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Canadian medical student sent to U.S. prison for giving drugs to a woman who died of an overdose

A Canadian medical student doing his clinical rotation in the United States is headed to a U.S. prison after giving drugs to a young woman who died of an overdose as he tried to resuscitate her.

Saad Jalal, 28, was arrested at the Canada-U.S. border in Buffalo, N.Y., in April, after returning to the United States, where an arrest warrant was waiting for him after the 2019 death.

"It is true that the defendant is not a drug dealer in the conventional sense. He did not sell drugs for money, and he was not a regular drug user," Katherine Rumbough, assistant United States attorney for the Eastern District of Virginia, told the judge at Jalal's sentencing hearing last week.

But he did give a lethal dose of a prohibited drug to three women who he had recently befriended, resulting in a harrowing overdose death.

"The defendant was training to be a doctor when this tragedy occurred. With his educational background, the simple fact is that the defendant should have known better."

Jalal became friends with three women who were roommates living in Falls Church, Va., a suburb of Washington, D.C., where he was finishing his medical school training at a psychiatric institute.

The three women said they wanted to use MDMA, a popular club drug also known as ecstasy and molly, court heard. Jalal bought them some.

"I live in Baltimore for my surgery rotation and I met this really cool dealer. Anyways I hit him up today to see if he has a link for M and he did so I got it," he said in a text to one of the women on Sept. 20, 2019, using M as a short form for molly.

"I had 3 grams and it's in a fat rock lol," he texted, sending a photo of the drug in a plastic bag.

That evening they drove into D.C. for a night out.

They all took some of the drug. Jalal took only a portion of his share, he said, and immediately felt its effect.

One of the women, Alexandra Mailer, 22, became noticeably impaired - so much so they were denied entry into nightclubs and bars, and they headed back to the women's home.

There, Mailer began to claw at her face as her body jerked wildly.

She collapsed into the fetal position and was writhing on the floor, court heard. Jalal began CPR on her. One of the women called 911 and Mailer was taken away by paramedics, but pronounced dead.

When Fairfax County Police Department officers arrived, one of the roommates was so high she couldn't speak coherently. The other roommate told police what happened.

Jalal denied providing drugs, but when confronted with what the roommate told them he admitted it, and pulled the baggie out of his waist with the rest of the rock inside.

An autopsy showed Mailer died from acute MDA intoxication. MDA is classed as a Schedule I drug in the United States, meaning it has a high potential for abuse and no currently accepted medical use.

It took a year for an arrest warrant to be issued in the case and five more months for Jalal to be arrested.

He pleaded guilty to one count of distribution of MDA.

His charge carried a maximum penalty of 20 years in prison and a \$1-million fine.

Rumbough, the prosecutor, asked for two years, saying his actions "resulted in a young woman's entirely preventable death," but noting his guilty plea and him accepting his responsibility.

Jalal's lawyer, Jeffrey Mangano, asked for no prison time.

"He'd spent years devoting his life to the preservation of human life, and in one, lone night he'd undone all of it," Mangano said.

He will never forget the shock.

"Mr. Jalal's lifelong dream has been to become a doctor. He has poured everything he has - time, money, resources - into his pursuit of practicing medicine, but that is gone now. He is no longer in a medical program."

Jalal told court loneliness and exhaustion contributed to his poor decisions.

"I was close to finishing up my final year of medical school. I did not realize the sheer level of emotional, mental, and physical toll medical school would have on me," he said.

"When I was doing CPR on Alex, I felt an amount of dread that it was impossible to quantify... I will never forget the shock my body experienced when we found out she'd passed away."

What Canada did - and didn't do - at the UN climate summit

Canadian officials made a flurry of speeches, announcements and declaration signings over the past two weeks at the UN climate conference in Glasgow, which concluded on Saturday.

But what exactly did they say, do and sign? And will it actually make a difference for the climate? Here's a closer look.

Commitment to end public financing of fossil fuel projects

Canada was one of 30 countries that signed a statement that they would "end new direct public support for the international unabated fossil fuel energy sector by the end of 2022, except in limited and clearly defined circumstances that are consistent with a 1.5 C warming limit and the goals of the Paris Agreement."

The countries also say they will "prioritize support fully toward the clean energy transition."

"That was really significant," said Julia Levin, senior climate and energy program manager at Environmental Defence, a non-profit environmental advocacy group.

A report from the group found Canada spent \$18 billion on financial support for the fossil fuel industry last year. Of that, \$13.6 billion came from Export Development Canada, a government agency that offers services such as loans and insurance to the oil and gas industry.

However, EDC said it provided only \$8.1 billion to the oil and gas industry in 2020 and just \$2.7 billion in the first half of 2021.

Levin said most of that EDC support is for domestic projects, but the new agreement should eliminate about one-third of that financing.

While countries have previously committed to cutting financial support for coal, Levin noted this was the first time they have done so for oil and gas.

"That's an important turning point in the conversation," she said. "This is the first time that countries are really acknowledging that public financing to oil and gas is a problem."

Government agencies like EDC can offer competitive rates for loans; they can also be the first lenders needed to make private financial institutions comfortable with lending out the balance of the money.

"It's make it or break it for a lot of projects," Levin said. When commitments were made to end public financing for coal, she said, in many cases, "they didn't get the private financing either and [the projects] just didn't go forward."

Levin isn't the only one who thinks the fossil fuel financing announcement is significant. In a recent interview with CBC's The Hour, U.K. climate envoy John Murray said Canada's signing was "highly important."

As part of the COP26 announcement, Canada also committed \$1 billion to help other countries wean themselves off coal and refueled an election promise to end exports of thermal coal by 2030.

However, Levin noted that the language of the agreement does contain some loopholes, with the words "unabated" (implying exceptions for projects with carbon capture) and "except."

She also said Canada should also be ending domestic subsidies and support for oil and gas.

The agreement is "a significant first step," she said. "But it is just a first step."

Call for a global carbon tax

Prime Minister Justin Trudeau urged all countries to agree to a global price on carbon during a panel discussion organized by Canada that included representatives from the International Monetary Fund, the World Trade Organization and the European Commission.

Trudeau said he wanted to see 60 per cent of global emissions covered by a carbon tax by 2030 - up from the current 20 per cent.

Lauren Touchant, a postdoctoral researcher with the Centre on Governance and the Centre for Environmental Law and Global Sustainability at the University of Ottawa, attended COP26 as an observer for the Centre Québécois du droit de l'environnement (CQDE).

She said the call for a global carbon tax was "quite a major contribution" from Canada.

Levin agreed, calling it "encouraging" that Canada is showing leadership on carbon pricing. "It's important that, around the world, it isn't free to pollute, to use the government's worth," she said.

But both Touchant and Levin expressed concern that Canada may be relying too heavily on carbon pricing at the expense of other tools available to cut emissions.

Oil and gas emissions cap

Trudeau also told COP26 that Canada will impose a cap on oil and gas sector emissions "today" to ensure they "decrease tomorrow at a pace and scale needed to reach net-zero by 2050."

It was something the Liberals had promised during the fall election campaign.

Levin said the fact that the Liberals are renegeing the commitment while in government shows it's still a priority. It's also an acknowledgment that the oil and gas sector emissions are a problem that needs to be addressed, she said.

So far, however, the government hasn't said how this will work.

"That's one commitment where the devil really is in the details," Levin said.

If the regulations are stringent enough, they could curb and ultimately reverse oil and gas expansion, she said. But alternatively, they could be "complete greenwashing and lead to nothing."

Commitment to end deforestation by 2030

Canada was one of more than 130

countries that signed a declaration to "halt and reverse forest loss and land degradation by 2030." The declaration covers more than 3.6 billion hectares of forest around the world.

However, 40 countries, including Canada, signed a similar agreement in 2014. The New York Declaration of Forests, and deforestation has increased 40 per cent since then.

Like the 2014 pledge, the new declaration is non-binding, although it has been signed by more countries. However, at least two Canadian ecosystem scientists say it's "less ambitious" because it aims only to end net deforestation, where forests are replanted.

Environmental advocates say it's unlikely to address the main kind of deforestation and degradation happening in Canada: The clearing of primary or old-growth forests and replacement with single-species plantations of seedlings.

That's because countries, including Canada, tend to have declarations of deforestation and degradation that don't include that kind of activity, said Tegan Hansen, a forest campaigner with the advocacy group Stand Earth.

"So we really need to see clear commitments that include specific language," she said.

Global Methane Pledge

The U.S. officially launched the Global Methane Pledge at COP26 to cut emissions of the greenhouse gas methane by 30 per cent from 2020 levels by 2030. That could reduce global warming by 0.2 C by 2050.

included a commitment to reduce Canadian methane emissions from oil and gas to 75 per cent below 2012 levels by 2030.

But Canada has yet to say how it will meet its targets, Touchant noted, other than to say the approach will "include regulations."

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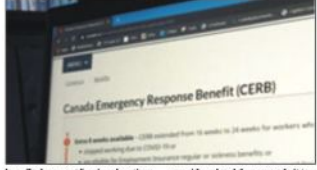
Criminal entities defrauded COVID-19 benefit programs: intelligence reports

OTTAWA — Canada's financial intelligence branch says various criminal entities have engaged in schemes to access government pandemic aid in the first several months of the benefit launch.

According to a 2020 report by the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) provided to CTV News, the Canada Emergency Response Benefit (CERB) and the Canada Emergency Business Account (CEBA) appear to be "knowingly and actively defrauded" by individuals, scammers or criminals and by criminal organizations.

The report found that those attempting to scam the CERB program did so by making multiple online applications for benefits using stolen personal information and social insurance numbers.

Criminal organizations would hire groups of individuals to cash the



benefit cheques at "various locations around town."

"In one instance, the reporting entity indicated that social media was used as the means of recruitment of these people," the report reads.

CEBA-related fraud was carried out in a similar fashion, with the loan being transferred from the applicant's business account to their personal account and then withdrawn in cash.

At the individual level, scammers would often purchase a single-load

prepaid card and then upgrade it to a loadable card "upon which they arrange for the funds to be directly deposited to."

The report also states that payments were made to those who

were engaged in "illegal or suspicious financial activity."

The CERB was created at the start of the pandemic to support individuals who were out of a job directly as a result of the COVID-19 pandemic. It later transitioned to the Canada Response Benefit. As of Nov. 7, nearly 2.3 million applicants had applied for the support, totaling \$28 billion.

The CEBA, also implemented in the spring of 2020, provided interest-free loans to Canadian businesses and non-for-profits to help cover expenses. As of Nov. 4, 898, 114 businesses had accessed the loan, totaling \$49 billion.

In the financial transaction records FINTRAC gathered from its reporting entities, it found 6,589 unique suspicious transaction reports (STR) relating to the pandemic, covering the period from Jan. 1 to June 30, 2020. From these, the body identified 395 STRs with "narratives detailing various types of fraudulent activity relating to the CERB and the CEBA."

The intelligence wing did not detail in the report the total amount money distributed through the CERB and CEBA that went to organized crime.

In the early days of the COVID-19 pandemic, fear and uncertainty slowed the housing market to a crawl. But ever since the summer of 2020, Canada's real estate market has been on fire, shattering numerous records along the way.

Policy-makers at the Bank of Canada slashed interest rates to record lows to stimulate the economy, and one of the biggest impacts of that move has been to cause mortgage debt to explode.

Jivan Sanghera, principal broker at Circle Mortgage Group in Burlington, Ont., says the buying frenzy is starting to change the way buyers and sellers fundamentally think about the market.

"There is a time and a place that some people may remember where you were able to see a house more than once before you even considered making an offer," he said in an interview with CBC News. But in many markets across the country, that mentality has been replaced by one where buyers who have already lost out on multiple previous offers are coming in with all they've got.

"It's really like an inferno where people are just either running to the flames or away from them."

Low interest rates continue to fuel

numbers suggest we might be moving back toward what we saw this Spring, with regards to current market demand and supply conditions," CREAA chair Cliff Stevenson said.

New listings are being snapped up almost as fast as they come up, "which is why it's not surprising prices are also re-accelerating," Stevenson said. "We need to build more housing."

Low interest rates continue to fuel

Will inflation be a horror or a healthy readjustment? Economists clash over the basics

What happens in Vegas stays in Vegas, but as Bank of Canada governor Tiff Macklem recently remarked, the same thing does not apply to what happens in financial markets.

"This real impact," Macklem told the U.S. Council on Foreign Relations in October. And this week, some newly released data from that very month is likely to prove him right.

On the heels of U.S. inflation figures that last week shocked politicians and unsettled markets, Canada will get its own October reading on rising prices on Wednesday.

From Nero to Newton

The imagination observed in Nero's Rome and studied by some of humanity's best minds, including Sir Isaac Newton — who besides transforming physics with his laws of motion, befriended inflation as Master of the Royal Mint — modern scholars remain surprisingly divided on the subject.

If history is any guide, periods of inflation can lead to turmoil. This week, financial markets will be waiting anxiously to see how close Canada's inflation rate comes to the U.S. gain of 6.2 per cent.

But even if price increases reach only five per cent by year's end — a number suggested by Macklem himself at the last monetary policy news conference at the end of October — price changes at those levels could have an increasingly negative effect on the lives of Canadians.

Those effects include the pain of shrinking spending power, the prospect of labour conflict as employees struggle to get their spending power back, a potential disruption of Canada's soaring housing market and a reconsideration for other people about how to make their money last through a long retirement.

Just as in the United States, where opponents of President Joe Biden are using inflation to attack government policy, some Canadian critics say rising inflation will have negative

consequences for Canada's governing Liberals.

Of course, that depends on whether you think the current bout of inflation is good or bad, what has caused it, what the remedies might be and how long it will last. Canadians who imagine economics as a discipline with clear rules and definitive outcomes may be surprised to find that all of those things remain in dispute.

Inflation good or inflation bad? Last week, commentator Jon Schwarz, writing in The Intercept, offered a take on the economic argument for why inflation is good — a sort of natural repair mechanism for an economy out of whack.

"Inflation is bad for the 1 per cent but helps out almost everyone else," says the headline at the top of Schwarz's story.

The nub of the argument is that for people who have big loans, inflation makes them smaller in dollar terms.

As wages and prices inflate, loans can be paid off in inflated dollars. For lenders or people with piles of cash, the effect is the opposite.

It is clear that those saving for retirement may take a different view, especially as the boomer bulge exits the labour market. Even before the latest round of pandemic monetary stimulus, people contemplating a long retirement complained about a paltry return on savings. With inflation higher than the rate of interest, cautious savers are now watching with horror as their future spending power shrinks.

While inflation helps those burdened by debt, it can hurt baby boomers facing a long retirement by



consequences for Canada's governing Liberals.

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While inflation helps those burdened by debt, it can hurt baby boomers facing a long retirement by

depleting their savings. With inflation higher than the rate of interest, people who have been diligently saving are now watching their future spending power shrink.

And that disparity is not just on the side of savers. As Hilliard MacBeth, an Edmonton-based financial adviser and author of When the Bubble Bursts, observed, even before the latest U.S. inflation surprise, lenders have been handing out mortgages at rates considerably less than the rate of inflation.

"Even three per cent makes no sense in a 5.4 per cent [consumer price index] world," MacBeth tweeted.

But as he points out, that depends on whether you think inflation is settling in for the long term or, as central bankers have long insisted, it is a short-term, "transitory" effect caused by events tied to the COVID-19 pandemic.

Mortgage loans boost money supply

University of British Columbia economist Michael Devenaux believes one-time impacts, such as the shipping bottleneck, are the main forces driving rising prices. But like others, he is not sure the inflationary effect will disappear once Canadians grow to expect it. People may keep demanding higher wages and businesses higher prices as they try to catch up with inflation.

Another strong contender for inflation's cause — a flood of new money into the economy caused by the central banks themselves — has led to heated arguments among economists.

Complicating the picture in Canada are the billions of dollars being created out of thin air by the housing boom, as outlined in a short and sweet analysis by Canada's Library of Parliament.

"The majority of money in the economy is created by commercial banks when they extend new loans, such as mortgages," says the report, published in May. As mortgage loans grow alongside soaring real estate values, the impact is much greater than central bank bond buying.

The idea that inflation is caused by a flood of money chasing a limited amount of goods, pushing up the price of those goods, has the virtue of feeling intuitively correct, but as our central bankers continually tell us, economies are not static. They say a little extra stimulus is still needed to use up spare capacity, making the economy stronger and more productive.

The trouble with trying to understand inflation — like trying to understand any complex system — is that human brains, not being omniscient, cannot comprehend all of the economy's working parts. And in such an interdependent system, it may be false to imagine there is a discrete cause or a simple solution.

At the beginning of last week, Macklem was widely quoted as saying that Canadian inflation was "transitory but not short-lived."

By that measure, all inflation is transitory, because it comes for a while and then, months or years later, it disappears again.

But one thing many economists seem to agree upon is that in the short term, central bankers must begin to raise interest rates, probably sooner than they had planned only months ago.

As disruptive as they may be for those who believed the majority view just last year that inflation and rates would remain tame, rate hikes won't be an instant fix. Studies show their inflation-fighting power can take two years to come into full effect.

This is the busiest year ever for the housing market, with prices up 18%



The year is not yet over, but the Canadian Real Estate Association says 2021 was the busiest year ever for Canada's housing market, with average selling prices climbing to new highs, too.

The group that represents more than 100,000 realtors across the country said in a release on Monday that the average selling price for a home that sold on the group's Multiple Listings Service was \$716,585, an increase of 18 per cent compared to the same month a

year earlier.

It's not just prices that are heating up, either. Sales increased by more than 8 per cent in October from September's level. The selling surge means that 581,275 homes have changed hands during the month.

That's already more than the previous annual record of 552,423 — and there's still two months to go.

"After a summer where it looked like housing markets might be calming down a bit, October's

numbers suggest we might be moving back toward what we saw this Spring, with regards to current market demand and supply conditions," CREAA chair Cliff Stevenson said.

New listings are being snapped up almost as fast as they come up, "which is why it's not surprising prices are also re-accelerating," Stevenson said. "We need to build more housing."

Low interest rates continue to fuel



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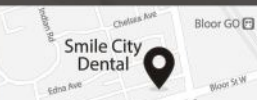
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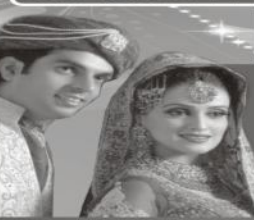
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COVID-19 vaccine boosters for all adults is a 'slippery slope,' expert warns

An infectious disease expert has voiced his disapproval of COVID-19 vaccine boosters becoming available for all adults in Canada.

Dr. Neil Rana, who is also an assistant professor of medicine at the University of Toronto, said on The Roy Green Show on Sunday that Canada has to be "pragmatic" when it comes to how we distribute the boosters.

He argued that the current vaccine offers one to three months of preventing transmission of the virus before the "immunity starts to wane," therefore one booster wouldn't prevent spread for too long of a time.

"You can't have a situation where people aren't current every three months," he said. "You have to be pragmatic here."

He also was skeptical about re-vaccinating the entire population with a booster of the vaccine that directed at the same "classic" strain of COVID-19.

"If we had a booster that's directed at



the new dominant strain, I could see them being more of an argument that certain populations might get reboosted," he said, referring to the Delta variant of COVID-19.

Instead, he thinks Canada should currently be focusing on vaccinating those who are vulnerable, such as the elderly, organ transplant recipients and chemotherapy patients, among others.

He mentioned the policy of offering boosters to health-care workers, which has been approved in Ontario, but the purpose would be to stop transmission, which, again, would require a new dose every three months or so.

"I hope we don't move down this

slippery slope of trying to get everybody to be boosted," he said. "Can't do it."

His take comes in contrast with the direction of some policies in Canada, such as Manitoba approving the booster for all adults over 18 years old.

Health Canada has also approved both the Pfizer and Moderna boosters for all adults over 18, but the National Advisory Committee on Immunization (NACI) has not yet recommended booster shots to the general population.

Canada's deputy chief public health officer, Dr. Howard Njoo, said a recommendation could come at some point next year, though.

"We need to do a risk-benefit or cost-benefit analysis because it would be a big decision to have a third dose for everyone," he said.

COVID-19 Health Canada approves Pfizer booster dose for adults 18+

Another infectious disease expert, Queen's University immunology professor Dr. Gerald Evans, said that there is an "emerging consensus" that a third dose will be needed in most people to get the "maximum benefit" from the vaccines.

"A third dose is useful," he said.

Evans said that protection against contracting the virus wanes across the population as time passes after the second shot, which means case numbers could rise and that could put someone vulnerable into hospital.

"If we delay too long, we need to be very careful because it could result in increased hospitalizations again, and of course, ultimately, the bad stuff - dying of COVID."

He did stress though that two doses still does provide very good protection - about 90 to 95 per cent against severe illness for the general population and about 85 per cent against contracting the virus at all.

members like the party's fiscal policies. But he says the promises from the 2015 campaign are not realistic.

"It was felt even though those were targeted at the Muslim community that the Conservatives were not hesitant to play the race card, the xenophobic card when it was felt to be to their advantage, and that's unacceptable," he said.

He says one of the issues he raised with O'Toole was his stance on Quebec's Bill 21, a law prohibiting people like teachers and public servants from wearing religious symbols. Singh says he raised concerns about "second-class citizenship" for many in his community.

Singh said it was disheartening to see the Conservative leader say he would never challenge a law passed in Quebec. During their recent meeting, however, he says O'Toole indicated the issue was being discussed within the party.

The Conservatives also ran on an election platform which didn't contain the words "racism" or "Islamophobia."

Uppal, who worked alongside Kenney in his 2015 outreach efforts, says that hasn't come up in conversations he's had with people and believes O'Toole has been vocal that the concerns exist.

Banks blame customers duped by fake cheques in online job scams

Ivy Hotchkiss remembers the moment last December when she realized she was the victim of an elaborate online job scam.

"I sat on the floor in shock and disbelief," said Hotchkiss. "Just clutching my computer, thinking, 'What am I going to do?'"

The 22-year-old Toronto student had spent weeks looking online for part-time work, to help cover expenses in her final year of college.

"I had applied to every Tim Hortons, every McDonald's," Hotchkiss told Go Public.

She thought she had finally secured a job working from home as a data entry clerk for Artiva - a trendy women's clothing chain, based in Vancouver.

"They offered me \$30 an hour, which I thought was amazing," she said. "I immediately said yes."

Her new employer sent a cheque for \$3,485, instructing her to e-transfer those funds to an office supply company to purchase needed equipment.

She deposited the cheque, watched her balance increase, waited 48 hours to make sure the money remained in her account and then sent the e-transfer.

Two days later, the cheque bounced. She had lost the money in an elaborate scam involving a fake Artiva website, fake employment contract, fake managers, a fake office furniture company and - most devastating - a fake cheque.

"That was going to be my food and rent for the next month," said Hotchkiss. "It was the most panicked feeling I've ever felt."

TD Bank told Hotchkiss that she was to blame, because she'd deposited a counterfeit cheque.

After Go Public made inquiries, TD offered to reimburse her as a one-time "goodwill gesture."

Hotchkiss is one of a growing number of people hoodwinked by a pandemic-fueled explosion in job scams, according to the Canadian Anti-Fraud Centre (CAFC).

In the first nine months of this year, the CAFC received reports from almost 1,400 victims who lost just over \$8 million - almost double the losses reported in 2020.



A professor of consumer protection law at Ryerson University in Toronto says financial institutions need to do more to protect customers from falling prey to fake cheques, particularly in this turbulent job market.

"For banks to protect customers from fraud takes resources, time and money," said Daniel Tsai. "It seems they'd rather be spending that to sell GICs, mortgages and basically increasing their bottom lines."

The scammers had told Hotchkiss to order equipment from Tech Insight Services - the same phony company involved in a similar scam reported by Go Public last year.

She says she fell for the elaborate ruse because TD accepted the cheque and her balance remained high for two days, before she sent the e-transfer.

"I'm frustrated that the bank allowed the money to appear as if it was there," said Hotchkiss. "It's totally misleading."

Hotchkiss filed a police report and a complaint with TD, but the bank said she was responsible and the money had already been accepted by fraudsters.

Then TD suggested that it put a security measure on her account, preventing access to funds from future cheques until they have been verified. Hotchkiss wonders why she hadn't been offered this protection before.

"It should be standard for all the Canadian banks to delay deposits until they can be proven they're legitimate cheques," she said. "It would prevent this scam from happening to anyone else."

Go Public asked TD why it doesn't give customers that option.

TD didn't address that question, but in an email, a spokesperson

wasn't in the account," she said.

Even after listening to the phone recording, Simplici insisted Fleischer was at fault for depositing a fraudulent cheque.

"After every call with the bank, I'd just be shedding tears," she said. "I'm like, 'Oh my god, don't let these people tell me I've lost it [the money].'"

After she wrote several letters and filed a complaint with the bank's ombudsman, Simplici gave the money back - with no explanation or apology.

In a statement to Go Public, a spokesperson said: "Protecting our clients from fraud is important to us and we advise clients to be cautious when accepting funds until cheques are cleared."

"Banks should enhance efforts!" Two months ago, the Better Business Bureau released a report on job scams, saying banks should do more to warn customers about fake cheques.

The study found that job scams have been growing since 2017 - targeting people across North America between ages 25-34.

"The estimated losses (over the past four years) is \$2 billion," said Simone Lin, president and CEO of the Better Business Bureau of Montreal B.C. "This is crazy large."

Of those caught in job scams, says the report, 36 per cent are misled by counterfeited cheques.

"In the bank's desire to provide a service and get money to consumers as quickly as they want, it created this opportunity for scammers," said Lin.

Financial institutions must "play a greater role in educating and saying, 'No, that money is not there,'" she said.

Hotchkiss graduated last spring and, this time, used an employment agency to find work - full-time at an automotive assembly plant in Oshawa, Ont.

"It's turning out to be a wonderful job," she said. Still, she says, she'll never forget the heartbreak of losing all her savings to scammers.

"I really hope that all of the banks change their systems," said Hotchkiss.

"Cheques must be looked at and confirmed that they are legitimate before the money is deposited and accessible in customers' accounts."

Conservatives still not a hit among racialized communities

The Conservative MP leading outreach efforts for leader Erin O'Toole says a six-year-old promise to create a 'bicultural cultural practices' hotline still hangs over the party's attempt to rebuild relationships with racialized communities today.

"It's there," Tim Uppal says. "It is

there." Uppal served as the minister of status for multiculturalism in Stephen Harper's Conservative government when it entered the 2015 federal election campaign.

The party positioned itself as the defender of "Canadian values" throughout the race by promoting measures like establishing a tip line for so-called "barbaric cultural practices."

Before the election, Harper spent his final months in office pushing culturally divisive policies. Those included a bill banning face coverings from being worn during citizenship ceremonies, a measure Uppal promoted.

The MP apologized for that stance this past June in the days after a Muslim family was killed by a driver in London, Ont. City police have

described that attack as hate motivated because they believe the victims were singled out for their faith.

"I want to be a place where I could say, 'Okay, you're right, that happened, shouldn't have happened, I should have been more vocal. And that would not happen under today's Conservative Party,'" Uppal told The Canadian Press in a recent interview.

What people are missing is that the challenges faced by both the party and Uppal himself, O'Toole recently supplanted the Edmonton-area MP to become his chair of outreach, a new role created within his leadership team.

The emphasis on outreach follows the disappointment and frustration many Conservatives felt after failing to make inroads in the Greater Toronto Area - home to many immigrants and racialized Canadians - as during the Sept. 20 election. Party losses were also shocked when long-serving Conservative incumbents were defeated in ridings like Richmond, B.C., and Ontario's Markham-Unionville, home to many voters of Chinese descent.

The organization did recently meet with O'Toole and Uppal, where they had what Singh says was a productive conversation where they committed to keeping the lines of communication open.

Singh believes there's room for the Conservatives to grow their support in Sikh-populated areas like Brampton, Ont., given how many community

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