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German chancellor visits Canada in search for alternatives to Russian gas

Olaf Scholz plans to sign hydrogen supply chains deal as pressure mounts over looming winter crisis

The German chancellor is visiting Canada on what he has described as an urgent mission to extricate Germany from its dependence on Russian gas and pursue new energy supplies, as pressure mounts on his government to come up with solutions to tackle a looming crisis.

Olaf Scholz and his economy minister, Robert Habeck, accompanied by a team of officials and business leaders, plan to sign a deal to establish hydrogen supply chains as part of Berlin's efforts to speed up its transition to renewable energy.

On his arrival in Montreal on the two-day visit, Scholz said Canada "has similar rich natural resources to Russia" but the difference is that it is a "reliable democracy".

Scholz said "new fields of cooperation" had opened up with Canada since the Russian invasion of Ukraine.

A priority project, he said, on which the two countries wanted to work closely was the creation of a "hydrogen economy". An agreement is due to be signed between Montreal and Berlin for the future collaboration on the production and transport of hydrogen. Scholz is also due to discuss the delivery of liquefied natural gas (LNG) from Canada to Germany with his counterpart, Justin Trudeau.

The visit is taking place amid a

heated debate in Germany triggered by growing concerns that Russia may completely close down its already considerably reduced gas flows to the country.

The government faces pressure to prolong the life of Germany's three remaining nuclear power stations, which are due to go offline by the end of the year, as part of a withdrawal strategy announced in 2011.

In recent days there have even been calls for it to reinstate the Nord Stream 2 gas pipeline from Russia, which was mothballed by the German government as a reaction to Russia's invasion of Ukraine.

Scholz said at the weekend a decision on the nuclear power plants would probably be made in the coming days. But Habeck, the leading Green, stressed this would only help to decrease gas consumption by about 2% and said "for the little it would bring us, it's the wrong decision".

The government has dismissed out of hand the idea of resurrecting the defunct Nord Stream 2 project, repeatedly referring to the idea as "morally reprehensible". But the fact it has been brought up at all illustrates the extent to which the pressure is growing on Scholz to come up with workable strategies to cope with the unprecedented situation, which threatens to plunge the German economy into recession and leave millions facing soaring energy bills and freezing homes.

The deals struck with Canada will do little to help Germany in the near future, with this winter and next expected to be beset by an energy shortage and record prices. The head of the intelligence service has warned of the dangers of unrest from radicalised extremists and conspiracy theorists, which he said were planning to exploit the situation. Leading economists have warned that rising energy bills on top of other living cost hikes will push increasing numbers of Germans into poverty and could trigger social unrest.

Against this backdrop the government is keen to stress that once the infrastructure is in place to support hydrogen and LNG Germany will be on a safer footing. The optics of Scholz and Habeck landing in Montreal with their delegation are seen as sending a German voter immediate message to German voters that the government is taking action. In recent months it has often come across as stumped into stasis as it reeled from the shock realisation that Europe's largest economy had made itself dangerously dependent on a single energy source in its pursuit of a green transition.

Ahead of the visit, Habeck said Germany was "starting in the face of a very critical winter".

Habeck told German TV that the rapid filling up of national gas storage facilities - which are currently at just under 80% capacity - was encouraging, but warned that Russia could yet further reduce the flow and there was therefore no room for complacency.

Two years after Trudeau promised a made-in-Canada COVID vaccine, the country is still waiting

In the early days of the pandemic, the federal government announced a multi-million-dollar funding agreement with the National Research Council (NRC) to expand a vaccine facility in Montreal - a site Prime Minister Justin Trudeau said would pump out Canadian-made COVID-19 shots by November 2020.

Two years after the prime minister made that pledge, the NRC facility still hasn't produced a single vial of a COVID-19 vaccine.

A spokesperson for the NRC, the federal entity dedicated to research and development, told CBC News its vaccine facility recently secured the necessary Health Canada approvals. But the NRC will offer no target date for when the biologics manufacturing centre (BMC) will be operational.

"The inspection by Health Canada took place in late July 2022 and the facility has been rated as compliant," the NRC spokesperson said.

The spokesperson referred questions about vaccine production to Novavax, the Maryland-based company that was tapped by Ottawa to make COVID-19 shots at the facility.

In a statement, a spokesperson for Novavax said the company "continues to work with the NRC to complete the tech transfer of our COVID-19 vaccine" and it anticipates "integrating supply from this facility into our vaccine program" at an unspecified date.

While announcing a \$44-million investment for the NRC facility in April 2020, Trudeau said expanding this site and others would put Canada "at the forefront of scientific research" and give the country the "infrastructure to prepare vials for individual doses as soon as a vaccine becomes available".

In August of that year, the government pumped an additional \$126 million into the NRC's Royal Bank site, a federal investment

Two years after Trudeau promised a made-in-Canada COVID vaccine, the country is still waiting

that Trudeau said would "enable the preliminary production of 250,000 doses of vaccine per month starting in November 2020."

But when November 2020 came, Trudeau conceded there wouldn't be any shots rolling off the line as planned. The project's initial timeline was derailed by construction delays and a failed deal with a Chinese vaccine maker.

In February 2021, as Canada was grappling with limited vaccine supply, Trudeau claimed that the NRC's facility would finish construction sometime that summer - and that shots would soon follow.

"We expect the facility to be up and running by mid-2021," Trudeau said. In an interview with CBC News at the time, Industry Minister François-Philippe Champagne compared building this sort of facility from the ground up on such a constrained timeline to the U.S. mission to put a man on the moon.

"This is like the Apollo project," Champagne said. "Normally, it would take two to three years to do this, to get a production facility up and running."

With Pfizer and Moderna facing insatiable demand for their products at this early stage of the immunization campaign, Trudeau's announcement and Champagne's optimism were welcome news for Canadians concerned about a dearth of shots. Asked to comment Friday, Champagne's office said he wasn't available for an interview.

Trudeau also announced in



February 2021 the government's partnership with Novavax, a company that, before COVID-19, had never actually brought a vaccine to market. This U.S. outfit, Trudeau said, would churn out tens of millions of its shots at the Montreal site. "This is a major step forward to get vaccine made in Canada, for Canadians," he said.

Dr. Earl Brown is a professor emeritus at the University of Ottawa's school of medicine and an expert in virology and microbiology. He said the government's timeline for starting production was "completely unrealistic."

"These things are just really complicated to build. There's just so much regulation - it's extreme. So I think it was overly optimistic," he said. "You need two years, at a minimum, to build any new facility. I didn't believe any of those numbers when I first heard them."

Brown said another major vaccine production project in Canada - a \$925-million expansion of French pharmaceutical giant Sanofi's Toronto campus - has a five-year timeline, with production expected to start sometime in 2027.

biologics can be manufactured safely. "Were they too ambitious?" Marc-André Gagnon, an associate professor at Carleton University and an expert on the pharmaceutical industry, said the government made its promise to build the NRC site during an "emergency situation" and the 2021 production start date was likely its best-case scenario. "They had to be ambitious. The question is, were they too ambitious? Some voices say that they were. We didn't know in 2020 when vaccines would be available but we probably knew that a facility like this wouldn't be ready before the end of 2021, for sure," he told CBC News.

Gagnon said that, despite the delays, Royal Bank is a welcome addition to Canada's manufacturing landscape. He said a developed country like Canada needs a publicly owned - and domestic - source of vaccines to avoid the mad scramble that defined the early COVID-19 vaccine procurement process.

"Canada used to be a hub for vaccine manufacturing. We were world-class. We need biomanufacturing capacity for the next thing, the next pandemic," he said. "And let me emphasize this - we need more public manufacturing capacity to discipline the private market a little bit and avoid predatory pricing."

NDFP MP Don Davies, the party's health critic, agreed that some sort of public option for vaccine production is prudent but the government's handling of the NRC facility has been "amateurish."

He said it suggests Ottawa has a "serious credibility issue."

"We are two years plus into this pandemic and we still aren't producing a single dose of a vaccine in this country. It's a policy fail, an accountability fail and a credibility fail," he said in an interview with CBC News.

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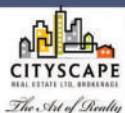
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Majority of Canadians say they have cut spending in recent months: survey

The majority of Canadians say they have cut spending in recent months, and two thirds of Canadians say they are stressed about money, according to data released by the Angus Reid Institute.

The research also found that more than half of Canadians can't keep up with the cost of living.

"Fully four-in-five say they have cut spending in recent months by either trimming their discretionary budget, delaying a major purchase, driving less, scaling back travel and charitable donations, or deferring saving for the future," says a report by the independent research agency.

In a study of 2,279 respondents, 42 per cent said they are delaying a major purchase, 41 per cent said they are driving less, and 57 per cent said they are cutting back on general discretionary spending.

Some Canadians, however, are seeing more financial strain than others.

According to Angus Reid,



Canadians in Saskatchewan and Atlantic Canada are 50 per cent more likely than those in other parts of the country to "use a sudden gift of \$5,000 towards paying off debt" if given one.

The not-for-profit's research also indicated that people in Alberta and the Maritimes are more likely than those in other parts of the country to say they have been cutting back on spending in recent months.

Older Canadians, the findings suggest, report to being better

positioned to "endure unforeseen expenses."

In the study, three-in-five respondents older than 54 said they could manage spending an extra \$1,000 this month, "compared to two-in-five among their younger peers."

Those in the 35-to-54 age group are least likely to be able to comfortably afford extra expenses, reads the report.

With a recent decline in the cost of gas and food throughout the country, economists have pointed towards a

deceleration in Canada's year-over-year inflation, which slowed to 7.6 per cent in July.

Experts have also revealed that June saw a likely peak in the overall inflation rate, with the nearly 40-year high of 8.1 per cent a result of monthly increases since June 2020.

Statistics Canada released data that showed a 35.6 per cent rise in gas prices in July compared to last year, which is substantially lower than June's 54.6 per cent increase in fuel costs.

But Canadians are still feeling the burden of inflation, with food costs in July up 9.9 per cent compared to a year ago and that feeling could deepen with recession fears mounting.

RBC predicts that the Canadian economy is on track for a "mild recession" in 2023, a result of staffing shortages, jobless claims, and delayed economic ramifications of pandemic restrictions leading to GDP growth of less than 1 per cent.

Although this outcome is uncertain, Angus Reid reports that consumer sentiment is taking a hit, with 76 per cent of their study's respondents saying they are "stressed about money."

An inflation boom above the Bank of Canada's two per cent target, the central bank is preparing to make its next interest rate announcement on Sept. 7.

U.K. cut off thousands of pensioners in Canada for failure to provide 'proof of life'

Thunder Bay-born Barbara Reynolds lived and made regular pension payments in the U.K. for two decades before returning to Canada, where she made another one-time payment to the British government to top up her contributions.

That didn't protect her from worrying about paying the rent on her Halifax apartment this month after she was unceremoniously cut off from her pension by a U.K. government that said she had failed to provide proof that she's still alive.

Reynolds told CBC News she was shocked to receive a letter from the U.K. Department of Work and Pensions (DWP) "saying that they had not received the life certificate they sent to me back in March and that my pension was being suspended because they didn't receive the certificate."

"I was in shock, absolute shock, because I didn't receive the life certificate back in March when they said they sent it."

"The rents are horribly expensive," she added. "I don't have a pension because they stopped it in July. Well, I have a small savings account that I can draw on for a few months, but after that, I mean, I don't know."

The association that represents U.K. pensioners in Canada reports that thousands of people across Canada appear to have received the similar cut-off notices, all carrying the message that "there is no appeal" of the decision.

Reynolds and other pensioners insist that they never received the request for proof-of-life in the first place.

On Thursday morning, after repeated calls and letters of protest, Reynolds was relieved to receive a call from the DWP assuring her that her pension would be reinstated. Some other U.K. pensioners have had their cut-off dates extended to allow them to assemble proof-of-life. Others have seen their payments halted.

The DWP told CBC News it will reinstate those pensioners affected - but only after they go through a process they must initiate themselves.



"We've implemented measures to enable the closing of life certificates by phone and encourage those impacted to contact our International Pension Centre," said the U.K. government department. "All payments will be backdated."

"A monumental cock-up"

Gale told CBC News the allegation was never believable to begin with.

"I find it rather hard to believe that an organization that is known to be as efficient normally as the Canadian Postal Service would somehow manage to lose thousands of letters," he said. "It just doesn't stack up."

"So it seems to me that somebody in the DWP in the United Kingdom has made this claim to try to justify why the messages weren't received and why therefore people suddenly found their pensions being terminated effectively without notice."

Pensioners not buying explanation Reynolds was equally skeptical of the DWP's initial claim that "Canadian postal delays" were to blame.

"I highly doubt that it was Canada Post's fault. Because why would lots and lots of mail across Canada for that one item, the life certificate, go astray?" she said. "So I would say it's the pension service. They have a problem there."

Ian Anderson of Nanaimo, B.C. heads the Canadian Alliance of British Pensioners and also received notice that his pension would be cut off. He has been a one-month reprieve of that cut-off while he assembles the proof he needs to show DWP that he is still very much alive.

"Because I am well aware of these proof-of-life forms, I can assure you

that had I received the initial one, it would have gone straight back to the U.K. to ensure that my pension did not get suspended," he said.

"I think it's completely abhorrent for the British government to turn around and put the blame on the Canadian mailing system for this, which is basically what they've done, as you can see in a number of newspaper articles that have been brought in the United Kingdom."

Unusual treatment for Canadian pensioners

Anderson said that even if the current crisis of non-payment is corrected, the U.K. government continues to treat its approximately 130,000 pensioners in Canada in an unfair and discriminatory manner by refusing to index their pensions to inflation, as it does for British pensioners in the U.S. and Europe.

"The people who worked all their lives in the U.K. and paid into the U.K. system should be treated equally with every British pensioner around the world," he said, decrying what he called a "ridiculous situation" where a British pensioner who settles in the U.S. ends up receiving more money than another British pensioner who has made the same contributions.

Gale agreed that is the crux of the problem for British retirees in Canada, and one that will remain even when the current mess is fixed.

"It's got to be completely daff that somebody living on one side of the Niagara Falls in Canada has a frozen pension, while a hundred yards across the river in the United States, that pension is up-rated," he said.

The British government has argued that it cannot alter pensions in Canada because it has a reciprocal agreement with Canada, as it has with the U.S. and nations in Europe and elsewhere.

Gale said that situation is not due to a lack of effort on Canada's part.

"Canada has made the offer to enter into a reciprocal arrangement," he said. "The British government, having sheltered behind this no-reciprocal-arrangement argument, is now saying, 'Well, we don't want a reciprocal arrangement.'"

"I'm sorry, you can't have it both ways. Canada has made the offer. We should take the offer and then honorably pay what is due."

In any case, said Gale, "this idea that there has to be a reciprocal arrangement before a pension can be pro-rated is an absurd nonsense."

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Canada's housing affordability saw 'worst deterioration' in 41 years: report

In the second quarter of 2022, Canada's housing market saw the "worst deterioration" of affordability in 41 years, according to a new report.

The report, published Tuesday by National Bank Financial Markets, looked at the housing markets in 10 metropolitan areas in Canada. National Bank economists gauged affordability by calculating the mortgage payment as a percentage of income (MPPI), which compares a mortgage payment on an average home to the median income.

"While home prices continued to rise in the second quarter, affordability mainly deteriorated on the back of rising mortgage interest rates," the report's authors wrote.

Across the 10 urban areas, the report found the median home price was \$810,985 in the second quarter of 2022. A typical mortgage payment for a home at that price would be \$4,166, resulting in a MPPI rate of 63.9 per cent -- the highest since 1981,



according to the report.

That represents an increase of 10.4 percentage points from the previous quarter and 19.1 percentage points from the previous year. Since 2000, the average MPPI rate had been 40.7 per cent.

Several urban areas included in the study had MPPI rates of over 90 per cent. The Vancouver area had the least affordable housing market, with an MPPI of 121.2 per cent for non-condo homes, which included

detached houses, semi-detached houses and townhouses, and 51 per cent for condos, resulting in a combined MPPI of 96.5 per cent.

Vancouver's affordability index showed similar numbers. B.C.'s capital had a MPPI of 95.6 per cent, corresponding to 102.5 per cent for non-condos and 52.9 per cent for condos. In the Greater Toronto Area, the MPPI was 98.2 per cent for non-condos and 53.3 per cent for condos, resulting in a combined MPPI of 91 per cent.

With a combined MPPI rate of 66.6 per cent, the statistics in Hamilton closely mirrored the Canadian average. The Hamilton area had MPPI rates of 50.1 per cent for condos and 71.1 per cent for non-condos, according to the report.

Montreal and Canada's National Capital Region were in the middle of the pack. In the Montreal area, the MPPI for a non-condo home was 50.1 per cent and 33.9 per cent for condos. Similarly in the Ottawa-Gatineau region, non-condo homes had an MPPI of 50.9 per cent, while the MPPI for condos was 28.6 per cent.

The Prairies and Quebec City had the most affordable housing markets, according to the analysis. MPPI rates for non-condo homes in Calgary, Edmonton, Winnipeg and Quebec City hovered between 30 and 37 per cent, while condos had MPPIs of around 15 to 19 per cent.

However, with the recent slowdown in the housing market, National Bank economists say there is some good news to come in terms of housing affordability as the bank forecasts a 10 per cent decline in home prices in the coming months.

This development, combined with stabilization of the benchmark five-year mortgage rate, should improve affordability before the year end," the report's authors wrote.

Of most Canadians, which may alleviate some of the long lines in other locations and many will have extended service hours.

The government also invested \$85 million in the 2021 Fiscal and Economic Update to help minimize the backlog of applications and long wait times. Much of this budget has gone towards hiring an additional 500 new passport officers as well as 319 Citizen Services Officers. Additionally, the government is retraining existing staff from other federal agencies to process passports.

Other measures

Canadians who are renewing a passport may be eligible to take advantage of a simplified renewal process in which those with passports that have expired or less than 15 years, or have had their passports lost, stolen or damaged, may only have to submit two photos, two references, the application form, and fees, rather than mailing in proof of citizenship or finding a guarantor.

In the long term, the task force will be exploring options that will allow people to submit applications online as well as enable over 300 Service Canada centers to process passport applications. However, there is no timeline given for these initiatives to take effect.

Hon. Rob Oliphant, MP Don Valley West and Parliamentary Secretary to Minister of foreign affairs hosted a lunch in the honour of UK Minister of State for North America Mr. Rehman Chishti at a local restaurant. MP Salma Zahid, MP Shafqat Ali and MP Paul Chiang also



joined. Born in Pakistan, Minister Chishti was first elected to the British House of Commons in 2010 at age 31. Key members of the Canadian Pakistani community, including Samir Dossal, Dr. Mohammed Mehboob Elahi, prof. Shamim A. Sheikh and Khalid Usman were also present.



Canadian government provides update on immigration and passport task force

On June 25, Prime Minister Justin Trudeau announced the creation of a task force to evaluate service standards for Immigration, Refugees and Citizenship Canada (IRCC), passport applications and Canada's airports.

This task force was in response to what he deemed to be "unacceptable" backlogs in these services.

At the time, IRCC had a backlog of 2.4 million people waiting for their applications to be processed.

In an email response to CIBC News, a representative from the Office of the Minister of Crown-Indigenous Relations, has confirmed that since June the task force, made of a large group of federal ministers, has met weekly to identify service gaps and areas for improvement.

IRCC's backlog is up to 2.7 million people.

IRCC's backlog of applicants grew significantly during the pandemic and processing times have slowed.

To give applicants a realistic idea

of how long it will take for their application to be processed, the updated IRCC processing time tool shows how long it will take for applications to be processed in each IRCC line of business. IRCC continues to lag most of its service standards.

However, Immigration Minister Sean Fraser told CIBC News in June 2022 that with more staff and more investment in technology and digitization, he is optimistic that most service standards will be achievable by the end of 2022.

"My sense is by the end of this calendar year, new applications coming in will have the kind of certainty that we'll be able to meet our service standard and people will be dealing with 60 days or 6 months or 12 months, not an undetermined period of time."

New passport pick-up offices opening

Service Canada is currently facing an unprecedented swell in passport applications as pandemic-related travel restrictions have eased. Canadians have been forced to wait in hours-long lines and processing times have been uncertain. As a result, the task force has introduced several new measures that are currently in effect, or will be soon.

One of these measures is the introduction of four new passport pick-up offices. The government recently announced that new passport pickup locations will be opening in Trois-Rivières, Quebec; Sault Ste. Marie, Ontario; Charlottetown, P.E.I.; and Red Deer, Alberta.

According to the spokesperson, the task force recommends opening approximately 20 new application and pick-up locations in total. Minister Karina Gould says these locations will process passports in nine or ten business days. Each new passport pick-up will be within 50 kilometers

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