was the Rev. Martin Luther King Jr. He and many in his generation rejected the negative proscriptions of Africa, and called for Africans and African Americans to join forces in the anti-racism crusade.

They spoke fondly of their roots in Africa: we are descendants of the Africans... "our heritage is Africa. We should never seek to break the ties, nor should the Africans.

Africans and African-Americans must rekindle the spirit of collaboration and cooperation which existed among black nationalists over half a century ago to counter the rising tide of anti-black racism in the US. It was a relationship which came with mutual political, economic, and cultural benefits.

I am a scholar of modern African history with particular emphasis on Africa-US relations and have published extensively in the field. My latest publication, on Cameroon-US relations, among other things, addresses the importance of the collaboration between Africans and African Americans to uplift Black people.

King's knowledge of Africa evolved slowly, and was initially peppered with the usual beliefs of African backwardness. But a trip to Ghana was transformative. In 1957, President Kwame Nkrumah invited him to his country's independence ceremony.

King honoured the invitation. During the ceremony King "started weeping... crying for joy" when the British flag was replaced with the Ghanaian flag. He spoke endlessly about the endurance, determination, and courage of the African people. The anti-colonial struggle in Ghana mirrored what was taking place all over Africa.

Later, King noted that Ghana's independence

will have worldwide implication and repercussions - not only for Asia and Africa, but also for America.

This gave African Americans new insights about the anti-colonial struggle.

Increasingly, King saw parallels between the anti-colonial movement in Africa and the civil rights struggle in the US. In his sermon, "The Birth of a new nation", he stated that the Ghana example reinforced his belief that an

oppressor never voluntarily gives freedom to the oppressed.

He added that nonviolence was an effective tactic against oppression. European colonialism of Africa and segregation in America were both "systems of evil", he wrote, and summoned all to work to defeat them.

While racial segregation remained entrenched in America, the tide of independence was changing quickly in Africa. In 1960, 17 African nations gained independence. They took their anti-racism message to the United Nations, where they chastised the US for its failure to stop anti-black racism.

African representatives in the US were often victims of American racism. Given the Cold War, US Secretary of State Dean Rusk stated that one of America's major Cold War problems was the continuous anti-black racism in the country.

After Nigeria, King increasingly spoke of a sense of urgency. In his article, "The Time for Freedom has Come", he praised the independence movement in Africa while blasting the slow pace of change in the US. He referred to the independence movement in Africa as the greatest single international influence on American Negro students.

African nationalists such as Nnamdi Azikiwe, Tom Mboya, Hastings Banda were "popular heroes on most Negro college campuses", King stated. He urged African governments to do more to support the civil rights struggle of "their brothers [and sisters] in the US".

In addition, newspapers in several African nations used the treatment of African Americans to question the role of America as the leader of the "free world".

King and his contemporaries took seriously the partnership with Africa. African American leaders, activists, and scholars alike turned to Africa for inspiration. For example, WEB Du Bois, whose credentials included being co-founder of the National Association for the Advancement of Colored People and the Pan-African movement, relocated to Ghana. Stokely Carmichael (Kwame Ture), who introduced the Black Power concept in the civil rights movement settled in Guinea. Many others immigrated to Africa.

Poet and civil rights activist Maya Angelou was transformed by the African experience. She wrote:

For it is Africa that struts around in our rounded calves, wiggles around in our protruding butts, and crackles in our wide and frank laugh.

The 1960s and 1970s were decades of remarkable

collaboration and cooperation between Africans and African-Americans.



American political leaders took note of the collaboration between Africans and African-Americans. President John F. Kennedy, the first American president to treat Africa with respect, created a more informed US foreign policy towards African nations - in part to woo the support of African-Americans in elections.

Kennedy's policy was later abandoned by his successors - some of whom reverted to referring to Africans as "cannibals" and "genetically inferior".

Those new policies coincided with a deep level of ignorance about Africans by African-Americans and vice-versa. And little effort was made by each side to bridge the gap. African Americans increasingly saw Africans through a stereotypical lens invented by the western society to justify colonialism and slavery.

In turn, Africans accepted uncritically America's mainstream society's labels of African Americans. The type of relations and advocacy forged by King's generation had evaporated.

But the tide may be changing. There was renewed interest following the release of the movie Black Panther which showed blacks as capable, determined, and possessed civilisation. Following the murder of George Floyd in Minneapolis, Minnesota, the African Union publicly condemned America for its continuous racism against blacks.

The spokesperson Ebba Kalondo issued a strong condemnation of the continuing discriminatory practices against Black citizens of the United States of America.

Kalondo demanded a full investigation of the killing.

This new position may rekindle the spirit of cooperation and collaboration which characterised the King era. A major part of ending anti-black racism in the US is to learn about the role Africa played in shaping the idea of the west and Africa's contributions to global civilizations.

That knowledge will implode centuries-old myths of Africa's backwardness and incapability. It is up to African Americans to champion that conversation in university classrooms and many other public spaces.

Finally, what King said about Africa as full of "rich opportunities", inviting African Americans to "lend their technical assistance" to a rising continent remains as true today as it was when he said it nearly 60 years ago.

The failure to do so has increasingly ceded the ground to other actors who continue to exploit the continent.

Julius A. Amin, Professor, Department of History, University of Dayton

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DEVELOPMENT: Alleviating hospital issues in West Africa

meet with the necessary supervision and medical supplies. It is difficult to have an exact number,

In September 2018, nurse Awa Abou Amadou was working at the Médecins Sans Frontières (MSF) paediatric unit in Magaria in southern Niger. It was her most challenging experience as a nurse. "We used to admit around 140 children a day. It wasn't easy," she says. Among other nurses and medical personnel, she worked for long hours straight –



sometimes from dusk till dawn and beyond.

"How do you expect me to leave the hospital at the end of my shift if I could save another baby's life?" she says. "When we would leave at night to go back to our families, our minds and thoughts were still with the kids at the hospital."

Indeed, during that period, around 850 children were admitted and hospitalised at the paediatric unit each week, the vast majority for malaria and malnutrition. It was the busiest period that the hospital has ever seen, making it the biggest paediatric unit for malnutrition and malaria of this type in the world with more than 600 staff working around the clock. In comparison, the unit's original capacity was 200 beds.

While our hospital was already terribly overwhelmed even with additional beds and staff, it was likely that some of the children who were seriously ill in the community were not getting the care they need.

"We always wondered what's it like in the most remote communities, where people couldn't afford to come to the hospital." For MSF, 2018 was a turning point in the history of the project. This "heavy machine" was not easy to operate and something needed to be done about it.

In the following three years, the numbers remained high between September and October, which is the malaria and malnutrition peak season, but nothing compared to 2018. You might ask what has changed in the course of three years, and the answer is decentralised care, in alignment with Niger's national strategy. It is also through other strategies and activities put in place such as the implementation of the seasonal malaria chemoprevention activity, the distributions of mosquito nets, water treatment and household spraying. These strategies combined, whether at the same time or intermittently, have helped to unburden the hospital, and as a result improve the quality of care.

Awa is not the only person who remembers 2018 as if it was yesterday. Zaharia Mahamadou, a mother of five, first came to the MSF's paediatric unit in 2018, when her daughter Firdawsi had to stay for 32 days due to severe malnutrition and high fever.

"I was worried Firdawsi would die, I saw many mothers losing their children at that time, whether at home or at the hospital," says Zaharia. "The idea of losing Firdawsi terrorised me so much that I cried for several days non-stop, but I was always hopeful," she says.

Today, Zaharia is at the hospital with her youngest daughter Balkisou. Since 2018, Zaharia has been coming every year with one of her children or more. "When I look back and remember Firdawsi's situation in 2018 and then see her today running and playing like other kids, I regain my strength. I know that my other kids will get better, just like their sister did," she says. But before we dig deeper into the community approach that our teams are following in Magaria, let's first get familiar with this part of Niger.

The district of Magaria is in southern Niger, close to the Nigerian border, almost 100 kilometres away from Zinder, Niger's second largest city. Magaria is on the trading route between northern Nigeria, main-

ly the city of Kano, and Niger's urban centres.

Home to more than 798,000 people and with a density of 216 habitants per square kilometre, the district of Magaria is rural and known to be rich in water and home to large agriculture fields. Around 21 per cent of people are under the age of five.

The district of Magaria has one hospital in which our teams help to run a paediatric unit, a further 76 health posts and 20 integrated health posts. Yet, according to the annual statistics from 2018, around 41.5 per cent of people don't have regular access to healthcare.

We first intervened in Magaria in 2005, following a malnutrition crisis in southern Niger. Today, we are still present in Magaria and continue to run the paediatric unit at the district's hospital, with 120 beds during the regular season. Our teams provide free medical care to children under five, mostly for malaria and malnutrition among other pathologies. With every rainy season that starts in June and ends in October, malaria rates in Magaria spike, especially among children under five, and hospital admissions increase accordingly.

The admission rates at our paediatric unit in 2018 were the highest they had been for six years, with 20,235 admissions compared to 14,849 admissions in 2017 and 15,344 admissions in 2019. The death rate in 2018 was also the highest it had been for six years, at 7.5 per cent. The mortality rate was also fuelled by the late arrival of children to the hospital.

After the 2018 peak, we started increasing our presence in nearby villages and towns, either by supporting local health centres, reinforcing observation and stabilisation rooms, or by increasing community work at the village-level.

The aim was clear: decrease the number of severe cases at the paediatric unit to avoid a scenario similar to 2018. The strategy has been managed through various activities with support from hundreds of medical, paramedical and logistics team members. We have also worked in collaboration with the Ministry of Public Health as the main responder in Zinder region.

1. Early detection and community treatment: In April 2019, we began training 68 community members in 35 villages in the commune of Magaria as part of our ICCM strategy. The strategy trains and deploys community health workers in hard-to-reach areas to provide diagnostic, treatment and referral services for three common, treatable and curable childhood illnesses: malaria, pneumonia, and diarrhoea in children under five. The aim of these community activities is to facilitate access to basic healthcare and prevent the development of medical complications these children. This enables us to treat the children without the need to visit distant health centres, turn to traditional healers or use unlicensed drugs.

In June 2019, these activities expanded to the commune of Dan Tchiao in 34 new villages. In March 2020, we added 35 more villages in the commune of Sassoum Broum, and by September 2020, 53 new villages in the commune of Bandé.

By October 2021, more than two years after the first activities were launched, our teams are implementing this strategy in 165 villages in four communes, with a total of 278 community health workers.

The decentralised care strategy works by sending mildly sick children home with medication and referring the most severely sick children to health centres. Our teams there can stabilise young patients or keep them under observation for a few days. If necessary, they are transferred to the referral paediatric unit in Magaria for treatment.

Throughout the years, the number of consultations given at community levels has increased, from 45,045 in 2019, to 115,215 in 2020 and 113,652 until the end of October 2021. By this date, our teams have given 57,617 consultations for malaria, 22,623 consultations for diarrhoea, 24,131 consultations for pneumonia and 4,768 consultations for the common cold and cough. This demonstrates a great need for medical treatment at the community level, a need that the community health workers can

but early treatment would certainly have saved the lives of many children.

Read more on MSF's ICCM activities in Magaria

2. Cutting the malaria chain of transmission: In addition to doing community outreach, we also focused on prevention activities. In June 2021, our teams launched a pilot activity in 15 villages in the commune of Bandé to prevent the development of mosquito larvae that spread malaria. These villages have large quantities of water, very close to people's homes. These water points have become a breeding ground and habitat for different types of mosquito, including anopheles, which are responsible for the transmission of malaria throughout the year. With every rainy season, the water surface increases by three or four times, creating more opportunity for egg-laying and larvae development.

The villages were selected based on the available medical data on malaria cases per village from previous years.

Read more on MSF's water treatment activities in Magaria

Our teams have launched a second activity in nine villages in Maidamoussa, in the commune of Magaria, to attack malaria by spraying the inside of houses.

The activity consists of spraying the walls of houses and mosques with insecticides, to cut the chain of transmission of the disease. The malaria rate from these nine villages has been high in the past years, especially during the rainy season.

3. Community awareness and education: Another essential element that we have put in place is increased community education; the education carried out by MSF health promoters and awareness-raising done by community agents, also known as "Mamans Lumière", or "mothers of light".

The Mamans Lumière project consists of training and supporting mothers from different villages to raise awareness and educate their fellow villagers about malaria and malnutrition, and to help detect cases as early as possible, before they worsen and require hospital care. Not only do these trained mothers educate on the prevention of malaria, but they play a very important role in the fight against malnutrition. In difficult times, especially during the dry season, these women help others with food preparation that is nutritious and beneficial for children. They are also trained in using the mid-upper arm circumference measure tool, also known as MUAC. It is a long strip with a series of colour bands to indicate the severity of malnutrition.

Similar to the ICCM activity, the Mamans Lumière project started in 2019, and has gradually grown to include more villages. By October 2021, 181 Mamans Lumière were working around the clock in 165 villages.

Towards a holistic approach

With all the efforts being carried out at community level, fewer admissions of critical patients are being recorded at the Magaria paediatric unit, and in parallel, more consultations are being done at community level and earlier stages of illness.

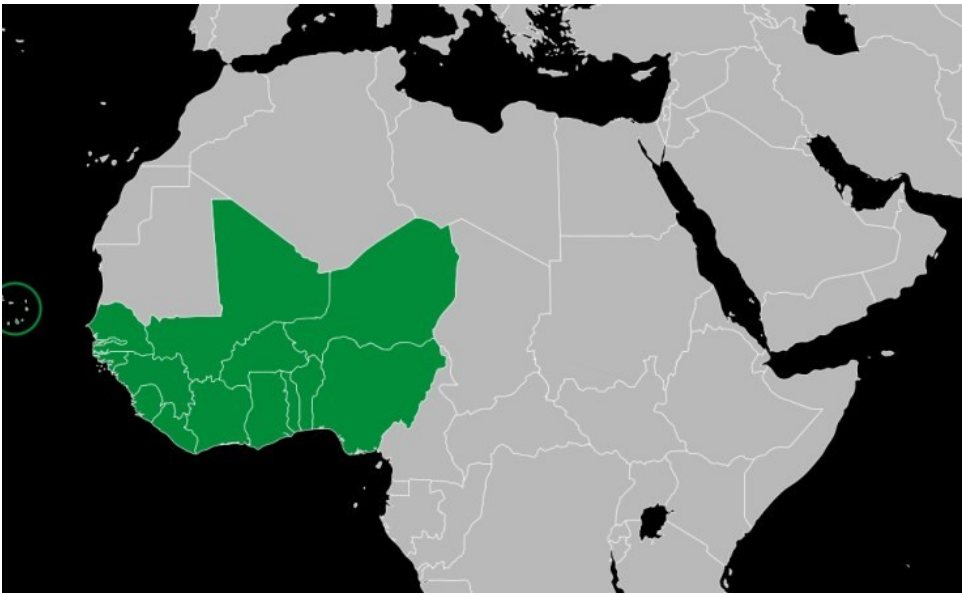
These solutions have shown effectiveness after more than two years of implementation, but the road hasn't always been easy. Regular follow-up, close monitoring and constant support is required every step of the way. But most importantly, the community's engagement and motivation, and the acceptance of new approaches have been vital for such success, all of which isn't always easy or guaranteed.

The focus on community approach cannot work on its own: a referral system and a good hospital are needed to ensure continuity of care and full access to healthcare in severe cases: this is a holistic project at all levels. Today, as the sole international actor in the region around Magaria, MSF has had to shift activities from emergency medical response, to capacity-building and prevention-oriented projects. The solution is not only medical, but is multifactorial.

Coup 'Contagion' Must Be Contained Before Region Devastated

FROM ALLAFRICA.COM

ing, when ECOWAS imposes



Accra, Ghana — The chairman of the West African bloc ECOWAS said a surge of coups since a military government took power in Mali in 2020 must be contained before it devastates the whole region.

At the opening of a second ECOWAS summit on dealing with the January coup in Burkina Faso, chairman and president of Ghana Nana Akufo-Addo said the resurgence of coups in West Africa is worrying and must be stopped.

"It's with a heavy heart that I welcome all of you today back to Accra after our virtual meeting last week," Akufo-Addo said. "Your presence here is a strong indication of your willingness to find a sustainable solution to the resurgence of the cancer in our region. Let us address this dangerous trend collectively and decisively before it devastates the whole region."

West Africa in the past year has seen a series of coups and attempted coups in Burkina Faso, Chad, Guinea and Guinea-Bissau.

The Economic Community of West African States suspended Burkina Faso, Guinea and Mali from the 15-member bloc and imposed sanctions on Guinea and Mali after military takeovers. The African Union also suspended the three countries.

But analysts question if the sanctions are effective when the coups are being driven by popular concerns about security and the fight against Islamist militant groups linked to Islamic State and al-Qaida.

Dean of the Ghana Armed Forces Command and Staff College Vladimir Antwi-Danso told VOA that ECOWAS must be more proactive in helping member-states deal with insecurity.

"The 21st century is a century of terrorism," he said. "It's festering. And that is what we should be thinking about rather than the AU and ECOWAS being seen condemning coups and closing borders. What are we talking about? Let's be serious."

Former director of the U.N. Economic Commission for Africa Takyiwa Manuh was more critical of the African groups of nations. Speaking on Ghana's Asaase Radio, he said ECOWAS and the AU had failed to condemn elected leaders who change the law to extend their rule. "When somebody changes the rules and runs for a third term we didn't hear ECOWAS condemning that. Why did ECOWAS not condemn that? Why did the Africa Union not condemn that? Right now, everybody is laugh-

sanctions is like 'There you go again, where were you when this was happening?' And what it does is that it eats into the credibility of ECOWAS and the African Union," Manuh said.

Regardless of the causes behind the coups, analysts say the military takeovers will scare investors away from West Africa.

Daniel Amateye Anim, an economist at the Ghana-based Policy Initiative for Economic Development, told VOA the culture of coups could have dire economic consequences if foreign direct investments, or FDIs, dry up.

"Investors may be deterred from bringing in investment into the region because the region will be considered no longer safe for investors," he said. "Those who are already on the ground may be thinking of redirecting their investment into other economies where those places could be considered safe. And once FDIs are not coming into the equation what it means is that it may affect the overall GDP growth of the economies in the sub-region."

Meanwhile, West African leaders must decide how best to discourage more coups and get militaries to return to the barracks while countries are dealing with growing insecurity.

Regional leaders reassert commitment to bring peace in the Ethiopia

FROM THE ADDIS STANDARD NEWSPAPER, ETHIOPIA

President Uhuru Kenyatta and President Paul Kagame held one-on-one talks at State House, Nairobi, while President Paul Kagame was in the country on a working visit. The two leaders affirmed their commitment to working together to find lasting solutions to conflicts facing Ethiopia, Sudan, South Sudan and Somalia. They also pledged to play a leading role in promoting dialogue and peace amongst the warring parties.

The two leaders also discussed emerging issues concerning the region and the continent. The discussion covered topics including trade and transport. The pair discussed areas of cooperation between the two countries.

President Kenyatta stressed Rwanda's strategic position in the region and its importance to Kenya especially as a gateway to the Eastern Democratic



Republic of Congo and the wider Great Lakes Region market. He commended Rwanda's move to re-open its Gatuna border with Uganda, saying it will ease the movement of goods and people between the two neighboring countries.

The Kenyan leader assured his Rwandan counterpart of Kenya's commit-

New magnificent bridge praised in Tanzania

From Tanzania Daily News (Dar es Salaam)
By James Kamala

A new dawn is being marked as motorists and pedestrians were allowed access to the newly-constructed Tanzanite Bridge in Dar es Salaam.

The 1.03 kilometers long ultra-modern bridge connects roads linking Aga Khan Hospital with the Obama, Kenyatta and Torre Avenues. The construction of the 256bn/- state-of-the-art bridge was jointly funded by the Tanzanian government and South Korea. The bridge is one of its kinds in the East African region due to its combined characteristics of a girder bridge and a cable-stayed bridge to make it lighter. City residents were seen crossing the bridge after it was opened for the first time for public use, with some users witnessed parking their vehicles just to take photos of the imposing bridge. A motorcyclist, Richard Waniga said he rode all the way from Kigamboni to witness the opening of the bridge. "I reside in Kigamboni; I just came to see the new bridge across the Indian Ocean... it is attractive, I commend the government for completing this project," said Waniga. Another transporter Mr Tarimo Hamis was stunned with the bridge's uniqueness, noting that in addition to reducing traffic jams, it cuts the distance from city centre to Masaki by almost a half. He said that the reduction in distance was likely to lower charges for hiring motorcycles from Masaki to City centre thus making more trips and earnings. CRDB bank's Managing Director Mr Abdulmajid Nsekela, and a veteran media guru and commentator Mr Maggid

Mjengwa were among the people who shared their first experience of the launched bridge.

Mr Nsekela shared his photo through his twitter handle while doing his morning jogging. "During my physical exercise this morning (yesterday) I crossed Tanzanite Bridge... congratulations to President Samia Suluhu Hassan for the construction of this beautiful, modern and international scales bridge," tweeted Mr Nsekela. For his part, Mr Mjengwa posted on his face book page that he was definitely the first person to cross the new bridge while riding his bicycle.

The features of a four-lane bridge are not only attractive to one's eyes, but they make cars navigate easily and hence, avert traffic jams. Pedestrians' well-being on the bridge are well taken care of as a special walking area is not only provided, but also protected from both areas.

There is an elevated part of the sea, to prevent possible accidents and also the area is guarded from out of reach of cars. The bridge will be open 24 hours and road users will not be charged.

It will be for free, according to Minister Works and Transport Prof Makame Mbarawa. With a 180-tonnage capacity, the bridge is expected to ferry 55,000 vehicles or thereabouts per day, and this is expected to significantly reduce congestion along the overwhelmed Selander Bridge.



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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 our 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.

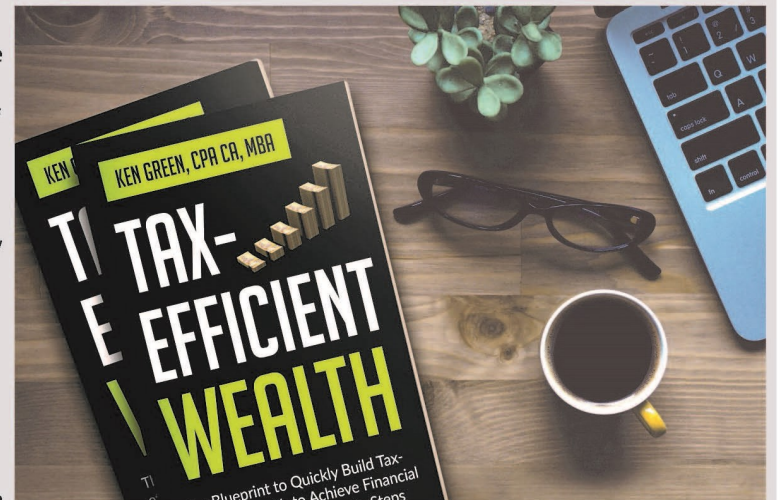
As a result, you have a tremendous opportunity to massively accelerate your wealth.

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.

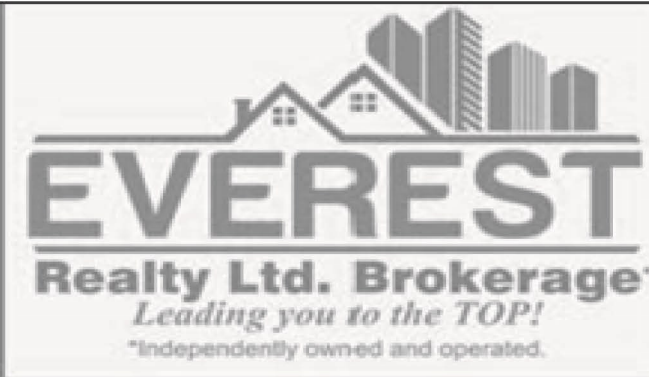
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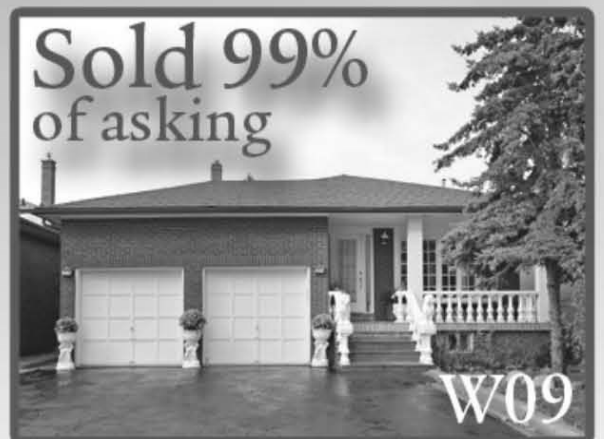
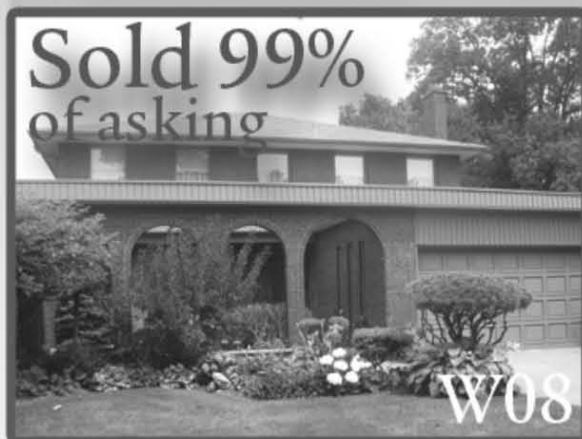
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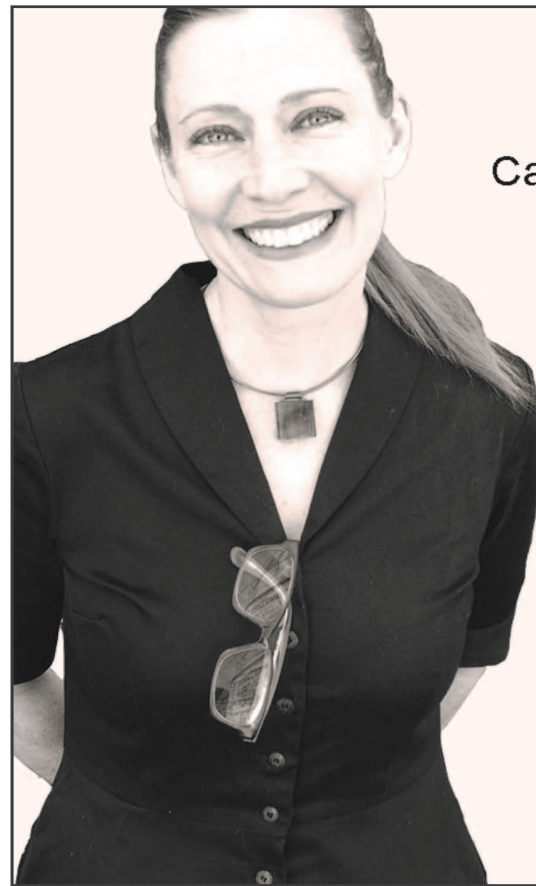
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Liverpool football manager Junger Klopp tries to walk back perceived racist comment

Liverpool manager Jurgen Klopp clarifies 'little tournament' AFCON comment: 'It was ironic' Jurgen Klopp explained to an offended journalist that his remark - which came after the 4-0 win against Arsenal on Saturday - was a way of expressing his frustration at losing vital players at an important stage of the season.

Liverpool manager Jurgen Klopp was keen to clarify his use of the phrase "little tournament" in reference to the Africa Cup of Nations tournament, insisting it was meant as a frustration in an ironic sense and not as an insult to the tournament.



Jurgen Klopp

Klopp explained to an offended journalist that his remark - which came after the 4-0 win against Arsenal on Saturday - was a way of expressing his frustration at losing vital players at an important stage of the season.

Replying to a journalist on Saturday, who asked if Klopp was "relieved" they had got through a busy period with "no international break until

March", Klopp laughed and replied: "I've heard that so often that there's no international break until March. In January, there's a little tournament in Africa, I just want to say, and I think Asia is playing games, too - South America as well, great, can't wait."

After a journalist had said Klopp had insulted the players, fans, people and continent of Africa with the comment, Klopp replied: "I didn't mean it like that. I don't know why you understand it like that.

"It's not even close to the idea in my mind that I want to talk about AFCON as a little tournament, or the continent of Africa like a little continent, not at all.

"What I meant is, because people said, and if you watch the full press conference, if you wanted to understand it in the right way you could have understood it in the right way. I said 'there's no international break anymore until March' and I said: 'Oh and there's a little tournament in January,' and I didn't mean a little tournament, just like you say it when there's still a tournament. It's ironic. There's still a tournament. A big one. We lose our best players to the Africa Cup of Nations.

"I'm not a native speaker, but if you want to understand me wrong you can do that all the time. I know that I would never think like this. I never understand why you thought like this to be honest, but that's really not OK, because I would never do that, but that's it now.

"It was not my intention, but you made something of it. That's not so cool as well to be 100 per cent honest."

Cameroon reflect on semi-final exit on penalties against Egypt

Cameroon coach Toni Conceicao has described their semi-final penalty shoot-out defeat at the Africa Cup of Nations as the "harsh reality of sport".



Indomitable Lions players and fans have been left looking for answers after being beaten 3-1 by Egypt on penalties following a 0-0 draw after extra time on Thursday.

A lack of team-work, bad luck and poor technique from 12 yards have all been cited as reasons for their exit, along with credit for the North Africans' defensive display.

The hosts, who were hoping to move a step closer to a sixth continental title, will instead face Burkina Faso in the third/fourth place play-off on Saturday (19:00 GMT).

"The goal was to win this trophy, unfortunately we failed," goalkeeper Andre Onana said.

"It's hard when you see the way we failed because I think we were better than them. We created more chances, but unfortunately we didn't score - and when you don't score you can be in difficult situation.

"But football is strange, sometimes you don't play well and you go through, and when you play good you go out."

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