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## CANADIAN SISTERS ACCUSED OF EXTORTING NIGERIAN BILLIONAIRE AND OTHERS

By Sandra Beagan

Two sisters from Toronto, Kiran and Jyoti Matharoo, who were detained in Lagos, Nigeria for allegedly cyberbullying hundreds of people and blackmailing a Nigerian billionaire, have issued a bizarre video apology.

In the video, posted on YouTube on December 29, one sister reads a statement from the screen of a phone while the other looks



on. Both are dressed demurely in black.

The statement begins with "We apologize to Femi Otedola and his family, especially his wife and children, and all the other petitioners."

"We created a platform called NaijaGistLive.com and .co where people can send in stories," the statement goes on. "Most stories were sent by close friends or associates of people being written about."

*continued on p(39)*

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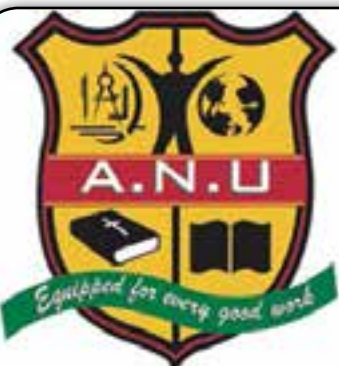
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## PROFILE

At the law firm of **Kingsley Jesuorobo and Associates**, we have all the positive attributes that come with intercontinental legal training and over a decade of intense experience in the Canadian legal field. In addition to our vast academic knowledge, we pride ourselves in also knowing what only experience can teach. Having handled thousands of cases, we therefore come naturally versed in the practical intricacies that could make the decisive difference in a case.

Our Principal Counsel, **Kingsley Jesuorobo**, studied law at the University of Benin, Nigeria and the University of Toronto, Canada. He is called to the Nigerian (1990) and Ontario, Canada (1996) Bars. He is a Notary Public in the Province of Ontario, Canada. He was pupilled by Chief C.O. Ihensekhien (S.A.N.) in Nigeria and the law firm of Michael Waud in Canada. He has handled and won many high profiles cases. Mr. Jesuorobo's cases have been cited in major scholarly works. In September 2010, Mr. Jesuorobo was a guest lecturer at Kellogg College, University of Oxford, United Kingdom, under the sponsorship of the United Nations High Commissioner for Refugees (UNHCR) and the Fahamu Refugee Program. He has also guest-lectured at York University, Toronto, Canada. His outstanding professional achievements have earned him several awards and recognition, including the Planet Africa Television Award for Professional Excellence in 2004 and an honour by the Nigerian Canadian Association in Canada for his outstanding contribution to the Nigerian Canadian community. In June 2010, Mr. Jesuorobo was featured as one of the ten most influential Nigerians in Canada by the Planet Africa Magazine. In one year alone, Mr. Jesuorobo won 154 out of the 185 cases he argued before Canada's Immigration & Refugee Board. He began successfully representing refugee clients in April 1994 when he was still a student at University of Toronto. A Toronto newspaper, The Nigerian Monitor, once dubbed Mr. Jesuorobo "Senior Advocate of the Masses" after he successfully stopped the deportation of several persons through Federal Court. Mr. Jesuorobo practices law in the following areas:

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Our Associate Counsel, **Jerome Olorunpomi**, studied law at the Ahmadu Bello University Zaria, Nigeria and was first called to the Nigerian Bar in 1993. He engaged in general practice as a Barrister and Solicitor of the Supreme Court of Nigeria for over 13 years with bias in Land/Property Law, Corporate/Commercial Law and Family Law. He is also called to the Bar of Ontario, Canada. Mr. Olorunpomi's sound academic background, skills and experience have enabled him to successfully represent numerous clients at the Federal Court, Ontario Court of Justice, Superior Court and Immigration and Refugee Board. Mr. Olorunpomi practices law in the following areas:


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# Ontario Introduces New Policing Rules From January 1

By S.Ratko

As of Jan. 1, 2017, a new regulation comes into effect that will prohibit police from requesting identifying information arbitrarily, or based on a person's race or presence in a high-crime neighbourhood during individual police-public interactions.

The regulation reflects feedback from public consultations on how to improve transparency, oversight, and public confidence, and establishes new training, record-keeping, and reporting requirements to strengthen accountability. The regulation also sets out new rules that police must follow when requesting identifying information, and outlines in what situations these new rules apply.

The new rules apply

if an officer asks the person for identifying information or to see an identifying document while:

- Looking into suspicious activities
  - Gathering intelligence
  - Investigating possible criminal activity
- The new rules do not apply if police ask for identifying information or to see an identifying document while:
- Doing a traffic stop
  - Arresting or detaining someone
  - Executing a warrant
  - Investigating a particular crime

Ontario is the first jurisdiction in Canada to set out clear and consistent rules for voluntary police-public interactions where police are seeking to collect identifying informa-

tion. These rules will ensure these interactions are conducted without bias or discrimination, and done in a manner that promotes public confidence and keeps Ontario communities safe.

"These new rules protect the rights of people who are not under investigation while also laying the foundation for more positive, trusting and respectful relationships between police and the public – relationships that can help police continue to solve and prevent crimes and keep our communities safe," said Kevin Flynn, Minister of Community Safety and Correctional Services.

Supporting safe, healthy communities is part of the government's plan to create a fair and inclusive society and help

people in their everyday lives.

"It is absolutely essential that everyone in this province be treated with dignity and respect regardless of their race or religion. Working through the Anti-Racism Directorate, I am committed to finding ways to break down systemic barriers. I look forward to continuing to work with Minister Flynn and the Ministry of Community Safety and Correctional Services to address and eliminate systemic racism in the justice sector, and build a more inclusive society," said Michael Coteau, Minister Responsible for Anti-Racism and Minister of Children and Youth Services.

## Quick Facts

Training, which was developed in consultation

with an expert roundtable, has also been incorporated into the basic training program for new police recruits at the Ontario Police College.

The Code of Conduct for police has been updated to reflect the new regulation; failure to follow the rules will be considered a Code of Conduct violation that may result in discipline.

Ontario will appoint an independent reviewer to complete a review of the regulation within two years of full regulatory implementation in consultation with Ontario's Anti-Racism Directorate.

In 2017, Ontario will launch a multi-year academic study to understand the impact of collecting information on the ability of police to solve the crime, analyze and identify the impact of race-based collections and analyze the impact of the new regulations on this practice.

What people can expect when police attempt to collect identifying information.

For details on what is being done to ensure improvements in training, record-keeping, and accountability, read the updated regulations.

## Ibori Regains Freedom After Six Years

By S. Ratko

A British High Court, the Royal Court of Justice, Queens Bench Division, Court 1, sitting in London, recently ordered the immediate release of former Delta State governor, Chief James Ibori, from prison, saying the move to hold him after serving out his sentence was illegal.

Ibori breathed the air of freedom at about noon after the UK court dismissed a detention warrant lodged by the Home Office to keep him in custody, pending the conclusion of the assets confiscation trial arising from the original case launched against him. Ibori had been due for freedom on December 20, 2016, after spending six and half years in prison before the fresh legal moves by the Home Office. Though Justice Juliet May, who heard the case for further detention, dismissed the case by the Home Office, he nevertheless ruled that Ibori could remain in the United Kingdom until the end of January when the deportation case would be heard.

The entanglements, nonetheless, news of Ibori's freedom sparked jubilation among his supporters in several parts of Delta State. In his hometown, Oghara, the excitement turned into a carnival as supporters took to the streets dancing.

One of Ibori's lawyers present in court said: "the UK's Home Office in a last minute bid, tried to block his release on the premise that his assets confiscation hearing remained inconclusive."

The trial pertains to efforts to confiscate £18m (eighteen million pounds)



James Ibori

traced to Ibori by the Home Office. This prompted Ibori's lawyers to file an emergency hearing suit challenging the decision of the Home Office not to release him and seeking the immediate release of the frontline Nigerian politician. The lawyers won an immediate reprieve when the presiding judge, Justice May, ordered his immediate release. Ibori's lawyers explained to the judge that there were no grounds in law under which Ibori could be detained, insisting that the refusal of the Secretary of State was unlawful. But the prosecution team urged the judge not to release him since the confiscation hearing against him was still pending.

The defense counsel countered that the law demanded the release or deportation of anyone who had finished serving his term. After listening to both parties, Justice May ordered the immediate release of Ibori from prison.

Ruling presiding Judge, Justice May, who heard the emergency appeal filed by Ibori to enforce his rights, refused the Home Office's request to

further hold him in prison and ordered his immediate release without conditions. Speaking exclusively to Vanguard on the telephone outside the court immediately after the ruling, one of Ibori's lawyers, Jonathan Chike Epelle, said: "The Home Office's position was totally unreasonable and was not in accordance with any known provision of prison, immigration or confiscation law."

"We are grateful that the judge was able to see the true position and acted with complete fairness and experience."

Meanwhile, the development sparked wild jubilation in several sections of Delta State. His kinsmen at Oghara and other Urhobo communities in the state, however, formed a carnival procession as they lined up on the major streets dancing.

When Vanguard visited Oghara, Mosogar, Jesse, Sapele and other neighbouring communities, joyful residents were seen chanting solidarity songs in honour of the former governor, describing him as, "The hero of our time", "The re-

source control guru" and "Liberator of the oppressed, who paid the price for the sake of his people."

One of Ibori's close associates, Chief Ighoyota Amori, who served as commissioner for education in Ibori's administration and subsequently as political adviser to Governor Emmanuel Uduaghan, said: "Our joy knows no bounds as the entire Urhobo nation, Deltans, and the whole country await his triumphant return to his fatherland."

"No matter how long a road is, it must have an end. The long wait and expectation have come to a positive end. To God, we give all the glory. There is no doubt that his incarceration/imprisonment in almost eight years now created a big political vacuum, which will now be filled by his triumphant return to his fatherland."

Another Ibori associate, Chief Ayiri Emami, said: "All Nigerians long await the release of Ibori. My support for him is not about supporting corruption, but that his incarceration was political and the sponsors were corruption personified."

Also speaking to Vanguard, Chairman of Delta State Association of Past Local Government Legislators, Hon. Clement Olojoba, said: "The fact that Chief Ibori is released is like a festival for all Urhobo people at home and in Diaspora."

"There is a celebration all over the world now, and we have all heaved sigh of relief. Urhobo nation and Delta State as a whole are blessed once again."

Former Minister of Information, Prof. Sam Oyovbaire on his part,

## Canada Marks High-Speed Internet as an Essential Service

By S.Ratko

Canada's telecommunications regulator recently announced that access to high-speed Internet will be considered an essential service that needs to be available to all, including non-urban and remote areas of the world's second-largest country by land mass.

The Canadian Radio-television and Telecommunications Commission (CRTC) stated that a new \$750-million fund would be developed to reach the speeds of at least 50 Mbps download and 10 Mbps upload.

Additionally, telecommunications were ordered to compose their investment plans within six months in order to help meet this ambitious objective.

"Access to broadband internet service is vital and a basic telecommunication service all Canadians are entitled to receive," said CRTC chairman Jean-Pierre Blais.

"High quality and reliable digital connectivity is essential for the quality of life of Canadians and Canada's economic prosperity," he said.

The majority of Canada's 12 million households and one million businesses are already equipped with broadband access to the internet.

But about 18 percent of the population is underserved by dial-up or other low-speed access, which limits their ability "to participate in the digital economy," Blais said.

Fast internet access has become necessary to access services such as healthcare, education, and banking, as well as entertainment, shopping, and social networking.

The CRTC plans to give 90 percent of Canadian homes and businesses access to high-speed internet by the end of 2021 and the remaining 10 percent within 10 to 15 years.

said: "Seriously speaking, all of us Deltans and Niger Deltans are highly pleased about his release because the circumstances surrounding how he was hounded is very bad."

Chief of Staff to the Delta State governor, Tam Brisibe, stated: "Obviously, I am happy that he has been released and we are looking forward to his coming to Delta State."

Former General Secretary of the National Union of Petroleum and Natural Gas Workers, NUPENG,

Chief Frank Kokori, however, spoke differently, blaming the former Delta State governor as one of the persons that corrupted the nation's democracy as he charged him to lay low, following his freedom.

"We thank God for his life, but he was one of those that destroyed INEC and the judiciary, and that is why Delta is the place where people who handle electoral matters go back as billionaires," as he urged the former governor to work for a better Delta State.





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## THE NIGERIAN CANADIAN NEWS

**Publisher:**  
**Ngozi Ugoh**

admin@nigeriancanadiannews.ca  
publisher@nigeriancanadiannews.ca  
ncnewsoffice@gmail.com  
www.nigeriancanadiannews.ca

**Tel: 416-318-3506**

**Youth:**  
**Dima Ugoh**  
admin@nigeriancanadiannews.ca

**Advertising Executive:**  
**Ogo Anozie**  
admin@nigeriancanadiannews.ca

**Contributors**  
Pastor Taiwo Odubiyi  
Agatha Edo  
Dr. Ignatus O. Okosu (PhD.)  
Sandra Beagan  
S.Ratko  
Nicole Anozie  
Oluchi Ugoh  
Daniel Forrester  
Wole Banjoko  
Steve Ezeude  
Pastor Dele Dada  
Dima Ugoh  
Kunle Adebunmi

**ALBERTA REGION  
REPRESENTATIVE**  
Edmonton, Calgary,  
Fort McMurray  
**Mercy Ighomitedo**

**Graphics & Layout**  
Mevlana Media Solutions Inc.  
**Tel: 416-789-9933**  
computertrusting@gmail.com

### AWARD WINNING NEWSPAPER

**Tel: 416-318-3506**

**E-mails:**  
publisher@nigeriancanadiannews.ca  
admin@nigeriancanadiannews.ca  
ncnewsoffice@gmail.com

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## EDITORIAL

# END OF YEAR MESSAGE

2016 was a significant year for us at Nigeria-Canadian Newspaper. So it was for our countries (Nigeria and Canada) and elsewhere around the world. Our newspaper continues to experience steady growth and recognition around the world. Our coverage and readership also grew along with improvement in our content and quality. To cap it all, our Publisher/CEO, Ngozi Ugoh, was recognized and honoured with the prestigious Media Award of Excellence by the Sickie Cell Awareness Group of Ontario (SCAGO), and No Limits Ministry, Brampton, Ontario. Nigerian-Canadian Newspapers was accredited to give full coverage of the world event.

We also covered major news stories in Africa and around the world. Perhaps a few recap will not be out of place. In Nigeria major political developments also took place. President Muhammadu Buhari remains relentless in his war against official corruption which has seen some past and present public office holders including Senate President Bukola Saraki, former Service Chiefs, Ministers and Supreme Court Justices retired and prosecuted for corruption.

Allegation of Budget-padding also pitched President Buhari against members of the National Assembly. The standoff resulted in the suspension of the former chairman of the House of Representatives Committee on Appropriation, Hon (Dr) Abdulummin Jubrin for 180 legislative days. The President's wife, Aisha Buhari, also publicly fell out with her husband over the latter's unwillingness to extend political patronage to some sections of his party membership who worked for his election as President. Former President Patience Jonathan's wife, Patience Jonathan, also feature in the news when her name was linked to a \$15 million corruptly laundered money which she claimed belonged to her. The case is still in court.

But it is not all about corruption. Heart-

warming news also came the way of Nigeria when 21 of the 276 female students kidnapped from the Government Secondary School in the town of Chibok in Borno State in 2014 were released by the Boko Haram terrorist sect. In the closing days of the year, Nigerian Army announced the defeat of Boko Haram and the recapture of the dreaded Sambisa forest, the operational headquarters of the terrorist sect. The Army also announced the capture of over a thousand soldiers of the insurgent group, a white foreigner believed to be a mercenary and the capture of some of the group's fleeing commanders.

Also in the year, the Supreme Court of Nigeria nullified an age old native law and custom in the Igbo ethnic group that forbade female children from inheriting their deceased fathers' property. By virtue of this ruling, female children in the Igbo ethnic group will now benefit from their deceased father's property.

Nigerian-born Dr. Oluyinka Olutoye of Texas Children's Hospital performed a miracle of sorts when he had the fetus of an unborn baby extracted from the mother's womb, operated on it and then returned it right back to the mother's womb. The baby was subsequently born healthy through C-section.

And in Canada, Immigration authorities began implementation of a new policy to disallow Canadians with dual citizenship from flying into Canada unless they are carrying their Canadian passport. This policy is the final phase of a planned transition to electronic travel authorization. Obaidullah Siddiqui, an Afghan native on permanent residency status, was stripped of his right to stay in Canada because he had made three trips to his home country since arriving Canada.

Also within the year, Prime Minister Justin Trudeau undertook his first African trip with a visit to Liberia and Madagascar where he pledged Canada's support for democracy, peace and security and gender equality in Africa. Trudeau also signed off on lifting visa requirement for Mexican visitors effective December 1, 2016. The gesture was aimed at deepening ties between Canada and Mexico as well as increase the flow of travellers, ideas, and businesses between both countries, while also preventing increase in asylum claims and other irregular migration.

We also reported that prior to becoming leader of the Liberal Party Trudeau hired a nanny under temporary foreign worker program. It will be recalled that Trudeau was a harsh

critic of the Harper government for expanding the temporary foreign worker program which he claimed resulted in wage cuts and unemployment for Canadians. Also within the year, one of Trudeau's cabinet members, Fisheries Minister Hunter Tootoo quit his cabinet position and the Liberal caucus so as to enable him have time to deal with addiction problems. And in Ontario, the Liberal Party pledged an estimated \$1 billion (about 8 percent) annually in tax cut on electricity bills to residential consumers.

Still on Canada, an Ontario Superior Court Justice granted a \$12.5 million settlement for unpaid overtime at BMO Nesbitt Burns Inc., thus ending an employment class action lawsuit that had lasted for six years.

Finally on Canada, controversial, brash and strait-talking former Toronto mayor Rob Ford died of cancer at the age of 46. It would have been interesting to know what Ford's views would have been on the controversial bill seeking to legalize euthanasia (doctor-assisted dying) which was brought before parliament in the course of the year. This bill has predictably split Canadians into proponents and opponents of the bill.

In the United States a curious outcome emerged for the fifth time in US history as Hillary Clinton, Democratic Presidential nominee, failed to win the race to the White House despite polling superior vote over and above Republican rival Donald Trump

in the popular vote.

Also within the year Britain voted in a referendum to exit the European Union (EU). The vote saw David Cameron resign as Prime Minister as he was unable to convince his country to support his stand that the UK should remain in the EU

Finally, America (and Capitalism's) foremost arch-enemy, Fidel Castro, passed on to the great beyond at the age of 90. Castro was the world's foremost revolutionary of the 20th Century. He led Cuba from 1959 to 2006 when he handed over to his brother Raul following repeated ill-health.

For details of these events and more, please visit our website at [www.nigeriancanadiannews.ca](http://www.nigeriancanadiannews.ca)

As the year 2016 comes to an end we are asking what else we can possibly say to our stakeholders. Our special appreciation goes to all our advertisers for their patronage over the years. It is to you that we owe our existence. All we can say is THANK YOU for sticking with us all through these past years; thank you for valuing Nigerian-Canadian Newspaper team and work, for caring about improvement in our publication, and for caring about our community. We hope for more patronage in 2017.

And to our staff, we have no words to qualify your dedication. We appreciate you. Together we hope to take our newspaper to greater heights in the coming year 2017. Thank you and God bless.

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# HEALTHY LIVING

HEALTH IS WEALTH, TAKE CARE OF YOURS

Disclaimer: In no way are any of the suggestion herein meant to take the place of advice given by a licensed health care professional. Please always consult your doctor before commencing any medical treatment.

## Natural remedies for families on the go – and on the grow

(NC) A recent Ipsos Reid survey, conducted on behalf of the Canadian Health Food Association (CHFA) shows that Canadians are increasingly embracing a more holistic approach to health for themselves and their entire family. With the abundance of chemicals in our day-to-day products, food, and the environment, it can be difficult to figure out where and when to go natural.

For example, when we, or our kids, experience minor bumps or bruises we often rush to the medicine cabinet as a first aid solution. However, there are lots of natural approaches that you may want to consider. Here are three natural remedies that will help you and your family heal:

### 1. USE HONEY TO HELP YOU HEAL

Life with kids is full of scrapes, cuts, nicks and burns. Recent re-

search from the University of Guelph showed that using unpasteurized (Ontario) honey to heal wounds can be superior to other modern methods. This magic mixture of vitamins, minerals, sugar and enzymes helps to disinfect and repair damaged skin tissue. Clean your little one's scraped knee well with warm water and soap, drizzle a little honey on the absorptive pad of a bandage, cover the scrape, and let it work its healing magic.

### 2. USE ARNICA TO ALLEVIATE PAIN

Used to alleviate pain since the 1500s, arnica is still popular today. It can be applied to the skin for pain and swelling associated with bruises, aches, sprains, and arthritis. It is also applied to the skin for insect bites, muscle and cartilage pain, chapped lips, and even acne. Available as an ointment, rub, tincture or oral supplement, it is well known to help

relieve sore muscles and joints.

### 3. USE COCONUT OIL AS YOUR ALL-PURPOSE MIRACLE MAKER

Organic coconut oil is a rising superstar in the culinary world, but did you know it works wonders when applied topically to the skin? Pregnant woman can use organic coconut oil to combat stretch marks. During those first newborn diaper changes, coconut oil can help protect babies' delicate skin from sticky meconium. It can also help soothe diaper rash as well as being a great carrier oil to remove your baby's stubborn cradle cap. At any age it makes a wonderful natural moisturizer for dry and cracked skin.

Additional natural remedies, as well as tips and tricks that will help you keep your family growing and going, can be found online at [chfa.ca](http://chfa.ca).

## Want a solid leg to stand on? Take care of your feet

(NC) You wouldn't be alone if you are more at ease with your feet well covered. If the reason is an unsightly toenail fungus infection, covering up the evidence is certainly an option but hardly an effective long-term option. While appearances are important, the cover-up can only last so long and it stands to reason that when your feet are in good shape, you will have a leg up on your overall health.

There are many activities that make having healthy toes highly desirable. If you take part in yoga, Pilates, karate, gymnastics, dance or swimming; or if you have plans for a beach holiday; unsightly toenail fungal infections are not only contagious and hard to get rid of, they can be uncomfortable and embarrassing.

What does a toenail fungus infection look like? According to Quebec dermatologist Dr. Loukia Mitsos, when a nail develops a fungal infection, it typically turns white or yellow, all or part of the nail becomes damaged and debris may accumulate under the nail.



As the infection progresses, the nail may thicken, crumble and gradually fall off. It is not surprising that according to a Leger survey, 80% of Canadians claimed that having nice looking toes is important to them and 85% considered toenail infections to be extremely unappealing. The same study showed that nearly two-thirds of the Canadians surveyed who have toenail fungal infections claim to be embarrassed by the condition and 50% avoid going barefoot or exposing their toes.

"My advice to individuals who think they have a toenail fungus infection is to see their derma-

tologist," says Dr. Mitsos. "The advantage to treating the condition quickly is to avoid permanent damage to the nail and spreading the infection to other toes." Dr. Mitsos encourages her patients to stick with their recommended prescription treatment when it comes to seeing results and have realistic expectations. "The most commonly prescribed treatment for a toenail fungal infection is 10% efinaconazole or Jublia," she says. "And be patient, a clear, healthy nail will take time to fully grow back."

For more information speak to your dermatologist and visit [www.nailfungus.ca](http://www.nailfungus.ca).

## How you can support your liver this holiday season

(NC) We look forward to the holiday season all year long as a time of rest, festive gatherings with friends and family, and wrapping up another year. But a celebratory holiday diet rarely contributes positively to your health — eggnog, excessive salt, and endless desserts quickly add up. Meanwhile, a hectic schedule and cold and flu season can lead to even more stress than usual. These factors can really take a toll on our bodies, but especially on our diligent livers.

The liver performs many vital functions, helping our bodies filter out toxins, process nutrients, and regulate hormones and the supply of some essential vitamins and minerals. The Canadian Health Food Association recommends these tips to care for your liver this holiday season and throughout the year.

### 1. CONSUME WISELY.

Habits like consuming alcohol and junk food take away from the support your liver needs to do its job of flushing out toxins. Excessive drinking can damage the liver and inhibit its functioning, which in turn can lead to health issues like hormone disorders, chemical sensitivity, high cholesterol, fatigue, and even weight gain.

A poor diet consisting of saturated fat and junk food can accumulate fat in the liver and can lead to fatty liver disease when combined with poor exercise habits. Minimize your indulgences during the holiday season and maintain your exercise routine to help keep your liver healthy.

### 2. NATURAL HEALTH SUPPORT FOR THE LIVER.

In addition to keeping up with your diet and exercise, you may also want to consider natural supplementation. Milk thistle is

an herb containing several substances that aid your liver's functioning. Specifically, silymarin, its main ingredient, is a flavonoid with antioxidant and anti-inflammatory properties that can protect the liver from toxins and help it repair itself by growing new liver cells.

A combination of stress and alcohol consumption can quickly deplete the body's store of B vitamins, which are not only necessary for the liver's detoxification process but also contribute to many other functions. For best results, combine a healthy greens-rich diet with a quality vitamin B complex supplement.

Remember that there are many factors that can affect your health during the holiday season. Be aware of how you can support liver functioning by using safe, effective, and high-quality natural health products. Find a location near you at [chfa.ca](http://chfa.ca).

## Health Benefits Of Cranberries: Improves Heart, Gut, and Brain

By S.Ratko

Cranberries. We often consume them in the form of juice or dried snacks, their tangy bitterness a refreshing taste. And while cranberries have been proven in plenty of past studies to treat urinary tract infections (UTI), they may have benefits for other parts of our bodies, including our cardiovascular, immune, and brain health, according to a new study.

The study aimed to examine specific compounds in cranberries that could

have a whole-body effect; like polyphenols, antioxidants that have been linked to a variety of health benefits like improved kidney function, heart health, and circulation. Polyphenols are anti-inflammatory and can be found in other foods and beverages like green tea, coffee, and red wine. Most berries like raspberries, blackberries, blueberries, strawberries, plums, and black elderberries are also high in polyphenols.

"The bioactives in cranberry juice, dried cranberries and a variety of oth-

er cranberry sources have been shown to promote an array of beneficial health effects," said Jeffrey Blumberg, of the Jean Mayer USDA Human Nutrition Research Center on Aging at Tufts University, in a press release.

"Given the complex nature and diversity of compounds found in berry fruits and how they interact with each other, I believe we have only scratched the surface when it comes to identifying the potential power of the cranberry."

*continued on p(39)*

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## SAMBISA FOREST BECOMES ARMY TRAINING CENTRE

By S.Ratko

The Chief of Army Staff, Lt Gen Tukur Buratai has disclosed that Sambisa Forest, which was recently recovered from insurgents, will now serve as training centre for the Army.

He said he already had directed that the Nigerian Army small arms championship for 2017 should hold in the forest.

This is just as former military president, General Ibrahim Badamasi Babangida has hailed the successful recovery of Sambisa Forest by the Nigeria Military, saying it has further confirmed his confidence that President Muhammadu Buhari will crush Boko Haram.

Speaking at a campfire ceremony with troops of 145 Battalion Damasak, Borno State, to mark Christmas celebration, Buratai said: "We are opening up roads in Sambisa Forest to site a base. It is going to be one of our training centres in the country as well as the ground for testing acquired equipment before putting them into operation. A similar thing will be established at Alagarno, the former acclaimed spiritual base of Boko Haram before their defeat there.

"We want to thank you, officers and soldiers of the Nigerian Army, especially the theatre commander, Operation Lafiya Dole, the GOCs and all the soldiers fighting the insurgency in Borno and Northeast for bringing Boko Haram terrorists to their knees. My gratitude also goes to the officers and soldiers of the Nigerian Air Force and Nigerian Navy whose collaboration has made the work fruitful."

Earlier, the Chief of Army Staff reopened the Maiduguri-Gubio-Kareto-Damasak and Maiduguri-Monguno-Baga highways for commercial activities, following the emerging peace in Borno, with a strong warning to the personnel and members of National Union of Road Transport workers and National Union of Road Transport Employees to desist from any sort of extortion on the highways.

The two major highways, which are transit routes for trade between Nigeria, Chad and Niger Republic, particularly in the areas of smoked fish, hide and skin, cattle, gum Arabic, rice and beans, among others, were closed two years ago by the military because of Boko Haram activities.

Buratai charged troops to ensure that the highways are not only free from acci-



Tukur Buratai

dents, but also free from insurgents.

"This is a great day as the occasion is dedicated to members of Road Transport workers and Employers whose activities were crippled by Boko Haram.

"But I must warn everyone assigned on this road not to indulge in any form of extortion from the road users as anyone caught will be dealt with," he warned.

Borno state governor, Kashim Shettima, who witnessed the reopening of the roads, described this year's Christmas as the best since his election as governor, because of the remarkable events in his life and that of Borno.

"Since I was elected as governor of Borno state, this is the best Christmas I have ever witnessed. It is in this Christmas that the Nigerian Army established their supremacy against Boko Haram in Sambisa. It is in this 2016 that many communities were liberated from Boko Haram. It is in this same year that the 21 Chibok girls were rescued at once by the military. It is Borno and Nigeria's year of Victory," the governor stated.

In a statement in Minna, Niger State, Babangida said he was highly delighted with the news of the successful operations of "Our gallant military personnel in the Sambisa Forest."

He lauded the courage and determination of President Buhari, army chiefs and other security personnel for their sacrifices for the liberation of Sambisa Forest and adjoining abodes of Boko Haram.

The former president reiterated that the crushing of Boko Haram in Sambisa Forest has reaffirmed his position that "President Muhammed Buhari and the military are capable of crushing any challenge of territorial integrity of Nigeria."

"May I rejoice with the government and Nigerians on the successful dislodging of Boko Haram from their base in Sambisa. With

*continued on p(39)*

## EVERYTHING YOU NEED TO KNOW ABOUT WORLDREMIT

By Daniel Forrester

WorldRemit is an international online-based money transfer platform that is used by foreign workers to send cash to individuals back in their home countries. They have recently been on a media tour to ensure you get enlightened about their revolutionary services.

In 2015, the UK-based company raised a funding of \$100 million to continue in its quest to spread its worldwide services especially in the U.S., where it has laid down roots in Denver.

The U.S. is the largest market for sending money, closely followed by Saudi Arabia. With up to \$50 million annually, the U.S. has 10% of global remittances in today's world.

WorldRemit is growing steadily; its low commission online and mobile remittance service has seen it emerge as a serious competitor to the likes of West-



Andrew Lee — President, WorldRemit, Ngozi Ugoh-Publisher, Nigerian Canadian Newspaper, Canada and Richard Meseko — Country Director, WorldRemit

ern Union and MoneyGram. A lot of people, par-

ticularly in poorer and third-world countries, depend on

family and friends living and working in wealthier economies to help them out by sending earnings. WorldRemit is meant to make this easier.

"Remittances are now nearly three times the size of official development assistance and larger than private debt and portfolio equity flows to developing countries," the World Bank notes. "They exceed the foreign exchange reserves in at least 14 developing countries, and are equivalent to least half of the level of reserves in more than over 26 developing countries."

### WHAT MAKES WORLDREMIT SPECIAL?

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## NIGERIA COULD TRY GAMBIAN BALLOT SYSTEM: STEEL DRUMS AND MARBLES

By S. Beagan

Nigerians have long wished for a solution to election rigging. The Gambia has a solution that seems to work.

The Gambia's second president, Yahya Jammeh, in office since 1994, was defeated in that country's December 1 election by opposition candidate Adama Barrow. Jammeh graciously conceded defeat on December 2.

According to the Gambia's Independent Electoral Commission (IEC), Barrow won 263,515 votes (54.54 percent) and Jammeh won 212,099 votes (36.66 percent). The other candidate, Mama Kandeh, received 102,969 votes (17.80 percent).

"This man (Jammeh) beat and oppressed us," one young Gambian told AFP. "We didn't have our freedom but definitely Barrow will give it to us," he added.

"It's really unique that someone who has been ruling this country for so long has accepted defeat," Alieu Momar Njie, another Gambian, told reporters.

Not so fast, Alieu. Jammeh has changed his mind. On December 9 he called for a new election and repeated that demand on December 20. Barrow is due to take office on January 19 but Jammeh is not planning to step down.

A spokesman from ECOWAS (Economic Community of West African

States) has said that the organization will "take all necessary action to enforce the results," but did not say what that action might be.

Other local are supporting the election results including the head of the military and the Supreme Islamic Council.

Barrow won the election, but the Gambian ballot boxes are the real star. Nigeria has long battled the problem of how to stop thugs from picking up and running away with ballot boxes. The Gambia has a unique solution. Make them too big and heavy to run with. Make them out of steel drums.

The Gambia's Independent Electoral Commission Chairman Alieu Momarr Njai said in a press conference before the elec-

tion, "Our electoral commission is second to none." He added, "No one can rig it."

The system was created 60 years ago to allow the country's illiterate citizens to vote. In the polling booths, each steel drum bears a photo and colours corresponding to a presidential candidate. Each registered voter is given a single marble, which they drop into the drum for the candidate they support.

After the voting is over, the marbles are dumped out of the drums and placed on holes in special trays. The holes are set up in a grid which allows the counting officials to quickly calculate the number of votes cast in each drum.

The IECC says its sys-

tem is "more transparent, credible, and fair."

President Yahya Jammeh seized power in a military coup in 1994 and his regime has often been described as repressive and has been marked by human rights abuses. He claims he can cure AIDS, asthma, high blood pressure, and infertility in women, and has threatened to slit the throats of gays.

Adama Barrow is a property developer who has never been a politician before. He was chosen in September to represent seven opposition parties. During his campaign he promised to support an independent judiciary and increased freedom for the media and civil society.

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online-based, thus efficient and simple to use. They have a mobile phone application that their customers can use from the comfort of their homes. This is also convenient because transactions can be made from one mobile phone to another.

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Money can reach family and friends in a matter of minutes. Transactions on this platform can also be done daily, unlike most of their competitors who only do it monthly.

Safety

WorldRemit is licensed by government regulators around the globe. The company also uses top notch

technology to ensure that their transactions are completed successfully. In addition to this, they have a team that is ready to help customers at any time. They have also been known to work with household names.

As it stands, the company allows people to receive money in 117 economies and send money from 50 countries. The senders have a variety of options of where they can pay, they include: mobile wallets, cash pick-up points or bank accounts. The mobile wallets are quite popular in Africa; accounting for half of all of WorldRemit's business in the continent, since they can be used for airtime

top-ups.

Mobile wallets seem to be the key to the company's future if they keep working with telecom carriers. Mobile phone users who may not have regular bank accounts can use carriers to access mobile wallets. The mobile wallet future looks bright going by a recent deal with MTN, which reaches 22.5 million users in 16 countries across Africa. Cash pickups in the company now account for only 30% of its terminations.

WorldRemit is a timely company coming in this tough financial times and it is certainly set to solve many financial problems for many people in poor economies.

## SASKATCHEWAN FIRST NATION TO RECEIVE TREATY MONEY AFTER 131 YEARS

By Sandra Beagan

Canada's federal government has been ordered to pay \$4.5 million to the Beardy's and Okemasis First Nation of Saskatchewan as compensation for treaty money withheld by the Crown after the 1885 Riel Rebellion, according to the band's lawyers.

Beardy's Chief Rick Gamble joined the band's lawyer Ron Maurice and Federation of Sovereign Indigenous Nations Chief Bobby Cameron to make the announcement at a news conference on December 27. Maurice told reporters that the ruling had been made by the Specific Claims

Tribunal.

The Tribunal said that the payment was to compensate for \$4,250 in treaty money that the Crown withheld illegally from band members between 1885 and 1888.

In 2015 the Tribunal ruled that the Crown erred in not making the legally required yearly treaty payments of \$5 per person (annuities) to Beardy's and Okemasis members in the four years following the 1885 Riel Rebellion.

According to a statement by the Federation of Saskatchewan Indian Nations in April, Beardy's and Okemasis was among more than a dozen First Nations

that were declared rebel bands and punished by withholding those annuities.

Maurice said, "The decision was released on [December 23] that basically awards Beardy's and Okemasis First Nation \$4.5 million as compensation for losses relating to the 1885 rebellion."

The First Nation and Ottawa have a month to appeal the decision. According to Maurice, 131 years is long enough. "Of course our intent is really just to march forward and try to bring this to a resolution as quickly as possible," he said.

## LONGUEUIL COUPLE SUES FERTILITY CLINIC FOR INCORRECT PATERNITY TEST RESULT

By Sandra Beagan

A couple in Longueuil (near Montreal) is suing the private fertility clinic Clinique OVO for over \$290,000. The basis for their claim is that the clinic's genetics lab gave them the wrong results on a paternity test for their daughter in 2010.

According to the statement of claim filed with Quebec's Superior Court, when the woman took the paternity test she had just ended a relationship and was in a new one with the man who is currently her spouse. She wanted to determine the identity of her unborn child's biological father. She had the testing done at OVO when she was four months into her pregnancy.

In October 2010 she underwent amniocentesis. According to her statement in the court document, she was informed via telephone

by the director of OVO's medical lab that her former partner was the father of her baby. She says that OVO never sent her a written report of the test.

When her daughter was born in March 2011, the name she chose to put on the birth certificate included a hyphenated surname that incorporated her ex-partner's last name, granting him legal status as a parent.

In December 2013 the woman and her current spouse test the child's paternity again because she was beginning to bear a "striking resemblance" to her "stepfather," according to the court filing.

In January 2014, DNA analysis proved that the woman's current spouse is in fact the girl's biological father.

The couple claims that OVO is responsible for the tremendous hardship they endured as they ma-

neuvered the legal process to change their daughter's surname. The couple is also waging a legal battle with the woman's ex-partner who is seeking sole custody of the child.

"The erroneous results (of the initial paternity test) gave rise to serious consequences, including lengthy and costly legal proceedings to recognize the true paternity of the child and resolve the custody" issue, reads the statement of claim.

The couple initiated legal proceedings against OVO on December 16.

OVO's director of operations, Renée Cardinal, said to Radio-Canada that the facts "are more complicated than that," but did not explain further.

The woman is seeking over \$161,000 in damages for suffering and legal costs involving her daughter. The child's father is seeking more than \$131,000 for suffering and legal costs.

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## THREE CANADIAN TEACHERS AMONG 50 NOMINATED FOR GLOBAL PRIZE



Armand Doucet

By Sandra Beagan

Armand Doucet, Yvan Girouard and Maggie MacDonnell are among fifty teachers from around the world who have been nominated for the 2017 Global Teacher Prize. The prize was established by the international charity Varkey Foundation to promote the importance of teachers and education in helping children flourish.

The fifty Varkey Teaching Ambassadors were chosen from over 20,000 applicants from 179 countries. They were selected for helping students gain valuable life and work skills, using innovative teaching practices in the classroom, and contributing to the broader community.

A short list of ten nominees will be invited to the Global Education and Skills Forum in Dubai in



Yvan Girouard

March where the winner of the US \$1 million top prize will be announced.

### ARMAND DOUCET

has been teaching in Riverview NB for five years. He has developed creative programs to make learning fun while still achieving curriculum outcomes and uses "Passion Projects" to help students learn important skills.

"I've always sort of thought outside the box and wanted to bring innovation to the classroom and try to reach everybody," Doucet said.

Doucet created "Harry Potter Week" at Riverview Middle School when literacy scores were a concern. The school was turned into Hogwarts. The teachers dressed as Harry Potter characters and each class



Maggie MacDonnell

was based on a Hogwarts class while incorporating the school's real curriculum.

"We were looking at owl pellets in science, dissecting owl pellets, we were looking at how you could make a broom fly," he said.

Recordings of the week's activities went viral online, with nearly two million views, and raised over \$100,000 for the school. Doucet said the attention made the students proud of their school and their community.

He now teaches at Riverview High School and has his students thinking outside the box. In his world issues and modern history classes he encourages his students to come up with practical solutions to the global events and problems he teaches them about.

"I'm a firm believer that curriculum outcomes is one half of my job. The

other half is to create or help them develop the skill-set they need for when they get out to the real world," said Doucet.

### YVAN GIROUARD

teaches Grade 10 science at the French language Ecole secondaire les Etchemins in Charny Quebec. When Quebec changed its curriculum in 2009 Girouard was thrilled at the chance to cover more topics.

"I can have aquariums in my classroom, I can put up posters of every science (subject) because with the new curriculum I teach everything in a year," he said.

He brought in his personal collection of scientific artifacts including 100 taxidermy figures and a nine foot long shark, turning his classroom into a museum.

His students have put together an exhibit using the collection. The exhibit is opened up for students from other schools to visit.

His students have picked up on his passion for science. Students who aren't even in his classes visit him during lunch break to get his help, ask questions, and work on projects.

Girouard says he was

surprised to be nominated. "I'm just a science teacher in a high school in Quebec," he said. "Really, I am surprised."

### MAGGIE MACDONNELL

spent five years volunteering in Africa mostly in education and AIDS prevention. On completion of her Master's degree, she wanted to be part of the reconciliation between Canada's indigenous and non-indigenous peoples and looked for teaching opportunities in indigenous communities. She ended up at Ikusik School in the second-most northern Inuit community in Quebec, Saluit.

As with many such communities, the rate of diabetes is high and youth suicide is a major concern and MacDonnell wanted to teach the children healthy coping strategies.

MacDonnell has always been interested in how sport and recreation can improve many aspects of a person's life. She was asked to develop a life skills program to improve school enrolment in Quebec's artic region and in the process she also developed fitness programs.

She worked with the municipal government to

build a fitness centre that is open to the area schools and to adults, and she started a running club to help keep children motivated.

Her runners train and compete in half-marathons. They have competed in races in Hawaii twice and in Nova Scotia's Blue Nose race three times.

Currently the runners are active in the Healthy Choices tour in which they visit schools across the region with peer-to-peer presentations about healthy living. The issues they cover include addiction, dropping out of school, mental health, and the benefits of using physical activity to help overcome such challenges. In the process they are acquiring skills in public speaking and leadership.

"They're starting to see themselves as role models which is a really magical moment for them," she said.

If he wins the top prize, Doucet said he would reinvest the money into his school and community programs, Girouard would split the prize with the other nine short listed teachers, and MacDonnell wants to establish a non-profit that runs environmentally-focused programs for northern youth.

## AMERICAN BUSINESSMAN SPONSORS THE CHIBOK GIRLS' EDUCATION

By Sandra Beagan

An African-American billionaire has offered to sponsor the education of the schoolgirls who were rescued and escaped from the Nigerian terrorist group Boko Haram this year. He has offered to pay their tuition to the American University of Nigeria (AUN) in Yola, Adamawa State.

Malam Garba Shehu,

senior special assistant on the media to President Muhammadu Buhari, revealed the identity of the donor to reporters on December 27. Shehu also said that the billionaire is offering to take responsibility for any Chibok schoolgirls who obtain their freedom in the future.

His name is Robert F Smith. Who is he?

The 54-year-old

businessman lives in Austin, Texas. He earned a bachelor of science in chemical engineering at Cornell University and an MBA at Columbia University.

According to a bio in Forbes, his parents held PhDs and he was one of the kids who experienced "desegregation busing" in America's early days of desegregation.

Forbes reported,



Robert F Smith

"He later convinced Bell Labs when he was in high school to give him an internship typically only available to college upperclassman by calling them weekly for five months.

"Smith quit Goldman Sachs to open his own private equity shop, Vista Equity Partners, in 2000," the report continues. According to Wikipedia, Vista Equity Partners is worth over \$26 billion.

The Forbes report

continues, "Neuberger Berman bought a stake in the \$16.9 billion (assets) Austin, Texas firm, best known for fixing up enterprise software outfits, in July 2015."

The tech titan married Hope Dworaczky, Playboy's 2010 Playmate of the Year, in a lavish ceremony in Italy.

In Forbes' richest people in the world list he ranked #688 in the world and #274 in the US as of December 27, 2016. His

net worth is estimated at \$2.5 billion to \$3 billion.

He made much of his money in private equity investments.

While attending East High School in Denver, Colorado, in the 1970s, Smith was fascinated by computer science and especially by the transistor. The transistor is a small device that controls the flow of electrons within a computer and it was invented at Bell Labs which had a facility nearby. He wondered if he should work at Bell.

He managed to get the phone number for Bell and called to ask about a summer internship. They had an internship but only college students could apply and his straight A's in computer science and math would not make a difference.

He called back every day for two weeks and then started calling every Monday for five months. Eventually, after a student from MIT didn't show up, Bell called Smith to come in for an interview.

Smith said in a 2015 American University com-



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# AUTO

## WHAT TO DO IF YOU HAVE A CAR ACCIDENT IN THE U.S.



(NC) Do you know what to do if you are in a crash outside the country? Many Canadians take road trips and vacations to the United States often — whether it's for the day, long weekend, or an extended holiday. Unfortunately, many of us also get into auto collisions during these trips.

If this happens, don't make the mistake of waiting until you're back home to call your insurer, as this will only make things more complicated when making a claim.

"After a crash, make sure everyone is safe and has the required medical attention. Then call your in-

surer right away," advises Glenn Cooper from Aviva Canada. "Your insurance company will guide you through the process and tell you what steps need to be taken."

Insurance companies see thousands of claims from across the border each year. This means they have relationships with suppliers in the United States to ensure that you're properly taken care of and have access to speedy repairs.

Some of the services your insurance provider can help with include:

- helping you get your vehicle fixed quickly;
- setting you up with a rental car if yours is too

damaged to drive;

- covering the costs of a hotel if you're driving an RV; and
- if your damage is minor, your insurer will help you determine if you should continue to drive or get it repaired.

It's also important to remember that many policies will not continue coverage if you drive your vehicle into Mexico or leave Canada for an extended period of time. If either of these situations apply, it's best to contact your insurance broker or insurer.

Find more information from your insurance broker or online at [avivacanada.com](http://avivacanada.com).

mencement address: "I ran my own race. I knew what I wanted, and my persistence paid off, and I came in and interviewed. They liked me, and I got the internship . . . In fact, I worked there for the next four years during summer and winter breaks."

After graduation from Cornell University he earned two US and two European patents while working for Kraft Foods.

After graduating with honours from Columbia Business School, he worked for Goldman Sachs in tech investment banking from 1994 to 2000, first in New York and then in Silicon Valley.

While there he was the first person at Goldman Sachs to focus solely on tech mergers and acquisitions and foreign countries. He was a leading force in more than \$50 billion in M&A activity with companies such as Apple, eBay, Microsoft, Texas Instruments, and Yahoo.

He set up his company, Vista Equity Partners, in 2000.

According to Vista's

Wikipedia page, the company's focus has been exclusively on software, data, and technology. Among its portfolio companies are Active Network, Bullhorn, Misys, Newscyle, Omnitracs, Solera, and TIBCO.

In January 2015 in the HEC-Dow Jones annual ranking, Vista Equity Partners was named the world's number one performing private equity firm, based on its performance for the previous ten years.

Vista's third fund returned \$2.46 for every dollar invested, better than every other large fund raised during the boom years for private equity 2006-2010, according to Preqin, a consulting firm that tracks the industry.

Vista closed its Fund V at \$5.8 billion, its largest fund to date, in October 2014.

Smith has been generous and has received many honours:

January 2016 – gave \$50 million to Cornell University, which renamed its school of chemical and

bio-engineering after him

June 2016 – named chairman of Carnegie Hall

September 16 – gave \$20 million to the National Museum of African American History and Culture (only Oprah has given more)

Received a Reginald F Lewis Achievement Award (an award for black entrepreneurs with an outstanding business achievement)

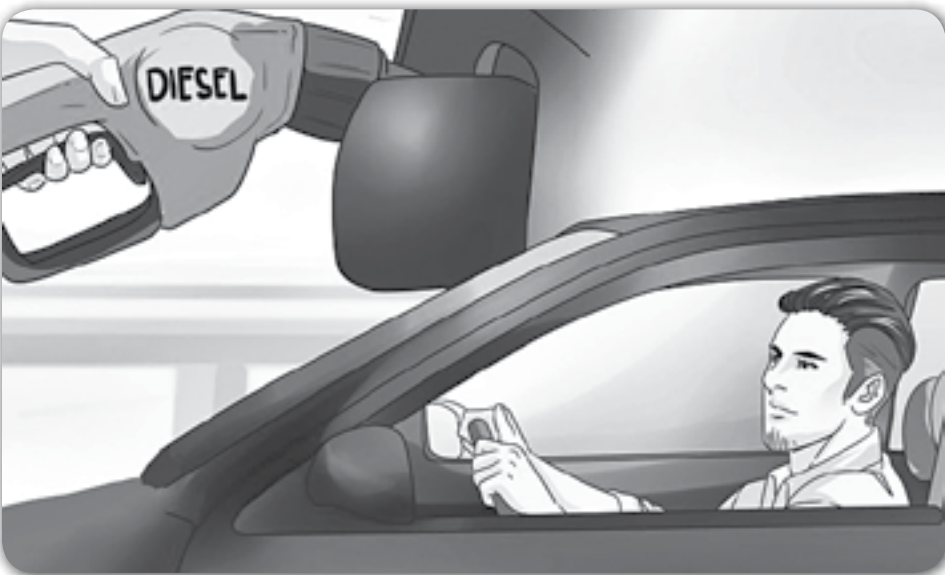
Ripple of Hope award from Robert F Kennedy Human Rights (an award for people who have a positive effect on others)

2011 – awarded Humanitarian of the Year by the Robert Toigo Foundation (the Toigo Foundation is about creating mechanisms for greater inclusion to help under-represented talent move ahead)

Awarded honorary Doctorate of International Affairs from American University

2010 – founded Project Realize which aims to help American businesses realize their full potential to help change families and create hope

## LEARN TO CHOOSE THE RIGHT OIL FOR YOUR VEHICLE



(NC) Do you feel stumped when your mechanic asks you 'synthetic or conventional?' during your oil change? Don't worry, you're not alone. Both motor oils may look the same coming out of the bottle, but can make a significant difference in your engine.

In short, synthetic motor oil provides advanced protection for your engine, leading to less wear and tear which ultimately helps lead to longer engine life and savings in your pocket. In addition to being refined like

a conventional motor oil, synthetic motor oil is also broken down and refined to create a more uniform composition. Because the molecules in synthetic motor oils are so uniform, they are able to flow better in extreme conditions such as winter temperatures that get below freezing.

Every time your car runs, it produces contaminants — such as soot, carbon, and nitric acid — that collect in your motor oil and are run through your engine. Over time, dirty motor oil can cause corrosion and create sludge, di-

minishing performance and engine life. To help prevent this, Quaker State Ultimate Durability Full Synthetic motor oil is specially formulated with a fuel-saving additive to reduce friction and help increase fuel economy.

Whether you're taking the best care of your older, reliable vehicle or driving a newer car that requires synthetic motor oil, always use and change your oil according to manufacturer specifications.

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- Hon. John McCallum, MP  
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## Share a problem with Auntie Agatha

### How do I please my wife in the bedroom?

Dear Agatha,  
I read your powerful advise to S.Y in the Nov 2016 edition of the Nigerian Canadian Newspaper and I must confess, your counsel was not only godly but very good.

You did not try to sell anything to S.Y. You just sold God to him. Thank you!

Now, kindly help me on this issue: My wife complains I'm a one or two minutes man; that I come too fast. In truth, this does not happen always. But she does complain. I want to take care of her complain so that the only thing she will have to say about our sex life is: "Waah... I enjoyed it".

Auntie Agatha, please advise me on how to last for longer time: 20-30 minutes before I come. I also love the length of the advice you gave S.Y.

Concerned Husband.

Toronto, Canada.

Dear Concerned Husband,

The length of your intimacy with your wife isn't the actual problem here but your combined senses of adventure. While you may have your limitations, she also hasn't been able to decode the mystery of your person. For every act of love making to be 'whao' as you put it, it has to be a consensus of efforts by the couple in question. Both of you have to pull at the same direction when it matters the most for that premium result she wants.

Achieving the perfect peak isn't the sole responsibility of one party. You and your wife must work towards a common theme for sex to be perfect between the two of you. The both of you must agree on how far you are willing to go in the process of achieving that perfection which appears missing in your love life.

The very first step is to get rid of the cobwebs of the past. Many a time, women are unwillingly to let go of their inhibitions when it comes to sex for fear of being negatively tagged by their husbands. This



Agatha Edo  
gataedo@yahoo.com  
agatha.edo@gmail.com

is why most women pretend to be ignorant on what to do in the bedroom when in actual fact they know the right buttons to press. This is the bridge you have to untie to get her to cooperate with you. Encourage her to discuss her past experiences, if you didn't marry her, a virgin. If you did, still ask her for her ideas as it will give you an insight into how she wants to be made love to. This is because the knowledge of sex is wired into us right from the beginning. It is so natural that without anyone telling us what to do, we know instinctively how and what to do.

Not all women are like. What excites one woman may not sit well with another woman hence the need for you to strive to personalize your love life with her. You must as a matter of urgency familiarize yourself with all her erotic zones. To get it right, romance her from the crown of her head to the sole of her feet. To do a good job use your fingers and tongue at will. Take particular note of her responses whenever you touch a particular spot on her body. This way you will know where to touch to get her ready for your timing.

When it comes to pleasing certain kinds of women, a man's previous experiences may not really matter. In the case of your wife, she obviously isn't excited by the things you think you know about love-making. Unfortunately a lot of men think because they are experienced when it comes

to sex, they can please any woman. They fail to even consider the peculiar need of the woman they are with. Rather than take some time out to read the various pages that make the woman go weak at her knees, they just go into action on the basis of assumption. The attendant result is an unsatisfied woman.

Engaging her in this kind of discussion will not only give the man an idea of what to do but also a deeper understanding into her sexual personality. As the man and leader of the team, you must admit your helplessness in this matter hence the need for you to solicit for her assistance in your quest to please her.

Also, some men do have the inability to last for more than two minutes. But it can be remedied if the couple is willing to explore other methods of preliminary kick starting their intimacy before doing the actual thing. One of such ways is to get over the inhibition of oral sex. Your wife's support is really needed here. She must have a deep sense of adventure to help you last longer. At the end of it, both of you benefit from the whole experience because by the time you are ready to peak, she would also be at her most vulnerable so the length of time would not matter as much as getting her to plateau.

You also need the aid of books written on the subject of achieving the perfect sexual harmony. Some of these books come with detailed graphic illustrations on what position to adopt and other hints to help a couple remain happy in their union. Adult films too can help you and your wife become better in the bedroom. All you have to do as a couple is to select the positions that are most comfortable for your pleasure.

The idea behind these books and films is to equip adults on how to achieve optimum satisfaction in this very important department of marriage.

Good luck



## This Time Around

Continued from last month

"So, how did the interview with the man go?" Misan asked Antonio.

"It went well. I had a great time with him. He was so warm and open."

They talked for about four minutes more before he told her, "I'm on my way out with some guys for dinner. You will also need to sleep. I'll call you tomorrow, is that okay?"

"Sure. I only wanted to know about the interview. Good night."

They stayed in touch by e-mail and spoke on phone twice in a week. Misan discovered they had a number of things in common. He liked reading, music, enjoyed long drives, and was actively involved with the youths in his church.

They agreed that when he came to Nigeria, he would be introduced to her pastor and also meet with the youths.

Antonio found he couldn't get Misan out of his mind. He was getting fond of her and he looked forward to hearing her voice on the phone - he admitted to himself. Probably because of Weyin that they shared. She wasn't at all his type and he couldn't afford to be attracted to her. They were different. He was Spanish-American, she was a Nigerian. Yet he was attracted to her. She intrigued him. She was also a wonderful mother and he was sure she would make a good wife too. Was he falling in love with her?

In April, he told her he had confirmed his ticket and when she should expect him in Nigeria. She told him she would be at the airport to pick him and would book accommodation for him in the same Hilton Hotel.

"I'm looking forward to seeing you again." He admitted.

Misan felt the same way. She was sure she liked him and he probably liked her too. But that didn't mean a thing. It would be wrong and dangerous for her to assume he liked her - as in a relationship, after all, he hadn't said a thing since the other time. Besides, she had no business thinking about him, she told herself.

On the third Thursday of the month of May, Misan picked Weyin and went home. Antonio was arriving at six in the evening. She showered and wore a good dress. She had decided to wear the bracelet he gave her on the



Pastor Taiwo Odubiyi

ship. She opened the chest where she had it tucked away and brought the tiny box out. She opened it and took the bracelet.

At four, she drove to her mother's house. She had arranged with her brother to meet there so he could go with her to the airport. At five, she left with her brother, leaving Weyin with her mother.

The plane arrived at 6.10PM. Misan's eyes were on the travelers as they came out. At 6.45PM, Antonio came out. She saw him immediately.

"That's him." She told her brother, pointing at Antonio who had not seen them. Her brother looked in the direction and saw him coming toward them, pulling his luggage behind him.

Her heart somersaulted at the sight of Antonio. As she walked toward him, she wondered how she should greet him. Well, she would have to shake hands with him, since they were not married or in a relationship.

Antonio was still searching for Misan with his eyes among the crowd and then, his eyes rested on her. He walked toward them.

"Antonio!" She couldn't help shouting his name.

"Misan!" He gave her a big bear hug, kissing her lightly on the cheek. He had missed her.

"It's so good to see you again. How was your trip?" She asked him.

"It was okay. How are you?" He asked, looking into her face. Her shimmering lips caught his eyes. He swallowed, remembering the kisses they had shared on that first cruise. Another couple near them kissed.

She introduced her brother to him and they left the airport in her car. Her brother drove while Antonio sat beside him in front. Misan sat at the back. He asked after Weyin.

At the hotel, they collected the key from the desk receptionist and went up to his room on the fourth floor. The hotel staff put his luggage down and

left.

"Would you like to go to the restaurant for food or order room service?" Misan asked him, looking at the menu.

"Room service will be preferable."

She handed it to him. "What would you like?"

Minutes after, as the three of them sat down to eat, he told her, smiling. "It's great to see you."

She smiled.

He watched her closely, taking in her dressing. He wondered what it would be like to be married to her. Then the bracelet she wore caught his eyes.

"Is that the bracelet I gave you?"

She hadn't thought he would notice or remember. "Yes." So, he was watching her, she liked that.

"It looks good on you." The smile reappeared.

"Thanks." She said.

His eyes went to her purse which was beside her on the sofa. The leather purse had a crocodile print on it.

"Can I see Weyin tomorrow before her birthday on Saturday?"

"Yes, I will bring her tomorrow, in the evening. I've arranged for you to meet my pastor on Sunday and the youths on Tuesday during their meeting." She looked at him for his consent.

"I'd love to." He said.

When she was leaving, she stopped at the reception to get the telephone numbers of the hotel.

"I'll phone you tomorrow morning to let you know when I'll be coming with Weyin." She told Antonio.

On their way home, her brother commented on her close relationship with Antonio and asked if they were in a relationship.

Misan smiled. "No, we are just friends. Why do you ask?"

"Anyone who sees you together will assume something is going on especially with Weyin between you. Antonio couldn't keep his eyes off you all evening. He obviously feels something for you. If there's nothing between you, then I'll suggest you define your relationship with him so that you don't get hurt."

This story is from the novel - This Time Around

Author: Pastor Taiwo Odubiyi

Blogsite: [www.pastortaiwoodubiyi.org.uk](http://www.pastortaiwoodubiyi.org.uk)

Tel: 1-410-8187482





## ONTARIO OVERHAULS BAIL SYSTEM

By Sandra Beagan

Inmate advocates and defence lawyers are coming out in support of proposed reforms to Ontario's bail system intended to reduce the number of low-risk accused waiting for their trials in the province's jails.

The Supreme Court of Canada ruled in July that a reasonable delay to get to trial is 18 months for provincial cases and 30 months for cases before the Superior court. Since then Ontario has decided to expand its bail supervision program.

On December 1 Ontario's Attorney General Yasir Naqvi announced that he will be hiring more Crowns, duty counsel, and judges to cut down on wait times for accused people to have their day in court.

According to Anne London-Weinstein, president of the Defence Counsel Association of Ottawa, this is the first time the government has made a serious effort to improve the way bail functions in the province.

"They're going to be looking at a program for those people that will draw them out of the custodial system. I found that tremendously hopeful," she said.

The John Howard Society will be able to expand its bail verification and supervision program because of the reforms. The Society advocates for inmates in jail, and provides assistance for people who can't make bail because they have nowhere to live.

Executive director Tyler Fainstat said, "What it will mean is that when individuals are charged with a crime and they don't have a surety who will be able to supervise them in the community, then hopefully they'll have better access to a

program."

"Honestly, it's a watershed moment for bail. We've been advocating for this expansion for many years. Hundreds more people will have access to community supervision rather than waiting [in jail] for their trial," he said.

Fainstat also said that it makes financial sense since it costs about \$5 a day per person for the John Howard Society to supervise someone in the community and the cost of keeping someone in jail is estimated at \$200 or more a day.

Anne London-Weinstein says that hiring more court staff, Crown attorneys, duty counsels, and judges should help speed up processing the thousands of cases in the province that are at risk of being withdrawn or stayed due to delays.

"It's a step in the right direction," she said. "I don't know whether it will be enough to address the backlog. Because 6,000 is a lot of cases and even with new Crown attorneys and new judges, you're still going to be facing a significant backlog."

The changes have not come soon enough for some.

In November, Adam Picard, charged with first degree murder in the 2012 death of Fouad Nayel, walked out of an Ottawa courthouse a free man. The judge stayed the charge because it had taken four years to bring the case to trial.

About the changes in the bail system, Fouad Nayel's mother Nicole Nayel said, "I think it was a little too late to take this action. That should have been done a while back. They know there's a problem with the system. They know we don't have enough judges."

## FLORIDA COURT RULES THAT POLICE CAN DEMAND PHONE PASSWORDS

By Sandra Beagan

Lately there have been several cases in which law enforcement wanted to compel suspects or witnesses to provide the passwords to their phones for investigation purposes. It's been an open legal question for a few years and a few courts have ruled that being made to reveal your passcode is unconstitutional, on the basis that it would be self-incriminating testimony.

Recently a Florida appeals court has seen it differently.

In this case, a woman was in a store shopping and saw a man aiming a phone under her skirt. Assuming he was taking photos, she confronted him and he fled the store. Police later tracked him down through his license plate number.

Aaron Stahl was arrested for voyeurism. He originally agreed that they could search his iPhone 5. However, he retracted his consent when they asked for his password. Police had a search warrant for the phone but were unable to search it for evidence without the password.

This spring the FBI

tried to force Apple to unlock the phone of one of the San Bernardino mass shooting suspects. They could have tried to guess the password, but ten incorrect attempts would have caused the phone to permanently erase any stored data. In the end they paid a contractor for a tool to hack into the phone.

But the Florida case is different logistically and legally because the suspect is alive. In the San Bernardino case police were not able to attempt to compel the suspect to hand over the code because both suspects were dead.

A Florida trial judge denied the state's motion to force Stahl to hand over his password. But in early December, the Florida Court of Appeals reversed that ruling based on the logic that the passcode itself in not incriminating evidence.

"The information sought by the State, that which it would require Stahl to provide, is the passcode," says the opinion. "The state has not asked Stahl to produce the photographs or videos on the phone.

Further: "By providing the passcode, Stahl would not be acknowledging that the phone contains evidence of video voyeurism. Moreover, although the passcode would allow the State access to the phone, and therefore to a source of potential evidence, the State has a warrant to search the phone – the source of evidence had already been uncovered."

In 2010 a US District Court in Michigan determined that forcing someone to provide a passcode qualifies as testimony because it requires the suspect to "communicate knowledge" that they have.

In 2014 a court in Virginia ruled that forcing someone to give their password is prohibited by the Fifth Amendment right against self-incrimination.

That same court in Virginia and one in California have made a distinction between phone passcodes and phone locks based on fingerprints. The basis for those rulings is that something that you know is different from something that you have or you are. Fingerprints,

like handwriting samples or voice samples, can be compelled.

In a case in California earlier this year, a warrant was issued that allowed investigators to enter a building and get everyone there to use their fingerprints to unlock their phones.

The recent Florida decision does not make that distinction between passcodes and fingerprint locks.

"We are not inclined to believe that the Fifth Amendment should provide greater protection to individuals who passcode protect their iPhones with letter and number combinations than to individuals who use their fingerprint as the passcode," says the opinion. "Compelling an individual to place his finger on the iPhone would not be a protected act; it would be an exhibition of a physical characteristic, the forced production of physical evidence, not unlike being compelled to provide a blood sample or provide a handwriting exemplar."

It concludes: "This is a case of surrender and not testimony."

## I'M HEALTHY, WHY SHOULD I PREPARE A WILL NOW?

(NC) Although we may think about it from time to time, most of us don't really think seriously about preparing a will. But having a will offers peace of mind that our intentions regarding distribution of our estate are clear. Learn more about preparing one of the most important documents you will ever have.

Consulting a lawyer saves money.

Drafting a will on your own can end up costing you more mon-

ey in the long run. For instance, not knowing enough about tax laws or unintentionally misusing a legal phrase can leave your estate in legal limbo for a long time. Having a lawyer draw up your will is not as costly as you think. You can save on legal fees by preparing a full checklist of your assets and documents beforehand.

**WHAT WILL HAPPEN IF I DON'T HAVE A WILL?**

Without a will, the

court appoints someone to manage your estate. Provincial law determines who inherits your assets. More of your money might be spent on administration and lost tax advantages and go to people you never intended.

**WHAT IS AN EXECUTOR?**

An executor is someone you choose to pay any outstanding debts, file final income tax returns, and oversee the distribution of your assets to your beneficia-

ries.

**WHO CAN BE AN EXECUTOR?**

You can choose a friend, relative, lawyer or trust company. The important thing is that you choose someone you trust to fulfil all the above functions in a responsible and timely manner.

Receive a free information package on wills and bequests by writing to Amnesty International, 312 Laurier Avenue East, Ottawa, Ontario K1N 1H9.

## ARE THERE LEGAL CONSEQUENCES OF CYBERBULLYING?

(NC) Did you know that the repercussions for cyberbullying can be more serious than simply getting banned from a website or having to go to the principal's office? Cyberbullying refers to a lot more than name-calling, and Canada has legislation that categorizes some forms as a criminal

offence.

Another very serious crime is the sharing of intimate images of a person without their consent. This law applies to everyone, not just people under the age of 18. The offence carries a sentence of up to five years. It's important to remember that having an image shared with you

does not mean you have consent to continue to share the photo.

Many people believe that they are protected by the anonymity of the internet and act very differently online than they would at school or work. But it's important to remember that real people can be affected by our ac-

tions and that there can also be real consequences to the things we do online. The internet is a giant community and you can help make it a better place by treating others with respect and dignity. Learn more cyberbullying and its potential legal consequences online at GetCyberSafe.ca.

**MERRY CHRISTMAS  
&  
HAPPY NEW YEAR**

**WISHING YOU ALL A MERRY CHRISTMAS &  
A PROSPEROUS NEW YEAR.**

May all your dreams and wishes come true.

Thank you for your patronage.



## FAMILY

## 7 TIPS TO KEEP KIDS SAFE ONLINE

(NC) If you're still amazed at how your five-year-old can work a tablet better than you can, you're not alone. Being online is an essential part of kids' lives, extending beyond entertainment and social activities into school and extracurricular activities. But parents often worry that social media comes with a host of risks like scams, theft, and cyberbullying.

Some parents may want to pull the plug altogether at the thought of their kids facing those dangers, but rather than cutting children off from the rich online world, there are ways you can help protect them. GetCyberSafe.ca informs Canadians about internet security and the simple steps they can take to protect themselves online and recommends the following tips:

1. Make sure protection features like antiviruses and parental controls are installed and activated on your children's devices.

2. Get to know the online environments your children use and teach them how to deal with anything that might make them uncomfortable, like mean comments or mature content.



3. Talk to your kids about the implications of posting inappropriate pictures, saying negative things about other people, and anything else that could damage a reputation or ruin a friendship.

4. Keep an eye on the sites they're visiting by keeping the computer in a common area like the kitchen, or setting designated areas for tablet and laptop use like the living room.

5. Educate young ones about the risks of using a webcam and sharing photos and videos. Don't wait until they're older to have this discussion — if they're old enough to be online, they're old enough to know general information about the dangers.

6. If your child is using live text and voice chats for online games, warn them not to share personal information like where they live or what school they go to.

7. Speak with your child regularly about what they do online and assure them that you will help them resolve any issues. A child or teenager will be less likely to admit something has happened if they believe that the computer or device they are using will be taken away, especially when it comes to issues like cyberbullying.

Staying informed about online risks is the best way to avoid them. Learn more at GetCyberSafe.ca.

## A Working Woman's Guide To More Time With Your Family

By Laura Storme

Being a working woman with a family can put a lot of strain on those valuable moments with the family. You miss taking the kids to the park or taking them to the zoo because your evenings and weekends are crammed full of cooking the evening meal, running errands and doing laundry. It doesn't have to be that way. Your evenings and weekends can be full of carefree adventures and little housework so that Saturday's are just tidying up odds and ends and Sunday's can be dedicated to lounging or another family adventure.

Many women have the opportunity to work within miles of their home. When that advantage teams up with hour-long lunch breaks, crock-pots, ovens that automatically turn on and off, and washers and dryers in your home, you have opportunities galore for cutting time into your weekends. Each day an activity can be assigned or a meal can be prepared at lunch to cook while you're at work or both to make your evening less stressful and your weekends more full of family activities.

A lot of meats can be prepped ahead of time and placed in a slow cooker. A favorite is to marinate a steak in your favorite sauce overnight and place in a low heat slow cooker for all day cooking. Remember to

put the sauce in the bottom of the pot and then lay the steak inside. This will keep the steak from drying out. Pork ribs are a great slower cooker item as they work well in a bath of barbecue sauce that makes them tender and juicy. Make a double batch and shred for pulled pork sandwiches. It will freeze well and reheat easily. Another quick family favorite is soup. This is great for cold winter nights or even hot summer days when you just don't want to cook. A few cans of chicken broth, left over chicken from Sunday supper, rice or thin egg noodles, and some vegetables make a quick supper that heats on a low heat from lunchtime on. To save on clean up time, purchase the slow cooker liners that fit down inside the slow cooker and toss when finished. This way the slow cooker isn't sitting in the sink for days soaking. Check out any of the slow cooker cookbooks available on the market.

Learn about the advantages of your oven by looking over the owner's manual. Most of the newer ones today will cook on a time clock and allow you to set up your dinner hours ahead of time. Mix up a meatloaf first thing in the morning or at lunchtime and place it in the oven ready to start about two hours before you're due home. The oven will turn on and do all the work. The same goes for

any piece of meat that you would like prepared while you're working. Pot roasts, racks of ribs, hams, kielbasa, and chicken can be prepped in advanced, tucked into a nice pot and set to cook efficiently. This works well for casseroles too. Mix together your favorite ingredients and tuck it away in the oven until nice and toasty brown.

Any of the meat courses can be accompanied by baked potatoes, homemade macaroni and cheese, scalloped potatoes, veggie kabobs and even a few rice dishes that can be put in the oven to be cooked at the same time. Your vegetables can be simple tossed salads or steamed fresh veggies.

Dedicate Wednesday or Thursday as the beginning of laundry day. Instead of stacking up six or eight loads to do on Saturday morning, do mini loads throughout the week, starting them before you leave in the morning and drying them after work or switch them out at lunch if you're close enough to home.

Being a working woman does have its disadvantages at times. You miss the little things in your child's life, but if you're very organized, you can do wonders at lunch or in the morning, to make your evenings simpler. Don't waste any more time in the kitchen than you have to. Create marvelous meals in the morning and be a hero at supper.

## EVERYTHING YOU NEED TO KNOW ABOUT TENANT INSURANCE

(NC) There are two kinds of renters in Canada — those who have tenants insurance and those who don't. According to a recent study conducted by Substance Strategies, more than half (53 per cent) of tenants in Canada are the kind that go uninsured. So what is causing this risk-taking phenomenon? It seems to be a lack of awareness. Below are the top four important things you need to know on this topic:

### 1. YOUR LANDLORD DOESN'T COVER ALL RISKS AND DAMAGES.

The landlord has insurance on what they own — the building itself and nothing more. You are responsible for your own property and the contents of your apartment. If an unfortunate mishap occurs and you don't have tenant insurance, your landlord's policy won't cover your 60"

television, and you'll end up having to watch your favourite show on your smartphone.

### 2. LIABILITY IS KEY.

As a tenant, you're most likely going to be financially responsible for any damage you cause, even if it's accidental. The extent of civil liability is an important factor when considering what you are responsible for and if you are able to cover it out of pocket.

### 3. YOUR STUFF IS WORTH MORE THAN YOU THINK.

What's interesting about insurance is that your belongings are not insured based on sales cost, but on the replacement cost which factors in the retail value at the time of loss including possible inflation. So that television you bought on sale for \$400 dollars

reduced from \$800 would be insured for the full \$800 dollars. With that in mind, is there more in your house that you can't afford to lose?

### 4. TENANT INSURANCE IS SURPRISINGLY AFFORDABLE.

Forty per cent of Canadians believe they don't have the means to pay for tenant insurance, but based on current minimum premiums, tenant insurance can cost less than a restaurant meal each month. If you can skip the extra coffee each day, then you've saved up enough money to afford tenant insurance.

Armed with this new knowledge about tenant insurance, you may want to consider getting a quick and simple quote from an insurance provider like belairdirect. Don't be the 53 per cent that go uninsured!

## ARE SPANKED CHILDREN MORE AGGRESSIVE?

Dr. Kristie

Does spanking increase the risk of aggression in children? A new study in the journal Pediatrics looked at this issue and reached the conclusion that spanking children has drawbacks — and may increase the risk of violent and aggressive behavior during childhood.

Are Spanked Children More Aggressive?

Spanking children is a controversial topic. Despite recommendations by most pediatric societies that spanking should be avoided, three out of four parents still think it's okay to spank a child. The American Academy of Pediatrics strongly encourages parents to avoid using any type of corporal punish-

ment to discipline children and, instead, encourages non-physical alternatives such as withholding privileges and rewarding good behavior.

In this study, researchers found that children who received frequent spankings at age three had a higher risk of aggression and aggressive behavior at age five than children who were disciplined using non-violent means. More spe-

cifically, children who were spanked more than twice a month had a fifty percent greater risk of aggressive behavior such as bullying other kids, pushing, shoving, being destructive, and engaging in cruel behavior.

Spanking and Childhood Aggressive Behavior

Why do spanked children have a higher risk of aggression later in childhood? Spanking

*continued on p(21)*





# HOME & PROPERTY

## REAL ESTATE INVESTMENT ANALYSIS

By: Steve Ezeude

*“Don’t wait to buy real estate. Buy real estate and wait.” – Will Rogers*

As promised in the last edition of this column, I will be looking at price points and investment analysis in this edition. Real estate investment analysis is a process of evaluating a piece of real estate to determine if the investment will be fit or be able to meet the desired goal or objective.

The emphasis here is income generation and/or capital growth rather than the fantasy or if you like, the joy of home ownership that has been and shall continue to be the dream of most people.

Whether, you are investing in residential or commercial real estate, evaluate the property to see that the projected return meets your expectation in terms of cash-flow (income versus expenses), passive appreciation and principal recapture.

The key questions to have in mind are: how do you analyze the investment? Is the property right for you or fit for your portfolio and will it cashflow? How does the return affect your taxes and what strategy should you adopt to achieve either or both income generation and capital growth? Some of

Purchase Price	\$600,000.00
Mortgage Amount	\$480,000.00
Interest Rate	2.69%
Amortization	30yrs
Monthly Payment	\$1,940.56
Down Payment	\$120,000.00
Cash to close (assumed at 10%)	\$12,000.00
ROI Summary	
Cash flow	4.13%
Principle Recapture	8.40%
Passive Appreciation	27.71%
TOTAL ROI	40.24%



Steve Ezeude

penses mentioned above plus a surplus show positive cash-flow. Some people will not mind a negative cash flow if their goal is future growth and they do not want positive cash flow to increase their tax burden. Run the numbers to ensure that a potential property will yield positive cash-flow before investing unless your objective/goal growth of capital appreciation.

Thirdly, does the return on investment meet your expectation? The return on investment desired varies from individual to individual. According to ICM Invico, the average return on investment (ROI) expectation is 12% to 15% annually for a combination of growth and income. Different markets have produced returns over and above the average. All you need to do is seek out the right professional to help you with the analysis and fish out which

properties will produce better returns. The charges for such services are worth it.

Now, with respect to the price point, let us look at the 123 Main Street, Anycity property mentioned above and analyze the returns using cashflow, principal recapture and passive appreciation. The figures below generated from software calculations are for examples only and are not substitute to seeking professional advice. Every real estate transaction is unique and each situation is different and as such requires different analytic approach.

So, when thinking about investment, ensure that you work with a professional who will provide service to assist you in making decision that will meet your investment goal. The illustration above shows a positive return on investment. However, if your goal is not income but capital growth then let the professional know in order to know what strategy to recommend.

*Steve Ezeude is a Realtor with Royal LePage Signature Realty and a Real Estate Investment Syndicate. For questions and/or feedback, please send email to [steveezeude@yahoo.ca](mailto:steveezeude@yahoo.ca) or call 6478608304. Facebook: @SteveEzeudeHomes*

these questions will be discussed below.

Using a simple illustration, let us look at a simple student rental property located at 123 Main street, Anycity. This investment property is a bungalow with six (6) bedrooms, two (2) washrooms, a common living room, and a kitchen and has a purchase price as \$600,000.00. Without going through the recently introduced stress test and all its rigorous mortgage qualification problems that have affected first home buyers

and without going through mortgage insurance companies like Canadian Mortgage and Housing Corporation (CMHC), Canada Guarantee and the Genworth Financial, let's use a down payment of 20% of the purchase price for the purpose of this property's analysis.

First, is this property right for me? Rightness here can be viewed from the price being within one's budget. Ensure that you have the down payment and the closing cost usually about 10% of the purchase price to take

care of legal, land transfer taxes, moving, etc. With the income, do not forget operating expenses which will include property tax, debt service or mortgage, utilities, property management, management fees (if applicable), gifts, repairs and maintenance, insurance, etc.

Secondly, will the cash-flow be positive or negative? This is a very important point but very often missed by most investors. Some invest without analyzing the cashflow. The ability of the property to take care of the operating ex-

## 5 TIPS FOR PREVENTING HOLIDAY HOUSE FIRES

(NC) On average, a Canadian home burns every 55 seconds. Risk of fire is especially heightened during the holiday season, when cooking and the use of electrical equipment are at their peak.

Stay safe throughout the holidays and always by incorporating these key safety tips:

### 1. PREPARATION IS

#### KEY

Make sure your home is equipped with fire-detecting devices and alarms, as they'll alert you of a fire in time to get to safety and help prevent devastating damage. Ensure your home is equipped with working smoke detectors and has a fire extinguisher.

### 2. SUFFICIENT COVERAGE

Check your insurance coverage to ensure you have adequate coverage for your home and belongings. Consult your insurance provider to make sure you have the home coverage you require. belairdirect's new home quick quote can provide you with a home quote in a matter of minutes.

### 3. KITCHEN SAFETY

Cooking is the leading

cause of home fires, and it's easy to get distracted in the kitchen when entertaining. Fifty per cent of kitchen fires result from grease or oil, causing the fastest-spreading and most destructive type of fire. Never leave the kitchen when cooking, but if you absolutely need to leave the room, carry a kitchen spoon that will serve as a reminder that you're in

the midst of preparing a meal.

### 4. HEATING APPLIANCES

It's tempting to use heating appliances when the temperature drops. If you do pull out that space heater, make sure it's certified by a recognized testing agency and follow the manufacturer's recommendations on keeping it away from objects that

may be combustible.

### 5. POWER STRIPS

Between decorations and adding extra lighting for your party, you might have to use your electrical outlets at full capacity. Be sure to avoid overloading outlets and covering them with fabric or rugs.

*Find more information online at [belairdirect.com](http://belairdirect.com).*

## HOW DO I KNOW WHAT NEIGHBOURHOOD IS RIGHT FOR ME?

When it comes to choosing a neighbourhood, there are countless variables to consider. From the big urban/suburban question to weighing the pros and cons of specific areas, figuring out the where you will call home isn't easy.

According to Ron Abraham, president of the Ontario Real Estate Association, many home buyers end up surprising themselves when it comes to choosing a neighbourhood.

"Homebuyers may

think they know exactly where they want to live until they start looking at their finances, or a child comes along, or they start a new job," says Abraham.

"It's not until you sit down with your Realtor and really go through your list of needs and wants that you realize what kind of living arrangements make the most sense for your lifestyle."

Abraham recommends homebuyers consider the following factors and then speak to a Realtor to narrow down their

options:

- Cost of the home: A suburban home may be less expensive than one of the same size in the city. On the flip side, a larger suburban home and yard may require more maintenance and generate higher utility bills.

- Commuting costs: Buying a home close to work can reduce commuting costs and time, but be sure to consider all the commuting you do in a day. It can get costly having a car, but so too can relying on public transit.

- Personal preferences: Shops, housing and entertainment are clustered closer together in urban areas, but the commotion of urban living isn't for everyone. Although you may have to drive a distance when visiting a museum or theatre, living in the suburbs provides a quieter environment to return home to.

- Evolving needs: If you are thinking of starting a family, your future housing needs will look very different from your current ones. For young

couples, often looking at suburban options makes a lot of sense, since quality schools, parks and other young families can be found in these kinds of neighbourhoods.

- Changing needs: If you are a soon-to-be empty nester with children who will be leaving home in short order, you may no longer require as much space so proximity to family, friends and amenities may become a renewed focus.

"Choosing where you

will buy a home is one of the biggest decisions that people make. There is no one-size-fits-all answer so it's important to do your research and speak to a Realtor who can help guide you through the process."

You can also visit [www.OREA.com](http://www.OREA.com) to check out "What neighbourhood is right for me?" an interactive video series created to help kick start your decision.

*You can also visit [www.OREA.com](http://www.OREA.com)*



FOOD

4 FESTIVE HOLIDAY COCKTAILS



(NC) The holidays are a time for celebration, packed with parties and intimate gatherings. Make your next party an event to remember by crafting cocktails in tune with the season. Get creative with the warm spices and seasonal flavours in these delicious recipes.

**HOT BUTTERED RYE.** Fight cooler temperatures with warmer drinks. This alternative to traditional hot buttered rum combines whisky with hot water and ginger liqueur in a heat-safe glass or mug. Use your Vitamix machine to create a decadent topping made with heavy cream and a touch of maple syrup.

Garnish with a sprinkle of nutmeg.  
**GINGERBREAD MARTINI.**

Gather some friends at your next holiday party to make gingerbread houses while you sip on gingerbread martinis. Prepare the martini glasses by chilling them in the freezer, then dip the rims in ginger liqueur and crushed ginger snaps. In a martini shaker filled with ice, combine ginger liqueur, vanilla citrus liqueur, coffee-flavoured rum, and a little honey and heavy cream. Shake well and pour. Garnish with a dash of cinnamon or nutmeg.

**CANDY CANE COCKTAIL.** Candy canes are only available on store shelves once a year, so take advantage of every chance you get to indulge in them.

Perfect as a dessert cocktail, this sweet treat combines vanilla rum, white chocolate liqueur, and peppermint schnapps. Add a shot of each to a cocktail shaker full of ice, shake well, and strain into a chilled martini glass. Garnish with a candy cane or crushed candy cane rim.

**SPARKLING CHAMPAGNE SMOOTHIE.** Nothing says celebration like champagne. For a fun twist on a holiday toast, whip up a quick sparkling champagne smoothie. Combine your favourite fruit — fresh or frozen strawberries and peaches are yummy options — with yogurt and a pinch of nutmeg in your Vitamix machine and blend. Pour into toasting flutes, top with chilled champagne, and mix gently to combine. Cheers!

Buying Brand Name Products Or Generic Which Is Better?

(NC) Saving a few dollars is always welcome, especially around the holidays when expenses are high and wallets are stretched thin. Here are some ideas for where you can save with the store brand and when it's in your best interest to spend on a branded product.

**FOR YOUR FOOD.** Most grocery stores offer generic alternatives to pricier branded products, like cereal, pop, and condiments. Here, it's more about personal taste than quality. Experimenting with store brands is a great idea, especially because many offer a satisfaction guarantee that allows you to bring back a product you don't enjoy. For pantry staples like sugar and flour, you won't be able to tell the difference between the brand name and generic, so go with the less costly one.

**FOR YOUR VEHICLE.** When protecting a major investment such as a vehicle, consider guaran-

tees offered on replacement parts, history, and longevity of the brand. These benefits often aren't offered by store brands, so it's definitely worth shelling out the extra money. For example, Prestone antifreeze/coolant is made with superior rust and corrosion inhibitors that aren't found in other coolants. Guaranteed for all vehicles including any car or light duty truck, you'll also save because there's no need to buy multiple vehicle-specific formulas for each car in your home.

**FOR YOUR HOME.** Many household cleaning products have excellent generic substitutions that work just as well — just check to make sure that you like the scent of that non-branded hand soap. Home décor is also another area where you can save by choosing the store brand for items like pillows, rugs, and vases. But when it comes to paint, don't skimp — generic brands could require more coats that will cost you in the long run.

20 Health Benefits Of Apple Cider Vinegar

By S.Ratko

While the uses for white vinegar are plenty, apple cider vinegar has arguably even more applications. Its wide-ranging benefits include everything from helping lose weight to alleviating cold symptoms, and some people have turned to apple cider vinegar to help with health concerns including diabetes, cancer, heart problems, high cholesterol, and fungal issues. Read on for more reasons to keep apple cider vinegar handy in your pantry.

1. Rich in Potassium
- The minerals in apple cider vinegar like potassium can help reduce swelling and inflammation, improving poison ivy. Also, ACV can help detox the poison out of your skin helping poison ivy heal more quickly.
2. Antifungal
- The anti-bacterial and antifungal compounds in apple cider vinegar make it an excellent natural cure for skin and toenail fungus. Simply rub on the area of fungus 2x daily. Also, using a mixture of coconut oil and oil of oregano is great for killing the fungus.
3. Antibacterial
- Vinegar is known to have anti-fungal abilities and to kill harmful bacteria and pathogens, so traditionally people used it to clean their homes, bodies, and to fight off fungus from forming. Today, many people still use ACV- and other types of vinegar too- for a full range of cleansing applications
4. Can Support Weight Loss and Improve digestion
- A study published in the Journal of Diabetes Care found that consuming apple cider vinegar could promote weight loss. There are several reasons ACV promotes fat loss, but one of those reasons include that ACV reduces sugar cravings, improves digestion and detoxification. Another

- study found that supplementing with the acetic acid found in apple cider vinegar reduced body fat in mice by 10%.
5. Balances Blood Sugar and Improves Diabetes
- Medical research has proven that the acetic acid found in apple cider vinegar can balance blood sugar and improve diabetes. Put apple cider vinegar on salads or consume one tablespoon in water before meals.
6. Can Treat Heartburn
- Some of the leading causes of acid reflux and heartburn are an imbalanced stomach pH and lack of enzymes and probiotics. Using apple cider vinegar is full of all of these nutrients. Adding 1 tbsp of apple cider vinegar to a cup of water and drinking it five minutes before meals can cure acid reflux.
7. Good for the skin
- The pH of apple cider vinegar makes it an excellent remedy for skin issues. Rub apple cider vinegar on an area or use it to wash an area then put coconut oil and essential oils on the area to support further healing.

8. Cures the warts
- Put apple cider vinegar topically on the wart and then cover with band aide or bandage. Leave on overnight and remove in the morning. You may see results in one week, or it could take longer. Thousands have
9. Strengthens the hair and makes it shine
- ACV can be used as a natural hair conditioner and makes your hair strong and shiny! Take an old shampoo bottle, then fill it will one tablespoon of apple cider vinegar and 1 cup of water. Pour this on your hair after shampooing three times per week for best results.
10. Fight Seasonal Allergies
- Another fantastic treatment of ACV is for allergies. ACV helps break up mucous in your body and support lymphatic drainage. It also supports the immune system and can clear your sinuses. Put two tablespoons in a large glass of water and drink 3x daily for allergies.
11. Cure a Cold and Sore Throat
- Apple cider vinegar is the ultimate remedy to cure a cold and sore throat fast! Because it's loaded with vitamins and probiotic boosting acetic acid, it's a great natural cure. Take two tablespoons of apple cider vinegar in one glass of water 3x daily to cure a cold.
12. Boosts energy
- Apple cider vinegar contains acetic acid which is acidic in nature but has a more alkaline effect on the rest of your body. Balancing your bodies pH can reduce your risk of chronic illnesses like cancer and can



sworn that apple cider vinegar cured warts and other skin issues.

dramatically increase your energy.

13. Natural Teeth Whitener

One of my apple cider vinegar uses is as a natural teeth whitener. Take your finger and rub apple cider vinegar on your teeth for 1 minute. Then rinse mouth out with water. The pH of apple cider vinegar can remove stains from your teeth which help naturally whiten.

14. Soothe a Sunburn

One of my favorite apple cider vinegar uses to soothe a sunburn. Put 1 cup of apple cider vinegar in a lukewarm bath along with 1/4 cup of coconut oil and lavender essential oil to ease sunburnt skin.

15. Natural Deodorant

Harmful bacteria and yeast are a primary cause of body odor. The armpit can stay damp which also makes it a breeding ground for bad bacteria. Simply dabbing some apple cider vinegar on your fingers and running it into your armpit can kill yeast and neutralize odors keeping you smelling fresh all day.

16. An All-Natural Household Cleaner

The anti-bacterial properties and the balanced pH of apple cider vinegar make it a perfect household cleaning product. Fill

17. Ease Varicose Veins

Apple cider vinegar is excellent for varicose veins because it improves circulation in the vein walls and is anti-inflammatory so reduces bulging veins. Combine apple cider vinegar with witch hazel and rub on veins in a circular motion, and you should see improvements in two weeks.

18. Skin Toner for Eczema and Acne

The pH of apple cider vinegar makes it an excellent remedy for skin issues. Rub apple cider vinegar on an area or use it to wash an area then put coconut oil and essential oils on the area to support further healing.

19. Lower Blood Pressure

In a 2009 12-week study they found that consuming apple cider vinegar lowered triglycerides and blood pressure significantly.

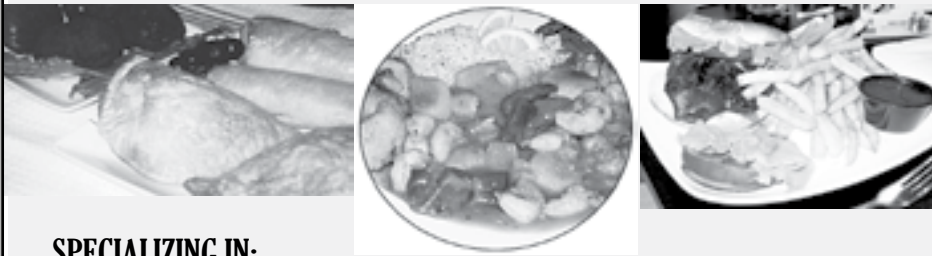
20. Heal Poison Ivy

The minerals in apple cider vinegar like potassium can help reduce swelling and inflammation, improving poison ivy. Also, ACV can help detox the poison out of your skin helping poison ivy heal more quickly.



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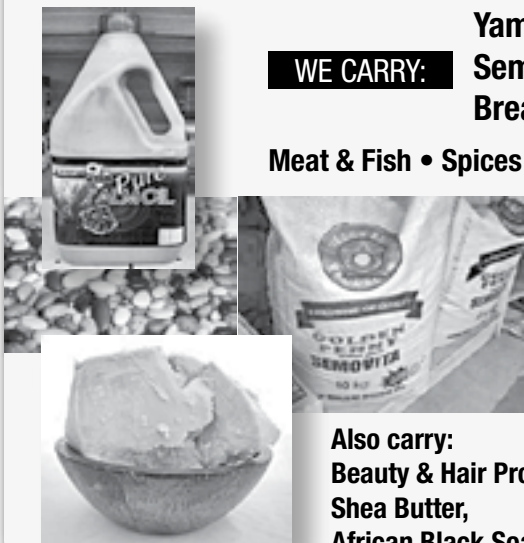
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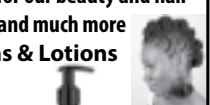
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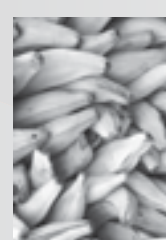
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## NIGERIANS LIVING ABROAD REMIT \$35BN IN LESS THAN A YEAR



Mrs. Abike Dabiri-Erewa

By Daniel Forrester

The Senior Special Assistant to the President on Foreign Affairs and Diaspora Matters, Mrs. Abike Dabiri-Erewa, recently said that between January and December of 2016, over \$35bn had been remitted to the country by Nigerians living abroad, according to Investor King.

Dabiri-Erewa disclosed this when she visited the Executive Chairman of the Federal Inland Revenue Service, Mr. Babatunde Fowler, and the management team of the FIRS in Abuja.

She said the amount so far remitted to the country by Nigerians living abroad this year exceeded the \$21bn sent home by them last year.

The \$35bn remittance, according to her, is the highest so far recorded in Africa this year and the third highest in the world.

"In 2016, they (Nigerians living abroad) remitted \$35bn, which is higher than what was remitted in 2015. This is the highest in Africa and the third largest in the world," she stated.

Dabiri-Erewa drew the attention of the FIRS management to tax concerns raised by Nigerians living abroad, adding that this might frustrate the objective of the government in encouraging them to invest back home.

She said, "There is a lot of talk about your organisation from Nigerians in the Diaspora concerning taxes; whether there will be tax incentives for Nigerians coming back home to engage in agriculture and other businesses.

"Recently, they expressed concern over reports that we need to pay tax on our passports. There should be the collaboration between both offices to disseminate information in case they have questions or want answers."

## HONEST ED'S HAS CLOSED FOREVER AFTER 68 YEARS



By Sandra Beagan

Honest Ed's, a fixture in Toronto for 68 years (opened in 1948) closed for good on December 31 at 5 pm.

The Honest Ed's sign, made up of 23,000 lights, has stretched around the corner of Bathurst and Bloor streets for three blocks since 1984. People have been forking over money for the vintage painted signs filled with corny jokes to grab a piece of Toronto's history.

The discount store was named for its proprietor, Ed Mirvish, who died in 2007 at 92.

The store sold low-priced merchandise, including kitchenware, toys, winter coats, vacuum cleaners,

and grocery items. It was decorated with posters and photos from old films and stage productions from Mirvish's theatres and of the musicians and actors who performed in them. Every sign in the store was hand-painted.

The TTC's Bathurst subway station has installed replica signs to honour the end of the Honest Ed's era.

Big box stores and internet shopping contributed to the store's closure. As well, Dave Mirvish was never as interested in the store as his father was. But it never took a loss in all the years it was open.

The site is expected to be redeveloped into a commercial/residential usage area.

## CHANGES IN CANADA'S TAXES FOR 2017

By Sandra Beagan

Here is a look at some of the changes in the Canadian tax system for the coming tax year:

### Federal

Four child tax credits are ending this year: textbooks, education, arts, and fitness. If you prepaid in 2016 for 2017 arts and fitness programs you can claim them on your 2016 tax return up to the respective limits of \$250 and \$500.

Income splitting for families is cancelled. In this program parents with a child under 18 years old could transfer up to \$50,000 of income from one to the other. The cap on the tax credit for this program was \$2,000.

Changes to Employment Insurance benefits and a new Canada Child Benefit have been introduced.

Aaron Wudrick, federal director of the Canadian Taxpayers Federation, said in a news release, "High income earners in most provinces will pay more but for the majority of Canadians, these two changes will mean more money in their pockets."

There are also some federal tax changes that

will affect some mutual funds, business owners selling their companies, and life insurance.

Investors will also no longer be able to re-balance their non-registered mutual fund investments in corporations structured as "switch funds" on a tax-deferred basis. As of the 2017 tax year, capital gains from such manoeuvres will be taxed in the same way as equities are taxed.

Owners of both large and small businesses who sell their operations will now gain less because assets such as trademarks and goodwill will now be fully taxable as investment income. Currently, half of the proceeds of such a sale can be distributed tax free as a dividend.

As of the 2017 tax year, holders of new life insurance policies will find their ability to build up investment gains above death benefit premiums on a tax free basis decreased.

Jason Safar, a PricewaterhouseCoopers partner specializing in personal taxes says that the new formula for calculating insurance will make policies a little more expensive or reduce death benefits.

### Provincial

British Columbia is getting rid of medical services plan premiums for children and young adults attending school.

Alberta's is introducing a carbon tax on fossil fuels which will be offset with a rebate for all but people with high incomes. Its small business corporate income tax rate is going down from three percent to two percent.

Newfoundland and Labrador is the only province raising its income tax rates for 2017, and for all tax brackets. The \$35,000-\$70,300 bracket will pay 14.5 percent, up one percentage point from July and two points from 2015. It is also raising the fees for using provincial campsites and parks.

In Ontario the maximum total cost of taking out a payday loan will go down from \$21 per \$100 borrowed to \$18 per \$100 borrowed. Ontarians will get an eight percent rebate on their hydro bills.

Quebec introduced controversial health premiums in mid-2010 and is getting rid of them two years early. Quebec is also introducing its carbon cap and trade system and doubling the first-time homebuyers' maximum land transfer tax refund to

\$4,000.

Most changes announced in 2016 federal and provincial budgets have already been implemented.

Jamie Golombek, managing director of tax and estate planning for CIBC Wealth Advisory Services: "There are a few changes that are unique for 2017 but the average Canadian is not going to see much difference between 2016 and 2017."

According to Jason Safar of PricewaterhouseCoopers, the federal government could eliminate more tax credits in 2017 and could feel pressure if there are corporate and personal tax cuts in the US.

"I do find it interesting to consider that given (Donald) Trump's election in the US and the promise of lower tax rates in the US, what is going to happen with Canadian tax rates?" he said.

Though some tax amounts will increase in 2017 to reflect inflation – including tax brackets, maximum amounts of various credits, and maximum RRSP contributions – the tax-free savings account limit remains at \$5,500.

## LAGOS NIGERIA HOSTING CASHLESS AFRICA EXPO 2017

By Sandra Beagan

In a continent where there are more mobile phones than bank accounts and bank cards combined, digital disruption is shifting the balance of power in financial services and affecting the way millions make remittances, pay their bills, and otherwise move and manage their money.

Africa's highly regulated financial industry needs to adapt to the digital age and to the demands of the large percentage of the population who are young.

CashlessAfrica is an opportunity for stakeholders in the financial services supply side to reinvent their current business models, share their innovations, and learn more about Africa's digital financial services market.

Some of the topics for speeches and sessions at the 2017 Expo

include:

- Balancing regulation against innovation
- The digital bank and evolution in a competitive market
- Disruptive technologies and their impact on financial services in Africa
- Fintechs and banks: collaboration or competition
- The future of banking, money, and payments in Africa
- Protecting the

customer in a digitalized economy

- Remittances in the digital age

The CashlessAfrica champion awards will be awarded to organizations that have made a significant contribution to the digital financial services industry in Africa and there will be a Hackathon – a session in which participants will work on solutions to new financial services challenges in the continent.

Speakers include representatives from Barclays Bank, Chams-mobile, ConnectAfrica, Helix Institute, Hormuud Telecoms, Impala Pay, Konga, M-paya, Millicom, Musoni, Oradian, Pwc Nigeria, Redcloud, TransferTo, VoguePAY, and Walletec among 30 other thought leaders.

Participants will learn about mobile financial services, the future of Fintech, and digital financial services.

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DISTINCTLY AHEAD



# REFLECTIONS ON RELATIONSHIPS

## DEALING WITH EMOTIONALLY UN-AVAILABLE MEN: DOS AND DON'TS

By Lyndsay Wilson

This may be an unpopular opinion, but when it comes to “emotionally unavailable” people and dating them, the bottom line is: *don't*. Here's what you can *do* though if your emotional gestures are not being reciprocated, if your partner seems stunted in the EQ department or if you feel like getting affection from them is harder than getting blood from a stone.

### Be realistic

Many woman (this article will talk about women, but obviously anyone can have an emotionally unavailable partner) would not hesitate to cut from their lives someone who didn't measure up in crucial ways. We all have our deal-breakers. But somehow, not expressing affection and being emotionally immature are seen as exceptions.

Think about it: would you manage with someone who was physically unavailable? Intellectually unavailable? What about legally unavailable? While people can see what a bad idea it is to become romantically involved with someone who is in another country, very much less intelligent than they are or, to put it bluntly, married, the same is not true with emotional unavailability.

But practically speaking, being emotionally unavailable is not much different. The key word is “unavailable”. Be realistic with yourself - whatever the reason, if someone is not available to you, then they are not available. Period.

### Avoid making excuses on their behalf

Did you read the previous paragraph and have a knee-jerk reaction to defend your partner? Did you have an internal argument,

something along the lines of, *“well that's true, but he's different. He's been hurt in the past. It isn't his fault. He's been through so much. He was raised that way. He does care about me, it's just complicated right now...”* “?

You may be making excuses to explain away your partner's negligent behaviour. While you may see it as compassionate and understanding, what you may be doing is enabling and condoning a behaviour you don't ultimately agree with. Unfortunately, many cultures have the image of a woman “saving” a man emotionally - how many movies show a dry, cynical hero totally falling in love with a charming and childlike women? Although he's ambivalent, instead of moving on to a more emotionally available man, she stays to teach him how to feel, and of course, to love her back. It's naive to think that a woman can draw an emotionally reluctant man out of his shell, that she can convince him to open up to her with love alone and sheer willpower.

If you are justifying your partner's behaviour, ask yourself why. Perhaps, even though you can't stand how distant he is, you are unconsciously buying into the role where you coax some affection out of him. Women who tolerate emotional coldness from their partners may be trying to undo that pattern from their childhoods - without understanding why, they are drawn to “difficult” men and the promise that they could finally earn their love.

### Take an honest look at the relationship

Do an honest appraisal of the amount of affection and openness you currently share with your partner, and how it compares to what you need. Resist “counting” affection that isn't actually

real - i.e. don't fool yourself into thinking that love that isn't expressed counts. If you feel like there is a well of unexpressed love and affection hidden in your partner, but he is too afraid/stressed/confused to let it out, be careful. At the end of the day, what counts is *actual* behaviour.

It doesn't matter what your partner is promising in the future, or what they say they intend but cannot actually deliver - what only matters is their actual behaviour, right now. It may be that things will change, that you'll win their hearts, that everything will be OK. It could also be that you lose them anyway and will have to look back and wonder how you stayed in a situation where, realistically speaking, you were doing all the legwork.

It is not only one person's responsibility to do all the emotional work in a relationship. In fact, if you have found this article, you may have landed here because you were attempting to do your partner's emotional work. While they may have a legitimate issue with affection or commitment, it's ultimately something that they need to figure out for themselves.

Is your partner also searching online for information about how to be more emotionally available to you?

When you are able to realistically appraise your relationship as well as be assertive enough in what you need to be happy in one, you may decide to move on or you may not. Ultimately, keep in mind that a healthy relationship is balanced - where feelings aren't reciprocated, resentment will eventually build. What it boils down to is this: you are offering love and affection to your partner, and you shouldn't settle for a situation where you are not given the same in ret

## HOW TO HANDLE PAST HURTS

By Pastor Taiwo Odubiyi

As Fred and his wife, Moni got down from their car, they saw Onome. Moni said hello and involuntarily looked at Fred. He greeted Onome briefly and followed Moni into their apartment.

Moni remembered the past and all the pain came over her again but she determined she would not allow her emotions to colour her mood. She would not let her feelings show to Fred. She entered the kitchen and cooked. Afterward, they sat at the table and began to eat together.

Fred was making conversations, and Moni answered quietly, without laughing much. He raised his eyes to look at her once, sensing that her mood seemed to have changed. What could the problem be? Or could it be his imagination?

Moni struggled to push the pain away. She had to. Fred was making efforts these days to love her and she must encourage him. She noticed that he had finished the juice in his glass cup. “Do you want me to pour more juice for you?” She asked nicely.

He nodded, “Yes, thank you.”

As she quietly sat with him later to watch TV, she felt the issue of the past was something she would have to bear alone and she prayed that God would help her overcome it.

Fred eventually asked, “Are you very happy?”

“Yes,” she tried to smile. How could she be sure it was really over between Fred and Onome?

“You seem a little withdrawn.”

She shook her head. “There's nothing.”

“There's nothing as in - there's really nothing or there's nothing as in - leave me alone?”

She kept quiet. “Let's go in.” He told her quietly.

She followed him into the bedroom.

Behind closed doors, he held her strong. “If there's anything at anytime, I want us to discuss it. We should clarify issues as soon as possible; that's what the pastor said. And if I seem to be forgetting my promises, I want you to remind me.”

Should she mention the real issue? She began to think. He sensed her hesitation and asked, “Are you thinking about



Pastor Taiwo Odubiyi

something?”

She shrugged, “Well, it's just that seeing Onome now brought the past back to my memory.” There, she had said it.

He took a deep breath. “I'm sorry.” .....

..... It's just that the pain comes sometimes and refuses to go away. The same thing happened when I saw her last week.”

He tightened his arms around her.

She really needed to be reassured so she asked softly, “Is it really over between you?”

(Excerpts from ‘Tears On My Pillow’)

As I have said several times and mentioned in my novels and the book ‘30 Things Wives Do That Hurt Their Husbands’, there are principles to be followed to have a healthy, good and lasting relationship. These principles are biblical.

One of these principles is that offenses should be forgiven and forgotten, which means that it should not be brought up again especially if your spouse has apologised for it. One of the Biblical Scriptures for this principle is 1Corinthians 13:5

***Love does not dishonour others, it is not self-seeking, it is not easily angered, it keeps no record of wrongs. (1Corinthians 13:5 NIV)***

Some people like referring to the past, quoting date, time, statements and names, to score points. Some others refer to the past because they have not forgiven their spouses for the offenses. Whatever the case may be, it is better not to bring it up again; let the sleeping dog lie, especially if the incident was in the past.

If you have a fresh issue with your spouse, keep to the facts of this particular issue as much as possible, and refrain from referring to the past or the past misdeed especially if he or she has apologised and has stopped doing it or it's not likely it happens again. Bringing up the past shows that you are still dwelling on it,

and of course, that could influence your attitude, affect the present and if not handled carefully could affect the future. This could prevent you and your marriage from moving forward.

In the story above, Moni was following this principle when she hesitated to bring up the issue of her husband's affair with Onome, a fresh graduate.

The past misdeed should not be brought up especially in an argument. Don't throw it at your spouse's face. That will hurt and could get your spouse angry. It will not help matters, neither will it help your marriage or bring you closer to your spouse.

*A gentle answer turns away wrath, but a harsh word stirs up anger. (Proverbs 15:1 NIV)*

*Starting a quarrel is like breaching a dam; so drop the matter before a dispute breaks out. (Proverbs 17:14 NIV)*

Thinking about a past offense enlarges it in your mind. You cannot do anything about what has already happened. What you should do is pray about it, by asking God to heal your heart. Choose to forgive, choose to keep your home, let go of the past and don't bring it up again.

### WHEN CAN THE PAST HURT BE BROUGHT UP?

There are times when bringing up the past will be considered to be necessary and okay, and in line with another principle of a successful and healthy relationship – Communication.

1. When it has injured your marriage
2. When it still hurts deeply
3. When it has not been dealt with
4. When it is still going on
5. When it can affect the future
6. When you have an understanding spouse who is willing to work through the issues with you

In the novel ‘Tears On My Pillow’, Moni still had doubts and concerns. She hesitated to bring it up and finally did because Fred showed sincere concern and she knew she could discuss it with him. She did, and Fred assured her of his commitment to their marriage. If Fred did not show care or concern, she wouldn't have talked about it, but the doubts would have remained in her heart and might cause problems in future.

continued from p(16)

children teaches them it's okay to use violence. If mom and dad do it, why shouldn't I? Children enjoy imitating their parents and a spanked child learn that when someone doesn't do what you want, it's okay to respond in a physical manner. Some studies also show that spanked children are more prone to anxiety during childhood and later in life - and this increases their risk of aggressive behavior - or leads to the other extreme of being fearful around other kids and adults.

Not only does spank-

ing increase the risk of aggression in children, but it's easy for a mom and dad who's frustrated to cross the line and be abusive. Where do you draw the line? How much spanking is enough and when does it become too much? The best solution is to use non-violent methods to discipline a child - to avoid having a child mimic your behavior.

Spanked Children and the Risk of Childhood Aggressive Behavior

Spanking children sends a child the message that violence is okay and

makes it more likely they'll be aggressive later on. It's better to spare the rod.

References:  
Medscape.com website. “Spanking Toddlers Makes for More Aggressive 5-Year-Olds”.

Physorg.com website. “Spanking children can Lead to Aggressive Behavior”.

A new study shows that spanked children may be at higher risk of aggressive and violent behavior. Is spanking children a practice that should be stopped?



BEAUTY

BOBBI BROWN LEAVES  
HER COSMETICS BRAND  
AFTER 25 YEARS



By S.Ratko

Makeup artist Bobbi Brown is leaving her eponymous cosmetics brand. After spending 25 years as the head of Bobbi Brown Cosmetics, Brown is getting ready to turn the page. The company was acquired by The Estée Lauder Companies in 1995, but Bobbi kept the place of CEO. “The brand’s 25-year anniversary was a wonderful milestone that made me realize it was time to start a

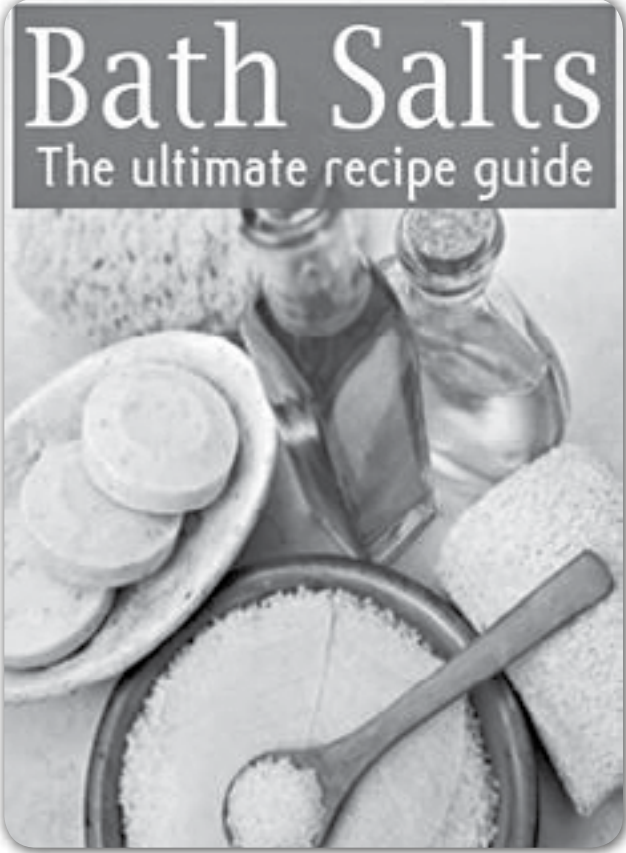
new chapter and move on to new ventures,” Brown said in a press release. Estée Lauder openly thanked the cosmetic superstar for her tenure at the firm, with William P. Lauder, Executive Chairman at The Estée Lauder Companies, saying: “More than two decades ago, we met an extremely creative makeup artist with a revolutionary idea that changed the way women feel about beauty. That idea grew into

a highly successful, global beauty brand. Bobbi will always be part of our Estée Lauder Companies family and we wish her the very best in the future.” The brand, which has been founded in 1991 in the form of a variety of lipsticks, is famous primarily due to its natural approach to beauty, nicely presented up by its slogan, ‘be who you are’. Brown started the business after working as a professional cosmetic and

makeup artist in New York, together with photographers such as Patrick Demarchelier and with famous models, including Naomi Campbell. Nowadays Bobbi Brown Cosmetics products are sold in over 70 countries worldwide, in shops and a large number of free-standing boutiques. In 2014, Brown launched ‘Bobbi Brown Eye wear,’ a line of sunglasses and reading glasses which was a huge success.

WELLNESS

BATH SALTS –  
ULTIMATE  
RELAXATION  
AND HEALING



By S.Ratko

Our daily lifestyles expose us to conditions that put our bodies and make us overly exhausted. After long and tiresome days, we need moments of relaxation and ways of easing the tension. Hot baths seasoned with bath salts can give you an excellent soak that will leave every part of you including your tired feet and stiff back in maximum relaxation. The beauty with bath salts is that they come in a cocktail of fragrances making them even more appealing to use. This coupled with the healing properties imbued in these salts makes them a must-have in your home.

You would be surprised to know that bath salts play an integral role in enhancing blood circulation in your body. This comes as an addition to the ability of these salts to reduce tenderness. Many medical practitioners recommend them for people who suffer from conditions such as arthritis, back pain, spasms or muscle tension and any minor injuries. When used on aching legs, bruised feet and sore muscles, these salts bring in a relaxation and curing effect. Blockage of pores has been associated with a host of skin conditions most of which have far-reaching effects. Bath salts help in the opening of these pores thereby leading to a purified, clean and toxin-free

skin. Whenever you experience minor rashes, feet calluses or happen to be accidentally bitten by insects, these salts can also help you to ease the resulting irritations. The higher the quality of the salts used, the higher the degree of scar improvement and healing that you are likely to experience. The ingredients that constitute these salts include essential oils which give the body a massaging effect. The calmness and relaxation experience that these salts bring is largely attributed to their soothing and pleasant scents. Unwinding and relaxation, especially at the end of an engaging day, helps in enhancing the quality of sleep at night. This is important for personal growth and development. Epsom salts have been singled out as excellent agents of the exfoliation process. Simply rub salt over knees, feet and elbows using a damp washcloth then rinse the exfoliated areas before taking a shower. This should be adequate to complete the exfoliation process and in addition expose the uncovered skin to the healing and soothing effect of water treated with bath salts. To get the most out of the bath salts, you need to be creative and mix different the different colors, scents and textures so as to get optimal results that will serve you well.

5 COLD WEATHER ESSENTIALS FOR  
THE RUGGED OUTDOORSMAN

NCNC Staff

(NC) Whether you live for the outdoors or simply love someone who does, focus on these tips to dress for success this winter. 1. INVEST IN WARM, comfortable and durable boots. You don’t mess around, and neither should your boots. Boots are an investment piece — if your feet aren’t dry and warm, you’re not going to be happy. So do yourself a favour and opt for a good quality, insulated waterproof boot. Check the sole of the boot — the thicker it is, the warmer your feet will stay. 2. JEANS, JEANS, JEANS.



Did you know you can buy insulated jeans? They still look cool, but are more practical than ever for our bitter winters. A good pair of jeans can withstand daily wear and tear as well as nature’s worst. A tough guy will never admit he gets cold, but with a pair of T-Max lined jeans available

at Mark’s, the next time he says he’s warm, you’ll know he means it. 3. LAYERING IS KEY. If you’re not prepared, quickly changing weather can either make or break your day. Get the proper protection by outfitting yourself in layers. Make sure you have a base layer repelling the moisture away from your body. Your mid-layer should be a warm fleece to keep the heat in, and your outer-layer should be waterproof, breathable, and insulated for those extra cold days. Too hot? Take a layer off. Too cold? Put a layer back on. 4. FLANNEL IS YOUR

FRIEND. Flannel’s versatility makes it perfect for yard work or hanging out by the campfire. And did you know plaid is now fashionable? Go for a bold plaid in autumnal hues like red, orange, yellow, and deep greens. Wear your flannel with dark wash jeans to dress it up or light wash to dress it down and pop on a vest for extra warmth. It’s the ultimate manly piece in your wardrobe. 5. Wear a toque and gloves. On cooler days, if your core is protected but your extremities aren’t, even the warmest coat won’t help you out. Protect yourself from the elements by keeping these small accessories close by.



# FROM THE DOCTOR'S DESK

## SUSTIANINING THE NELSON MANDELA HYPOTHESIS

By Dr. Ignatius Odianosen Okosun (PhD)

Afri was a Latin name used to refer to the inhabitants of Africa, which in its widest sense referred to all lands south of the Mediterranean (Ancient Libya). This name seems to have originally referred to a native Libyan tribe. The name is usually connected with Hebrew or Phoenician afar 'dust', but a 1981 hypothesis has asserted that it stems from the Berber ifri (plural ifran) "cave", in reference to cave dwellers. The same word may be found in the name of the Banu Ifran from Algeria and Tripolitania, a Berber tribe originally from Yafran (also known as If-rane) in northwestern Libya.

Africa is the world's second-largest and second-most-populous continent. At about 30.3 million km<sup>2</sup> (11.7 million square miles) including adjacent islands, it covers six per cent of Earth's total surface area and 20.4 per cent of its total land area. With 1.1 billion people as of 2013, it accounts for about 15% of the world's human population.

The continent is surrounded by the Mediterranean Sea to the north, both the Suez Canal and the Red Sea along the Sinai Peninsula to the northeast, the Indian Ocean to the southeast, and the Atlantic Ocean to the west. The continent includes Madagascar and various archipelagos. It contains 54 fully recognized sovereign states (countries), nine territories and two de facto independent states with limited or no recognition.

However the awful exit of Britain from the European Union has compelled me to choose this important piece. The sudden reality of the exit of the United Kingdom from its alliance with the European Union holds great ramifications for the future of Europe and the rest of the global village that is the 21st century world.

However the deep-seated evolution of this impending split, it holds special relevance for Africa and other countries with great diversity, as to the solution to divisions and angst that always dog plurality in these challenged sociologies.

An earlier referendum for Scottish Independence produced a result couched in realism and level-headedness. However, as political opportunists in the British Conservative and the United Kingdom Independent Party (UKIP) smelt blood and the opportunism provided by economic recession, wage inequality and the fear of uncontrolled immigration reminiscent of the "Rivers of Blood" prophesy of Collin Powell, the racist Conservative MP of a previous era, they moved in to reap from the angst of a befuddled and mostly politically and intellectually challenged voting public, to entice the United Kingdom out of the comfort and certainty of the European Union.

Almost immediately after the outcome and of the Brexit referendum became apparent, the ramifications of this decision dawned on the British people and sanity immediately returned to the masses, now realising that they were fed lies and innuendo by the sleek politicians that always want to reap from the disenchantment of the people with their reality

Britain has chosen to take a monumental risk. There is nothing wrong with taking risks. It is part of growing up as a people. They will learn from it in the long run, either positively or negatively.

Russia was once very powerful but it had its influenced greatly whittled down after its cataclysmic break-up. I am sure the old people of Soviet Union would wish to turn the direction of the clock backward and bring back those good old days.

Russia has been fighting back trying to bully and re-annexe its old family

members once upon a time. But it is no longer a simple matter. No matter its regret today, it must live with the consequences of allowing a once powerful nation to dismember itself in a fit of recklessness.

That is why all those calling for the collapse of Africa as one continent should take a pause and think through the acute frustrations that may have necessitated their clamour for confederation or outright secession and consider the consequences.

However, I am almost certain that if a referendum is to hold in Africa today to consider a renegotiation of the statehood of the continent many would vote for an immediate dissolution without a blink. What is very unfortunate is the fact that this decision would not be based on any hard fact or guarantee that this action would bring long-lasting peace or progress to the re-configured nation-states.

I dare say that whatever entities are created would soon find themselves bedevilled by the same assumed ills that would have caused the cataclysm and collapse in the first place. I have always postulated that if Africa should fall into the temptation of falling apart, we may find up to a thousand countries within a single continent.

The reason is very simple. We are all very strong-headed and self-opinionated. We want things our own individual ways. Any other way is no way. That is why we use religious, ethnic, political and social excuses to cause mayhem in our polity when the real reason for our disaffection is our personal ambition and greed.

It does not matter to us that the ultimate result of our actions would be to the detriment of the generality of the people as long as we perceive that in the long run there would be something in it for us. That is what we are. But this selfish attitude

must change. Some of the greatest countries on earth including the United States of America and Canada are all massive. This is not to say smaller countries cannot make it. It is this 'smallness is good' mentality that is one of the reasons that I find the success of Brexit in the British referendum amazing.

I still cannot fathom how a continent that once prided itself in controlling empires spanned almost all the continents of the world would now lessen itself to one that is contented to remain in its little corner of the world fighting imaginary enemies.

Whatever contrary view you hold, at least in their own case you will find that the reason why the majority chose to go the way they did was largely as result of patriotic zeal rather than self-gratification.

My religious instinct always tells me that Africa was not created big for the fun of it. It was for a purpose, and it is one that we shall realise in the fullness of time. Why should we use divisive methods to annihilate such a formidable continent because of the rascality of a few people? We can never strive in the global fight for recognition if we allow politicians to separate us for personal aggrandizement.

Our core values have always been "strength in unity and diversity". This is not a contradiction in terms. It is what makes cosmopolitan cities and countries survive what would otherwise be loaded time bombs in their corporate structures and existence.

As a continent our favourite inspirations has been drawn from great postulations including 'Africa Must Unite' by Dr. Kwame Nkrumah, a former President of Ghana and struggles of great men like late Nelson Mandela of South Africa. We always ponder on what inspired them to come up with their "hypothesis on

Africa" but I was undoubtedly inspired by the position canvassed by them. You can imagine my excitement when the countries of West Africa decided to come together and promote economic ties and freedom of movement of their diverse citizens. But decades after this glorious union, we are yet to take full advantage of that beautiful vision of the founding fathers of Economic Community of West Africa States.

It is pertinent for Africa to embrace the foresighted advice of Dr Nkrumah. Africans should stop waiting for crumbs from donor nations. Africa is richly blessed with human and mineral resources. The expertise required to develop can be sourced from different parts of Africa. I believe that our human resources capabilities are one of the best in the world.

If precisely harnessed and channelled to productive sectors of the African economy, the people of the continent would be much better for the effective and efficient utilisation of the abundant natural resources. The investments we desperately seek in Europe and America can be found in Africa. African leaders must be willing and ready to provide the enabling environment for business to flourish.

One of the ways in which the continent of Africa can spout into the rich collection of human talent that abounds within its fold is to positively encourage migration of its citizens from one country to another by removing all impediments and obstacles that would militate against free movement and by implication wealth creation.

There is no justification for some African countries to waive visas for European and American countries while insisting African passports must go through the horrendous process of obtaining visas. It is demeaning in all its ramifications. For a start Af-

rican passport holders must be approved to enjoy visa-on-arrival facility in every part of the continent. This should be the goal of the African Union. It is gratifying to know that some leader have already put plans in place for this great initiative.

President John Dramani Mahama of Ghana, vision of pushing such a laudable agenda in this age of global xenophobia epitomised by the Brexit campaign in Great Britain and the emergence of the openly racist and bigoted phenomenon that is Donald Trump in the United States of America should be appreciated. In this regard, President John Dramani Mahama has demonstrated an uncommon courage by breaking down one of the walls of superstitions that have divided us for far too long and other African leaders must emulate this positive gesture.

According to Nelson Mandela "Difficulties there are, and we do not underestimate them. To name but some of them: we have to find ways of ensuring that growth translates into employment; that the region - and the African continent - secures an equitable share of world trade; and that investment into the region matches its record in creating an ideal destination for investment. Overcome these difficulties we must. The fact that poverty and deprivation continue to define the condition of most of our region and of humanity is an indictment of the past from which we are emerging. But should we fail to build the partnerships for development in Africa which can eradicate these scourges, then history will make a harsh judgment upon us too"

*Dr. Ignatius Okosun is a researcher, prolific writer on various national/global issues and a social commentator. He resides in Toronto-Canada. Email: odyseries@gmail.com*

# HOTEL AND RETAIL MAGNATE OTHMAN BENJELLOUN

## RICHEST MAN IN MOROCCO

By Sandra Beagan

Estimated to be worth more than \$1.9 billion (down \$400 million from last year) businessman and investor Othman Benjelloun is the richest person in Morocco and, according to Forbes Middle East Richest Arabs list for 2016, he is the 19th richest person in the Arab world.

Benjelloun owns the insurance company RMA Watania, BMCE Bank, one of the largest banks in Morocco and Africa, and the Paris-based holding company FinanceCom, which invests in several countries in Africa including Ghana, Nigeria, South Africa.

Aziz Akhannouch, Morocco's Minister of Agriculture and Fisheries, estimated

to be worth \$1.3 billion, is the second richest person in Morocco and #28 in the Arab world. His wealth comes from sectors such as gas, oil, and chemical manufacturing.

Miloud Chaabi, Moroccan retail and hotel billionaire, died last year and was not featured on the Forbes list this year.

Forbes Richest Arabs

list ranks Saudi Prince Alwaleed Bin Talal Al Saud as the #1 richest person in the Arab world though his investment fortune has decreased to \$17.3 billion from \$22.6 billion last year. He is ranked #41 in the world.

The second richest Arab is another Saudi, Mohammed Al Amoudi, whose

*continued on p(39)*



Othman Benjelloun





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# TECHNOLOGY

## UBER STOPS SELF-DRIVING CAR PROGRAM IN CALIFORNIA

By Daniel Forrester

Uber Technologies Inc. pulled its self-driving cars from San Francisco's streets after the state of California revoked registrations for the vehicles.

The move impacted 16 Uber automobiles, the Department of Motor Vehicles wrote in an e-mailed statement recently. The agency also issued a letter to the company inviting it to apply for registration for autonomous vehicle testing, saying that it has a dedicated team to expedite the process. Uber said it had stopped using the cars in the state.

Uber said recently it began rolling out its self-driving vehicles in its hometown of San Francisco without seeking permission from authorities. The company argued it hadn't behaved any differently than Tesla Motors Inc., which makes electric cars that include a feature called Auto-pilot.



Almost since its inception in 2009, Uber has run afoul of regulators in its home state and elsewhere, usually over taxi and labor rules. In the case of self-driving cars, Uber said its vehicles require oversight by a human driver and therefore shouldn't qualify under California's autonomous-driving rules. The state attorney general threatened legal action last week if the company continued operating the auto-

mobiles without a permit. Uber suggested recently it would try to shape future regulation instead of filing the paperwork.

"We're now looking at where we can redeploy these cars but remain 100 percent committed to California and will be redoubling our efforts to develop workable statewide rules," Uber wrote in an e-mailed statement.

The California vehicle code defines an autonomous vehicle as a "technol-

ogy that has the capability to drive a vehicle without the active physical control or monitoring by a human operator." The California DMV requires autonomous vehicle providers to register with the state, something that Alphabet Inc.'s Google, Mercedes-Benz, Nissan Motor Co., General Motors Co.'s Cruise and Baidu Inc. have done.

Companies are required to file reports when drivers intercede or their cars crash. Tesla doesn't file any such reports and similarly believes it doesn't meet the requirements for autonomous vehicles.

Uber still operates self-driving vehicles in Pittsburgh, where the program began in September. San Francisco was the second city where Uber customers could request a ride in a self-driving car. It may find friendlier officials outside its home state. Arizona Governor Doug Ducey wrote on Twitter, "California may not want you; but AZ does!"

## 5 THINGS YOU SHOULD NEVER POST ON FACEBOOK

Facebook has become the Google of social networks. If you're not updating your status right now, chances are that you are uploading photos or taking some sort of odd quiz. We post tons of intimate details about our lives that we normally wouldn't share with anyone. We think that as long as we make sure our privacy settings are set correctly that we are safe and snug within our circle of friends.

The problem is that we never know who's really looking at our information.

Our friend's account could have been hacked when they installed some rogue application, or their creepy uncle might be using their account because they forgot to log out. For the sake of the safety of you and your family, there is some information that you should never post on Facebook. Here are 5 things you should consider removing or not posting to Facebook and/or other social networks.

### 1. YOU OR YOUR FAMILY'S FULL BIRTH DATES

We all love getting "happy birthdays" from our friends on our Facebook wall. It makes us feel all warm inside knowing that people remembered and cared enough to write us a short note on our special day. The problem is when you list your birthday you are providing identity thieves with one of the 3 or 4 pieces of personal in-

formation that is needed to steal your identity. It's best to not list the date at all, but if you must, at least leave out the year. Your real friends should know this info anyway.

### 2. YOUR RELATIONSHIP STATUS

Whether you are in a relationship or not, it may be best not to make it public knowledge. Stalkers would love to know that you just became newly single. If you change your status to "single" it gives them the green light they were looking for to resume stalking now that you're back on the market.

It also lets them know that you might be home alone since your significant other is no longer around. Your best bet is to just leave this blank on your profile.

### 3. YOUR CURRENT LOCATION

There are a lot of people who love the location tagging feature on Facebook that allows them to let people know where they are 24/7. The problem is that you have just told everyone that you're on vacation (and not at your house). If you add how long your trip is then thieves know exactly how much time they have to rob you. My advice is not to provide your location at all. You can always upload your vacation pictures when you get home or text your friends to let them know how jealous they should be that you're sipping an umbrella drink while they toil away at work.

*continued on p(28)*

## APPLE'S STARTUP CHIME IS GOING BYE-BYE

By Sandra Beagan

Apple is getting rid of its signature startup chime on its new MacBook Pro release. The chime has been around since 1998.

The chime-less startup may be because the computer auto-boots anytime the cover is lifted. On older Macs the startup chime was a way to reset the computer's non-volatile RAM, according to the FAQ page for older Macs. There is no mention of the sound on the FAQ page for the new MacBook.

A commenter on Pinge.com raised the point that the lack of a startup sound on Apple's other new products, including iPhones, made it obvious

that a discontinuation of the chime was coming.

Some people will miss it the chime. It's been around for a long time. Apple computers first had startup chimes in the 1980s and the chime we all know now began in 1998 with the iMac G3.

But if users want to restore the sound, they can!

Using an administrative password, open Terminal and type this command:

```
sudo nvram BootAudio=%01
```

Use this command to go back to silent mode: `sudo nvram BootAudio=%00`

You can also apparently disable the auto-boot and go back to a classic startup mode.

## NETFLIX NOW OFFERS OFFLINE WATCHING

By S.Ratko

Netflix announced on November 30 that its 87 million subscribers can now download shows and movies to watch offline. Customers have long wanted this feature so they can continue watching their shows when an internet connection is unavailable or expensive such as while travelling. Subscribers who live in countries or regions with spotty internet connectivity have also been asking for the service.

The streaming service's biggest rival, Ama-

zon.com, has been offering a download feature to its subscribers for the past year. YouTube Red, a subscription service available in some countries, has been around for a while.

The company's two other biggest rivals, HBO Now and Hulu, do not have offline options although Hulu has said it is planning to introduce one.

To use the new service, subscribers must install the updated app on their phone or tablet and then they can look for "Available for Download" on the menu.

Not all Netflix content

can be downloaded but the most popular shows, including binge favourites such as "Stranger Things," "House of Cards," and "Orange is the New Black" are available.

Movies such as this year's Oscar winner for best film, "Spotlight," are also available for download. Disney movies are not available on the download menu.

Netflix is promising to continue adding titles to the offline menu.

CEO Reed Hastings has long resisted calls for a download option. At one

point he suggested that the company might offer its own original shows only. Then he suggested that Netflix might offer the offline feature only in countries with inconsistent internet service.

Earlier this year he began hinting that a full download service was coming.

The new service comes at a time when Netflix has expanded into more than 130 countries. By the end of 2016 the company had more than 39 million subscribers outside of the US.

## MTN NIGERIA MAKES A \$263M INSTALLMENT PAYMENT ON ITS \$1.7BN FINE

By Sandra Beagan

MTN Nigeria has made an installment on the fine imposed on it for failing to deactivate more than five million unregistered SIM cards. It has now paid N80 billion (\$263m) out of the N330 billion (\$1.7 billion) it owes.

Nigeria's Minister of Communications, Adebayo Shittu, said that the company paid the

amount as an instalment on the full payment. "For the first year, they paid N80 billion, after paying the initial N50 billion, and they will have to pay for three years until they will complete the N330 billion," he said.

Shittu said that the government considered a number of factors in negotiating with MTN, out of concern that the company might just leave and withdraw ser-

vices.

The company had originally been ordered by Nigeria's government to pay a \$3.9 billion fine but that was later reduced by more than half.

The minister pointed out that anybody going through the court system who can't pay their fine for whatever reason would ask for reconsideration by bringing a motion or by way of appeal.

MTN, Africa's largest telecom company, however they did it, has successfully negotiated a six installment payment to take place over a three year period.

In light of fluctuations in exchange rates between the naira and the dollar, the fine is to be paid at the exchange rate that was in place when the sanction was imposed in October 2015.



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## AFRICAN NEWS

# BUHARI: OUR FOREIGN MISSIONS NEEDS MORE FUNDS



Muhammadu Buhari  
By S.Ratko

President Muhammadu Buhari recently regretted that the funds available to run the nation's missions abroad would not be as robust as his administration would want until the economic situation improved.

He urged the nation's ambassadors-designate to learn to "do more with less."

According to a statement by his Special Adviser on Media and Publicity, Mr. Femi Adesina, the President spoke while declaring open an induction course organised by the Ministry of Foreign Affairs for career ambassadors-designate, who were recently cleared by the Senate.

The President expressed the optimism that some factors that led the nation into economic recession would reduce in the New Year.

He said, "We are optimistic that the external factors that partly contributed to pushing our economy into recession will ebb in 2017.

"Until then, I regret that the resources available to fund our missions abroad will not be as robust as we would like.

"We are working hard to turn around our national economy by effectively reforming our macroeconomic environment through some measures, some of which were outlined in my budget speech to the National As-

sembly last week."

The President confirmed that Nigerian missions abroad had been restructured.

He attributed the exercise to the prevailing economic circumstances in the country.

Buhari, therefore, urged the ambassadors-designate to join him in making sacrifices for the country.

"As we are all making great sacrifices at home, we also expect you to similarly make judicious use of the resources put at the disposal of your missions.

"As Heads of Missions, you will be held accountable for the utilisation of all resources under your control. These are lean times, and all of us are expected to do more with less," he stated.

Buhari charged the ambassadors-designate to change the narrative of Nigeria outside the country by playing up the positive values and outstanding contributions of Nigerians in the global arena.

He regretted that for too long, Nigeria had only been known in the international community as a nation of fraudsters, terrorists, and vandals.

He said the task ahead of the ambassadors-designate and their members of staff was to make their host governments, the private sector and other segments of the society know that Nigeria was more than the negative image portrayed to them.

He said, "For far too long, we have allowed Nigeria to be defined by others, always emphasizing our negatives. To the average foreigner, Nigeria evokes 419, terrorism, militancy, communal and religious clashes, insecurity, corruption and all our other faults."

# GAMBIA'S JAMMEH TO BE FORCED OUT BY SOLDIERS IF HE REFUSES TO LEAVE

By Sandra Beagan

The Gambia's President Yahya Jammeh graciously conceded the presidential election victory to Adama Barrow on December 2, even before the December 1 vote was fully counted. But on December 9 he recanted his concession, and on December 20 he demanded that the election be annulled and declared that he will not step down on January 19 which is when Barrow is to take office.

At the time, ECOWAS (Economic Community of West African States) leaders spoke up, saying that the organization will "take all necessary action to en-

force the results." They didn't say what that action would be.

But ECOWAS has spoken up again. It has decided that Senegal will lead a military intervention to force Jammeh to step down if he follows through with his refusal.

Marcel Alain de Souza, president of the ECOWAS commission, said that President Jammeh will be removed by force if the mediation team, led by Nigeria's President Muhammadu Buhari, fails to convince Jammeh to step down.

"If he is not going, we have standby forces already alerted and these standby forces have to be able to intervene to restore

the people's wish," de Souza said.

"Senegal has been selected by its peers to lead the operations but we do not wish to start a conflict," de Souza added. The Gambia is surrounded on three sides by Senegal.

"If he loves his people, he has to be able to negotiate an exit door calmly. If it doesn't happen, the most radical means will be used."

Jammeh's party has brought a case to the country's Supreme Court asking to cancel the election result. The case is expected to begin on January 10. Jammeh came to power in 1994 through a coup and has long been accused of

human rights abuses. He has held regular elections throughout his mandate though.

Barrow, a property developer, was put forward as a candidate by seven opposition parties and won the election by a small margin. He campaigned on a human rights platform.

From a population of over two million, half a million voted (using the country's unique system of marbles and steel drum ballot boxes):

- 43.3 percent supported Barrow
- 9.6 percent supported Jammeh
- 17.1 percent supported the other candidate, Mamma Kandeh

# GRACE MUGABE REPORTEDLY EXPORTED ANIMALS TO CHINA TO PAY DEBT FOR DRC

By Sandra Beagan

Another controversy for Zimbabwe's First Lady Grace Mugabe – she allegedly used Zimbabwean animals to settle a debt for the Democratic Republic of the Congo (DRC).

Mugabe sent a "menagerie of safari animals to a Chinese wildlife park to pay for military uniforms for the DRC," according to the UK news site The Times.

She allegedly paid off a debt to China for military uniforms and boots for the Congolese forces by shipping a giraffe, a dozen hy-

enas, eight lions, and at least 35 elephant calves for Chinese wildlife parks in late December. The animals were reportedly taken from the country's Hwange National Park.

President Mugabe is close to DRC's President Joseph Kabila and has been since the 1990s when he sent troops to help Kabila's late father, Laurent, put down a rebellion.

There is widespread concern among conservationists that China will use the elephants for an ivory farming operation.

A Zambian wildlife

expert, Nick Lynch, said that the roundup and transport of the young elephants is "a mad act of cruelty."

Wildlife officials in Zimbabwe claimed that moving the elephants will "ease pressure on the 'overburdened' parks." Lynch pointed out on Facebook that "elephant families are tightly bonded and . . . this type of activity merely creates PTSD in the elephants and causes the remaining herds to behave dysfunctionally."

A few days earlier a court ordered Grace Mugabe to remove her personnel

from three properties she seized from a Lebanese businessman in a dispute over a \$1.35m diamond ring. She ordered the ring as a gift to herself from her husband for their 20th wedding anniversary but wanted a refund because the ring was polished.

Though several sources have reported the export of animals from Zimbabwe to China, the Zimbabwean embassy in China has denied the reports saying that the country "has not exported any game for purposes of settling some military debt or any debt at all."

# ZIMBABWE: GOVERNMENT OFFICIAL, 70, MARRIES 23-YEAR-OLD

By Sandra Beagan

Cain Mathema, Governor and Resident Minister of Bulawayo, the second largest city in Zimbabwe, who will turn 70 years old in January, married 23-year-old Diana Bathabetsoe Nare on

December 22 at a colourful and well-attended wedding in Bulawayo.

The bride graduated from Zimbabwe's Midlands State University in November.

Mathema was hauled before the courts for adultery

by his first wife in 2009, before their divorce. He had impregnated his wife's 20-year-old domestic servant who he later married customarily. He dumped that wife for Nare who he met in 2014 at the Mhlahlandlela Government Complex in Bulawayo.

A number of officials in President Robert Mugabe's administration have left their wives to marry much younger women. Mugabe himself left his first wife to marry Grace in 1996. The age difference between them is 42 years.

continued from p(25)

## 4. THE FACT THAT YOU ARE HOME ALONE

It is extremely important that parents make sure their children never put the fact that they are home alone in their status. Again, you wouldn't walk into a room of strangers and tell them you are going to be all alone at your house so don't do it on Facebook either.

We may think that only our friends have access to our

status, but we really have no idea who is reading it. Your friend may have had their account hacked or someone could be reading over their shoulder at the library.

The best rule of thumb is not to put anything in your profile or status that you wouldn't want a stranger to know. You may have the most stringent privacy settings possible, but if your friend's account gets compromised than those settings go out the window.

## 5. PICTURES OF YOUR KIDS TAGGED WITH THEIR NAMES

We love our kids. We would do anything to keep them safe, but most people post hundreds of tagged pictures and videos of their kids to Facebook without even giving it a second thought. We even go so far as to replace our profile pictures with that of our children.

Probably 9 out of 10 parents posted their child's

full name, and exact date and time of birth while they were still in the hospital after delivery. We post pictures of our kids and tag them and their friends, siblings, and other relatives. This kind of information could be used by predators to lure your child. They could use your child's name and the names of their relatives and friends to build trust and convince them that they are not really a stranger because they know detailed information that allows them

to build a rapport with your child.

If you must post pictures of your children then you should at least remove personally identifying information such as their full names and birth dates. Untag them in pictures. Your real friends know their names anyway.

I would be a hypocrite if I said that I have completely removed all tagged pictures of my kids on facebook. It is a daunting task given the

amount of pictures that we take as proud parents, but I have started on it and I'll do a little bit each day until it's finished.

Lastly, think twice before you tag pictures of the children of friends and relatives. They might not want you tagging their kids for the reasons mentioned above. You can send them a link to the pictures and they can tag themselves in place of their children if they want to.

*Lifewire.com*





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CAC Bethel Toronto.... The church where the Lord answers prayer. come and experience salvation, restoration, deliverance, healing, impartation and more. O taste and see that the Lord is good. (Psalm 34:8). I have tasted and found that the Lord is good. I do testify that the Lord is good. Join me to taste him. Amos Dada



YOUTH CORNER



OLUCHI UGOH

Your children need your presence more than your presents” - Jesse Jackson

WELCOME/BONJOUR  
THANK YOU ALL

I just want to wish you all a Merry Christmas and a Happy New year.  
Thank you for all your feedbacks since I started my page. I hope Santa is good to you. I know that I have been good;  
I am expecting good gifts.  
Happy birthday to my brother, Divine Chimsomaga and all December celebrants.  
Please have a safe holiday. See you in January.

MATH

Draw hands on the clocks to show a certain time of the day

A



6:30 am

B



12:00 noon

C



4:45pm

answers on page (43)

- A. Mrs. Carmen has 24 students in her class. If 13 of them are girls, how many are boys?\_\_\_\_\_
- B. Chidi has 4 pencils. Bunmi has 5 crayons. Chidi offers Bunmi 1/2 of his pencils. How many pencils does Bunmi have now?
- C. Ngozi's mom gives her \$2.00 to buy a banana. If the banana costs 50c, how much does Ngozi have left?\_\_\_\_\_
- D. There are 30 students in Ms. Ama's class. There are 18 girls. How many boys are in the class?\_\_\_\_\_
- E. Five new students were added to Ms. Ama's class. Three of them are boys. How many girls are there in her class now?\_\_\_\_\_

answers on page (43)

OPPOSITES

- |                |             |
|----------------|-------------|
| Loose_____     | Open _____  |
| Heavy_____     | Kind _____  |
| Dull_____      | Empty _____ |
| Dirty _____    | Noisy _____ |
| Sharp_____     | Dry _____   |
| Straight _____ | Wide_____   |
| Hard_____      |             |

answers on p(43)

DID YOU KNOW THAT.....

Unlike some animals, Crocodiles can digest the Hooves and Horns of their prey.

Quote Of The Month

“Close some doors.  
Not because of pride, incapacity or arrogance, but simply because they no longer lead somewhere.”  
- Unknown

WORD SEARCH  
CHRISTMAS



- |             |            |               |                      |
|-------------|------------|---------------|----------------------|
| Gifts       | Joyeux     | Ornaments     | Family               |
| Santa       | Happiness  | Carols        | Friends              |
| Decorations | Holidays   | Entertainment | Love                 |
| Rudolph     | Snowflakes | Music         | Laughter             |
| Reindeer    | Twinkling  | Bells         |                      |
| Nativity    | Winter     | Xmas          | answers on page (43) |

HOW DO I COMPARE  
COMPARATIVE ADJECTIVES

A comparative adjective is used to compare two thing.  
These adjectives end in "Er"

Choose the right adjectives to complete the sentence.

- My sister is \_\_\_\_\_than I am. (Shorter, short)
- The robin flew\_\_\_\_\_than the duck. (High, higher)
- The cake is\_\_\_\_\_than the pie. (Smaller, small)
- Your Cat is\_\_\_\_\_than Mike's. (old, older)
- Britney swims\_\_\_\_\_than Gozie (fast, faster)
- My dog is\_\_\_\_\_than Tunde’s cat (big, bigger)
- My dad is \_\_\_\_\_than your dad (taller, tall)
- Dinma’s hair is \_\_\_\_\_than Ogochukwu’s hair (curly, curlier)
- My friend's dress is \_\_\_\_\_than mine (long, longer)
- My sister is more \_\_\_\_\_than your sister (friendlier, friend)

answers on page (43)







# BUSINESS

## ADVICE FOR SMALL BUSINESS: ACT LOCAL, THINK GLOBAL

By Kunle Adebunmi

The business world is fast becoming a single global supermarket where you can shop for everything. Boundaries and borders are gradually getting linked and connected. Trade and commerce are getting more simplified. We need to be aware that the business world is growing smaller and smaller every day. We are fortunate in this digital age because most economies are getting more connected faster. Interestingly, African countries have also continued to work together by pushing the agenda for intercontinental and regional trade integration for its own continent.

At the moment, the internet is busy daily, breaking international business barriers. Businesses are now refusing to compete locally but globally i.e. competition is gradually leaving the local space. However, every small business is expected to put more effort in growing local roots while thinking internationally. African small businesses also need to develop a conscious and continuous network so as to be able to keep creating new markets aside its existing local market. There is nothing stopping a startup with a

global mentality to promote its business internationally. From what we can see from the global business trend, technological advances have eliminated all the barriers of connection to other international markets.

What is worth doing at all is worth doing well. If you have taken the pain to start a small business, then it's worth it to think big and think global. Most times, what you think is what you get. According to Henry Ford, "Whether you think you can or you can't; you are right." It simply means; the bigger your thinking in business, the more likely you can achieve it. Unfortunately, too many small business owners only think locally. The way you think in business determines the way you act and the way you act will determine how impactful your small business will turn out to be. That is why every small business should think globally from the start if they want to grow to their utmost potential.

If you want to make the biggest impact on your small business, you need to start acting locally and thinking globally. Every small business owner needs to consciously ask questions; do we just want to exist only within our

immediate local environment? Do we believe that our product offering should extend to the international markets? Etc.

The "Think Global, Act Local" mantra suggests that you should be more particular about developing a global brand for your small business while you keep tailoring your marketing to a geographic audience. Your goal should be tailored towards the level of impact your small wants to make. Any business thinking locally will only make an impact locally while the one thinking globally is bound to make a bigger impact internationally. Promoting your global idea and brand from your local region can be achieved. Every small business can now promote their brand internationally and globally. Since business is also about connecting, having a local presence and local knowledge cannot be said to be enough.

Marketing of product or service offerings globally offers better financial and other kinds of benefits for any small business. Some businesses already succeeded in achieving global brand status because they started locally but were thinking globally.

*continued on p(38)*

## Ashley Madison's penalty: 4 cents per user

By Sandra Beagan

Remember when the Toronto-based dating site for cheaters AshleyMadison.com was hacked in 2015 and personal information of 36 million account holders was made public? The US Federal Trade Commission (FTC) went after them for using fake profiles to entice paying customers, charging a fee to delete accounts that it did not delete, and misleading users about data security when the data was not secured.

Ashley Madison has now entered into a deal to settle those state and federal charges. Nominally the settlement is for \$8.75 million, but they're going to pay less than that – about four cents per user.

The data breach affected people in 46 countries. After it was made public, it became obvious that some of the female profiles on the website were "engager profiles" or "fembots" – fake profiles "created by [Ashley Madison] staff who communicate with consumers in the same way that consumers would communicate with each other – as a way to engage or attract additional con-



sumers to AshleyMadison.com," according to the FTC.

The FTC charged that there were 28,417 engager profiles on the hook-up site and only three of those were male. The FTC complaint also says that the fake accounts were created using photos and data from dormant profiles.

"Because these engager profiles contained the same type of information as someone who was actually using the website, there was no way for a consumer to determine whether an engager profile was fake or real," reads the FTC complaint. "To consumers using AshleyMadison.com, the communications generated by engager profiles were indistinguishable from communications generated by actual members."

The data hack also made it clear that the \$19 premium "Full Delete" ser-

vice for users cancelling their accounts was not being honoured. The company promised 100 percent removal of the user's digital trail: photos, profile information, all communications sent and received, and all non-message interactions such as virtual gifts and "winks."

In three years, Ashley Madison made nearly \$2.4 million from the Full Delete service. But, according to the FTC, "In many instances, Defendants removed consumer profiles from AshleyMadison.com within 48 hours of receiving a Full Delete request, but retained personal information for up to 12 months. In other instances, Defendants failed to remove consumer profiles from their internal systems."

Before the hack, Ashley Madison had promoted itself as a very secure service, cit-

## McKesson to sell 28 stores to win approval for Rexall takeover

By S.Ratko

U.S. health care company McKesson has agreed to sell 28 drugstores to win approval from the Competition Bureau for its deal to buy the Rexall Health pharmacy chain.

The Canadian regulator says the proposed \$3-billion acquisition of Rexall would "likely result in a substantial lessening or prevention of competition" if it was allowed to go ahead as originally planned.

Under a consent agreement with the Competition Bureau, McKesson will also restrict the exchange of "commercially sensitive information" between its wholesale and Rexall retail business, in order to preserve competition at the retail level.

The locations pegged for sale are located in small communities in Ontario, Alberta, Saskatchewan, B.C., and the Northwest Territories.

Last March, Calgary-

based Katz Group announced that it was selling its 470 Rexall retail pharmacies to McKesson, a company it has worked closely with for 20 years.

In 2012, McKesson acquired Katz's independent outlets and franchise businesses — primarily operating as I.D.A. and Guardian — for about \$920 million.

The San Francisco-based McKesson is the largest wholesaler of pharmaceutical products in Canada.

## Volkswagen moves into Kenya, Rwanda in Africa expansion

By S.Ratko

NAIROBI - Volkswagen recently opened a new assembly plant in Kenya and launched plans for a ride-sharing service in Rwanda as it seeks to take advantage of surging car demand in Africa.

The German car manufacturer's move into East Africa comes just weeks after it signed a deal to build an assembly plant in Algeria.

"Overall car sales in Africa are bound to rise by 40 percent within the next five years, that is why we are expanding our business," said Volkswagen Brand CEO Herbert Diess.

"It is fair to say that



the whole continent has seen a long period of economic stagnation, but just like China in the early 80s Africa offers great business opportunities. That holds especially true for Kenya."

The inauguration of the assembly plant in Kenya marks its return to the regional hub after an absence of some four decades.

The plant in the industrial town of Thika is expected to produce cars for Kenya as well as the

wider East African market, starting with the Polo Vivo, described as the company's most successful passenger car model in Sub-Saharan Africa.

Kenyan President Uhuru Kenyatta said the investment by Volkswagen was in line with government policy to industrialize his country's economy.

"With the opening of this facility, I expect to see a lot of VW government vehicles. I hope the county governments will also buy Volkswagen cars," Kenyatta said.

According to a January report by Deloitte Africa Automotive Insights, a rise in incomes in Kenya is

*continued on p(38)*

## \$11.2 million fine in contaminated peanut butter case

By Sandra Beagan

ConAgra Foods, headquartered in Chicago, makes and sells food products under various brand names.

In February 2007 Peter Pan peanut butter and Great Value (Walmart) peanut butter were linked to 425 cases of salmonella in the United States. The number of cases increased

to over 700.

As a result, all peanut butter produced by ConAgra with a product code starting with "2011" was recalled. This included

*continued on p(38)*

*Thank you for reading*

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## GNC AGREES TO TRY HARDER NOT TO SELL ILLEGAL OR UNSAFE SUPPLEMENTS

By Sandra Beagan

Dietary supplement manufacturers do not have to prove to the US Food and Drug Administration (FDA) that products work before putting them on the market. They don't even have to prove that they are safe. The world's largest dietary supplement retailer, GNC Holdings, has agreed to try harder to make sure that the products it sells are legal and safe.

The US Department of Justice (DOJ) announced on December 7 that GNC has made a deal with the DOJ that requires the company to reform its practices in relation to potentially unlawful dietary supplements and dietary ingredients.

The company also agreed to conduct a series of voluntary initiatives to improve the purity and quality of dietary supplements.

This was a non-prosecution deal that GNC agreed to in order to resolve its liability for selling products made by a company that is currently under indictment. GNC also must cooperate in dietary supplement investigations conducted by the US government and pay \$2.25 million to the government.

GNC was recently part of an investigation conducted by the FDA, the Consumer Protection Branch of the Department of Justice's Civil Division, and the US Attorney's Office for the Northern District of Texas which the DOJ says "revealed that GNC's practices related to ensuring the legality of products on its shelves were lacking."

In that Texas case, a statement of facts agreed on by both sides said that GNC's actions and failure to act allowed a misbranded supplement called OxyElite Pro Advanced Formula, manufactured by Dallas-based USPlabs LLC, to be sold at GNC retail locations in 2013.

GNC sold that product based on USPlab's representations that the supplement's ingredients were compliant with the law.



However, GNC did no testing of its own to confirm that assertion or to verify that the ingredients were what USPlabs claimed they were.

In November 2015 USPlabs was accused and indicted of being part of a conspiracy to import ingredients from China using fake labeling and false certificates of analysis and lying about the nature and source of the ingredients after using them in products. USPlabs is still awaiting trial.

In its deal with the DOJ in the more recent case, GNS has agreed:

- If it learns that the FDA has issued a public written notice about a dietary supplement or an ingredient not being legal or safe, GNC will take immediate action to suspend the sale of that product

- It will establish a "restricted list" containing ingredients that are not to be used in dietary supplements and a "positive list" containing ingredients that are approved for sale. The lists will not have the force of law, but GNC will use them as guidance in deciding what products to approve for sale. Products containing ingredients that are not on either list will require further internal action and approval before being offered for sale.

- It will substantially revise its internal approach to dealing with the vendors whose products it sells, including requiring more explicit guarantees from the vendors that their products do not contain ingredients on GNC's restricted list and that their products are legal.

- It will voluntarily

work to develop an industry-wide quality seal program. When this quality seal is implemented, GNC will stop paying its retail sales staff bonus commissions, to direct customers to products that don't carry the seal.

- It will update its adverse event reporting policy to make sure that employees understand the proper procedures to use if a customer complains of injuries associated with a product purchased at GNC.

Benjamin C. Mizer, head of the Justice Department's Civil Division, said, "Unlawful dietary supplements are an important enforcement priority for the department . . . Today's resolution is a significant step forward in reforming an industry rife with alarming practices. Companies like GNC need to do more to ensure that they are not selling products containing questionable and untested ingredients. The American public deserves better, and the Department of Justice appreciates GNC's efforts in resolving its issues and moving forward in the best interests of American consumers."

William Wallace, speaking for Consumer Reports, said, "We welcome this action to protect consumers from potentially harmful and illegal supplements. It sends a message that retailers – and not just manufacturers – have a responsibility to keep these products off the market. We urge the Justice Department and the FDA to hold GNC accountable for its commitments, and for all retailers to sell only those products they know are safe."

## US FDA: NEW GUIDELINES TO REDUCE LEAD IN COSMETICS

By Sandra Beagan

Did you know that many cosmetics contain low levels of lead? The amount of lead in our lipstick, eye shadow, lotion, shampoo, blush, powder, and other products may be too low to do you any harm, but the US Food and Drug Administration (FDA) is taking steps to limit the amount of chemicals in our cosmetics even further.

In December, the FDA released new draft guidelines that will limit cosmetic products to containing no more than 10 parts per million (ppm) of lead.

Exemptions include hair dyes that contain lead acetate as an ingredient and topically applied products that are classified as drugs.

In the introduction to the document the agency said, "We consider the recommended maximum lead level to be achievable with the use of good manufacturing practices and to be consistent with the 10

ppm maximum lead level for similar products recommended by other countries," meaning that the new guidelines probably won't pose an issue for manufacturers.

The FDA came to its determination of 10 ppm after several years of research. In October 2007 the FDA scientists began collecting lipsticks that were commercially available in the US market and analyzed the lead content of 20 shades from 12 brands.

All of the samples contained lead, ranging from 0.09 ppm to 3.06 ppm. A few years later they tested 400 lip products and found lead levels ranging from 0.026 ppm to 7.19 ppm.

They then did further studies that included other products such as eye shadows, finding lead levels ranging from 6.7 to 9.4 ppm.

Their report notes that a user's actual exposure is actually lower than these

number would suggest because cosmetics are only applied to a small portion of the skin.

According to the report, "Based in part on the data from our surveys, we are recommending a maximum level of 10 ppm for lead as an impurity in cosmetic lip products . . . The low levels of lead we found in most of the surveyed products indicate that the manufacturers of those products were likely to have sourced their ingredients appropriately and to have used good manufacturing practices during the production of their products."

Not everyone agrees that even the smallest amount of lead in cosmetics is safe. For one, The Natural Resources Defense Council, a New York based non-profit environmental advocacy group, said in November that the FDA should completely ban lead from all cosmetics to fight lead toxicity.

## MONTREAL COOKIE FACTORY CLOSING, 454 JOBS ELIMINATED

By S.Beagan

The giant multinational food company Mondelez, a spinoff from Kraft, is closing its snack factory in Montreal in 2017. The announcement was made on November 30.

As a result, 454 people will lose their jobs. Mondelez Canada's other five facilities will remain in operation and 95 percent of the Montreal plant's production will be moved to the Toronto area and the rest will be handled in Portland, Oregon.

Spokesperson Stephanie Cass called the decision final. "Over the next few days and weeks, we look forward to sitting down with the union representatives to discuss severance arrangements," she said.

Cass said that the decisions followed a company review of its supply chain and indicated that any offer

of provincial government assistance would not make a difference.

Quebec's Economy Minister Dominique Anglade said the province has not received a request for financial help from the company. "We are very open at looking into what we can do with the company but I don't think it will respond to their needs," she said.

She added that the province's government is "realistic" and wants to avoid "false hopes."

The employees of the factory, who are represented by two unions, expressed shock at the news. Sylvain Gagne spoke for the Bakery, Confectionary, Tobacco Workers & Grain Millers (BCTGMI) which represents about 300 of the employees. "We learned of the decision about five minutes before everyone else," he said. "We weren't expecting this and we didn't

have time to prepare our members."

Gagne learned that the Oreo production line may be finished in early January, which will result in the loss of 80 jobs.

Dave Chartrand, speaking for the International Association of Machinists and Aerospace Workers (IAMAW), criticized Mondelez for not offering to discuss the situation with employees to consider solutions that might keep the facility operating in Montreal.

The local chamber of commerce has asked to meet with Mondelez to discuss how the terminated employees will be helped as they look for new work.

Mondelez Canada manufactures Christie products such as Ritz crackers and Oreo cookies as well as Cadbury, Chips Ahoy, Dentyne, and Toblerone products.

## IKEA: STOP HAVING SLEEPOVERS IN OUR STORES

By Sandra Beagan

In the past year there have been about ten "non-sponsored sleepovers" in Ikea stores in Australia, Belgium, Canada, Japan, Netherlands, Poland, Sweden, UK, US. The giant

Swedish furniture retailer understands the temptation to spend the night testing out its demo rooms and beds but still considers it trespassing.

The craze seems to have been started by two Belgian teen boys who

posted their overnight Ikea adventure on YouTube in August.

They began their night by hiding in a closet for three hours until the store closed. Their signal to come out was the store music going off. They jumped

on the beds, read children's books, and posed with a teddy bear. They hid in the closet again in the morning and left the store without getting into trouble.

Recently two 14-year-old girls who spent the night at the Jonkoping, Sweden branch were caught. They weren't prosecuted because of their young age.

In October two 15-year-old girls were caught in the Malmo, Sweden branch. They were apparently too afraid of set-

ting off an alarm to leave their closets in the morning and were discovered by workers who then called police.

IKEA understands why people want to have sleepovers in its stores but can't allow it.

"We appreciate that people are interested in IKEA and want to create fun experiences, however the safety and security of our co-workers and customers is our highest priority and that's why we

do not allow sleepovers in our stores," said the UK spokesperson.

The Swedish spokesperson added, "Maybe needless to say that the fun in it is overrated. A long night of sitting still, only to then risk getting into trouble with the law."

Though it is illegal to have a unauthorized sleepover at an IKEA store, the company did list an Australian branch with Airbnb in 2014 for a one night promotion.



# BOOKS - EDITOR'S PICK

## FICTION & NON FICTION BOOKS

By Ngozi Ugoh

Desperation can

drive people to success. Admittedly, there are times that desperation

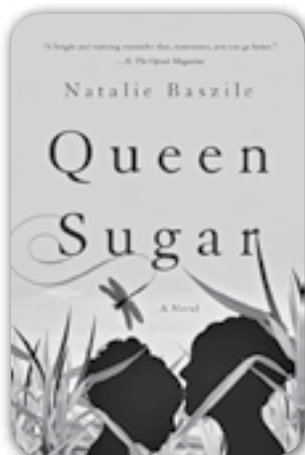
is a powerful motivator to know oneself better, to earn higher income

or to become successful. So while you figure out the things you are being

desperate about, soak into this list of books that narrate stories of

people desperate about fulfilling what their hearts desire.

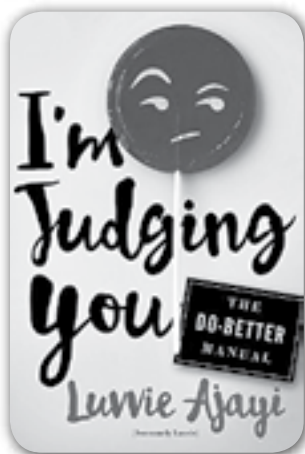
### QUEEN SUGAR



By Natalie Baszile

Charley Bordelon is a single mom living in Los Angeles with her eleven-year-old daughter. They struggled hard to survive the complexities of the city until she was notified that she is about to inherit an eight-hundred-acre sugarcane land in Louisiana. There another struggle on cane farming starts that deals with overwhelming challenges.

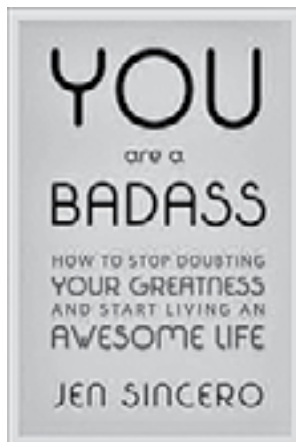
### I'M JUDGING YOU: THE DO-BETTER MANUAL



By Luvvie Ajayi

This bestseller contains hilarious essays that examine today's social media and pop culture. Blogger Luvvie Ajayi provides smart and handy pieces of advice to people who have become so obsessed with their digital, connected lives. This unique, entertaining and witty handbook, is indeed the Do-Better Manual the world needs.

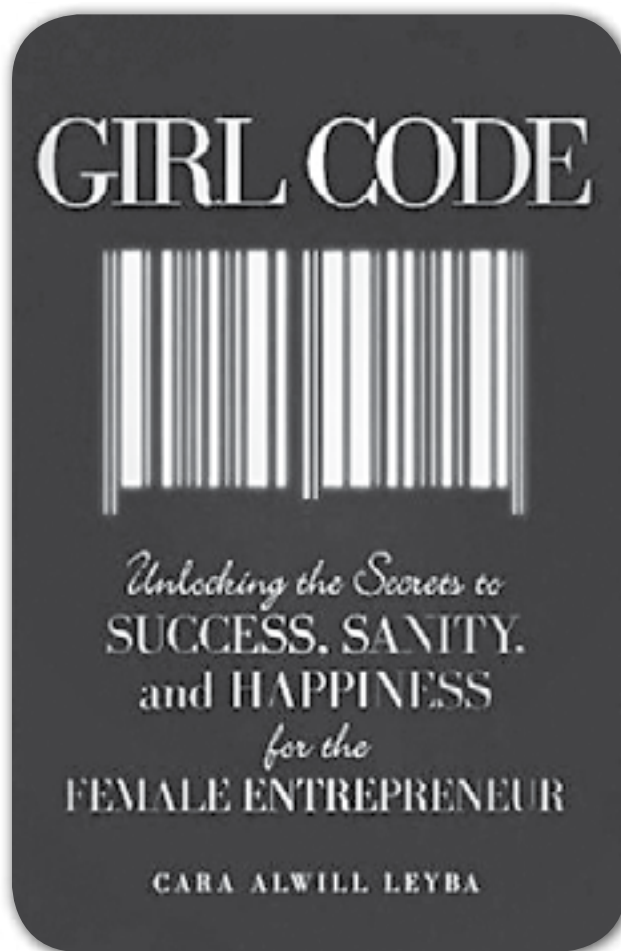
### YOU ARE A BADASS: HOW TO STOP DOUBTING YOUR GREATNESS AND START LIVING AN AWESOME LIFE



By Jen Sincero

Are you desperate of improving your life but afraid to take risk? YOU ARE A BADASS will help you stop doubting yourself and get serious changes you really wanted. With 27 refreshing short chapters, renowned success coach Jen Sincero serves you a revitalizing how-to guide about changing those self-sabotaging beliefs that stops you from living an awe-inspiring life.

### GIRL CODE: UNLOCKING THE SECRETS TO SUCCESS, SANITY, AND HAPPINESS FOR THE FEMALE ENTREPRENEUR



By Cara Alwill Leyba

Becoming a successful and happy female entrepreneur starts from building a network of women who support each other and have each other's back. This is evident with the growing number of women entrepreneurs nowadays. Girl Code has witnessed this phenomenon and showed the world how women ruled the world.

## TO THE RESCUE

Ibadan 1981

By Pastor Dele Dada

CHAPTER 2,  
Pages. 42-43

Tosin interrupted his thoughts, "Yes, Kola thank you so much you did a good job, you cannot imagine my worries when the principal called me about two months ago and said, The Head of Department of Linguistic will not be able to organize this debate. I mean, the annual Literary and Society Debate this year and that he was going to give the job to me. It was like God telling Moses to go and liberate the people of Israel from the hand of their four hundred -years task master, or was it four hundred and thirty years with the hard hearted Pharaoh. I said, 'Sir, I cannot do it, I have not done it before'.

Just as God calmed the nerves of Moses answering all the eleven queries that Moses brought, the man debunked all my arguments. Two things that he said that really struck me was, 'It is for your learning and that it

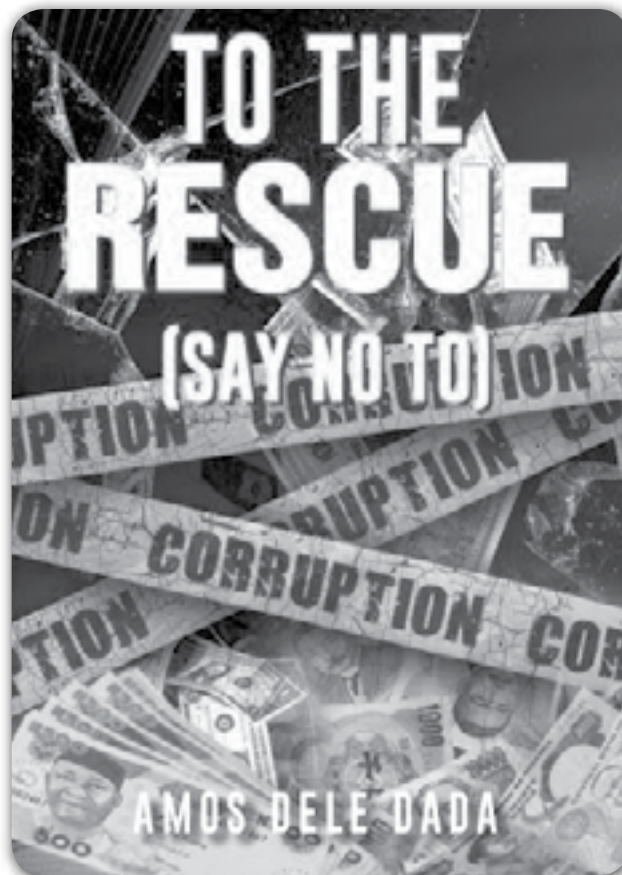
will open doors for you in the future.' I really have learned a lot. Your presence gave me confidence," she concluded.

Kola could not believe what he was hearing. Was she flattering him? Usually Tosin will just not appreciate all his gestures of love and if this is what is coming out of her, maybe this really is the day the Lord has made for him to get the words he has been waiting to hear from her.

"You are always welcome," he said, looking romantically to her eyes. "If I do not help you to succeed who else will I help? Tosin you don't know how much I love you, do you?"

Tosin turned her gaze away from him, "Do not start that song again, I have told you that you do not know what love is, what you are experiencing is infatuation."

Kola laughed hysterically, at least he was getting her attention and for once, the elusive Tosin is talking. He couldn't tell whether it was the success of the debate that was



exciting her or not, but he was enjoying the unfolding scenario.

"Tosin tell me, what is infatuation and what is love?"

Tosin looked right at him, "You don't know the difference?"

In a macho characteristic of man's ego Kola replied, "Why wouldn't I

know? But since you're the one telling me my love for you is infatuation, I will like to know from you, the difference." Just as Kola was willing to know the mind of Tosin, Tosin was more interested in knowing where Kola really stands. This seemed to be an opportunity, she will not miss it.

She said, "There are some feelings we have when infatuated that we don't have when we're feeling love. Some of the "symptoms" of infatuation are; feelings of panic, uncertainty, overpowering lust, feverish excitement, impatience, and/or jealousy. But in our context of discussion it is overpowering lust that is prevalent. What you are calling love is nothing but making love. That is lust. That is infatuation." She continued, "When infatuated, we are thrilled, but not happy, wanting to trust, yet suspicious. There are lingering, nagging doubts about our "partner in infatuation" and their love for us. We're miserable when

they're away, almost like we're not complete unless we're with them. It's a rush and it's intense. It's difficult to concentrate. And most infatuation relationships have a high degree of sexual charge around them. Somehow being with them is not complete unless it ends in some type of sexual encounter. Simply put infatuation is an object of extravagant short-lived passion."

"Wow." "That is a good definition. But do you think that." Kola was saying

"-There is no 'but'", Tosin interrupted him putting her finger on the lips of Kola motioning him to stop.

They were both very relaxed. "Just accept it without comment."

"I have to comment," Kola retorted. "Well not much of a comment but a defense, I have to defend myself. By the way you have my permission to touch my lips the more"

TO BE CONTINUED

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# SPORTS

## SERENA WILLIAMS ENGAGED TO REDDIT CO-FOUNDER ALEXIS OHANIAN

By S.Ratko

“Who the Heck Is Alexis Ohanian, and Why Would Serena Williams Want to Date Him?” Slate magazine asked in a headline last year.

Mr. Ohanian is an American internet entrepreneur, activist, investor, best-selling author and co-founder of social website Reddit, and, Ms. Williams not only wants to date him but plans to marry him.

Ms. Williams, the tennis superstar, announced her engagement to Mr. Ohanian on Reddit, the website that claims the label “the front page of the internet.”

The Reddit post featured a drawing of Snoo, the site’s mascot, dressed as Mr. Ohanian and kneeling with a diamond in its hand. A female Snoo, styled after Ms. Williams and wearing a tennis skirt, Nike top, and headband, floated above him with a smile on her face.

Above the picture was the headline, “Future Mrs. KnOthing.” It was a nod to the site and its community: Mr. Ohanian has long gone by the handle KnOthing.

In free verse, Ms. Williams, whose account is verified on the site, described the proposal on the “isaidyes” subreddit, which is dedicated to engagement stories.

I came home / A little late / Someone had a bag



Alexis Ohanian

packed for me / And a carriage awaited/ Destination: Rome / To escort me to my very own “charming” / Back to where our stars first collided / And now it was full circle / At the same table we first met by chance / This time he made it not by chance / But by choice/ Down on one knee/ He said 4 words / And / r/isaidyes

Mr. Ohanian chimed in in the comments: “And you made me the happiest man on the planet.”

A spokeswoman for Ms. Williams, Kelly Bush Novak, said that a wedding date had not been set yet. Ms. Williams and Mr. Ohanian had known each other for some time before they started dating last fall, she said.

Ms. Williams, 35, is one of the greatest American athletes active nowadays and is the highest-paid female athlete in the world. She won her first Grand Slam singles title at 17 in 1999, and in 2016 won her 22nd. She has spent more than 300 weeks at No. 1; a recent run of 186 consecutive weeks in

the top spot ended in September.

Ms. Williams has not played a match on tour since losing in the semifinals of the United States Open in September. She plans to open her tennis season in January of 2017, in Auckland, New Zealand.

Though Mr. Ohanian, 33, is significantly less well-known by the general population, he too has risen to the top of his field since starting the site that would become Reddit with his college roommate, Steve Huffman, 11 years ago.

The site was pitched to the start-up incubator Y Combinator and was acquired by Condé Nast just 16 months after it began. In 2010, Mr. Ohanian joined Mr. Huffman at another company, Hipmunk. In 2013, he wrote a book about the power of the internet called “Without Their Permission.”

Mr. Ohanian also posted the news on his Facebook page.

In an interview with Vogue in July, Ms. Williams was asked to identify the most romantic thing a man had ever done for her.

“It hasn’t happened yet,” she replied.

On Twitter, Mr. Ohanian had called the interview “pretty great.”

A user replied to him, and to Ms. Williams: “Alexis, I think you need to get on that most romantic thing.”

## Sailing’s Stephen Park chosen as performance director by British Cycling

By Daniel Forrester

The embattled governing body British Cycling has appointed Stephen Park as its performance director.

British Cycling has recently been dealing with different challenges and Park will be leaving his position as the Royal Yachting Association’s Olympic manager to join their team.

In a Twitter announcement, British Cycling posted a message welcoming Park to his new job. The Glasgow-born 48-year-old now becomes British Cycling’s first performance director since Sir Dave Brailsford left in 2014 to work as the Team Sky principal. Park is a two-time Olympic sailing competitor.

Cycling in Britain is currently in a mess and Brailsford’s position at Team Sky is under scrutiny. In early 2017, Ian Drake, the British Cycling chief executive, is expected to leave office and the search for his successor has already begun.

In April, Shane Sutton; the former British Cycling technical director also quit, citing allegations of discrimination.

Great Britain won six gold medals from 10 track events at the Rio Olympics even though they had been

suffering from these disruptions. They were also the most dominant team at the Rio Paralympics.

Cycling is Britain’s most successful Olympic sport and Park has the task of ensuring that their great performance continues at the Tokyo Games and beyond.

The appointment of the performance director is inspired by Britain’s intention to dominate the Tokyo 2020 cycle. British Cycling could also restructure the coaching programme by introducing a new technical director like head coach Iain Dyer, to compliment Park’s appointment.

Park, a non-cycling specialist, has stated that he is happy to receive the appointment and he intends to continue working on the high-performance culture at British Cycling.

Although he appreciated that cycling is different from sailing, Park said that it is a sport that he enjoys being involved in from a personal level.

Park, who guided Britain’s sailors to the top of the Olympic medal table in Rio, has said that he looks forward to work with a highly motivated and experienced group of coaches, support staff and athletes. This, he

says, is his formula for dealing with the challenges that might come with his new job.

Park is no stranger to success, having helped Britain amass 23 Olympic and Paralympic medals during his 15 years working for the Royal Yachting Association. In spring, he is expected to start working at the National Cycling Centre, his first challenge will probably be Hong Kong’s track world championships to be held in April.

He has said that he expects sailing to continue flourishing moving into the future.

According to Chris Boardman; who was part of the selection process, Park is the right person to build on the success Britain has been enjoying in recent years. Boardman is a key protagonist in British Cycling’s successes as well as the 1992 Olympic individual pursuit champion.

The appointment of Stephen Park as the new British Cycling performance director is a big move aimed at using Park’s track record of successfully delivering at the highest level. Many Britons will be hoping that this appointment will bring more success and dominance in the sport of cycling.

## Cleveland Cavaliers outsmart the Golden State Warriors again

By Daniel Forrester

Kyrie Irving helped the Cleveland Cavaliers beat the Golden State Warriors after he took a clutch shot to win the game 109-108.

With just 3.4 seconds left on the clock, Irving dropped a short, turnaround jumper over Klay Thompson. This left a bad taste in the Warriors mouths having suffered the same fate when the

Cavaliers beat them again in June’s NBA Finals.

The Warriors were leading by 14 early in the fourth quarter, however, Irving came to the rescue of the Cavs just like he did in June. He helped close Game 7, awarding Cleveland its first major pro sports championship in 52 years after step-back 3-pointer over Stephen Curry.

LeBron James described

Irving as “special,” adding that his ability is “sure.”

Kevin Durant, who led all scorers with 36 points in his first game, had a last minute chance to score for the Warriors but he lost his balance coming off a screen and couldn’t get off a shot as time ran out.

Durant felt that Richard Jefferson had fouled him.

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## Sam Allardyce replaces Alan Pardew as Crystal Palace manager

By Daniel Forrester

Former England boss Sam Allardyce has been named as the new Crystal Palace boss just a day after Alan Pardew was fired. Allardyce has signed a deal that will keep him in the premier league club for the next two years and six months.

Pardew has been en-



Sam Allardyce

during a terrible spell with the club, with a run of one

win in 11 games and Crystal Palace sitting 17th in the Premier League table.

Steve Parish; the club’s Chairman, expressed his delight after landing “highly regarded” and experienced Sam.

“Big Sam” last served as the manager for the English national team and he has been away from football action ever since. He lost the England job after 67 days and only one match in charge.

In September, Allardyce had to bid his job as England manager goodbye by mutual agreement after a newspaper report.

The Daily Telegraph claimed that he offered advice on how to “bend” player transfers rules. These allegations rubbed the Football Association

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## CANADIAN JUNIOR TEAM EXPECTED TO PERFORM, EVEN IN THE ABSENCE OF NHL STARS

By Daniel Forrester

The Canadian team has showed that it is in great shape to take on the 2017 world junior tournament.

The team has shown signs of dominance during preparation matches played

within the week by beating defending champs from Finland with a 5-0 score line. This was followed up by a 5-0 victory against the Czech Republic in Ottawa.

Although head coach Dominique Ducharme’s team is missing six of Canada’s

top teenagers who are currently on duty in the NHL, they expect to have a great tournament. Canada hosts and opens the 10-country, 11-day tournament against Russia in Toronto.

Ducharme has

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## INTERNATIONAL NEWS

### Israeli Drugmaker To Pay \$519M In Fines For Foreign Bribes

By S.Ratko

NEW YORK: Israeli generic drug giant Teva will pay \$519 million to settle charges that it paid bribes to foreign officials to win business in Russia, Ukraine and Mexico, US officials announced recently.

Teva, the world's biggest generic drug company, promised to enhance its compliance program after its Russia subsidiary pleaded guilty to one count of the Foreign Corrupt Practices Act and it signed off on a deferred prosecution

agreement, the Justice Department said.

"Teva and its subsidiaries paid millions of dollars in bribes to government officials in various countries, and intentionally failed to implement a system of internal controls that would prevent bribery," said assistant attorney general Leslie Caldwell.

The case included bribes by Teva Pharmaceutical Industries to a "high-ranking Russian government" official who used his authority to boost sales of the Teva multiple sclerosis drug Copaxone, resulting

in more than \$200 million in profits for Teva and about \$65 million for the Russian official between 2010 and 2012, the Justice Department said.

In Ukraine, Teva also admitted to paying bribes to a senior government official, who agreed to promote Teva drugs. The Ukraine payments to the government official are from 2001 and 2011.

In Mexico, Teva's subsidiary paid bribes to doctors employed by the Mexican government since at least 2005, according to the Justice Department.

Teva said it commenced a probe of bribery after learning of problems from employees and US government in early 2012. None of the employees involved in the wrongdoing are still at the company, it said.

"While the conduct that resulted in this investigation ended several years ago, it is both regrettable and unacceptable, and we are pleased to put this matter behind us finally," said Teva chief executive Erez Vigodman. "The Teva of today is a fundamentally different company."

### MELANIA TRUMP TO SLOVENIANS: NO MORE PRODUCTS USING MY NAME

By Sandra Beagan



Melania Trump

Melania Trump's name and image have been used on numerous products in her native country, Slovenia, since Donald Trump became US president-elect and she has hired a law firm to put a stop to it.

The director of the law firm Pirc Musar & Partnerji, Natasa Pirc Musar, said on December 2 that using the future first lady's name for commercial purposes without her client's approval would be a violation of Melania Trump's personal rights and would be against the law in Slovenia.

The lawyer told the Associated Press "Judicial practice in Slovenia is clear: the use of the name, surname and photo of someone for commercial purposes without approval is not allowed." She added that the law firm has sent a press release to the Slovenian media, explaining that "Melania Trump" is a registered trademark and unauthorized use would be a violation.

Some of the items bearing Trump's image or name include a line of underwear, shoes, a salad, a big Christmas tree in the capital, cakes decorated with golden dust, and honey "from the home garden of Melania Trump."

According to Pirc Musar, Trump has not launched any legal claims so far. "We issued only a general warning," she said. "We did not decide to call anybody or to demand anything. We have nothing against the Christmas tree in Ljubljana named Melania because this has nothing to do with commercial purposes. But we can't allow some products to be named 'Melania Trump.'"

Melania Trump was born Melanija Knavs and began modeling at the age of five. She left Slovenia to pursue an international modeling career in her 20s. She last visited the country in 2002 to introduce Donald Trump to her parents.

It is not clear if branding a product only as "Melania" would be a violation of the trademark. According to Slovenia's national statistics bureau there are 25 people in the country with that name and 198 people named Melanija.

### Dylann Roof Found Guilty of Racially Motivated Massacre

By S.Ratko

Dylann Roof, convicted recently of killing nine black parishioners at a South Carolina church, is one step closer to hell.

A jury found Roof guilty on all counts after two hours of deliberations. He stood with his arms by his side, staring straight ahead as "guilty" was read aloud 33 times.

Relatives of victims held hands and squeezed one another's arms. One woman nodded her head every time the clerk said "guilty."

The jury will return on Jan. 3 to determine whether Roof should be put to death for committing a hate crime and other charges — a proceeding in which he plans to represent himself.

Roof, 22, confessed to targeting the Bible study group at Emanuel AME Church in Charleston on June 17, 2015, because they would pose little danger to him. He had researched the history of the storied black church where



Dylann Roof

Martin Luther King Jr. once spoke.

The killer was full of hate and "immense racial ignorance," Assistant U.S. Attorney Nathan Williams said in his closing remarks.

"There is no bravery in this defendant. There is no bravery in his actions," he said, according to local news station WIS10. "These nine people exemplified a goodness that was greater than his message of hate."

Roof hoped the 77 bullets he fired would be the opening salvo in a race war leading to the return of segregation.

But instead, the Confederate flag — featured in many of the disturbing pho-

tos Roof snapped of himself before the killings — was removed from the South Carolina statehouse after 50 years.

Defense attorney David Bruck hinted in his remarks that Roof was mentally ill.

"There is something wrong with his perceptions," Bruck said.

Roof's mental state will likely be featured prominently during the sentencing phase of the trial. His lawyers said in a court filing they fear Roof wants to avoid embarrassing testimony the defense might have presented to convince a jury to spare his life.

"Racism, discrimination, and hatred was put on trial in Charleston and lost 33 times," said Malcolm Graham, a former North Carolina state senator whose sister, Cynthia Hurd, was killed by Roof.

He tweeted that his sister was an "Emanuel AME Hero."

Prosecutors introduced mountains of evidence against Roof over six

days of testimony, including video of his two-hour confession to investigators and his racist manifesto.

"I went to that church in Charleston, and I did it," Roof said. "Somebody had to do it."

Roof said he self-radicalized after George Zimmerman killed Trayvon Martin in 2012.

"Black people are killing white people every day. What I did is so minuscule compared to what they do to white people every day," he said.

He loaded eight clips with 88 bullets before joining the Bible study group.

"He walked into the church with murder in his heart," Assistant U.S. Attorney Stephen Curran said.

The grace of the victims' families and two adult survivors — many of whom forgave Roof — inspired President Obama to deliver one of the most powerful speeches of his presidency.

"For too long, we've been blind to the way past injustices continue to shape the present," Obama said.

### WOMAN GETS A BABY FROM OVARY FROZEN IN CHILDHOOD

By Daniel Forrester

A woman in London is the first person to give birth after becoming fertile again using ovarian tissue frozen before entering the puberty, doctors said.

Moaza Al Matrooshi, 24, had her right ovary removed when she was just nine years old before starting radiation treatment for

a severe blood disorder, said Helen Picton, the head of University of Leeds where the ovarian tissue was frozen.

Her fertility was restored after transplantation of the preserved cells.

"It is the first time that the success of the procedure has been shown in a pre-pubescent girl, and I'm delighted that this young woman has

customers were unhappy."

Air Miles had opposed Pott's bill saying that forcing the company to cancel its expiry policy would "trigger negative implications, such as immediate and long-term additional loyalty program costs, which will ultimately affect consumers who use those loyalty points."

Roseman said that she thinks it was the retail partners of Air Miles that

forced the decision. "It's not that (points collectors) were so much unhappy with Air Miles, but they were angry with the retailers," she said.

"A number of people told me they wrote to the LCBO, Sobeys and others. I think Air Miles really had to keep their partners happy," she added. "Their partners' brands were also being dragged down by this as well."

### Air Miles points expiry policy cancelled

By Sandra Beagan

Air Miles announced on December 1 that it has cancelled its policy of expiring points that are unclaimed after five years. The policy was announced in 2011 and was to take effect on December 31 of this year.

The controversial practice of setting expiry dates for loyalty points is known in the industry as

"date stamping." Aeroplan cancelled its date stamping policy — which it had announced in 2011 — in 2013.

LoyaltyOne, the parent company of Air Miles, issued a statement saying that it believes cancelling the policy will help rewards programs remain viable in Canada. President and CEO, Bryan Pearson, said, "We have made the decision to cancel the expiry policy for all collectors effective im-

mediately.

"There is uncertainty with provincial governments proposing or considering legislation across Canada, so we have decided to cancel the expiry policy so that all collectors, regardless of location, can be confident that their balances will be protected."

Ontario's legislature was days away from considering a private member's bill put forward by MPP

Arthur Potts which would have made expiry dates for loyalty points illegal.

Toronto Star's consumer affairs columnist, Ellen Roseman, has written extensive about the Air Miles expiration policy and had started an online petition to get it cancelled. She said that the change in policy is probably no coincidence: "I think the company was under pressure for a while . . . They knew that



# ISRAELI TYCOON ARRESTED ON SUSPICION OF BRIBERY IN GLOBAL CORRUPTION CASE

By S.Ratko

Israeli tycoon Beny Steinmetz was detained by police recently for his suspected role in a sprawling corruption case involving tens of millions of dollars.

Steinmetz is suspected of bribing officials in Guinea and money laundering. His house and offices were raided recently, police said. He was ordered under house arrest for two weeks by an Israeli court.

His Israeli and French passports were confiscated, and he is barred from leaving Israel for 180 days. His bail was put at 50 million shekels in cash and an additional 50 million shekels in property (totaling nearly \$26 million). He will be able to post bail.

The businessman owns a mining company that had won mining rights in Guinea.

Guinea confirmed recently that Steinmetz's arrest was linked to a corruption investigation started in 2011. Saadou Nimaga, the secretary general of Guinea's Ministry of Mines, told Reuters that the country was not ready to make an extradition request, but its investigation could implicate many people.

Steinmetz and other Israelis are suspected of paying out tens of millions in bribes to officials in Conakry, the capital of the Republic of Guinea, in return for their help in advancing local business interests.

The investigation is being conducted together with law enforcement officials from the United States, Switzerland, and Guinea, as part of a global push led by



Beny Steinmetz

the OECD to address official corruption in member states. In Israel, the police's fraud squad is working with state prosecutors and local tax officials.

The probe was made public after a secret investigation found evidence supporting the suspicions, police said. Others are expected to be called in for questioning as the investigation continues.

Mining company BSG Resources earlier said in a statement that Steinmetz's arrest was "in the aftermath of ongoing and what BSGR believes to be obsolete investigations surrounding bribery and corruption against BSGR." The firm added it believed the allegations to be baseless.

Steinmetz's lawyer denied the allegations.

The attorney, Yuval Sasson, said, "The current process is a recycling of an old process led by the Guinean government since its corrupt president Alpha Conde rose to power, with the aim of illegally confiscating BSGR's mining rights."

"There have been continuous and baseless attempts aimed at camouflaging acts of corruption with the aim of illegal confiscation of assets," Sasson said.

had her baby," said Helen, which also leads reproduction and early development division, who carried out the freezing.

A woman with restored fertility delivered a baby boy at the private Portland Clinic in London recently.

"It's like a miracle. We've been waiting so long for this result -- a healthy baby," she told the press.

The Dubai national was born with beta thalassaemia, a major blood disorder that reduces the production of haemoglobin and is considered life-threatening disease.

The woman needed chemotherapy in order to prepare for a bone marrow transplant needed to deal with the disorder. But, the treatment severely damaged her remaining ovary, bringing on the menopause in her early twenties, Manchester university said.

"Following her transplant her hormone levels

began returning to normal, she began ovulating and her fertility was restored," the university explained on its website.

"Moaza is a pioneer and was one of the first patients we helped back in 2001, before any baby had been born from ovary tissue preservation," said Picton.

Just one year ago, a Belgian woman gave birth after undergoing the same treatment with ovarian tissue frozen when she was 13 years old.

However, "unlike Moaza, she had started going through puberty when her ovary was removed," said University.

Adam Balen, chairman of the British Fertility Society, said: "This is a groundbreaking step in this area of fertility preservation and has the potential to help many young people who face cancer treatment preserve their fertility chances in the future."

# Trump Supporter Says his Obama Insults were a "Mistake"

By Sandra Beagan

Carl Paladino, a political ally of Donald Trump, who recently wrote that some of his wishes for 2017 were to see Michelle Obama living with a gorilla in Africa and Barack Obama dead of mad cow disease, has now said that his comments were inappropriate but were not intended for publication.

The millionaire developer, who ran for Governor of New York in 2010 and was the New York co-chair of Trump's 2016 campaign, issued a statement on December 27 expressing regret for the remarks which

were published by Artvoice.com on December 23. Artvoice is a local events and arts publication in Buffalo NY.

Here were the first two of his four wishes for 2017:

"Obama catches mad cow disease after being caught having relations with a Herford. He dies before his trial and is buried in a cow pasture next to Valerie Jarret, who died weeks prior, after being convicted of sedition and treason, when a Jihady cell mate mistook her for being a nice person and decapitated her."

"Michelle Obama. I'd like her to return to be-



Don Heupel/AP

ing a male and let loose in the outback of Zimbabwe where she lives comfortably in a cave with Maxie, the gorilla."

His other two wishes were about the economy and local issues involving trains, school boards, and politicians.

According to his De-

cember 27 apology, "I never intended to hurt the minority community who I spent years trying to help out of the cycle of poverty in our inner cities. To them I apologize."

But Paladino used his "apology" to poke sticks at Obama again, calling him a "traitor to American values." He also said that he won't resign from Buffalo's school board, which called a special meeting to discuss his comments.

"I don't intend to yield to the fanatics among my adversaries," he wrote in his statement and claimed, "I certainly am not a racist."

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# FORMER ARGENTINE PRESIDENT CRISTINA FERNANDEZ INDICTED FOR CORRUPTION

By Sandra Beagan

Former Argentine President Cristina Fernandez de Kirchner was indicted on December 27 in a corruption case involving public works.

She was president from 2007 to 2015. Her late husband Nestor Kirchner was Argentina's president from 2003 until 2007. He died in 2010 of heart disease.

Charges of fraudulent administration and illicit association against Fernandez and two former aides, former Public Works Secretary Jose Lopez and ex-Planning Minister Julio de Vido, were approved by Judge Julian

Ercolini.

Businessman Lazaro Baez, whose Austral Construcciones company is alleged to have benefited from irregular contracts, was also named.

By the judge's order, the equivalent of up to \$633 million of each defendant's assets was frozen, though it was not clear if any of them hold that much in assets.

The judge's ruling accused the defendants of associating to illegally misappropriate public funds meant for public works between May 2003 and December 2015, largely in the province of Santa Cruz.

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# INDIAN DIAMOND TRADER THROWS WEDDING FOR OVER 200 FATHERLESS BRIDES

By Sandra Beagan

Mahesh Savani, an Indian diamond trader, has thrown another mega-wedding for over 200 fatherless brides. He performed the Hindu wedding ritual of 'Kanyadaan' - giving away one's daughter in marriage - at Christmas in the western state of Gujarat for 236 fatherless brides from poor families.

Each bride received a "dowry" worth 500,000 rupees (\$7,400) in gold and household items including beds and sofas to help poor women start a new life.

The tycoon has been organising similar mass weddings every year since 2012 in the belief that giving away brides is a blessing from God.

The wedding rituals were performed in the city of Surat, a hub of the diamond polishing industry, in

front of thousands. The hundreds of brides were attired in colourful ethnic garb and ornate jewellery.

Two of the brides at the mass wedding married two of Savani's own sons. "This year my two sons also got married during the mass wedding event. So, in all there were 238 marriages," he said.

Savani began his charitable wedding initiative in 2008 when one of his employees died days before his daughter's wedding.

Indian weddings are famous for their lavish scale with huge tents to entertain hundreds or even thousands of guests, brass bands, decorated horses, and multi-course feasts.

"With Sunday's mass wedding, I have become proud father to have performed 'kanyadaan' of over 700 girls," Savani told AFP.

# INDIA TO BUILD WORLD'S TALLEST STATUE IN ARABIA SEA FOR \$530M

By Sandra Beagan

On December 24 India's Prime Minister Narendra Modi laid the foundation stone for what is intended to be the world's tallest statue.

Proponents say it will be a profitable tourist attraction like the Statue of Liberty. Critics point out that US taxpayers did not pay for the Statue of Liberty - it was a gift from the French. Fishermen have protested against it because of disruption to their working environment that will be caused by construction and by tourism.

The planned statue is of Chhatrapati Shivaji, a 17th-century Hindu warrior king who fought the Muslim Mughal dynasty and carved out his own kingdom. The Shivaji memorial is a pet project of Modi who is a Hindu nationalist. It will be constructed on an island in the Arabian Sea off the coast of Mumbai and will be 192 metres (630 feet) tall and is expected to be completed in 2019.

When the statue is finished, it will tower over the world's tallest statue, the Spring Temple Buddha in China, which is 129.2 m (424 ft) tall when its 13.41 m (44 ft) lotus throne base is included.

For comparison, the Statue of Liberty is 93 m (305 ft) tall with base included.

At the inaugural event Modi said, "Even in the midst of struggle, Shivaji Maharaj remained a torchbearer of good governance. So many aspects of his personality inspire us."

The statue is due for completion in 2019 and is expected to cost the gov-

ernment of Maharashtra state, of which Mumbai is the capital, 36 billion rupees (\$530 million).

But there are many citizens who would prefer that the government devote its resources to development, infrastructure, and education. By Christmas, more than 27,000 people had signed a Change.org petition urging the government to drop the statue plans.

"Apart from a waste of money, this statue is going to be terrible for the environment; for the traffic situation in South Bombay and a security nightmare," said the petition.

Shivaji is revered by many people in Maharashtra State. He is one of the symbols of a Hindu cultural revival being promoted by Modi. Mumbai's airport and main train station are named after him.

Another Modi initiative is the Statue of Unity, dedicated to Indian independence movement leader Vallabhbhai Patel. It is to be 182 metres tall when completed. Construction started on October 31, 2014 and it is expected to cost 25 billion rupees (\$368 million) before it is finished.

The tallest statues in the world currently (not including bases):

- Laykyun Setkyar (Buddha) in Myanmar at 115.8 m (380 ft)
- Spring Temple Buddha in China at 108.45 m (355.8 ft)
- Emperors Yan and Huang in China at 106 m (348 ft)
- Ushiku Daibutsu (Buddha) in Japan at 100 m (330 ft)
- Sendai Daikannon (Kannon) in Japan at 100 m (330 ft)



## continued from p(35)

(FA) the wrong way and they described the manager's behavior as "inappropriate."

Later, he apologized but at the cost of his job.

The 62-year-old has stated that he intends to use his vast experience to save Crystal Palace from their misery by registering better results that will move the club higher in the premier league table.

Allardayce, who has also managed Newcastle, Blackburn and Bolton, came to Sunderland when they were second from bottom and he was instrumental in helping them escape the jaws of relegation last season.

Parish, who co-owns the club with American investors David Blitzler and Josh Harris, said that they had no choice but

to make the move since Pardew's "expansive style of football had failed to materialize." He added that the cost of relegation was too expensive to pay.

Allardayce disclosed that one of the reasons he had accepted the job is because the club is showing signs of ambition and he believes that he can help them grow in the right direction. He was also quick to mention that he loved the look of the talent on offer.

In 2016, Pardew, a former Palace player, led his squad to just 26 points from the 36 Premier League games and even worse, they landed just one point shy of the relegation zone.

The 55-year-old managed to guide Crystal Palace to the FA Cup final

in Wembley where they lost 2-1 to Van Gaal's Manchester United. This was quite an achievement for Pardew since it was only the second time for the club to reach the final.

Allardayce has said that the forward line is in great shape since they are scoring but he has to work on preventing the team from conceding too easily. He understands that this isn't easy and so he will be shopping for players that add strength in depth during the January transfer window.

Crystal Palace have made a bold move in signing the experienced Sam Allardayce and it remains to be seen if this move will work out for them in their quest to finish the season strongly.

## continued from p(32) \$11.2 million fine in contaminated peanut..

ConAgra peanut butter produced between 2004 and 2007.

In May 2015, the company pleaded guilty to knowingly releasing products tainted with salmonella into interstate commerce and agreed to pay a fine of \$8 million and forfeit assets worth \$3.2 million. That sentence was upheld on December 13.

Since a corporation is not a person, it can't be sent to prison, but this is a record-breaking fine in a food safety case.

The US Food and Drug Administration (FDA) has admitted that it knew as far back as

2005 that the ConAgra facility might have salmonella problems but it did not have the funds to assign inspectors to trace the problem. The FDA did nothing and the jars affected by salmonella made their way to store shelves a few years later.

"This case demonstrates companies – both large and small – must be vigilant about food safety," said Benjamin C. Mizer, head of the Justice Department's Civil Division. "We rely every day on food processors and handlers to meet the high standards required to keep our food free of harmful

contamination."

There was another peanut butter salmonella outbreak in 2008-2009 in which nine people were killed and thousands sickened. In that case, the main executives of the Peanut Corporation of America (PCA), Stewart and Michael Parnell, were sentenced to lengthy federal prison terms with Stewart receiving the stiffest punishment ever handed out in a food-borne illness case – 28 years. Other executives were sentenced to lesser terms. ConAgra doesn't use peanuts from PCA and was not involved in that case.

## continued from p(37)

According to the judge's ruling, 52 contracts worth about \$2.9 billion were assigned to companies owned by Baez at prices averaging 15 per cent above the project budgets.

Fernandez made no comment when the charges were announced, but she has frequently and publicly denied any wrongdoing and asked for public works contracts during her adminis-

tration to be audited.

The crime of fraudulent administration can net up to six years in prison while illicit association can garner up to ten years.

Earlier this year, Fernandez was indicted on charges of manipulating currency exchange futures markets, allegedly causing damage to the country's economy.

Since leaving office in

December 2015, Fernandez, who is of the Justicialist Party, has alleged that she has been subjected to persecution by her conservative successor, President Mauricio Macri.

On his Twitter account, Fernandez' lawyer Gregorio Dalbon said that he was not worried about the indictment and added he would appeal.

## continued from p(32) Volkswagen moves into Kenya, Rwanda in..

driving the sales of motor vehicles -- accounting for 1.5 percent of consumer expenditure in 2015.

Passenger vehicles were Kenya's fourth-largest import in 2014, and the volume of imported cars grew 300 percent between 2003 and 2012. Many of the imports are second-hand cars from Japan or the United Arab Emirates.

"If the current trend of 10 percent to 12 percent growth per annum in vehicle imports is to be maintained, Kenya will have five million vehicles on the road by the year 2030," reads the report.

Kenya currently only does small scale assembly of motor vehicles at three plants, all of which are operating below capacity, according to Deloitte.

App-based project in Rwanda

Meanwhile, another top Volkswagen executive was in Rwanda to launch a project involving "app-based mobility solutions."

"What we have in Africa is a lot of need for

mobility but in certain regions maybe not the affordability to go in a full ownership of a vehicle," said Thomas Schaefer, CEO of Volkswagen Group South Africa.

The company had looked at ways to solve this problem and came up with a pilot project that will involve a company owning vehicles and allowing customers to pick them up at one point and drop them off in another -- like similar systems in Berlin, London and Paris.

"We will make passenger vehicles not only available for the market to buy but also for the shared service that now is increasingly becoming the trend in many cities of the world," said Francis Gatare, CEO of the Rwanda Development Board.

Part of the project also involves the construction of an assembly plant in Kigali.

Tiny Rwanda has no established vehicle industry, but it does have a population with an aver-

age of less than 20 years old and a commitment to clean energy.

Volkswagen said it was also considering introducing electric cars into the country.

"Rwanda is well-suited to be a pioneer of new mobility solutions as it has a population of tech-savvy young people and its capital Kigali is seen as the most connected city in Africa," said Schaefer.

An investigation phase will last until May next year, and the company aims to have the first cars assembled in Rwanda by the end of 2017.

As in Kenya, the amount of the investment and production capacity have not been revealed.

Deloitte sees Africa as the "final frontier" for the global automotive industry, with its enormous growth potential.

The motorization rate on the continent is only 44 vehicles per 1,000 inhabitants compared to a global average of 180 vehicles per 1,000 inhabitants.

## continued from p(32) ADVICE FOR SMALL BUSINESS...

Examples of such brands today are KFC, Nokia, Unilever, and Coca-Cola etc.

Thinking globally will help you to continually monitor your business trend on the global scene. Though you may not see the worldwide companies within your space as competitors yet, but there is still a benefit by seeing what they are doing in another country and how it differs from your own small business operation and strategy. Cooperate and learn to build partners, whether business partners or affiliate partners that will help to expand your market in the near future. There are hundreds of business entities out there you can partner with.

Every small business can be taken global through

its online presence platform. The Online platform and presence have a potential worldwide audience for your small business. The fact is that people around the world can access your business anytime and buy from you. You don't have to be a big company to succeed internationally. There are opportunities you can tap into at the emerging countries without leaving home. The starting point is to become more aware of what is happening internationally. Start thinking of how you can participate without losing sight of your own small business at home. Begin to think global no matter what you are selling.

**Kunle ADEBUNMI** has helped few organi-

*zations run and manage their businesses successfully at managerial capacity level. He has impeccable credentials and untapped expertise that enables him multi-task as a Small Business Advisor, Technology Enthusiast, Entrepreneur, Consultant, SB Analyst and Nation Builder. Today, thousands have benefited and are still benefiting from his rich online and offline insightful materials across the continent. He is the founder of Mooregriz Global. You can find specific information on Small Business Citadel and other involvements at <http://www.kunleadebunmi.com>*



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continued from p(23)

\$8.3 billion comes from oil and diversified investments. None of the 32 richest Arabs are women.

Africa has 23 bil-

lionaires, down from 28. The richest is Nigeria's Aliko Dangote with \$15.4 billion. He owns 90% of Dangote Cement (owning more than 80%

is against the Nigerian Stock Exchange rules).

Two of Africa's billionaires are women: Angolan investor Isabel dos Santos at \$3 billion

and Nigerian oil tycoon Folorunsho Alakija of Nigeria at \$1 billion.

The richest Canadian at #25 is David Thompson, owner of

the Winnipeg Jets, with \$23.8 billion.

The richest person in the world is still Bill Gates at \$75 billion with Spain's Amancio Ortega

of the Zara clothing line coming in at #2 with \$67 billion. The richest woman at #11 is Liliane Bettencourt of L'Oreal with \$36.1 billion.

continued from p(10)

the successful takeover of the Sambisa Forest, I hope that very soon, the remaining Chibok girls will be located and reunited with their families," he added.

Babangida also paid tributes to all fallen heroes for paying the supreme sacrifice in their efforts of keeping the nation from aggression.

According to him, "the labour of our heroes past shall never be in vain."

He further urged the military to unveil a new

strategy of further defeating pockets of insurgents/terrorists, armed bandits and cattle rustlers all over the country.

Meanwhile, the federal government has congratulated the gallant troops of the Nigerian military for finally seizing the Sambisa Forest from the dreaded Boko Haram terrorists and securing the North-east, paving the way for the re-opening of two strategic roads in Borno state.

Minister of Information and Culture, Alhaji

Lai Mohammed, in a statement, appealed to Nigerians to continue to support the troops as they clear the remnants of the terrorists who are now on the run.

He also called for increased vigilance among Nigerians, as Boko Haram escapees seek to integrate themselves into communities far and near, saying eternal vigilance is the price of freedom.

"We urge Nigerians to keep our gallant and victorious troops in their prayers and also to imbibe the mantra of 'if

you see something, say something' as a way of ensuring that no escaped terrorist can wreak havoc in their communities. It is also important to know that now that they have been dispossessed of their fortress, the Boko Haram escapees will intensify their cowardly attacks on vulnerable targets if only to maintain an illusion of terror. But there should be no panic because the worst is over," Alhaji Mohammed said.

While commending the military for the re-

opening of the Maiduguri-Gubio-Damasak road and the Maiduguri-Mungono-Baga road, he hailed Governor Shettima for his unwavering support for the military and his administration's determination to quickly restore normalcy across the state.

The Minister said it was in recognition and celebration of the great feat performed by the military that he decided to lead over 30 Nigerian and international journalists to join the minister of defence, Brigadier Gen

Mansur Dan Ali (retd), the service chiefs and the Governor of Borno state, at the opening of the two strategic roads.

Alhaji Mohammed said overall, the leadership provided by President Buhari provided the much-needed impetus for the military's victory in the North-east, and urged Nigerians to continue to give their unalloyed support to the president in his untiring efforts to restore peace and security across the country and also revamp the economy.

continued from p(9)

In the study, the researchers found that cranberry compounds showed potential in boosting the gut microbiome, immune system, and cardiovascular health. They also found that cran-

berry products could help blood pressure, circulation, and blood lipid levels. In particular, low-calorie and unsweetened cranberry juice or dried cranberries showed the ability to man-

age blood sugar, or glucose, for people with type 2 diabetes.

"It has been established that cranberries rank high among the berry fruits that are rich in health-pro-

moting polyphenols. But now, recent investigations have shown that the cranberry polyphenols may interact with other bioactive compounds in cranberries that could protect the gut

microbiota, and provide antioxidant and anti-inflammatory functions that benefit the cardiovascular system, metabolism, and immune function."

More research will be

needed to examine the full effect of cranberries, but for now, you can stick to dried cranberries or unsweetened cranberry juice to enjoy the potential benefits of those antioxidants.

continued from p(1)

"The intention was not to hurt anyone or to be malicious," the statement continues. "The intention was not to extort anyone. We haven't received any money from this website."

"The intention was not to hurt anyone or to be malicious. The intention was not to extort anyone

. . . We haven't received any money from the website." They she says "the money went to Babatunde Oyebode of Huzzle Inc."

The Matharoo sisters have apparently cyberbullied more than 200 people. Trying to extort money from billionaire Femi Otedola by threatening to ex-

pose video evidence of him cheating on his wife was allegedly their downfall.

The sisters – called by some the "Canadian Kardashians" because of their physiques and the many photos of their lavish lifestyle they have posted on Instagram where they have thousands of fol-

lowers – are "models," "prostitutes," or "escorts," depending on which news site you read.

According to Politics Nigeria, "It was also discovered that the girls recorded conversations and sex romps with their rich clients . . . politicians, club owners and businessmen.

"After the acts, they approach their victims through a third party, threatening them to pay thousands of dollars or risk the release of the recordings/pictures/videos online through their website NaijaGistLive."

When they targeted Otedola, an oil magnate

worth \$1.8BN, he hired investigators who tracked them down through a person who was apparently picked up by police when he tried to withdraw cash after shaking down one of their targets for a third time. According to some sources, this person was Babatunde Oyebode.

continued from p(37)

He also said that his wish list was not intended for publication but was only intended to go to friends. We've all hit "Reply" instead of "Forward" haven't we? Oops!

However, he made no mention of a computer mistake in statements he made on December 23 defending his remarks.

In a phone call with the Buffalo News Friday, he mentioned by name an editor who is African-American and said he "made that comment just for him." He told several journalists he sent the comments on purpose, and even hinted that he was well aware that people would find them racially

insensitive.

Trump's transition team called Paladino's comments "absolutely reprehensible," and Paladino's son, William, who runs the family's development firm, wrote on the company's Facebook page that the company didn't condone what his father said. He called the state-

ments "disrespectful and absolutely unnecessary."

At least two petitions have sprung up, one demanding his removal from the Buffalo school board and the other wanting his name removed from a building at St. Bonaventure University, his alma mater and recipient of more than \$1 million in

donations from Paladino.

The school board held a special meeting on December 27 to "discuss board member conduct." Paladino did not attend the meeting. It voted 6-2 to kick him off the board.

"Words matter, Mr. Paladino," School Board President Barbara Seals Nevergold said during the

board meeting. "The impact on children of color, especially African-American children is incalculable . . . They would like me to tell you, 'You're fired.'"

During his unsuccessful 2010 run for NY governor, he apologized for forwarding emails to friends that included pornography racist jokes.

continued from p(32) Cleveland Cavaliers outsmart the Golden State Warriors again

"King James" led the Cavs by scoring 31 points with an outstanding 13 rebounds, Irving managed to steal 25 points while Kevin Love had 20. The Cavs fought back from 3-1 in the Finals to snatch the game

from the Warriors.

During the regular season, the Golden State Warriors had won 73 games, but lost their second straight title to the "charged" Cavs.

Irving's shot was sim-

ilar to the one he made on June 19, only with a higher degree of difficulty.

Golden States Warriors Coach Steve Kerr was also full of praises for Irving, describing his shot as "really hard." He also said

that Klay was incredible in defense.

The Warriors will meet the Cavs again in January 16. They have a chance of creating basketball history if they meet again in the finals.

Interestingly, the Cavs intimidated the Warriors by leaving a door wide open just down the hallway from the Golden State's locker room so that they could stare at a LeBron James photo. The exquisite photo

shows James making a career-defining block of Andre Iguodala in Game 7.

The picture has been manipulated by adding a Cavs championship ring on James' left index finger.

continued from p(32) Canadian junior team expected to perform, even in the absence of NHL stars

said that his team is not perfect but he is satisfied with the growth he is witnessing. The Canadian team runs deep with skill and speed.

The missing star players include: Connor McDavid (Edmonton), Lawson Crouse (Arizona), Anthony Beauvillier (N.Y. Islanders), Travis Konecny (Philadel-

phia), Mitch Marner (Toronto) and Jacob Chychrun (Arizona).

In 2015, Canada bowed out in a quarter-final loss to Finland. This year's team has five players who participated in last year's tournament in Finland. To win the tournament, forwards Dylan Strome, Mathew Barzal, Ju-

lien Gauthier, Mitchell Stephens and Thomas Chabot; an offensive defenceman will have to be on top of their game.

Barzal, Strome and Chabot each started the season in the NHL with Islanders, the Arizona Coyotes and Ottawa Senators, respectively.

Talented right-winger

Blake Speers was also part of the NHL as the season began, playing for the New Jersey Devils. Upon his return to junior on Oct. 27 with the Sault Ste. Marie Greyhounds, he unfortunately suffered a broken wrist.

Before joining the Canadian junior team this month, he had been out of

action for six weeks. He is also expected to be a key player as the tournament takes shape.

Two other forwards to watch out for will be the highly touted Pierre-Luc Dubois and Tampa Bay Lightning prospect Mathieu Joseph. This season has been great for Joseph, scoring an outstanding 25

goals in 29 games playing for the Saint John Sea Dogs.

Dubois is still expected to be a major contributor for team Canada although he has struggled for form this season, only scoring six goals in 20 games. Last June, the Columbus Blue Jackets selected Dubois as third overall.





2016 IN  
PICTURES



Pictures by NCNC





2016 IN PICTURES



Pictures by NCNC



## ENTERTAINMENT NEWS

ZSA ZSA GABOR  
DIES AT 99

Zsa Zsa Gabor

By N.Ugoh

Zsa Zsa Gabor, the Hungarian beauty who some called the OG Kim Kardashian, is dead just shy of 100 years old, according to the press.

The press reports that Gabor died recently after suffering a heart attack. She was rushed to the hospital where she was pronounced dead.

Zsa Zsa endured a number of health problems in the last several years. Her right leg had to be partially amputated in 2011 after it got infected.

Her husband, Fred-eric Prinz Von Anhalt, held birthday parties for Gabor the last few years, but she was so sick visitors were not allowed in her bedroom.

Zsa Zsa and her younger sister, Eva, were socialites in Beverly Hills for decades. Zsa Zsa had nearly 80 tv and film acting credits, but most often she played herself.

She was married to Conrad Hilton, Paris Hilton's great grandfather, from 1942-1947.

Zsa Zsa would have turned 100 in February.

CELINE DION  
REFUSES TO  
PLAY AT DONALD  
TRUMP'S  
INAUGURATION

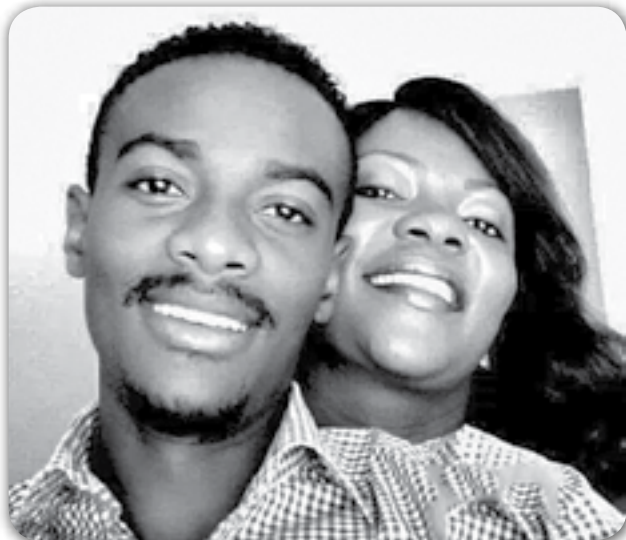
By N.Ugoh

With every passing day, the prospective list of performers for Donald Trump's inauguration ceremony grows smaller and sadder. Recently we have seen KISS "politely decline" to play and the rescinding of an offer to Italian operatic star Andrea Bocelli.

Now, according to the press, pop legend, Celine Dion has also turned down The Donald. Sources close to the situation told the press that Steve Wynn, famed hotelier, and Trump buddy, guaranteed to nab the Canadi-

an titan for the big event, but ultimately failed. Dion hadn't publicly supported any candidate in the past election, but one of her songs was chosen to be the anthem for Hillary Clinton's 2008 presidential campaign.

In related news, The Beach Boys confirmed to Billboard that they'd been asked to perform at the January 20th inauguration, but have not yet made a decision. Trump's camp, meanwhile, has reportedly brought on new talent recruiters to help salvage what might be a Kid Rock headlined ceremony. God help us all.

ZAMBIAN 27-YEAR-  
OLD GOSPEL ARTISTE  
MARRIES 18 YEARS  
OLDER LOVER

By N.Ugoh

A 27-year-old Zambian gospel artiste, Steve G, has shocked many by marrying a woman 18 years older. The exchange of nuptial vows between the two took social media by storm.

Steve married Mama Waluse, a 45-year old Proj-

ects Manager at Zambia Telecommunications Company (Zamtel), at a ceremony recently.

Many Zambians, particularly on social media, have condemned the marriage.

The musician has dismissed reports that he is 27, insisting he is rather 31.

NOLLYWOOD ACTRESS  
KUDIRAT AJIMATI  
PASSES AWAY

By N.Ugoh

Veteran Yoruba actress, Kudirat Ajimati, is reported dead. She reportedly passed away recently in Ogun State.

Ajimati has since been buried according to the Islamic rites and customs.

The press reports that the news of her death was shared on social media by the Theatre Arts and Movie Pictures Practitioners Association of Nigeria (TAMPAN), Ogun State chapter, of which she was a member.

The post read:

"It saddens our association, Theatre Arts and Movie Pictures Practitioners Association of Nigeria (TAMPAN), Ogun State Chapter, to announce the untimely death of our beloved sister/colleague Kudirat Ajimat popularly known and called Ajimat. The news of her death got to us this morning as a shocker, but we don't have the power to stop God from doing what is right in HIS sight. Ajimat, we will seriously miss u and ur friend-



Kudirat Ajimati

ly lifestyle! Rest in Peace!"

In an exclusive interview with the online publication, the chairman of TAMPAN in Ogun state Pastor Ajidara revealed that the association was shocked by the news.

He added that the deceased was buried according to Islamic injunction, noting that the burial was arranged quietly and quickly as she still has an aged mother.

The cause of her death was not disclosed. Actors like Ronke Oshodi and Toyin Aimakhu have taken to social media to mourn Ajimati's passing.

Some of the movies she has featured in include "Adigun Oga Oga," "Bata Wahala," amongst others.

May her soul rest in peace.

THE TEN BEST  
MOVIES OF 2016

By S.Ratko

2016 was a horrible year for countless reasons, but one of the few positives was going to the movies. Rotten Tomatoes reports a record number of Certified Fresh movies released in 2016, and Disney's \$7 billion global take-ups at the box office set a new industry record.

So needless to say, there were a lot of great titles in the running for my ten best this year.

It was hard, but here they are — the films that confirmed why I love going to the movies so much (plus a couple that I felt needed to be mentioned).

## 10. "JACKIE"

This haunting look at Jacqueline Kennedy in the aftermath of the assassination of her husband, President John F. Kennedy, is a beautifully constructed retelling of the end of Camelot and the realization that the First Lady is far from the timid person she was portrayed as by the press. Natalie Portman delivers one of the best performances of her career, playing Jackie with a precision that lifts the movie to another level.

## 9. "ROGUE ONE: A STAR WARS STORY"

The first standalone "Star Wars" movie was hyped to have a more mature "Dirty Dozen"-like feel, and it was just that. "Rogue One" has an originality that gives you a sense of finality when you get to the end. There's still a lot of reminders that you are inside the confines of the "Star Wars" universe, whether it be characters that show up or locations where scenes take place, but the high stakes of the movie bring an excitement that can be lost at times when watching the main franchise films.

## 8. "MOONLIGHT"

Told over three chapters in the life of a young man living in Miami, Barry Jenkins' beautifully touching portrait of the complexities of life is a movie you have to experience if you are a film lover. The direction, acting, camera work, and score are all at a high level, while the storytelling is some of the most powerful you'll see all year.

## 7. "MANCHESTER BY THE SEA"

Not to be left out, the latest movie by director Kenneth Lonergan is no slouch in the storytelling department either. An intimate telling of a man

(Casey Affleck) forced to take on his demons after the death of his brother makes him the guardian of his 16-year-old nephew, the movie addresses heartache and the difficulty of self-forgiveness. Affleck's quiet, brooding performance is a career best.

## 6. "ARRIVAL"

The best science-fiction stories are those that use the real world as their foundation, and "Arrival" does this so beautifully that by the end of the movie you're completely overcome by what it reveals to you. Starring Amy Adams and Jeremy Renner as two scientists who are brought on to decipher why alien spacecraft have suddenly landed on Earth, the science and thrills are certainly there, but it's Adams' character's journey that really is what you take away from it.

## 5. "HELL OR HIGH WATER"

It's the best-written movie I saw this year. Taylor Sheridan's screenplay is a treasure that provides its director David Mackenzie and actors Jeff Bridges, Chris Pine, and Ben Foster the tools they need to pull off an almost impossible task: make a bank heist movie feel like something you've never seen before.

## 4. "SILENCE"

Martin Scorsese has spent close to 30 years trying to make this movie about two Jesuit priests who attempt to propagate Christianity in 17th century Japan, and it was worth the wait. "Silence" is a film that is unlike anything Scorsese has ever made. With an intimacy similar to the foreign films he looks up to so much, the movie is powered by the performance of Andrew Garfield, who continues to show his diverse acting abilities.

## 3. "AMERICAN HONEY"

After traveling around America's heartland, English director Andrea Arnold was inspired to make this highly improvised story about a group of outcast teens who travel the mid-West selling magazines during the day and partying at night. Newcomer Sasha Lane plays the newest addition to the team, who falls for one of the guys (Shia LaBeouf). The movie completely sucks you in with its handheld camera work and raw performances.

## 2. "LA LA LAND"

It's by far the movie that I smiled the most at while watching this year.



# SOKOTO DISCOVERS COAL IN COMMERCIAL QUANTITY – TAMBUWAL

Governor Aminu Tambuwal of Sokoto State has said that coal in commercial deposits had been discovered in the state.

Tambuwal disclosed this in a statement issued by his spokesman, Malam Imam Imam, in Sokoto.

The governor described the discovery as a major boost to Federal Government's efforts at diversifying the country's economy.

"This discovery boosts Sokoto's share of solid minerals awaiting exploration by the authorities," he said.

Other solid minerals earlier discovered includ-

ed phosphate for making fertiliser, gold, limestone, gypsum, iron ore, copper, columbite, tantalite, zinc and kaolin, among others.

Tambuwal made the revelations during a capacity building workshop on Special Purpose Vehicles for beneficial participation of state governments in mining.

The workshop was jointly organised by the Federal Ministry of Mines and Steel Development and the state Ministry of Solid Minerals and Natural Resources Development.

"The state government has already engaged a Chinese company to



Governor Aminu Tambuwal

make research on the available mineral resources, determine their locations and their commercial viability.

"The company has presented the first phase of its findings and identified 20 varieties of solid minerals," Tambuwal said.

On coal, the governor said that the Cement Company of Northern Nigeria,

otherwise known as Sokoto Cement and owned by the BUA Group, has started using the mineral as a source of energy in operating its plant.

"BUA will use coal sourced from Sokoto to fuel the 40MW power plant being constructed at the factory.

"The new cement plant can use both coal and LPFO , and will source its power needs from the power plant.

"The excess power generated will be moved to the national grid," said the governor.

NAN

By Wole Banjoko

## ANSWERS FROM P(30-31)

### Word search p(30)



### sign language p(31)

MERRY  
CHRISTMAS AND  
HAPPY NEW YEAR

### compare adjec. p(30)

1. Shorter
2. higher
3. smaller
4. older
5. faster
6. bigger
7. taller
8. curlier
9. longer
10. friendlier

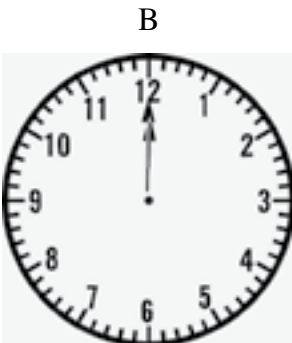
### opposites p(30)

- Loose-tight  
Heavy – light  
Dull – shiny  
Dirty – clean  
Sharp - dull  
Straight – crooked  
Hard – soft  
Open – close  
Kind - mean  
Empty –full  
Noisy – quiet  
Dry – wet  
Wide-narrow

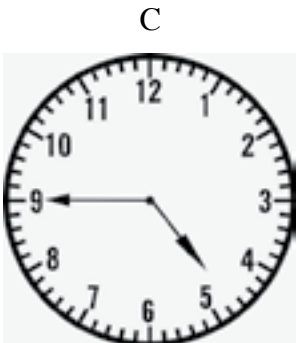
### clock answers p(30)



6:30 am



12:00 noon



4:45pm

### Math solutions from p(30)

- A.**  
Mrs. Carmen's class  
A. 24 students  
Girls=13  
Boys=?  
Boys=24-13= 11 boys  
11 boys in the class
- B.**  
Chidi=4 pencils  
Bunmi=5 crayons  
Chidi gave Bunmi ½ of 4 = 2
- C.**  
Ngozi - \$2.00  
A banana cost .50c  
Answer - Ngozi has \$1.50.  
100 cents = \$1.00
- D.**  
30 students  
Girls – 18
- E.**  
5 new students are added  
3 of them are boys  
2 of them are girls  
There were 18 girls before add 2 more girls.  
Answer – 20 girls
- Boys -?**  
Boys=30-18  
Answer: 12 boys in the class

Ryan Gosling and Emma Stone have incredible chemistry as two struggling artists who fall in love and then are torn apart by their individual ambitions. Told as a

musical, director Damien Chazelle ("Whiplash") delivers a beautiful tapestry of a Los Angeles that's only in our dreams.

1. "O.J.: Made in America"  
Though there is a debate on whether this seven-and-a-half-hour documentary is a movie or a TV

show, from the numerous times I've experienced it this year (the first time in one sitting), I've only seen it as a movie. Director Ezra Edelman uses one of Amer-

ica's greatest fallen pop culture icons to examine race, politics, domestic violence, class, and the justice system in a way few filmmakers have. Though it is broken

up into five parts, it never feels serialized, instead one powerful story. In fact, the only way to tell this story correctly was how Edelman and ESPN did it.

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### Position offers:

Key activities including phone management, researching short articles, office supply ordering, and appointment confirmations. Sales support - maintaining existing clients and searching for new accounts.

### Position offers:

Key activities including phone management, researching short articles, office supply ordering, and appointment confirmations. Sales support - maintaining existing clients and searching for new accounts.

### Requirements:

- Experience in an office setting preferred
- Natural with computers
- Strong writing skills
- Proficient in Microsoft Word, Excel and PowerPoint
- At least one year of experience with Adobe Illustrator
- Knowledge of QuickBooks and accounting is preferred
- Self-motivated with efficient problem solving skills

### french words p(31)

- |                 |                        |
|-----------------|------------------------|
| 1 - un          | 45 – quarante-cinq     |
| 5 - cinq        | 48 - quarante-huit     |
| 10 - dix        | 50 - cinquante         |
| 12 - douze      | 52 - cinquante-deux    |
| 15 - quinze     | 55 - cinquante-cinq    |
| 20 - vingt      | 57 - cinquante-sept    |
| 22 – vingt-deux | 59 - cinquante-neuf    |
| 25 – vingt-cinq | 60 - soixante          |
| 28 – vingt-huit | lundi.....Monday       |
| 30 - trente     | mercredi.....Wednesday |
| 35 – trent-cinq | vendredi.....Friday    |
| 40 - quarante   | samedi.....Saturday    |



RELIGION

WHAT IS ISLAM – THE CORE OF ISLAM  
PART 2

**Description:** The main message of Islam is the same basic message in all revealed religions, as they are all are

The role of Islam among other world religions, specifically in relation to the Judeo-Christian tradition.

But where does the message of Muhammad, may the mercy and blessings of God be upon him, fit in with the previous messages revealed by God? A brief history of the prophets might clear this point.

The first human, Adam, followed Islam, in that he directed worship to God alone and none else and abided by His commandments. But through the passage of time and the dispersal of humanity throughout the earth, people strayed from this message and began directing worship to others instead of or along with God. Some took to worshipping the pious who passed away amongst them, while others took to worshipping spirits and forces of nature. It was then that God started to send messengers to humanity steering them back to the worship of God Alone, which accorded to their true nature, and warning them of the grave consequences of directing any type of worship to others besides Him.

The first of these messengers was Noah, who was sent to preach this message of Islam to his people, after they had started to direct worship to their pious forefathers along with God. Noah called his people to leave the worship of their idols, and ordered them to return to the worship of God Alone. Some of them followed the teachings of Noah, while the majority disbelieved in him. Those who followed Noah

were followers of Islam, or Muslims, while those that did not, remained in their disbelief and were seized with a punishment for doing so.

After Noah, God sent messengers to every nation who had strayed from the Truth, to steer them back to it. This Truth was the same throughout time: to reject all objects of worship and to direct all worship without exception to God and none else, the Creator and Lord of all, and to abide by His commandments. But as we mentioned before, because each nation differed in regards to their way of life, language, and culture, specific messengers were sent to specific nations for a specific time period.

God sent messengers to all nations, and to the Kingdom of Babylon He sent Abraham – one of the earliest and greatest prophets – who called his people to reject the worship of the idols to which they were devoted. He called them to Islam, but they rejected him and even tried to kill him. God put Abraham through many tests, and he proved true to all of them. For his many sacrifices, God proclaimed that he would raise from amongst his progeny a great nation and choose prophets from amongst them. Whenever people from his progeny started to stray away from the Truth, which was to worship none but God alone and to obey His commandments, God sent them another messenger steering them back to it.

Consequently, we see that many prophets were sent amongst the progeny of Abraham, such as his two sons Isaac and Ish-

mael, along with Jacob (Israel), Joseph, David, Solomon, Moses, and of course, Jesus, to mention a few, may the peace and blessings of God be upon them all. Each prophet was sent to the Children of Israel (the Jews) when they went astray from the true religion of God, and it became obligatory upon them to follow the messenger which was sent to them and obey their commandments. All of the messengers came with the same message, to reject worship of all other beings except God Alone and to obey His commandments. Some disbelieved in the prophets, while others believed. Those that believed were followers of Islam, or Muslims.

From amongst the messengers was Muhammad, may the mercy and blessings of God be upon him, from the progeny of Ishmael, the son of Abraham, may the mercy and blessings of God be upon him, who was sent as a messenger in succession to Jesus. Muhammad preached the same message of Islam as the previous prophets and messengers – to direct all worship to God Alone and none else and to obey His commandments – in which the followers of the previous prophets went astray.

So as we see, the Prophet Muhammad was not the founder of a new religion, as many people mistakenly think, but he was sent as the Final Prophet of Islam. By revealing His final message to Muhammad, which is an eternal and universal message for all of mankind, God finally fulfilled the covenant that He made with Abraham.

Just as it was incumbent upon the those who were alive to follow the message of the last of the succession of prophets which was sent to them, it becomes incumbent upon all of humanity to follow the message of Muhammad. God promised that this message would remain unchanged and fit for all times and places. Suffice is it to say that the way of Islam is the same as the way of the prophet Abraham, because both the Bible and the Quran portray Abraham as a towering example of someone who submitted himself completely to God and directed worship to Him alone and none else, and without any intermediaries. Once this is realized, it should be clear that Islam has the most continuous and universal message of any religion, because all prophets and messengers were “Muslims”, i.e. those who submitted to God’s will, and they preached “Islam”, i.e. submission to the will of Almighty God by worshipping Him Alone and obeying His commandments.

So we see that those who call themselves Muslims today do not follow a new religion; rather they follow the religion and message of all prophets and messengers which were sent to humanity by God’s command, also known as Islam. The word “Islam” is an Arabic word which literally means “submission to God”, and Muslims are those who willfully submit to and actively obey God, living in accordance with His message.

<http://www.islamreligion.com/>

SIX BASIC ASPECTS OF THE PASTOR AS SHEPHERD

By Ray Gilder

is to love.

There is a tremendous difference between preaching for a church and serving as their pastor. When a church calls a pastor, the people expect to do much more than preach. He is to shepherd the flock. Peter deals with this in 1 Peter 5:2-4. “Feed the flock of God which is among you taking the oversight thereof, not by constraint, but willingly; not for filthy lucre, but of a ready mind; neither as being lords over God’s heritage, but being examples to the flock. And when the chief Shepherd shall appear, ye shall receive a crown of glory that fadeth not away.” (KJV)

As a pastor shepherds the flock God has given him, he must pay attention to six basic functions:

1. FEED THE FLOCK

The primary function of a pastor is to feed the flock the Word of God. A pastor can give himself to many different ministry activities throughout the week but if he does not have a message from God when he stands to speak, he has failed in his most important responsibility.

There is a big difference between having to say something and having something to say. Studying the Word of God is demanding work but it is essential to feeding the flock. Just any sermon will not do. It must be a message from God’s Word that is needed by that congregation at that time.

Most pastors preach between 100 to 150 sermons each year at their church. Staying fresh, current, and biblical is a major challenge. However, God gifts those he calls. It is the job of the pastor to exercise those gifts to the best of his ability.

2. LOVE THE FLOCK

No congregation will follow a pastor very far until they are convinced that he loves them and that they can trust him. It is one thing to be given the title of pastor but it is quite another thing to be given the trust of the people. Jesus warned against the hireling who did not really care about the sheep. He said the good shepherd gives his life for the sheep.

Jesus loves the church and so must the pastor. You cannot fake real love for the congregation. Either you do or you don’t.

Some churches have been hurt and disappointed with the actions of former pastors. The first step to lead

3. LEAD THE FLOCK

A congregation that is not being led will wander and scatter. It is the responsibility of the pastor to seek and share the plan or vision of God for that church. The writer of Proverbs tells us that “where there is no vision the people perish”. Poor pastoral leadership will cause a church to demonstrate a modern day version of wilderness wanderings. A church that has good leadership will be excited about where it is going. The pastor is to take the oversight and lead by example.

4. KEEP THE FLOCK TOGETHER

One of the most challenging functions of a pastor is to the keep the flock together. Resolving conflicts and uniting various personalities under one goal consumes a vast amount of energy and time. Facing multiple forms of conflict causes many pastors to want to flee instead of staying and solving the problems. To be a part of a significant work of God one will have to weather many storms and trials.

5. TEND THE FLOCK

The Lord is our Shepherd. His work in our lives as pictured in Psalms 23 is a good example of tending the flock. God is very concerned about the flocks that have been neglected. Notice Jeremiah 23:1-4 and Ezekiel 34:1-6.

Tend the flock includes providing general oversight, visiting the sick, counseling those with special needs and performing weddings and funerals. This is where a mentor can prove very helpful.

6. PROTECT THE FLOCK

A pastor not only deals with sheep, he must deal with wolves. Paul warned the leaders at Ephesus about the wolves that would seek to destroy the flock. A pastor must not only preach the truth, he must expose error. This is why we must reprove and rebuke. One day, pastors will give and account to God for how they cared for His sheep.

Only those who observe from a distance make jokes about the easy role of a pastor. After reviewing all the responsibilities of a pastor, one is prone to ask, “who is sufficient for such things?” The answer must be one of faith “our sufficiency is of God.”

<http://www.lifeway.com/>

PASTOR ASHIMOLOWO’S CHURCH  
LOSES \$4.8M TO SCAMMER - REPORT

Kingsway International Christian Centre (KICC), a 12,000-member megachurch in Britain, headed by Pastor Matthew Ashimolowo, lost \$4.8 million to a Ponzi scheme after trustees invested money in it.

The scam was the brainchild of former Premier League soccer player, Richard Rufus, who used to be a defender for Charlton Athletic. He promised investors along with the church a return as high as 55 per cent.



Pastor Matthew Ashimolowo

The Christian Post reporting the findings of an inquiry published on December 14, by the Charity Commission for England and Wales revealed that the Kent-based church suffered a net loss of about

\$4.8 million (£3.9 million) after its trustees invested over \$6.1 million (£5 million) in four instalments between June 2009 and June 2010 . Rufus was a member and former trustee of the church.

He had guaranteed the investments would earn a sizeable return totalling about 55 percent in a year.He was last year found guilty of defrauding about 100 investors out of a total of \$10,731,159 (£8,682,343) in the £16-million investing

scheme.

KICC was the single largest investor in the scheme.

The commission said in the report that the church’s trustees handed over an initial investment and entered into an agreement in which they were guaranteed that investment would earn a profit of about five percent per month, with the exception of August and December when they were guaranteed profits of about

*continued on p(47)*



RELIGIOUS BOOKS

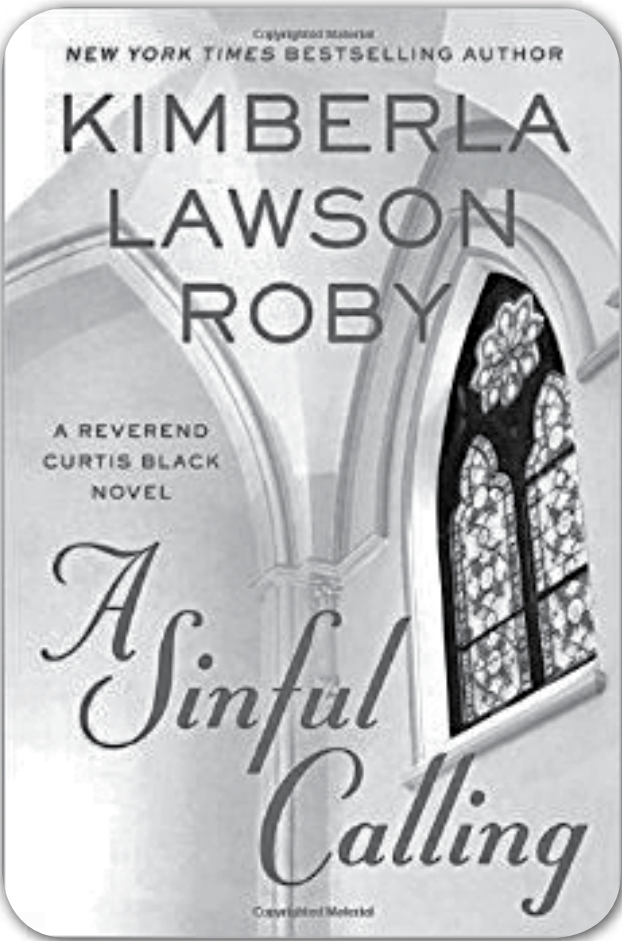
EDITOR’S PICK

FICTION & NON FICTION BOOKS

By Ngozi Ugoh

We do not often see the importance of looking back into the past. Some of us tend to forget them especially if those old memories involve hurting or painful ones. But, we should remember that it is through our past experiences that we learn to become stronger and wiser. The list of stories we have this month recalls a lot of emotional past that changed the lives of the protagonists in their respective stories. Weep. Breathe in. Enjoy.

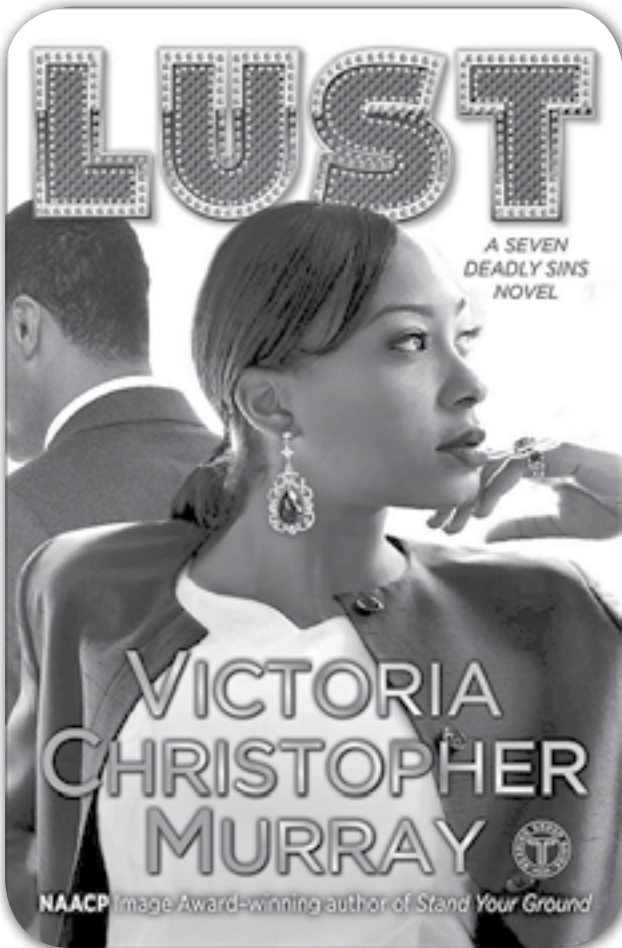
A SINFUL CALLING (REVEREND CURTIS BLACK SERIES, BOOK 13) AUDIO CD - JUN 21 2016



By Kimberla Lawson Roby

Here is another compelling series to the popular Reverend Curtis Black novel. This thirteenth installment narrates the story of the Reverend’s secret son, Dillon Whitfield Black. Dillon lives a life far from being saint indulging himself with power, money and women, which leads to another public scandal and revelation of wicked secrets.

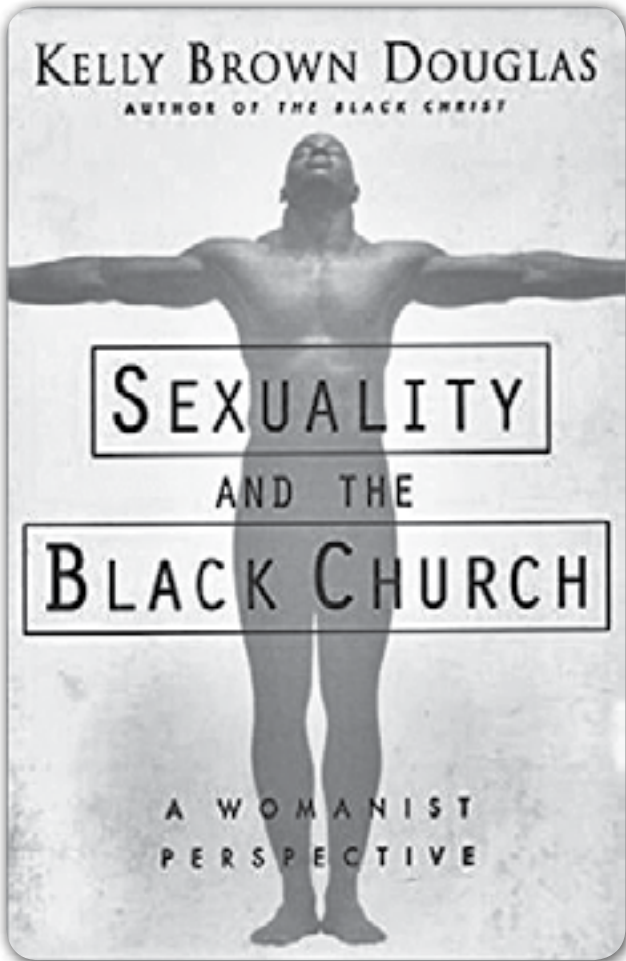
LUST: A SEVEN DEADLY SINS NOVEL PAPERBACK - FEB 7 2017



By Victoria Christopher Murray

Tiffanie is torn between two lovers: a successful entertainment businessman and his childhood friend. She fell in love with Damon, the mogul who has a shady past having been involved in drugs before. But Trey, Damon’s childhood best friend, came back to seek revenge and bring him down including Tiffanie. Soon, deadly consequences transpired out of Trey’s knowledge.

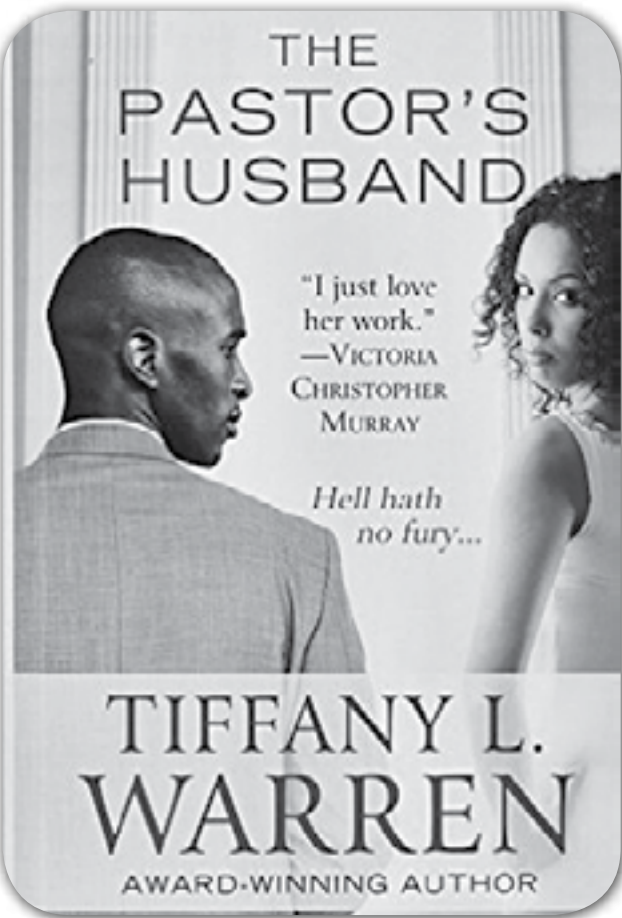
SEXUALITY AND THE BLACK CHURCH: A WOMANIST PERSPECTIVE



By K Douglas

K. Douglas takes a womanist perspective in revealing the issues of sexuality in the Black Church, on this two part book. The first part discusses traditions in White culture that undermines sexuality as a “taboo” issue. The second part examines the response of Black women and men on sexual myths and stereotypes.

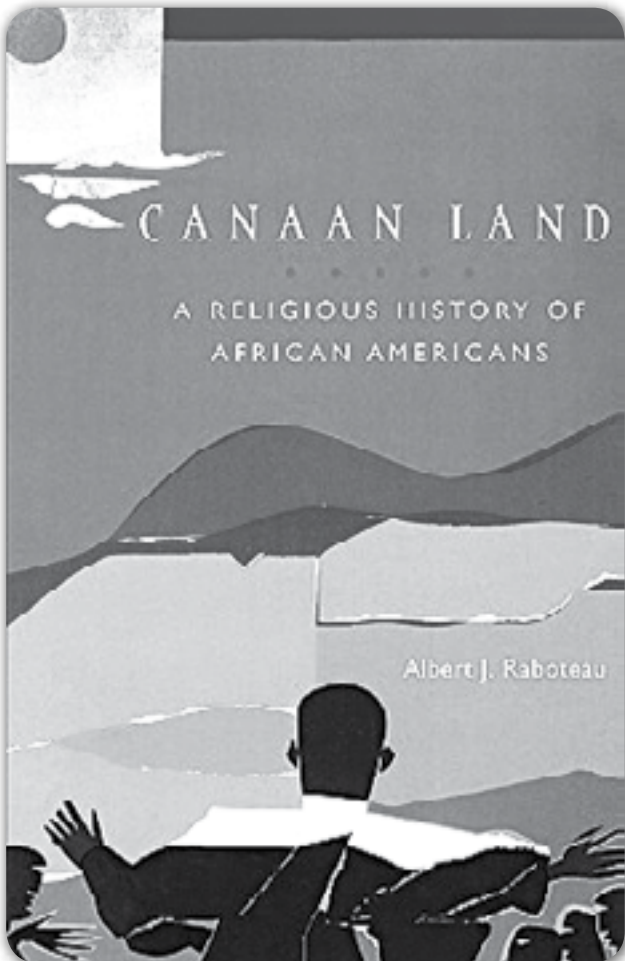
THE PASTOR’S HUSBAND



By Tiffany L. Warren (Author)

Award-winning author Tiffany Warren brings another poignant story of true happiness and revenge. It tells about Felicia Caldwell, a bestselling author who lives a wonderful life, having a high-paying job and a glamorous career. Also, she is about to marry Nya Hempstead, a superstar pastor. Little did she knew, she is going to live a life full of misery.

CANAAN LAND: A RELIGIOUS HISTORY OF AFRICAN AMERICANS



By Albert J. Raboteau

Historian Albert Raboteau created a detailed chronicle of America’s black religion and social experience. He highlights the intertwining of African tribal customs and Christian faith, urban migration, and the rise of Islam. Numerous historical facts were excavated to complete this far-reaching book that narrates the religious history of African Americans.

SOURCE: AMAZON.COM

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DEC., 11, 2016

**By Oluchi Ugoh**

Members and community were treated to a well packaged and well-organized awards and dinner organized by the church. Many members of the church were recognized for their various activities and volunteerism in the church. Our publisher, Ngozi Ugoh received an award for "Contribution to Communication and Media". We thank the organizer for this recognition and pray that the church continues to wax stronger in the lord.



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# TRAVEL

## 10 TRICKS FOR NEVER LOSING YOUR LUGGAGE

(NC) Don't let a lost or delayed suitcase put a damper on your holidays — use these tips from the Canadian Transportation Agency to help keep you and your precious belongings from parting ways.

### 1. STAND OUT

Brightly coloured baggage with unique prints and patterns will help your bag stand out in a crowd and prevent someone else from mistakenly picking it up as their own. Plain black is the most common colour, so avoid this if you can. You can also save by decorating your existing suitcase with stickers, fabric, or tape.

### 2. MAKE A LIST OF ITEMS IN YOUR BAG

This will come in handy in case you need to make a claim for lost items. If your bags are delayed, keep all receipts for necessary purchases.

### 3. UPDATE YOUR AIRLINE TAGS

Before leaving for the airport, remove any old airline tags. When you receive



a new one, be sure the airport code matches your destination.

### 4. PACK LIGHTLY

The best way to avoid losing your luggage is to not check in any at all — pack lightly and efficiently and fit everything into your carry-on.

### 5. LABEL WISELY

Always include your contact information and your destination contact information inside each piece of baggage. This helps identify baggage if any outside tag was damaged or lost.

### 6. HAVE A BACKUP

### PLAN

If you're travelling with someone or are checking more than one bag, divide up your contents. This way, if one gets lost, you won't automatically lose all your stuff. Always keep essential and valuable items with you on board.

### 7. TAKE PICTURES

If your luggage does go missing, this will help provide a record of what it looked like on the outside and the contents inside. This will come in handy when an airline staff member is helping you find it, or if you need to file a complaint or insurance claim.

### 8. GO THE SMART ROUTE.

Invest in a tracking device that you can place inside your luggage and connect and track with your smartphone.

### 9. FLY DIRECT

Minimize your chances of a delayed flight or a luggage transfer between connections separating you from your goods whenever possible. Opt for the direct route instead — the extra cost may save you grief at the carousel.

### 10. KNOW WHO TO CALL WITH A PROBLEM

If your luggage is lost, damaged, or delayed, knowing who to call for help will save you time and frustration. You should first contact your airline with your baggage issue. They have strict claim time periods. If that doesn't work, you can file a complaint with the Canadian Transportation Agency. Find more information online at [cta.gc.ca/air-travel-complaints](http://cta.gc.ca/air-travel-complaints).

## 5 SPECTACULAR DESTINATIONS FOR WINTER GETAWAYS



(NC) Embrace the gorgeous snowy weather on your next holiday by visiting a location that thrives in the winter and celebrates the season. "There are plenty of destinations that are even better in the cooler months," advises Pierre-Jean Mayol at Aeroplan.

Here are some Instagram-worthy suggestions that will make you only too happy to pack some extra cozy layers:

### 1. LAPLAND, FINLAND.

At this picturesque spot above the Arctic Circle, snow can last for more than half the year and you have a chance of spotting the Northern lights during a reindeer-drawn sleigh ride safari.

### 2. PLASTER ROCK, NEW BRUNSWICK.

Hockey lovers will be delighted to visit in February, when the World Pond Hockey Championships bring competitors to pond rinks created on top of Roulston Lake.

### 3. HYDE PARK, LONDON, ENGLAND.

Winter Wonderland is more than a word to describe this place — it's also the name of an annual festive event that happens here. It features ballet, circus shows, the Magical Ice Kingdom, German Christmas markets, the

U.K.'s largest open air ice rink, and stunning views of London from the giant observation wheel.

### 4. NELSON, BRITISH COLUMBIA.

Nestled deep in a secluded region of the West Kootenays, this winter spot is a favourite of skiers, snowboarders, photographers, and writers. Enjoy excellent powder and terrain while you go sledding or cross country skiing and impressive lakeside views during ice fishing.

5. Reykjavik, Iceland. This capital city features hot springs, horseback riding in the snow, and day trips driving around The Golden Circle where you can see geysers, volcanoes, glaciers, and the Northern lights.

Experience breathtaking scenery at your favourite destination sooner with Aeroplan's Fixed Mileage and Market Fare Flight Rewards, which give you the flexibility to book your ticket up to two hours before departure and give you access to any seat at any time on all Air Canada flights. "Our members can redeem miles for both Air Canada and the Star Alliance network that together offer travel to more than 1,300 destinations worldwide," says Mayol.

## DELTA AIRLINES UPGRADING FREE SNACKS IN ECONOMY CLASS

By Sandra Beagan

As of December 14, Delta Air Lines is retiring its Delta brand packages of pretzels and peanuts from the complimentary offerings in economy class and will instead be providing an "improved lineup" of NatureBox Apple Cinnamon Yogurt Bars, Squirrel Brand Honey Roasted peanuts, and Snyder's of Hanover pretzels. Their

popular Biscoff cookies will remain on the menu.

Delta has also recently tested a return to free meals in coach on some transcontinental flights.

The new lineup of free snacks will be available to passengers on flights greater than 250 miles. On shorter flights within North America, passengers will receive their choice of the Snyder's pretzels or Biscoff

cookies.

Delta says the packages will also be bigger and that it will refresh its snacks more often as a response to customer feedback.

Allison Ausband, Delta's Senior Vice President In-Flight Service said, "We know our customers love pretzels and nuts, but we also know they crave more choices and larger portions which

is why we're upgrading their snacking options on board."

As customers get burdened with more and more flight fees, several airlines are bringing back the snacks.

American Airlines announced in February that it will bring back free munchies on some flights and United Airlines brought them back to economy class a year ago.

continued from p(44)

2.5 percent.

"The inquiry established that in practice, however, the investments resulted in a net loss of £3.9 million to the charity," the report explains.

The report also stated that the church's trustees who handed over the funds were guilty of "mismanagement."

The commission found that the church's trustees did not "exercise sufficient care when making the decisions to invest £5 million of the charity's funds through the ex-trustee's investment scheme. They did not follow all the principles expected of trustees to ensure they comply with

their trustee duties under charity law when making those decisions," the report said.

The Commission was first alerted to the church's investment when it found that the church made £3 million of investments with a "qualified independent trader" who was "in a position to provide the services of an investment manager by investing in financial markets."

After the commission contacted the Financial Services Authority to verify the trustee's status as a trader, it found that the trustee in question was not, nor had he ever been, licensed to "carry on regulated activities in a

personal capacity."

The commission also found that the investments were paid to the trustee's personal bank accounts. Additionally, the commission found that the investments "appeared to be speculative and high risk in nature."

As a result of the commission's inquiry, an interim manager was appointed to review the trustees' decisions to invest the £5 million and to decide whether any of the trustees should be held personally liable.

The interim manager found that the trustees did not do enough to investigate whether or not the rate of return they were

promised was realistic and put too much trust in the trustee's good standing with the church and community.

"The interim manager found that conflicts of interest were not managed properly by the decision-making trustees when making the decision to invest.

"There was too much reliance on the expertise of the ex-trustee when he was personally interested and conflicted," the report states.

"The interim manager found that insufficient consideration was given by the decision-making trustees as to whether the guaranteed rate of return

was unrealistically high, or to the potential for fraud."

After the church entered into an Individual voluntary agreement with the ex-trustee in hopes he could pay back the money lost, the ex-trustee filed for bankruptcy and was de-

clared bankrupt in 2013.

The interim manager also encouraged the church's current trustees to bring a legal claim against the trustees who decided to invest the money.

Source: The Sun



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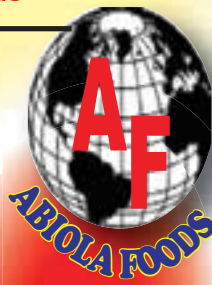


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