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- Obtain resources and tools for each stage of your settlement journey

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# IMMIGRANT MUSE

Volume 1, issue 1

Winter 2022

Licensure for  
Internationally  
Trained Nurses

## Chief Souper Woman

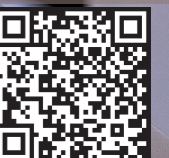
- Lola Adeyemi

From Taxi Driver to  
Mayor of Edmonton

- Armajeet Sohi



Reuniting Families  
Through a Game of Chance



Scan to read in your  
language

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# Editor's MUSE

The feedback I got from readers showed the need for something more than a blog. I saw the need for advocacy and a consolidated information platform for immigrants.

Hence, Immigrant Muse was established.

Immigrant Muse Magazine's mission is to advocate for the immigrant community and provide the information, resources, and tools to navigate the Canadian system and culture.

I am happy to bring you a wide range of contents in this issue of Immigrant Muse. You'll be inspired by the journey of various immigrants achieving exceptional feats in business, non-profit, sports, and politics; get in-depth information on the licensure process for internationally trained nurses; understand the foundation to financial freedom as an immigrant; and if you don't have plans for winter already, we share some ideas for winter activities.

When you read our advocacy content, I hope you take some time to think about some of the policies and practices that affect immigrants in Canada and how you can make changes from your sphere of influence for the benefit of all.

We hope to influence these policies and practices one person at a time. The Immigrant Muse Magazine is published online monthly and in print quarterly. Read the magazine online at [www.immigrantmusemagazine.ca](http://www.immigrantmusemagazine.ca) and recommend the print issue to organizations, libraries, community groups, settlement agencies, and anyone that could benefit from it.

If you'd like to read about specific topics or have stories to share with us, please send an email to [editor@immigrantmuse.ca](mailto:editor@immigrantmuse.ca). I'll be delighted to hear from you.

Immigrant Muse is developing a mobile app to coordinate all settlement and integration efforts within one powerful platform for all stakeholders. I am earnestly looking forward to the launch of the iMuse app.

With the iMuse app, immigrants will easily access the information, resources, programs, and services relevant to each stage of their settlement journey; and service providers will reach immigrants most likely to benefit from their programs and services. We will launch this app by the spring 2022 issue. Email me if you would like to learn more about this app or to partner with us.

Until spring, have a memorable winter! **IM**

**Oyin Ajibola,**  
Chief Muser

## About IMMIGRANTMUSE

Immigrant Muse Magazine advocates for first-generation immigrants and empowers them to successfully navigate the Canadian culture and system by providing easy access to relevant information, resources and community.

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**W**elcome to the premier issue of Immigrant Muse Magazine.

I feel honoured to have carried and birthed this brainchild. Immigrant Muse was born from my experience as an immigrant. I came to Canada three years ago with my husband, four pieces of 23kg luggage, and a truckload of dreams and aspirations.

However, we found settling in a lot more daunting than we had anticipated. A year after landing, I created a blog to write about my settlement journey.

# Contributors



## Kshama Ranawana

Kshama Ranawana 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](mailto:kshama@immigrantmuse.ca)



## Harita Dave

Harita Dave 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](mailto:harita@immigrantmuse.ca).



## Priyanka Victor

Priyanka Victor (she/her) is a writer, editor and social media strategist – her superpower is using words to simplify readers' lives. She is a voracious reader, foodie and a first-generation South Asian expat who has chosen Canada to be her forever home. Priyanka enjoys speaking with subject matter experts on various areas of life in Canada to help immigrants understand best practices that could ease their journey. Tell Priyanka about things you're struggling with at [priyanka@immigrantmuse.ca](mailto:priyanka@immigrantmuse.ca) and she'll be happy to research and write about it.



## Chinye Talabi

Chinye Talabi 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](mailto:chinye@immigrantmuse.ca).



## 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 5 Behaviours Partner.

Linda works 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 businesses through strategic business planning and developing critical interpersonal skills to be more productive and successful. Contact Linda at [hello@bizacademi.com](mailto:hello@bizacademi.com)



## 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 1000 candidates with a data-driven, supportive process at various stages of their migration. Connect with Bukky at [enquiries@shirahconsults.com](mailto:enquiries@shirahconsults.com)

## Other Contributors

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Would you like to be a contributor on Immigrant Muse Magazine?

Pitch your article ideas to the editor at [editor@immigrantmuse.ca](mailto:editor@immigrantmuse.ca)

# Question from reader

**Dear Editor,**  
I moved to Canada with my wife and four kids three years ago, and we've been able to settle in nicely. My wife and I are in our early 50s and we would like to start a mortgage, but we plan to retire at 65, which is less than 15 years from now. We fear that we won't be able to pay up our mortgage before we retire and we don't want to be burdened with a mortgage payment in retirement. What would you do if you were in our shoes?  
Thanks,  
BR

## Editor's response

**Dear BR,**  
Thank you for your letter. I'm glad to hear that you've settled in nicely with your family since you landed three years ago and already planning towards your retirement. It's also commendable that you take a holistic view of a potential mortgage loan and how it could impact you at retirement. A mortgage loan is arguably the most significant and longest-term loan you may ever have to take in your life, and proper planning will help you make the right decision. However, since I do not have your complete financial picture, I won't provide specific advice.

However, here are two generic pieces of advice:

1. Don't allow your age to deter you from getting a mortgage: a mortgage is an investment and I am not aware of any law that says you must pay off your mortgage before retirement. You can downsize and use your equity on your home to buy a smaller house or retire to a more affordable country at retirement.
2. Talk to a financial advisor: find a financial advisor to review your finances and make a plan that includes your mortgage and retirement. This will help you put things in perspective. A financial advisor will use your current financial situation, goals and retirement plans to advise of your options.

Since we've been getting many mortgage questions, the spring 2022 issue of Immigrant Muse Magazine will provide extensive information on starting your mortgage and finding the right financial advisor.

Have a settlement question bugging you? Immigrant Muse can help you find the answer. Email the editor at [editor@immigrantmuse.ca](mailto:editor@immigrantmuse.ca). 

# Why immigration is important to Canada

For over a century, immigration has been a means to support population, economic, and cultural growth in Canada. Millions of eligible people from around the world have chosen to reside in Canada and make it their new home. Whether seeking better economic opportunities, reuniting with family members, or seeking protection as resettled refugees or other protected persons, newcomers to Canada have been a major source of ongoing growth and prosperity.

Along with those who migrate to Canada permanently, many individuals come to Canada to stay temporarily, whether as a visitor, international student or a temporary foreign worker. Regardless of their pathway into Canada, they all contribute in a meaningful way to Canada's economy, support the success and growth of various industries, and contribute to Canada's diversity and multiculturalism.

Immigration has helped to build the country that the world sees today – a diverse society with strong economic and social foundations, and with continued potential for further growth and prosperity.

## Immigrants' Contribution to Economic Growth

Immigrants and temporary foreign workers **fill gaps in Canada's labour force** and help employers respond to vacancies in various sectors.<sup>6</sup>

Approximately **1 in 4 workers (26%) in Canada are immigrants.**<sup>7</sup>

As of 2016, there were **600,000 self-employed immigrants** employing over **260,000 Canadians.**

In a 2018 survey, **9% of small business owners** reported hiring temporary foreign workers to address job vacancies in the prior 12 month period.<sup>8</sup>

In 2019, **the labour market participation** rates of very recent immigrants was **71%** and recent immigrants was **76%.**<sup>9</sup>

In 2016, **over one third** of nurse aides, orderlies and patient service associates in Canada were immigrants.<sup>10</sup>


**Immigrant** owners of small and medium-sized enterprises **are successful** in introducing a product, process or marketing innovation into the marketplace.<sup>11</sup>

**Many of those that immigrate** as children, or the children of immigrants, on average, **contribute to Canada's labour force** and go on to earn as much or more as the Canadian-born.<sup>12</sup>



### Hard Fact:

Two out of three refugees become home owners after ten years and refugees have the highest citizenship uptake rate (89%) of all immigration categories.

Culled from the 2020 Annual Report to Parliament on Immigration By The Honourable Marco E. L. Mendicino, P.C., M.P. Minister of Immigration, Refugees and Citizenship 

# Vegan Roasted Carrot and Grilled Cheese

From *It's Souper Food*

Winter is around the corner, and a quick hot recipe would not harm you. While Lola's story might have motivated you not to give up on that business idea that you have been mulling over for long, make sure you don't forget to make this easy vegan recipe for you and your family.

Enjoying a more filling Carrot Soup is not a task if you use *It's Souper* Roasted Carrot & Paprika Soup. Just add some chunks of veggies and have it with some grilled cheese.

Get your ingredients ready and follow the recipe step-by-step for a tasty vegan dish.

## Ingredients

- Carrot and Paprika Soup
- Two pieces of sliced bread of your choice
- Your favourite dairy-free cheese
- Vegan butter alternative
- Tablespoon of any cooking oil
- Chopped onions
- Pinch of garlic
- Seasoning of choice
- Potato (chopped into cubes)
- Eggplant (chopped into cubes)

- Carrot (chopped into cubes)
- Optional**
- Your choice of other vegetables

## Instructions

1. Sauté Onions and garlic in a tbsp oil
2. Add all chopped vegetables and constantly stir to avoid burning
3. Add seasoning and stir
4. Pour a 500 ML bag of Carrot and Paprika Soup into it and cook for 5 mins or until veggies are tender

## Grilled Cheese

5. While the soup is heating up, butter one side of a bread slice and place it on the skillet, butter side up
6. Add a piece of cheese on top of the bread
7. Butter the second slice of bread and place butter side up on top of the cheese
8. Grill until lightly browned, then flip, continue grilling until browned and cheese is melting.
9. Once the sandwich is done and soup is warmed up, serve and enjoy!

Grilled cheese is delicious when dipped into soup, or both can be enjoyed separately as well. **JM**

# Top Ten Winter Essentials

By Chinye Talabi

How prepared are you to survive the Canadian winter?

The Canadian winter is unique in many ways amongst which are its length (December to March in theory but November to April in practice), heavy snow dumps, and biting winter intensity especially in the Prairies (Alberta, Saskatchewan, and Manitoba). In these provinces, winter can be very brutal; and this is putting it mildly.

Temperatures can drop to as low as  $-40^{\circ}\text{C}$  on some good days and as bad as  $-54^{\circ}$  on some stormy days.

How can you even begin to comprehend what  $-40^{\circ}\text{C}$  feels like for those coming from a temperate region like me? This is on top of the wind gust, which makes the temperature even colder. This is an alien experience for most of us. Like my mum asked me once, "how can you go to work in such weather?" Knowledge and preparation are the key!

If this is your first winter, do not panic. For those who have been here for months or years, you would agree with me that every winter feels like a new relationship with the weather

especially in the first few weeks. Let's help you prepare to experience this winter like a pro. Here is a list of 10 items you must have for this special season. Don't be caught napping!

1. **Jacket:** If you are tempted to ignore any item on this list, do not even contemplate surviving this weather without a winter jacket. Choose functionality over fashion when getting a jacket to coast through this weather.

When making a purchase decision, consider buying a jacket that is full coverage (head, neck, hands, and length should get to the upper thigh at the least), insulated (thick enough to withstand the rigors of  $-40^{\circ}$ ), waterproof (yes, even in winter it can still rain), and windproof (it can be windy during winter).

2. **Gloves:** Your hands need protection from the cold. The gloves would help you prevent frost bites which can be painful and in extreme cases, make you lose your fingers. Go for a thick leather one lined with fleece on the inside.

3. **Thick socks:** Notice my classification of socks, it must

be thick to serve its purpose. Pick the ones made of wool and not polyester. They are warm, comfortable, and soft. They are sure to keep you warm for longer.

4. **Boots:** Where money is an issue and you cannot invest in multiple boots, get one that does the job. Go for a tall boot that reaches your calf rather than a short one. The fleece lined boots are better as it keeps you warm for a while in cooler temperatures. Ensure the grips are visible and big. You need the friction to avoid slipping as you walk when it snows.

5. **Winter Slippers:** In the biting cold, even in-doors can get very cold. This fluffy causal winter boot slippers are handy for in-door movement. It keeps the leg warm and comfortable.

6. **Hand or Leg Warmers:** If the nature of your job keeps you outside for long then, you certainly need the hand or feet warmer depending on where you catch cold easily. Simply put one inside your hand gloves or socks and watch it warm you up almost immediately. This warm feeling lasts for seven hours.

7. **Shovel:** Get a shovel and use it if you do not want to fall on the wrong side of the law.

The Bylaw in each province requires each home owner or occupant to remove the ice or snow from the sidewalks within stipulated hours of a snowfall. This is a fair rule as the safety of residents is important to the government.

Falling, breaking a limb, or replacing a body part is not cheap or fun. Hence, this tool is very essential.

8. **Jumper Cables:** If you have an old car, it might be hard to avoid your batteries running flat on extreme cold days. Have one less thing to bother about with Jumper cables. You can get help easily from neighbors if you have this in your car.

9. **Windshield and side mirror cover:** If you usually park your car outside, you can save yourself the 10-15 minutes of scraping off snow or ice from your windshield before heading out. This covering gives the windshield and side mirrors a clean front screen when it snows.

10. **Snow Brush/Scraper:** This brush sweeps away snow, and the

scraper part breaks up the ice. This comes in handy for light brushing away of snow. Always keep this brush in your car throughout the winter season. **IM**



# Snow much fun! Winter Activities for Newcomers

By Harita Dave

**W**hether you are new to Canadian winter or have experienced many winters, nothing should stop you from having snow much fun. "Your first winter is going to be tough" is a phrase that new immigrants might have heard a zillion times, but if you're optimistic, this winter can be memorable.

Don't allow the long and chilly winter to force you to stay indoors, especially if you are new and away from family. Before the winter blues strike you, now is the best time to explore some winter activities.

How much ever you think of cooing up indoors, trying these activities can be fun and refreshing.



## Snowman



Did you ever dream of making a snowman in your childhood? Where else could you make a snowman but in Canada? Never let the child within you die.

Make your snowman this winter and make your inner child happy. You're never too old to make a snowman. Make the most of the snow and add a little more beauty to your surroundings. Play and shovel in the snow or have a snow fight with your friends and family! YouTube contains tricks and tips to help you build a near perfect first snowman.

**Tips:** Find a spot with plenty of snow. First, take a handful of snow and try making a snowball. If you can make a perfect one, then it's an excellent spot to make a snowman. This fun activity requires little effort and no equipment. Don't forget to take pictures with your first snowman.

## Ice Skating



You cannot be in a snowy wonderland without hearing about ice skating.

It is one of the most popular winter activities in Canada. Since it is so popular, several cities have public ice-skating rinks that are free for all. The best time for ice skating is between December to March. Boots, blades, and warm clothing are all you require for ice skating, and many rinks have these for you to rent.

Of course, you might not be able to ace at this on your first trial, but with some practice, you will indeed have fun. While several organizations teach ice skating, you can go DIY if you're adventurous and have friends willing to show you the basics.

## Skiing



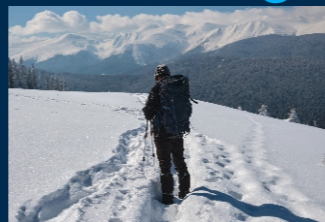
Skiing down the hill - woohoo! Sounds so fascinating, especially for newcomers. You might need to learn how to ski, but once

you get the hang of it, you'll enjoy it. It's no wonder 'ski resorts for beginners' is one of the most searched terms on Google. You can either join group lessons or practice with a private instructor.

Skiing equipment may not come in handy; you need to buy it from a sports store or online or rent them from the ski resort.

Skiing equipment includes skis, poles, bindings, ski boots and helmets, and proper winter gears to keep warm.

## Ice Hiking/ Climbing



Have you ever walked on ice?

Just imagine how exciting it would be to walk on frozen waterfalls. You can go ice hiking in the Canadian Rockies or on frozen waterfalls. The basic ice hiking requirements include slings, ice cleat spikes, walking-trekking poles, ice cleat grippers, waterproof boots, shovel and appropriate winter clothes.

Have you ever walked on ice?

Just imagine how exciting it would be to walk on frozen waterfalls. You can go ice hiking in the Canadian Rockies or on frozen waterfalls. The basic ice hiking requirements include slings, ice cleat spikes, walking-trekking poles, ice cleat grippers, waterproof boots, shovel and appropriate winter clothes.

Skiing, tobogganing and sledding, and snowmobiling should be done during the peak winter season when there's a lot of snow.

**Warning:** Carry out these activities under adult or trainer supervision.

## Tobogganing or Sledding



Tobogganing or Sledding Find a hilly slope nearby, maybe in a nearby park or anywhere in your neighbourhood, and slide downhill over snow on your sled. Do a bit of research and ask around. Several parks have tobogganing hills and would save you on your commute or gas expense. Get your choice of plastic sleds, but did you know you can also turn your household items into sleds?

Garbage lids, cafeteria trays, plastic containers or even a laundry basket can be used as sleds. Please make sure they are sturdy enough and try and test them at home before taking them on the activity day so that you aren't disappointed.

## Snowmobile



Snowmobiling is another winter activity you can explore, but it can drill a large hole in your pocket. However, nothing beats exploring a unique adventure. Most of the ski resorts rent out snowmobiles. If skiing or skating seems to be a difficult task for you, the snowmobile is your best bet. Even though Alberta is considered the snowmobile capital of Canada, each province has several snowmobile trails. Snowmobiling may be difficult for beginners, but you should be a pro by the fourth or fifth time.

**Warning:** Different provinces in Canada have different rules for snowmobiling. Some require a valid driver's license from the province, while others require taking snowmobile courses. Failure to adhere to provincial regulations can incur a fine. IM



# Must Visit Winter Vacation Spots in Canada

By Chinye Talabi

Winter vacationing doesn't have to be away from Canada. You can also vacation within Canada and enjoy snow-inspired fun. Yes, winter can be fun and an opportunity to experience the awesomeness and beauty of ice. Do not allow cold conditions and the fact that it gets dark faster make snuggling in bed a preferred option in winter.

Almost all provinces in Canada have fun activities tied to winter depending on the amount of snowfall they experience. Have you thought of something for your family and friends? Do not fret over the cold, kids love it, and adults warm up to it. With the right kit and gear, you are all good to go. Whatever choice you make, be sure to add some form of games/activities to your bucket list this winter. Here are five places you can add to your itinerary this winter:

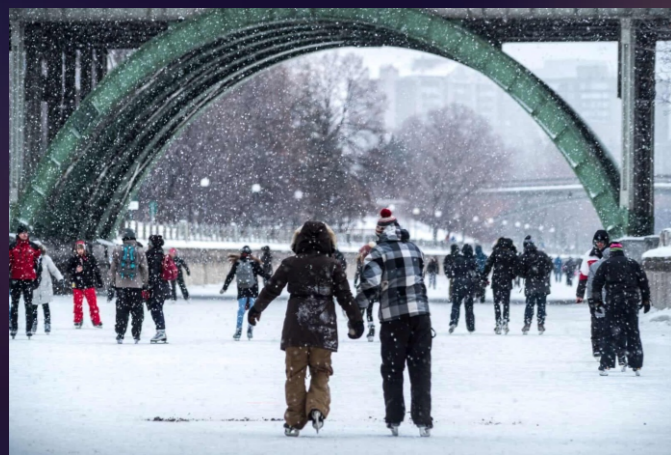


Photo by Rideau Canala Skateway

## Rideau Canal Skateway

Plan a family visit to the world's largest skating rink measuring 7.8 kilometers long, located in downtown Ottawa, Ontario. One of the beauties of this fun place is that even rookies in skating are welcomed. An instructor can be assigned to help you sharpen your skating skill. Also, you do not need to worry about having the necessary skating kits. This can be rented at the location. Rideau Canal Skateway is open from early January to early March.

## Snowshoeing in Banff

If you thought Banff was only great for summer vacation, you're wrong. Banff has several snowshoeing trails that are perfect for beginners and experts alike. Enjoy beautiful views and wildlife on these trails from late December to April. Don't have a pair of snowshoes? Don't worry, you'll have a good selection of options in the shops in Banff to buy or rent.



Photo by Ryan Bray



Photo by Tourism Winnipeg

## Snow Maze in Winnipeg

Don't pass on the opportunity to visit the world's largest snow maze between January and March. Kids love this place as they get to slide down the snow, challenge their creativity making snow carvings, build snow mountains and snow maze.

## Brighten Your Winter at the Festival of Light in Ontario

The annual Festival of Light has begun in Ontario and will last until late-February. Enjoy the spectacular display of light in Niagara and take Instagram-worthy pictures by the frozen fall. While you are at it, don't forget to check out the line-up of family-friendly events.



Photo by Niagara Falls Canada

## Winter Camping with a Fire Pit

Are you up for some winter camping? Several provinces are making plans to have designated winter fire pits and campsites. If you have a big backyard, you can also setup up your own fire pit. This is a great bonding opportunity for family and friends. Roast some food, share a laugh, drink coffee or hot chocolate, and warm up in winter. You would need to bring your own propane though to light your fire.



Photo by Rockland supplies

***The need to bundle up as you explore these attractions cannot be over emphasized. Failure to do this detracts from the fun and benefit of being outdoors. But before you make any arrangements to visit these places or engage in any activity, find out the COVID-19 restrictions for your community and how it affects your outdoor plan. Remember, the pandemic is not over but we individually have a part to play in ensuring our lives get back to normal. IM***

# It's Souper Food, the Brainchild of Lola Adeyemi

By Harita Dave

**W**ho doesn't aspire to be successful? We all want to make a mark. But it takes a lot of effort to be successful. Immigrant Muse brings you the story of an immigrant businesswoman who never gave up on her business idea. Suppose you are an immigrant with a business idea or already have something in the pipeline but are afraid to take that first step; Lola Adeyemi's story might pump you up with the motivation to start your business. Immigrant Muse had a tete-a-tete with Lola Adeyemi, the owner of It's Souper, to learn about her journey as an entrepreneur. Lola arrived in

Canada in 2005 from Lagos, Nigeria as an international student.

Before becoming an entrepreneur, she worked in investment, banking, and IT.

Lola established It's Souper in 2018 to help African immigrants access

**"good mentors and mentorship for aspiring immigrant business owners"**

their food culture. Talking about her journey from IT to entrepreneurship, Lola says, "my journey as an immigrant business owner has been tough but rewarding. As a first-generation immigrant, it was a huge risk for me to start a business. I did not have a proper network nor

enough financial stability, but the journey has been rewarding with great feedback and love. The joy that I can give other Africans access to their kind of taste in food is indescribable. Being an African immigrant woman bridging the gap in the food industry from my culture has made my struggles more bearable."

Lola stresses the importance of having "good mentors and mentorship for aspiring immigrant business owners. I had a tough time finding mentors and finding people who have faced struggles like me in the industry."

After walking on both sides as a professional and a business owner, Lola advises immigrants, "if you have an idea, go for it. Someone from IT had zero ideas about the food industry, and the only idea about food that I had was cooking in my kitchen. Running a food business is a whole different monster."



Lola said she has noticed that "immigrants are afraid to speak up or even ask for help. If you keep quiet, you're putting yourself at a disadvantage. Several organizations support women or immigrants. Immigrants should reach out to such organizations, approach mentors and people on LinkedIn, and ask if someone is willing to help. If you keep waiting and sitting on that idea, somebody else might pick it up and run with it."

Lola further advises immigrants not to quit their jobs for their business idea. She encourages them to take two jobs if they can to save towards the business. Starting a business requires a lot of money before making a profit.

Lola emphasized the importance of starting small. "Start small. We all have big goals but do them strategically in small steps. Have a big goal, big vision, but don't start big. Always test your idea, test your market and then go for it," she recommends.

## "If you have an idea, go for it"

For Lola, her main reason for starting It's Souper was to share her culture from Africa within Canada. "I always found opportunities to share my culture with my colleagues when working in IT, and I would play our music and share Nigerian food during potlucks. Visiting retail stores made me realize something was missing, and I always had to go to an African or ethnic store to myself avail of

food items from my country. I wanted people to have access to at least some flavors from Africa; sharing something from my culture was my motivating factor."

On the business environment in Canada, Lola believes, "immigrants need more mentorship opportunities. One of the things that have helped me start my business is finding the right mentor. I found a British immigrant mentor who believed in me. He loved my idea, brand name, and branding. Because he believed in me, I decided to go for it. Before meeting him, I was on the verge of giving up on my idea, but that one-hour meeting with the mentor changed everything."

That motivation was all I needed. It will be great if the government can find and invest in good mentors and find ways to ensure that every immigrant is helped and guided correctly." **IM**



# Career in Healthcare: Licensure for Internationally Educated Nurses

By Kshama Ranawana  
Contributors: Oyin Ajibola, Harita Dave

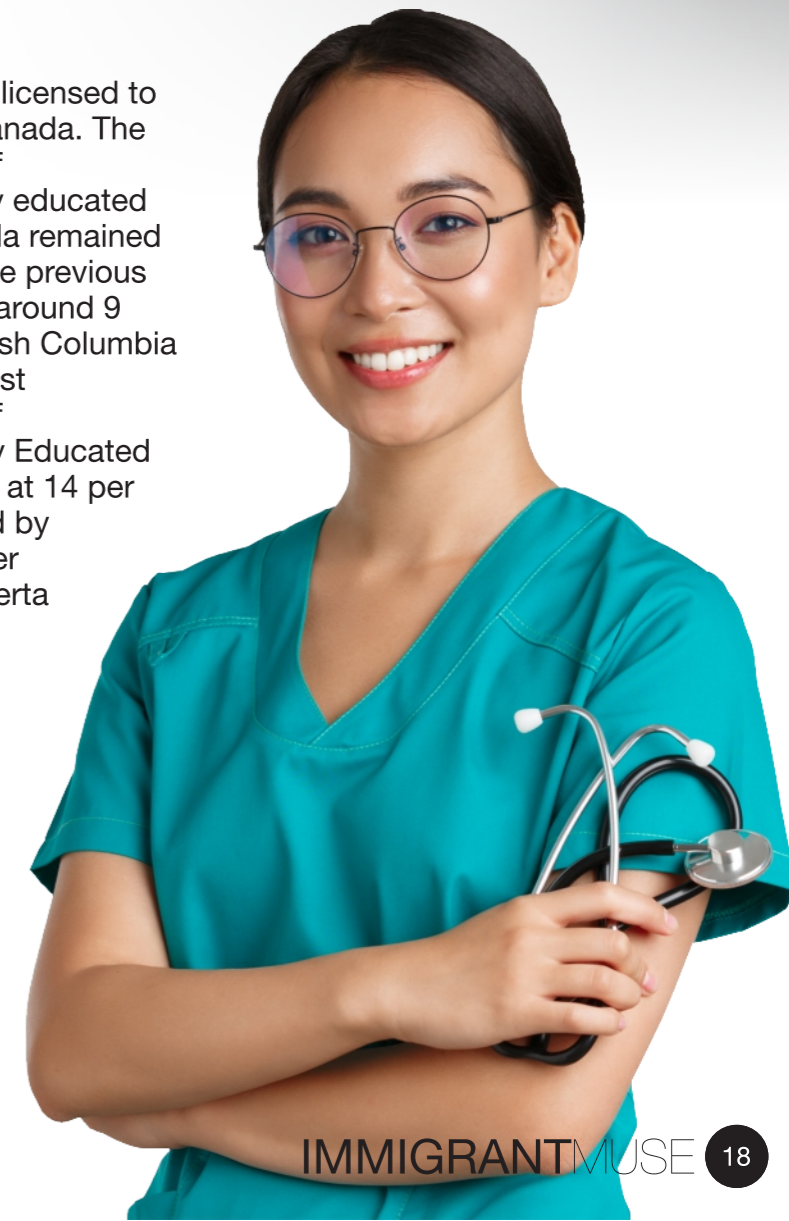
**W**ith Canada's aging population, many healthcare professionals are nearing retirement and by 2022, it is estimated that Canada will be significantly short of nurses.

Although the total supply of regulated nurses reached 448,044 in 2020 with only 41,967 unemployed; the demand for more nurses will likely not be met by the supply of Canadian nursing graduates for several years.

However, this void can be filled if more internationally trained nurses become licensed to practice in Canada.

The Canadian Institute of Health Information (CIHI) confirmed that as of 2020, there were 304,558 Registered

Nurses (RNs) licensed to practice in Canada. The percentage of internationally educated RNs in Canada remained stable over the previous five years, at around 9 per cent. British Columbia had the highest percentage of Internationally Educated Nurses (IENs) at 14 per cent, followed by Ontario (11 per cent) and Alberta (10 per cent). CIHI further reported that the top five



countries of graduation for regulated IENs are the Philippines, India, United Kingdom, United States of America and France.

Immigrant Muse Magazine (IMM) is unable to provide the ratio of foreign educated nurses to regulated IENs. Efforts to obtain data on the number of foreign nurses who have immigrated to Canada in the last five years from Immigration, Refugees and Citizenship Canada (IRCC) proved abortive.

CIHI's 2020 report shows that, averagely, there are only 774 registered nurses per 100,000 people in Canada. While Yukon has the highest number of registered nurses to population at 1,103; Ontario has the lowest number at 609.

The National Nursing Assessment Services (NNAS) reports that in the last five years, 40,249 Advisory Reports were issued for about 20,000 foreign trained nurses seeking licensure. This shows an average of two reports were issued per applicant since applicants can apply for more than one profession and/or jurisdiction. Gayle Waxman, the Executive Director of NNAS discloses that the top five countries of applicants are India, Philippines, United States, Nigeria, and the United Kingdom.

Why is there a shortage of

nurses in Canada despite the influx of foreign trained nurses?

It is not because immigrant nurses don't want to practice, but because the nursing licensure process is distinct and separate from the immigration

## “Why is there a shortage of nurses in Canada despite the influx of foreign trained nurses”

process and can sometimes become an unending circle of applications, rejections and failures that require a lot of time, money and energy.

Many unlicensed immigrant nurses who have been in Canada for more than a year sometimes encounter difficulty in completing their bridging studies and registrations within an acceptable timeframe.

This is often due to changes in the qualifying requirements between the time of landing in Canada and clearing all the processes.

Phyllis Aidoo arrived in Canada seven years ago from Ghana. She landed in Ontario with a Bachelor of

Nursing degree and 10 years of work experience as a nurse in her home country. She had passed the English as a second language test prior to migrating to Canada. At the time she arrived in Canada, the exam she needed to pass to be

licensed was the Canadian Practical Nurse Registration Examination (CRNE). Unfortunately, she was short of 15 marks to pass the exam. Shortly thereafter, the licensing exam changed to the National Council Licensure Examination (NCLEX). Phyllis had studied for the CRNE on her own but later realised that had she trained under a Registered Nurse during her first year, she would have been better positioned to pass the exam. But since she had already attempted the exam once, she learned that this option was no longer available to her. Phyllis has now moved with her family to Alberta and has been studying to complete the various courses and training needed for her licensure.

While she is allowed to

write her exams from Alberta, she is required to be in Ontario to complete her clinical training, and earn 1,125 work hours to be eligible to practice as a nurse in Alberta.

She is currently working in the education sector until she is able to practice as a nurse. Phyllis' experience is common for many foreign trained nurses seeking licensure.

Nursing is regulated in Canada in order to assure the public that nurses meet an acceptable standard of care and practice. Both Canadian and internationally educated nurses need to get licensed to practice in Canada. In 2018, CIHI reported that 80% of Canadian trained nurses obtained their license within two years of graduating. While there is currently no data on the percentage of IENs who obtain their licensure within the same time frame, we believe that IENs take longer to obtain their licensure. Despite the challenges IENs face in their licensure process, it is not an impossible feat, as shown by the 25,444 licensed foreign trained nurses in

Canada.

### LICENSURE PROCESS FOR INTERNATIONALLY TRAINED NURSES IN CANADA

#### Advisory Report

Internationally educated nurses who wish to practice in Canada must first apply to the National Nursing Assessment Services (NNAS) for an Advisory Report. This report enables the regulatory body in each province and territory to determine if the applicant has met all the requirements to practice in Canada, or if there are gaps that must be addressed.

Visit [NNAS website](#) for the current application process, required documents and fees to obtain your Advisory

Report and get all necessary documents ready to avoid wasting time.

NNAS will issue an Advisory Report to both the applicant and the regulatory body of the province the applicant chooses once the assessment is complete.

The first application which is referred to as the Main Application Order is valid for 12 months and costs USD \$650 (equivalent to \$815 CAD). If for any reason the process goes beyond 12 months, applicants would have to pay the same fee again to continue the assessment unless they renew their application before it expires.

During this process, if applicants wish to obtain an Advisory Report for a province other than the one they initially applied



for, they will have to pay additional fees. Once the provincial regulatory body receives the Advisory Report, they will advise the applicant of the next steps.

Processing time and cost of licensure vary from province to province.

In Nova Scotia, the Nova Scotia College of Nursing (NSCN) determines the eligibility of each applicant

before they can be eligible for registration and licensure. The length of time to complete these is unique to each applicant.”

Currently, there is a 20 per cent vacancy rate for nurses in NS, as such getting a job after licensure is generally easy.

If you are a nurse outside Canada looking to get licensed to practice in Canada, you can access the Pre-Arrival Supports and Services (PASS) for nurses to prepare you

for licensure to practice in Canada.

**Q. Is PASS funded by the Ontario government, and are your services only for those planning to settle in Ontario?**

**A.** Unlike CARE Centre's STARS Program, which is provincially funded and only available to nurses seeking licensure in Ontario, PASS is federally funded by Immigration,

Refugees and Citizenship Canada (IRCC). PASS is a pan-Canadian program, so we work with nurses going to every province and territory in Canada.

**Q. Do your services extend to nurses who have already arrived in Canada or only for those planning to/have received clearance to migrate to Canada?**

**A.** PASS is entirely only pre-arrival and the program does end once participants land in Canada. To join PASS, nurses have to be outside of Canada and must have been approved to migrate to Canada as a Permanent Resident. We are unable to help people migrating on work, student or visitor visas.

**Q. Are there any services for nurses who have already arrived in Canada and need help?**

**A.** Since PASS is only pre-arrival, once nurses land in Canada, they are referred to post-arrival supports in their destination province, which includes settlement agencies as well as programs that specifically assist internationally educated nurses.

Nurses who arrive in Ontario are referred directly into CARE Centre's post-arrival program, STARS. You can read more about STARS at

[www.care4nurses.org](http://www.care4nurses.org) (click on the right side "STARS" box)

**Q. What are the non-licensed healthcare professions that nurses could work in, until registered?**

**A.** This is not a comprehensive list, but below are some typical jobs that internationally educated nurses (IENs) can pursue while meeting their nursing regulatory requirements:

- Personal Support Worker/ Health Care Aide/ Critical Care Aide

## “The importance of extensive research and networking with a support group cannot be overemphasized if you are looking to practice nursing”

If the regulatory body determines that there are gaps in the applicant's education and training, they may recommend taking a bridging course to make up for the gaps.

If further training in nursing or a bridging course is required to fill any gaps in education, there are several colleges and universities that can provide the training.

For instance, in Ontario as many as 25 universities and colleges offer nursing programs such as, Bachelor of Science in Nursing or Bachelor of Nursing. Upon completion of these courses, applicants will write the National Council Licensure Examination (NCLEX) to be able to practice.

to pursue licensure. If an applicant falls short of the requirements, they will be required to take the Substantive Equivalent Competence Assessment (SECA) and/ or a nursing re-entry program.

According to Jane Wilson, Communication Consultant, NSCN, “IENs whose nursing education and credentials are comparable or somewhat comparable to Canadian nursing education and who meet all of the registration and licensure requirements can get registered and licensed within 8 weeks.

Those whose education and credentials have been deemed non-comparable require some bridging education courses or a competence assessment



- medical administration (may or may not require certification; will specify in job description)
- public health teaching/working on health issues for a non-profit agency
- pharmaceutical sales
- health research
- health informatics
- health roles on construction sites (first aid officer, daycare coordinator, medical file administrator)
- nanny

[Visit PASS website to learn more about their services.](#)

The importance of extensive research and networking with a support group cannot be overemphasized if you are looking to practice nursing in Canada as a foreign trained nurse. Check with the regulatory bodies of at least three provinces of your choice to ask questions, connect with the nursing association in the province to find IEN mentors and allocate the necessary resources (time and money) from the start of your licensure process.

Phyllis, whose experience was shared earlier says that at the time she migrated, there wasn't enough information for new immigrants in the healthcare sector to learn about all the requirements they needed to qualify to practice.

Given Phyllis' experience,

she advises that, if at all possible, it's best to concentrate on taking the necessary courses instead of working, as that would help quicken the process. While she had studied on her own, she recommends joining a college to complete the necessary courses.

Phyllis is prepared to mentor those needing more information. She noted that if there had been more networking opportunities, it would have helped her in her journey of becoming a qualified nurse in Canada.

The 150 Nurses for Canada group includes strong public advocates and leaders. They inspire passion for nursing through their support of professional development by being mentors or advisors.

Visit [their website to find mentors and advisors in your province.](#) **IM**

## Regulatory Bodies in Each Province and Territory

PROVINCE/ TERRITORY	LICENSING BODY
<b>Alberta</b>	College and Association of Registered Nurses of Alberta (CARNA)
<b>British Columbia</b>	British Columbia College of Nurses & Midwives (BCCNM)
<b>Manitoba</b>	Registered Nurses of Manitoba (CRNM) College of Licensed Practical Nurses of Manitoba (CIPNM) The College of Registered Psychiatric Nurses of Manitoba (CRPNM)
<b>New Brunswick</b>	Nurses Association of New Brunswick (NANB)
<b>New Foundland &amp; Labrador</b>	College of Registered Nurses of New Foundland & Labrador (CRNNL) College of Licensed Practical Nurses of New Foundland & Labrador (CLPNNL)
<b>Nova Scotia</b>	Nova Scotia College of Nursing (NSCN)
<b>North West Territories and Nunavut</b>	Registered Nurses Association of the Northwest Territories & Nunavut (RNANTNU) Health and Social Services (Licensed Practical Nurse)
<b>Ontario</b>	College of Nurses of Ontario (CNO)
<b>Prince Edward Island</b>	College of Registered Nurses of Prince Edward Island (CRNPEI) College of Licensed Practical Nurses of PEI (CLPNPEI)
<b>Quebec</b>	Order of Nurses of Quebec Order of Auxiliary Nurses of Quebec
<b>Sakatchewan</b>	Saskatchewan Registered Nurses Association (SRNA) Registered Psychiatric Nurses Association of Saskatchewan (RPNAS) Saskatchewan Association of Licensed Practical Nurses (SALPN)
<b>Yukon</b>	Yukon Registered Nurses Association

# Working as a Personal Support Worker

By Kshama Ranawana



There is an ever-growing demand for Personal Support Workers (PSWs) in Canada. And now, as the COVID 19 pandemic rages on and other health care professionals struggle to cope with the increased number of patients needing care, PSWs have become more valuable.

In December 2020, the Federal government announced \$23.2 million to fund an accelerated program

to train around 4000 PSW interns through the Colleges and Institutes Canada (CICan).

Who is a Personal Support Worker (PSW)? PSWs look after people who need extra care to manage their daily lives. These are the very old and infirm, the sick, and the differently-abled, who need someone to help them live as independently as possible.

They help with housekeeping, companionship, socializing, and meal preparation.

While providing care and assistance, PSWs manage the medication of their clients and assess their health status by carefully monitoring and documenting the progress of the person in their care. A PSW is expected to report any changes or progress observed in their clients to a supervisor, care coordinator, or a family member.

PSWs find employment in long and short-term care facilities, retirement homes, hospitals, supportive housing facilities, adult day care programs, in the private homes of the people they look after, in some clinics, and in doctors' offices. According to published surveys, PSWs mostly find employment in long-term care (57%), in the community (36%), and in hospitals (7%).

A PSW can be called a different name, depending on the province and employer.

Meanwhile, there are many colleges, universities and private organizations that offer PSW courses with varying duration from eight hours upwards. Online classes may also be available.

Those aspiring to work as PSWs don't need to have specific education or training for the job.

However, most employers prefer to hire those with certification in PSW, first aid and CPR, or some health care background. It is therefore not surprising that many foreign-trained nurses and medical doctors start off their careers as PSWs while completing the licensure requirements to practice in Canada.

Even though these professionals work in health care and private homes across Canada, their work is not regulated. There is no

governing body that oversees the profession, nor do they require licensing, unlike other health care professionals.

While there is no regulatory body to oversee this profession, the Canadian Support Workers Association (CANSWA) is the only professional association in the country for these frontline health workers.

The association, which was established in 2014, represents 65,000 PSWs across Canada. CANSWA has chapters in Ontario, Saskatchewan, and

Ontario Personal Support Workers Association (OPSWA) to learn about the Associations' work.

*IMM: What are the categories of membership?*

Ian: Associate members are non-PSWs, who work as community caregivers.

Regular members hold a PSW training or Canadian equivalent from another province. Grandfathered PSWs are internationally educated nurses who are legally permitted to work in Canada and are currently residing in Ontario. Members receive professional liability

**“Most employers prefer to hire those with certification in PSW, first aid and CPR, or some health care background”**

Newfoundland and Labrador.

In the absence of a regulated standard of practice, CANSWA has “taken the initiative to develop and uphold Standards of Practice to protect the public and protect all vested stakeholders through the development of a defined scope of practice, development of standards of care, and a complaints process for all”, according to their website.

Immigrant Muse contacted Ian da Silva, the Director of Operations for CANSWA and

insurance. The OPSWA website provides more information on memberships.

*IMM: How long does it take to become a member?*

Ian: Processing times can take between one to two weeks.

*IMM: In what way does CANSWA support its members?*

Ian: Continuing education, legal support, HR issues, letters of recommendation, job search, and advocacy.

*IMM: Do you act as a*

*regulatory body in any way? If not, if there are any issues that PSWs face, where can they get help?*

Ian: The CANSWA/OPSWA is not a regulator but a voluntary professional association. There is currently no regulator in Ontario but there are plans to create one with bill 283. PSWs are welcome to reach out to us.

They can also connect to their local emergency services (911).

*IMM: Are PSWs required to be vaccinated against communicable diseases and tuberculosis? What about criminal record checks?*

Ian: Vaccination mandates are set by certain employers across Canada. There remains no formal insistence

from the federal government on this matter due to constitutional limitations. Criminal Checks are sort of required. Some companies insist on regular checks. Our membership for example performs these on our members each year as a condition of membership. Some employers simply require them to sign an affidavit that they have no criminal record.

**Earning Potential of PSWs**  
While the federal government determines the policy for health care nationwide, each province or territory decides on how it is delivered and also on the payment structures for health care workers. Wages vary from employer to employer. Though hospitals employ fewer PSWs, they pay the highest wages.

On average, a PSW earns

\$19.50 an hour. For those just starting in the field, the average wage is around \$16.50 an hour or \$32,000 annually, while the more experienced worker earns around \$24 an hour or \$47,000 annually.

PSWs in the Yukon and the North West Territories are paid the highest rate because of the shortage of workers given the long winters. **JM**

### Here is the average hourly rate in each province and territory:

PROVINCE/ TERRITORY	RATE
Yukon	\$30.75
North West Territories	\$25
Nunavut	\$24.99
British Columbia	\$21.65
Ontario	\$20.50
Alberta	\$20.50
Newfoundland & Labrador	\$17.20
Saskatchewan	\$17.15
Quebec	\$16.75
Nova Scotia	\$16.15
Manitoba	\$15.15
New Brunswick	\$14.75
Prince Edward Island	\$14.75

Available reports indicate that the highest demand for PSWs currently is in Ontario.

# Successfully Navigating the Discriminatory Job Market In Canada

By Lolade Odeyemi



Are you a skilled migrant in Canada having a hard time securing gainful employment?

Well, you are not alone. A large percentage of foreign professionals in Canada, especially Black, Indigenous, and other People of Colour (BIPOC) are continuously struggling to find their place in the country's labour market year in year out. With each new set of immigrants, comes different tales of rigorous job search accompanied by a slew of rejections due to inherent factors like foreign work experiences,

educational backgrounds, and subtle racism, among others.

While skilled migrants have for several years formed a larger part of the Canadian migrant population, the persistent job market prejudice and bias against this group has left the majority jobless, and others taking up survival jobs outside their original field of expertise just to make ends meet in the land they now call home.



This discrimination against skilled migrants in the Canadian job market has remained a tough riddle to solve, and here is why.

The skills and educational qualifications that made these expatriates eligible to migrate to Canada under the Federal Skilled Worker program become inadequate for them to secure jobs in their occupation when they arrive in Canada. As such, many of them are barely surviving rather than thriving.

As a result of these growing pains, some immigrants have creatively mapped out strategies to maneuver the apparent hurdles in hiring processes. These strategies have so far proven to be effective.

### Networking

Networking is an indispensable tool for navigating both social and professional spheres, especially for migrants. It is important to leverage online and in-person networking to build

profitable relationships with fellow migrants and other groups, as this widens migrants' pool of resources. In Canada, workplaces are big on referrals; in fact, many companies have referral systems that reward employees for referring other employees to the company. As such, employees of different organizations eagerly inform people in their network of different positions; and a lot of migrants have secured gainful employment through this means. Also, career progression requires

specific and focused networking; something new immigrants may not quite understand initially, but become more attuned to as they make their way up the corporate ladder. For tips on how to strategically

network as a migrant in Canada, look out for our next issue.

### Resume Hack

Some Canadian employers make hiring decisions just by spotting foreign names on a resume. They make assumptions about an applicant's English language proficiency because of their non-English names. While this is unprofessional, it is the sad reality of migrants in the Canadian job market. So, getting past this obstacle would require you shortening your native name or altogether swapping it for an English name on your resume to boost your chances of advancing in the recruitment process. Many skilled workers have

attested to the fact that they got more call-backs after they swapped their native names with their English-sounding names or the short versions of their native names, thus eliminating the graveyard



silence that usually accompanies job applications. According to them, all they need is an opportunity to get in front of the employer to prove their skills. Fun fact; once the job is secured, you are at liberty to revert to your native name for the purpose of workplace interactions.

### Take Short Courses

One major advantage of migrating to Canada under the Federal Skilled Worker program is that permanent residency status avails expatriates' access to government grants and loans for educational purposes. Taking advantage of short courses, bridging courses, advanced degrees, among others, would make you more marketable to employers, and further boost your chances of snagging great jobs in your field of specialization, as well as opening you even more to the Canadian system. While the speed in

securing jobs after these courses isn't a given, getting more attention on the job market is a certainty. Many skilled migrants have benefitted greatly from this route.

### Actively Volunteering

Volunteering in different capacities opens more doors of opportunities to skilled migrants struggling to secure gainful employment due to lack of Canadian work experience. So, if you are looking to get a foot in the door in your field, volunteering would benefit you. Although not many organizations have positions to absorb volunteers who have worked with them for a specific period of time, the experience grows your portfolio and positions you better in the job market. Just as strategic networking is important, strategic volunteering is equally important. Find opportunities to volunteer in your field or those that align well with your expertise. Remember your resume is your spokesperson before you meet any potential employer, so you must

**Fun fact; once the job is secured, you are at liberty to revert to your native name for the purpose of workplace interactions.**

ensure that every experience acquired and added to your resume are attention-grabbing. Finding volunteering roles are not hard, there are many opportunities advertised on professional networks like LinkedIn and other job sites like Indeed; or through your local United Way website or other local community organizations. You can also use a Google search to find volunteering roles that best fit your purpose.

### Improving Skilled Workers Experience in the Canadian Job Market

After all is said and done, there is only so much skilled migrants can do to scale through the hurdles of raging systemic discrimination plaguing the Canadian job market. The onus ultimately lies with the major players in Canada to ensure that expatriates especially members of the BIPOC community have equal opportunities in the labour market like their counterparts with similar Canadian qualifications and experience.

### The Role of the Canadian Government

Admittedly, there are many federal and provincial programs designed to help immigrants get started in Canada, but a vast majority are designed to help refugees specifically, while expatriates tend to slip through the cracks. Job readiness programs don't offer much by way of training or information

**The skills and educational qualifications that made these expatriates eligible to migrate to Canada under the Federal Skilled Worker program become inadequate for them to secure jobs in their occupation when they arrive in Canada**

beyond the basics of resume styling, personality development, and personal grooming, none of which really help an expatriate with significant experience in their home country to navigate career-related challenges such as networking, salary negotiation, or generally handling the peculiarities of the North American everyday work life.

Aside from forming partnerships with settlement agencies to execute programs that are practical for the settlement and integration of skilled immigrants, one of the major ways by which the government can help curb the persistent systemic discrimination present in the Canadian job market is by updating and enforcing the Employment Equity Act (EEA).

The act, which was established to guide employment processes and practices to promote diversity and equal opportunity in workplaces has its limitations. The act is limited in legislation at the federal level, which implies that it can only enforce diversity and inclusion in industries federally regulated by the Canadian constitution. Some of these industries are financial services, broadcasting, transportation, and telecommunications among others. To this end, migrants in professions that are not regulated by the Canadian constitution

are at the mercy of biased employers. However, a revision of this Act to allow its legislation to cover all sectors of the economy could nix job market discrimination.

### The Role of Canadian Employers

A lot of organizations stress their equal opportunities and diverse workplace policies; however,



many

organizations lack systems to maintain checks and balances and ascertain efforts in implementing such policies. While companies' management might be sincere about their efforts to enforce policies on fair employment practices, individuals in recruitment teams with personal bias against migrants, especially persons of color, might thwart such

efforts. It is for this reason that organizations should put in place competency-based methods to assess applicants' skills and capabilities regardless of skin color, country of education, experience.

Hiring teams should be held accountable as regards upholding the company's recruitment standards and policies through continuous audits. Canadian employers can also do more with their inclusion policies by providing short training, support, and resources to newcomers that are potentially a great fit for their organizations, bridging any knowledge gap, rather than shutting the door on great potentials that could be assets to the company.

Some of the gaps have however been fixed to a relatively large extent in big cities like Toronto, but a lot of migrants in cities across Canada still struggle with the issue. According to one source who works in the corporate office of a large grocery chain, companies in the Greater Toronto Area (GTA) are largely meritocratic and he attributes this to the multicultural composition of the workforce. Such enforced inclusivity in hiring policies and implementation of meritocratic performance assessments need to find their way to all parts of the country to truly bridge the gap between generous economic immigration policies and actual assimilation. This would, in turn, eliminate the raging discrimination that has

# Networking Channels for Newcomers

By Harita Dave

You may have lost track of the number of times people have told you to 'start networking' when they found out you were immigrating to Canada. There's no doubt that

LinkedIn is one of the best and most suggested networking tools, pre- and post-landing. However, there are other

effective networking avenues

available to you.

Before you begin networking, it is important to have a clear goal to help you determine the most appropriate networking strategy.

While most people think of networking as a way to advance their career, this is not the only purpose networking serves.

Besides, engaging a new connection by asking for a job is never the right approach. It is more beneficial to display your skills and expertise, and building a rapport.

Here are some networking

**Before you begin networking, it is important to have a clear goal to help you determine the most appropriate networking strategy.**

opportunities you can leverage as an immigrant.

#### Mutual Connection

If you already have connections, whether family, friends, or acquaintances in Canada, then you can begin your networking by connecting with their network. Volunteer your skill to help them if the need arises, ask questions and stay in touch with them. However, be careful not to be overly demanding of their time and never be discouraged if they are not showing as much interest in helping you as you had hoped.

#### Volunteering

Volunteering has the potential to instantly expand your network and give you Canadian work experience. Although you can find networking opportunities on many job boards, the local opportunities with the highest potential to increase your local network are usually not advertised on major job boards. Check your local United Ways website for volunteering opportunities or visit the website of local non-profits in your city. Volunteering with your community association is also a great way to build your network while being involved in your community.

#### Meetups

Meetups allow you to meet with people who share similar interests in your local community. You can join or create meetups on various hobbies, interests, passions, or professions. Go to [meetup.com](https://www.meetup.com) to see the available meetups in your location or create one. This is a powerful platform to find

like-minded people.

#### Instagram Influencers

You may be surprised to learn that you can find quality network on Instagram. Lately, several influencers have been organizing meet-ups with their followers and bringing followers within the same location together to chat and perhaps meet a mutual need for connection. Find immigrant influencers in your city or province and follow them. You'll surely get some great tips specific to your location.

#### Facebook Groups

Joining relevant Facebook groups can not only help you build your network but also help you have a community you can engage with. Groups such as Jobs in Canada, Mississauga neighbourhood, Immigrants in Canada, and other professional groups can help you answer important questions, give recommendations and connect you with other people.

#### Community Events

With the vastly growing population of immigrants in Canada, community groups have become active networking sources. Country-specific or community-specific groups organize regular meet-ups, which could help you get in touch with people from your own community and expand your network. You can search EventBrite by location and event type to see the events available in your community.

#### Mentors

Mentorship can be a productive way to not only learn from an experienced person but to also tap into a mature network. Actively seek out mentorship by signing up for mentorship programs offered by several immigrant settlement agencies. Not only can a mentor introduce you to their own network, they can also show you other networking opportunities. **IM**



# NEGOTIATING YOUR INCOME AND BENEFITS – Application

By Oyin Ajibola

**H**ow to avoid underselling yourself to an employer.

*This article is a three-part series based on my personal experience, informal discussion with non-immigrants, and extensive research.*

"We are offering \$65,000 per annum as the starting salary for this position", she said to me over the phone during the interview for my dream job, and I couldn't conceal my excitement. Without a second thought, I accepted the offer with zero negotiation and a heart filled with gratitude.

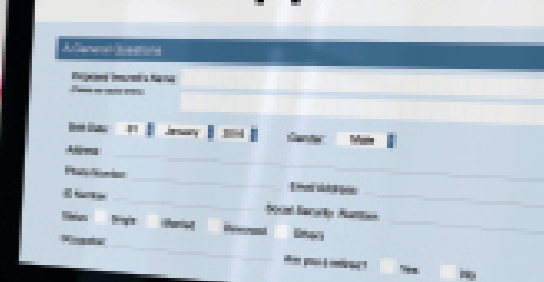
One year into the job, I became resentful. My resentment stemmed from the discovery that I had undersold myself for an entry-level base salary despite my extensive experience in the critical competencies of the job. By accepting that first offer without negotiating, I left more than \$30,000 on the table. Since I didn't know how to go back to renegotiate, I began planning a premature exit from a job I loved.

This experience is not a lone immigrant's experience. Many immigrants earn less than

their non-immigrant colleagues doing the same job in the same company.

Considerable research effort has been devoted to understanding the earnings

## Job Application



differences between immigrant and Canadian-born workers. According to Statistic Canada, those studies have established that immigrants typically earn less than Canadian-born workers with the same education and work experience.

The disparity between an immigrant employee's wage and others is not always the employer's fault but often due to an immigrant's minimal negotiation skills. Let's review my actions compared to how a Canadian would have reacted at different stages of the hiring process.

## Job Application

**Immigrant:** In the few months before landing in Canada, I began networking on LinkedIn and applying for jobs. I got a couple of interviews but no offer. On getting to Canada, the job application continued in earnest both in my career choice and every other job I could perform. I went for tons of interviews, yet no offer. I took job preparedness training at settlement agencies and improved my interview skills, still nothing. Although I had gotten a "survival job," I missed the fulfillment from my career. With all the pent-up frustration, when I applied for the job, I did not include my salary expectation as required in the job ad. I was too afraid to write the wrong figure that I ended up not writing anything.

**Canadian:** With ten years of experience, a Canadian already has an established network to tap into when job-hunting. They mainly apply for jobs at this stage based on a solid referral and have a connection that can answer their question about the organization's benefits, culture, and leadership. When they send in their application, it is tightly tailored to the job with specific skillsets and achievement that justifies their salary expectation.

**Life Lesson:** Never compare yourself

and your journey to a Canadian. While you may have comparable experience, skills, and training, they have more human and social resources, and they've spent all their life building these resources that you only just started building. Do not overthink salary negotiation in your first professional job in Canada, especially if it's in the early weeks and months of landing when you still have a lot of settling to do.

**Negotiating Tips:** If you're a fresher (very new), you're likely applying for too many jobs simultaneously to have the time to tailor your resume to all the jobs. However, if a job appears to be your dream job, research the following before applying:

- The company's website: check the news page especially to learn of anything new that could make your skillset more valuable.
- The company's LinkedIn page: view their list of employees to see if you have any connections working there. If you do, send them a message asking about the company to get a fresh insight into why it needs to fill the role you want to apply for. Is it due to expansion or employee exit? If you do not have any connection in the company, then search for someone you may have something in common with. Perhaps, the same profession, group, or education. If none, select someone you think may be able to answer your question based on their role in the company.
- Google the company in the news: try to find any recent news about the company to see if anything is going on in the company that could leverage specific skills you have and also to decide if it is a good fit.
- Employee reviews and salary information on Glassdoor: see if you can find reviews about the company and the salary information for the role you want to apply for or similar positions. If they're not on Glassdoor, check for their competitors in the same city and look up the salary range. You'll need this information to set an expectation for salary and culture.

With all the information from your research, tailor your application to show why they should speak with you. Your application should show the recruiter that you have taken the time to do your research. For instance, if you're applying for a human resource role and the company is currently in a labour relations dispute, you can speak to how you have experience in labour dispute negotiation.

If I had taken these steps before applying for my dream job, I would have included a salary expectation range that is representative of my the market, my skillset and experience; and the recruiter would not have offered me the base salary or at least I would have been better positioned to negotiate and upsell myself.

Every once in a while, you find a job that appears to be the perfect fit. Do right by yourself by taking the time to send in an irresistible application.

In the next issue, I'll share tips on negotiating for the benefits you deserve during a job interview. **JM**

**Your application should show the recruiter that you have taken the time to do your research.**





# Nutrien - Feed the Future and Grow Your Career

Immigrant Muse Magazine showcases Canadian organizations with inclusive recruitment practices. These employers have a robust Diversity, Equity, and Inclusion policy. They are also committed to maintaining a safe and respectful workplace for everyone.

**N**utrien is a leading provider of agricultural products, services, and solutions. With approximately 23,000 employees worldwide, Nutrien prides itself as the largest producer of potash (by capacity) and one of the world's largest producers of nitrogen and phosphate.

Nutrien also operates a leading agriculture retail network that services over 500,000 growers worldwide. As such, Nutrien plays a critical role in Feeding the Future by helping growers sustainably increase their food production.

At the heart of Nutrien's purpose to grow our world from the ground up is safety and integrity. As a result, Nutrien hires people who are safety-conscious, customer-focused, and who have integrity. In addition to these attributes, top-ranking candidates in Nutrien's hiring process are collaborative and inclusive team players, leaders and strategic thinkers, innovators, committed performers, problem-solvers, and decision-makers.

Immigrant Muse regards Nutrien as an Employer of Choice for immigrants because of their commitment to creating and maintaining an inclusive workplace where all employees can take their whole selves to work and know that their unique differences are respected and valued. Nutrien encourages respect for the rights, culture, diversity, and dignity of all individuals.

Nutrien's Equity, Diversity, and Inclusion strategy is integrated across their business and value chain. Through their Employee Resource Groups (ERG), they offer a variety of employee-led networks focused on engaging leaders and supporting underrepresented groups. These ERGs include Women in Nutrien (WIN), Women in Non-Traditional Environments and Roles (WINTER), Pride at Nutrien, Young Professionals Network (YPN), Military Strong at Nutrien, and Black Employees at Nutrien.

According to Leslie Coleman, Vice President, Equity, Diversity & Inclusion, "at Nutrien, our purpose is to grow our world from the ground up. We invite every employee to commit to cultivating a respectful and inclusive workplace. We believe that when we invest in women and underrepresented groups, we invest in the world's ability to end hunger."

Nutrien also provides inclusive learning and development programs to equip their leaders to engage in difficult conversations and ensure an inclusive environment. These regular

learning opportunities build employee awareness of historical and contemporary issues facing BIPOC communities; to encourage actions that create a more equitable workplace, value chain, and communities.

With operations and investments in 14 countries and on five continents, Nutrien has two corporate offices in Canada located in Saskatoon, Saskatchewan and Calgary, Alberta; and two corporate offices in the United States located in Loveland, Colorado and Chicago, Illinois. Nutrien might be the right fit for you if you're interested in building your career with a global leader in sustainable agriculture.

Immigrant Muse obtained some insightful tips from the Talent Attraction and Sourcing Team at Nutrien, to help immigrant applicants conduct an effective job search.

## Tips from Nutrien's Talent Attraction and Sourcing Team

- Be proud of your experience and know your experience doesn't stop at the border.

- Research the company where you are applying for a job, including their work values and culture.

Review their website, social media feeds, breaking news, and community involvement, among other things.

- READ the job description.

Understanding the job requirements helps identify how you meet the expectations and requirements for the job.

- Have a professional voice message on your phone.

- Keep a list of the roles you have applied for and the companies.

The list will help you be prepared when a recruiter calls versus answering the phone call saying, "who?", "what?", "for what?" You want to avoid coming across as indiscriminately applying for jobs.

- Don't take it personally if you don't succeed at first. It often has more to do with the volume of applicants.

**Resume**

- Update your resume to meet Canadian standards. Do not include a photo or personal information, references to religion, and political beliefs.
- Be concise.
- Provide relevant accomplishments pertinent to the role.
- Be discerning with the information you share and convey why you are the right person for the role within two pages. Include accomplishments that are directly related to the position.
- Make the "job" of the recruiter easy during the pre-screening process. List all the requirements of the role you possess at the top of your resume in sections such as skills, knowledge, certifications, technical requirements, and others.

**Interview**

- Prepare, prepare, prepare!
- Know why you want the job and why you qualify for the role with specific examples and accomplishments.
- Make sure to answer the questions the interviewer(s) ask during the interview and avoid "getting into the weeds."
- Use the STAR method to answer interview questions:
  - Situation
  - Task
  - Action taken
  - Results/outcome

For virtual interviews:

- Test your technology before the interview.
- Get set up in a quiet and professional-looking environment. Be sure to remove inappropriate or distracting paintings and objects that can show on camera. Address any window and light reflections that may blur your image or create shadows.

**LinkedIn**

- The information on your LinkedIn profile should align and be consistent with your resume to avoid discrepancies.
- Use LinkedIn to showcase your "personality" and provide more details (as

opposed to the resume, which needs to be concise and more aligned to the role you are applying for).

- Enable the LinkedIn name pronunciation feature.

Depending on your education and interests, there are a variety of routes to join the Nutrien team in various areas, such as accounting, finance, engineering, technical services, and manufacturing operations, among others.

There are lots of opportunities for agronomists, crop consultants, agronomy technicians, researchers (farm sustainable agriculture), and for those interested in retail roles.

Visit [nutrien.com/careers](https://nutrien.com/careers) to view current job openings by location and apply for a specific role or submit your resume for general consideration. Some of the perks of working at Nutrien include competitive salaries, great benefits, and a collaborative and purpose-driven work environment. Nutrien also invest in their employees through education, training, mentoring, and career development planning. **IM**

*Do you know any employer that has an inclusive hiring practice that should be featured in Immigrant Muse? Send your recommendation to the editor at [editor@immigrantmuse.ca](mailto:editor@immigrantmuse.ca).*

# From Taxi Driver to Respected Political Figure – Amarjeet Sohi

By Kshama Ranawana

Like all new immigrants and refugees, Amarjeet Sohi experienced challenges and anxieties about his new life in Canada. Yet, he went on to be a Union Representative, City Councillor, Minister of Infrastructure and Communities in Prime Minister Justin Trudeau's first cabinet and was later the Minister of Natural Resources. As of October 2021, Sohi became the Mayor of Edmonton. In his Canadian journey, Sohi has worked as a taxi and bus driver and has also been an actor with a Punjabi Literary Group.

When Sohi arrived in Canada in 1981, he was just 17 years old and hardly knew any English. Hailing from a farming community in the Punjab, India, Sohi who arrived in Edmonton, Alberta was sponsored by his brother.

Immigrant Muse reached out to Sohi in Edmonton for a brief chat about his life in Canada.



**IMM: What was it like when you first arrived in Canada, what challenges did you face and how did you overcome them?**

**Amarjeet Sohi:** I faced the same challenges that all newcomers deal with. Initially, it was

hard, trying to find work and make ends meet. I was lucky I did not have to worry about accommodation because I stayed with my brother. Both he and my sister-in-law-guided me. But it was a hard time. I had to go to school during the day. A cousin of mine had also arrived at the same time that I did, and we had to wake up early for our cleaning job at McDonald's, before heading off to school. We did a deep cleaning of the kitchen at McDonald's, not bussing tables. We also delivered newspapers.

Assimilating was also a huge concern; I tried hard to understand Canadian culture and the way of life.

My brother enrolled me in English as a Second Language (ESL) classes, and I spent a year

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Support Immigrants in your Community

Immigrant Muse Magazine is a practical resource to have in offices, libraries, settlement agencies, and community organizations for immigrant employees, clients and community members.

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learning English before going to high school.

I am thankful for the many public services available, without which it would have been so difficult to understand the way of life here and to assimilate. The libraries, public transport, and recreation centres - they were easily accessible and affordable, those were critical. I made many friends and learnt about Canada at the recreation centres.

I was a member of the Punjabi Theatre Group. I believe my strong commitment to volunteering also helped. It was here that I learnt about networking and formed strong relationships. Being a bus driver, I was sort of a public figure, getting to know commuters as they got to know me.

I drove taxis and later joined Edmonton Transit as a driver.

**IMM: You won some rights for staff members of Edmonton Transit Service (ETS). What was that about?**

**AS:** I joined ETS as a driver for their Disabled Adults Transit Service (DATS). Most of the drivers were immigrants. The work conditions were really bad, we had to work six days a week without benefits like sick leave. So, we decided to appeal and everyone looked up to me to organise things. That took three years. When we were unable to make any headway with our appeals, we took the City to court. And we won. We negotiated our first Collective Agreement, which took about a year and a half. It was during that time that I interacted a lot with the officers working for the Municipality, and understood how it works.

**IMM: You have received several awards for the work you have done, how do you feel about these awards?**

**AS:** That's right I have been recognised for my work on gender issues, multiculturalism, and anti-racism. I feel both honoured and humbled by the awards.

Sohi has received the Edmonton Interfaith Advocate Award, the John Humphrey Centre's Human Rights Advocate award in recognition of his work on inclusive communities. His work to end gender discrimination and violence earned him the Man of Honour award from the Centre to

End All Sexual Exploitation in 2015 and also the Recognising Immigrant Success in Edmonton (RISE) Lifetime Achievement award hosted by the Edmonton Mennonite Centre for Newcomers.

**IMM: You've been a Minister in the Federal government. Why did you get into Federal politics and how was that experience?**

**AS:** I decided to run for a federal seat because I felt local issues were not getting a proper hearing in Ottawa. Edmonton needed support for infrastructure and also the LRT project. I enjoyed the work and handled two portfolios during that time. I was able to achieve much in terms of my work as a Minister, but party-based politics was not something I enjoyed.

**IMM: As Mayor, what are your plans to keep Edmontonians from migrating, and attracting others to make Edmonton their home?**

**AS:** The state of the economy is on everybody's mind and I have plans to address all that in my first hundred days in office as Mayor. My policy is 'leave no one behind.'

**IMM: What is your message to newcomers and refugees to Canada?**

**AS:** Canada is a wonderful place to build your life. Get involved in the community, work hard and live up to your potential. At the same time, try to understand and relate to our Indigenous population. They were marginalised and that has taken away their dignity. Refugees, in particular, can relate to that shared trauma. Empathy can help us build a stronger community; figure out how to reconcile with the past, so we can all live in harmony and support each other. **IM**



# Take a Blessing, Leave a Blessing

By Kshama Ranawana

**Noticing that seniors and new immigrants had difficulty accessing transportation and getting to libraries, the Hassan family hit on the idea of a multicultural library.**

It all began on their front lawn in Calgary.

Although Syed Najam Hassan and his family, who arrived in Canada in 2009, faced integration challenges, they realized they could use their own experiences to help others like them.

Helping the less privileged comes naturally to Hassan. As a youth, he organized a clean drinking water project at bus stops in Karachi, Pakistan - his home. "In the hot summer months, I observed how important it was for people to have access to water," says Hassan. His enduring passion for helping those in need moved him to action in Canada.

Noticing that seniors and new immigrants had difficulty accessing transportation and getting to libraries, the Hassan family

hit on the idea of a multicultural library. Within three months, they had a good collection of books in many languages and on various topics; their own and contributions from well-wishers. They placed the books in boxes on their lawn with coffee tables and chairs, and an open invitation for anyone to sit around, browse, borrow books, and socialize. And so, the Multicultural Outdoor Library project was established in 2018.

Soon, medium-sized cabinets replaced the boxes to hold the books. As words got around, there were requests from other communities and towns, and today, there are 16 multicultural libraries in areas surrounding Calgary, such as





Chestermere, Airdrie, Okotoks, and Cochrane. In 2018, they took their library project to further heights by launching Love with Humanity association, described by Hassan as a "grassroots, non-profit registered organization."

The association's mission: "Spreading the LOVE Among People regardless of Race, Colour, Religious and Ethnic Background, together Everywhere," is a reality because of its many volunteers, says Hassan.

Despite being a fledgling organization, Love with Humanity is continuously busy assisting seniors and the homeless; and during the COVID-19 pandemic, helping those who have lost employment or living on reduced incomes. To help those affected by COVID, the association installed food banks by stocking cupboards

in various communities with non-perishable food items. These are usual



lly set up on

## "Spreading the LOVE Among People regardless of Race, Colour, Religious and Ethnic Background, together Everywhere,"

someone's lawn with the provision that the community takes responsibility for it. Its motto: Take a blessing, Leave a blessing, ensures the food bank is always stocked. To date, the association has set up seven outdoor community food banks in Calgary that are open 24/7. Currently, the association is seeking places to set up more food banks and libraries.

Since its launch, the association has carried out a winter clothes drive for the homeless. Before the pandemic, the association accepted donations of gently-used clothes but now requests new or hand-made winter clothes. "When you are homeless, a simple smile and a word of kindness can make a big difference in a day full of hardship. This winter campaign is dedicated to helping them," Hassan explained to Immigrant Muse.

The association also organizes birthday celebrations for homeless Calgarians, who are served a meal and given a gift. The association's On Wheels

Campaign ensures that those self-isolating because of Covid have food supplies by dropping off food hampers for them.

At Christmas each year, the association hosts Coffee with Seniors and drops gifts at Seniors' Homes.

The association delivers food hampers at seniors' residences through the Seniors Care Campaign to let them know they are not alone. For newcomers, the association conducts seminars to help upgrade their skills and get them job-ready.

Hassan says these campaigns and many others are possible because of their volunteers and support from grocery stores and other entities. All of the preparatory work, including the fabricating of cabinets, take place on his lawn.

Their work has not gone unnoticed. In a letter to the association in 2018 recognizing their work, Prime Minister Justin Trudeau wrote: "Through the creative book exchange program, this organization promotes a love of reading, encourages literacy, and brings people together." The fledgling organization has received many awards, recognitions, and appreciations from various organizations, community groups, and various levels of government. **IM**



## Bringing Hockey to the Chinese Community

How Brian Wong's love of sport helped him to integrate into Canada and eventually became the 'Chinese face' of Calgary Flames.

**By Kshama Ranawana**

The Chinese community in Alberta knows Brian Wong for his online videos and podcasts. For the past 21 years, he has been broadcasting and commentating on sports in Canada in Mandarin and Cantonese.

His first major assignment was the 2001 World Championships in Athletics, followed by the FIFA U-19 Women's World Championship, both held in Edmonton.

Growing up in Hongkong over 30 years ago, Brian and his sister were urged by their parents to move out of the country. The first to arrive in Canada was his sister, and Brian followed a few years later. They both came here as international students.

"Our parents were very firm, they did not want us to stay in Hongkong," Brian told Immigrant Muse.

In Hongkong, Wong had already chased his dream of becoming a sportsman. His first love was soccer, and after playing for his high school, he joined a professional club. And now, in Canada, he is a certified referee and soccer coach, and he is also a basketball and table tennis referee and umpire.

But despite his love of the

sport, Wong found something was missing during his first months in Canada. Even though his new classmates were talking about sports, he did not hear them discuss soccer.

"I found Calgary a desert for soccer," he said. The "corridor conversations" in school were all about ice hockey, Canada's favourite sport.

Growing up, Wong had seen field Hockey games in Hongkong, but after he arrived in Canada, he became curious about ice

**But for Wong, a non-playing hockey lover, the prime Canadian game helped him integrate into Canadian society.**

hockey. Wanting to learn everything about this sport, he began watching games on TV and reading all about the games, the players, and the teams in the newspapers. He recalls that his teacher encouraged him to read about his interest. "It was also good for me to practice my English," Wong said. His sister too was strict about concentrating on perfecting his English. She had told him, that during his first year in Canada he was allowed to watch only English language programs. He also said that he was very fortunate to have great teachers in Calgary.

In school, Wong says he

hung around students who mainly spoke English. But on the weekend, he gravitated to a group of students from Hongkong who spoke his native tongue, Cantonese, played soccer with them, and went to Calgary's Chinatown to eat. "The Rice dishes in Calgary's Chinatown taste just like in Hongkong, and then I feel at home."

But hockey continued to draw him in. He recalls buying \$5 tickets for hockey games and sitting in the cheapest seats, locally known as the 'nosebleeds,' as they are high up in Calgary's famous Saddledome Arena to watch the games with his friends. "This was also great to integrate into Canadian society," he says. He remembered playing hockey in a video game his father had bought for him as a reward for getting top marks in a public examination. "I remember there was a team called Calgary Flames that was in the game," he says.

Watching the players up close was a different experience. Wong says, "I couldn't even skate, but to watch these guys skate, move the puck, and score was amazing! I couldn't imagine how they do all those things at once." Even though he still does not play the game, he says he loves the sport and knows much about it.

Now the "Chinese face" of Calgary Flames, Brian says his chance came when the team went to China in 2018. The tour was to promote the team to the Chinese community in Calgary. The Flames were looking for

someone from Calgary, spoke both Mandarin and Cantonese, and loved hockey. When they asked around the community, "they were told you need to meet Brian Wong", Wong said.

Eventually, Wong did meet the Vice President of the Flames, and in August 2018, he was on the chartered aircraft carrying the Flames and their managers, coaches, and media team off to China. "It was a dream for me," he says.

In China, Wong found a new developing interest in ice hockey, mainly because Beijing will host the 2022 winter Olympics and the home teams automatically qualify for the final round of any tournament. Wong and the Flames spent time talking to local coaches, players, and parents of kids who want to learn the game. He found that Chinese parents were willing to pay for their children to learn hockey.

Energy companies based in Calgary and China are promoting hockey to build bridges between the two countries, says Wong. That is why the National Hockey League (NHL) has been promoting the game on the mainland since 2017. Big-time NHL teams have played in China, and Wong found

the rinks and facilities of a very high standard.

Wong made several videos with the Flames in China for his fans in Canada and around the world.

Now back home in Calgary, he produces regular videos promoting the Flames. He also has podcasts talking about other sports on his FeverSports online channel. "I use a mixture of English, Mandarin, and Cantonese," says Wong.

"Sometimes it is hard for someone new to understand the plays, what off-side means, and what icing means. They also don't understand body checks and why players fight." He tries to use Chinese terms drawn from soccer to describe the plays. "Now I see a greater interest among the young people; they discuss the games and even analyze them."

Although the number of actual Chinese Canadians playing hockey has not increased, some smaller amateur groups are playing the game. Many new immigrants are concerned about the game as there are frequent injuries, Wong explains.

Despite efforts to popularise

the game amongst the Chinese community, it has not yet caught on as much as it has amongst the Punjabi community, which hosts a Hockey Night in Canada in Panjabi.

Many believe it has been easier to draw South Asians to ice hockey as they are familiar with field hockey, a popular sport on the sub-continent.

But for Wong, a non-playing hockey lover, the prime Canadian game helped him integrate into Canadian society. Hockey culture, he says, "goes beyond the stadium." **IM**

# Banking for Newcomers

By Harita Dave

Banking packages for newcomers plus factors to consider before making a banking decision

## Landed in Canada?

Unpacked your bags? Along with the excitement of being in Canada comes the more sobering aspects of uprooting yourself and family to an entirely new country and way of life; finding work, a place to live, and of course, managing your finances. Finding the banking institution that best suits your needs and helps with the transition is not an easy task. This article provides some of the popular options available to newcomers and factors you should consider before choosing a financial institution and bank account type.

The importance of choosing

the right bank account with a trustworthy financial institution cannot be over-emphasized. Thankfully, each bank in Canada has something unique to offer to newcomers and students. You are sure to find a bank with services and products that fit your needs.

Many banks offer perks that help you save some money during the first six months to one year. And you can also get a credit card with no credit history in Canada; what else can you ask for? But before falling for the perks, let's take a look at

the options various banks offer.

## Key Factors to Consider

### Credit Score

Canadians use credit cards to build their credit history. If nobody has told you this yet, make sure you make the payments on time to have a higher credit score. The better your credit score, the more likely that a bank will lend you money in the form of loans. To acquire a loan without hassle, your credit score should be anywhere between 600 to 900, with 900 being the highest.

### International Transfer

Lie many newcomers, you may have to send money back home to your family or to pay a vendor locally for goods or service. Whatever the reason, you may have to make international money transfer. Make sure you choose a bank that offers you the best possible scope with minimal charges for worldwide money transfers.

### Interac e-transfer

Interac e-transfers are the most convenient way to transfer or receive money within Canada. Most banks offer this service as part of their mobile banking features. Ensure your bank offers this service without additional charges.





## Banks With Special Account Packages for Newcomers

At the time of writing this article, the special account packages below were available to newcomers. Check with the bank to be sure the terms have not changed. This list is in no specific order and not exhaustive.

### Royal Bank of Canada (RBC)

The RBC offer is known as the RBC Newcomer Advantage.

- Depending on when you open the RBC Advantage Banking Account, and if you fulfil all qualifying criteria within the stipulated time frame, the bank offers \$100 in cash.
- No monthly fee banking for a year.
- Unlimited debit transactions in Canada.
- No fee to use another bank's ATM in Canada.
- Free Interac e-transfer transactions.
- A book of 50 cheques free.
- Two free international money transfers per month

### Bank of Montreal (BMO)

BMO's NewStart program for newcomers.

- No monthly-fee banking for one year
- Performance Plan chequing account
- Unlimited transactions
- Unlimited Interac e-transfer transactions
- Free small safety deposit box for 12 months
- Free savings account
- Family members in your household get no-fee daily banking with BMO Family Bundle.
- There's no annual fee on the credit card.

### Canadian Imperial Bank of Commerce (CIBC)

CIBC offers a comprehensive package to newcomers.

### Bank of Nova Scotia (Scotia Bank)

Scotia Bank offers the StartRight program for newcomers in Canada.

- No monthly account fees on the Preferred Package chequing account for one year.
- Unlimited no-fee international money transfers.
- Free small safety deposit box for a year.
- Credit cards designed for newcomers.
- Specialized mortgage for newcomers to Canada.

- for a year.
- No credit history required to be approved for a Canadian credit card. There is also no annual fee on credit cards.
- Use of a small safe deposit box for 2 years, without a fee.

- CIBC offers \$300 when you open a Smart Account
- A Smart Account gives newcomers a saving of up to \$203 on the monthly fee, for one year.

- With a CIBC Dividend Platinum Visa Card get a saving of \$99 on the first-year annual fee.
- Cashback on groceries and gas when using a Dividend Platinum Visa Card – valued up to \$288.
- A \$60 cashback when you rent a safety deposit box.
- Send money abroad with no transfer fee with CIBC Global Money Transfer - a value of over \$290

### Toronto Dominion Bank (TD Bank)

Unlike other banks, TD offers only six months of no-monthly fees in your Chequing account. However, if you fulfil two of the following three criteria in 6 months, you are eligible to earn \$300.

These include: recurring direct deposit from your current employer, pension provider or the government; recurring pre-authorized debit for at least \$50; and/or online bill payment of at least \$50 on EasyWeb or the TD app.

- No TD fees to use any ATMs in Canada
- No annual fee on the TD Cash back or TD Rewards Visa card for newcomers
- A \$50 offer plus a bonus rate on your savings for the first 6 months when you open your account

You can open a TD bank account 75 days before arriving in Canada and transfer up to \$25,000 if you are a resident of India or China. After the first six months of no-fee

banking, the monthly fee of \$16.95 will be waived if you continue to maintain a minimum balance of \$4,000 each day of the month.

### National Bank of Canada (NBC)

As the tagline states, 'The perfect plan to settle in your new home', NBC provides an array of banking solutions for newcomers.

In the first year, you will have:

- Banking package with no flat monthly fees.
- Chequing account.
- Unlimited online transactions.
- Access to financing such as credit cards, mortgage, car loan and so on.

### Hong Kong & Shanghai Banking Corporation (HSBC)

If you have spent less than five years in Canada, you qualify for the HSBC's Newcomer programme.

- No banking fees for one year on chequing accounts.
- A welcome bonus of up to \$500 is offered to those who open an eligible HSBC Chequing Account, sign up for online banking and make a minimum deposit. (Terms & Conditions apply).
- A \$100 cash bonus if a recurring payroll is set up within 6 months of opening a chequing account.
- A \$51 cash bonus when you apply for a safety deposit box.
- Making two bill payments through mobile or online banking within 3 months, will earn you a \$50 cash bonus.
- Two separate pre-authorized recurring transactions, also made within 3 months will earn you a \$50 cash bonus.

- A \$149 annual fee rebate when you apply for an eligible credit

card within 3 months.

- A one-time bonus of \$50 if you open an HSBC Investment Fund non-registered account and set up a pre-authorized contribution plan. (Terms & Conditions apply).

### Desjardins


One of the largest financial cooperatives in Canada, let's go through what Desjardins has to offer new customers:

- A bank account with a free transaction plan and unlimited transactions for 1 year.
- A free credit card with no annual fee that requires no credit history or security deposit.
- Recognition of all your previous driving experience when getting an auto insurance quote.
- A basic safety deposit box for your documents and valuables free for one year.
- An enhanced rate for non-redeemable term savings to help you grow your money. Check whether your local cooperatives offer any packages for newcomers. Apart from the traditional banks and cooperatives offering the

be considered such as Tangerine, Simplii Financial and PC Financial, among others.

Take your passport and landing papers or permanent residency card with you to open a newcomer's account.

Do not be afraid to negotiate for better deals with the bank's representative to be sure that you're not leaving any dollar on the table. Also confirm if there are hidden charges or what the charges will be after the no-fee banking period ends and if there's anything you can do when the time comes to reduce the charges.

Another useful site to learn about banking in Canada is the government of Canada website, which offers more insight on opening a bank account in Canada. 

**The importance of choosing the right bank account with a trustworthy financial institution cannot be over-emphasized.**

best benefits in town to newcomers, there are also several online banks that can



# Investment Accounts in Canada

*What to know about them and how to optimally use them*

**By Priyanka Victor**

**While every effort has been made to make this article factually correct, we are not finance professionals, so please don't take this as financial advice.**

**S**aving money is the norm in a lot of immigrant cultures and while saving a percentage of your income is the first step to

good financial health, investments can help set you up for a better future. The Canadian Government does offer a safety net when you

retire, but Old Age Security pension (OAS) and Canada Pension Plan (CPP) are meant to help pad your retirement rather than be your sole source of income. Investing your savings to increase their value over time can also protect your money from devaluation - inflation will result in a drastic decrease in your dollars' buying power.

The Canadian financial system offers a few investment accounts to help grow your money while saving for retirement. It is important to understand each account, so that you can make them work to suit your specific situation.

## **Tax-free Savings Account (TFSA)**

This registered account is a basket that can carry your investments - it offers a certain contribution room for everyone every year. Its biggest advantage is that the Government does not tax you on the growth of the investment you make within this account.

You can withdraw from a TFSA when you need to without penalties. The universal contribution limit for the year is ascertained by the Government after the tax season and your unused room is cumulative - if you have a balance left in your TFSA limit in the previous or current year, it can be carried over indefinitely into the future.

**The Canadian financial system offers a few investment accounts to help grow your money while saving for retirement.**

For instance, the contribution limit for 2021 is \$6,000, if you contribute the whole amount and later in the year, you withdraw \$3,000 for an unexpected expense. You aren't allowed to contribute

the \$3,000 back within the same year - if you do, it will put your contribution for 2021 at \$9,000 and you'll be charged a penalty on the extra \$3,000.

TFSA is a great account to invest in for short-to-medium terms and can be the go-to account for people who earn below \$50,000 a year. Ensure you confirm the average rate of returns and administration fees from various financial institutions or investment firms before choosing the one to open your account with, as some give ridiculously low return on investment. Also be sure to ask about the terms and conditions of each financial institution in relation to closing your TFSA account.

## **Registered Retirement Savings Plan (RRSP)**

This investment account lets you contribute 18% of your previous year's earnings towards your retirement. If

you are new to Canada, you are not eligible for RRSP until you have filed your first tax return. Your Notice of Assessment will contain your RRSP contribution limit.

RRSP accounts have a contribution cap every year (specific to you and your income). If you don't use your contribution limit, the balance carries over to the next year - if your RRSP room is \$5,000 in 2021 and you were able to contribute \$2,000, you will have \$3,000 added to your contribution limit in 2022.

RRSPs are tax deductible accounts - the amount you contribute to your RRSP is deducted from your taxable income at the end of the year, thereby reducing the amount of tax you owe or inadvertently increasing your tax return. The money you earn within the RRSP (whatever form of investment it is) will also not be taxed until you make withdrawals after you retire.





You can borrow from your RRSP before you retire under two conditions: for the down payment to purchase a home or for your education. Such withdrawals will be considered a loan that is to be repaid within 15 years.

These factors make RRSP an ideal way to start saving for your first home in Canada - by contributing to your RRSP, you are not only reducing your taxable income, but also saving toward a specific goal.

**Keep in Mind:** Many employers in Canada often offer an “RRSP match” as part of your benefits package. This means that you can choose to have the employer directly deposit a percentage of your take-home monthly salary into your RRSP account and they will match that percentage up to a certain amount (e.g: you can choose to have \$500 deducted every month to be deposited into your RRSP and the company will match that - \$1000 will be the total amount deposited into your account). This is usually an optional benefit, but it is in your best interest to opt-in if your employer offers this benefit.

The first two steps towards financial well-being would be to create a budget and build an emergency fund. After that is when you should start investing - your aim should be to max-out your RRSP and TFSA before moving on to other accounts/investments.

**Registered Education Savings Plan (RESP)**

This is a tool that can help parents (or well-wishers) - Canadian residents - save for children's post-secondary education. RESP accounts are created under a child's Social Insurance Number (SIN) and cannot be transferred, except to a sibling. There is also the added advantage of receiving Government contributions to each RESP under the Canada Education Savings Grant - up to \$7,500 per child per account (in a lifetime). Children from low-income families are eligible for a higher amount and additionally, a certain sum from the Canada Learning Bond as well.

Like the other registered accounts, the contribution room in RESPs accrues every year. When a child withdraws from the RESP for their post-secondary education, they are taxed either at 0% or at a minimum. RESPs are not only a great tool for tax-free growth, but also an amazing way to give your children the gift of higher education without the burden of debt that it usually brings with it.

Most of these accounts have penalties attached for contributing over the limit and you alone are responsible to keep track of your limits - you can find these limits printed on your tax returns or on the main page of your CRA account.

Once you understand the function of each of these accounts, you can make choices regarding the actual investments themselves. Ascertain your risk tolerance (high, medium, low), asset allocation (type of investments you'd prefer such as ETFs, GICs, bonds, gold, mutual funds, and more recently, cryptocurrency), and the amount of involvement (active/passive investing) you want in the investment process.

Having this information can help you further narrow down the “how” of investing - the options you have range from robo advisors, investment professionals/ mutual fund advisors, banks and online brokers. Each of these have their advantages and disadvantages. Once you've determined all the factors that would be the most optimal for your current income and savings goals, consider automating contributions from every pay cheque to truly set yourself up for success.

Remember, investments bear the most fruit in the long term. Compound interest is financial magic, so don't wait until you start making a certain amount to start investing - the sooner you start, the higher the benefits no matter how small your initial contributions are. **IM**



# Transit System in Canada

What is available and how does it work?

By Priyanka Victor

As a new immigrant, it is important for you to get to places - be it to Service Canada, to get your health card or for a job interview, especially during wintertime.

Consistently opting for taxis might drain your pocket faster than you'd like and you might not have access to a car right away. Thankfully, Canada has a fairly well-developed public transit in many cities that can help you stay mobile without breaking the bank.

Here, we'll give you a quick rundown of all the information you'll need to find, pay for,

and use public transit when you get to the city of your choice.

The first step would be to find out what transit system runs in your city and what modes of travel are available (buses, trains, street cars, ferry).

Different regions and cities within each province have specific transit systems that offer routes in those regions and specific cities (TTC, C-Train, TransLink, etc.). There are also transit systems that operate from city to city and region to region (MaritimeBus, BC Transit, GOTrain, Riders Express, etc.).

## Passes

You can use either cash or a

Smart Card to pay for your commute. Depending on where you are, you can load the Smart Card on the appropriate website, via mobile app, a self-serve machine at the station or bus stop, or in person at a transit office.

If you commute regularly, it might be worth your while to invest in per-use or monthly passes. Some transit systems allow you to use the same ticket across different modes of transport - if you buy a bus ticket, it might also be valid for travel on trains/street cars.

There are assistance programs for different populations to help subsidize the cost of transit. If you're a student, a senior, or have accessibility issues, you can get free or low-cost passes for regular commutes.

Children under a certain age travel free. Apart from this, a lot of cities also offer low-income subsidies. Public transit systems across the country also offered free travel during the pandemic.

Log on to your regional transit website for specific and current information on policies and subsidies.

### Boarding Bus

Step 1: Have your smart card (with the fare loaded) or the fare in exact cash (usually coins).

Step 2: Always board at the front door. It is customary to form a courtesy line when there are more than 2 people waiting to board. Also, people with accessibility issues always get priority boarding.

Step 3: Tap your smart card on the display unit that is placed to your right (near the bus driver) or drop your change into the farebox right on top of the display unit. The bus operator will hand you a ticket (for cash fares).

Step 4: You can find yourself a seat. Usually, the ones right behind the operator and the ones opposite are courtesy seats. Please follow the

signage.

Step 5: While disembarking at your destination, you might have to push the back doors lightly at the labelled strip for them to open.

### Train

Step 1: Purchase the appropriate ticket at the customer service counter (you can use a self-serve machine, where available) or load your smart card.

Step 2: Ascertain the platform your train will arrive at and wave or swipe at the turnstile to gain access to the station and board the train.

There are displays inside buses and trains announcing the current and upcoming stop or

take only exact charge, so if you intend to pay cash, please check the website to ensure you have the right denomination. They also do not accept debit or credit cards.

- Always carry proof of your payment for the journey, all passengers are subject to random checks.
- Try not to stand at the entry or exit points as this will inconvenience both you and other passengers at every stop.
- Follow public etiquette pertaining to hygiene, noise, and personal space when you're taking public transit.
- Pets are usually not allowed on board. If your pet is a support animal, you might have to carry proof.

**If you commute regularly, it might be worth your while to invest in per-use or monthly passes.**

station - these can help you figure out when to disembark and you may have to press a button to notify the driver that you want to disembark at the nearest stop.

### Good-to-Know Information:

- It is considered courtesy to say a quick thank you to the operator when you disembark.
- One transit ticket is valid for two hours or three hours in some cities, regardless of the number of transfers - you can use the same ticket to make multiple journeys during that period. Check the ticket for the validity period.
- All transit ticket machines will

- If you have a baby stroller or are in a wheelchair, the operator can offer a ramp to assist your boarding and help you get strapped in for the journey.
- You can mount bikes in front of buses with the help of the operators. **IM**

# Do It Yourself Smart Wall-hanging Organiser

By Priyanka Victor



Priorities. But that doesn't mean we can't spruce up our homes with cute accents - let's look at how to build a customizable wall-hanging paper organizer that fits your ideal home's aesthetic, with items you can find at the Dollar Store.

### You'll need:

- Cookie sheet (recommend getting the largest size you can find)
- Lining paper (you can reuse wrapping paper, leftover peel-and-stick wallpaper/ fabric or get craft paper in a pattern you like)
- Pen holder
- Magnets
- Double-sided tape
- Glue, scissors

### Optional:

- Magnetic tape
- Command Velcro strips

### Process

- Cut the lining paper to match the cookie sheet's size and glue it on. Make sure there aren't any bubbles. You can use a pattern or colour that matches with the rest of the decor in the room you intend to use it in.
- Decorate the pen holder as you like (you can

wrap it in fabric or spray paint it) and glue a magnet onto it to help it adhere to the cookie sheet. Use magnets (or magnetic tape) to hold other notes, receipts, and a couple of accents.

- Mount the cookie sheet on the wall in your home office (or kitchen!!) with double-sided tape. You can use Command Velcro strips as well for a stronger hold.
- Not only is this simple enough to put together, but also actually functional (especially great for smaller spaces) for keeping your receipts or notes visible but organized. Best of all, it does not look like a DIY from the Dollar Store - we're definitely bougie, but always on a budget.

### Your savings

Cost of items: \$9

Average cost of wall paper organizer: \$22

Average saving: \$13

This can be a fun family project with the kids and you can incentivize your kids for being creative by giving them the savings from this project.

Hang your organiser in your home office, kid's study area, kitchen or in the living room as a reminder of your creativity and frugality. Get creative! Get creating!! Get frugal!!! **IM**



# Renting a Home as a Newcomer

By Harita Dave

Swapna Katram moved to Canada in 2019. After staying at a friend's house in the initial months, Swapna booked a large room with a private bathroom that has a jacuzzi, as shown in the advert on Airbnb. "I had messaged the host and asked to see the room in person. Strangely, the host claimed that no tenant had ever made such a request and denied it.

On the day of my check-in, I was shocked. It was nothing like the room that was posted in the ad. It was just one fourth of the room as compared to the ad picture", lamented Swapna. Swapna confronted the owner who was rude to her. She felt cheated for renting the room for a hefty price of \$1,800 per month. "When I rechecked the ad, the pictures in the ad had changed", she added.

Swapna's problem didn't end here. She discovered that there were cameras in the living room and kitchen. "I double-checked my room and bathroom to ensure that there were no cameras" she added. Swapna advises newcomers to "know their landlords, go see the property and be aware of the rules and regulations of their provincial tenant board." She

also encourages newcomers to contact the rental authority in their province or territory if they have a problem with their landlord.

Before worrying about finding a job in Canada, it is important to have a roof over your head once you land. While you may be able to switch jobs, that's not the case with a house, as Swapna's experience shows. Take the time to find the right home before landing or post-landing.

## Tips to find a rental home

### Use your network

Find and join social media rental groups in your city. You will find several location-specific groups on social media. Joining these groups can make your life easier by easily connecting you to homeowners and property managers in your city. Ask your friends to help you find a home by asking around and recommending you to a landlord or recommending a landlord to you.

This will help with your rental references as well, if the landlord already knows and trusts the person recommending you.

### Rental Websites

With the influx of immigrants, the demand for rental properties has grown in the last few years. Several websites make it easy to find a rental home in various locations. There is Kijiji, Craigslist, Facebook Marketplace, Rentals.ca, Condos.ca, and others. These websites not



only help you to rent but also to list your home for rental or sublease. So, it's a win-win situation.

If you are looking for tons of options, with these websites you can adjust your search according to your budget, location and amenities. It will filter out and offer the best options to you. If you are looking for short-term rentals, go for Airbnb or book a hotel

room after reading the reviews.

### Hiring a real estate agent

If your budget allows and wants to focus on other areas of settlement rather than a house-hunting, you may want to hire a real estate agent to help you find rental accommodation.

The realtor would know about listings in the area, look for places that best suits your needs and deal directly with the landlord. However, the real estate agents will expect commission in return from the landlord, which will add up to your rent.

### Factors to consider before deciding on your rental home

#### Budget

The quality of the rental home you get is largely dependent on your budget. Decide how much you can afford to spend on housing and narrow your search based on that. Keep in mind that you may need to adjust your budget or your requirements if you do not find a suitable house that fits the bill.

**Before worrying about finding a job in Canada, it is important to have a roof over your head once you land.**

**Research the neighbourhood**

Before finalizing your rental agreements, make sure your rental home is close to the amenities that are important

inconveniences and inconsistencies. Confirm with the landlord if the place is guest friendly and pet friendly, if parties or smoking is allowed or not etc. Also confirm if your

salary details or pay stubs, credit report, bank statements and references from your employer or previous landlords. If you're a newcomer without these documents, explain to your landlord and offer your bank statement in addition with your references as proof that you can afford the rent.

and ensure are included in the lease. Ask your friends to help you check the lease agreement and ensure that it follows the provincial tenancy law. Clarify all the rules and instructions before signing the lease.

affordable and ranges between \$10 to \$25 per month, depending on your location and the coverage you require.

**Did you know?**

The federal government has a dedicated information page on [renting a home in Canada](#) that contains everything you need to know as an immigrant. **IM**

**Do not decide based on photos shared in with you or video call, as these can be deceptive and not representative of the property.**

to you. It is of utmost importance to find the crime rate in that neighbourhood. A Google search, the city's crime index or asking around will definitely help. You can also find the time to visit the neighbourhood at different time of the day.

rent includes utilities and get a sense of the average cost of utilities to avoid surprises.

**Documentation**

You will need to keep certain documents ready before renting. The landlord or property manager may ask for an employment letter with your

**Understand your lease**

Read the fine prints of your lease before signing it to fully understand the terms. How long is the lease for? What happens if you need to vacate the house before the end of your lease? Who repairs damages? What happens if you're unable to pay rent for a while? What's the procedure for laying complains about the house, other tenants or the landlord? What are your rights? What are your responsibilities? These are some questions you need to ask your landlord

**Rental insurance**

Consider getting rental insurance even if your landlord does not make it mandatory. This covers losses to personal property that may be due to fire, natural calamity, theft, vandalism, and even flooring damage caused by plumbing issues. It also covers your additional living g expenses; in case you are forced to leave your rental unit while it is under repair. Rental insurance is quite

**Inspection**

Do not decide based on photos shared in with you or video call, as these can be deceptive and not representative of the property. It is recommended you inspect the house in person or ask someone who knows what you want to help you inspect the place before making a decision.

Remember to check for bed bugs, as this can be a big issue in Canada!

**House rules**

House rules change with each landlord. Confirm all the house rules and get them written in the lease agreement to avoid future



**The Saskatchewan Immigrant Nominee Program (SINP)**

Saskatchewan has a growing, diverse economy and is a great place to grow your career. Through the SINP, your skills become an asset and provide you with the foundation to call Saskatchewan your home.

The program allows Saskatchewan to nominate applicants who qualify under SINP criteria to the federal government for permanent residence status.

SINP candidates under one of our three International Skilled Worker sub-categories (Express Entry, Occupations in Demand, Employment Offer) can receive points for a close family connection in Saskatchewan.

For more information on specific requirements for applicants and family connections in Saskatchewan, please contact [immigrant@gov.sk.ca](mailto:immigrant@gov.sk.ca).

# Is Canada Ready For Truth and Reconciliation?

*By Oyin Ajibola*

On September 30, 2021, Canada marked its first National Day for Truth and Reconciliation to honour the lost children and Survivors of residential schools, their families, and communities.

Canadians were encouraged to commemorate the tragic and painful history and ongoing impacts of residential schools as a vital component of the reconciliation process. While this is a commendable first step in righting a wrong that has resulted in generational trauma, it is crucial to avoid making the same mistakes that have led us here – a culture of subtle assimilation.

Canada claims to be a multicultural country, yet it is not accommodating of the cultural nuances of newcomers. Through settlement agencies, newcomers are assimilated into the Canadian culture with pieces of training that help them to mimic “acceptable” behaviour. For instance, immigrants are

**Culture goes beyond language, food, and attire.**

taught to make small talks, look people in the eye when talking, give a firm handshake, avoid folding their arms when talking with someone else, and smile at everyone, among others.

These training are not necessarily wrong in themselves. However, they inadvertently force adults to unlearn behaviours they culturally believed to be right all their lives and learn a new way of being within a short time to survive. While this is not as intense as the residential school system, the effects can be very damaging to first-generation adult immigrants and their children and upcoming generations.

Culture goes beyond language, food, and attire.

These are no doubt essential aspects of the multicultural society that are somewhat embraced in Canada. Culture also includes learned behavioural patterns that dictate a person's attitude in a given context. For instance, some immigrants culturally believe it is disrespectful to look people in the eye when talking to them. On getting to Canada, these immigrants are told that only dishonest people avoid looking into other people's eyes when talking to them. They have to learn

to look people in the eyes if they don't want to be perceived as dishonest or weak. These immigrants are neither dishonest nor weak, but since the people who believe in the dishonesty narrative outnumber those who believe in the respect and humble interpretation, immigrants have to assimilate the dishonesty narrative to survive. This compulsive change inadvertently leads to an

without entirely compromising their culture? Will they stubbornly refuse to adopt the Canadian culture and risk their survival? Will they completely change and become “true” Canadians? Whatever their decision, it comes with a lot of pressure and extra work over a needless change.

If Canada were truly multicultural, people would be allowed to be their authentic selves and not be forced to act in a certain way perceived to be suitable to survive. Everyone should be allowed to be their authentic selves and only imbibe new culture voluntarily if perceived as beneficial rather than a survival tactic.

Canada should be built on a culture of intercultural learning rather than subtle assimilation of the perceived superior behavioural culture. People should be encouraged to show up as their authentic selves with personally defined cultural behaviours, as long as they stay within the confines of the law.

Rather than force people to act a certain way to avoid being misinterpreted, why not encourage everyone to ask questions about why people act the way they do and try to understand the cultural context that dictates their attitude. This way, we can all become more culturally aware, accepting everyone's true self and charting the path to true multiculturalism. **IM**

**Canada should be built on a culture of intercultural learning rather than subtle assimilation of the perceived superior behavioural culture.**



# YOUR CITIZENSHIP MAY DEPEND ON YOUR KNOWLEDGE OF THE INDIGENOUS PEOPLE

BY KSHAMA RANAWANA



**W**hen thirty-one new Canadians swore their allegiance to the Queen in June this year, there was a slight revision to the Oath they took.

The revision to the wording in the Oath, introduced through an Amendment to the Citizenship Act, was made possible by Bill C-8 which became law on June 21, 2021.

The revised oath now reads: “I swear (or affirm) that I will be faithful and bear true allegiance to Her Majesty

Queen Elizabeth the Second, Queen of Canada, Her Heirs and Successors, and that I will faithfully observe the laws of Canada, including the Constitution, which recognizes and affirms the Aboriginal and treaty rights of First Nations, Inuit, and Métis peoples, and fulfill my duties as a Canadian citizen.”

The amendment fulfills the 94<sup>th</sup> Call to Action recommended by the Truth and Reconciliation Commission (TRC) set up in 2008 to collect an oral and written history of Canada's residential schools systems

and identify methods of reconciliation. In terms of the Citizenship Oath, the final report of the TRC states, “Precisely because 'we are all Treaty People', Canada's Oath of Citizenship must include a solemn promise to respect Aboriginal and Treaty rights.”

Interestingly, the June citizenship ceremony was presided over by the first Métis citizenship judge, Suzanne Carrière.

That's not all; responding to Call to Action 93, the Immigration, Refugees and Citizenship Commission

(IRCC) is also updating Canada's Citizenship Guide to help new immigrants gain a better understanding of Indigenous people and their place in Canadian history. The book is set to be released by the end of 2021.

Chapter three of the guide will include information about the Indian Act and the treaties between former Canadian governments and the Indigenous people, as well as residential schools and the abuse inflicted on students.

One may ask why Indigenous people are important, and what residential schools are all about.

Canada is home to everyone who has moved here whenever that happened. But, before the first European settlers arrived in Canada, the land was already inhabited by people who have lived here for centuries.

Collectively known as Canada's Indigenous population, they are made up of three groups; the First Nations, Métis, and the Inuit. According to the 2016 Census, these three groups account for more than 1.67 million of Canada's population. They have their own traditions, cultural practices, and beliefs.

### Residential Schools

But new settlers arriving in Canada required more land, and soon the indigenous population found itself dispossessed of their own. Not only were they forced to live in smaller areas of land, but also, the governments of the day, along with Christian groups,

the United, Presbyterian, Anglican, and Catholic denominations began programmes to 'civilise' them.

Residential schools, funded by the government and run by these Christian denominations, primarily by the Catholic Church came into being. It is reported that nearly 60 percent of the schools were managed by the Catholic Church.

Established in the 1880s the last such school closed its doors in 1996. Believing that indigenous people were savage, ignorant, and needing guidance, children were forcibly removed from their families and taken to these schools, where they were forbidden to speak their language or observe any of their traditional practices. Schooling for these children, who had to endure long months of separation from their families, was a mixture of studies and labour, though it is reported that, there was less of the former.

According to available reports, at age 18, these children had the academic knowledge of a grade 5 student. Removed from their families at a very young age, reports state, that as adults, they had no skills or the knowledge required to raise their own children.

With the introduction of the Indian Act in 1920, it became mandatory for indigenous children to attend only residential schools and illegal to study anywhere else. Many children are reported to have died while at the schools or even soon after being sent home, owing to a lack of nutritious food, and physical, emotional, and sexual abuse.

It was in the 1990s that both Christian institutions and the government of Canada

acknowledged the negative impact residential schools have had on indigenous populations, resulting in a formal apology by the government of the day, in Parliament on June 11, 2008.

But that dark history of Canada is not yet over.

### Acknowledgement

The homes, office buildings, roads, schools, and religious centres, and everything else is built on land that belonged to the Indigenous people. And of late, acknowledging that fact has become common practice.

It has, however, always been a custom amongst Indigenous people. The Canada School of Public Service, which guides public servants in the discharge of their responsibilities teaches that, "territorial acknowledgment is rooted in an ancient Indigenous diplomatic custom. When an Indigenous person came to be on the territory of another Nation, even if only passing through, they would announce their presence by saying something like, "I acknowledge that I am on the traditional territory of X Nation." It was a way of saying: "I acknowledge that you are the Nation responsible for preserving this territory and I come in peace."

Every acknowledgment pays respect to the people and territory on which that particular event takes place. And there are certain elements that must be observed; for instance, as

**Before the first European settlers arrived in Canada, the land was already inhabited by people who have lived here for centuries.**



Image: Pow Wow Pikogan - Pikogan QC by Stephen Audet

there are hundreds of First Nations, it is important to determine on whose traditional territory the event takes place. If it is on Métis land, the word 'traditional' is dropped and only territory is used. The Inuit do not have a tradition of acknowledging territory. They do not live in one large area, but in separate regions: Nunawik (Quebec), Nunatsiavut (Labrador) Inuvialuit (North West Territories and Yukon), and Nunavut.

Often, society portrays Canada's Indigenous people negatively and overlooks the many contributions they have made, be it in academia, business, science, or politics.

Canada's current Governor-General is an Inuit woman, Mary Simon, the first Indigenous person to be appointed to that position.

There have been several people of Indigenous origin who have served as Lieutenant Governors at the Provincial Level, such as Russell Mirasty, in Saskatchewan.

As immigrants begin their journey to becoming full-fledged Canadians, it is important that they learn the history of those whose lands we live on. Attending a Pow Wow or a Round Dance, reading books, or attending discussions on Indigenous history, would be a good way to start. **IM**



# The Plight of Belonging for Second-Generation Immigrants

By Oyin Ajibola

The Vocabulary Dictionary defines belonging as a sense of fitting in or feeling like you are a vital member of a group.

When you belong, you are an official part of a group or are compatible with certain people or suited to a specific place. A feeling of belonging describes this sense of genuinely fitting or meshing with a group without a question or doubt.

Belonging is a strong and

natural human desire that is often filled by a complete acceptance by the group's other members. Without an efficient coping mechanism, the lack of acceptance can have adverse consequences ranging from low self-worth to depression. Although most first-generation immigrants struggle all their lives to achieve a sense of belonging in Canada, they manage to develop an effective coping mechanism by keeping in

touch with their home country. Many buy properties with the plan to eventually return to being among the people they truly belong with.

Others build a community of support in Canada and closely follow the news from home.

However, the same cannot be said of their second-generation immigrant children. Statistics Canada defines second-generation immigrants as individuals born in Canada with at least one parent of non-Canada origin. In 2011, this group consisted of just over 5,702,700 people, representing 17.4% of the total population.

For just over half (54.8%) of them, both parents were born outside Canada.

These individuals were born with dual identities by virtue of their country of birth and the country of birth of at least one parent. They are Canadian citizens and immigrants but often have limited to zero foreign experience. They talk like Canadians, act like Canadians, and fully understand the Canadian system and culture, but most have a limited sense of belonging in Canada, especially visible minorities.

In 2011, just over 1.7 million of second-generation immigrants were members of a visible minority group. They accounted for 3 in 10 (29.8%) of all second-generation immigrants. For this group of immigrants, their right to belong is often questioned by

curious strangers. They ask, "where are you originally from?" While this question may not be offensive or confusing for first-generation immigrants, it can be very confusing and unsettling for second-generation immigrants who know no other existence apart from their life in Canada because they are originally from Canada. Perhaps, if the curious strangers asked, "where are your parents originally from?" it may not be so unsettling. We see people of colour and automatically assume that they are not fully Canadians, even though they

**They are Canadian citizens and immigrants but often have limited to zero foreign experience.**

are as Canadian as they come. Often, these individuals have little or no awareness about their parent's home country, and the little they know, they learn from their parents and not from experience. If they were to visit their parent's home country, they'll likely not fit in as well because even though they may fit in by appearance, their cultural nuances, accent, and general outlook will completely alienate them.

So if they cannot fit into their parent's home country and do not fully belong in Canada, where exactly do they belong?

To be entirely accepted within a group, individuals may convey or conceal certain parts of their personalities. This is known as self-presentation. If we continue to define being Canadian by a

specific appearance, we risk alienating some of our own. No level of self-presentation will make a person of colour fit into the preconceived picture of a 'true Canadian'. Nobody should have to experience subtle alienation and the consequences of rejection due to physical attributes they cannot change.

Many immigrants have found ways to cope with the alienating questions and practices that threaten their sense of belonging. Some have found a community within which they are completely accepted. Others have gone on an origin-discovery mission to learn

as much as they can about their parent's home country and culture because they know that the persistent question of their originality will never go away. They'd instead be prepared to answer the follow-up questions about their 'country of origin'.

Parents have also learned the importance of teaching their children to take pride in their originality because of their children's unfortunate reality as they grow older. The more they know about their parent's home country and culture, the better prepared they will be to answer the question of belonging without feeling any severe consequences for the implied unacceptance. **IM**



# Reuniting Families Through a Game of Chance – Parent and Grandparent Sponsorship Program

By Oyin Ajibola

Many immigrants agree that the most challenging aspect of immigrating is leaving family and friends behind and the immense loneliness. In a bid to reunite immigrants with their parents and grandparents, the Government of Canada introduced the Parent and Grandparent Sponsorship Program (PGSP) that allows eligible immigrants to express their interest in sponsoring their parents and/or grandparents to become permanent residents.

According to Immigration, Refugee and Citizenship Canada (IRCC), "the Government of Canada knows how important it is for families to be together. Family reunification, including the sponsorship of parents and grandparents for permanent residence, remains a top priority for the Government of Canada and is an important component of Canada's immigration system."

Solomon Mensah, a permanent

resident who was able to sponsor his parents to become permanent residents through this program, says, "having my parents in Canada with me will ultimately help with my integration. I'll be able to fully focus on my life in Canada without having to worry about my parents' well-being 1,000 miles away. I'm grateful to be among the lucky few who got invited to apply."

Like Solomon said, he was among the lucky few invited to sponsor their parents to become permanent residents in 2020 out of the many that submitted Expression of Interest (EOI). These lucky few were favoured by the lottery system of selection that IRCC currently operates for the PGSP program. Immigrant Muse's effort to obtain the exact number of EOIs received in 2020 proved abortive.

IRCC says it is "committed to ensuring that the Parents and Grandparents Program is accessible and fair for all Canadian permanent residents and citizens interested in sponsoring their parents and grandparents."

Due to high demand, the number of people interested in sponsoring their parents and grandparents

exceeds the number of applications we can accept to meet our admissions targets in the Levels Plan".

Before 2011, there was neither an EOI system nor a cap on the number of annual parent and grandparent sponsorship applications. In late 2011, IRCC stopped accepting new applications to process the backlogs and introduced the super visa, allowing parents and grandparents of Canadian permanent residents and citizens to visit and stay in Canada for an extended period. In 2014, the government introduced an annual cap on the number of accepted parent and grandparent applications to respond to consistently high demand for parents and grandparents sponsorship and growing processing times.

In 2017, IRCC introduced a two-step selection process

whereby prospective sponsors first submit their interest (Interest to Sponsor period). After this period, some sponsors are invited to apply to meet the applicable limit. From 2017 to 2021, IRCC used a random selection process to select interested potential sponsors from the EOI pool and invited them to apply. "Using a random selection model ensures that the process is fair and transparent and that all interested sponsors, including those with accessibility issues, have an equal opportunity to submit their interest and receive an Invitation to Apply", says IRCC.

This past summer, IRCC invited a record number of sponsors to apply under the 2021 intake. Going back to the EOIs received in 2020, IRCC randomly selected and invited 34,500 potential sponsors to apply to receive at least 30,000 complete applications.





From September 23 to October 4, 2021, IRCC sent Invitations to Apply to potential sponsors with 60 days to submit their complete applications.

After submitting their applications, IRCC will begin processing the applications.

Processing time is dependent on whether the application is complete, how easily IRCC can verify the information provided by the applicant, and how long the applicant takes to respond to additional requests, questions or concerns from IRCC.

While it is commendable that IRCC introduced this program to aid the integration and settlement of immigrants further, the lottery system of selection adds a layer of stress to applicants whose hopes are dashed every year due to no fault of theirs.

Although IRCC says it cannot speculate on future policy and program decisions, IRCC needs to use a need-based process in the sponsorship application.

Agreed, all immigrants need to have their families close to them. However, some immigrants have more need factors than others. These need factors may include being a lone immigrant, health concerns requiring family care, situations requiring more family support, and difficulty visiting family back home. Immigrants who are in dire need of family support on a permanent or long-term basis will benefit from a more structured sponsorship process that does not involve playing lottery. The need-based

process doesn't have to replace the current random selection process altogether. These two processes can share a cap that allows the need-based process to run year-long, unlike the EOI lottery process.

Adequate research into why immigrants invite family members to visit or reasons that impede family members from visiting may help IRCC uncover some need factors to introduce a need-based process that puts less stress on applicants. Moreso, just like the Express Entry process, this type of selection process will allow applicants to have a sense of their chances of getting an ITA and determine if it's best to pursue other means of having family members around, such as visitors or super visa.

Thankfully, the new policy that reduces the processing time for visitor visas for close family members of permanent residents and citizens will alleviate some family reunification issues. **IM**

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# Business Plan - Outdated or Not?

By Linda Prafke

**M**any believe the business plan is an out-of-date document created mainly for the benefit of lenders, but I think it is much more than that. The most valuable part of business planning is not the formal document itself but the process we use to get there. The process makes you stop and think about every aspect of your business, provides clarity, and allows you to make informed decisions.

Like a builder uses a blueprint to ensure that a building will be structurally sound, the process of researching and writing a blueprint for your business - called a business plan - will determine whether your business will have a solid foundation. Without good planning, your business could

collapse.

Think of it as the roadmap to get you to your destination, the place you call success.

Writing a business plan allows you to think things through, and it helps you develop a strong vision and goals to get there.

A good business plan offers many benefits. Your plan will question how valid your

ideas, product, or services are; it will help you determine whether your business has a chance of making a good profit and convince investors and lenders to fund your business. It will provide an estimate of your start-up costs and how much you will need to invest or finance. The business plan provides a revenue estimate when you're defining your market, who your target customers will be, and the percentage of



the market you can expect to reach. Developing a marketing strategy will help you know how to reach customers from the start.

Analyzing your competition will help you better understand your place in the marketplace. Your research will help you anticipate potential problems so you can solve them before they become disasters. The completed business plan is your tool to evaluate your business' progress.

The process of being an entrepreneur is a very lifelong learning curve. Whether you are a Newcomer to Canada or born and raised in Canada, you are learning all the time; nobody ever enters entrepreneurship as a career option knowing everything about running a business. Things change in our local and global environment that

we have to be aware of that affect our business. We have to constantly educate ourselves on our industry, markets, products, and personal development. A good business plan will convince you that you're doing the right thing - or not.

business goals can be more critical to your long-term success than the one you bet your economic future on.

As important as the business plan is, it is only one of the many components that ensure the success of your

**Writing a business plan allows you to think things through, and it helps you develop a strong vision and goals to get there.**

Any experienced entrepreneur will tell you, the business you decided not to start because the financial projection did not meet your

business. In the next issue, I'll share insights into another vital component of entrepreneurship – mentorship. **IM**



## Personal Finance and Investments Through an Immigrant's Lens

By Olajide Moradeyo

Relocating to Canada can sometimes feel like *jump-starting* a car in the middle of the highway and joining the traffic flow straightaway.

First-generation immigrants have unique settlement and integration experiences, and money tends to play a big role.

The day-to-day money

decisions you make impact the 'if', 'how' and 'when' you achieve financial stability. Your financial decisions as a first-generation immigrant shape the foundation upon which the second generation will build. While not an exhaustive list, here are ten tips to get you on your way to sound financial health in Canada.

### 1. Protect your cashflow:

your income is your greatest asset. It enables you to cover your living expenses and provides the seed money for investments. Once you cover basic living expenses, ensure that you put as much dollars as you can towards investments to grow your net worth.

**2. Build a good credit history/score:** Accessing loans requires good credit

history/score. If you apply for a mortgage, your credit history is one of the most important factors that will be assessed to determine your eligibility.

**3. Take advantage of registered plans for investments:** every income you make in Canada is subject to tax, including investment income. Investments can be made in 'Registered' or 'Non-Registered' accounts. The term *Registered* connotes a special tax status, which could either be tax exemption or tax deferral. Everyone is awarded a contribution limit for Registered accounts and there are penalties for contributing above your limit. Some common Registered accounts are TFSAs, RRSPs, DCPs and RESPs.

**4. Leverage your employer sponsored plans:** if your employer provides a savings plan, it may include matching contributions. Even where contributions are not matched, the administration costs to you are likely to be lower than an individual plan.

**5. Get adequate insurance coverage:** life is filled with risks. The right insurance coverage helps to reduce and may eliminate these risks.

Death is a certainty for everyone but the 'when' is uncertain.

Life insurance can alleviate the adverse financial implications on a deceased's financial dependants.

Illness and injury are other risks. Health and disability insurance help reduce the

financial impacts of these risks.

**6. Save towards your children's post-secondary education:** education is a basic right of children in Canada.

Primary (elementary) and secondary education are tuition-free in public schools, however post-secondary education is not. Saving towards post-secondary education can be done using RESPs.

This can save your children from taking student loans which positions them for a debt-free start to their adult

dollar unavailable for investments.

**9. Buy your home as soon as you can without giving up too much of your cashflow:** owning your home can be a great way to increase your net worth. However, you must find the right balance by ensuring your mortgage payments do not consume your cashflow to the extent that your home becomes your only investment.

**10. Be consistent:** focus and consistency in any endeavour are key to success. I once heard

## Your financial decisions as a first-generation immigrant shape the foundation upon which the second generation will build.

life.

**7. Start investing early:** time is the best friend of investments. It presents a wonderful opportunity for compound returns, allowing your investment to grow at an exponential rate.

**8. Limit consumer credit:** credit for consumption is one of the easiest types of credit to obtain in Canada and tends to have higher interest rates which can make unpaid balances build up quickly over time.

Repayments also reduce your cashflow; every dollar spent on repayment is a

Geology defined as the study of pressure and time.

Isn't it amazing how water can cut through rock by running over it continuously over time? Whatever your plan, stick to it, reassess regularly, and stay the course.

Integration is more a marathon than a sprint, it takes time, and there is a need to prioritize the different parts based on your unique circumstance. **IM**



# Immigration Backlog Affects Families Around the World

By Bukky Abaniwonda

The COVID-19 pandemic has affected us all - from businesses to individuals, relationships, marriages, kids, lifestyles, and everything else. It was a sudden and unexpected change that shook our world and would forever live with us. While COVID-19 is no longer news, the Immigration, Refugee and Citizenship Canada (IRCC)'s response to applications remains news, an unsatisfying one at that.

IRCC continues to draw applicants from various immigration pools despite their incapacity to process received applications.

An internal briefing memo on IRCC News released on

November 25, 2021, reveals that IRCC is holding off on inviting Federal Skilled Worker Program (FSWP) and Canadian Experience Class (CEC) candidates to tackle application backlogs. The memo states, "this strategy led to significant inventory growth, creating a backlog of applications, and processing times in excess of the service standards for all economic categories."

IRCC News reported that its backlog stood at 1.8 million applications as of October 2021 from 1.5 million applications in July 2021.

This includes permanent residence, temporary residence, and Canadian citizenship applications. Statistics show there were 99,968 Express Entry permanent residence applications awaiting processing as of October 27, 2021. This indicates some progress in reducing Express Entry application backlogs from 108,500 noted in the September 03, 2021 IRCC's briefing note, showing a decrease by about 8,500 applications over that period.

In September 2020, the backlog of Express Entry candidates was 62,450 candidates. Comparatively, the backlog has nearly doubled over one year, amid IRCC's strategy to focus on providing permanent residency to candidates within Canada. IRCC says it will need to cut the Express Entry backlog by "more than half" to achieve its Express Entry processing standard of six months or less., which could take up to a year to

achieve.

Understandably, the initial lockdowns affected IRCC's operations but considering it has been over 21 months since COVID started, their inability to pivot and adjust like many government agencies such as the Canada Revenue Agency (CRA) is alarming. Lives, incomes, hopes and dreams are being dashed by the unexplained delays in the immigration process. Many intending immigrants have sold their belongings and tendered their resignation letters in hopes of starting their new live in Canada, but they are now left in limbo.

Immigration consultants and lawyers have had their livelihoods threatened because the Canadian border closure has left potential immigrants pessimistic and unsure of when Canada will get its acts right.

Predictably, international students' applications have been prioritized because they generate income for Canada. Concessions have been made to accommodate foreign students, including permitting them to start their studies online. This shows that IRCC can resolve the backlogs in Express Entry and Family Sponsorship applications if it deems it a priority. Considering the ongoing labour shortage in Canada, prioritizing the immigration application of skilled immigrants will boost the economy and morale of stakeholders in the immigration sector. IRCC

needs to needs to hire more skilled hands to deal with the application backlogs. Would IRCC do this or keep making excuses? **IM**



# MENNONITE CENTRE – A BRIDGE TO INTEGRATION

By Kshama Ranawana

For forty years, the Edmonton Mennonite Centre for Newcomers (EMCN) has been a beacon of hope to immigrants and refugees who make Edmonton their home.

EMCN was established in 1981 to help many newcomers, especially from Vietnam, who had been displaced because of internal strife in the land of their birth. According to the EMCN's website, the Centre came into being under a Board consisting of members of the First Mennonite Church, the Holyrod Mennonite Church, and the Lendrum Mennonite Brethren Church to assist newcomers to integrate into Canadian society. EMCN began with hardly any paid staff and many volunteers, helping newcomers learn English

and find employment. Today, the Centre offers services in employment, settlement, community involvement, and language skills; and employs 230 staff who speak fifty languages altogether.

Through its Community Connections Program, EMCN offers services for parents, children, youths, women, and men to improve their language skills, participate in community activities, make new connections, and learn other skills that help them integrate into Canadian society.

EMCN also helps professionals access bridging courses required to enhance their knowledge, skills, and licensing for employment in their chosen fields.

Two of the services offered at the Centre are the Immigrant Women's Integration Network (I-WIN) and the Civic Engagement

by Newcomer Youths (CENY) programs.

Immigrant Muse spoke with Harika Chanana, a beneficiary of the I-WIN program and also the Community Connector for both I-WIN and CENY to learn about these two programs.

Soon after marriage, Chanana, an established Indian photographer, arrived in Edmonton and faced uncertainties and disappointments like most newcomers. Attempts to find meaningful work eluded her until she attended a career fair where she learned about EMCN and registered for the I-WIN program. It was through a friend she made at this program that Channa first found employment. She continued to volunteer at EMCN, and was eventually

hired to run I-WIN- the very program that set her up for success in Canada.

Designed for immigrant women, I-WIN is a six-week certificate course that provides participants with the information and tools for self-growth and helps them find employment.

Program participants, says Chanana, are exposed to guest speakers and networking activities. They receive training on the skills to face employment interviews and to craft their resumes to Canadian standards. Once they have perfected those skills, they meet with a job developer who helps participants access job opportunities.

I-WIN also connects participants to professionals within and outside the Centre to help them understand the Canadian workplace culture.

"Most participants leave the program with a job in hand", says Chanana. Participants are encouraged to stay in touch with each other, usually through WhatsApp, to share their experiences, support one another, and update the group about employment opportunities.

I-WIN is open to women over 18 years of age who are either permanent residents or protected refugees.

A recent graduate of the program, Sabrine Mzad described I-WIN to Immigrant Muse as a "very rich and diverse program

that offers to teach you a broad range of things from idioms, to job search strategies, going through mental health and wellbeing. To someone new to Canada in general and to Edmonton in particular, it is THE richest program offered. The resources sent to us over six months are priceless, and no aspect of practical life is neglected."

She goes on to add that the program is successful because of its "thoroughness, excellence and professionalism. Also, the fact that it is delivered by women empowering other women. In short, I-WIN keeps its promises."

Bottle Drive campaign, where they raised \$2200, which was donated to UNICEF to assist 72 girls with school fees and supplies. This was a matching grant initiative and resulted in 72 more girls getting help.

Tasnim Halabiya joined CENY in 2020 and says the program helped her make friends and also gave her the confidence to help others. She has been involved in several projects and describes the Bottle Drive campaign through which girls in Africa were given support as a great experience. Whatever the campaign, "it is fun and we learn from it. The program facilitators teach us to believe in ourselves, and to be mentors and leaders", she added.

**To someone new to Canada in general and to Edmonton in particular, it is the richest program**

She also says she enjoyed the way the course is delivered and that she felt "appreciated and supported."

The CENY program is open to newcomer youths between the ages of 15 and 20, irrespective of their status- permanent residents or refugees.

Through various activities, the program provides youth with leadership skills, conflict resolution and teaches them the importance of civic engagement. They learn about the Canadian culture and how to integrate.

Recently, participants held a

Sedra Sharabji echoes Halabiya's sentiments.

When she moved to Edmonton from New Brunswick in 2019, she felt lost and had no friends, which was resolved after joining CENY. The weekly meetings, presentations, and the resources provided, as well as the field trips have contributed to her self-growth. Both girls told Immigrant Muse, they were sad when the program ended.

Determined to stay in touch and to give back, they are now both volunteers in the CENY program as mentors. **IM**