

IMMIGRANT MUSE

Volume 1, issue 2

Information. Insight. Inspiration.



Bringing the Taste of Syria to Canada

From war survivors to thriving business owners, the Al Souads share their story of determination and success.

Singing for Peace and Unity
Inspired by his childhood bullying experience, Faiyaz Khan uses his music to advocate for global peace.

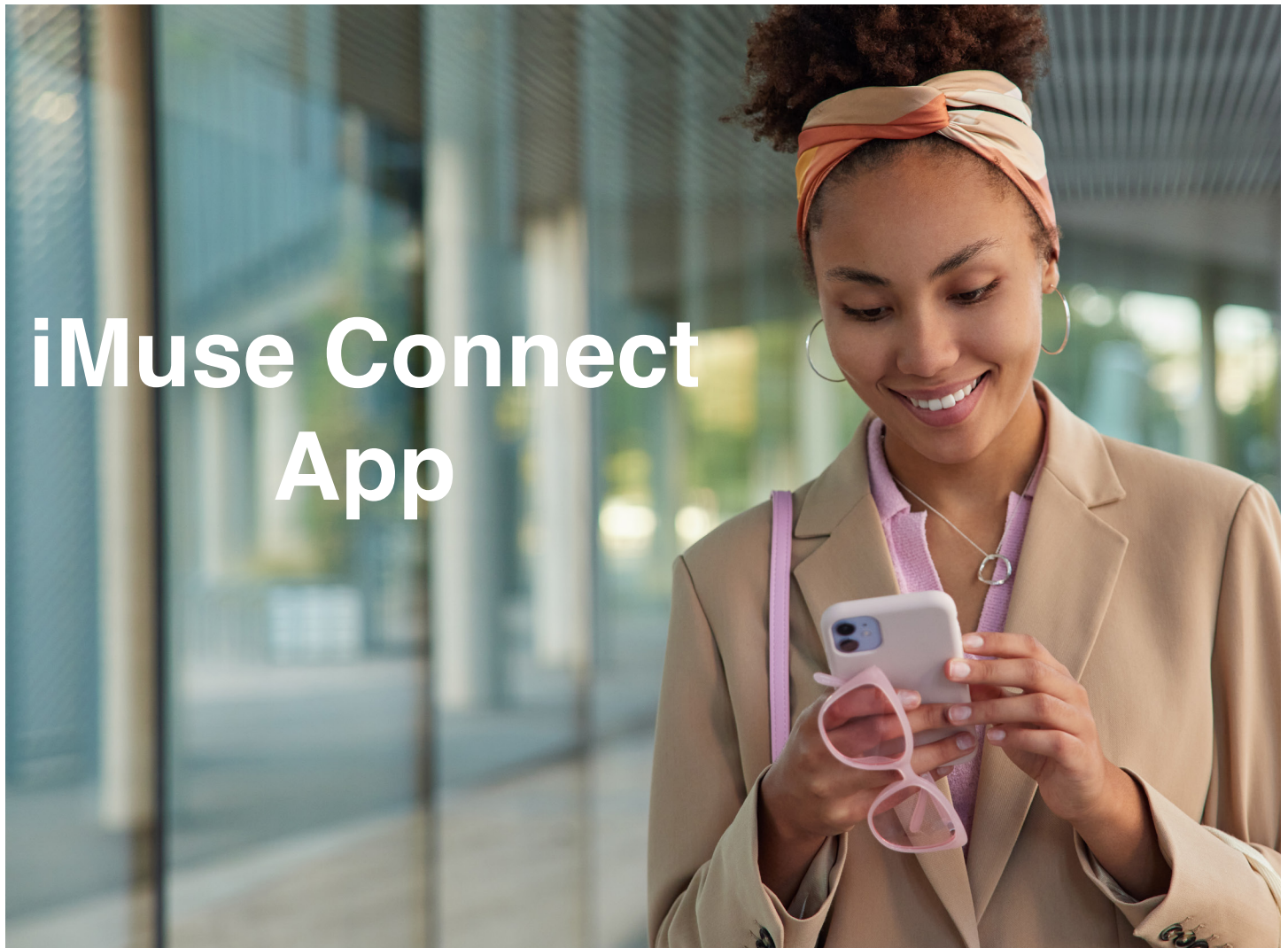
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- Tailor your programs to the needs of immigrants
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About

IMMIGRANTMUSE

Immigrant Muse advocates for first-generation immigrants and empowers them with the information, insight and inspiration to successfully navigate the Canadian system and culture through the Immigrant Muse Magazine and the soon-to-launch iMuse Connect App.

Immigrant Muse Magazine is published online monthly and in print quarterly.

Immigrant Muse recently started a free advocacy service that helps immigrants find answers to crucial questions they would have otherwise not been able to answer because of organizational bureaucracy. This service has made organizations more aware of their internal biases towards immigrants and made changes to become more inclusive in their operational practices.

Oyin Ajibola
Managing Editor

Verolingo Communications
Copy Editor

Esther Haastrup
Editorial Assistant

MuzeDesigns
Graphics Design

Van Schalkwyk pPhotography
Cover Story Photography

PGI Printers
Printer

Publisher

Immigrant Muse Media Inc.
PO Box 39014 Lakewood PO
Saskatoon, SK S7V 0A9
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info@immigrantmuse.ca
www.immigrantmuse.ca
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For advertising, sponsorship and partnership,
email: partnership@immigrantmuse.ca

For subscription and sales,
email: sales@immigrantmuse.ca

For editorial contribution and suggestion,
email: editor@immigrantmuse.ca

For all other inquiries,
email: info@immigrantmuse.ca

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Editor's MUSE



“You chose to come to Canada and can choose to go back to your home country”, Wafaa reminded me and added, “I came to Canada because my life depended on it, and I have no home country to return to”.

Since the Russian invasion of Ukraine, Wafaa's words have been a constant reminder of the effect of war, even on those who manage to find refuge in another country and make the best of the second chance that life gives them. Most importantly, her words propel me to show a higher level of gratitude for the life I often take for granted. As I continue to pray for peace in Ukraine and offer support in my little way, I earnestly look forward to the time when man shall find exquisite delight in the abundance of peace on the earth.

While we were cooking up this issue, Immigrant Muse also launched an advocacy service that liaises between immigrants and organizations (both private and public) to resolve issues that impact immigrants' wellbeing. From academic institutions to government ministries and private organizations, this service has revealed some biases and internal bureaucracies that make it difficult for these organizations to be more welcoming and supportive of immigrants. We're glad that some of these organizations have begun to revamp their process to be in tune with Canada's current reality. Contact info@immigrantmuse.ca to access this service.

If you were expecting the announcement of the launch of the iMuse Connect app, you wouldn't have to wait for too long. Although there were some delays, we are wrapping up development and will be testing soon. Would you like to test the app and be the first to know when it launches? Scan the QR code on the inside cover page or back page of this magazine to register as a tester.

In this issue, the AI Souads share their inspiring story of surviving the Syrian war, the biting Canadian winter, and alienating language barrier to establishing a thriving restaurant that delights the taste buds of Stoonians with the Taste of Syria. Now, more than ever before, we need to advocate for global peace. Inspired by his childhood bullying experience, Faiyaz Khan uses his music to preach global peace.

On finance, we gleaned some insights from Equifax on the Canadian credit system to help you better understand the factors that affect your credit score and highlight some critical questions to determine if you're ready for homeownership, among others.

Our career section shares in-depth information on real estate careers with the real-life experiences of immigrant real estate agents and realtors. And our immigration columnist reveals promising career paths with high vacancy rates that immigrants should consider.

I am confident that you'll find this issue an interesting read.

As always, feedbacks help us improve. Please do not hesitate to share your feedback on the editorial content with me at editor@immigrantmuse.ca.

Cheers to growth!

Oyin Ajibola

Chief Muser

Questions from readers

What happens to my CPP contributions if I relocate?

Hi Editor,

I am considering relocating to the US after I get my Canadian citizenship as there are more opportunities in the US to grow my career. However, I am curious to know what will happen to my four-year pension contribution when I leave Canada. I don't plan to return to Canada until retirement, which is still tentative.

Thanks,

MS.



Response

Hi MS,

This is a good question, and I assure you that you're not alone in your relocation consideration. Statistics show that several immigrants relocate to another country after a few years in Canada.

According to the Canada Revenue Agency (CRA), "an individual that has contributed to the Canada Pension Plan (CPP) and meets the eligibility requirements is eligible to receive CPP benefits, regardless of their citizenship or current country of residence – including temporary foreign workers. In the case of the CPP retirement pension, all individuals who have made even one contribution to the CPP can receive the monthly CPP retirement pension when they reach the age of eligibility. Likewise, an individual who worked in Canada and contributed for multiple years may also meet the contributory requirements for the CPP survivor's pension or a death benefit."

The pension amounts under the CPP are based on the amount and duration each individual contributed. As a result, if you contributed for only a few years, you will only receive a small retirement income from your CPP. You have to plan for your retirement and consider whether you'll be eligible for retirement income in the country you plan to relocate to, or you'll need an alternate retirement income, as your CPP may not be sufficient to live on at retirement.

CPP benefits payments do not begin automatically. You must apply for your CPP payments when you are ready to start receiving them upon your retirement or when you reach the minimum retirement age of 60.

Canadian permanent residents, citizens or those whose citizenship was approved on their last day of residence in Canada and are at least 65 years old might qualify for the Old Age Security (OAS) pension payments if they meet the minimum residence requirement. Applicants who live in Canada require at least ten years of proof of Canadian residence after the age of 18 to qualify for a partial OAS pension. For applicants who reside abroad, a minimum of 20 years of proof of Canadian residence after the age of 18 is required to qualify for a partial OAS pension. If you were initially eligible for OAS pension as a permanent resident but relocated abroad, you may continue to receive a pension provided that you had lived in Canada for 20 years before the date you relocated. However, if you do not meet the 20 years criteria, you can only receive OAS pension for the month of your departure and the next six months after, provided you meet the 10-year residence requirement.

I hope this information enables you to make an informed decision.

Sincerely,

OA

Contributors



Kshama Ranawana

Kshama is a freelance writer, publishing both in Canada and Sri Lanka, her country of birth. She is a contributing columnist to EconomyNext and Counterpoint. Kshama is also a human rights activist with a decade-long commitment to freedom of speech, protection of journalists, freedom of worship, women's rights, and protection of vulnerable communities and the environment. Kshama enjoys writing about the exceptional contributions of immigrants to the growth of Canada. Have a success story to share?

Contact Kshama at kshama@immigrantmuse.ca



Chinye Talabi

Chinye migrated to Canada in 2016 from Nigeria. She is a communication enthusiast with experience working in non-profit, banking, advertising, and public relations consultancy. She draws from her experiences, those of family and friends, to assist other newcomers in settling down faster without making similar mistakes. Chinye is a homebody who would rather cook, watch thrillers, listen to music, and read a novel in her spare time. She enjoys trips with family and friends and still has Hawaii as a dream vacation spot. Connect with Chinye at chinye@immigrantmuse.ca.



Harita Dave

Harita is a journalist at heart, with more than four years as a journalist in India. Her love for journalism remains unchanged even after migrating to Canada. From writing investigative stories to breaking news, her passion for journalism has grown stronger over the years. Although Harita currently works as a Loan Underwriter, she hasn't left journalism behind. As a contributing writer for Immigrant Muse Magazine, she continues her journey as a journalist, sharing immigrants' stories. Share your story with Harita at harita@immigrantmuse.ca.



Katrina Macadaeg

Katrina immigrated to Canada from the Philippines in 2011. She is now a Quality Specialist in the food manufacturing industry. Katrina was a beneficiary of several non-profit organizations so she understands the impact of community involvement to newcomers. She now gives back to her community as a passionate volunteer, mentor, and public speaker. Connect with Katrina at katrina@immigrantmuse.ca

Other contributors

Wale Ajibola
Joy Adeberun
Folasade Adebawo



Linda Prafke BAC, FCMC

Linda is a Certified Management Consultant, President of BMG Business Management Group, a partner in Bizacademi Training Inc., an authorized Everything DiSC and Five Behaviours Partner. The companies work with individuals and organizations spanning all sectors and industries. With three decades of experience as a coach, facilitator and consultant Linda and her teams have assisted thousands of entrepreneurs start and grow their business through strategic and business planning and developing critical interpersonal skills to be more productive and successful.



Bukky Abaniwonda

Bukky Abaniwonda pivoted from a career in finance into the immigration industry and, in the process, has developed her technical skills, business acumen, and people management skills in a way that has been truly transformative to her career. Bukky has a deep love for providing access and training to the creator ecosystem through acting, directing, filmmaking, and storytelling. Bukky takes the business acumen from her corporate, entrepreneurial, and social impact work into her role at Shirah Migration as the Principal Immigration Consultant. Shirah Migration has helped over 1,000 candidates with a data-driven, supportive process at various stages of their migration.



Adeola Monofi

Adeola is an award-winning Financial Advisor and licensed insurance broker. She is a Financial literacy Enthusiast with a great wealth of knowledge and experience in the financial services industry. She is passionate about helping people attain financial independence through financial education and premium investment strategies. She is also a public speaker, life coach, devoted wife, and mother to two beautiful angels.



Chizobam Ekwerike

Chizobam is the author of Once Upon A Mother – The Untold Tales of Motherhood. The quick-read book is a raw and entertaining perspective on the transition to motherhood. Chizobam thinks for a living. She has a decades' experience working as a marketing communications specialist. She likes to think that she inherited her dad's mischievous sense of humour. You would often catch her laughing heartily to the point of tears. When she's not thinking up an idea or laughing her head off, you'll most likely find her on a playmat with A.Z.A.

Would you like to be a contributor on Immigrant Muse Magazine? Pitch your article idea to the editor at editor@immigrantmuse.ca



Bringing the Taste of Syria to Canada

By Oyin Ajibola

From fleeing the war in Syria to Lebanon, and migrating to Canada as refugees, the Alsouads faced many challenges but refused to give up on their dream of starting their own restaurant.



The AI Souad daughters

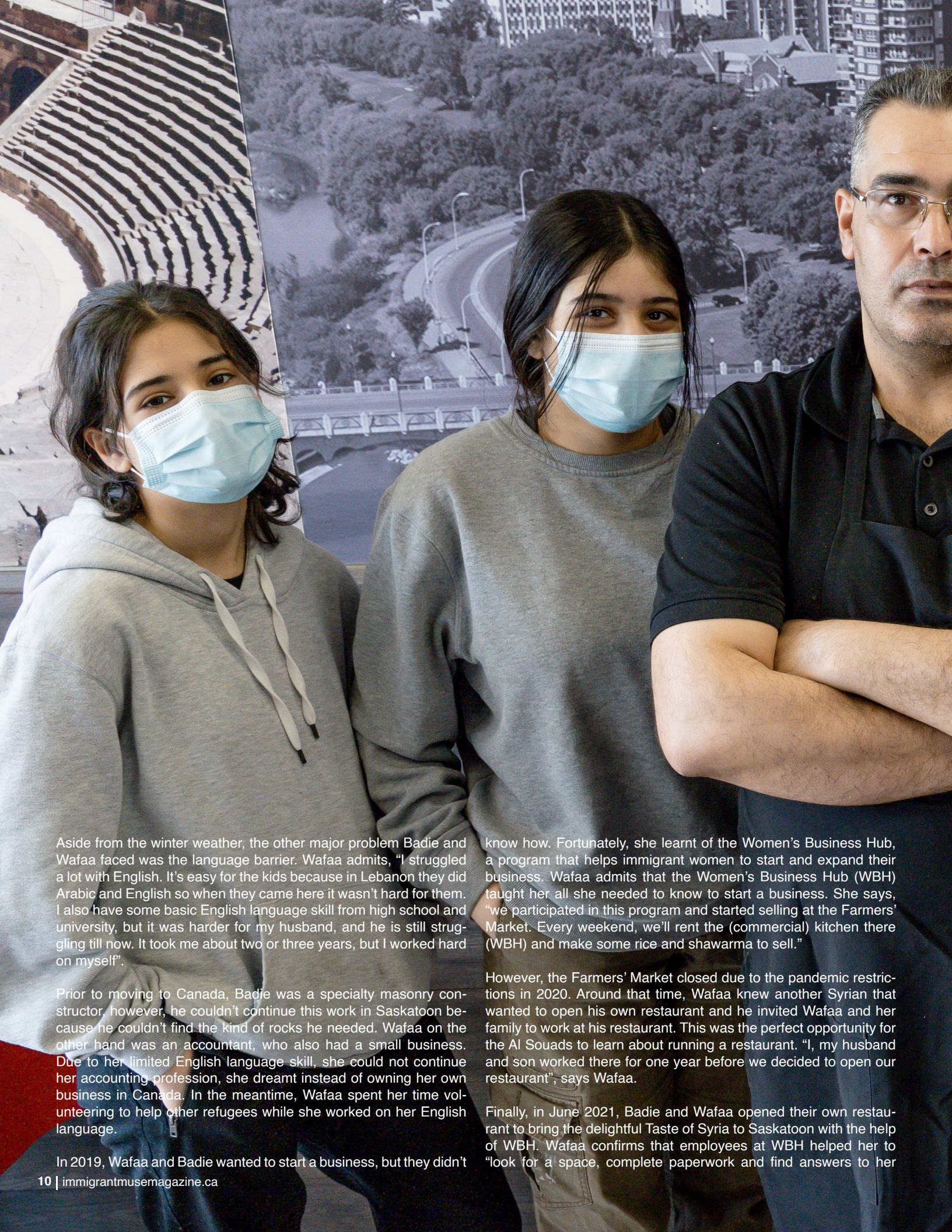
Badie and Wafaa Al Souad were forced to move to Lebanon in 2014 with their four children due to the war that started in their home country, Syria in 2011. After staying in Lebanon for three years, they received an invitation from the Government of Canada to migrate to Canada as refugees. Wafaa says, "I agreed to come to Canada because the war was hard on me and life in Lebanon was very expensive. But my husband struggled because everything is different in Canada".

Wafaa fondly remembers the call that changed her family's life, "I told my husband that somebody phoned me and told me to call the number back if we want to come to Canada so we can start the application process and my husband thought I wasn't saying the truth because it was a hard time for us". She further explains, "we lived in a small farm in Lebanon. My husband used to work there, and the people were nice, but life was not easy. After a lot of discussions between me and him, we decided to come to Canada. We started our application process, and within about four months, we were ready to come here".

The Al Souads landed in Montreal on February 12, 2016, and after two days, they moved to Saskatoon, Saskatchewan. Their first shock? The snow. "When I saw the snow, I couldn't believe people live here with the snow above two meters, I had never seen any snow like this, we had some snow in Lebanon but all of it was two or three centimeters", confirms Wafaa.



The AI Souad sons



Aside from the winter weather, the other major problem Badie and Wafaa faced was the language barrier. Wafaa admits, “I struggled a lot with English. It’s easy for the kids because in Lebanon they did Arabic and English so when they came here it wasn’t hard for them. I also have some basic English language skill from high school and university, but it was harder for my husband, and he is still struggling till now. It took me about two or three years, but I worked hard on myself”.

Prior to moving to Canada, Badie was a specialty masonry constructor, however, he couldn’t continue this work in Saskatoon because he couldn’t find the kind of rocks he needed. Wafaa on the other hand was an accountant, who also had a small business. Due to her limited English language skill, she could not continue her accounting profession, she dreamt instead of owning her own business in Canada. In the meantime, Wafaa spent her time volunteering to help other refugees while she worked on her English language.

In 2019, Wafaa and Badie wanted to start a business, but they didn’t

know how. Fortunately, she learnt of the Women’s Business Hub, a program that helps immigrant women to start and expand their business. Wafaa admits that the Women’s Business Hub (WBH) taught her all she needed to know to start a business. She says, “we participated in this program and started selling at the Farmers’ Market. Every weekend, we’ll rent the (commercial) kitchen there (WBH) and make some rice and shawarma to sell.”

However, the Farmers’ Market closed due to the pandemic restrictions in 2020. Around that time, Wafaa knew another Syrian that wanted to open his own restaurant and he invited Wafaa and her family to work at his restaurant. This was the perfect opportunity for the Al Souads to learn about running a restaurant. “I, my husband and son worked there for one year before we decided to open our restaurant”, says Wafaa.

Finally, in June 2021, Badie and Wafaa opened their own restaurant to bring the delightful Taste of Syria to Saskatoon with the help of WBH. Wafaa confirms that employees at WBH helped her to “look for a space, complete paperwork and find answers to her



Credit: Matt Ram

questions, at no cost". Taste of Syria does not only fulfill the couple's long-held dream of starting a business in Canada, but it has also allowed Badie to develop a specialty shawarma recipe as the chief chef, which has become a favourite for their many customers. "We have the Syrian shawarma that's different from any other shawarma, especially the chicken, and my husband makes it", Wafaa proudly says.

Wafaa says what has helped her the most is her zeal to learn English language, as such, she advises other non-English speaking refugees and immigrants to learn the language. "Take your time to learn English in the first one or two years. Everybody can start any business, job, or anything after that, because the language is the key to everything. If you don't have language, you are lost", she advises. Further to this, she says, "I volunteered as an interpreter with Open Door Society and saw refugees that still needed an interpreter six to seven years after coming here because they don't understand the language. Instead of taking time to learn the language, they work as labourers in shops where everyone speaks Arabic. They limit their own progress that way".

Wafaa also urges the government to provide specialized English language training for immigrants, especially refugees based on each person's goals. For instance, "if I need to work in a restaurant or somebody needs to work in construction or marketing, they can learn English in this field. I heard in United States they provide these programs for them", she adds.

When Badie and Wafaa opened their first bank account in Canada, the banker asked them what they would like to achieve in five years and they replied, "to open a restaurant and buy a house". Five years later, this couple has achieved their five-year goal and set a strong root for their family in Saskatoon, with determination and hard work.



BLACK PROFESSIONALS CANADA

By Oyin Ajibola

Statistics show that Black Canadians have limited career growth opportunities compared to other groups. BPC addresses the inequities experienced by Black professionals in corporate Canada.

Charles Ifechi, founder and CEO, Black Professionals Canada

“To become the catalyst for change that sees an exponential increase in Black leadership representation in corporate Canada in the next 10 years, and to shine the light on Black excellence in Canada; educating and supporting young Black people to dream big dreams and reach for the stars,” this is the goal of Black Professionals Canada (BPC), according to Charles Ifechi, the founder and CEO.

Canada is blessed with a diverse human capital - with Africans, Caribbeans, Europeans, and Asians all living together harmoniously. While our diversity as a country is a source of great pride, statistics show that Black Canadians have limited career growth opportunities compared to other groups. Although Black Canadians now account for 3.5 per cent of the population and is projected to reach 5.6 per cent by 2036, less than 1 per cent of Canadian corporate leaders are Black. Statistics show that Black Canadians make less annual income than non-racialized Canadians both as new immigrants and third-generation Canadians. Charles founded BPC to address these inequities.

BPC is a non-profit with a mission to work with Black professionals and organizations in Canada to exponentially increase Black representation at

senior leadership positions and corporate boardrooms in Canada. Although BPC’s goal is targeted at college students and professionals who identify as Black, all Canadians 16 years and above who are interested in supporting Black excellence are invited to join this professional organization. Membership application is available at blackprofessionalscanada.ca and anyone who meets the membership criteria can join for free.

Black members of BPC can access the resume audit and career advisory services offered by the in-house human resource and recruitment team at no cost to them, immediately after registration.

BPC also hosts monthly networking and training events on a broad range of topics, including personal finance, interview preparedness, and mental health and wellness among others. In pursuit of their goal to achieve equitable representation of Black professionals in the workplace, BPC is in partnership talks with organizations to post jobs exclusively on BPC’s website to attract black talents.

Future plans include the BPC Internship and Mentorship programs, which will both be launched later this year. The internship program will al-

low Black undergraduate and graduate students to apply for exclusive internship opportunities with BPC’s partner organizations. The mentorship program will be a two-tiered program that will pair Black professionals with industry leaders, and black students with Black professionals in their fields of interest for a six-month mentorship.

On the need for partnership, Charles says, “corporate partnership is at the core of our model at BPC, we are constantly looking to partner with corporate organizations especially in their diversity and inclusion programs.

“Our job placements and internship programs are an important focus for us. We want to get 1,000 black students into internship positions and support black professionals especially new immigrants with their first relevant Canadian jobs as they arrive. We want to end the discrimination against foreign-trained Black Professionals...Our job would not be complete until we have a black person in 10 per cent of the board rooms in Canada.”

BPC invites corporate organizations to learn more about their partnership perks by visiting their website or sending an email to admin@blackprofessionalscanada.ca.



Banyk Chia

Discovering Opportunities Amidst Challenges

By Kshama Ranawana



Banyk Chia
Photo provided by Banyk

Banyk Chia refuses to give up on her dream of practising as a lawyer. And for that, she is ready to overcome any challenges she faces; indeed, she is more than halfway there.

Chia was a Lawyer-in-training in her birth country, Cameroon, when she and her husband moved to Canada in 2014. Although Chia is primarily French-speaking, they landed in Edmonton, Alberta, because her husband is Anglophone.

With very little information on how to proceed but remembering advice from her mentor in Cameroon, that she would need some retraining to practice in Canada, Chia contacted the Law Society of Alberta and the Federation of Law Societies of Canada for direction. She soon realized that the required courses to become a lawyer in Canada were prohibitive for a newcomer. The tuition fees for the Internationally Trained Lawyer Pathway program at the University of Alberta were \$30,000. Since students

do not qualify for university scholarships or government student aid, Chia worried about funding. As only her husband was employed, she opted to take a legal assistant course, and enrolled at CDI College.

As a newcomer, Chia had no idea that she could get advice from a Settlement Agency. She wished such services were available from her home country, so potential immigrants would learn the pros and cons of settling in, finding employment and credentialing before embarking on their immigration journey.

There were times when she felt pressured to choose between pursuing her dream or finding a survival job to supplement her family income, Chia told Immigrant Muse. But she decided to pursue her education and completed the legal assistant course. Then Chia began applying for jobs at law firms and faced another hurdle; being francophone, potential employers had difficulty understanding her English, she explained.

Not to be deterred, while working on perfecting her English pronunciation, Chia

started volunteering at law firms and organizations that provide legal services. Her volunteering took her to the Court House, and there she learned about Legal Agents, commonly known as Paralegals.

Chia decided that if she could not practise as a lawyer right away, the next best choice was to be a Legal Agent.

Again, she faced a challenge when she found that no governing body regulates Legal Agents in Alberta. That was in 2017, and she spent a year checking out the pros and cons of the job and her role and responsibilities. She explains that spending time on due diligence helps ensure you will not be open to lawsuits. "With no guidelines or governing body, it is up to you to check every aspect of the business and make sure you make no mistakes."

Once satisfied she had covered all her bases, Chia launched her business, Alternative Legal Service Firm Inc. (ALSF) in 2018. To grow her business, she realized she would need to expand her network. She joined the Micro Business Centre to learn the art of networking and marketing.

"I bought a good computer when I received a payment from my first client. Until then, I had been managing with one that did not function very well, and I would go to the library for printouts", she admitted. In 2019, after building her business from home and working with ten clients, Chia decided it was time to move her firm to an office away from her home. She now has a Legal Agent and an Accountant on staff.

Not every day is the same; some are busier than others, explains Chia, who says she enjoys working with clients who need help resolving Workers Compensation Board issues. She also functions as an affiliate to an Immigration Consultant. Legal Agents typically represent their clients at tribunals, small claims courts, and advice clients on issues involving tenants and landlords or traffic violations.

"Most would give up, but I promised myself, never to give up on my dream." In September 2022, Chia plans to join the University of Alberta to complete a one-year bridging program and finally achieve her dream of becoming a fully licensed lawyer in Canada.



The Pastry Nerd

Trained Neuroscientist Turns Baker

By Harita Dave

Saïd M'Dahoma considers himself an 'accidental' baker. The neuroscientist turned baker moved to Canada six years ago for a researcher position after completing his Ph.D. in Neuroscience in Paris.

Describing his journey from someone dealing with science experiments to experimenting with bakery items, Saïd shared, "a few years ago, after I got my Ph.D. in Neuroscience in Paris, I got a postdoctoral position at the University of Calgary. I started missing French pastries so much that I decided to make them on my own. At first, I was not really good at it, but I improved significantly by watching tons of YouTube videos, reading cook-books from my favourite French pastry chefs, and reading blogs."

If there were no failures, there wouldn't be new inventions. Saïd had never learnt or even tried baking before moving to Canada, and he was named 'Foodie of the year in Western Canada' in 2021. Saïd strongly believes in not giving up, something that he learnt from his parents.

"I am an immigrant in Canada and a son of immigrants who moved from Comoros to France. One thing I learned from my parents is resilience. I never saw them give up on anything, even when times were very tough. That made a huge impact on me. If something interests you and you want to achieve it, you must give it your best and keep working on it until you achieve what you have set up for yourself."

However, Saïd's family still wants him to continue with his Ph.D. "My father is not very supportive of this decision, even when I tell him that this career makes me happier. He would rather see me continue doing work in research and use the skills I gained during my Ph.D. That is probably because he is concerned for me more than anything else. He cannot understand what my future can be in the career I've chosen."

Saïd's Ph.D. specialty is in neurophar-

macology of pain. "I was working on understanding how pain works in the spinal cord and the brain, and looking for new treatments to relieve chronic pain." Now Saïd is working on how to deliver the best desserts with a mix of Comorian and Canadian flavours.

There's a stereotypical notion that the majority of the immigrants must have

"Don't underestimate what we, immigrants, can bring to the table. We have something that most non-immigrants don't: multiple cultures."

heard, 'you won't find a job in your field immediately.' While that may not be true for all, you don't have to leave your passion or field of interest behind. Exploring your passion may not happen immediately since, you might still be trying to settle down. However, it is always good to take that leap of faith without worrying about the results.

Saïd has a message for the immigrants who are scared of taking that risk, "It's completely normal when you are an immigrant to be afraid to pursue your passion. As an immigrant, your life is sometimes not as stable, and the support network is not as strong as it would be back home. Before engaging in one of your passions, I recommend you create social media accounts or a blog, interact with people living from their passion, and eventually meet and talk to some of them. I also recommend working or volunteering at a workplace related to what you would like to do in the future to see if you really like it or not. Last but not least, look at the business model and see if it is possible to make money out of it, how, and how long it would take for this to happen."

While the transition from being a scientist to a baker and creating recipes was a smooth journey for Saïd, the most chal-


lenging part was market and selling his services efficiently.

Saïd who hasn't got any financial support for the Pastry Nerd says he is trying to have a debt-free business and that he might request a loan from the government later on.

Through the Pastry Nerd, Saïd offers classes to individuals and companies wanting to improve their baking skills. He also provides free recipes on his blog – thepastrynerd.com and on his Instagram page @Saïd.pastrynerd.

Saïd has solid plans for the Pastry Nerd like any businessman or entrepreneur. "I plan to make the brand known all across North America and specialize in giving classes. If a company needs team building services, they reach out to me. If someone is looking for a recipe, they reach out to me too."

Cooking or baking is no less an experiment than laboratory experiments; quantity, heating, freezing, mixing, proportions, everything has to be on point, just like in a laboratory. Saïd might have left his Ph.D. but not its learnings. Saïd said, "When you do a Ph.D. in Neuroscience, one of



“One thing I learned from my parents is resilience. I never saw them give up on anything, even when times were very tough.” - Saïd

the most important things you need is accuracy, especially when doing experiments, which is very important in pastry. My background also helps me understand the chemical reactions happening between different ingredients, which is very useful when I want to create new recipes.”

For Saïd, the biggest risk involved in the transition was financial. “My family does not have the money to help me financially. If the business does not work, I cannot ask them for help. I am lucky to have a partner with a regular job who helps me pay the bills.”

Immigrants tend to be scared or shy, but they aren't aware of the multi-cultural aspect, which they can use the most in Canada. Saïd strongly conveys a message to immigrants, “don't underestimate what we, immigrants, can bring to the table. We have something that most non-immigrants don't: multiple cultures. We lived different experiences, which helped us see the world from different perspectives. For example, I always try to incorporate Comorian or Canadian flavours into my French cakes. That is what makes us special and makes us stand out from the crowd.”



Saïd M'Dahoma - The Pastry Nerd
Picture supplied by Saïd

Singing for Unity and Peace

By Kshama Ranawana

Inspired by his childhood bullying experience, Faiyaz uses his music to advocate for world peace.



Faiyaz Khan with his family
Photo supplied by Faiyaz

As a young newcomer to Canada from Fiji, Faiyaz Khan experienced bullying and discrimination.

A boy who was two years older would constantly pick on him. At the time, Khan was an eighth-grader in a school in Vancouver.

One day the bully challenged him to a fight. Khan, who had not gotten into a fight be-

fore opted to remain in his class during the break, aware that the bully was waiting for him outside. But Khan's friends had urged him to take up the challenge, pointing out that the other boy would get him at some point. "Everyone is out there waiting for you. If you don't come out now, he will get you when school is out in the afternoon", they urged.

In the fight, Khan had been able to overpower the bully. But it had not ended there. The school authorities had chosen to transfer Khan to a different school, even though he was the victim.

He found the new school to be different from what he was used to. "The older boys were forming gangs to fight against other racial communities which were attacking the coloured communities," he says. "There were allegations that the school gangs had connections to groups outside the school; underworld gangs trading in drugs and other illegal activities", explains Khan.

But Khan was determined not to be dragged into any of their dealings. Khan instead sought refuge through his passion for music, writing lyrics and singing them.

In the mid- 1990s his songs were aired on local radio shows, but a car accident that resulted in a broken jaw meant he had to put a hold on furthering his music career.

When Fijian Prime Minister, Voreqe Bainimarama visited Canada in 2015, the Prime Minister's efforts to turn Fiji around inspired Khan to write a new song; You Made things Right. Khan then decided to use that negative experience he encountered in Canada when he first arrived to share a positive message not only for youth or newcomers, but for everyone.

It led to Khan producing more songs, this time bringing the message of peace, harmony, and equality to the world.

In June 2017, Khan's song on unity was chosen as the theme for Canada's Multiculturalism Day celebrations in Vancouver. Khan then launched a music video 'We are One' to mark Canada's 150th anniversary, a song, which he says is a 'love letter to his adopted country.' It has caused a sensation not only among Canadians but many across the globe. The song was sung by a group that included his children as well as other popular singers from the indigenous and other ethnic communities in Canada.

His movement also named 'We are One' describes its vision on its website as one that wants "to raise awareness to help stop some of the Bigotry, Racism, Hatred, Islamophobia, Bullying that we see in our daily lives around the world."





Peace

in Ukraine

Katrina shares her ten-year settlement and integration journey that led her to a supportive community and inspires her to become a community volunteer.

A little over ten years ago, I was a wide-eyed Canadian permanent resident with nothing but hopes and dreams.

True, I came to Canada with a Bachelor of Science in Chemical Engineering and a Master's in Technology Management from the Philippines. But, moving to a new country seemed to erase all that, at least momentarily. I quickly experienced the challenges of rebuilding my life in a new country, which felt magnified because I immigrated alone. I felt alienated from the community as I watched others move with a purpose while I sat unnoticed anticipating job interviews.

The lack of emotional support diminished my confidence as I worked hard on landing the elusive job. I applied techniques like cold-calling and networking which felt like begging for work in the context of my home culture.

But I was determined.

Less than 2 months after landing, I completed the Skills Connect for Immigrants Program from the Douglas College Training Group, where I learned about professional job search techniques in Canada. I also sought the help of DiverseCity Community Resources Society and SuccessBC to assist in my settlement. Eventually, SuccessBC referred me to Dress for Success Vancouver for a suiting appointment. These organizations supported me to start all over as an immigrant.

After five months of continuous job search, over a hundred applications, and endless frustrations, I finally landed a job in my preferred industry. I realized that it is okay to not see immediate results from my job search. Though difficult, each

Helping Immigrants Thrive Through Stories

rejection gave me an improvement opportunity. I prepared customized answers to potential interview questions and practiced saying these out loud. I researched on Canadian employers, industries, and workplaces to learn about their specific requirements. Also, I expanded my network by volunteering and attending career events.

After landing my first job, I continued to seize and create opportunities to enhance my career.

I enrolled in a Leadership Course at British Columbia Institute of Technology to gain Canadian education and searched for learning opportunities to enhance my portfolio of Canadian experiences.

A year after my initial suiting appointment with Dress for Success Vancouver, I

joined their Professional Women's Group (PWG). In this group, I found connection, community, and practical knowledge to aid my integration. My strong affinity to PWG made me begin volunteering for this program after my graduation in 2014.

I have finally found a community in Dress for Success Vancouver. So, I wanted to continue to be part of it by volunteering. My experience as a regular PWG volunteer sparked my passion for community work. My positive transformation as a beneficiary of non-profit organizations propelled me to help others experience the transformation as well.

Eventually, this passion led me to volunteer for various organizations while polishing my soft skills, expanding my network, and learning about the Canadian culture.





Kristina Macadaeg
Photo supplied by Kristina

Outside my professional life, there were numerous things that I had to learn while restarting my life. In Canada, I had to do everything by myself. I had to be effective and efficient in doing all house chores. I had to learn about the country's transportation, banking, and healthcare systems. Of course, I also had to understand the nuances of Canadian communication. Once ready, I had to gain knowledge in making major purchases such as getting a mortgage. Even after 10 years of living here, I still discover things that add value to my daily life.

Fortunately, not every discovery along my immigration journey was a challenge. Immediately, I discovered that resources for new immigrants are abundant, Canadians are truly polite, and Canada's beauty is

spectacular.

It didn't take long for me to realize that I was home.

Rebuilding life in a new country is difficult to say the least. But the hard work, struggles, and tears were all worth it. I have learned from my adversities and am now living the life that I dreamed of.

I am now gainfully employed in a multinational company. Three years after coming to Canada, I was able to purchase a humble home in Metro Vancouver. I now have the means to visit the Philippines or explore the world regularly. Best of all, I have the opportunity to give back to the community.

In 2020, I became the Dress for Success Vancouver Inspiration Award winner for outstanding leadership and achievement within the community. Last year, I started mentoring for Dress for Success Vancouver's PWG Program. I have also established a women's network in my company to empower women employees to become the best versions of themselves.

When the world came to a standstill due to the global COVID-19 pandemic, I created a blog to safely continue helping immigrants.

Today, I am writing my first article in Immigrant Muse to help more newcomers thrive. **IM**

Career in Real Estate

By Harita Dave

From a mere 291 in October 2016 to a whopping 258,054 employees in March 2021, the number of real estate employees keeps increasing with no decline in sight.

The real estate industry in Canada is a hot market, employing hundreds of thousands of people. As fascinating as the designation sounds, an immense amount of hard work goes into maintaining that designation and earning a living. Real Estate Agents or Sales Representatives are key employees in the industry who ensure that you get your dream home. Immigrant Muse spoke with four realtors who are also immigrants to learn more about starting and growing a career as a realtor.

“In real estate, you are your boss. I am not reporting to anyone; I am only accountable to myself; my success and failure only depend on me”, says Akhil Shah, a Real Estate Sales Representative at ReMax Centre in Orangeville. Akhil had a progressive career as a pharma sales representative in Ontario for over eight years before being laid off during the pandemic. “That’s when I made up my mind to explore real estate. I knew it was a good career, but I was not confident. The pandemic allowed me to explore an unexplored field”, he reveals.

Dhwani Modi, Real Estate Sales Representative/Realtor associated with SaveMax Dream Home Realty based in Ontario, came to Canada in June 2019 and became a realtor in September 2020. Dhwani, who was into media and sales back in her home country, says, “real estate is also sales. Initially, many told me that real estate is a seasonal business; who will purchase homes in winter? But that is not the case; real estate is a flourishing business all year round.”

Angelo Dehideniya, Real Estate Agent, Vancouver of Renanza Realty in British Columbia, never thought of exploring the real estate industry. After his undergraduate study in criminology, he wasn’t sure which direction to go. He explored different fields in various sectors before stumbling upon real estate and has never looked back.

If you are considering a career in real estate, Keval Shah, a broker of record and CEO of SaveMax Dream Home Realty based in Ontario, said, “with the right set of platforms, the earning potential in real estate is infinite. If you are an excellent real estate agent, you could be making a six-figure plus salary annually.”





Employment Opportunities in Real Estate

According to Akhil, “there are around 38,000 real estate agents in Ontario, and approximately 50 per cent are non-functional. So, you have to be different to stand out in the market.” Irrespective of your educational background, you can become a real estate agent in Canada after getting your license. However, you’re required to have some basic education to qualify for the licensure.

The Canadian Real Estate Association (CREA)’s website shows that a real estate license opens up the following career opportunities:

- Residential Realtors
- Commercial Real Estate
- Real Estate Appraisers
- Property Management
- Property Development
- Financing
- Urban Planning

Licensure and Training

Although the fundamentals for licensing in each province remain the same, there are a few differences between the requirements. Potential realtors should keep in mind that the license of one province will not be considered valid for practice in another province.

The licensure fees range between \$3,000 and \$7,500. There are several schools and colleges associated with the governing body of each province that offers courses in the real estate market to help pass the examination and obtain the license.

The real work begins after licensure. In agreement, Akhil says, “the work you put into becoming a realtor doesn’t end after licensure; it starts after getting the license. Join a brokerage where you can have proper training. Real estate is neither easy nor hard. But you have to know that unless people trust you, they will not sell or buy their homes from you. If immigrants have an appetite for real estate, they should go for it. But there’s a lot of hard work involved.”

Earning Potential

“While there’s no fixed income for a realtor, you can make from zero to over \$1,000,000 a year depending on the number of units you can sell. In the end, it is a game of patience and persistence”, says Angelo.

On the real estate market in Ontario, Keval says, “the housing prices have gone up. Commission structure has been prevailing ever since, and the rewards are phenomenal. In which field do you get paid \$40,000 to \$50,000 for just selling a house? A real estate agent can do no fixed number of deals in a year; however, de-



Dhwani Modi
Realtor at SaveMax Dream Home Realty



Akhil Shah
Real Estate Sales Representative at ReMax Centre



“the biggest challenge, in my opinion, is clients. Each client is different. Finding a client and converting them into a deal is the biggest challenge. My brokerage provides me with potential leads whom I have to convert into clients.” - Dhwani

pending on the expertise and hard work, a beginner can close between 1 to 3 sales in one year. The number goes up for those who have been in this field for years”, Keval added.

Akhil notes, “it’s a commissioned job. You sell; you get paid. You also incur a lot of expenses. As a realtor, you have to work through a brokerage and pay the brokerage. To keep your license active, you have to pay fees to the real estate board every two years.”

Challenges of the Profession

Keval reveals, “the most challenging part of this job is that it requires full commitment because you work round the clock, but it is rewarding.” Real estate is not for you if you fancy working from 9 to 5. Being a realtor is a job with no fixed hours.

While describing the challenges, Akhil comments, “first and major challenge as a realtor is networking. You have to find your leads. Will you be able to do that? Ask

yourself this question. If you can’t generate leads or sell anything, your earnings would be zero. If a deal falls apart, you can’t make anything out of it.”

Dhwani explains that “when a person is buying a home, it is a lifetime investment costing hundreds of thousands (of dollars), no client finalizes at one go. I have shown 50 to 60 properties to a client before he finalized on one home. So, you can’t lose patience. There are thousands of realtors in the market, your competition is huge, and you have to apply strategies accordingly to make a client choose you over the other realtors.”

Dhwani further adds, “the biggest challenge, in my opinion, is clients. Each client is different. Finding a client and converting them into a deal is the biggest challenge. My brokerage provides me with potential leads whom I have to convert into clients.”

To get leads, Angelo says, “several companies provide leads to realtors, but I generate my leads. On average, I call around 5 to 10 leads a day, and the conversion rate is only 2 to 3 per cent after calling around 40 leads a month. It takes about a year to

understand the market and sell more units. For starters, the market is very competitive. I got my license in 2016, and in the first two years, I didn’t close any deals, but in 2021, I closed nine deals.”

Angelo continues, “there are a lot of real estate agents in the market; for people to reach you, you have to be innovative and creative to get clients. Newbies must ace social media and be tech-savvy.” Angelo has his website and goes knocking from door to door for leads. He doesn’t stick to just one strategy. He further advises new realtors “to try different avenues and go out of their comfort zones.”

Final Words of Advice

These realtors share a final word of advice with new and potential realtors based on their experience.

Angelo advises, “when it comes to choosing between brokerages, take some time. Don’t go by the fees you have to pay; go with a good brand and a good brokerage with proper training in place. Training is critical in real estate. Real estate is not just

PROVINCE	LICENSING BODY
Alberta	The Real Estate Council of Alberta (RECA)
British Columbia	BC Financial Services Authority (BCFSA)
Manitoba	Manitoba Real Estate Association
New Brunswick	The New Brunswick Real Estate Association
Newfoundland and Labrador	NL Association of Realtors
Nova Scotia	Nova Scotia Real Estate Commission
Nunavut	Consumer Affairs, Government of Nunavut
Ontario	Real Estate Council of Ontario (RECO) Ontario Real Estate Association (OREA) Canadian Real Estate Association (CREA)
Quebec	Organisme d'autoréglementation du courtage immobilier du Québec (OACIQ)
Saskatchewan	Saskatchewan Real Estate Commission

Some provinces do not have dedicated licensing bodies.

Training is critical in real estate. Real estate is not just about selling or buying houses; there's a lot of paperwork involved. One mistake, and the board can nail you." - Angelo Dehideniya

about selling or buying houses; there's a lot of paperwork involved. One mistake, and the board can nail you."

Keval says, "working in the right atmosphere decides your growth as a real estate agent. When hiring a real estate agent, I look for their energy, motivation, communication skills, and personality. These are the basic traits that several brokers of records and I look for when hiring one".

Akhil believes that "experience or no experience in real estate doesn't matter because several companies have their training programme that will teach you everything about real estate and things you will be required to do".

Dhwani suggests, "if you don't have a specific career choice, or you're struggling in Canada, then you can pursue a career in real estate. Getting your license is not that difficult; the real struggle begins on the

field. How you talk to a client, how you deal with the client, your knowledge about real estate, give suggestions to clients, because they are solely relying on you and your knowledge."

Remember that your drive, personality, and the right mentor in real estate can help you succeed, despite some of the initial rejections you may experience.





Drawing the Line Between Compliment and Sexual Harassment

By Chinye Talabi

As Canada becomes more multicultural, the line between a compliment and sexual harassment has almost thinned out. The reasons are not farfetched; sexualization is a subjective matter influenced by culture, and the diverse community comprises of people with different perspectives. There are instances of people replaying commentaries that are not distasteful in their community of origin but frowned upon in the Canadian context. This has led to allegations of sexual harassment against some immigrants. To guide our understanding of the Canadian standard, let's examine the meaning of compliment and sexual harassment.

The dictionary defines compliment as "an expression of praise, commendation, or admiration...a formal act or expression of civility, respect, or regard." Some keywords to note in this definition are praise, commendation, civility, and respect. In a business environment, examples of expressions that fall within this definition (though not restricted to these) are, "That was a great presentation, John", "Ola, you spoke with so much conviction our customers were in awe." These comments reflect a person's intelligence, work-related abilities, and other professional attributes. In-

deed, such compliments have a place in every civil environment.

On the other hand, sexual harassment is any unwelcome sexual advances, requests for sexual favours or other conduct of a sexual nature in circumstances in which a reasonable person, having regard to the circumstances, would be offended, humiliated, or intimidated. In simple terms, sexual harassment is a violation of a person's boundaries. This definition emphasizes the way the recipient feels about the remark. It is an unnecessary, unsolicited, unprovoked attention that interferes with the recipient's guaranteed rights. The intention or otherwise of the accused is irrelevant. Hence, it is crucial to always maintain professional conduct, countenance, and speech that leaves no room for unintended interpretations, especially when relating to the opposite sex.

Be mindful of compliments that dwell on a person's physical attributes or description. Keep away from comments like: "You look sexy in Pink", "You have charming lips", or "This dress highlights your figure." These comments can be taken beyond the boundary of civility, commendation, praise, and respect. Comments like these give the

impression of sexual thoughts and scheming, capable of making a reasonable person uncomfortable or potentially offended, especially if they have no romantic consideration towards the other.

Does this mean compliments on appearance have no place in professional settings? If you must compliment a colleague or classmate on their appearance, there are better and more dignifying ways to do that. For example;

Compliment: I love your outfit; you have a perfect dress sense. Where do you shop for your clothes?

Sexual harassment: You look irresistibly gorgeous today. Hmm, is the guy taking you somewhere special?

While the lines separating compliment and sexual harassment can be blurred in some cases, we do not want to lose a whole life or career for an avoidable reason. Dr. P is a specialist in a rare area of medicine and has been practising in Canada for over 15 years. He has a good relationship with some of his patients, even discussing personal matters. On one of his patient's visits, she told him of her plans to vacation in Hawaii. Some weeks later, when the pa-

tient came for a follow-up examination, Dr. P inquired about her trip to Hawaii. The patient complained she did not enjoy the trip and considered it a waste of money! Surprised, Dr. P asked, "who did you go on the trip with?" In response, the patient said, "I went with my best friend." Dr. P responded, "oh you missed it, to enjoy a place as beautiful as Hawaii, always go with the opposite sex. I have been there with my wife, and we had great fun." The patient felt this line of conversation was inappropriate and pressed charges of sexual harassment against the doctor.

If you feel tempted to have similar chats with classmates, colleagues, or clients, remember what brought you together in the first instance – profession. Crossing these lines without the expressed permission of the other can be grave and potentially cost you all you hold dear – family, career, and income. While opinions can vary, nobody wants to find themselves in a situation where your comments or actions are being put before a jury to determine its appropriateness.

To show how serious the subject is, the Government of Saskatchewan recently amended The Saskatchewan Employment Act, which came into force on January 1, 2022, to clarify that

the definition of harassment includes any unwelcome action of a sexual nature. This clarification aims to create safe workplaces for everybody.

It is better to err on the side of caution by restricting all compliments to work-related subjects or less controversial issues like weather, pets, and sports. If in doubt, speak to the Human Resources unit of your workplace to know what the policy says about acceptable conducts. The price to pay is not worth the risk.

If you're a victim, you have the right to tell the harasser to stop the unwelcomed behaviour. It is not out of place to document your attempt to stop the harassment in an email. If it does not stop or you still feel unsafe with the person in the same workspace, you may discuss it with a supervisor. Suppose your organization's management fails to take necessary action and the harassment continues. You can lodge a formal complaint with evidence (if available) to the Canadian Human Rights Commission or agency in your province or territory.



It is crucial always to maintain professional conduct, countenance, and speech that leaves no room for unintended interpretations, especially when relating to the opposite sex.

Employer of Choice



VENDASTA

By Oyin Ajibola

Vendasta is a Saskatoon-based software company with more than 575 employees. About a third of Vendastians work in Research and Development (R&D), producing and improving its platform and accompanying in-house digital products. Vendasta's second-largest team is Marketing Services, making up about 20 per cent of Vendasta's staff. This group acts as a digital marketing fulfilment team for Vendasta customers, utilizing Vendasta's products and platform for small and medium businesses on the channel partner's behalf. Other teams include operations, sales, and marketing.

Immigrant Muse spoke with Jean Parchewsky, VP of People Operations, to understand Vendasta's diversity, equity and inclusion practices, and work culture.

According to Jean, the strength of Vendasta's workforce lies in its "ability to remain agile, continue to evolve and innovate."

Although Vendasta is headquartered in Saskatoon, Saskatchewan, two recent acquisitions have added employees in Ontario, the United States of America and Mexico to their workforce; and Vendasta continues to hire top talents from around the world. "We've had a great success hiring from Brazil and India and helping them to come to Canada", says Jean.

In February 2020, Luis Camara joined a virtual job fair organized by VanHack. Although Luis had a well-paying job in Brazil, he was seeking relocation options because of his desire to experience a different culture. Vendasta was one of the potential employers at the fair. Luis interviewed with Vendasta for a software developer position, and he was hired in March; the same month COVID hit Canada, leading to the closure of the Canadian borders. Luis began working remotely from Brazil until November 2020, when he moved with his wife to Saskatoon.

Due to the pandemic, settlement was a little challenging, especially on Luis' wife. Unlike Luis, she didn't come to Canada with a job in hand. In addition, her profession is regulated, so getting through the licensure

process with her limited English language skill was a struggle. Still, Luis said, "the settlement agencies helped her brush up her language skills and put her through the process of obtaining her license to practice in her profession". Although she has yet to get her license, she now has a transition job within the same industry and is working on getting her license.

Six months after moving to Canada, Luis was surprised by the opportunity to apply for a managerial role at Vendasta. "That was quite surprising", Luis admitted, "because it was quite early and I was an immigrant, so I had those doubts about whether my language skills would be good enough to fill up that position" he added. To clear his doubts about his competency to handle the role, Luis spoke with the Chief Technology Officer at Vendasta, who assured him that his accent and language skill were not a barrier to success in the role. "I don't need to speak in perfect English or have the right accent. The important thing was to be able to communicate, and having the right skills was enough for me to be in that position", Luis concluded. In December 2021, Luis officially became the Engineering Manager at Vendasta.

From his job search to his settlement in Canada and career growth, Luis says proper planning has been critical to his success and advises other immigrants and potential immigrants to plan. "I had a plan for myself and knew that I needed to get better at some of my skills, and I worked on that right away" he revealed. "I always asked myself how I can improve to help my team achieve their objectives", added Luis. He also believed in himself, despite his immigration status. "I can do as better as anyone here. Doing my best and knowing that being an immigrant is not a limitation helped me a lot. What should matter is the work I am doing and how I'm bringing value to the company", Luis concluded.



Luis Camera and his wife

In agreement with Luis, Jean maintained that lack of Canadian experience is not a deal-breaker to finding a job at Vendasta. This explains why Vendasta's talent acquisition efforts are not limited to hiring local talents. However, their job vacancies are primarily published on Saskjobs.ca. Jean confirmed, "Saskjobs does a really good job of connecting immigrants that are looking for jobs to our company. Although they can't give us the applicants directly, they can share our job posts with them, and we sponsor qualified candidates through the Global Talent Stream. We also partner with VanHack, a product company in Vancouver with a platform for hiring in different countries, so they do all the vetting of hundreds of hundreds of really experienced people. They find people and merge them to us, so we use that as an avenue as well."

As part of their inclusion effort, Vendasta builds a support system to help newcomer employees navigate the system and culture in Canada and within the company. From a community research slack channel where employees publish new things they discover in the city; to an in-house help manual, Vendasta offers practical help to newcomer employees in their first few weeks to help with their settlement.

usually curiosity to learn about my culture", Luis added.

As one of Canada's top growing technology companies, Vendasta is building a long-term partnership with the University of Saskatchewan and other local post-secondary institutions to provide thought-leadership that will help these schools to provide training to fill industry skill-gaps. In the meantime, Vendasta is looking at skilled foreign workers to fill the skill gaps. Jean opined, "I feel that the software companies that are in Brazil or India or other big (tech) centres have given these people so much more knowledge than we have right now, so it just allows us to be diverse and have the right talents to share their expertise with us...we can leverage on everybody's experience."

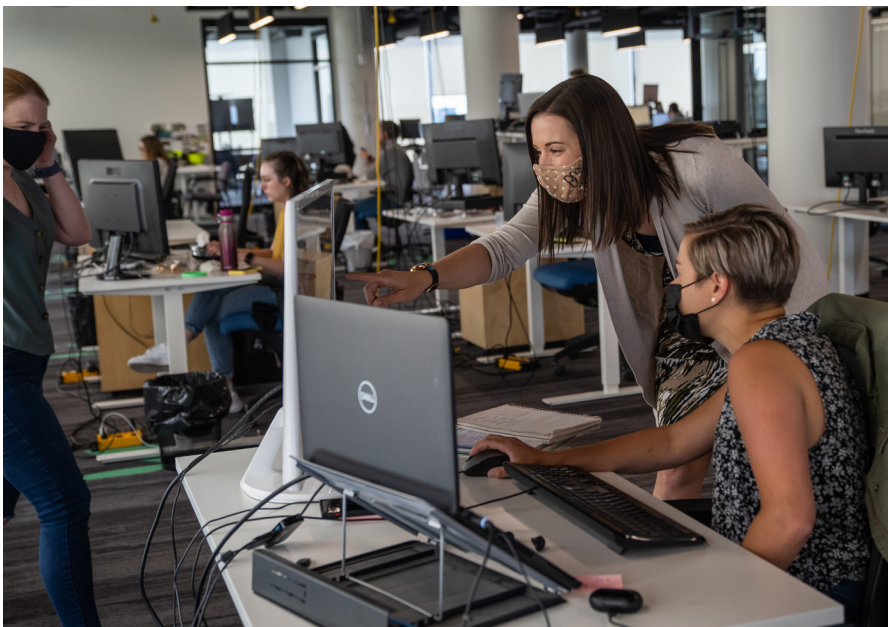
With the increasing number of job vacancies in relation to available applicants, Jean argued that many applicants are unable to land a job because they lack the required skills, especially soft skills for the job. "It is the soft skills that matter. How do you relate to people, and how do you communicate your ideas through storytelling? Because coding languages change all the time, improving soft skills and presentation skills are more important than learning the

- ❑ Research the job and make sure that both you, the job and the company are a good fit for each other. This requires understanding the needed day-to-day task of the role and deciding if it's something you enjoy doing.
- ❑ Reach out to people on LinkedIn that have done or are doing the same job and at the same company to ask about the company, the culture, and the role. "Don't be afraid to reach out to the people operations team", Jean advised.
- ❑ Your resume should highlight how your experience fits into the role you are applying for.
- ❑ Don't be afraid to admit things that have gone wrong in your career and how it has led to your growth. This shows that you're self-aware.
- ❑ Learn how to articulate everything you bring to the team.

"We want people who aren't afraid to make mistakes and learn from them. It's not about being perfect; it's about learning as you are growing", concluded Jean.

Why should you consider working at Vendasta? In addition to offering great benefits and compensation packages, everyone is encouraged to bring their whole self to work within a culture that embraces diversity. In Jean's words, "Just be yourself and don't worry about always being correct". Vendasta organizes many social events to make working fun for employees. "We try to do one big event every quarter and then do smaller ones on Fridays where employees get together with ping pong games or karaoke. Just things that they can do with friends," Jean revealed. Most of these social events have been on hold due to the pandemic. Also, Vendasta University provides relevant learning and development opportunities for employees.

Luis says the best thing he likes about Vendasta is how welcoming everyone is. "One thing that always attracted me to the company was how welcoming people were; how they treated me very well in the interviews and after I joined the company. The Chief Technology Officer took his time to have lunch with me, listened to things I struggled with, and offered advice. Vendasta is welcoming to not only immigrants but to every employee, making sure that they are happy while they are working".



Luis confirmed, "when I arrived, I was expecting some negative comments about my communication skills and cultural difference, but there was nothing like that. Instead, everyone was willing to help." Luis believes that the multicultural workforce made him feel at home. "When people talked about my Brazilian culture and origin, it was not on a negative note but

newest coding languages. Our engineering managers feel that they can teach that if the person has the brainpower and the right attitude to learn", Jean offered.

Jean further highlighted the following best practices for job applicants:

Importance of Clarity of Purpose

By Chizobam Ekwerike

In simple terms, clarity of purpose is having an ultra-clear idea of what you want to do, why you want it and being very intentional about how you plan to achieve it.

Have you ever witnessed the reaction of a man whose pregnant wife has suddenly gone into labour? While grabbing some clothes to put on, would he try to match his shoes with his belt? Or looking to vacuum the car just so that his wife is comfortable during the ride to the hospital? Suppose this was a movie scene and the man did anything other than a frantic rush to the hospital, you'd probably mutter more than once, 'what on earth is this man doing?'

By asking that fundamental question, you infer that our man should know better. Even if this was his first rodeo, he should know that going into labour is a medical emergency, and time is of the essence. You expect this to be as clear as the Northern Lights to him.

Let's leave our silly man for a second and talk about you – yes, you. As the main character of your movie, it is important to pause at different stages in your life to ask yourself the same question – what am I doing?

This introspection is vital as you navigate the changes in being in a new country. Why? Because it is easy to get distracted. You must stay laser-focused. To achieve this, you need to build and maintain clarity of purpose.

In simple terms, clarity of purpose is having an ultra-clear idea of what you want to do, why you want it and being very intentional about how you plan to achieve it.

As an immigrant, you have to uproot your life from your home country to stand at the back of the queue in Canada and rebuild your life from the ground with zero connections and non-existent family support. It takes a lot of resilience, which you clearly have - to survive the culture shocks, initial financial stressors and struggle to find your tribe.

You were very clear on your reason for deciding to migrate to a new

country. Your vision was so clear that you didn't mind leaving behind meaningful relationships, well-paying jobs, thriving businesses and your comfort zones for the unknown. You left almost empty-handed but with a heart full of great expectations. It is essential to maintain your clarity of purpose.

Clarity of purpose is required when searching for jobs, switching careers, pursuing further education, or investing in a business. You need it during those head-scratching moments when you must decide between working full-time or part-time, staying home with the kids or putting them in a daycare, or figuring out if you can work and school at the same time. With every decision, big or small, you must be clear on your purpose.

Without clarity of purpose, it becomes easy to take on other people's dreams. For instance, you may decide to make a career switch to digital marketing because your friend says it is a lucrative career and that she earns megabucks as a digital marketing manager. Meanwhile, your strength is in accounting or performing financial analysis. So, instead of preparing for your Certified

Public Accountant (CPA) exams, you're thinking of writing Direct Marketing (DM) exams.

Focus, my friend!

Clarity of purpose eliminates noise and distractions. When you clearly understand your goals, you pay little or no attention to whiners and naysayers. Your purpose is your path, and it is yours to dream and create. Clarity of purpose helps you stay motivated during bad days of overwhelming sadness, borne out of disappointments and rejections. It enables you to dust off those negative feelings as soon as they come; you persevere because you know where you're headed, even if the path is zigzag. The zigzag might be the temporary survival jobs that help you pay the bills, the sacrifices you make to acquire further education or the extremely modest

lifestyle you have to live. Because you know your destination and want to get there more than anyone else, you hang in there.

Having clarity of purpose also means envisioning your future. Imagine what your life in a particular career would be? Do you like what you see? Would you be happy with the choices you've made? As an immigrant, going with the flow will not cut it. Without clarity of purpose, it is easy to settle or get stuck in a routine that leads to unhappiness and unfulfillment. If you know you have excellent project management skills, do not settle for a packer role unless the packer job genuinely makes you happy and you find meaning in your role.

You took that leap of faith by migrating to Canada. Make sure you are not following the blueprint of someone else's life. Create a blueprint that's authentically you. Never lose sight of what you truly desire. Your purpose reminds you of your worth. No change of environment should diminish that. Always carry out routine self-examination; ask yourself, 'what am I ultimately driving at?'

The opposite of clarity is confusion or chaos. So, it's either you have clarity of purpose, or you become confused. The clearer your purpose, the better results you'll get. You would hardly go off on tangents when you clarify your purpose and live it. It might take a few months or years to figure out what you want, and that's okay.

Have faith in yourself but be sure to back it up with some actions. Clarity of purpose leads to action. Do all your research, ask questions, find a tribe, weigh your options, and know when to stop researching and start doing the grunt work.

You're smart, let's be clear on that. Don't let anything or anyone tell you otherwise.

We're rooting for you! **IM**



Need to go Back to School for Your Career? Here's How to Strategically Plan for Back-to-School

By Chinye Talabi

At the start of a new year, month or quarter, people commonly evaluate their actions and achievements in the outgoing year; and make commitments to improve by writing down their plans, goals, and expectations for the new year. This is called the new year resolution.

What areas of improvement have you picked for yourself? Are you considering buying a house? Do you see opportunities of becoming financially prudent? Is changing your career path top on your list? Are you considering schooling to improve your chances of getting your dream job? Your priorities determine what makes it to your to-do list. What have you resolved to focus on this year?

Immigrants, like most people often look out for opportunities to acquire relevant skills and better job offers. For some, the choice to go back to school is based on commentary from what friends and family have identified as a market need. To others, it is


a function of how often such job titles are advertised in job sites. These reasons are basic without any in-depth research.

Mr. F decided to take a certificate course in Occupational Health & Safety, although he is not new to this field. He has a master's degree in Environmental Science from a University in the UK, and has acquired the mandatory NEBOSH International General Certificate in Occupational Health and Safety (IGC). On arrival to Canada, Mr. F conducted desk research and noticed that there were lots of vacancies for occupational health and safety experts. Without further research or consultation, he enrolled for a 12-month course at a polytech-

nic and secured school loan to make the learning process smooth. At least he did not have to bother about paying his school fees.

On completion of the programme, job search began in earnest. That was when Mr. F realized that he needed a different certification (Canadian Registered Safety Professional (CRSP) to practice in Canada. Unfortunately, he could not quickly take the exams to earn the required certification, as he needed a minimum of two-year Canadian work experience in the field to qualify to write the professional exams. Mr. F is in a fix! He has a school loan to repay yet, he could not secure even an entry-level position to begin counting the required two years.

There are a number of things wrong with Mr. F's approach. He failed to conduct research for what applies in this market. He assumed that whatever certification acquired in the UK will work in Canada. He did not seek out students who have passed through this programme to learn the dynamics and requirements for prac-



Be intentional, strategic and make decisions based on well thought-out research.

tice. This is a learning point for all immigrants - permanent residents and international students alike. This mental torture could have been avoided if Mr. F had done all or some of the following:

Know Your Why

If your why is strong enough, it keeps you going on those tough days when you want to give up. Will this course positively impact your career growth or extend your skill set? Or is it just a means to survival? Have you always dreamt of yourself in this field? Or are you opting for this because family and friends say this is the path you should follow? Do you get excited when discussions around this career path come up? Are you looking to diversify your knowledge or change career path completely? An honest answer to these questions would help you evaluate if this is a necessary resolution for the year.

Identify Your Academic Strength

Be true to yourself! No one can do this for you. Do not start what you know you cannot commit time and effort to finishing well. The average cost of certificate and graduate programs is between \$7,000 - \$24,000 depending on the course. This is a huge cost that should not go down the drain. If you struggle with mathematics and don't have a plan to overcome this challenge, then, do not consider going for a course in statistics. You would be setting yourself up for failure.

Research Your Options

This can take varied forms. It can include but not limited to speaking with people in the field, going online or visiting the school's admissions office to ask questions and read the prospectus, comparing

various schools to see whose style and offerings fit what you want, and researching scholarship options. Also, if you have certificates from other countries, find out what is accepted in Canada and what is not. Note that this might also differ from province to province.

Review the Entry Requirement


How will you position yourself to secure the admission? Entry requirement might differ slightly from school to school so, be sure to identify what each school is asking for.

Determine Job Opportunities

This is critical as the end goal is to become financially independent. The return on your investment of time, effort, and money must be worth it, else the purpose is defeated. Even if the course is more of a passion, it should pay the bills. What are the job prospects? What is the minimum entry salary? Is it enough to cater for your basic needs? Beyond the initial certificate or degree, what do you need to secure a job in this field? Do you need certifications as you progress? What are the certifications and what additional opportunities would it offer you?

Network with Past Students

Never underestimate the importance of networking with other students who have passed through this path. They know where the landmines are, can share their experiences to prevent you from making common mistakes they made.

As you make your career or educational resolutions and goals, have you researched available opportunities? The bottom-line is to never make resolutions based on a fleeting emotional state. Be intentional, strategic and make decisions based on well thought-out research. Before you embark on that new course or training, be armed with the right information. Herein lies the difference between success and failure. 



Alternative Career Paths for Immigrants

By Bukky Abaniwonda



My company recently conducted a market research in the immigration space and the information we gathered was mind blowing. It's no secret that Canada needs immigrants, but what was most surprising to me is that Canada needs 100 per cent of newcomers for labour shortage. This is why Canada is still aggressively pursuing immigration plans and even increased the numbers over the next three years (2022 – 2024) from about one million people to 1.3 million people.

Despite the needs that Canada highlights, immigrants still struggle to get jobs, not just because of employers' request for Canadian work experience but because immigrants are searching in the same small space as the rest of Canadians. Roles like administration, human resources, business management, retail banking, accounting and other non-technical roles can be performed by almost anyone, even high school graduates who have been working for a few years. How do I know this? I recently hired four university students through a government-funded program and the knowledge these second-year students possess is astonishing. Their research skills, problem solving skills, ability to take initiatives was above my expectations. You can only imagine the well-rounded skillsets and experience they would have developed by the time they graduate. New immigrants in non-technical fields would compete in the same space with not only Canadian professionals but also students or recent graduates who have had a head-start with years of Canadian work experience and education. This is not to say that immigrants do not have the skill to compete favourably, but Canadian have more going for them in an already saturated career path.

Does this mean it's all doom and gloom for immigrants? Absolutely not! There are career paths that are less inter-


esting to Canadians that I believe new immigrants should pursue based on their skill sets; technical, skilled trades and tech positions. My agency offers a job placement service for people inside and outside Canada specifically in these roles. These are the roles Canadian companies need help to fill because Canadians are typically not interested in them. Examples of skilled trades are truck drivers, carpenters, chef, cook, and food service supervisors among others. High demand tech roles include scrum master, business analyst, and data analyst. Immigrants can get into some of these roles with some training with the right coach, and the best part is that you can use your previous experience as a building block so you don't start afresh.

I can confidently say this because I have watched immigrants successfully transition to these roles from another career within a short period since we started our job placement service. I have since begun challenging my friends and clients who are frustrated with their current job to consider using their education and transferable skills for good in these career paths. I recently referred a dear friend who worked in banking to a Scrum Coach. She had been feeling like a failure because she wanted more out of life. After her scrum train-

Employers are going abroad to fill these skill gaps, so you don't need to worry about Canadian work experience.

ing, she landed a high-paying remote job. She had no experience in scrum and that was not a barrier to entry for her because the demand for tech skills is high right now. If you have the skills to deliver, you will be hired. Employers are going abroad to fill these skill gaps, so you don't need to worry about Canadian work experience.

The opportunities in technical, tech or skilled trade roles are endless. These are great career paths that new immigrants should consider. And if you've been in Canada in another career that doesn't give you satisfaction, you can transition with your transferable skills and knowledge. Don't know where to start? Reach out to Shirah Immigration and we'll work with you to find a coach and help you land your dream job.

I can't wait to see you thrive, and I am cheering you on, dear immigrant! 

The opportunities in technical, tech or skilled trade roles are endless. These are great career paths that new immigrants should consider.



Mentorship

The transfer of real-life business knowledge

By Linda Profke

You may not remember the first time you were mentored, wobbling and taking those very first steps into your mother's arms. You might not recall that feeling of security or warmth that enveloped you. You gained confidence in your abilities! As you got older, others mentored you, your teachers, softball coach, dance teacher, hockey coach – they all wanted to transfer their knowledge to help you enhance your knowledge and skills.

A business mentor does the same thing.

The difference between building a company that thrives or fails may lie in the quality of advice you receive. As an entrepreneur, it's vital to gain experience and knowledge as quickly as possible. It is also essential to find someone who will offer critical insights into your struggles while encouraging you on your journey.

Having a mentor is like having an expert on hand to guide you through the obstacles in your path. You can get excellent advice, guidance and support from them as they have been where you are now. A mentor helps people grow, develop their skills and feel great about the work they do. A good mentee does the same for their mentor by being open to learning from them and being an active participant in those meetings.

The learning curve is important. The mentee contributes to their development and drives progress, while the mentor listens and provides wise instructions. If you are thinking of starting a small business, here are three things to consider when looking for your mentor.

First, you need to know your goals and expectations ahead of time. Before starting this process, make sure that nothing stops or prevents you from achieving your goals.

Secondly, find someone who has been in your shoes. The most successful mentors bring the passion and commitment from having "been there and done that" themselves. They should be familiar with what you do. Get active digitally; look for people within your industry or speciality who may become potential mentors. These connections can yield invaluable advice and help

establish rapport, which often produces more than just professional and personal growth as you develop meaningful friendships.

Lastly, what does the mentor/mentee relationship look like? Who initiates, what is the length of the mentorship, three months, six months, a year? What are the boundaries and meeting schedules - where, when, how often, how - phone, email, zoom or in person? Set clear boundaries so they don't get lost in translation along the way.

I have had many mentors to help me start up my business and others to help me grow personally and in business. My first mentorship experience as a mentee changed my life. It gave me the confidence to reach out and try new things that

challenging experience for me. I've seen the value in mentees' lives increase exponentially over time, which is beyond words. Unfortunately, some people are not open to real change.

Having a mentor is one of the most important things a person can do to enhance their business and professional life. It takes time and commitment, but it is well worth the effort. Whether you are the mentor or the mentee, it's a win-win.

If you are considering starting a business, reach out to one of the formal mentoring programs like Futurepreneur or the Raj Manek mentoring program or contact your local Chamber of Commerce for support in finding a mentor.



were difficult at first but now seem like a no-brainer. Through my first mentorship, I understood the power of networking, building relationships within my community has benefitted me throughout my last 28 years in business. And yes, it is a bit scary at first to walk into a room where you know no one, but preparing for it with that business elevator pitch and walking out knowing at least three people better, is rewarding.

Being a mentor has been a rewarding and

will leave you with the words from a man who doesn't know that he mentors me every Monday morning, Roy Williams, "a smart man makes a mistake, learns from it, and never makes that mistake again. But a wise man finds a smart man and learns from him how to avoid the mistake altogether."



Book Review

By Esther Haastrup

Roy Mapleton's pursuit of excellence makes him successful, although he had it pretty rough in the beginning. As a young job seeker, he had more than 35 interviews in the first 15 years of his career due to the absence of guidance. He had to invest time and effort in re-learning what he was taught in school and took various certifications courses in management, inclusive leadership, and entrepreneurship. He has helped many people ace their job interviews, trained hiring managers and HR personnel. Roy is a specialist in the Aerospace industry and *Acing Your Job Search* is his debut as a writer.

During one of Roy's sessions with job seekers, a participant suggested he transfer his knowledge into a book since there was no book that embodies all the necessary components for success in job search. That suggestion birthed this book.

Roy wrote this book based on his past job search experience to offer valuable guidance to job seekers regardless of the type of job, field of work, experience and how long they have been searching for a job. Roy's goal is to help job seekers get the best

ACING YOUR JOB SEARCH

STRATEGIES TO SUCCEED WHERE OTHER JOB SEEKERS FAIL

"A thorough, useful resource for job seekers."

-Kirkus Reviews

ROY MAPLETON

out of their current job search efforts and make them become marketable candidates.


The book contains various tips on body language and answering tough human resource questions. Roy explains how to portray a positive mindset irrespective of the rejections you may have experienced or the length of time you may have been out of job. This book will help you sharpen your intuition, take your mental health seriously, set smart goals, research your potential job, and many more.

You would also learn first-hand tips on what recruiters expect to see in your resume, the red flags they look out for, basic body posture during interviews, correct sitting position, specific strategies for women, how to write a thank you note, how to draft a resume, how to draft a cover letter

and many more tips that could increase your chances of getting that dream job.

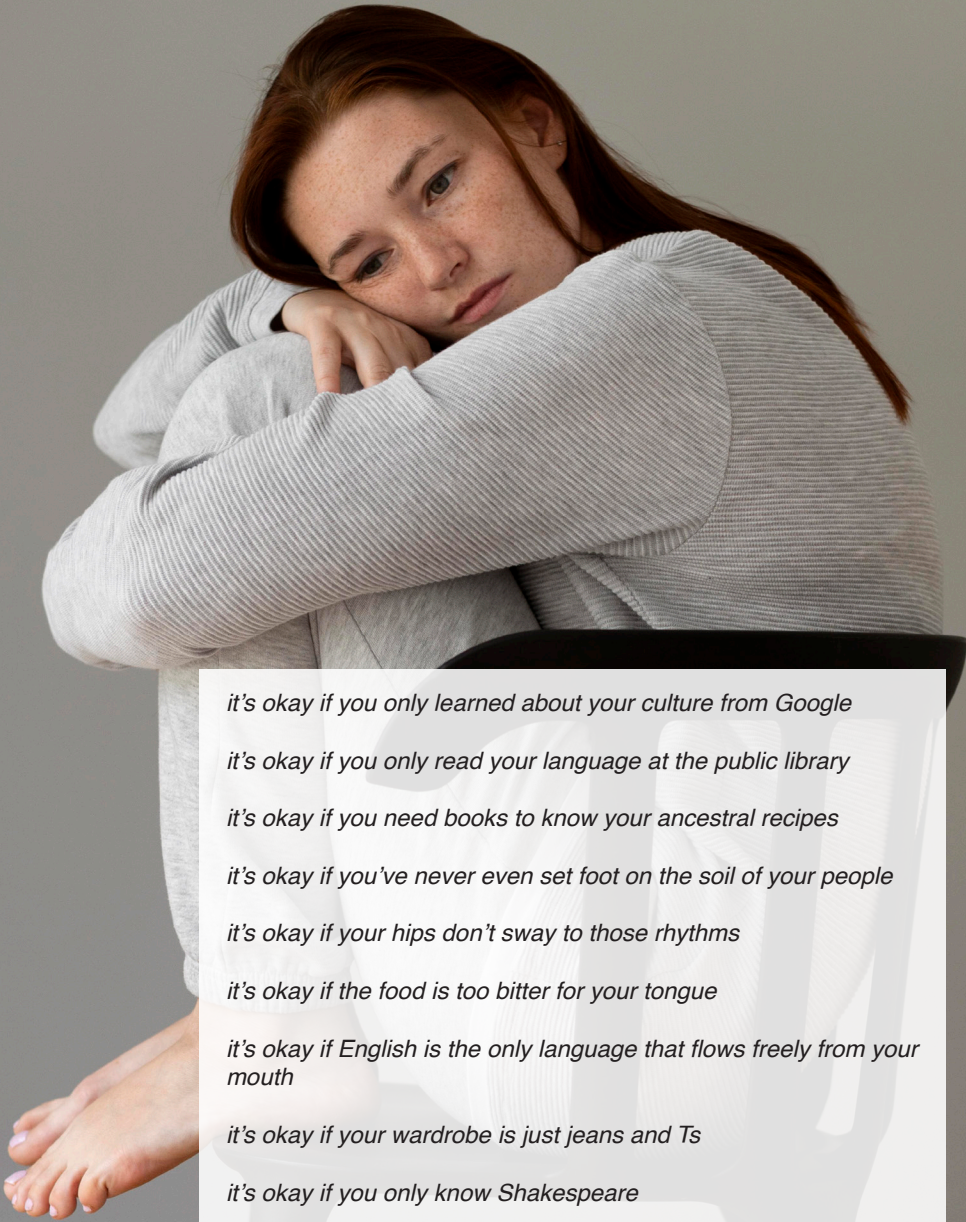
The book, however, is not a guarantee that you would land your dream job after a read. The book was not written with a specific hiring firm or company in mind, do not expect to see company-specific tips, the knowledge from the book can be applied to nearly every job interview, it is not country specific although the author's experiences are based in Canada.

The book is especially useful for immigrants in Canada who are new to the system, have no previous Canadian work experience and are working towards getting a good job. They don't have to make the same mistakes as others; the book serves as a manual.

Acing Your Job Search is available on Amazon, Abe Books and BetterworldBooks.com in hardcover, paperback and kindle versions. It is text-to-speech enabled 163-pages book, written in English. 

Dear Diaspora Child

By Cicely Belle Blain



it's okay if you only learned about your culture from Google
it's okay if you only read your language at the public library
it's okay if you need books to know your ancestral recipes
it's okay if you've never even set foot on the soil of your people
it's okay if your hips don't sway to those rhythms
it's okay if the food is too bitter for your tongue
it's okay if English is the only language that flows freely from your mouth

it's okay if your wardrobe is just jeans and Ts
it's okay if you only know Shakespeare
it's okay if spice brings you fear instead of joy
it's okay if you understand but can't reply
it's okay if you dread the disappointed stares of aunties

it's okay if small words like Salaam alaykum fall from your tongue like broken bones

it's okay if you spent your whole life shunning it all, only to now want it back

you are no less worthy
it is no less home

Love always,

CB

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BURNING SUGAR (Cicely Belle Blain / VS. Books, an imprint of ARSENAL PULP PRESS, 2020)

Molten chocolate cake

By the Pastry Nerd

This delicious, rich and melting chocolate cake is crowd-pleaser and here's how to make it.

Ingredients

- Sugar: 1/3 cup or 80 grams
- Flour: 1/2 cup or 70 grams
- Almond flour: 1 tablespoon or 25 grams
- Butter: 3/4 of a cup or 175 grams
- 4 eggs
- Semi-Sweet Chocolate 8 ounces or 225 grams

Preparation

Step one: Preheat your oven at 165°C (330°F).

Step two: In a double boiler or the microwave, melt chocolate with butter. If you melt it in the microwave, do it at 30-second intervals and mix in-between to make sure you don't burn it. Start with

that because you want your chocolate to cool down a bit before mixing with your eggs.

Step three: In a separate bowl, whisk together eggs and brown sugar. Add both regular and almond flour, sifted.

Step four: Add chocolate and butter mixture into the egg mixture.

Step five: Immediately pour into a loaf pan 21cm x 11cm x 7cm high (8"x4 1/2"x 2 3/4" high) coated with butter and flour (or use a baking spray) to make sure it does not stick to the pan.

Step six: Bake for 25-30 minutes at 165°C (330°F).

Step seven: Remove from the mould and let it cool down for at least 30 minutes. To make sure that your cake is ready, poke a knife in the centre; it should come off with some of the batter sticking to it, but it should not be liquid.



Carve Your Niche in Canada

By Lahari Nanda

A new culture is an acquired taste, like escargots or single malt whiskey.

There is no one correct way to adapt to a new culture, but there are ways to carve your niche within it. You can assimilate the culture because you'll find common grounds between your culture and the new one you're stepping into.

Picture this: you're an international student coming to Canada with your hopes, dreams, and luggage. You've just arrived in your new home, and whether you're living by yourself or with roommates; in campus or off campus, your environment is unfamiliar. How do you fit in?

When I first arrived in Canada, I was lonely. I didn't know anybody, but I had joined many Facebook groups in hopes to find some friends ahead of the start of school. While I wasn't taken aback by any of the cultural differences, it took me some time to adjust to the differences in taste. For many of my peers, the cold was a shock. I, on the other hand, welcomed it with open arms. I let the snow kiss my face and breathed the chilled air freely.

The beginning of a school semester, generally fall or winter, is usually when it starts to get cold in Canada. No matter where you've come from, the Canadian cold will feel different. The first step to finding your place is adjusting to what's jarringly new – the cold, and maybe the food.

It gets cold quickly, and there is little time to adjust, but proper preparation will ensure you're comfortable. Most retail outlets have sales in September and October and with your student identification card, you might be able to get student discounts on warm clothing.

Your warm clothing however may not take away the loneliness that comes with international studies. One of the biggest challenges international students might face is making friends who aren't from the same cultural background. This doesn't happen to everyone,

but it might be the case if this is your first exposure to a diverse group of nationalities.

Don't despair! Making new friends is much like getting through middle school by finding people who connect with you.

Connect with Canada

There are many ways to make friends, but the best way to start is by connecting with someone who comes from a completely different cultural background. This means taking the time to learn about them and their unique culture. Ask them questions to learn about where they come from, their cuisine, and try to find a common ground. As you ask questions, be cautious of how you express your curiosity. Be sensitive to the fact that what is known as "Canada" today was built on colonized lands and a violent history.

Take some time to learn about Canada's colonial history and the way it affected the Indigenous peoples. As you learn about Indigenous history, think about how you can be an ally and how you can immerse yourself here as part of the decolonization movement. As an immigrant, it's your duty to do so.



While people are the best conduit for you to learn about and adjust to a new culture, you can explore your neighborhood and city by yourself too. Go for a walk in your neighborhood when it's safe to do so. Explore parks, restaurants, food trucks, and museums. Do the big, noticeably Canadian things, but also note the subtle differences between the way

people do things here and how people might do things where you're from. For instance, people here are very polite and express their gratitude often. It's a good idea to take to that habit. It makes people feel good and you'll feel a part of your community. Eat poutine – a delicacy of fries, gravy, and cheese curds – on your walks. They're available almost everywhere!



Stay Safe

It's unusual to see pedestrian signs and dedicated sidewalks in many places outside North America and Europe. Remember to look around for pedestrian signs to know when and where to cross the streets. It's a small thing, but it can keep you safe. Being cautious of your surroundings and aware of the emergency services available in your neighborhood are also important for your safety. While Canada is one of the safest countries to live in, awareness and precaution are always better than unpreparedness.

So, you've done all that you need to initially fit in. The first few weeks of your stay in Canada have passed but something still feels off. Are you feeling a little out of place? I did, for a very long time. Here's how I found my niche.

I retained little parts of my home culture by getting in touch with cultural groups in my city. This meant finding the nearest Hindu temple and the nearest Buddhism center where I could find a sense of community. To you, this might mean finding the nearest dance group which practices your national dance or finding the nearest church where you can attend mass. Always retain a little piece of

home with you to suit the yearnings of your heart.

Take part in events by other cultural groups. I lived in residence on campus during my first year of university. I took part in events that catered to cultures from countries other than mine and that's where I met some of my closest friends. Such events are not restricted just to university or college campuses. You can find them at City Halls in your city or in parks and theatres. These are cultural hubs that can help you find your groove.

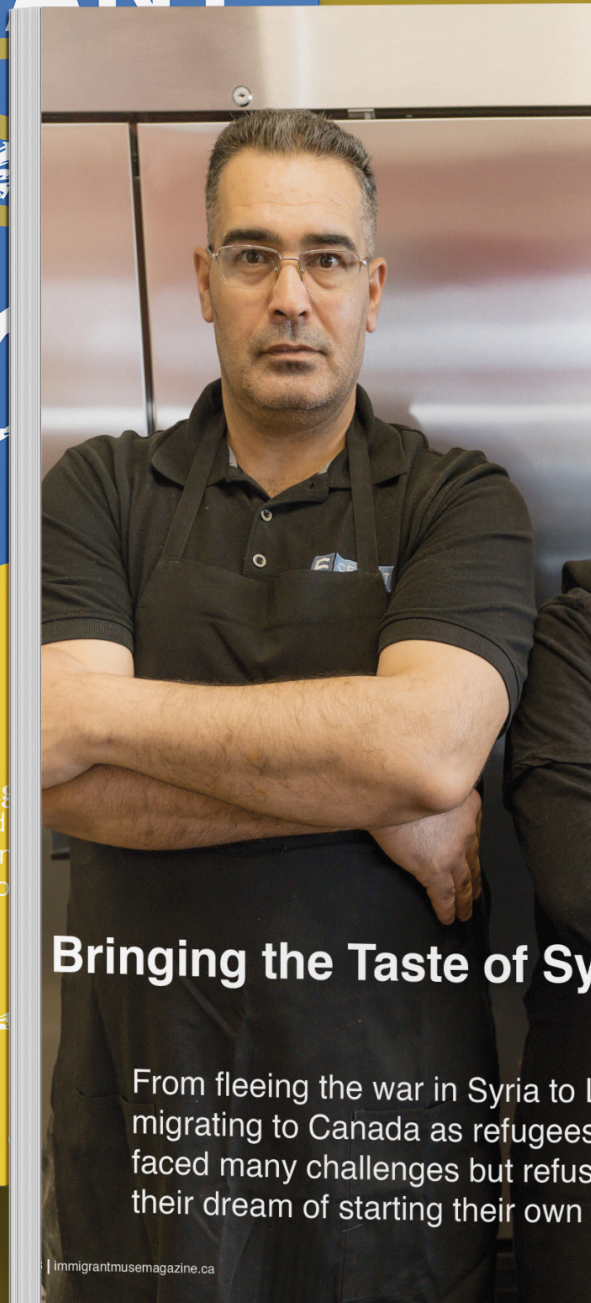
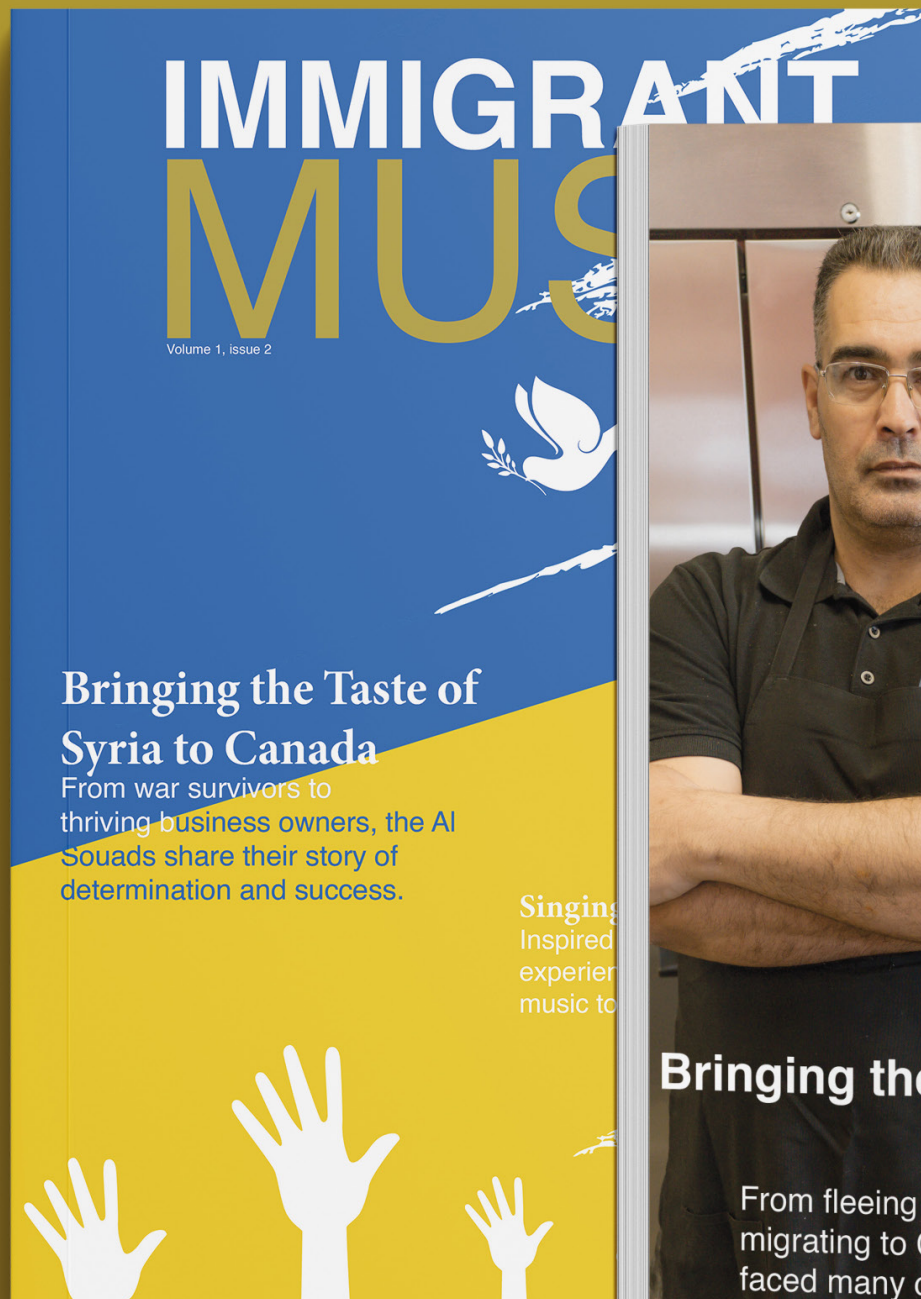
Step out of your comfort zone. By forcing yourself to interact with traditions, people, and customs that challenge and intrigue you, you're setting yourself up for success in an international and culturally diverse society. As the saying goes – get comfortable with being uncomfortable.

Step out of your comfort zone. By forcing yourself to interact with traditions, people, and customs that challenge and intrigue you, you're setting yourself up for success in an international

and culturally diverse society. As the saying goes – get comfortable with being uncomfortable.

There's no monolith to finding your cultural fit in Canada. It is, after all, a "multicultural" nation. There is a community for everyone, you just need to find yours. **IM**

Empowering immigrants to thrive



Bringing the Taste of Syria

From fleeing the war in Syria to migrating to Canada as refugees, they faced many challenges but refused their dream of starting their own

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Syria to Canada

By Oyin Ajibola

Lebanon, and
s, the Alsouads
ed to give up on
restaurant.



The Al Souad daughters

Badie and Wafaa Al Souad were forced to move to Lebanon in 2014 with their four children due to the war that started in their home country, Syria in 2011. After staying in Lebanon for three years, they received an invitation from the Government of Canada to migrate to Canada as refugees. Wafaa says, "I agreed to come to Canada because the war was hard on me and life in Lebanon was very expensive. But my husband struggled because everything is different in Canada".

Wafaa fondly remembers the call that changed her family's life, "I told my husband that somebody phoned me and told me to call the number back if we want to come to Canada so we can start the application process and my husband thought I wasn't saying the truth because it was a hard time for us". She further explains, "we lived in a small farm in Lebanon. My husband used to work there, and the people were nice, but life was not easy. After a lot of discussions between me and him, we decided to come to Canada. We started our application process, and within about four months, we were ready to come here".

The Al Souads landed in Montreal on February 12, 2016, and after two days, they moved to Saskatoon, Saskatchewan. Their first shock? The snow. "When I saw the snow, I couldn't believe people live here with the snow above two meters, I had never seen any snow like this, we had some snow in Lebanon but all of it was two or three centimeters", confirms Wafaa.



The Al Souad sons

Empowering immigrants to thrive | 9

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contact partnership@immigrantmuse.ca

Help Your Kids Deal with Bullying

By Chinye Talabi

Bullying is the **consistent**, wilful, conscious desire to hurt another and put them under undue stress. Often, it involves aggressiveness, marked inequality in terms of power, constant criticism, insults, gossips, and in extreme cases, violence.

"We are seizing your snacks for the next one week since you want to show us you have a better mum who buys you great snacks", little 6-year-old Ifeoma in Nigeria was told. "If you report us to your parents or the teacher, we will kill your family", John, a 10-year-old Canadian was threatened. "Why do you speak with an accent? Go back to where you come from!" an immigrant 15-year-old Karishma was told. "I don't feel like going to school anymore." – Hiromi, a teenage student in Japan, recalls her experience. These experiences are not isolated, bullying is real!

Whether in affluent or poverty-stricken countries, bullying has become a global pandemic. One of the many pain points of bullying is not the tears, anxiety, and pain of today rather, it is the trauma and other health challenges the kids might face in the future. According to United Nations Children's Fund (UNICEF), bullying "is a global challenge, with numerous detrimental side effects that have broader societal implications." In a study conducted by World Health Organization (WHO), bullying is manifested by repeated victimization and linked to increase in the risk of poor health, with social, and educational outcomes. In Canada, studies suggest that about 8 percent of students aged 12 to 19, report being bullied weekly. The bullied kids be-

come withdrawn resulting in poor academic performance, fear of going to school, loss of appetite, aggression, truancy, and in extreme cases, suicide. This situation along with its implications will wrench the heart of any parent or guardian.

Bullying is the consistent, wilful, conscious desire to hurt another and put him/her under undue stress. Often, it involves aggressiveness, marked inequality in terms of power, constant criticism, insults, gossips, and in extreme cases, physical violence. The operating word is consistent; a victim would have to show that this is not an isolated case of childhood fights or insults but a repeated occurrence spanning a period. The actions must also be purposeful to cause pain, harm, or fear.

The reasons for bullying can be as flimsy as difference in age, skin colour, content of lunch pack, language, gender, physical appearance, and as complex as, nationality, race, and religion. Unfortunately, immigrant kids are an easy target for bullies. Their new environment might make them nervous, and bullies might perceive their nervousness as weakness and an opportunity to bully them.

As scary and rampant as bullying is, parents are not helpless, they have a role.

They can proactively take some actions before bullying starts. First, parents must be friends with their kids. Know when your kid is happy, upset, anxious, or scared. This is important so you can spot the change in attitude when they occur. Be your kid's confidant and friend. Also, become aware of what bullying is, the different types, and their manifestations. You need this knowledge to help your kid.

Patently listen to your children when they complain. Do not make the mistake of shutting them down, telling them to "bulk up" or sweeping it away as unnecessary attention seeking attempt. Listen with an intent to understand what is happening, ask if it has been a repeated situation, and identify if it is targeted. It is important you give yourself some time to process the information and the flood of emotions that would naturally come through you.

Reassure your children that they are loved and appreciated. Allow them express how the act of bullying is affecting them, get them involved in what they consider a solution, and thank them for sharing their experience. Acknowledge that it takes courage and effort to report a bully despite being threatened. Do not be tempted to preach retaliation because the



vicious circle will continue. Instead, reassure the child that retaliation should not be an option and refusal to do same is not a sign of weakness. On the contrary, the victim is refusing to be controlled by the bully.

If this repeated bullying incidents took place in school, reach out to the class teacher, and escalate it to the school board if necessary. If it happens at the park, cautiously visit the park to see either a parent or an adult who accompanies the kid to the park. Make sure to let the bully's parents know what their kid has been up to. The aim is to collectively assist such a child desist from this dangerous path.

Together with the school management, work out a plan the bully, victim, and both parents would commit to. Determine boundaries for each party and accepted communication. Set periodic check-ins to ensure plan is working and no further incident has happened. It is not out of place for parents to search

for support organizations.

In some serious situations, the bullying does not stop despite all attempts. So, what options are open to the parent? When all civil strategy fails, get the law enforcement agency involved. This is necessary when the incident(s) violates criminal laws, such as assaults (pushing, shoving, deliberate tripping, or spitting), serious substantiated threats of violence, mischief in relation to data and actual violence. There are relevant sections of the criminal code (section 264, 264.1, 423(1) and 430 (1.1) that authorizes law enforcement agencies to assist in investigating incidents.

This situation can be traumatizing for both the victim and their parents. Irrespective of the child's age and type of bullying, treat each experience as unique. Ask your children what they think would work. Whatever choice a parent makes, assure your child of your support and willingness to nurse them back to good health in a safe environment.



Support Organizations

Kids Help Phone, a confidential non-judgmental service available to young people across Canada. Their team of professionals can be accessed for referrals to sources of assistance, and information via phone, text, or online.

Stop a Bully is another haven for victims of bullying to speak up without fear of victimization from others in school. They also support schools with necessary information to proactively assist victims, witnesses, and bullies.

Bullying Canada is a national organization that brings together all parties – victim, bully, parents, teachers, police, school board, and social services together with the aim of resolving and finding lasting solution.

PARENTING AND SOCIETAL EXPECTATIONS

Part 1: The First Name Game

By Chizobam Ekwerike



If Newcomers' Edition of *The Voice* were a thing, I would probably bring down the house doing a cover of Destiny Child's 'Say My Name'. Heck, I already sound like Beyonce in the shower; it would be easy. I can see myself drowning in waves of constant applause.

Wait for it!

(Chorus)

*Say my name, say my name
Only if we are age mates
And if you're just a kiddo
You dare not say my name
Say my name, Say my name
Kid, you're acting kinda shady
Calling me Ms. Lady
You dare not say my name*

Okay, that cover would be awkward – almost akin to those uncomfortable moments that we witness in our first few weeks or months in Canada as newcomers that could potentially leave us feeling disoriented as we try to adapt to an unfamiliar culture.

Among other things, newcomers from non-western countries often grapple with

kids' happy-go-lucky manner of addressing adults by their first names. It feels shockingly alien to us and makes us uncomfortable. The sound of our names from a kid's mouth irks the hell out of us. Don't say my name, don't say my name!

Newcomers with strongly rooted ethnic traditions are shocked by this first name game because where we come from, a child will not dare to address adults by their first names. It is taboo and seen as highly disrespectful. For example, In Africa, kids show respect to adults by addressing them with specific honorifics. It is not uncommon for African children to refer to adults not related to them by blood as aunty or uncle, or Mr. or Ms. Anything but the bearer's first name. Otherwise, the child is tagged 'disrespectful' with a questionable upbringing. This is not unique to Africans. In Asia, it is rude and offensive for a child to call an older person by name. Teachers, elders and parents are revered and addressed by formal titles.

Most immigrant parents experience cultural dissonance because raising kids in a foreign country is different from what is applicable in their home countries. They experience internal conflict as they adjust

to a different culture in their new country. They have to decide between sticking with their traditional values or adopting western value; the lines are not always fine.

This cultural difference often leaves immigrant parents mulling over how their kids should address adults. They cringe at the thought of hearing their children calling adults by their first names. They do not only teach their kids never to call adults by their first names; they also try to set a 'good' example. Rather than saying a dismissive hello, immigrant parents often acknowledge older ones by 'properly' greeting them according to the time of the day, and always followed by a Sir or Ma'am or preceded by Mr. or Ms. To them, it is a sign of respect.

On the other hand, for most Canadians, calling adults by their first names has nothing to do with respect. While in schools, the rules are clear – teachers must be addressed with a preferred title, Mr. or Ms. Outside of school, the rules are pretty much non-existent and most people are indifferent. To them, the first name game does not matter in the grand scheme of things.



In retrospect, Canadians are exceedingly polite people. They are a kind, considerate and helpful bunch. Show me a kinder and good-mannered set of humans. I'll wait! So, since we all agree on the exemplary politeness of Canadians, does this mean that we should adopt their 'respect template'?

Here's what I think.

Kids should call adults whatever they want to be called. If an adult is comfortable being addressed by first name, that's okay. If they prefer a little more courtesy (Hello sir, hi ma'am, hello Mr. Peacock, hi Ms. Peacock), that's okay too. After all, the golden rule is no longer "treat people the way you want to be treated" but "treat people the way they want to be treated".

If you have become accustomed to kids addressing you by your first name as a new immigrant and you are genuinely unbothered by this, congratulations, my friend,

you have adjusted well to life in Canada. If you feel uncomfortable (read: angry) when kids address you by your first name, could you have an open mind to see that these kids were raised in a different environment? Most times, they are not being

Most immigrant parents experience cultural dissonance because raising kids in a foreign country is different from what is applicable in their home countries.

bratty. It is the cultural norm in Canada. If it bothers you so much, you could ask them to add a prefix of your choice when addressing you. I would like to witness your reaction when your future daughter-in-law calls you Bose or Min Yong.

Host nationals could make this struggle a little easier on immigrants by making an effort to understand our values and accommodating them. Here's how they could be more accommodating: If an immigrant

child chose to address an adult with honorifics, the adult could desist from repeatedly trying to encourage the child to address him by his first name. This also applies to immigrant adults who prefer not to address older ones by their first names. If it makes them uncomfortable, could you indulge them?

For most immigrants, especially those of African or Asian descent, addressing older ones with honorifics is an ingrained reflex behaviour. Some of us, including our kids, cannot address an older person on a first-name basis.

And that should be okay.

As immigrants, there are many other cultural differences that we strive to adjust to. While many of these are not against the law, others could potentially put us on the wrong side of the law. Flip through to the next page to read the second part of this series on the touchy subject of disciplining other people's children.





Parenting and Societal Expectations

Part 2: Disciplining Other People's Children

By Chizobam Ekwerike

Although most parents agree that children need discipline, methods vary. Every family has its standards and guidelines. What's acceptable in one home or culture may not be in another.

If you asked my husband to choose between eating lemon and going grocery shopping with a toddler, he'd gladly eat ten boxes of sour lemon. Each time he goes shopping with our toddler, I get an earful about how 'awesome' she was at the store. He would go on about how he regrets letting her ride with him and would swear never to go grocery shopping or anywhere else with her ever again. But guess who's going grocery shopping again with Daddy?

Kids; they bring out the best and worst in us, whether they are yours or not. As parents, we try to keep them in check by disciplining them when they misbehave. We hope they respond favourably to discipline and grow up to be responsible and functioning adults.

Like my husband and I, some parents cannot allow misconduct to slide. Naturally, when our toddler calms down after yet another if-I-don't-have-this-candy-I'll-die episode at the store, we enter discipline mode, hoping that she gets the point and self-regulates her emotions. But this is my child. How about disciplining other people's children? The last time that happened in a restaurant in the United Kingdom (UK), things went downhill quickly.

In November 2021, a video of a Black American teenage girl and a Nigerian woman in the UK went viral on social media. In the video, the middle-aged Nigerian woman tells the uniformed young girl that she is young enough to be her daughter. The young girl asks the woman to stop talking down on her because she is not her parent. The woman asks the girl to shut up; the girl retorts and calls the woman a fool. The visibly angry woman hits the girl and the girl retaliates.

Accounts on Twitter had it that the woman saw the girl being rude to a store attendant. In an attempt to scold the girl, she lost her cool and a verbal altercation turned physical. The video sparked a debate on social media. On one side of the conversation, people reasoned that the teenage girl was disrespectful and shouldn't have talked back at the woman, let alone hit her back. On the other side of the debate, people argued that the woman crossed the line when she meddled in a situation she had no business. This group preached that people have no business disciplining other people's children. To them, it is improper to raise your voice, let alone a finger at another person's child. Their verdict? The woman should face the full wrath of the law.

As an immigrant, I can understand why the woman in the video decided to reprimand the girl. Like most immigrants, I believe in the philosophy of 'it takes a village to raise a child'. Growing up in Nigeria, it was acceptable for relatives, friends and neighbours to discipline erring children with or without their parents' consent. Every adult felt a sense of responsibility towards a child; to instill good values that would help the child become a responsible adult. Parents would often leave their children with relatives or neighbours while running errands or going about their normal business. When a child misbehaves in the custody of relatives or neighbours, both the custodian and the parent will discipline him. I have realized that things work differently in the western world and not every parent shares

the 'it-takes-a-village' philosophy.

Although most parents agree that children need discipline, methods vary. Every family has its standards and guidelines. What's acceptable in one home or culture may not be in another. For instance, the Inuits do not scold a child in an angry tone. Even when the child hits or bites, Inuit parents do not yell. They use storytelling to teach good behaviour. They share stories that explain the consequences of bad behaviour.

When you see a child misbehaving, your first instinct might be to get involved because you're irritated by the child's antics. It takes willpower not to step in and manage the situation, especially if it's culturally acceptable to you. But if the parent is with the irate child, your best bet would be to back off. There might be a backstory that you do not know and nobody wants their parenting style to be questioned.

Act Canadian. Offer a kind word or a we-have-all-been-there smile. Ignore that nagging demon prodding you to scold another person's child, before you get hit with the how-dare-you-correct-my-child attitude or worse still, a law suit. Have you seen The Slap? The series tells the story of a once-happy family whose lives suddenly began to fall apart because a man slapped another guest's child at a birthday party. Both the hosts and the party guests went from enjoying grilled barbeque treats in the backyard to being grilled at a courthouse. You don't want to replay this in real life!

When it comes to disciplining other people's children, it's always better to err on the side of caution. That said, certain actions demand adult intervention, whether the child is yours or not. It is the course

When it comes to disciplining other people's children, it's always better to err on the side of caution. That said, certain actions demand adult intervention, whether the child is yours or not.

of wisdom to get involved if misbehavior can cause harm to the child or others or damage something. For instance, if a child keeps undoing his seat belt in the car, you might employ a sterner form of discipline. If you ignore the defiant child, aside from the risk of sustaining an injury in the case of an accident or getting a fine, you may be setting a bad precedent for your child who may be confused by your seeming double standards.

Another example is when you stop a child from chasing a ball down the road. Even if the child is not yours, a reprimand is in order especially if the child throws a tantrum. For these examples, experts recommend that you discipline the child if the parent is not in sight, but be sure to share a candid narration of events with the parent.

Even though children are not the best grocery shoppers and might get on your last nerve, most parents would agree that these wonderful humans are one of the best things to ever happen to them. Raising them is a lot of work. Whether it takes a village or a condo, most parents are just trying to get it right without a manual.



New Car Versus Used Car Which is a better purchase?

By Harita Dave

A dilemma that every immigrant experiences before their first car purchase is whether to buy a new car or a used car. Folasade Adebawo, a Saskatchewan resident who arrived in Canada in June 2020 faced the same dilemma that resulted in a horrifying experience.

“When we arrived, we wanted to buy a car. We looked at different options...and wanted to go for the cheapest option. We had to balance (our) need and budget. With two kids and winter about to start, we got a really good SUV model from a known person at \$2500. When I first drove the car after buying it, I had the feeling that the car was bad. From that point on, visits to the mechanic became frequent because a lot of problems were discovered in the car. It was a moving car with loads of faults. In just a month, we had spent almost \$1,100 on repairs. We were spending a lot of money on Uber and repairs. We informed the seller that we would like to return his car and have our money. Fortunately, he returned \$2000. After that horrifying experience, I didn't want to go through that ordeal again and within two months of moving to Canada, we got a new car.”

To avoid having the same experience with Folasade, many immigrants search for the pros and cons of buying a new or used cars. This article will answer that question and help you make informed car purchase decision as a newcomer.

Categories of cars

According to Jasdeep Singh Dhupia, Sales Representative at Nawab Motors, Brampton, Ontario, there are three categories of cars. “One that people finance for two to three years and the other is cash cars. And the third is new cars.”

Certified pre-owned cars: are used cars sold by car dealers, and have been inspected and certified to be in excellent working condition. They also come with some manufacturer warranty and because they are sold by dealers, you can finance your purchase.

Used cars: are sold by the end user on a full payment basis. You either have to get a mechanic to check the true condition of the car or buy it in good faith as they do not come with any warranty or guarantees.

New cars: are sold by the manufacturer or dealers and have never been driven by anyone. They come with full manufacturer warranty and the purchase can be financed.



Which is a better purchase? A new or used car?

Utkarsh Singh Kohli, a Product Advisor at Kamloops Kia in British Columbia believes a “new car works a bit better than a two to three-year old car. In fact, new cars have a lower interest rate, as low as 0%. It is up to the immigrant to decide which makes more sense.”

An anonymous sales and leasing consultant at Mazda, Alberta, thinks “if you’re new to the country, it’s better to go with a pre-owned car because you won’t have a good credit score and for brand new cars, it’s hard to get approval.”

A representative from FFUN Group, a Saskatchewan-based dealership, says “there isn’t one that is better than the other. It is what works best for each need. Throughout COVID, there has been a shortage of new car inventory, and as a result of this market, there is an increase in the availability of used vehicles.”

Should you buy a used car from a dealer or an end-user?

Utkarsh says, “when buying a used car, buying from a dealership is beneficial since safety and inspections are done by every dealer. They show the car facts, damages are disclosed, rectifications are done, there are warranties, and follow-ups are easier with a dealership than an end-user.”

Jasdeep advises immigrants to “get a car from a dealer since they are liable to give you the right information and right car. You might get cheaper from private sellers, but you will be completely unaware of the hidden expenses.”

FFUN representative recommends “to purchase through some dealership, whether online or brick and mortar. Going through a dealership ensures the vehicle has been reconditioned. At FFUN, we recondition vehicles to a high standard. When buying privately, there is no warranty and often no standards. Plus, you have no idea what the history is, and you can’t finance through a private seller”.

The Alberta-based consultant suggest you “buy from authorized dealers instead of a private seller because they (authorized dealers) sell certified cars with warranty. Most of the private sellers sell cars without warranty. Moreover, dealers help you with financing, which builds credit score for new immigrants.”

What factors should you consider before making a purchase?

Credit history: For immigrants, Utkarsh says, “the primary factor is the credit score. It decides if your loan will get approved or not.” Financing a car purchase is almost impossible without a credit history. Immigrants who cannot access a loan because of their almost non-existence credit history should consider buying a used car from an end user in the interim.

Financial situation: You have to review your financial situation to know how much you can afford to spend on car loan repayment monthly if you choose to finance a car purchase. Or how much chunk money you can afford to spend on buying a used car from an end user, keeping in mind the cost of repairs, should the car develop faults. Utkarsh states, “for a sales guy, it is their job to sell a car. Before making that purchase, buyers should ensure their financial situation is in tandem with their purchase. A car should not become a liability but a pleasure to you.”

Resale value: the Alberta-based consultant suggests that you “should consider a reliable brand according to budgets because of low maintenance cost and more resale value.”

Your need: what type of car do you need based on your location, type of job, and family size? The type of car you need might help you decide between new and used. FFUN Group representative says, “it is important to understand their need for the vehicle. In addition, they should know what their budget is, lifestyle, and family size.”

What are the pros and cons of both new and used cars?

Alberta-based Agent: the interest rate on new cars is less than that of used cars, and it comes with factory warranty for three to five years which gives peace of mind. Also, you can upgrade your new car to a new model frequently. But the first-year depreciation is approximately 20 per cent, followed by 10 per cent each year afterwards. Sometimes for new immigrants, it's hard to get approval for brand new cars because of the price.

Jasdeep: the interest rate for new cars is the best in the market. You get lowest interest rate and longest term of the loan. The biggest disadvantage of a new car is that even if the car has zero miles, the moment the car is out of the showroom, the price drops by 20 to 30 per cent. Immigrants are looking to have more assets. Having a loss already is not an ideal thing to do.

One vital benefit of a used car is that major depreciation has already been taken care of by the first owner so you as a buyer will not have to incur that loss. Also, second-hand car's depreciation would be around 5%, unlike the new cars.

Although depreciation is less for used cars compared to new cars and there's wide range of options to choose from according to your budget, used cars financing have higher interest rate.

For used cars from private sellers, there's no loan involved, but it has a higher risk. Cash cars that have a high mileage may have had a lot of owners but the buying cost might be the cheapest. Still, there are a lot of hidden costs involved, like transfer of ownership, and mechanical repair cost.

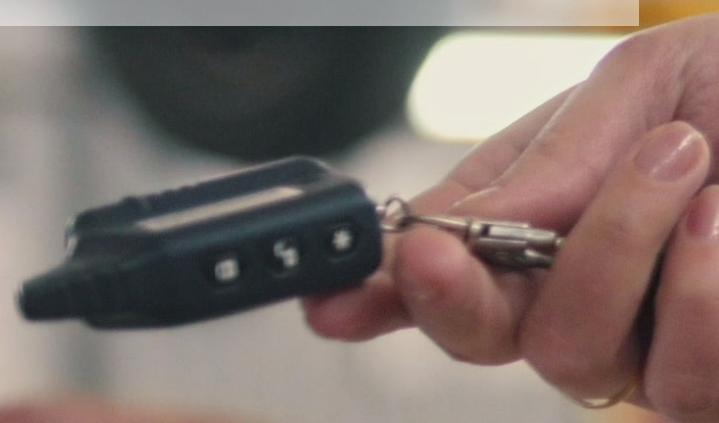
From an insurance perspective, it doesn't matter if you buy a new car or a used car. The insurance company sees the feature, how old is the car, safety standards, crash tests, and your location. Used and new cars weigh equally in pros and cons when it comes to insurance.

What is the current purchasing trend among immigrant buyers?

Utkarsh: Almost 80 per cent of the student buyers have a budget in mind; they require a car to help them reach their job.

Alberta-based Agent: As many as 70 per cent of new immigrants prefer to go with pre-owned cars because there's wide variety of options to choose from according to their budget.

Jasdeep: Majority of immigrants go for used cars, and that is the smartest decision to go with. The most popular brands among used cars are Honda, Toyota and Hyundai. In my opinion, new cars for newcomers are not a good investment.

A close-up photograph of a hand holding a black car keychain with a silver metal ring. The background is blurred, showing what appears to be a car showroom or dealership setting with other people and vehicles.

One vital benefit of a used car is that major depreciation has already been taken care of by the first owner so you as a buyer will not have to incur that loss.

“Buy from a reputed dealership, test drive it on the highway, get a Carfax report and also compare the prices”. - Dhruvin Jariwala

Tips and tricks for car purchase

Utkarsh: Know what you are doing before signing the paperwork for the final purchase. If financing, make sure the car is under warranty. Understand the car before buying and make sure it makes sense for you.

Alberta-based Agent: Before buying a car, buyers should check insurance quotation first because new immigrants sometimes pay even more for their insurance as compared to their car payments as they have no experience and thus the insurance payments are higher. And most importantly, when buying a used car always check the Carfax report.

Jasdeep: Carfax report is critical. Carfax is basically an organization that has every car in Canada reported on it. For example, if the car was imported, it's history, or if it was stolen, had a factory recall or accidents, it has everything with the help of Vehicle Identification Number (VIN). Immigrants should definitely ask two questions, when looking to finance a car. They should thoroughly check the term of the loan, monthly instalments and interest rate.

FFUN representative: Whether you are buying new or used, it doesn't matter as there are options in place or available to ensure you and your vehicle is protected. It is important to conduct your own research on brands, makes, and models. Narrow it down to your top three, so you aren't wasting time test-driving multiple vehicles. Find a vehicle that fits your needs. Ask the dealership what

they can provide. Do your research on dealerships and ensure they are reputable.

Dhruvin Jariwala, Automotive Service Advisor at Highbury Ford, Ontario, has a strong inclination towards pre-owned cars. Dhruvin says since he landed in Canada five years ago “till now, I have purchased two pre-owned cars. Your good or bad experience completely depends on what dealership you buy from, a good one or a shady one. Pre-owned cars are cheaper. I got a premium vehicle at a cheaper price. There were no extra expenses that I incurred after the purchase.”

Dhruvin suggests, “buy from a reputed dealership, test drive it on the highway, get a Carfax report and also compare the prices”.

From Folasade's experience, she says, “buying a used car is a game of luck. If I had to do this again in a new country, I would always go for a new car. To be honest, buying a new car is not a luxury but a necessity in Canada.” **IM**

Are You Ready for Home Ownership?

Here's how to know for sure

By Oyin Ajibola

For many immigrants, buying a house is a rite of passage to fully making Canada home. However, not everyone is cut out for home ownership. How do you know if home ownership is for you? And most importantly, how do you know if you're ready to buy a house? If you don't feel ready, how can you get yourself ready? This article will help you answer these questions.

To determine your readiness to buy a house, you need to examine some key factors that could affect your home ownership process. This self-assessment will not only help you determine your readiness but also help you know areas you can improve to get better rates and give you an overall positive mortgage experience.

Factors that determine your readiness for home ownership

Your employment status

This is one of the key factors that mortgage lenders consider when deciding to give you a mortgage because they need to see that you have a stable job with reliable income. A stable job means you're not a new employee or a struggling business owner. If you recently changed jobs and still under probation or your business does not have steady inflow, it might be best to wait until after your probation period or when you hit a steady profit milestone before you begin your mortgage process. While some lenders require that you have a permanent job, others do not mind a temporary job. If you're on a temporary job, ask the mortgage advisor of the lender about their policy on acceptable types of employment before you begin filling the application. You wouldn't want them to pull your credit history only to discover that your employment status is a deal breaker. This also applies to your partner if you're applying as a couple. If one partner's circumstance is as described above, you should consider waiting until their circumstance changes or applying with a single income.

Your credit score and history

Your credit history is the second most important factor considered by potential mortgage lenders in their decision to approve or deny your mortgage application.

Most mortgage lenders require a minimum of one year credit history to approve your mortgage application. If you have been in Canada for less than one year, this might be a challenge. Is your credit in order? To find out, request for a copy of your credit report from Equifax and TransUnion to review your rating and check for errors on your credit report. Your credit report gives you an overview of your borrowing history and lets you know if there are errors in your information and financial records. If you notice any errors in your information, you'll need to correct them before applying for a mortgage. Also, ensure that you don't have any overdue credit. If you determine that your credit needed improvement, take at least six months to intentionally work on your credit.

Your budget

What type of house can you afford based on your budget? Check the property listing in the neighborhood or city you want to potentially buy a house to see the types of houses within your budget. Is this the type of house you'll like to buy? If not, would you need to increase your budget to get the type of house you want? Can you afford the new budget? The answers to these questions will reveal whether you're ready for a mortgage or you need to wait for a couple more years to increase your budget, review your housing requirement or consider a more affordable location. Keep in mind that real estate is largely unpredictable and waiting a couple more

Three ways to improve your credit according to Equifax

Keep your debt-to-income ratio low

"This is the proportion of debt that you have in relation to the money that you make. The higher this number is, the more debt you have", Equifax explains on their website. Lenders typically prefer applicants with a lower ratio, as this means that you're likely to have the funds to make your monthly mortgage repayments. Determine how much of your income goes into debt repayment monthly.

Cut out any unnecessary borrowing

Avoid applying for new credit lines in the six months preceding your mortgage application and minimize your spending. Create a budget that leaves room for mortgage payment and stick to it for at least six months to show a consistent spending pattern.

Keep older credit accounts open

These can demonstrate to lenders that you've been able to make repayments over a sustained period of time. You may want to close inactive accounts, though, as they would show lenders that you have too much access to credit that you don't need.

This self-assessment will not only help you determine your readiness but also help you know areas you can improve to get better rates and give you an overall positive mortgage experience.

years might further push your dream home away from your reach. Use the mortgage qualifier calculator to determine how much you can truly afford based on your income, expense and housing price (<https://itools-ioutils.fcac-acfc.gc.ca/MQ-HQ/MQ-EAPH-eng.aspx>). An important aspect of your budget consideration is your down payment. Can you afford the down payment for the type of house you want?

Down payment and associated cost

To buy a home, you need a down payment. This is the money you put down upfront towards your home before your mortgage loan pays the rest. The calculation of the minimum down payment depends on the purchase price of the home. According to canada.ca, the formula used to calculate your minimum acceptable down payment is shown in the box on the right.

How to calculate your down payment

\$500,000 or less, 5% of the purchase price

\$500,000 to \$999,999, 5% of the first \$500,000 of the purchase price 10% for the portion of the purchase price above \$500,000

\$1 million or more, 20% of the purchase price

Example: Suppose the purchase price of your home is \$400,000. You need a minimum down payment of 5% of the purchase price. The purchase price multiplied by 5% is equal to \$20,000.

If the purchase price of your home is more than \$500,000

Suppose the purchase price of your home is \$600,000. You can calculate your minimum down payment by adding 2 amounts. The first amount is 5% of the first \$500,000, which is equal to \$25,000. The second amount is 10% of the remaining balance of \$100,000, which is equal to \$10,000. Add both amounts together which gives you total of \$35,000.

**FOR
SALE**

In addition to your down payment, there are other costs associated with finalizing your mortgage. Expect to spend between 1.5 to 4 per cent of the purchase price. This cost includes your mortgage loan insurance if you're paying less than 20 per cent, home insurance, property tax, and legal fees among others.

If you do not have sufficient funds for down payment and associated costs, you might consider finding a cheaper house. Otherwise, doing a simple financial analysis will show how long it will take to raise the required funds. Use the financial goal calculator to analyze your finances <https://itools-ioutils.fcac-acfc.gc.ca/FGC-COF/home-accueil-eng.aspx>. You may also be eligible for the Home Buyers' Plan if you're a first-time homebuyer. However, as a new immigrant, you likely won't have substantial savings in your RRSP to benefit from HBP. Learn more about HBP > <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/rrsps-related-plans/what-home-buyers-plan/participate-home-buyers-plan.html>


Ongoing housing cost

According to Canada Mortgage and Housing Corporation (CMHC), your monthly housing costs should not be more than about 35 per cent of your gross monthly income. This includes your mortgage payments and utilities. Your entire monthly debt load should not be more than 42 per cent of your gross monthly income. This includes your mortgage payments and all your other debts. Although

this is the best practice, statistics show that majority of households in Canada, immigrant inclusive spend more than this percentage on housing and debt, yet manage to survive. Be sure to calculate your monthly expenses including housing cost with your mortgage payment to avoid living beyond your income and taking more debt than you can afford.

Responsibilities of home ownership

While home ownership can be rewarding, especially with the joy of knowing that you're building equity instead of helping your landlord pay for his own mortgage; it comes with a lot of responsibilities that might make some decide not to own a home. In addition to the bigger financial responsibility that comes with home ownership, regular maintenance is important to keep the house in shape and valuable in the market. There's also the possibility of unexpected and costly repairs. It is important to learn basic do-it-yourself (DIY) repairs to keep the cost of repairs low. Otherwise, the cost of repairs can eat so deep into your pocket, you'll almost regret owning a home. Depending on the type of home you buy, you might have to worry about clearing the snow in winter and caring for the lawn in spring, summer and fall.

After considering all the above factors, if you're ready to buy a home, then you need to begin your mortgage process. 



TAX FILING GUIDE FOR IMMIGRANTS

By Oyin Ajibola

Tax season – a period that puts some in a frantic scramble for documents while others dance to the sound of bank alerts from the Canada Revenue Agency (CRA). The difference between the scramblers and the dancers is knowledgeable preparation.

If you're an immigrant, especially if you're new to tax filing, it might be challenging to know exactly where to begin gathering the knowledge to prepare for tax filing. This guide gives you the knowledge for the year-long preparation that tax filing requires.

At the beginning of each year



Get an envelope or folder from a dollar store for less than \$5 and tag it Tax Receipts (Current Year). Each time you get a tax-deductible receipt, throw it into the envelope or folder. Eligible tax-deductible expenses may vary depending on your employment status, family structure, disability, and province where you live. Visit canada.ca to see the eligible deductibles that apply to you.

Create a new folder in your email and call it Tax Receipts (Current Year). Move all tax-deductible receipts you get by email to this folder.

Note:

At the end of the year, when you get all other tax documents, put them in the envelope or folder for the year and archive them. You must keep all your tax receipts and records for six years. CRA can decide to audit you to ensure that you have receipts to back all your tax deductions. Failure to provide the correct receipts upon request could lead to CRA asking you to pay some money back.

If you're a business owner or self-employed, whether your business is registered or not, you need to create separate physical and email folders for your business expenses and income. A business owner in this context includes a delivery driver, rental property owner,

car-sharing driver, and other types of side hustle that you may think the government cannot track. It is in your best interest to maintain proper business bookkeeping.

If your business requires the use of your car:

Keep a note in your car to record your car mileage. Record the starting mileage on your vehicle at the beginning of each year or the beginning of your business. Each time you use the car for business, record the date, business trip details, and mileage used.

Keep a small bag or box in your car and throw in all car expenses receipts. This includes gas purchase, car wash, servicing, and repair. You'll need these to maximize your tax return when you file your taxes.

You cut your work in half during tax season if you have done all the preliminary preparations and have all the documents you need. There are some tax filing options available. From doing it yourself to using software or the services of an accountant, the suitable option is dependent on the complexity of your situation and your knowledge.

If your situation is simple, like having one source of income and few deductibles, you may be better off doing it yourself or using a tax clinic in your community. Tax clinics are usually free for low-income earners with simple tax situations. Use the tax clinic finder on Canada.ca to find a tax clinic near you or ask any immigrant settlement agency in your community to refer you to a tax clinic.

Other tax filing options include using third-party software to file your taxes. There are a few free and paid options available. Many immigrants who have tried both the free and paid options believe that paid options offer them better tax returns. The paid software costs between \$19 to \$50 depending on whether you're filing as a single person or a couple. The software option might be better if you have many deductions and would like to itemize them to maximize your tax returns.

However, if you have multiple streams of income or side hustles, you might be better served using a tax professional. Although their services cost anywhere from \$80 to \$200, they'll help you optimize your taxes to ensure that you get the maximum tax return without being penny wise and pound foolish if CRA decides to audit your account.

Whether you choose to do it yourself, use software or a tax professional, you want to make sure to report all your income, avoid claiming deductibles incorrectly, and keep your information up to date. And it is never too early or too late to create your tax folder for the year.



Managing Your Investments During Uncertain Times

By Adeola Monofi

Like many of us, Tosan is an immigrant. She moved to Canada in the fall of 2019 with her family. She has big dreams and aspirations but top on her list is the desire to be financially free, especially in this beautiful country she now calls home.

As she adapts and integrates fully into her new environment, she gets a job with a decent income. She loves making money from her skills and expertise but even more, she loves having her money work for her. Tosan understands that the earlier she started investing, the better. She wants to start investing but doesn't know how.

Tosan goes online to learn about investing in Canada, but is overwhelmed by all she has to learn. She decides to consult a financial advisor for help. She meets with an advisor who helps her to

invest based on her financial goals. With time, her investments start booming, her portfolio continues to rise in value and she is happy and confident about her financial future. It seems like nothing could ever go wrong.

Until February 2022, one winter morning, Tosan casually checks one of her investment accounts. She is shocked by what she sees. The money in her account had dropped so low, it was unbelievable. She could have sworn someone hacked into her accounts to withdraw her funds. She's familiar with the market fluctuations from time to time but it had never been this bad. She panics, with alarms going off in her head, she calls her financial advisor and here's what she learns.





Why Tosan's investment account values are low

Many factors currently influence the volatility experienced in the markets. The causes are complex but can be summed up in three points.

Inflation

Inflation has been on the rise for several months now. In Canada, it jumped to 4.8 per cent in December, a level not seen in 30 years. To contain it, the central bank decided to increase interest rates. This will make borrowing less worthwhile, which should slow down the economy.

Current events

Fluctuations in global markets are among the many consequences of the Russian-Ukrainian conflict. How long will the invasion last? To what extent will it go? These are unanswered questions that fuel this market instability.

Drop in optimism levels

Stock prices surpassed all-time highs in 2021. The current climate of uncertainty, however, has shaken investors' high expectations, which has caused optimism to fade and allowed fear to set in.

What Tosan can do about it

Market volatility and major downturns can be very challenging, but a rational investor must accept market fluctuation as part of the investment journey. Hence, Tosan needs to:

Have a long-term perspective: Time and time again, market downturns have always been followed by recoveries that exceeded previous highs. Sticking to the plan and staying invested in the long term is always the favourable strategy.

Continue contributing: Simply making regular contributions into her investment account will help to reduce the risk associated with market fluctuations and maximize her returns in the long run.

Be emotionally detached: Following emotions when it comes to investment would only put the investment plan at risk. Emotional investing involves making short-term decisions, whereas following an investment plan is about making long-term decisions. Stay the course and let emotions (not money) stay on the sideline.

Tosan feels much better now, she doesn't know how long the volatile markets will last but she is certain that market downturns don't last forever, and this too shall pass. **IM**



Gardening Tips for Newcomers

Many newcomers would love to try gardening but don't know how to start, considering the weather conditions in Canada. Shareba Abdul, a Food and Garden Blogger with In Search Of Yummy-ness, shares some gardening tips for spring.

The first thing gardeners should do when planning their spring gardens is to find out their last frost date, either through a web search or by asking a local garden centre. Your last frost date is relative to where you live. For example, in Vancouver, where the weather is milder, the average last frost date is March 28th. Whereas in parts of Southern Ontario, where the weather tends to be colder, the last frost date is May 28th. This date is an average that helps gardeners know the safest time to start planting outdoors. Baby plants cannot tolerate frost, so planting outdoors before the last frost date might kill your plants.

You can start planting some cold-weather plants, like carrots and radishes, outdoors from seed right after the last frost date. Warm weather plants, like tomatoes and peppers, should be started indoors from seed 6-8 weeks before the last frost,

and then transplanted outdoors when overnight temperatures are reliably warm.

While growing from seed can be rewarding, if you want to start your seeds indoors you will need either a very sunny window or a grow light to raise strong healthy seedlings. An easier option is to buy transplants (baby plants) from your local nursery or garden centre, and then plant them outside when the weather is warm enough.

Most garden centres will carry a variety of vegetables, flowers, and herbs that you can choose from. From there, all you need is either garden soil (if you're planting in garden beds) or container soil (if you're planting in pots) and you're ready to start your spring garden!

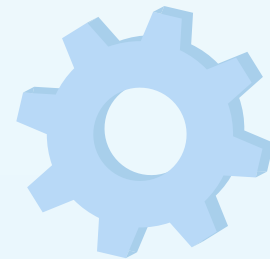
Happy gardening!



Understanding the Canadian Credit System

A conversation with Equifax

Part one



With the level of misinformation and contradictions on credit history and score on the internet, understanding the Canadian credit system is a feat achieved by very few. Immigrant Muse Editor, Oyin Ajibola had a scenario-based and insightful conversation with Julie Kuzmic, Senior Compliance Officer, Customer Advocacy at Equifax, one of Canada's two credit bureau to help immigrants better understand the concept of credit in Canada.

IM: How does Equifax calculate my credit score?

JULIE: Canada operates a positive credit reporting system. This means that all information about your credit account gets reported to the credit bureaus – Equifax and TransUnion. For instance, paying your bills on time would be positive information while late or missed payments would be negative information. Some countries only report negative information to their credit bureaus. Understandably, some immigrants have a very negative association with the credit bureaus, if they're coming from a place where having a file with the credit bureau is negative. However, in Canada, most of the major lenders, banks, car loan companies, credit card companies will send their customers' information to the credit bureaus monthly, which includes account number, name, amount of last payment, type of loan, credit limit (where applicable), payment history (including late payments). Credit score is calculated based on the data that is in the credit file of the customer at the time it was calculated.

IM: So, if my credit score is calculated today but my master card payment isn't recorded until tomorrow, does that mean that my credit score could be different tomorrow?

JULIE: Yes. Scores go up and down every day, and that's totally normal because the information can change depending on when your credit providers send your file to the bureaus. Credit score is intended to be a statistical prediction of some likelihood that somebody will pay their bills on time.

It is not the ability of a person to pay their bills because the credit score is based on the information in the credit file. The credit file doesn't have information like... your employment status, income, bank account balance, investments, or properties. None of these are in your credit report, so a credit score can't assess your ability to pay your bills. Often, a credit score is one of many input that a bank or lender will use when deciding about your credit application. When you apply to a bank or creditor for some type of credit or loan, they seek your consent to pull your credit history. With your permission, they'll pull your credit report, and your credit score would get calculated right then based on the information available in your credit file at that moment. The creditor will also ask for other information such as your current employment status, income, bank account balance, and other active loans you have, among others. A lot of people think that credit score is the only thing, but it is not. There are cases where people have great credit scores but were denied credit because the lender requires that they are employed, and it doesn't matter if their credit is excellent, or they have a million dollars in the bank.

IM: I assume that a positive credit information adds to your credit score while a negative information reduces the credit score. What other factors affect my credit score?

JULIE: Yes, although that's a very simplified view but there's a very complicated calculation that happens behind the scenes. The following factors are important when it comes to your credit score:

Payment history: this is the most predictive piece of information that is on your credit file. Your past behaviour of making payments on time is predictive of your future behaviour. This is not to say that if you have made a late payment, then the assumption is that person will always make a late payment. That's where the complexity and other factors come into the equation.

Utilization: this is the amount of your available credit that you are currently using. For instance, if you have a credit card that has a limit of \$2000 on it and at the time that the account gets reported to the credit bureaus, you owe \$1000 on it. You have a utilization of 50 per cent on that card. Statistically, people with a low utilization make their payments on time. If you're looking to increase your credit score, reducing your utilization can have a positive impact on your score.

Mix of credit accounts: for instance, do you have five credit cards, or do you have two credit cards, one car loan - which is called an installment loan, and a line of credit? The right mix depends on other information in your credit report. The statistical analysis of actual credit files of people shows that if somebody has an item in collection on their file, then the optimum mix for that person is no more than two credit cards but if somebody doesn't have an item in collection then any number of credit cards is fine and there isn't going to be any negative impact of credit mix to their credit score calculation. I see blog posts that claim the best combination to ace your credit score is two credit cards, one line of credit and one installment loan. That may be true for some clients but that's based on their circumstance at the time their scores were calculated but that's not necessarily true for everyone. So that information is misleading.

Credit history: this is the amount of time a person has been using credit in Canada. The whole point of credit score is to create a level playing field so everybody will get evaluated using the same criteria. If you think back to like 100 or 200 years ago, if somebody asked for a loan, the bank manager would look at the person and say "I grew up with your father. I know he is a good man, so you can have the money", or "I don't know who you are, you are new to the community, and I don't know if I can trust you". Statistically, there is nothing like age, ethnic background, religion, marital status, gender or even sentiments in your credit file. It's an irony that something that was intended to create a level playing field feels like a barrier for people who are

new to Canada. Many newcomers come to Canada with a lot of money but can only get approved for a credit card with a very small limit because they don't have a credit history in Canada. The bank might have some products to offer somebody in that situation or some introductory level credit products. It takes a few months before you would have enough information in your credit history to calculate a score.

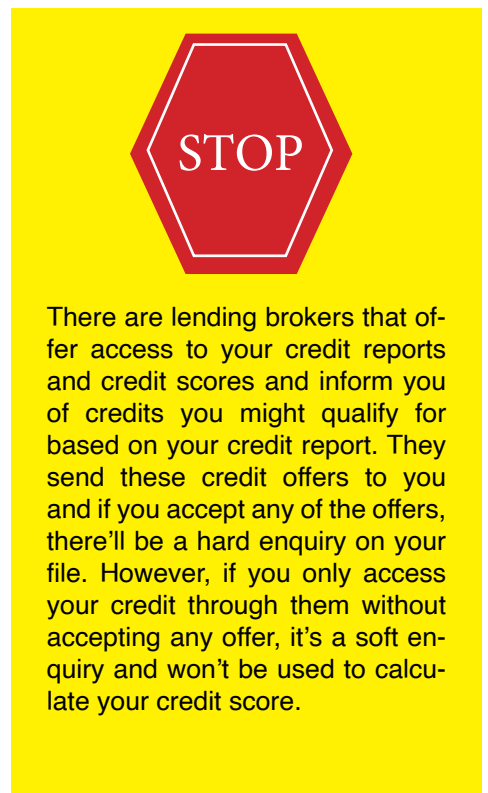
Credit application and inquiry: this is the amount of hard credit enquiry on your credit file. This makes up about 10 per cent of your score calculation. Most people obsess about credit inquiry, even though it is a relatively small part of the equation. When your credit file gets accessed, this goes into an access log of who accessed your credit history, when and why. The bureaus collect this information because you have the right to know who has been accessing your credit files and it allows you to know there's a potential fraud when there's an inquiry on your file you didn't consent to. Somebody may be trying to apply for credit in your name. The main difference between a hard and soft enquiry is the purpose of the enquiry. If the enquiry was because you were applying for credit, that's called hard enquiries. Non-credit related

enquiries such as a landlord of a new rental unit checking your credit with your permission or when you access your own credit file, which is free, do not count in your credit score calculation. Also, when a potential lender accesses your credit file, they don't see the soft enquiries.

We highly recommend you pull your credit report at least once a year because you want to make sure everything is accurate. You wouldn't want to be told that you don't qualify for credit when you need it the most because of an error in your credit file. You know on time if there are potential signs of fraud or errors on your file and you can initiate an investigation to rectify that on time.

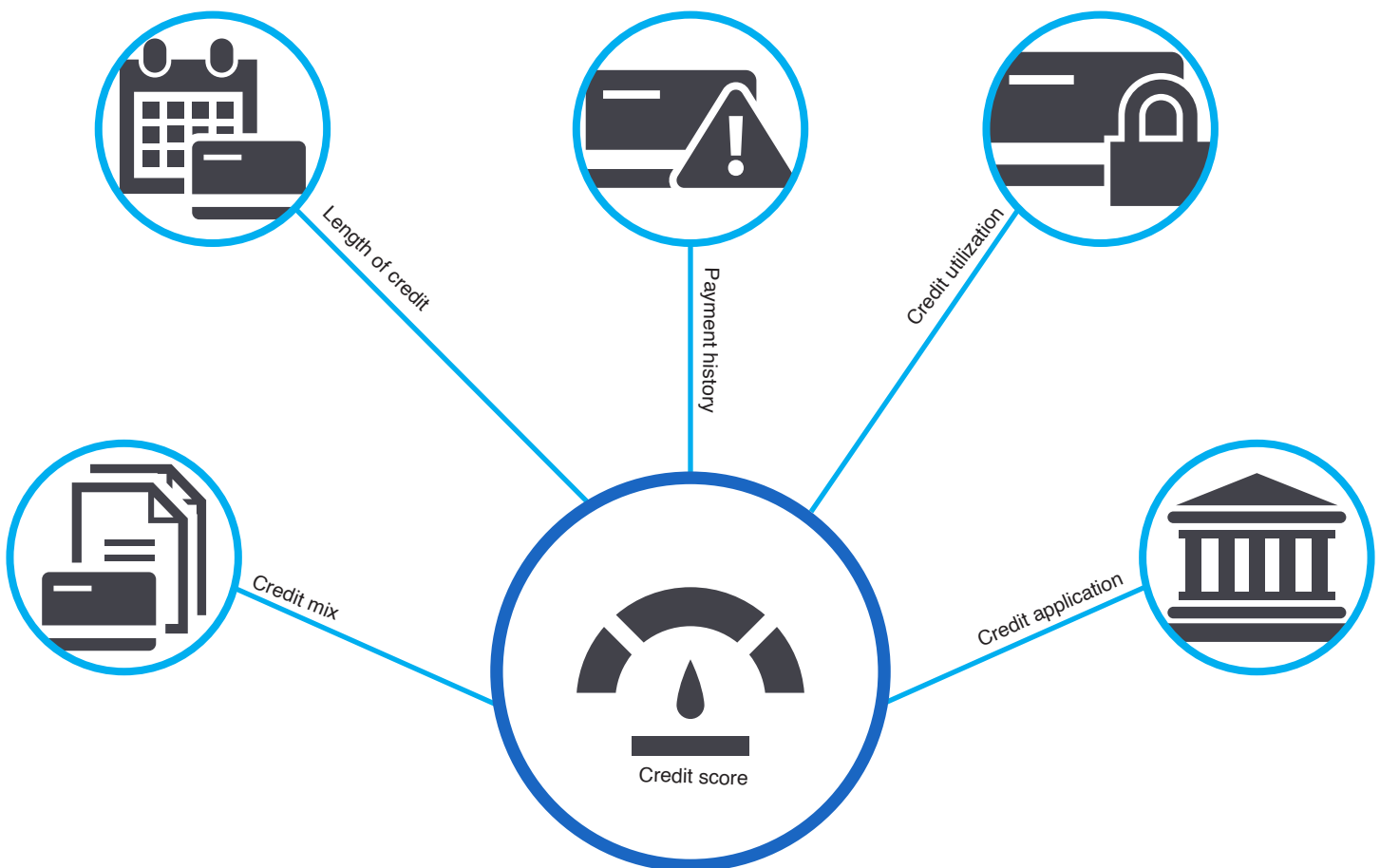
Soft enquiries don't impact your credit score. It doesn't matter if you're accessing your credit score on the bureaus' website or banking apps, it would never affect your credit score calculation.


Part two of this conversation will be published in the next issue. It considers various credit-focused scenarios that Equifax clarifies. **IM**



STOP

There are lending brokers that offer access to your credit reports and credit scores and inform you of credits you might qualify for based on your credit report. They send these credit offers to you and if you accept any of the offers, there'll be a hard enquiry on your file. However, if you only access your credit through them without accepting any offer, it's a soft enquiry and won't be used to calculate your credit score.





The Workplace A Hotbed for Subtle Racism

By Chinye Talabi

Since 1966, the United Nations (UN) designated March 21 as International Day for the Elimination of Racial Discrimination. Canada was among the first countries to support this initiative and launched its first annual campaign in 1989. Despite the advantage of this early adoption, racism and discrimination remain lived experiences in our community.

What is racism? The UN describes it as “any distinction, exclusion, restriction, or preference based on race, colour, descent, or national or ethnic origin that has the purpose or effect of nullifying or impairing the recognition, enjoyment or exercise, on an equal footing”. Racism is an unfair social system where some view themselves as superior and others as inferior based on stereotypes, prejudice, and discrimination. When a person is disenfranchised, or a decision is made either in favour of or against a person because of skin colour, race, or ethnicity, a racist act has happened. This act is illegal and violates the rights of the victims. In this article, we will focus on racial discrimination in the workplace.

Unfortunately, in 2022, racism is still prevalent. Racial discrimination knows no boundaries; hence the workplace is not exempt. Due to the global uproar against racism, it might be difficult for perpetrators to display it overtly. Whether blatant or subtle, racism can negatively impact one’s professional and personal life.

Why is the workplace a hotbed for racial discrimination amongst

adult immigrants? According to a recent York University study, around 96 per cent of Black Canadians say racism is a concern at work, and 78 per cent say that “the workplace racism they have noticed is severe”. A typical immigrant is already shortchanged, struggling to get the required Canadian experience and perhaps using a survival job as a launchpad for their career. Naturally, they tend to accept whatever is thrown at them because of economic insecurity. In the process, racist slurs strip them of their self-esteem and dignity, replacing them with psychological pain and distress.

Racial discrimination can present itself in a workplace in various forms. Workplace racism can be disguised as:

Humour

Racism can be disguised as humour when such jokes end with, “I hope you didn’t take offence; it was just a joke”. They knew the joke was offensive, hence their effort to gaslight you into thinking you’re overthinking it.

Stereotypes

Racial discrimination is often based on misconceptions, incorrect perceptions, incomplete information, or false generalizations based on race. Imagine ascribing the wrong acts of less than one per cent of a country’s population as the norm for over 200 million people! When I worked in a bank, a colleague would always say: “Your brothers are at it again. I don’t know how you Nigerians are so educated yet; many of you are fraudsters.” A journalist recounted her experience with her producer, who would always send her to cover



What is the effect of a racially hostile work environment? A dedicated workforce is ultimately lost. Unfortunately, many put up with the discrimination because they need to secure the paycheck but change jobs at the slightest opportunity. My dad's mantra, which he shared with me as a fresh graduate on my first job, was that a workplace is a home away from family. When I curiously asked why he said, "you spend the most productive part of your day with your colleagues."

Imagine working in an environment where your heart beats faster when you remember you must be at work, sweaty palms, stutter out of confusion, or keep quiet for fear you might be the subject of the next joke around the office. This results in reduced productivity and mentally, physically, and emotionally battered people.

If you're experiencing this, what are your options? Engage in active dialogue and education, which builds respect and leads to a shift in thinking and behaviour. Though ignorance is not an excuse, many people are honestly ignorant of how racial minorities feel about such comments or actions. If the racism persists, report to a supervisor and let them know how the oppressor's behaviour impacts you.

Employees do not give their best if they must endure racial discrimination in a workplace, whether subtle or overt. Employers should not stay silent when they receive such complaints. Constantly seek out the opinions of other races and see opportunities to do better in hiring, promotions, company culture, and work socialization events.



According to a recent York University study, around 96 per cent of Black Canadians say racism is a concern at work, and 78 per cent say that "the workplace racism they have noticed is severe".

the report of her 'cousins' anytime there was a criminal activity by people from her race.

Patronizing compliments

Have you received accolades for how good your spoken English is? Have you been asked if you learnt how to speak English on arrival in Canada? Barely four weeks of being in Canada, I was praised for "speaking so well" and was asked if I learnt English on arrival in Canada. To say I was shocked was an understatement! It can be exhausting to explain why you speak good English constantly.

Unwelcome comments about food, clothing or grooming

Mrs. B was having lunch in the eating area, and her colleague walked in and exclaimed, "what is smelling here?" When he got no response, he asked, "Is that your food smelling so badly?" That was such an unkind comment. Mrs. B lost her appetite and her confidence. Never unwittingly accept such unwelcome comments about your look, food or accent. Learn to speak out for yourself and immediately end such disguised racism before it becomes a norm in your workplace.



The Ontario Working for Workers Act

What does it mean for Immigrants?

By Oyin Ajibola

In the fourth quarter of 2021, Honourable Monte McNaughton, the Ontario Minister of Labour, Training and Skills Development, proposed Bill 27, the Working for Workers Act which received Royal Assent and came into force on December 2, 2021. This Act changed several existing Acts, three of which specifically affect immigrants: Employment Protection for Foreign Nationals Act (Live-in Caregivers and Others), 2009; Employment Standards Act, 2000; and Fair Access to Regulated Professions and Compulsory Trades Act, 2006.

This article will help you make sense of how these Acts could affect you as an immigrant.

EMPLOYMENT PROTECTION FOR FOREIGN NATIONALS ACT, 2009

The key amendment is the prohibition against using recruiters that charge fees to foreign nationals applying to secure jobs with an Ontario employer. The Act also provides that when a recruiter or employer uses the service of a recruitment agency to hire a foreign national, the employer is liable to pay the fees of the recruitment agency and any other fees charged to the hired foreign employee.

What this means for immigrants

Foreign nationals must not pay a fee to secure a job with an Ontario employer either on a temporary or permanent basis, even if the recruitment agency that helped them secure the job is not based in Ontario. As long as the employer you'll be working for is based in Ontario, you must not be charged a fee to secure the job. What if you already paid the fee to a recruitment agency? Your employer is required to make a refund to you. If you have a payment receipt or proof of payment, speak with your employer about reimbursement for the recruitment fee. If your employer refuses to reimburse you, you can file a report with the Employment Standards Information Centre.

EMPLOYMENT STANDARDS ACT, 2000

This Act has three major changes:

Non-compete Agreement

No employer shall enter into an employment contract or other agreement with an employee that is or that includes a non-compete agreement. The exception to the non-compete agreement prohibition includes senior executives and a business owner who sells or leases out their business.

Licensing for Temporary Help Agency and Recruiter

No person shall operate as a temporary help agency or a recruiter unless the person holds a licence for that purpose. No client shall knowingly engage or use the services of a temporary help agency or recruiter that is not licensed to operate for recruitment purposes.

Reprisal by recruiter

No recruiter or person acting on behalf of a recruiter shall intimidate or penalize, or attempt or threaten to intimidate or penalize, a prospective employee who engages or uses the services of the recruiter because the prospective employee,

- asks the recruiter to comply with this Act and the regulations;
- gives information to an employment standards officer;
- testifies or is required to testify or otherwise participates or is going to participate in a proceeding under this Act; or
- makes inquiries about whether a person holds a licence to operate as a temporary help agency or a licence to act as a recruiter as required.

What this means for immigrants

Immigrants employed in Ontario are not bound by a non-compete employment agreement that prohibits them from working for another employer in the same industry or a competitor of their current or past employers. Does this prohibition apply to immigrants who hold employer-specific work permits in Ontario? The exception doesn't say so. However, if you are a senior executive in the company's C-Suite, this prohibition does not apply to you. In other words, you are expected to uphold the non-compete agreement you signed with your company. Also, if you are a business owner that has chosen to sell or lease your business, the new business owner can ask you to sign a non-compete agreement to which you must adhere.

Whether you are resident in Canada or outside Canada looking for a job in Ontario, you must only use recruiters, or a temporary help agency (for support workers) licensed to operate for businesses in Ontario. If you are searching for jobs in Ontario through a recruitment agency, be sure that the recruitment agency is listed among licensed recruiters in Ontario. Likewise, if you are a business owner in Ontario engaging the services of a recruiter, ensure that the recruiter is licensed to practice in Ontario.

No recruiter is allowed to reprimand, threaten or intimidate you in your quest to comply with this Act. Should you experience any of this, you can report such to the appropriate agency and be compensated.



FAIR ACCESS TO REGULATED PROFESSIONS AND COMPULSORY TRADES ACT, 2006

This Act was amended to make it easier for people, especially foreign-trained professionals, to get licensed to practice in regulated professions or compulsory trades in Ontario. A regulated profession is one in which practitioners must obtain a provincial licence to practice. Examples of regulated professions are nursing, medicine, accounting, law, engineering, etc. A compulsory trade requires registration as an apprentice, journeyman candidate or certification as a journeyman. Examples of compulsory trades include electrician, hoisting engineer, plumber, steamfitter, etc.

The key highlights of this Act are:

Language proficiency

A regulated profession shall ensure that it complies with any regulations respecting English or French language proficiency testing requirements.

Canadian experience

A regulated profession shall not require as a qualification for registration that a person's experience be Canadian experience unless the Minister grants an exemption from the prohibition for public health and safety in accordance with the regulations.

Application for exemption

A regulated profession may apply for an exemption to the Canadian experience prohibition by submitting appropriate supporting documentation and providing reasons that an exemption is necessary for public health and safety. The Minister shall determine whether to grant the exemption.

Supporting access

For the administration of this Act, the Minister may support the access of internationally trained individuals to regulated professions by, for example,

- ❑ providing information and assistance to internationally trained individuals who are applicants or potential applicants for registration by a regulated profession with respect to the requirements for registration and the procedures for applying;
- ❑ conducting research, analyzing trends and identifying issues related to the purposes of this Act or to the registration of internationally trained individuals by regulated professions; and
- ❑ providing information to organizations that deal with internationally trained individuals, such as ministries, government agencies, regulated professions, community agencies, educational and training institutions and employers, on government programs and services that support the registration of internationally trained individuals in the regulated professions and on fair registration processes within such organizations.




What this means for immigrants

Internationally trained immigrants in a regulated profession or compulsory trade usually find it challenging to obtain their licences to practice because of the excruciating licensing process that, in some cases, involves having Canadian work experience. For instance, a foreign-trained nurse is required to obtain a licence to practice nursing in Canada, but to complete their licensure process, they need to have a specific number of work hours as a nurse in Canada. The irony is that they cannot practice nursing in Canada without a Canadian licence, and they cannot get a Canadian licence without practicing nursing in Canada. It's like saying you need health insurance to get good health, but you can't get good health without health insurance. A not-so-subtle way of frustrating foreign-educated professionals from practicing their regulated professions.

According to the Office of the Fairness Commissioner, of the 38 regulated professions in Canada, 26 require work experience. Fifteen of the 26 require Canadian experience, and six require Ontario work experience.

The prohibition on Canadian work experience for licensure reduces the barrier for foreign-trained regulated professionals in Ontario to obtain their licences. This is a welcome development considering the labour shortages across Canada, especially in regulated professions.

However, with the possibility of an exemption to the prohibition on Canadian work experience, we'll have to wait to see how many regulatory bodies will apply for an exemption. Hopefully, not many as this will defeat the purpose of the amendment.

Foreign-trained regulated professionals now have an incentive to migrate to Ontario. Will other provinces adopt this amendment to avoid losing potential immigrants to Ontario, especially with the additional support that the Minister has pledged to regulated professionals? We'll have to wait and see! 



BLACK-SERVING ORGANIZATIONS IN CANADA

Curated by Esther Hastrup

Canada has been celebrating Black History Month since 1995. While many organizations organize events during the month-long celebration to draw attention to the contributions of Black Canadians in all spheres of life in Canada, there hasn't been a concerted effort to integrate black history into the academic curriculum at the elementary and high school levels.

A recent email circulated by the Canadian Congress on Diversity asked, "can we truly honour the amazing contributions of Black people in Canada if nothing is taught about Black people for the rest of the year in this country?"

While our history is important, our future is even more so. To dismantle the persistent inequalities, systemic racism and injustices experienced by Canadians of African descent, all Canadians - both current and next-generation need to learn and appreciate the history of Black people in Canada. Admittedly, understanding our past can inform the right action plan for our empowerment. It is crucial to begin moving from celebrating Black history to empowering Black people.

Below, Immigrant Muse shines a light on some organizations already working on empowering Black Canadians across the country. You can contribute to these organizations' work by donating, partnering, or volunteering.

SOCIAL EMPOWERMENT

THE AFRICAN CANADIAN SOCIAL DEVELOPMENT COUNCIL (ACSDC)

The African Canadian Social Development Council (ACSDC) is a non-profit organization that supports agencies serving African

communities in providing effective services via planning, research, training, and policy development in Toronto. This council investigates racism and devises means to overcome it, ensures high standard political participation and democratic process, pulls its weight in matters affecting the rights and welfare of the African Canadian community, and monitors the improvement of social, economic, and cultural conditions members. ACSDC's membership is not open to individuals but to organizations. To learn more about ACSDC, visit <http://www.acsdc.ca/> or contact acsdc.secretariat@gmail.com.

AFRICAN WOMEN ACTING (AWA)

African Women Acting (AWA) is a not-for-profit organization that focuses on empowering, preserving, and promoting women issues and the heritage of the African culture through African arts and female artists. AWA aims to increase public awareness, participation and appreciation of African women's arts. They partner with different artists and art organizations to provide affordable art programs and events to underserved communities across Ontario. AWA's mission is to showcase, nurture, and support African arts and artists of African heritage while also advocating women's issues. Their scope includes vocal and instrumental music, theatre, dance, story-telling, visual arts, and poetry. To learn more about AWA's membership and partnership, visit <https://africanwomenacting.org>

BLACK LEGAL ACTION CENTRE (BLAC)

Black Legal Action Centre (BLAC) is a not-for-profit corporation established by the laws of Ontario to provide free legal services to low-income earners and the unemployed Black Ontarians with legal issues directly linked to anti-Black racism. BLAC's mission is to educate, advocate and litigate to fight against individual and systemic anti-Black Racism in Ontario and to advocate justice for the marginalized. The corporation engages in law reforms and commu-

nity development programs to improve laws that affect low-income earners; they also represent clients at some tribunals and courts, fill out forms and many more legal aides. All services are free to those who qualify. To learn more about the activities of BLAC visit <https://www.blacklegalactioncentre.ca>.

people and financial resources to create permanent changes in the lives of Black children, families and communities. For more information on Black Health Alliance, visit <https://blackhealthalliance.ca>.

BLACK SPACE WINNIPEG

Black Space Wpg is a grassroots organization established by members of Winnipeg's Black community whose goal is to foster organic discussions on the everyday experiences of Black people in the province. This organization aims to promote the spread of Afrocentrism and pro-Black conversations whilst challenging anti-Black racism and discrimination across all sectors in Winnipeg. They create a safe space for people of colour to socialize without the fear of racial discrimination by organizing community events, workshops, artist demonstrations and many more. To learn more about membership and partnership with this group, visit <https://www.blackspacewpg.ca>.

FEDERATION OF BLACK CANADIANS

Federation of Black Canadians is a national non-profit organization driven by many other organizations across Canada with a mission to advance African Canadians' social, economic, cultural, and political interests. They focus on total health, criminal justice reform, anti-Black racism, and economic security by forming partnerships with people and organizations interested in the progress of Black people across Canada. They also celebrate the diversity of the African history, heritage and contributions to Canada as a strategy for unlocking opportunities to build a promising future for the Blacks. To learn more about the Federation of Black Canadians, visit <https://fbcfcn.ca>.

BLACK HEALTH ALLIANCE

Black Health Alliance is a community-led registered charity working to improve the health and well-being of Black communities across Canada. They were the first to address the problems of racial disparities in healthcare faced by Black Canadians and provided workable solutions. The mission of this organization is to reduce the racial disparities in healthcare and promote health and well-being for people from various Black communities in Canada with emphasis on the broad determinants of health, with racism being of utmost priority. They innovate solutions to better Black health and mobilize



BLACK YOUTH HELPLINE

The Black Youth Helpline is a Canadian not-for-profit organization that responds to the needs of Black youths nationwide specifically. Their mission is primary prevention which aims to prevent disease or injury before it ever occurs. They are involved in the primary prevention of social and psychological breakdown in communities by focusing on education, health and community development. The organization provides early intervention assistance for youths, parents and school staff to prevent school drop-outs or suspensions, help agencies manage vulnerable children, counselling and advice to as many in need of it. To learn more, visit <https://www.blackyouth.ca>

BLACK LIVES MATTER

Black Lives Matter Toronto is the first chapter of the Black Lives Matter Global Network outside the United States. They are a platform for Black communities in Toronto to actively dismantle all forms of anti-Black racism, liberate Blackness, support Black healing, affirm Black existence, and create the freedom to love and self-determine. They form a strategic and robust connection with

PROFESSIONAL & BUSINESS

ASSOCIATION OF BLACK LAW ENFORCERS (ABLE)

Association of Black Law Enforcers (ABLE) is a non-profit organization concerned with seeing to the needs of Black and racial minorities in law enforcement. ABLE aims to improve the image of law enforcement, promote racial unity and cultural pride within the law enforcement community. Membership includes police officers, probation and parole officers, immigration officers, correctional officers, special constables and members from the community. Membership is opened to all active and retired Black and other racial minority peace officers and auxiliary police officers, although other members of the community with common goals and objectives may also join. To learn more about ABLE, visit <https://www.ableorg.ca> or ableorg.ca@gmail.com.

ASSOCIATION OF BLACK SOCIAL WORKERS (ABSW)

Association of Black Social Workers is a volunteer charitable organization consisting of Black social workers and human service workers. Her mission is to act as a support group for professional development resources for African Canadian workers. ABSW conducts awareness sessions on social issues such as substance abuse, mental health, parenting bi-racial/black children, gambling etc. They also have a forum in which Black social workers and other related fields exchange ideas and brainstorm on developing programs of interest to the black community and general public. To learn more about ABSW, visit <https://www.nsabsw.ca>.

BLACK BUSINESS AND PROFESSIONAL ASSOCIATION (BBPA)

Black Business and Professional Association (BBPA) is a non-profit charitable organization that provides equal opportunity for the Black community in business, employment, education and economic development. BBPA supports the pursuit of entrepreneurship, professional excellence, higher education, and economic empowerment by facilitating access to resources and links with relevant organizations on business, educational, and economic development. Her mission is to advance Canada's black communities by planning programs that support Black professional excellence. To know more about BBPA, visit <https://bbpa.org> or info@bbpa.org.

BLACK BUSINESS INITIATIVE (BBI)

Black Business Initiative BBI is committed to growing a better Black presence in the business community. They claim to be the longest-serving Black business development initiative in Canada. BBI provides financial assistance to Black businesses, connects clients with funding resources, offers business courses and training, runs mentorship programs and seminars, business counselling and many more. One of their missions is to achieve the economic independence of individuals and an improved standard of living. Every Black person interested in starting a business is essential to this initiative. To learn about BBI's membership and partnership, visit <https://www.bbi.ca>.

Black communities, Black-centric networks, solidarity movements, and allies to dismantle all state-sanctioned oppression, violence, and brutality committed against all Black communities. They also create a safe space to build the community through alternative forms of education, programming events and many more. To learn more about Black Lives Matter Toronto, visit <https://blacklivesmattertoronto.ca>.

THE BLACK MENTAL HEALTH MATTERS FUND

The Black Mental Health Matters Fund supports Black therapists across Ontario to enable low/no-cost mental healthcare and ensures therapists are paid fairly. Black Mental Health Matters Fund increases access to psychotherapy counselling and provides mental health services from a culturally competent Black therapist who understands and can relate within the Black community. Their mission is to heal communities and create allies. They also host workshops on Black mental health, race-based trauma, mental health stigma and many more. To learn more, visit <https://www.Blackmentalhealthmatters.ca>.

BLACK COMMUNITY RESOURCE CENTRE (BCRC)

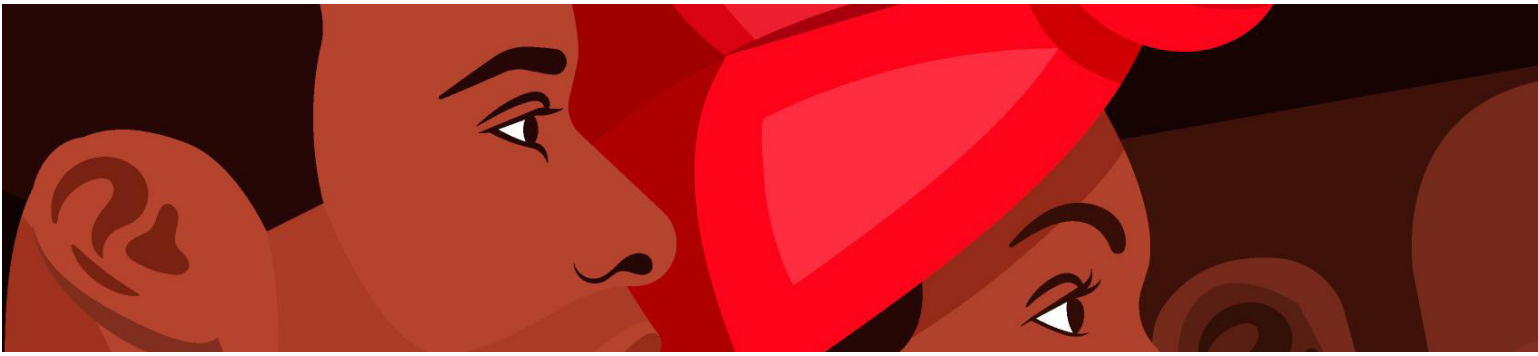
Black Community Resource Centre (BCRC) is an organization that recognizes that youths have many needs, such as socio-cultural, educational, and economic needs, that must be addressed for youths in Quebec to achieve their maximum potential in society. BCRC is a growing, resource-based organization that strengthens community capacity by providing professional support to organizations and individuals in need. The Centre is committed to helping visible minority youth rekindle their dreams and achieve their full potential. To learn more, visit <https://www.brcm.com>.

GLOBAL EMPOWERMENT INITIATIVE FOR WOMEN

Global Empowerment Initiative for Women is a Saskatchewan-based non-profit organization focused on empowering Black Canadian women by providing capacity building programs on economic development and empowerment, violence prevention, and improving leadership skills. GEIWI runs Science, Technology, Engineering and Math (STEM) camps for Black girls aged ten to eighteen. Learn more at <https://www.geiwi.org/>.

NATIONAL BLACK COALITION OF CANADA SOCIETY

National Black Coalition of Canada Society is an organization established to ensure that the black community fully participates in economic, political, social, cultural, educational and health matters. The organization's mission is to strive to create positive impacts on the lives of everyone in the community and encourage youths to realize their full potential. They offer workshops in skill development, networking and community building, art and historical exhibits, book fair, Black History Month Festival, partnerships with schools and agencies to develop and maintain culturally sensitive programs. For more information about membership and partnership, visit <https://www.nbccedmonton.ca>.



BLACK CANADIAN STUDIES ASSOCIATION (BCSA)

Black Canadian Studies Association (BCSA) is a non-profit group whose vision is to encourage and support research, publication, teaching and understanding of various Black communities across Canada and the diaspora. BCSA provides a forum and facility to study, research and exchange ideas that promote the interest of Black Canada. They provide support and facilitate meetings and networking between scholars, local historians and cultural workers of Black Studies and actively motivate the incoming generation of scholars, researchers and local historians. To know more about the activities of BCSA, visit <https://bcsa.wordpress.com> .

BLACK FEMALE ACCOUNTANTS NETWORK (BFAN)

Black Female Accountants Network (BFAN) is a faith-based network focused on ensuring its members empower each other to make a difference within the profession, workplace and community at large. Her vision is to promote a professional sisterhood rooted in Christ. BFAN operates in a less formal setting; they combine on-line discussions with content sharing, one-on-one meetings, small group discussions, and large networking events. They provide opportunities for members to share knowledge and experiences. They also create forums to showcase and celebrate professional achievements and utilize resources for career advancement. Membership is open to females of Black African/ Black Caribbean heritage of Christian faith who meet specific criteria. To learn more about BFAN's membership, visit <https://bfannetwork.wordpress.com> .

BLACK FEMALE LAWYERS NETWORK (BFLN)

Black Female Lawyers Network (BFLN) is a registered not-for-profit organization established to provide a forum for students and legal practitioners to convene and learn from each other. BFLN is an important and influential voice in the legal profession. They strategically agitate and advocate for diversity and inclusion in the legal profession, promoting black female lawyers' retention and promotion in both private and public sectors. BFLN also offers opportunities for career development, education, mentoring and networking through various seminars on up-to-date legal topics and social events. To learn more about BFLN's membership and partnership,

visit <https://bfln.ca> .

BLACK PROFILES – ENTREPRENEURS AND EXECUTIVES

Black Profiles Entrepreneur and Executives is an organization whose focus is on showcasing Black entrepreneurs and executives worldwide. They provide a detailed database of successful Black entrepreneurs, Black CEOs, Black executives and Black business leaders worldwide. It is the wish of the organization that their database will serve as an inspiration to users in their pursuit of business and career success. To access their database, visit <https://www.blackentrepreneurprofile.com> .

CANADIAN ASSOCIATION OF BLACK JOURNALISTS (CABJ)

Canadian Association of Black Journalists (CABJ) is a non-profit organization whose mission is to increase representation through education and inspiration across Canada. CABJ advocates diversity in Canadian media by grooming new generations of content creators, Black journalists and other diverse professional development opportunities for Black journalists. CABJ believes Black journalists must work together to variegated newsroom, increase the number of Black media professionals in management positions in Canada, and motivate a new generation of young Black journalists. For more information on membership, visit <https://www.cabj.news>.

BLACK BOYS CODE (BBC)

Black Boys Code is a non-profit organization with 11 chapters across Canada whose mission is to improve and invest in the future of Black youths through education in computer science and technology. They motivate Black children to take control of their future and optimize their potential to become tomorrow's digital creators and technological innovators. They teach digital literacy and computer competence to young Black boys and expose them to the Black male industry role models to prove that success can be the norm through many workshops. BBC organizes workshops, summer-tech camps, after school programs and hackathons to inspire boys to reach their full potentials and bridge the diversity gap in the computer sciences and other related fields. BBC also provides the Black boys with crucial training and equipment to help them succeed in a digital world. To learn more about the organization, visit <https://blackboyscode.ca> .



BLACK AVIATION PROFESSIONALS NETWORK (BAPN)

Black Aviation Professionals Network (BAPN) is an organization that supports talents within the workspace by optimizing technology and resources to supplement career development and programming for employees and leaders in the Black aviation community across Canada. BAPN cultivates a community of understanding and appreciation of the black experience, challenges, culture and heritage in the aviation industry and fosters impactful connections in the Black aviation community to influence and inspire the youths through forums that provide access to mentoring and networking opportunities. To learn more about BAPN, visit <https://thebapn.ca>.

LIFELONG LEADERSHIP INSTITUTE (LLI)

Lifelong Leadership Institute (LLI) is an educational organization that provides innovative leadership development across Canada to Canadian youths of Jamaican, African-Caribbean and Black heritage to fulfil their personal and professional goals. LLI's vision is to inspire and prepare youths to be responsible leaders at all times, locally and globally. Their various programs provide selfless services to those in need and embrace and accommodate diversity in its many manifestations. To learn more about LLI, visit <https://lileaders.com>.

NATIONAL BLACK MBA ASSOCIATION INC (NBMBAA)

National Black MBA Association INC (NBMBAA) is an organization conceived to help Blacks venturing into the corporate sector for the first time to share experiences and insights to help make the journey easier through nurturing the new professionals. NBMBAA provides coaching, guidance and mentoring for new members to help them navigate and excel in challenging environments. Their mission is to lead in the creation of educational, wealth building, and growth opportunities for those under-represented in their careers as students, professionals and entrepreneurs. The organization leads with honesty, transparency and moral courage. To learn more about NBMBAA, visit <https://nbmbaa.org>.

BLACK OPPORTUNITY FUND (BOF)

Black Opportunity Fund (BOF) is a community-led registered charitable organization whose sole purpose is to dismantle anti-Black racism by establishing a sustainable pool of capital to fund Black-led businesses and Black-led not-for-profits organizations to im-

prove social justice and economic well being of Canada's Black communities. BOF provides funds that act as a catalyst for cultural, socio-economic, institutional and political Change needed to promote Canada's diverse Black communities. The primary focus of BOF is education, entrepreneurship, healthcare and women. Their ultimate goal is to reduce the power imbalances in the funder-fundee relationship. To learn more about BOF, visit <https://www.blackopportunityfund.ca>.

CANADIAN ASSOCIATION OF URBAN FINANCIAL PROFESSIONALS (CAUFP)

Canada Association of Urban Financial Professionals (CAUFP) is a member-based resource organization that links corporations and the Black communities through innovative programs that facilitate economic growth and educational opportunities across Canada. Their vision is to build a Canadian economy where Blacks are active, influential, and leaders. CAUFP's mission is to develop and advance Black professionals by forming partnerships with organizations to strengthen a network of Black talents to foster the Black community's economic empowerment. Their primary focus in on professional development, networking, youth engagement and financial literacy. To know more about CAUFP, visit <https://caufp.ca>.

CANADIAN BLACK CHAMBER OF COMMERCE

The Canadian Black Chamber of Commerce is a non-profit organization of the cultural Chamber of Commerce. It was created to serve the purpose of Commerce, black-owned businesses, Entrepreneurship and Economic development within the proud Black Communities across Canada. It is a distinctive platform that promotes Black Business excellence through cultural and social dimension, creating effective business support and partnerships for members that contribute economic prosperity for the Black diaspora and Canada. Learn more about Black Chamber at <https://www.blackchamber.ca/>.

BLACK PROFESSIONALS IN TECH NETWORK

The Black Professionals in Tech Network (BPTN) is bridging the network gap between Black talent and career opportunities across North America. BPTN helps Black professionals to network, connect with one another, share resources and grow their careers. With a rapidly growing network of over 20,000 Black professionals, BPTN helps partners attract, hire, retain and promote Black tech and business talents through pipeline building and internal culture development. Learn more at <https://www.bptn.com/>.

Gender Inequality in Immigrant Service Delivery

By Chinye Talabi

Are the genders equal when it comes to immigrant service delivery? Do men not face gender-specific settlement challenges? Why are there few to no dedicated organizations helping immigrant men? Is success the prerogative of only women?

As I watched the scene in Tyler Perry's movie, *The Single Moms' Club*, where Jane lost out on the race for a promotion at work because of her gender and role as a mother, I could not help but think about how far women have come. Women have struggled with and have conquered gender biases and debates throughout history.

Before 1916, Canadian women did not have the right to vote. When women in Manitoba, Alberta, and Saskatchewan were allowed to vote, they could only vote in provincial elections. One wonders, if women are good enough to vote in the province, why not at the federal level? It was not until 1918 that women had full suffrage. Women were considered uneducated and incapable of engaging in intelligent discussions. They were homemakers, cleaners, and tag-alongs who depended on their husbands for everything. The few who were brave enough to challenge the status quo and got into the workforce faced many challenges, con-

tending with unequal pay, sexual harassment, discrimination, and prejudice.

Today, women have changed that narrative. They are making giant leaps in modern history and are becoming equal with men on every count. We see women occupying mid and senior-level positions in organizations. Canadian women are making significant contributions in business, politics, non-profit and corporate world, and immigrant women are not left out. Despite the challenges that come with settling in a new country, such as discrimination against foreign credentials, unaffordable childcare, and the lack of traditional family support, among others, immigrant women are making headlines with their success stories across Canada.

These success stories are possible because of support from dedicated organizations like the Women's Business Hub in Saskatchewan, Dress for Success across Canada, Immigrant Women's Counselling in Manitoba, Alberta Network of Immigrant Women, Women of Ontario Social

Enterprise Network, and Pacific Immigrant Resources Society in British Columbia, amongst others. These organizations and many others cover the whole gambit of empowerment, cultural adaptation, and self-confidence, all aimed at helping immigrant women succeed in Canada.

On April 17, 1982, the Canadian Charter of Rights and Freedoms was signed to protect the fundamental rights of Canadians, irrespective of gender. Since then, April 17 has been celebrated as Equality Day. Are the genders equal when it comes to immigrant service delivery? Do men not face gender-specific settlement challenges? Why are there few to no dedicated organizations helping immigrant men? Is success the prerogative of only women?

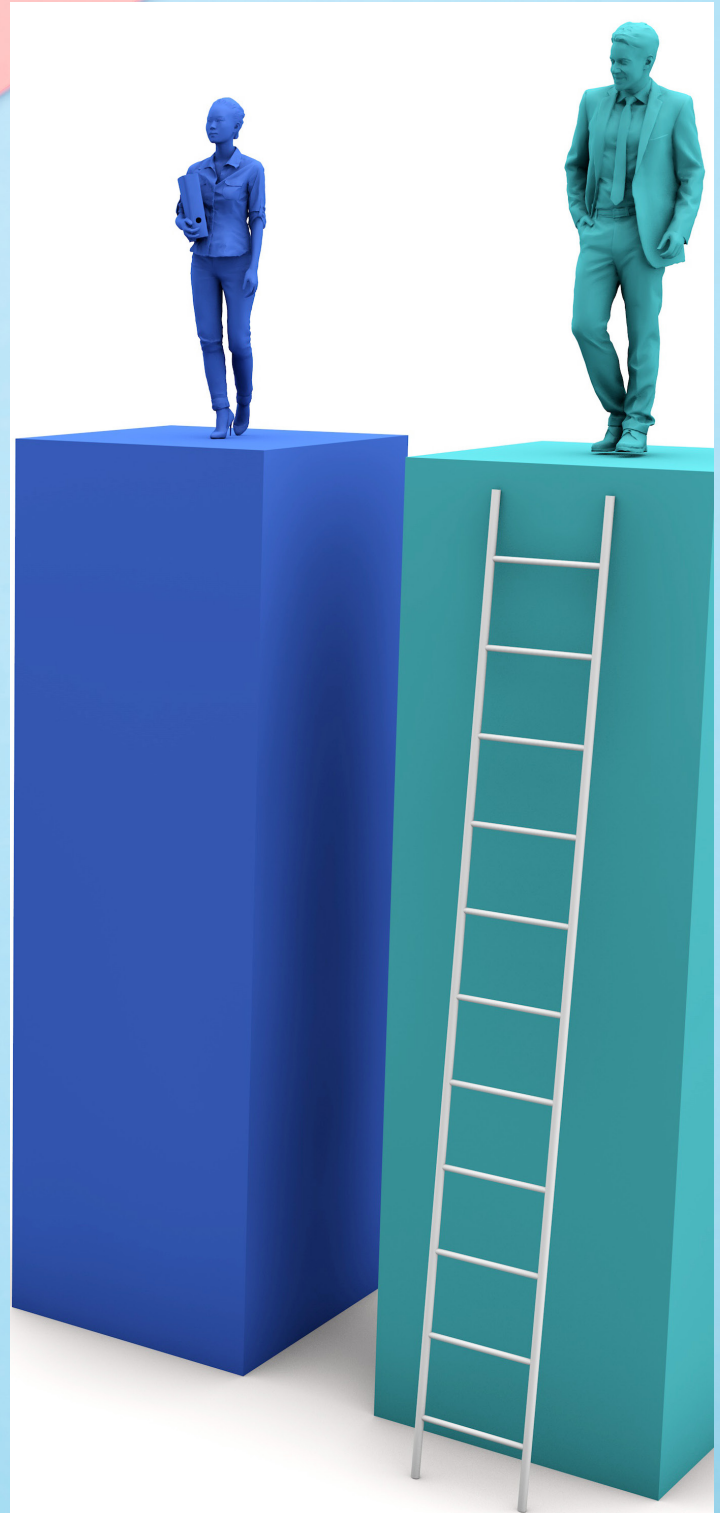
Whether through school or any of the several immigration pathways, migrating to Canada presupposes a certain level of education and financial resources. For many immigrant families, the man was the sole breadwinner who also paid for services that made his family comfortable.

He didn't have to be a hands-on father or handyman when he could hire a nanny or tradesperson. These services are cheap in most third world countries. However, such 'luxurious' are not affordable in Canada. The man suddenly finds himself in a situation where he has to do school runs, participate in extracurricular activities with the kids, share bills with his wife, fix things around the house, and have assigned tasks at home. Also, finding out that immigrants do not get the proverbial golden fleece on a platter of gold might have bruised his ego. These are realities most immigrants wake up to in Canada.

The man, often ill-prepared, finds himself in a place where he has to take whatever job is available in Canada. Whether cleaning, factory work, fast food delivery, warehouse, personal shopper, driving, security, or labourer, he takes it to pay the bills. Educated refugees and immigrants who formerly had great paying jobs back home find it frustrating that they cannot obtain the same jobs here and must settle for less in the interim. So, it is very likely that the security man at the building you often visit is a graduate, your taxi driver, a tech wiz, and the cashier behind the counter at the grocery store, a doctor. This situation can affect their mental health, leading to unnecessary and avoidable fights in the home. Feelings of bitterness and resentment replace the euphoria of relocating. The man is not handling this change in circumstance as good as the woman. And, there are no support groups or settlement agencies skilled in helping him cope either.

Women have been subjugated for far too long, and it is commendable that various government agencies and non-profit organizations support and empower them. However, it is time to pay some attention to the men regarding immigrant service delivery. In the spirit of equality, immigrant men need support, empowerment, and redirection as they try to adapt to the Canadian culture. Immigrant-serving organizations need to organize seminars, support groups, and functional skills training programs to get the men adapting and achieving their full potential.

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New Grant Program for Credentialing in British Columbia

By Kshama Ranawana



DIVERSEcity staff welcoming attendees to DIVERSEcity Entrepreneur and Small Business Fair in October 2021

When DIVERSEcity Community Resources Society, an agency based in British Columbia, began its newest program, a grant to assist newcomers, it targeted women.

Launched in November 2021, the grant is designed to assist women in recertifying, completing qualifying examinations, or evaluating their credentials so they can continue working in their chosen professions in Canada.

It is a common enough story amongst immigrants; the lengthy, costly, and often complex process of having professional qualifications evaluated or obtaining licenses that facilitate a smooth transition into the Canadian workforce can be discouraging. Many newcomers tend to give up careers they are trained or qualified in, owing to various barriers they encounter, such as the high costs of evaluating their credentials or obtaining the necessary license to practice.

In most cases, where both partners need recertification or credentialing, considering all other expenses involved in starting over in Canada, only one of them would go through the process; more often than not, it would be the male.

Tina Balachandran, Manager, Employment Projects at DIVERSEcity told Immigrant Muse, that “newcomers to Canada face multiple barriers to integrate into the Canadian labour market and the social structure. Newcomer and racialized women, in particular, are disproportionately represented in the workforce. We intentionally wanted to support women who are interested in pursuing their pre-arrival career in Canada. We are grateful to Coast Capital for providing the funds and collaborating with DIVERSEcity on this initiative.”

The one-time grant of up to a maximum of \$1000 per eligible candidate covers professional licensing fees and registration costs to prepare for an examination or a skill proficiency test. Balachandran explained that DIVERSEcity “offers and executes the program in collaboration with Coast Capital, to compliment other provincially funded programs in the community.”

Funding for the program is available until June 2022. Given the many inquiries DIVERSEcity has received from applicants, the Agency is hopeful for future funding to serve more applicants.

“We intentionally wanted to support women who are interested in pursuing their pre-arrival career in Canada.”

-Tina Balachandran

Eligible applicants should have arrived in Canada within the last five years, be thirty years or older, live in British Columbia, and be associated with an existing program offered to immigrants through Career Path or the Work BC Centre.

Applicants for the grant will have their eligibility assessed and receive a decision within five to ten days of submitting their



application. DIVERSEcity will reimburse approved applicants for recertification costs after providing proof of registration or payment. At the time of publishing this article, the program has already received 30 applications.

DIVERSEcity has been operating for nearly 42 years in British Columbia, both in Surrey and the Lower Mainland. The Agency supports newcomers, youths, skilled immigrants, and diverse community members to carve a niche for themselves - helping them meet their family's settlement needs or find employment. The Agency also provides services in violence prevention and mental health. To learn more about their services, visit their website: dcrs.ca. **IM**

Newcomer Information Centre

Your First Point of Contact in Saskatoon

By Oyin Ajibola

When Irene first came to Saskatoon in 2018 from South Africa, a family friend referred her to the Newcomer Information Centre (NIC). She recalls, “they insisted that going to the Newcomer Information Centre will help me know the programs, service and benefits that I qualified for and they were not wrong.”

NIC is one of Saskatchewan’s 11 Regional Newcomer Gateways that assist newcomers with the information and refer them to services to integrate into the community.

NIC office is comfortably located in downtown Saskatoon- a few blocks from the downtown bus terminal, making it easily accessible for newcomers who may have limited mobility options. NIC’s knowledgeable staff work as settlement counsellors to understand clients’ needs and connect them to suitable programs offered by other settlement agencies, government agencies, and non-profit organizations in the city.

“The settlement counsellor assigned to me was quite knowledgeable and when she couldn’t answer my questions, she would refer me to another organization where I was sure to get the answers I needed”, Irene confirmed.

NIC works with various settlement partners in the city that offer programs and services in various areas including but not limited to employment, language, community connection, healthcare, education, housing, childcare, business, family reunification, and legal services.

In addition to offering referral services,

NIC also gives newcomers free access to internet-enabled computers, printers, scanners, and fax machines. These are essential in the first few weeks of landing for newcomers when they need to do several documentations, which could be difficult without easy access to the appropriate equipment.

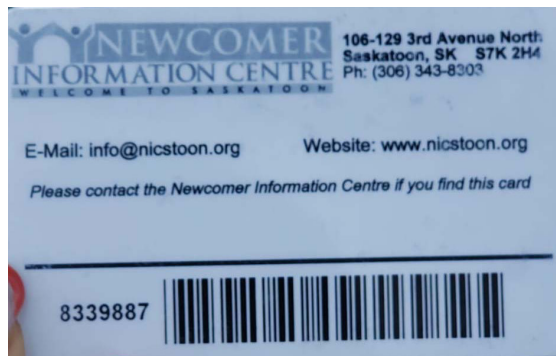
“Almost four years after my first visit to Canada, I still have my computer access card that allows me to browse the internet, scan, print and fax documents for free. This card made my life easier in my early days when I didn’t have a printer or scan-

newcomers can access service over the telephone in 170 different languages.

NIC aims to assist newcomers with the most appropriate information and refer them to the most relevant programs and services available in their settlement process. If you plan to migrate to Saskatoon or are a newcomer to Saskatoon, NIC should be your first point of contact in Saskatoon. Irene concludes that “I wouldn’t have known all the programs, services and benefits I qualified for if I hadn’t started my integration by visiting the newcomer centre. Many newcomers don’t access the programs they need and qualify for because they don’t know such programs exist. That’s a mistake that a visit to NIC from the get-go can help them avoid.”

Stephanie Shyluk, the manager at NIC says, “everyone is welcome to contact the NIC and ask about programs and services. We will happily chat with people from all immigration categories, people new to Saskatchewan, and even our neighbours, community members and business owners who have questions and are seeking support for newcomers in their network or staff”.

At this time, first-time clients are encouraged to reach NIC by phone or email before visiting the office. Although, language assessment remains in-person. For current information on NIC, visit NIC’s Facebook page and website.



Irene's computer card

ner nor a car to drive to the library to print. I used to go to the centre at least once in a week to apply for jobs on their computer, scan and print all the documents I needed, prepare for interviews, and chat with other newcomers”, Irene remembers fondly.

NIC services are not limited to English-speaking newcomers only; through the Language Line, non-English speaking



The Women's Business Hub

Helping women start and expand their business

By Oyin Ajibola

Funded by the Western Economic Diversification, the Women's Business Hub (WBH) is a program by the Saskatoon Open Door Society (SODS) that started in 2019 with the first cohort of eight participants in September. Since then, the program has had two cohorts each year in March and September.

The 12-month program is for immigrant women who want to start or expand their business in the province. WBH helps participants to brush up on their business skills, and access resources, tools and support for their businesses. The hub provides opportunities for the women to learn, connect, network, innovate and launch or expand their business in a safe, supportive environment. Participants can also access the hub's commercial kitchen, sewing machines, meeting rooms, a big hall, child minding area and other practical resources for their business at discounted rates. In addition, the hub has an e-commerce platform for businesses to sell their

products or promote their services.

According to Shahira Mabrouk, the Program Coordinator, “WBH does not fund these immigrant women’s businesses, but it facilitates their business process and can also connect them to financial institutions to facilitate loans. The program also hosts the Dream to Reality pitch competition, which awards the winner a cash prize”.

Majority of the program participants have been able to start their businesses with the support of the program.

Helen Lijunyan came to Canada in September 2020 and wanted to start a business to make a living and be a positive role model for her kid, but she says, “as a new immigrant, I knew nothing about the business culture, financial environment or government rules and regulations in this country”. When Helen heard about the Women’s Business Hub from another Open Door program she was participating in, she knew this was the best opportunity to learn all she needed to execute her business idea.

Helen says WBH provided step-by-step directions for all aspects of business from registering a business, book-keeping to filing taxes. “It also provides us with access to local social networks. Through these

networks, we connect and communicate with entrepreneurs in different sectors as well as potential customers in our communities. Whenever I have any problems or questions regarding my business, WBH team is always my first resource to seek professional help”, she adds.

With the help of WBH, Helen started the Edventure Clubhouse to provide after-school classes, holiday camps and in-school enrichment workshops featuring STREAM (Science, Technology, Reading & writing, Engineering, Art and Math) education to kids in Grades K-8.

Helen concludes, “this program teaches entrepreneurship in a hand-holding way, and I’ll recommend to every immigrant woman who wants to start a business in Canada.”

Krisztina Marki was a specialty yoga teacher in Serbia before she migrated to Canada in 2019. She says, “yoga has been a part of my life for more than 15 years. It helped me to learn how to manage stress and anxiety and live more consciously. I really wanted other women to also experience the benefits of yoga. I wanted to build a community of health-conscious women who practice yoga together as part of their self-care routine.”

With the help of WBH, Krisztina established Karmaburn Yoga in 2020, a key step towards her goal. She says, “I remember how lost, confused but highly motivated I was when Shahira interviewed me for the program. I told her all the business-related things that I didn’t know how to do, and she smiled and confidently told me that they would help me. I had a hard time starting a business on my own because I didn’t understand this system, but WBH provided a lot of support, and a community of other like-minded immigrant women with the same goals. So, I never felt alone”.

Like Helen, Krisztina says she also highly recommends the program for all newcomer business women.

The program is open to immigrant women who are eligible to work in Canada, moved to Canada within the last 10 years, are either permanent residents or Canadian citizens, have English language level CLB 4+, and have the technical skills and passion for their business.

To learn more about the hub program, ecommerce or commercial space, visit <https://www.sods.sk.ca/welcoming/look-for-work/womens-business-hub> or contact the hub’s administrator at wbh@sods.sk.ca.



Krisztina Marki
Founder, Karmaburn Yoga



Living in Saskatoon

By Esther Hastrup



Saskatoon is the largest city in Saskatchewan and occupies a spot right at the province's centre. The city is 348km north of the American border, 225km east of the Alberta border and 346km west of the Manitoba border. According to the last 2016 National census, the city has 246,376 people with a growing population rate of 1.68 per cent per year from 2001 to 2016. With an average age of 35, about 69 per cent of the population comprises the workforce (15-64 years old), while approximately 26 per cent are dependents predicted to join the workforce in the next two decades. Women outnumber men by 5090.

Spring, summer, fall and winter are the distinct seasons in Saskatchewan. The weather is usually three scorching months of summer, three months of fair weather and six months of bitterly cold winter. Temperature ranges from 30 degrees Celsius during summer to - 30 degrees Celsius in winter. Although the weather can be extreme, people can still have fun during summer on days when the weather is warm and dry and perfect for picnics, playgrounds and other outdoor events. Even in the freezing winters, a little outdoor fun is possible with the right outfits to keep warm.

Quality of life and standard of living are pretty high because the city has the lowest living costs and shortest commute time compared to other cities across Canada. Also, while goods and services taxes (GST/HST) in most provinces are about 15 per cent, in Saskatchewan, it is 6 per cent in addition to the 5 per cent federal goods

and services tax, for a total of 11 per cent. Saskatoon has a diverse and inclusive economy with major industries like agriculture, manufacturing, energy, mining, technology, research and innovation, to mention but a few. It has the edge over other cities because it is small but enjoys the amenities of larger cities hence its ability to develop faster and better than its counterparts. Generally, Saskatoon enjoys the highest employment growth rate in the province. In December 2021, Saskatoon enjoyed an employment growth rate of 3.7 per cent, 1.5 per cent more than the province's capital city, Regina. Saskjobs <http://m.saskjobs.ca> is the Saskatchewan employment website where available jobs in the province are published.

The city's civic government comprises a Mayor and ten city Councilors. It holds municipal elections every four years where Canadian citizens who have lived in the city for at least six months can vote for a mayoral candidate and a municipal councillor to represent the area.

Saskatoon has at least one branch of all the major banks in Canada with a handful of credit unions; various faith centres, John G Diefenbaker International Airport, which is usually busy with about 60 flights daily. There are six different leisure centres offering fitness classes with pools. Skating rinks, cross-country ski trails; rolling hills; mountain ranges; national parks, and lakes make Saskatoon a quiet getaway city.

Saskatoon boasts of over 60 neighbour-

hoods, each with its community association which provides recreational activities for the residents; you're sure to find the right neighbourhood to live.

Like every other city in Canada, elementary and high school education is free in Saskatoon, with about 78 elementary schools and 14 high schools to choose from.

Saskatoon is a quiet and welcoming communal city suitable for young families who might want to avoid the distractions of busy urban centres while enjoying urban amenities. Although Saskatoon has one of the highest crime rates in Canada, most residents say they've never experienced a crime, as most of the crime happens around the same neighbourhood. However, people who enjoy the fast and hip life might find Saskatoon a bore, as the social scene and nightlife are not as expansive as other metropolitan cities in Canada. Many young people enjoy working in Saskatoon, this helps them avoid distractions when they're working or schooling, and it allows them to save up for vacations in other bigger cities.

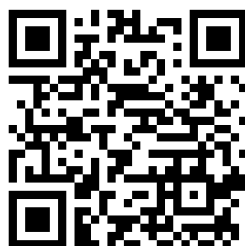
As a newcomer to Saskatoon, tons of free resources are available to help you embrace life in Saskatoon. Your first point of contact should be the Newcomer Information Centre, where the settlement counsellors will refer you to all the other programs, services and resources based on your unique situation and needs. **IM**

WHAT IS THE COST OF LIVING IN CANADA?



Help immigrants make informed decisions about where to live by sharing a realistic view on the cost of living in Canada.

Take the survey



<https://forms.gle/f2VUWJRAQ9psfTni6>



iMuse Connect App



The integrated settlement platform for
immigrants and service providers.

Register to test the app