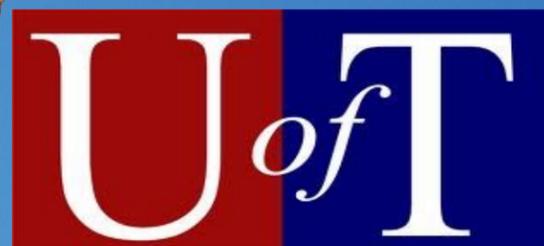


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Kenyan

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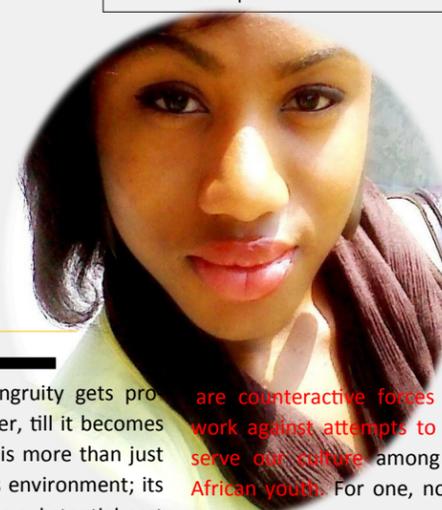


Immigrants to Canada claim a stronger knowledge of the country's history than those who were born here, according to one of the surprising results of a nationwide survey probing Canadians' grasp of the past. More than 2,300 people were polled by the Montreal-based Association for Canadian Studies for a year-end report that explores respondents' perspectives on Canada's history, including how they assess their own command of the subject. About 82 per cent of survey respondents who identified themselves as being born outside of Canada claimed to have "very strong" or "somewhat strong" knowledge of Canadian history. Only about 70 per cent of respondents born in Canada rated their historical knowledge strong or very strong. Notably, nearly twice as many immigrant respondents (27 per cent) as born-in-Canada citizens (16 per cent) described their history knowledge as "very strong."

ACS executive director Jack Jedwab suspects the reason immigrants are more likely to claim a solid command of Canadian history is that they have - in many cases quite recently - been required to familiarize themselves with highlights of the country's past as part of the process of gaining citizenship. "Those people are exposed to our citizenship test, which has a historical dimension," said Jedwab, referring to the multiple-choice examination that immigrants must pass before becoming full-fledged Canadian citizens. While native-born citizens receive a history education during their elementary and secondary schooling, they don't get the "refresher course" newcomers receive in their quest to gain citizenship. Jedwab also notes that polling repeatedly shows a correlation between high levels of education and knowledge of national history and that immigrants are - relative to average schooling levels among born-in-Canada citizens - better educated. He also speculated immigrants may be more attuned to the story of Canada's growth and evolution because of their direct connection to the country's multicultural identity, which Jedwab says "is becoming the dominant narrative in Canadian history. They see themselves as part of this." (Vancouver Sun)

PRESERVING OUR CULTURE

Among the YOUTH



AMAKA EKENKWO BRINGS ATTENTION TO THE NEED TO RE-MIND OUR YOUTH OF THEIR CULTURE AND HERITAGE

BY AMAKA EKENKWO

Upon moving to Canada, the feeling of having overwhelmingly much to catch up with is not new to many African immigrants, especially in such a fast-paced society. However, amidst investing significant amount of time and energy into keeping up with the Canadian system, it is particularly easy to pay little to no attention to preserving our very own culture, especially among our youngsters. While they

continue to grow and develop sense of identity, how much of our cultural heritage is being represented in their individual self-concepts? Although it is true that children born here to African parents are Canadians, should it be satisfactory that they see themselves as simply 'Canadian' and nothing more? Their situation can be likened to a lion cub bred among domestic kittens. As it grows, its incongruity gets progressively starker, till it becomes obvious that it is more than just a product of its environment; its ancestry is also a substantial part of its identity, and the more it knows about it, the better off it is as an entity.

It is therefore paramount to the stability of our children as individuals that they are well informed about their culture, especially in a society where it faces strong domination by other ones. It also prevents our children's views of their homeland from getting shaped by the mainstream beliefs of Canadian culture, and subsequently makes them vulnerable to the, sometimes ignorant, ideas it perpetuates about Africa. There are various ways we can preserve our culture among our youngsters. For instance, African parents can actively fulfill their roles as educators of our heritage to our young ones. They could start by simply teaching them the proper pronunciation of their African names, addressing them in their native language as often as possible.

Furthermore visits to Africa, whenever possible, aid in giving our children a first-hand experience of their homeland. If such visits prove to be too much of an inconvenience, simply having them come in regular contact with African communities outside the home such as extended family, church, or clubs should help. On the other hand, there

are counteractive forces that work against attempts to preserve our culture among our African youth. For one, not all of our children are guaranteed to be willingly and wholly receptive towards their parents' teachings. Also, African languages are not universal, and are seldom of much use outside the home, which makes it more challenging for our youth to learn their respective African languages. In addition to that, the issue of culture clash also adds to the challenge. As African immigrants, we find that our cultures differ from Canadian culture in various ways.

Therefore trying to raise our young ones in a manner that often clashes with mainstream Canadian values makes the preservation of our culture more difficult. And the fact that negative implications attached to being African are ignorantly propagated often in Canadian society does nothing to improve the situation. Preserving our culture among our youth is worth the effort as it gives them a good understanding of their heritage. The fact that they are representatives of Africa is ineluctable, their skin colour alone being overt testaments of that, therefore keeping them well-informed about their ancestral culture makes it easier for them to represent Africa in a positive manner.

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SPOTLIGHT

on the Republic of



"Kenya is a presidential representative democratic republic, whereby the President is both the head of state and head of government,..."

At 580,367 km (224,081 sq mi), Kenya is the world's forty-seventh largest country (after Madagascar). It lies between latitudes 5°N and 5°S, and longitudes 34° and 42°E. From the coast on the Indian Ocean, the low plains rise to central highlands. The highlands are bisected by the Great Rift Valley; a fertile plateau lies in the east. The Kenyan Highlands comprise one of the most successful agricultural production regions in Africa. The highlands are the site of the highest point in Kenya (and the second highest in Africa): Mount Kenya, which reaches 5,199 m (17,057 ft) and is the site of glaciers. Mount Kilimanjaro (5,895 m/19,341 ft) can be seen from Kenya to the South of the Tanzanian border. Kenya's climate varies from tropical along the coast to temperate inland to arid in the north and northeast parts of the country. Kenya receives a great deal of sunshine all the year round, and summer clothes are worn throughout the year.

It is usually cool at night and early in the morning inland at higher elevations. The "long rains" season occurs from March/April to May/June. The "short rains" season occurs from October to November/December. Kenya is a presidential representative democratic republic, whereby the President is both the head of state and head of government, and of a multi-party system. Executive power is exercised by the government. Legislative power is vested in both the government and the National Assembly. The Judiciary is independent of the executive and the legislature. There was growing concern especially during former president Daniel arap Moi's tenure that the executive was increasingly meddling with the affairs of the judiciary. Kenya has maintain remarkable stability

despite changes in its political system and crises in neighbouring countries. A cross-party parliamentary reform initiative in the autumn of 1997 revised some oppressive laws inherited from the colonial era that had been used to limit freedom of speech and assembly. This improved public freedoms and contributed to generally credible national elections in December 1997. In December 2002, Kenyans held democratic and open elections, most of which were judged free and fair by international observers. The 2002 elections marked an important turning point in Kenya's democratic evolution in that power was transferred peacefully from the Kenya African Union (KANU), which had ruled the country since independence to the National Rainbow Coalition (NARC), a coalition of political parties. Under the presidency of Mwai Kibaki, the new ruling coalition promised to focus its efforts on generating economic growth, combating corruption, improving education, and rewriting its constitution. (Wikipedia)

Country Stats:

Country: Republic of Kenya

Capital: Nairobi

Independence: December 12, 1963

Population: 41 million (2011 estimates)

Area: 580,367 (47th largest in the world)

GDP—PPP Per Capita: \$875

Currency: Shillings (KES)

Major Industry: Tourism, Energy, Manufacturing, Tea

Official Language: English, Swahili

Religions: Christianity, Islam, Traditional

Official Language: English, Swahili



PUBLISHER'S NOTE



PROF. PHIL TAM-AL ALALIBO

The start of a new year for many presents an excellent opportunity to embark on a new start and move in a new direction through the formation of new year's resolutions. Such resolutions are often aimed at eliminating bad habits and establish new routines that will help us grow psychologically, emotionally, socially, physically, intellectually and for many even spiritually. Of course, it is much easier to make resolutions than to keep them and that presents a monumental challenge to many resolution makers as they soon abandon and fall into their old routines even before January is over.

Resolutions are many and come in a variety of forms. For instance, a colleague at work resolved to read at least one book a month to enhance his knowledge about world events, another resolved to eat only healthy portions in the new year to keep healthy. Yet, another decided to secure a membership at one of the new gyms in town to achieve his goal of shaping up. One more resolved to visit his home country once a year to ensure that he is more abreast of the on-goings with the family he left behind. While all these are noble endeavors, the paramount question remains, how many

would actually keep these resolutions for the next twelve months? It would be interesting to visit these individuals in December 2012 to ascertain their faithfulness to these resolutions. There are a few measures that can be put in place to ensure that resolutions are kept. First, resolutions should not be broad and unattainable, rather, they should be specific and measurable. For example, rather than stating that I want to be rich in the new year, it would be more realistic to state that I want to increase my savings/networth by 20% by the end of the year. Being specific would afford the resolution maker an opportunity to determine by the end of the year if he/she has achieved that goal. Secondly, it would be prudent not to be overzealous with multiple resolutions. This is often a clear recipe for failure. One resolution per year is sufficient and would allow the individual an opportunity to exact his/her energies on that resolution rather than chasing multiple objectives. It would

COMING NEXT ISSUE

FEBRUARY 2012:

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KENYAN IMMIGRANTS

Abeingo Association of Canada Helps Orphans and AIDs Victims in **Kenya**

Making a Difference

BY PROF. PHIL TAM-AL ALALIBO

Founded by a handful of Western Kenyans with big hearts in 2004 and incorporated in 2007, the Abeingo Association of Canada, (Abeingo meaning “*People of Home*”) which originally started as a community group consisting of Kenyans with Abeingo origin where members could find support and guidance has since transformed into an organization that is making a significant difference in the lives of Kenyans living in Kenya who are orphans or saddled with the AIDS. Through well organized and attended annual events and fundraisers, the association has been able to raise an impressive

sum of almost \$10,000 in recent years to assist victims in Kenya. Such assistance has gone to a variety of groups such as women’s group that support AIDs orphans, groups of teachers living with AIDs, and AIDs orphans who are mostly female high school students, the most vulnerable group of all. In the last several months, the association has been able to provide financial support to five high school students with the aim of continued support through their high school education. In 2009, two groups in West-

ern Kenya were beneficiaries of the fundraiser for that year; TITLIP, which is a support group of HIV positive teachers and the Uzima Women, a group that provides holistic care to children orphaned by AIDS and their families.

Given its popularity and noble efforts not only among Kenyans in Canada but beyond, the association has experienced a phenomenal growth in its membership. While most of its members live in Ontario, many more have joined from Alberta and British Columbia and the association has expanded its members to all Kenyans who are interested in community building and assisting the less fortunate in Kenya. Speaking with *African Immigrant Magazine*, the president of the association, Dr. Edith Jacobet Wambayi, a professional in the medical sciences praised the membership of the association for its tenacity and zeal to make a difference in the lives of Kenyans. She appealed to donors to enhance the association’s ability to achieve its goal of assisting more Kenyans in need. “We need more donor assistance to meet our goals” she noted quite emphatically. For more information on Abeingo Association of Canada, visit its website at www.abeingocanada.org



Orphans caring for the environment



Orphans with the Uzima Woman Group



Dr. Edith Jacobet Wambayi, President



Members of the TITLIP Group

Ghanaians in Toronto Lament Presidential Snub

....why he paid the visit without holding an event in Toronto where out of 80,000 Ghanaians living in the Ontario Province, 50,000 are living...

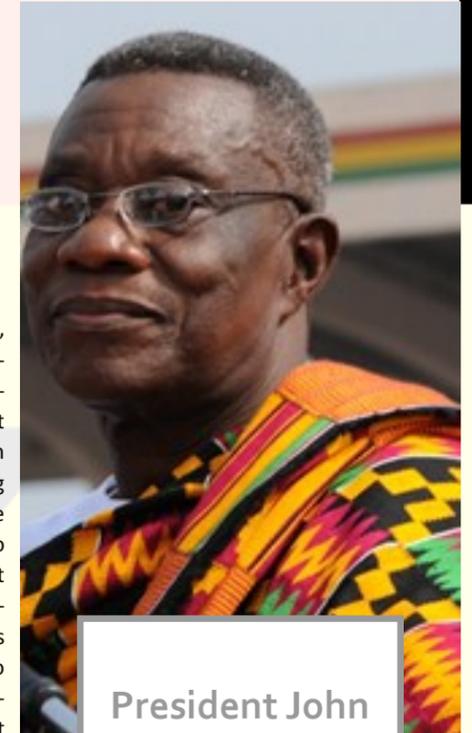
Feedback received from most Ghanaian residents in Toronto indicate that most are not pleased that the president visited

Canada without making a stop in Toronto where 50,000 Ghanaians out of the 80,000 that call Ontario home reside.

Among those not please with this development were Mr. John Anati, Vice President of Ghanaian Canadian Association of Ontario [GCAO], Mr. Eric Agyeman, board member of Algonquin College, Prince Ofose Sefa, NPP Secretary of Toronto Chapter as well as other members in the area. During his address to the president at a town hall meeting in Ottawa, Mr. John Anati, expressed how disappointed Ghanaians in Toronto were as the head of state never considered visiting the largest city in the country and the 4th largest in North America to address a host of questions and concerns from the Ghanaian community on critical issues bordering on governance of the country.

Regarding the Ottawa town hall meeting, Mr. Eric Eric Agyeman of Algonquin College noted, “If you look at how the questions were being fired you could see that there is no strong link between the high commission and the people in finding answers to problems they are facing.” He posited that its time appointment to head the high commissions are done not by looking for people holding PhDs, Professors or people with so many degrees but rather very energetic persons who can create a strong communication between the people and the government they represent. According to Prince Ofose Sefa, Secretary of Toronto NPP chapter, it was interesting that the president did not hold an event in Toronto during his trip.

He found the president quite likable, approachable and serene adding, “he seems to use this style sprinkled with frequent references to God/the Christian faith to charm the audience. However, he is a boring and uninspiring speaker. He does not command the room”. Other residents reported that the president appeared to state problems that are already well known by the Ghanaian community rather than stating solutions to those problems. Many Ghanaians in Toronto, in anticipation of the president’s visit to their city had researched



President John Atta Mills

and prepared tough questions for the president. Some of the questions the president would have attempted to answer were why he allows his ministers to be rude to their fellow citizens when they are supposed to be servants of the people and are paid from the public coffers, the influx of Fulani herdsmen into the country posing security threats to the ordinary people, persistent strikes by doctors, nurses, teachers and other civil servants without government finding solutions to them and many more. Many Ghanaians in Toronto are hopeful that their city would host their president during his next visit. (Ghanaweb).

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IMMIGRATION | IMMIGRATION TRENDS

DESTINATION

SASKATCHEWAN

Saskatchewan is expecting 9000 new residents in the 2011-2012 window.



With an economy that is the best in Canada, and an unemployment rate near the lowest in the country, Saskatchewan is quickly becoming a hot destination for temporary workers, immigrants, and others. Brad Wall, Saskatchewan's Premier, explains that Saskatchewan has some of the world's most sought-after commodities, including oil and agriculture products, and 46% of the world's potash, a key fertilizer helping to feed the world's growing population. Indeed, because of this economic growth, there is a labour shortage, with Wall setting out to lure workers from places such as the United States and Ireland.

"[My government] supported the economy by reducing income and property taxes, paying off debt, investing in infrastructure and improving quality of life," said Wall. His government is also looking forward to capitalize on other strengths, including uranium, clean coal, crop science, and biotechnology. Because of the increase of immigrants settling in Saskatchewan, the province is receiving more of the share of federal funds allocated for immigrant settlement.

Further, Rupen Pandya, the assistant deputy minister of immigration services in Saskatchewan, said that, "by this year, 100 per cent of labour force growth will be led by immigration." The majority of immigrants to Saskatchewan come through their Provincial Nominee Program (PNP), but there are also a lot who come as temporary workers and international students. Saskatchewan is expecting 9000 new residents in the 2011-2012 window. (Canadavisa)

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CANADIAN MULTICULTURALISM

QUEBEC ALLOWS CORRECTIONAL OFFICERS TO WEAR



Quebec

will allow its correctional officers to wear hijabs -- the traditional Muslim headscarf that does not cover the face. The government will also provide the item of clothing to those who want it. The decision stems from a settlement reached between the Public Security Department and the provincial human rights commission following a discrimination complaint filed by a Montreal Muslim in 2007. The commission found that regulations governing uniforms worn by correctional officers, who guard jails and courthouses, are discriminatory. The Opposition Parti Quebecois criticized the decision, calling it crazy. PQ spokeswoman Carole Poirier wants to know if allowing the hijab will open the door to wearing a niqab or a burka, which leaves only a slit for the eyes. She pointed out the Bouchard-Taylor commission on reasonable accommodation of cultural communities had recommended that police and corrections officers not wear any religious symbols to preserve neutrality. Marie-Eve Labranche, a spokeswoman for Justice Minister Kathleen Weil, denies there's any contradiction with a law passed in 2010 saying people giving services must do so with their face visible. Labranche says the government can't stop people from wearing religious symbols because it would violate the provincial and federal charters of rights.



Citizen Action: Nigerian Immigrants in Toronto Protest Fuel Subsidy Removal at Home



In January 14, more than a dozen people gathered at Yonge-Dundas Square in downtown Toronto as part of the worldwide Occupy Nigeria movement. The Toronto protesters called for the Nigerian president to reinstate the oil subsidy, end the corruption that has taken place for decades and to put the people of the country first. Intact with a bullhorn, an ."

alto saxophone and drums, the protesters sang the Nigerian national anthem, sang songs and shouted various slogans. The activists also carried signs that stated: "Nigerian Govt Must Put Nigerians First," "Enough is Enough," "Nigeria Needs More Than Goodluck! Restore Oil Subsidy Now" and "Prosecute Shell for Bonga Spilling." Anthony Kola-Olusanya, a research executive and organizer of the event, told *Digital Journal* that government in Nigeria has completely broken down and extreme corruption that has engulfed the country is a "state affair." "If you're not corrupt, you're not a Nigerian in the government," explained Kola-Olusanya in Toronto where the group braved the freezing temperatures.

"The government has moved in such a way that it has left people behind and the level of poverty, where people live on less than \$2 a day, is no lie and it's real. But for a country that makes millions of dollars from oil sales every day, only one percent of the country is enjoying this." He stated that the only thing the people of Nigeria enjoy is the gas subsidy, but since its eradication it has impacted the everyday life of individuals because bus fare has skyrocketed and the price of bread has increased from \$1 to \$4. Noting that the average annual salary is \$300 and since bus fare has soared, people cannot even afford to pay rent or put food on the table. When asked if people believe it's the president that is corrupt or the entire government, Kola-Olusanya said it's the entire government as a whole. Furthermore, when asked if the situation has worsened since Jonathan came into power, Kola-Olusanya immediately responded that it has become worse. "It's become a situation where the government looks the other way when perpetrators are carrying out their deal," added Kola-Olusanya. "The government claims that about 1.3 trillion Naira is being used to finance the subsidy, but in the budget it was 200 billion Naira for last year. When and how did it become 1.3 trillion?" (*Digital Journal*)

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VOLUME 2, Issue 28 | 2012

VOLUME 2, Issue 28 | 2012

LETTERS 4

Racism in Canada

PUBLISHER'S NOTE 5

Keeping Your New Year's Resolution

IMMIGRATION NEWS 6

Immigrants Claim Better Knowledge of Canada than Canadian-born

IMMIGRATION NEWS 7

Ontario Loses its Dominance in New Immigrant Desitination

FUSION 8

Canada Relaxes Student Visa Application Process

OPINION 9-10

Why Are There So Many Ghanaians in the Diaspora?

DIVERSITY 11

Quebec Allows Correctional Workers to Wear the Hijab

COVER STORY 12

Kenyan Immigrants With Big Hearts

AROUND AFRICA 13

Ghanaians in Toronto Upset at Mill's Snub



Nollywood's Smallest Man, Chinedu Ikedieze, AKA, Aki, Marries His Sweetheart—P. 21



12 Kenyan Immigrants Give Back to Their Homeland

FAITH & RELIGION 16

Obey is Better Than Sacrifice

TRAVELS 17

What is The NEXUS Card?

FINANCES 18

Buying U.S. Property—Tax Implications

CULTURE & HERITAGE 19

Preserving Our African Culture

ENTERTAINMENT 21

Nollywood Smallest Actor, Chinedu Ikedieze (Aki) Weds

LAST WORD 22

Nigerians in Toronto Protest Against Oil Subsidy Removal



LETTERS

Feedback



Online

VISIT AFRICANIMMIGRANT.CA FOR NEWS ABOUT CANADA'S AFRICAN COMMUNITY

-Online blogs

- Publisher keep up the good work, enjoying all your issues— Kenny Abiodun
- That Kenyan actress is hot...I see her in Nollywood soon, Sarah, you got a fan in me. You will be the next Genevieve— Kai MaKalia
- The cake lady 's story confirms that Nigerians will make their mark wherever they go. U go gal—Esther Odumakin

LETTERS TO THE EDITOR

WANT TO SHARE YOUR THOUGHTS—EMAIL PUBLISHER@AFRICANIMMIGRANT.CA

Dear Editor;

The story of Esi Edugyan is very encouraging and thanks for bringing it to our attention. Here is a woman born to Ghanaian parents excelling in Canada. It is noteworthy that she competed against some very well known writers and won the most prestigious literary Giller prize there is in Canada to the tune of \$50,000. This proves that it is not who you are but what you are and what you are capable of doing with the resources that you have. Each of us in Canada today can excel the same way if only we will stop complaining and apply ourselves. Part of being successful in this country is to tap into our community resources and also ensure that we are well connected with other communities as well. We have to move beyond our ethnic politics.

Thomas Kaji
Waterloo, ON

Dear Editor;

Racism is alive and well in Canada and I am sure your publishers are well aware of this, but I must say I am very disappointed that you have not seen it fit to cover this ugly aspect of our society. While I commend you for informing Africans in Canada, you have fallen short as a magazine to be selective in your coverage of events in Canada. Please expose the racism in this country and advise Africans who are totally unaware of this cancer on how to avoid or deal with it in the workplace or even in society.

Thanks!

Majik Saheli
Toronto, ON

WRITERS



AMAKA EKENKWO

Amaka is our general interest writer, she writes with passion and zeal on topics ranging from African culture, immigrant experiences to youth and social media. She is a university student and an aspiring lawyer.



CHRISTOPHER ODUGBEMI

Christopher is a financial planner with the Investors' Group Financial Services and an instructor at Seneca College in Toronto. He writes on the critical topic of financial planning, taxes, RRSP, TFSA and more.



JOHNSON BABALOLA

Johnson Babalola is a prominent immigration and real estate lawyer in Toronto and when time permits enjoys writing on immigration and real estate subjects. Johnson is also a legal sound board for AIM.



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Founder/Publisher:
Editor-in-Chief
Prof. Phil Tam-Al Alalibo

Managing Editor:
Dr. Trudy Alalibo

Photographer:
Ebony Odunowo

Contributors:

Edem Udoh-Orok, Dare Ogunmola, Johnson Babalola, Richard Odeleye, Jacqueline Torto, Godwin O. Airuoyuwa, Amaka Ekenkwo, Christopher Odugbemi, Joseph Ajao

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Mailing address:

African Immigrant Magazine (AIM)
P.O. Box 7686, Station D
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Email:
publisher@africanimmigrant.ca
Website: africanimmigrant.ca
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CANADA

AKI WEDS | ENTERTAINMENT

Nollywood "Child" Actor,
CHINEDU IKEDIEZE, aka AKI, Weds His Heart-throb



Why The Wedding Time Was Fixed For 12 Noon: Inside Nollywood can authoritatively reveal why Aki chose 12 noon as his preferred time for the white wedding that was held inside the auditorium of The Redeemed Christian Church of God (Abundant Grace Parish) Ogba, Ikeja, Lagos. The diminutive star actor told the congregation that he chose the 12 noon time so as to coincide with the 12th month of the year.

“ I was born on the 12th day of the 12th month of the year, and if you look at the time we started the wedding it was 12 noon, so that tells you that 12 is a special number to me”. Somebody then whispered that, Aki could end up with 12 children to complete his magical '12' number!”

Aki, The Mr. Romantic

For those who are eager to know if Chinedu Ikedieze a.k.a Aki is romantic or not, you don't need to worry your head anymore thinking about that. The best person to know and who should know about that, has come out to clarify that. Who else but the bride, Nneoma Nwajah. When asked by Inside Nollywood why she chose to marry the actor, she answered with a smile that es-



Mr. & Mrs. Chinedu Ikedieze

aped through her mouth suggesting she was really happy marrying him. "I married him because apart from the fact that he is intelligent, he is also very romantic". On how they met, she said: "We met in Lagos, during a location".

And Yes He Proved It!

And if there is a time to prove his bride right that actually he is romantic, the opportunity presented itself, when the officiating minister, after coordinating the exchange of vows between the bride and bridegroom asked the couple to do the normal traditional kissing. Forget the fact that, the bride has to stoop for the kiss, the kiss was so passionate that the paparazzi had a field day. In fact it took the minister to ask them to disengage and to postpone it till when they get home. Is there any other proof needed to show how romantic Aki is? (Leadership)

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“Our students get jobs within six months of graduation.”

FUSION—EVENTS, PLACE & NEWS

The Canadian High Commissioner in Nigeria, Mr. Chris Cooter, has said that pupils who have been offered admission into Canadian institutions will have less stress in obtaining visa. Speaking at the 9th Canadian Education Fair in Lagos on Monday, Cooter said the embassy was putting in place necessary measures to improve the speed of student visa application process.

“We have worked with a company to open a visa application centre which started a few weeks ago where students can get visas easily. We have also increased the number of clinics we have so that students can do their check-ups without delay,” he said. Cooter said the fair was specifically held in Lagos because the state has the biggest market for pupils going to Canada to study. “We have over 40 Canadian institutions represented here. We are going to take the fair to other cities of Nigeria by next week starting from Abuja so that we can increase access to Canadian education in Nigeria for people who are interested and this time instead of the normal five days, it’s going to be 10 days,” he said. He said educational relationship between Nigeria and Canada has come a long way.

Cooter added, “We have a long history of working with Nigeria on education dating back to 1960. We used to send over 200 teachers to Nigeria every year in those days and

that was about 40 per cent of our entire aide budget in the whole world. But now, times have changed and there is technology everywhere, the world is much more globalized.” “Nigerian pupils tell me when they go to Canada that they get high quality and practical education and they have access to other opportunities like learning other languages because Canada is becoming a multi-culture country.” On his Canada’s investment in Nigeria, the envoy said the country was working on partnering institutions in Nigeria to offer practical skills and training so that there would be jobs for young people in Nigeria. In his speech, the VP, Association of Canadian Community Colleges, Mr. Paul Brennan, said students trained in their colleges secure employment with ease. He said, “Our students get jobs within six months of graduation.” “We try to put into our curriculum what the employers want. Half of the high school graduates in Canada now go to colleges for one year post-graduate certificate course because the employer wants practical skills. People can graduate and start working right away. We also offer applied degree in different courses. If you want to work with people who like to make things work you should go to a college. We have a network of institutions that work with us to achieve this. (Punch)



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The NEXUS card, What is It?

What is it?

The NEXUS card gives U.S. and Canadian citizens pre-approval when entering Canada or the United States at all participating NEXUS air, land and marine ports of entry. The NEXUS Card satisfies Western Hemisphere Travel Initiative (WHTI) requirements; it proves identity and citizenship and thereby acts as a substitute for a passport for entry into Canada for U.S. citizens (and vice versa). The NEXUS card program is a partnership between the Canada and U.S. border services, but NEXUS cards are issued by U.S. Customs and Border Protection.

How does a NEXUS Card work?

NEXUS card holders are identified at land border crossings by presenting their cards for scanning and at airport kiosks by undergoing a retinal recognition scan - a process that takes about 10 seconds.

What are the benefits?

NEXUS card holders have faster, less involved border crossings using automated NEXUS self-serve kiosks in designated areas at participating international airports.

By land, drivers may bypass lineups and use the special (shorter, if not empty) NEXUS card lanes. By water, card

holders can report to border officials by phone in advance of arrival.

Who Can Apply for a NEXUS Card:

Any citizen of Canada or the U.S. who resides in either country and can pass criminal history and law enforcement checks may apply for a NEXUS card.

Good to Know:

NEXUS Card holders don't have to cross the border for work-related reasons; even if you travel to one of the two countries twice a year, the NEXUS card may be well worth your while.

- If travelling with a group or family, all members need to have the NEXUS Card to use the designated NEXUS lineup.

- Although NEXUS card holders will not be asked to show their passports at border crossings, technically they are supposed to have passports with them.

- NEXUS card holders can still be pulled over and searched. NEXUS card holders can pay the duty on purchased goods automatically. They just give their credit info at the NEXUS interview and then drop off a form at the border each time they cross. (About.com)



LOOK BEFORE You Leap - Tax Issues of Owning US Properties

By **CHRISTOPHER ODUGBEMI**
(905) 415-2440 ext. 353; (647) 839 9424
christopher.odugbemi@investorsgroup.com

When Canadians think about another long Canadian winter, the anticipation of an annual sojourn to the sunny south is especially appealing. For many, purchasing a second residence in the United States is an attractive alternative. However, significant tax planning, financial planning and estate planning implications accompany the purchase of foreign property. It's important to do your research first, so you know what to expect and how to prepare. Here's a review of the key issues.

Financing the deal

When you purchased your principal residence in Canada, chances are you took out a mortgage for a good portion of the total value. You might want to do the same with your U.S. property. Canadian based lenders cannot accept a mortgage

on a U.S. property. You may need to consider other sources of financing. You may be able to borrow in the U.S. at a lower rate than Canada. While lower interest rates are appealing, remember that foreign exchange fluctuations ultimately may make your U.S. debt more expensive to service. A non-recourse mortgage may be your best option since this type of mortgage may reduce your exposure to U.S. Estate Tax.

Ownership options

There are many options to ownership that may reduce the estate tax liability. Generally, assets can be owned personally, in a partnership or through a trust. Keep in mind that there are many factors you need to consider in order to determine what option is right for you. You should consult with your Investors Group Consul-

tant who will work with your lawyer and accountant to ensure you maximize your tax reductions.

After the purchase

Once you've decided on the property you want and have arranged appropriate financing, more decisions await.

➤ **Will you rent out the property?** Canadian residents are taxable in Canada on their worldwide income. Therefore, any net rental income from your U.S. property will be taxable to you in Canada. In addition, you will be taxed in the U.S. on the rental income (foreign tax credits can be claimed when filing your Canadian tax return, to avoid double taxation). Depreciation is mandatory for U.S. tax purposes, so the U.S. and Canadian returns should be done in conjunction with one another to ensure the full potential of foreign tax credits is achieved. U.S. tax must be withheld by the U.S. renter unless you elect to use the net rental income method.

➤ If so, for how long?

If you rent out your U.S. property for more time than you use it yourself, and if it costs more than \$100,000, you must also file an annual information return in Canada along with your Canadian tax return (Form T1135).

Upon disposition

When you sell your U.S. property, any capital gains will be included in your income for Canadian tax purposes. As well, a U.S. federal return and possibly a state return will be required to report the gain. Canada will usually allow a foreign tax credit for U.S. tax paid. A deemed disposition for Canadian tax purposes will also take place upon death. The U.S. may levy federal and state estate tax, depending on the value of the property and the size of your estate. Only U.S. estate tax may be eligible for a foreign tax credit to offset any Canadian capital gains tax on the deemed disposition. Buying real property is always a major life decision, and often represents a major expenditure. When that property is in another country, there are additional tax and estate planning implications to consider.



IMMIGRATION

Ontario's *Dominance* in Decline

The average per-immigrant amount invested to help immigrants stands at almost \$3,000.

This

immigrants to Canada has been in steady decline for the past few years. In 2005, about 64% of all newcomers settled in Ontario (mainly in and around Toronto) but by 2010 the number had dropped to 52%. Is that a bad thing? I guess the answer depends on whom you ask. It's safe to say that Mayor Ford of Toronto and many of his supporters are not losing any sleep over this relatively recent downward trend. On the other hand you have to wonder what Toronto would look like today without the major influx of international and provincial migrants over the last 30 plus years. It's difficult to imagine any metropolis retaining its world-class stature once it ceases to be a magnet for the best and brightest.

On a practical note, the funding that the federal government provides to Ontario to help settle new arrivals has and will be adjusted according to the province's reduced intake. In 2009/10 the amount was \$390 million. In 2010/11 the sum was reduced to \$346 million and next year it is projected to be lower still, at \$315 million. We're not talking about "chicken feed" here. Ontario's Minister of Immigration has warned that the disappearance of cash will hurt newcomers to his province but it's difficult to find fault in the federal government's position that settlement allocations across Canada be based on the share of newcomers that provinces and territories are able to attract. Besides, since 2005 the federal government has increased its funding to the provinces for immigration settlement almost threefold. The average per-immigrant amount that the Canadian government invests to help immigrants in the provinces outside Quebec stands at almost \$3,000. By the way, Quebec has negotiated a separate funding agreement with its federal counterpart and will receive, at a minimum, in excess of \$5,000 for each immigrant who settles in that province next year. I'll tell you where Ontario does have a legiti-

mate beef with Mr. Harper's government. Citizenship and Immigration Canada (CIC) is to blame for the decline of immigrants to Ontario by slowing down, almost to a crawl, the processing of permanent resident visa applications submitted under the Federal Skilled Worker (FSW) category prior to Feb. 28, 2008. Most of those applicants were and are destined for Ontario. (Canadavisa)

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4. Many Ghanaian girls are lured by unscrupulous human traffickers who entice them with stories of the Eldorado and eventually land them in harems and prostitution in foreign lands.

5. There are many Ghanaians who have acquired foreign tastes so much so that when inflation made it difficult for them to obtain their needs, they decided to vote with their feet to exit the Ogyakrom (Fire Town) poverty syndrome.

6. The explosion of the information super highway, ICT facilities such as the internet and cell phone, has drastically improved connectivity, networking and interaction between Ghanaians and outsiders.

7. Some Ghanaians went outside to seek political asylum, especially during the late 70s and throughout the 80s, when the military were in power. Some Ghanaians even claimed they were being persecuted for their religion and they forged newspaper cuttings to buttress their case.

8. It is fashionable among some known tribes that if one family member gets outside, he or she should move heaven and earth to bring over other family members, whether they are viable or not.

9. There are many pull (centripetal) and push (centrifugal) forces connected with Ghanaians in the Diaspora. One of them is the extent of corruption in our governmental agencies which puts off many an honest worker. Besides, there is a lot of tribalism, nepotism and "home-boyism" at many workplaces throughout Ghana such that many frustrated graduates see no fairness of effort and they parachute out into the Diaspora where they expect fair treatment. To their chagrin and consternation, they encounter a lot of racial

bigotry and discrimination and they are caught between two stools, whether to return to Ghana or continue their sojourn abroad and endure the harsh and bitter winters, alien cultures and the hidden racism. I remember in 1977, there were severe droughts and food shortages in Ghana, which recurred in 1983, hence the terminology, Rawlings Chain, referring to many famished Ghanaians having their neck bones being quite pronounced and visible because of starvation.

10. The mad craze of materialism in Ghana whereby people show off their cars, clothes and mansions, drove many a guy to lunge into the Diaspora, some without any calculated plan. In those halcyon days of Agege (Nigeria) exodus, many returnees came home with a lot of gadgets to show off to their relatives and friends, who became convinced that the streets of Lagos and Abuja were paved with gold.

11. Many Ghanaians lack entrepreneurial skills, despite their sound educational qualifications. They only look for white collar jobs in the formal sector, which unfortunately cannot absorb the over supply of Ghanaian graduates. Thus the supply was far in excess of demand. Hence, the high levels of unemployment in Ghana forced many frustrated graduates to venture into the Diaspora.

12. There have been instances of engineers and economists finding jobs only in the classrooms as teachers in the classroom. What a sheer waste and misallocation of resources!

13. Cultural practices such as female genital mutilation, practising of witchcraft, and inheritance or succession issues, such as being en-stooled as a chief, are some of the cultural issues which have made some Ghanaians go into the Diaspora.

14. Many other Ghanaians in the Diaspora cannot come back to Ghana because they have no legal papers of residence where they are, and once they get on the plane, they

cannot go back where they emplaned, or at the airport, they will be arrested for illegal stay.

15. Some Ghanaians have been abused, exploited and short-changed and they have not been paid what is due them so they are stranded economically and financially. There are others on mortgage who have bought houses and paying for them through the nose.

16. Some Ghanaians are fugitives of the law in Ghana as they committed offences like treason, arson, libel, sedition, embezzlement, murder, drug trafficking, rape among others. 17. Others in the Diaspora have entangled themselves with foreign wives or they have sought foreign citizenship and acquired many rights such as pension, properties and voting rights. These have integrated wherever they are.

18. There are those whose children are enjoying the better educational facilities outside there in Canada, Finland, Sweden, Australia, South Korea, Japan, USA and UK and who think that they will only come to Ghana when their children are through school. But then, will the children agree to follow mum and dad home?

19. Many Ghanaians in the Diaspora who visit home frequently are put off by the noise, filth, traffic jam, heat, poverty, poor service delivery, corruption, incompetence and the sophomoric braggadocio, petulance and penchant of the Ghanaian for virulent and vituperative altercations.

20. Some relatives in the past received remittances for putting up buildings for Diasporeans which they squandered in an act of blue murder. Thus, some Ghanaians have vowed not to come home to roost as they have shown a clean pair of heels, fleeing from their own kith and kin who did not keep the faith.

21. It is believed that some Diasporeans have been cursed or bewitched by their relatives not to return home so that they alone can enjoy the family heirloom or inheritance.

Preventing Conflict at Work—

By Neil Thampson



Ultimately there is no guarantee that we will be able to prevent conflict. The point was made that the complex dynamics between people in social interaction will inevitably lead to conflict sooner or later. However, there are steps that we can take to try to keep conflict to a minimum - not to prevent it altogether (as that would clearly be unrealistic), but rather to prevent certain occurrences at least.

Many conflicts can be seen to arise as a result of a breakdown in communication. A key issue, therefore, in preventing conflict is the importance of ensuring that communication takes place as effectively as possible. Conflict frequently arises from people having different perspectives on a situation or different interests in relation to that situation. The differences in their perspective can therefore easily lead to a communication breakdown in which each party fails to take on board the perspective of the other, and they therefore fail to 'connect' with one another in a meaningful way.

Conflict can also arise as a result of the misuse or abuse of power (for example in the case of bullying or harassment). At certain times at least, therefore, preventing conflict is likely to involve making sure that policies and procedures in relation to bullying and harassment are in place and are actively used, rather than simply being pieces of paper on a shelf gathering dust. The same can be said of discrimination. Where an individual or group is being unfairly discriminated against, we should not be surprised if the situation leads to conflict. Conflict can also be

closely associated with value differences. For example, it is often said in relation to particular teams that there is a lack of teamwork because of personality clashes within that staff group. However, it can be argued that differences in value positions play a much greater role in team conflict than individual personality differences. For example, it is not uncommon for people to be able to get on well together socially (and therefore have no apparent personality clashes), but still not be able to work effectively together because of their different approaches to the work task. These differences of approach are likely to owe a great deal to differences of value perspective. A further important way of preventing conflict, therefore, is to be clear about the value base of a team's work and attempt to deal constructively with any differences of perspective.

Similarly, much conflict can be prevented by making sure that there is a suitable forum for dealing with any differences and tensions in the early stages before they develop into much more serious conflicts. This, therefore, involves creating a working environment in which openness, honesty and trust are valued - something which requires leadership skills. Preventing conflict is therefore an issue closely associated with leadership. A good leader is someone who is able to nip conflicts in the bud wherever possible, and to deal with them positively and constructively in those situations where they cannot be avoided.

Thy Will Be Done on Earth

By Victoria Baiye

While teaching His disciples to pray Jesus said in Matthew 6:10, “Thy kingdom come, Thy will be done in earth, as it is in heaven.” The Contemporary English Version of that scripture says, “Come and set up your kingdom, so that everyone on earth will obey you, as You are obeyed in heaven”. It is very easy for us as Christians to pray that God’s will be done on earth. However, we need to forget about the earth as a whole sometimes and focus on our own individual lives. You are born again, but have you truly allowed God to set up His kingdom (that is, His power, authority, control, command, dominion, supremacy, governance, sovereignty, reign, rule, etc.) over your life? Are you obeying God the way He is obeyed in heaven? Are you allowing His will to be done in your life as it is done in heaven?

We want to look here at some people in the Bible who did something that many Christians today do not do. Mark 1:16-20, “Now as He walked by the sea of Galilee, He saw Simon and Andrew his brother casting a net into the sea: for they were fishers. And Jesus said unto them, Come ye after me, and I will make you to become fishers of men. And straightway they forsook their nets, and followed Him. And when He had gone a little farther thence, He saw James the son of Zebedee, and John his brother, who also were in the ship mending their nets. And straightway He called them: and they left their father Zebedee in the ship with the hired servants, and went after him.”

Note that in each of these cases the people that Jesus called followed Him without asking questions, unlike many of today’s Christians. One reason why many Christians do not react to Jesus’ instruction the way Peter and Andrew did is that they do not pay attention to Matthew 6:25-33, “Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment? Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they? Which of you by taking thought can add one cubit unto his stature? And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, they toil not neither do they

spin: And yet I say unto you, That even Solomon in all his glory was not arrayed like one of these. Wherefore, if God so clothe the grass of the field, which to day is, and to morrow is cast into the oven, shall he not much more clothe you, O ye of little faith? Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.” If Jesus were to say to some present day Christians the same thing He said to Peter and Andrew they would probably tell Him there is no way they would leave their fishing nets and follow Him to catch men because they cannot sell men for money to take care of their families. How many times have you refused to obey the Lord’s instruction because you thought obeying it would create problem for you and your loved ones?

How many Christians today would be willing to leave a well-paying job and go into the mission field in obedience to God’s command without fearing that God would abandon them on the mission field to suffer? Many Christians would refuse to obey God and then in a bid to make things up to Him and silence their conscience they would plug themselves into several departments in their church, get “really busy” for God and also increase their financial giving, forgetting that “to obey is better than sacrifice, and to hearken than the fat of rams” (1st Samuel 15:22). The care for what they will eat, drink, etc. makes it difficult for many Christians to allow the will of God to be done in their lives. We need to let it register in our heart that “Every good gift and every perfect gift is from above, and cometh down from the Father of lights, with whom is no variableness, neither shadow of turning” (James 1:17). That way, we will be always ready to obey Him without fear.

There are also many Christians who do not follow the Lord’s calling like James and John did because they are not completely ready to submit to what Jesus said in Luke 14:26-27, “If any man come to me, and hate not his father, and mother, and wife, and children, and brethren, and sisters, yea, and his own life also, he cannot be my disciple. And whosoever doth not bear his cross, and come after me, cannot be my disciple.” James and John could have told the Lord, like many Christians of today probably would, “We cannot just leave our father to run the family business with hired servants because they will never be as committed to the business as we are. How do you expect us to just walk away?” Many would choose their father, mother, wife, etc. if there is a clash of interests between these individuals and the Lord their Savior. However, if the Lord’s will is to be done in your life as it is done in heaven, you must give Him preeminence over everyone else in your life without, of course, failing in your responsibility to your family.

WHY ARE THERE SO MANY GHANAIS IN THE DIASPORA?

By Kwesi Atta Sakyi

It is often said that now we live in a global village, and home is wherever you find solace and you can ply your trade to make ends meet. A cursory and perfunctory look at migrations around the world, will inform you that in the past, many Irish, English, Italians and Greeks emigrated in droves to the US. In my native Ghana, in the 50s, 60s and 70s, we could find many foreigners in our midst, notably Nigerians, Lebanese and Syrians. Matters in Ghana came to a head when a series of coup d’états spelt doom for many people, starting with the coup of 1966 which ousted our first President, Osagyefo Dr. Kwame Nkrumah. In 1972, we had Gen Acheampong’s coup to be followed by the palace coup of 1978 which saw Gen Akuffo in power briefly, only to be replaced in June 1979 by J.J. Rawlings’ bloody coup. Then again there was the December 31st 1981 coup which ousted Dr. Hilla Liman, a democratically elected leader. All these coups brought political and social trauma, mayhem and instability to our country, Ghana, hence the exodus of many Ghanaian professionals, fleeing to seek the Golden Fleece and greener pastures outside the shores of the once Gold Coast, now Ghana.

Currently, there is no place on earth where you will not find Ghanaians, be they

doctors, engineers, professors, nurses, teachers, taxi drivers, prostitutes, you name it. The favorite destinations of Ghanaians are UK, USA, Germany, Australia, Holland and within Africa, Nigeria, Libya and South Africa. I think it is high time our government conducted a census of Ghanaians in the Diaspora to quantify the amount of human capital we have locked up outside there. I am aware of our embassies trying to build a database of nationals wherever they are found. But then, some Ghanaians get lost in transit and they change their identities and nationalities. Some feign foreign accents and speak gibberish, with fanny dressing, and mannerisms. Yet, their physiognomy glaringly gives them away. I was astonished to hear that there are Ghanaian taxi drivers and waiters in Iceland and prostitutes in the Andes in the deep hinterland of Brazil.

Reasons why there are so Many Ghanaians are in the Diaspora.

1. Ostensibly, many undergraduates went out to pursue post-graduate studies as our universities in the late 70s became haunts of police and military assault and brutality. Besides, some of our lecturers and professors were mean and harsh, always putting down bright students. So many undergraduates vowed to go out to do post-graduate

“Ostensibly, many undergraduates went out to pursue post-graduate studies as our universities in the late 70s became haunts of police and military assault and brutality.”

studies as the negative attitude of some lecturers put them off.

2. The extended family system puts a lot of pressure on young workers who find out that their earnings in Ghana cannot meet the unbridled demands from their immediate and remote family members. Hence, the only alternative is to join the exodus bandwagon.

3. Many young men, some of them with the barest of education, venture out to seek adventures, travelling like Marco Polo who journeyed to China in 1272 to the court of Kublai Khan to bring silk and spices in Italy.