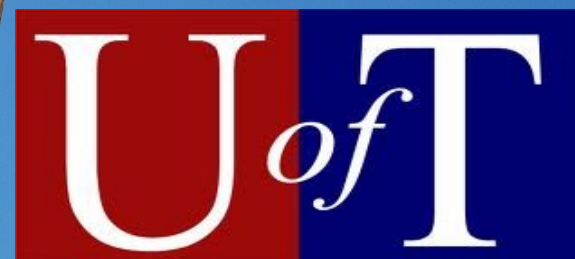


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CHILDREN EDUCATION | SHOULD SEX EDUCATION BE TAUGHT AT SCHOOL?



By J.W. Katende

THE agenda to demystify and revolutionise traditional values and practices looks attractive, but may be counter-productive in terms of human development. Such is the case with human sexuality. According to the 2001 UNICEF report, teenage sexual activity, teenage pregnancy, teenage birthrate and teenage-related abortions are more rampant in the Western world. This alarming index is directly linked to the sexual revolution introduced in the 1960s.

Through the programme of sex education in the classroom and the media, rather than in the family, the sexual revolution endeavours to separate sexual pleasure from reproduction. Slogans like ‘sexual expression, free love and commercial sex’ belong to this revolution. Sex education refers to formal programmes of instruction on human sexual anatomy, sexual reproduction, sexual intercourse, reproductive health, emotional relations, reproductive rights and responsibilities, abstinence, contraception, and other aspects of human sexual behaviour.

Most of these programmes are known to give premature and explicit sexual information, exploring every graphic detail about sex, but with inadequate moral guidance. They give too much, too soon and too publicly. The World Health Organisation and international NGOs are imposing the sex education agenda in Africa under the guise of stemming the growing AIDS epidemic. But the approach is eroding the traditional African family and cultural values. Such values would have greatly contributed to the on-going construction of the global village.

The traditional wisdom of the Church has always held that the sacred mystery of human sexuality should be prudently and delicately revealed by parents in the intimacy of the home. Parents are the ones who can best introduce the child to the beautiful love that comes first from the heart and the mind before being expressed in the body. Beginning with the changes which their sons and daughters experience in their bodies, parents are thus bound to give more detailed explanations about sexuality, in an on-going relationship of trust and friendship. This right and duty is deemed to be irreplaceable and inalienable.

IMPACT OF HEALTH DETERMINANTS | HEALTH FOCUS

The Impact of Determinants of Health Among African Immigrants

EDITH WAMBAYI DISCUSSES the stressors of African immigrants in their new country—Edith can be reached at (416) 297 6826 or at help_consultancy@yahoo.com)

BY DR. EDITH WAMBAYI



Did you know that one in five people is living with mental illness and that many are not aware of the condition? Mental illnesses are a result of daily activities and experiences. The lack of awareness is largely due to stigma that leads to silencing mental health patients in many communities. Daily surroundings and experiences determine our physical and mental well-being. According to the World Health Organization (WHO) the social determinants of health are

defined as “the conditions in which people are born, grow, live, work and age, including the health system. These circumstances are shaped by the distribution of money, power and resources at global, national and local levels, which are themselves influenced by policy choices.” In view of this definition, literally everything in one’s life is a determinant of health. The most important aspects of our lives are shaped by income and wealth distribution, cultural practices, education and employment, housing and living conditions, and security. It is important for people to understand that all aspects of life have a direct or indirect effect on their physical and mental health. Unfortunately, the stigma and denial associated with mental health have a negative impact on communities leading to delayed support for those with mental health conditions.

Most members of the Continental African community are new immigrants to Canada and are faced with settlement issues such as unemployment, integration, housing and access to health and social services among others. These issues have a tremendous effect on people’s mental health. Most people may not realize when slipping into a depression and other mental health conditions including drug addiction and abuse. People living with mental issues and illnesses are often shunned by family and community due to associated stigma with these conditions. The paucity of research on social determinants of health and their impact on mental health is a further reflection of the stigma associated with mental health conditions. When this is happening among health professionals who are supposed to safeguard our health the situation is even more detrimental. As well as new research there is a need for knowledge on mental health issues and their causes among communities through outreach of culturally appropriate and well-targeted messaging. An understanding of the root causes of mental health and social determinants of health in

general will enhance the capacity of communities in recognizing signs of common conditions such as Depression.

Most members of the Continental African community are new immigrants to Canada and are faced with settlement issues such as unemployment, integration, housing and access to health and social services among others.

These conditions are not commonly understood in most African communities and where they are known they are stigmatized or worse still normalized. In most communities domestic violence is normalized as part of life and victims drift into depression unknowingly. Coupled with stigma are other systemic and societal drivers such as structural inequalities and racism which lead to unwarranted social exclusion. Majority of African immigrants are constantly faced with low income, unstable employment, low levels of education and literacy.

As well, they are often faced with poor living conditions associated with neighborhoods characterized with insecurity. These stressors make it difficult for African immigrants to fully integrate into Canadian life and be able to access social, economic, political and cultural resources. Many are therefore forced - **Continued on p. 19**

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Foreign Trained Nurses —Just What the Doctor Ordered

“Due to the shortage of nurses, one hospital in Quebec, has recently announced that they respond to any nurse who submits a resumé within 1 hour”

An aging population combined with a shortage of nurses is a dangerous combination for the Canadian health care sector. The number of practicing nurses is declining worldwide and in Canada, the shortage of nurses is causing longer hospital wait times and a decrease in the quality of service provided. Canadian nurses themselves are part of the problem. In the province of Quebec alone, over 71,000 nurses are now over the age of 55 and are quickly approaching retirement. Canadian nursing schools are not producing enough graduates to fill the nursing vacancies and because of this shortage, countless nurses are required to work over-time.

As Canada is not producing enough nurses, foreign-trained nurses may be the best prescription. Canadian immigration programs, such as the Federal Skilled Worker Program, target specific occupations that are in high demand in Canada, like Registered and Licensed Practical Nurses. Last June, the Federal Skilled Worker Program was adjusted so that only 1,000 applications would be accepted for each of the 29 eligible occupations. As of December 2010, Registered Nurses had already reached the cap limit. Attorney David Cohen offers the following advice for nurses, “Although the Registered Nurses occupation has reached its cap limit under the Federal Skilled Worker Program, Licensed Practical Nurses still have over 800 spots available. An applicant needs one year of paid work experience as a Licensed Practical Nurse within the past 10 years in or-

der to qualify, even if they are not currently working as a Nurse. As well, there are many other immigration programs available for nurses, such as the Quebec Skilled Worker Program and the numerous Provincial Nominee Programs. Nurses can also obtain a work permit for Canada once he/she has a job offer from a Canadian employer.” Many Canadian hospitals are currently in desperate need of nurses. Due to the shortage of nurses, one hospital in Quebec, has recently announced that they respond to any nurse who submits a resumé within 1 hour. All nurses, including those who are internationally trained, are required to be certified by a provincial regulatory body before they are able to practice in Canada. Registered Nurses, except those wishing to practice in Quebec, must also pass the Canadian Registered Nurse Examination. Canada’s Economic Action Plan and the Foreign Credential Recognition Program are working together to assist foreign workers to better integrate into the Canadian workplace.

The assessment of foreign credentials and experience is currently being streamlined for 8 priority occupations, including Registered Nurses, meaning their credentials will be evaluated in less time compared to other occupations. The next set of 6 priority occupations will include Licensed Practical Nurses. If you are a foreign-trained nurse who wants to immigrate to Canada, there has never been a better time to apply. (CIC)

PUBLISHER’S NOTE



COMING NEXT ISSUE

APRIL 2012:

- Applying to the University
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Celebrating Two Years of Publication

PROF. PHIL TAM-AL ALALIBO

As we celebrate our second year of publication, we reflect on the road we have travelled from the day our first issue hit the stance to this day, 24 months and 29 issues later. It was March 1, 2010 when the very first copy of the magazine reeled off the press. At the time, we didn’t know how the it will be received and we were very concerned about the possible dearth of sponsorship in a market that was and still is

saturated with many magazines and newspapers. But with hard work, perseverance and lots of advertising, AIM has attracted a number of quality sponsors from educational institutions to health organizations to churches. In the last 24 months, our readership and distribution have grown beyond our imagination to the extent that we continue to receive calls from immigrant settlement agencies and Africans across the country to add them to our subscription lists. Our success is owing to the fact that we have remained true to one ideal, - to tell the

African story and to be a firm advocate for the African in Canada. In two years, we have covered many success stories that continue to provide the impetus for Africans to realize their Canadian dreams—from the endearing story of Kingsley Marfo, a Ghanaian immigrant and businessman, proprietor of East End African Tropical food store to the motivating story of Nigerian-born and Toronto based lawyer, Johnson Babalola to the amazing creativity of cake designer, Ini Erivwo. Thank you for another successful year!

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PROFESSIONAL APPEARANCE

A Recipe for Success in the Western World

By Prof. Phil Tam-Al Alalibo

The importance of grooming for men cannot be overstated, especially, when one is lodged in Western societies where sharp appearance and tidy disposition appear to be the currency for advancement, respectability and sociability. It becomes even more expedient when one is a professional in the US, UK, Canada, etc, competing, as it may, with the natural-born citizens and others who are equally or more qualified. A well-groomed man, even if deficient in other qualities is always exuding with confidence and an unparalleled air of competence, even if imagined, fanned by a soothing ego. I attended an international workshop a few days ago where it was noted “*The way you are addressed depends on how you are dressed*” and nothing, my friends, could be far-

thest from the truth. Against this backdrop, I must note that there are millions of African men who groom daily and appear like a million bucks to the sheer envy of their wives, girlfriends, colleagues, friends, classmates and what have you. I see them on the streets of New York City, Toronto, Chicago, at the universities, at national and international conferences and at several other places around the country. But yet, there are many more that must be convinced on the utter importance of grooming and neat appearance, especially, in professional setting, and there, indeed, lies the problem. A few years ago, I was part of a seven-member hiring committee for a large organization that interviewed six Africans out of a total of thirty-three candidates interviewed for various positions within the organization. Of the six, two were young ladies in their late twenties and four gentlemen in their early to late thir-

ties, perhaps, one in his early forties. I mention this not to diminish these respectable individuals in anyway, but only as an example of the difference appearance makes in the decision-making process behind closed doors when all indexes appear equal and not easily discernible. This is such a crucial point that every professional African gentleman in the Western world (and even in Africa) must take note of if he must continue to impress and make his mark in a fiercely competitive professional world. African men in the Diaspora who are engaged in various spheres of professional endeavors need to latch on to every advantage, and professional appearance plus sheer competence are two of the important variables in this regard. If the nature of one’s job does not allow for professional appearance, that’s fine, but to the extent that it does, its impact, overt or covert, must therefore not be overlooked in the grand scheme of things. We speak not of \$2,000 Amani suits or a \$300 pair of Italian made shoes, but really about the simple things one would learn

in Grooming 101 early in life, such as polishing one’s shoes, ironing one’s cloths properly, applying cologne and deodorant to areas that easily “go whack” due to the rigors of the day, ensuring a clean shirt collar without rings, especially, if the shirt is white, etc. These are the fundamentals of neat appearance which appear to be fast dissipating like the troubled ozone layer. And back to the candidates; I confess now, that all of the six were highly qualified for their positions and competed well with other candidates from around the world. I personally liked them as their intellect was convincing; but there was a major problem with the four gentlemen – their appearance. Even though it should not factor in such a crucial decision as long as the substance is there – in this case, it was too blatant to ignore. The way the men appeared for their interviews, I’m afraid, left much to be desired by all members of the committee, hereby, underscoring the importance of physical appearance in such situations. And in spite of the fact that they articulated themselves rather well in their various areas

of expertise, their appearance, invariably, tipped the scale in favor of other candidates who performed equally well and for good measure appeared quite professional. One of the gentlemen appeared in a sorrowfully unironed suit and black pair of shoes that appeared to have turned white from years of going unpolished. How much is a bottle of black shoe polish at Wal-Mart? I checked, it was \$3.95, \$4.27 after tax. Noticing that he came all the way from California for the interview, he must have failed to request an iron from the hotel he lodged in. But the prevailing thinking among the committee members was – if he could not carter to his appearance on such an important day, what sort of appearance would he put up when representing the organization in crucial events and conferences? Another appeared with beards capable of making the marks in the Guinness Book of Records as the most unkempt. It was all over his face like the map of Africa with fifty-four states littering the landscape. If you must keep beards, at least let

them be neat and well-groomed. And if that were an exception, yet one more odorized the entire boardroom with an offensive perfume to the point that one of the interviewers excused himself for some fresh air under the pretense of going to the washroom. The intrigue here is that the other candidates we saw did not have this problem and they were from all parts of the world. We saw candidates from Indonesia, Japan, Brazil, South Africa, Croatia, Turkey and many other places; all, appeared in appreciable professional attire for their interview, but the Africans. And that brings me to the last gentleman. He was impressive, but not entirely; well-groomed with sharply edged hairline and neatly combed hair; he appeared in what many would agree was quite a professional appearance, but his color coordination was awful and painfully vexing and I wonder now if he did not seek the advice of a lady before settling on such combinations. He wore a thinly striped black suit and pants (fine) but with - **Continued on p. 21**



The great vibrant and multicultural city of Toronto is home to thousands of Canadians of Ethiopian origin. In fact, it is noted for having the second largest Ethiopian population outside of the District of Columbia in the United States. To celebrate the large Ethiopian population, Mayor Ford recently proclaimed the month of March as an Ethiopian Canadian Heritage Month. In the proclamation, the mayor spoke of an “Ethiopian community that is committed to preserving its rich heritage and that has contributed greatly to Toronto’s diverse population”. He continued by saying that “Ethiopian Canadian Heritage Month provides the opportunity to showcase and share the community’s vibrant culture and traditions and longstanding history with Toronto residents and visitors”. The city followed the proclamation with a much att-

ended reception with many distinguished guests and leaders in attendance. A stone's throw away from City Hall where this historic designation happened earlier this month, at the intersection of Dundas and Yonge, a large group of Ethiopian Canadians gathered on Tuesday, March 20th. It marked a defining moment for the community as it joined a movement for Alem Dechassa, a young domestic worker living in Lebanon who mysteriously died a week ago. Her abuse was recorded on a YouTube video that has captured the imagination of Ethiopians all over the world. Her story also became a symbol of what is likely and arguably a modern-day slavery story. The YouTube video showing the 33-year-old mother being violently abused in front of the

Ethiopian consulate has sparked widespread condemnation. Her sudden death mere days after the video surfaced has further shocked, as well as given the desperate issue of violence against domestic workers a much needed platform. “I am here not just for Alem but for the thousands of Ethiopian domestic workers in the Arab [world],” said Tewodros Kassa as many people wept. “She must have happened to be the face of such a human tragedy,” explained yet another protester as Eden Hagos, one of the organizers, passionately listed the names of the many Ethiopian domestic workers who have died over the years in the Middle East. The vigil ended with candles being lit, names going on petitions and with a great emotional poem read by a young local artist. The organizers invited the guests the following day for a noon-hour sit in at the Lebanese consulate in the west part of Toronto.

About 60 protestors showed up with signs that read – “Justice for Alem”. As the gathering was forming, the consular refused to come out and acknowledge the presence of the protestors. The crowd persisted. However, soon a considerably large crowd started to gather and, with a blaring megaphone, called for the consul to come out and address them. Consul Mr. Nazem Mohamad El Kadri quickly came out to condemn what happened to the young mother and said he will do his best to relay the message to his government. With petition signed by hundreds of Torontonians, the organizers spoke of putting pressure on the Ethiopian and Canadian governments to shed light on the “modern day slavery “ that has affected countless lives. They need to try to come up with practical solutions to address what is slowly becoming a defining international issue for Ethiopians. As the crowd dispersed, one cannot help but acknowledge a great conversation that is beginning to unite and shape the Ethiopian diaspora, not just in Toronto, but all over the world. (culled from Sway Magazine)

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Canada

Ghanaians in Canada Pray for Mother Ghana

By Stephen A. Quaye, Toronto-Canada



“Though no parades were conducted, patriotic Ghanaian citizens in Canada in their special traditional regalia demonstrated their love”

As the 55th independence day anniversary parade kicked off in all the ten regions with the main parade at the Independence Square in Accra, Ghanaians in the Diaspora held a prayer services to seek God's direction for the country and to provide its rulers with wisdom and foresight. Since no parades could be held for the consul-general or acting high commissioner to take the salute of his citizens and Ghanaian children in Ottawa or Toronto, the clergy of various Ghanaian churches dedicated March 4, to prayers for the country to move in God's direction.

Though no parades were conducted, patriotic Ghanaian citizens in Canada in their special traditional regalia demonstrated their love for their home country through special church services held throughout the country. A special church service at Ghana Methodist Church in Toronto saw Ghana's consul-general, Mr. Kodjo Mawuto, atten-

attending and delivering a speech on behalf of the president to the congregation. He asked Ghanaians living in Canada and in the diaspora to always remember the country in their prayers not only when in troubles. "You must remember the country every time not in tears or weeping, not in times of hardships, but in times of progress, truth and happiness.

Preaching the sermon, Reverend [Dr] Emanuel Asare Kusi paid tribute to the early patriots who through their sweat the country gained independence. He urged congregants to contribute to the development of Ghana and not to diminish the contributions of the founding fathers but to build on those contributions to ensure a prosperous nation. The congregation affirmed their loyalty to mother Ghana by singing the patriotic songs,” YEN ARASESENI” with much joy. (Article modified for space and ease of reading)



Canada Cracks Down On "Passport Babies"

"We condemn the practice of circumventing our laws to game the system, leaving Canadians taxpayers with the bill. This is unfair and not right."

Citizenship and Immigration Canada is poised to crack down on so-called "passport babies" or "birth tourism" — the practice of travelling to Canada to give birth so that child can have Canadian citizenship — as a media report out of China reveals a ring of consultants that coach pregnant women to do exactly that. "We are aware of crooked consultants who encourage pregnant women to illegally travel to Canada to give birth and gain access to Canada's considerable benefits," Citizenship and Immigration spokeswoman Candice Malcolm told *Star*.

"We condemn the practice of circumventing our laws to game the system, leaving Canadians taxpayers with the bill. This is unfair and not right." The government will introduce changes to the citizenship laws in the next year, Malcolm said. An investigation by a Hong Kong newspaper found that bogus "consultants" are teaching Chinese women how to hide their pregnancies and how to apply for Canadian visitor or student visas. For a fee, the pregnant women are instructed to wear dark

clothing when crossing the border, not to pack any baby belongings and to lay low until they go into labour, at which point they should rush to the nearest hospital. Citizenship and Immigration Minister Jason Kenney told *CBC's* *Power and Politics* that this kind of fraud has been a problem for some time but that it's difficult to get a handle on the numbers. "By definition the hospitals don't ask. You know, when the birth certificate is issued no one is asking what was the immigration status of their parents."

So, there is no statistical register of this," Kenney said. Canada and the U.S. are the only two countries in the developed world that have an automatic inheritance of citizenship if you're born on their soil, Kenney said. He told *CBC* that he's asked his department to look at options for change. "The idea is that we don't want to encourage birth tourism or what some people call passport babies," Kenney said. "And maybe our citizenship laws are rooted in a time when people couldn't fly over here, fly in and out so quickly, so easily. I think maybe there's a need to modernize our approach," Kenney said. (Postmedia)

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9 A Tough Law: The Government of Canada has put in place a bar on sponsorship in an on going effort to deter people from using a marriage of convenience to come to Canada, Citizenship, Immigration and Multiculturalism Minister Jason Kenney ...

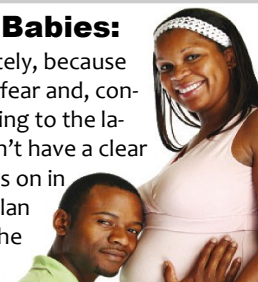


14 Toronto Ethiopians Protest: It marked a defining moment for the community as it joined a movement for Alem Dechassa, a young domestic worker living in Lebanon who...



22 Men & Babies:

Unfortunately, because many men fear and, consequently, avoid going to the labour ward, they don't have a clear picture of what goes on in there, and cannot plan for the time when the baby will arrive.



p. 19

6 | LETTERS TO THE EDITOR

7 | PUBLISHER'S NOTE

8 | SEX EDUCATION

➤ KEEP IT AT HOME?

10 | FINANCIAL PLANNING

➤ Identifying Your Comfort Level With Investment Risk

11 | AROUND AFRICA

➤ GHANA @ 55: Ghanaians in Canada Pray for Mother Ghana



RESPs: A Special Savings Plan for Education



15 | EDUCATION

➤ RESP: Reducing Your RESP Risk

17 | HEALTH FOCUS

➤ Impact of Determinants of Health

18 | JOB OPPORTUNITIES

➤ NURSES: Nurses, Just What the Doctor Ordered in Canada

20 | IMMIGRATION NEWS

➤ PASSPORT BABIES: Canada Close the Lid on "passport Babies."



LETTERS



Online

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-Online blogs on February Issue

➤ "Great experience in Rwanda for Dr. Chika. Not all African leaders are full of themselves." - AK Bam-lawi

➤ "Why is Black History Month the shortest month? Are we being cheated again by the larger society?" - Miran Mensah

➤ "Yvonne Nelson is very talented with her multiple roles in the entertainment industry. Like to see her more" - Nii Kwame

LETTERS TO THE EDITOR

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

Dear Editor;

Your coverage of Black History Month was commendable and insightful. I agree that Canada ought to place the emphasis on its own black history, unlike the United States, Canada really does not have a slave past, however, in the last century, especially, in the last fifty years, there has been an influx of blacks from the continent and the Caribbean making for a rich black Canadian history. It is important that we take a proactive approach as a country and begin to inculcate these values in our children. The achievements of black Canadians must not be distorted as society has a tendency to distort history. In the future, I would love to see more events that occur throughout the city published so the public can be well informed.

Maria F. Swakele
Ajax, ON

Dear Editor;

I am reacting to the opinion article published in your February issue by Dr. Chika Ezeanya regarding her trip to Rwanda. As a Rwandese, I am not surprised that a minister of the state would be so unassuming. As the writer may have noticed during her time in Rwanda, we take a simple approach to life and that is what sets us apart from the rest of the continent. We see the minister and those in power as serving the people, not the other way round and that may explain why the minister came in such a manner that others would see as unbefitting of his status. Rwanda has come a long way since the genocide that ravaged our country, for one, it has taught us how to appreciate the simple things of life.

Daphrose Ntahombaye
Toronto, ON

AFRICAN Immigrant

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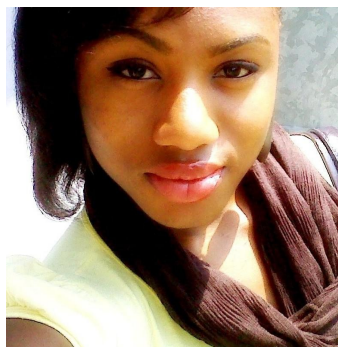
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JOHNSON BABALOLA

Johnson is a prominent Toronto-based immigration and real estate lawyer who has assisted hundreds of African immigrants to settle in Canada. He writes on immigration/real estate subjects. See ad on page 18 for more info.



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INI EDO | ENTERTAINMENT

BIG HEART

Nollywood Diva, **INI EDO**, to Launch Children's Foundation

by AKINNAGBE AKINTOMIDE

"The pretty actress floated this new foundation which coincided with her birthday last year, as a glimpse of the poor state of neighborhood and the plight of those kids triggered an emotion filled"

Screen diva, Ini Edo is set to launch a foundation called *Teach One, Save A Thousand*, a pet project aimed towards improving the education of kids living in a poor neighbourhood, Dustbin Estate in Ajegunle area of Lagos State. Ini, a Habitat Youth Envoy for United Nations has garnered recognition worldwide for her contributions to the growth of the industry and she is leaving no stone unturned to leave a footprint on the sands of time.

The pretty actress floated this new foundation which coincided with her birthday last year, as a glimpse of the poor state of the neighborhood and the plight of those kids triggered an emotion filled response from the Glo Ambassador. At that point, she made a resolution to alleviate the suffering of these kids, which led to the birth of her new pet project. Presently, she has set the structures in place and is set to launch it soon. As an ambassador of the United Nations, her responsibilities are to promote socially and environmentally sustainable towns and cities with the goal of providing adequate shelter for all in Nigeria and Africa as a whole. Ini has truly taken to her new role and has embraced her call to responsibility backed with veritable actions to achieve her desired goal.



INI EDO
NOLLYWOOD STAR DIVA



From p. 17

into isolation with dire consequences such as drug addictions and suicide. There are many programs that can be accessed if people stop stigmatizing mental health. For example, the *Let's Talk* project by Bell Canada launched in 2010 to support community programs on health promotion across Canada should be publicized in all communities by service providers and community leaders. These programs will enhance awareness, understanding and treatment of mental illness and promote access to care and research across the country.

Canada Introduces Sponsorship Restriction to Address Marriage Fraud

Citizenship and Immigration Canada

"I held town hall meetings across the country to hear from victims of marriage fraud," said Minister Kenney. "In addition to the heartbreak and pain that came from being lied to and deceived, these people were angry."

The Government of Canada has put in place a bar on sponsorship in an ongoing effort to deter people from using a marriage of convenience to come to Canada. Citizenship, Immigration and Multiculturalism Minister Jason Kenney announced. Regulatory changes now in force mean sponsored spouses or partners will have to wait five years from the day they are granted permanent residence status in Canada to sponsor a new spouse or partner. Until now, a sponsored spouse or partner arriving in Canada as a permanent resident could leave their sponsor and sponsor another spouse or partner themselves, while their original sponsor was still financially responsible for them for up to three years. "I held town hall meetings across the country to hear from victims of marriage fraud," said Minister Kenney. "In addition to the heartbreak and pain that came from being lied to and deceived, these people were angry."

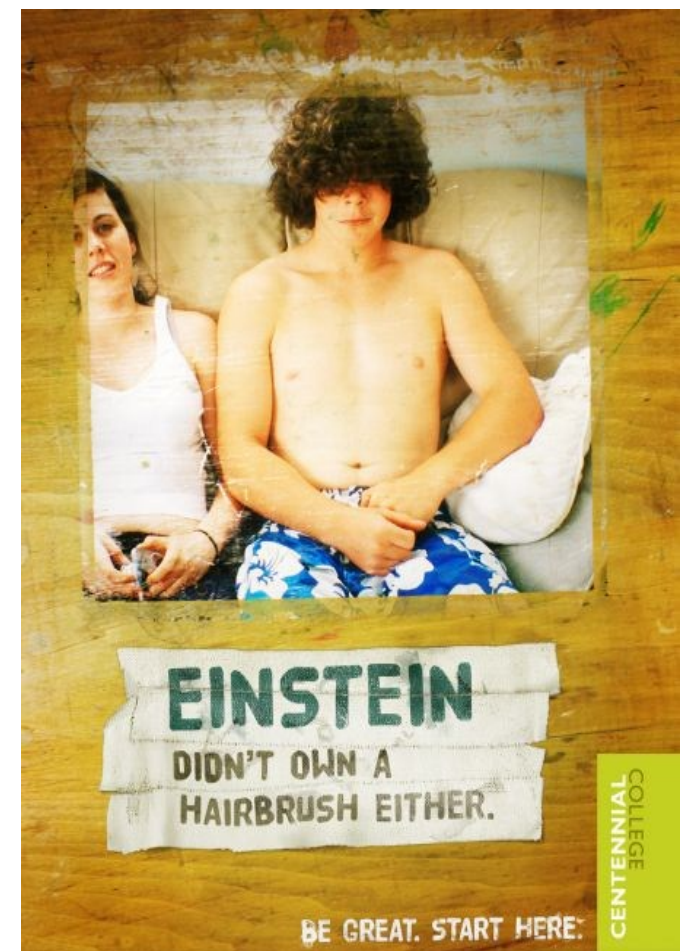
They felt they had been used as a way to get to Canada. We're taking action because immigration to Canada should not be built upon deceit." Minister Kenney was joined by representatives of Canadians Against Immigration Fraud (CAIF) at the announcement. "We welcome the steps taken by the Honourable Jason Kenney to stop marriage fraud," said Sam S. Benet, President of CAIF. "These measures will definitely protect the integrity of our immigration system." Spousal sponsorship is open to abuse when a person enters into a relationship – such as a marriage or a common law partnership – in order to circumvent Canada's immigration law. Concerned with the problem, the Minister held online consultations in the fall of 2010 to gather public opinion and ideas on how to best address marriage fraud. "Many of the people who took part in the consultations made it abundantly clear that marriage fraud poses

a significant threat to our immigration system," added Minister Kenney. "Our government has listened to the victims of marriage fraud and all Canadians, and acted to crack down on those who engage in fraud and abuse Canadians' generosity and our immigration system." Barring such sponsorships is consistent with similar restrictions imposed by Australia, New Zealand and the United States. The proposal for a five-year sponsorship bar was pre-published in the *Canada Gazette* on April 2, 2011, and was open for a 30-day public comment period. The changes coming into force on March 2, are posted on Citizenship and Immigration Canada's website and will be published in Part II of the *Canada Gazette* on March 14, 2012.

To show it is serious about cracking down on marriage fraud, CIC is taking a number of steps to deter it. For example, in addition to the sponsorship bar, further public consultations are also expected to begin in the coming weeks on a proposed conditional permanent residence measure. A Notice of Intent proposing the development of this conditional measure was published in the *Canada Gazette* on March 26, 2011. The measure aims to deter people in newer relationships from using their relationship to gain quick entry to Canada as permanent residents when they have no intention of staying with their sponsor. In addition, legislation to crack down on crooked consultants came into force in June 2011 and last spring, CIC launched an anti-fraud campaign, which will be re-launched this month. This includes a short video warning people not to be duped into committing marriage fraud. The video directs people to a special link on the CIC website (www.cic.gc.ca/antifraud) to find out how to immigrate to Canada the right way.



JASON KENNEY, IMMIGRATION MINISTER



From p. 10 (*Investment Risk*)

of these questions is twofold. First, they serve as a tool to prepare you for what you should expect. Second, they focus on your logic and emotions specifically designed to identify a consistent pattern of how you perceive investment risk and what you are capable of realistically withstanding. Often risk is measured by your ability to withstand investment losses. This is such an important indicator because it does not matter if you are a conservative investor or an aggressive investor; it takes time for an investment strategy to work. The biggest mistake you can make is to overstate your comfort level with risk, as this is often a precursor to abandoning your investment strategy at the first sign of market volatility. Choose the right strategy from the start and stick with it. Over the long term you will be rewarded. Perhaps you completed a questionnaire some time ago but are uncomfortable with how the market is behaving. This is not an uncommon reaction to the market volatility that has been prevalent in recent years. As a result of this volatility many investors now have a far better understanding of what to expect from their investment and what they are comfortable with. It is human nature to

assume more risk when things are moving along quite well. The late 90s were a prime example where investment markets were steadily moving upwards and more investors were willing to assume greater risk by investing in a more aggressive portfolio. This was because the concept of risk seemed so far removed. Now that we are coming out of a bear market, many investors have had time to reflect on what investment risk means to them. Situations such as these certainly warrant a review of your investment goals as well as the completion of a new investment questionnaire. For new investors, it is highly recommended that you take adequate time to complete an investment questionnaire. If you have been invested for some time but are uncomfortable with the behaviour of the markets there is no time like the present to work through a questionnaire and realign your investment portfolio with your investment goals. Many valuable lessons have been learned through experience and many investors have come to learn they are actually more risk averse than they once thought.

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IDENTIFYING YOUR COMFORT LEVEL WITH INVESTMENT RISK—Separating facts and feelings to create the right portfolio for you.

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

Does the fluctuating value of your investment portfolio cause you great discomfort? Are you confident the value of your investment will be sufficient when you need it?

These are but a few questions you may want to consider as you look towards your financial future. Investing for the future can be a tricky business as there are so many things to consider — and who better understands

the amount of investment risk you are comfortable with than you? But with so many different types of investment products, different asset classes, different industries and countries, determining the right strategy becomes a daunting task. Taking the time to make the right decisions is imperative, as this will determine the manner in which your investment portfolio is constructed. For instance if you are uncomfortable with investment risk, an appropriate investment portfolio would be comprised mainly of the more stable fixed income type investments. The focus is on capital preservation and income generation. As equities are added to a portfolio the potential for a higher rate of return increases, but so too does the volatility of your investment.

One of the best tools to assist you through the process of identifying how comfortable you are with investment risk is our

investment questionnaire to get you thinking about how much potential investment risk you are prepared to assume. Answers in the questionnaire help us to create a framework that we use to construct a sound, well-diversified strategy for you. Completing the questionnaire with your Consultant tends to be the best approaches. Regardless of your own personal investment experiences or investment knowledge many investors feel they benefit from having the opportunity to further discuss certain points or have a professional expand on some of the questions. Although the questions are vital, the discussion around them is just as important as you develop solutions on how best to achieve an investment goal. Another approach is to complete a questionnaire on your own. There are some who see this as an advantage as they would otherwise feel a sense of urgency to complete the questionnaire without having ample time to reflect on a question or consult with other family members.

The downside is if you are an inexperienced investor with limited investment knowledge then you may have questions. Should you choose this latter approach, it is highly recommended that you seek answers before proceeding. The types of questions that appear on the questionnaire are both factual and feeling based. Fact based questions are used to gauge the period of time you are expecting to be invested and the length of time you expect to be withdrawing your assets. If your investment time frame is less than four years, you really should not be invested in any asset riskier than a T-Bill. That is because market volatility can be quite severe in the short term and an investment portfolio requires sufficient time to recover from that short term volatility.

Some experts believe that if you have a long investment time horizon — beyond ten years — you should invest in a more aggressive portfolio. The logic stems from historical trends that have shown over the long term you will benefit from a higher rate of return because you will have ample time to recover from short term volatility. While this may be true, the fact remains that a lengthy time frame will not change the way you feel in the short term when the markets go through a severe decline. That is why the feeling based questions make up such a large portion of a questionnaire. The purpose - **Continued on Page 16**



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Reducing Your RESP Risk



How do I reduce the investment risk for my RESP?

- Get expert help rather than invest on your own: If you choose an RESP from a financial institution, you can ask an adviser to help you invest your money.
- Choose a managed portfolio type of RESP: Here, a professional money manager invests your money for you. They'll talk to you about your goals and how you feel about investing, and then create a complete plan for your savings. Join a scholarship plan: With this type of RESP, an expert invests your money along with other people's money. The plan can only make low-risk investments, so you are less likely to lose money. Of course, a drawback with low-risk investments is that your money is likely to grow more slowly.

How do I reduce future risk for my RESP?

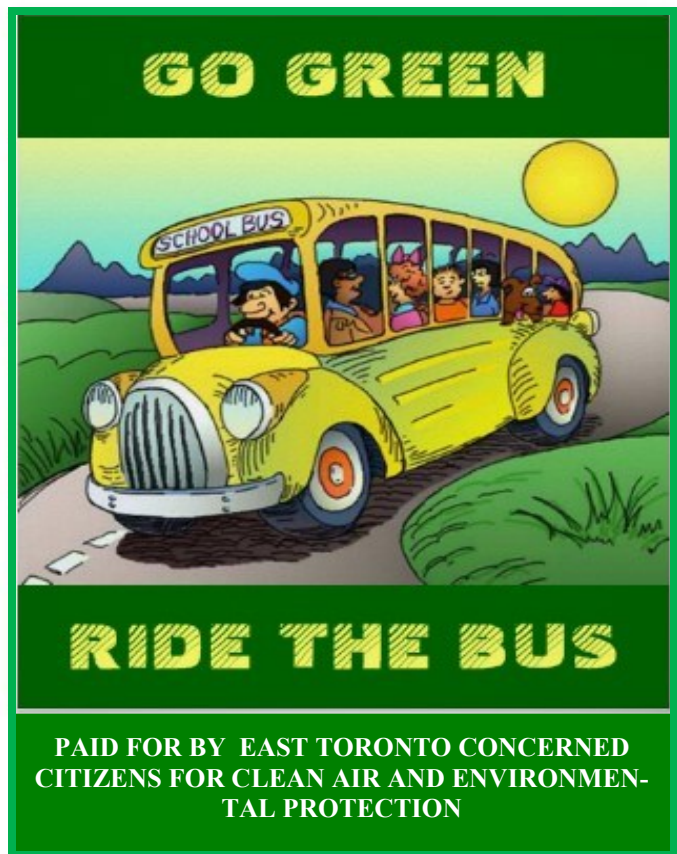
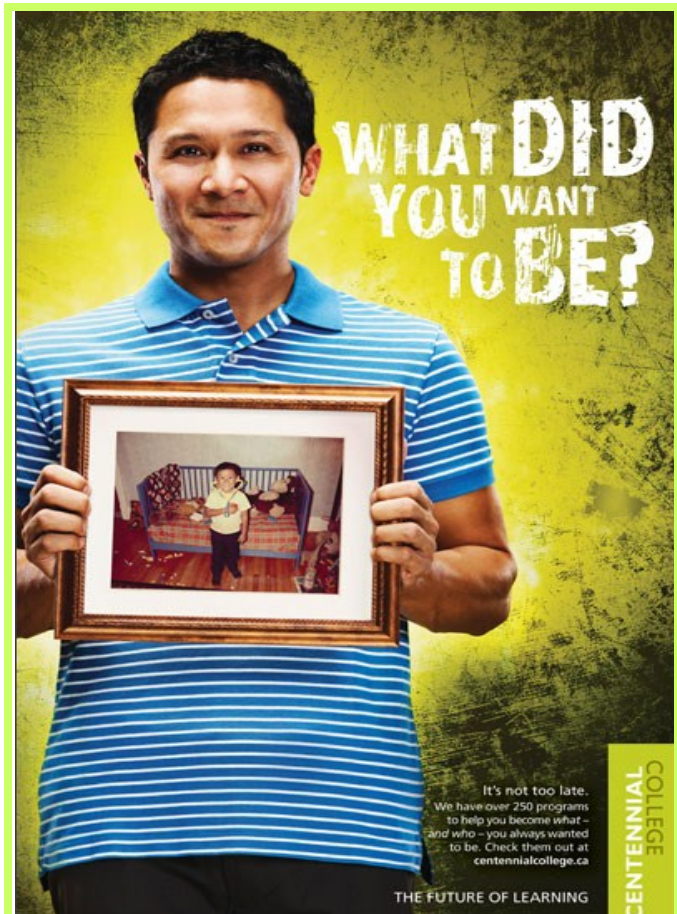
- Buy RESPs from a financial institution: These plans are the most flexible if you cancel, or circumstances change. With some scholarship plans, you may not get the full value of your savings back if you change your mind after 60 days.
- Make sure your RESP has flexible rules: Ask your RESP provider what will happen if you need to cancel your plan if your circumstances change. With scholarship plans, you may not get the full value of your savings back if you change your mind after 60 days. However, some of these plans will let you transfer your savings into an individual plan if your situation changes.
- Carefully consider whether to open a family RESP or separate individual RESPs if you have more than one child: The advantage of a family plan is that you can easily transfer money from a child who does not go on to study to one who does. On the other hand, all plans expire after 25 years, and if you have many children in the same plan, some of the younger ones may not be able to use the funds before the plan expires. Children who are just four years younger than other siblings may find they don't finish high school in time to take full advantage of a family plan. Consider opening one or more individual RESPs for these children.

What if there is money left in the family plan when it expires? If this happens, you won't have the option of transferring the assets to a Registered Retirement Savings Plan (RRSP), assuming you have contribution room. If you can't do the transfer, all the investment earnings still left in the RESP will be taxed at your marginal tax rate when the plan closes. Plus, you will pay an added 20% tax penalty. Under these rules, you could end up paying up to 70 cents tax for every dollar you made investing! If you have another RESP in place, you can transfer the money there.

Tip: Set up RESPs for each of your children if there are big age differences. This should help stop any plan from expiring before a beneficiary reaches the age of 21. At some point, if it makes sense, you can transfer the individual plans into a family plan so your children can share the RESP assets in a new plan. However, keep in mind that you are not allowed to do it the other way around. You can't divide up a family plan into multiple individual plans.

How do I reduce the risk of high costs for my RESP?

- Think about how much advice you really need: In many cases, you will pay higher fees to get expert advice. If you're comfortable making your own choices, you may want to choose an RESP from a financial institution. Fees may be lower for some self-directed RESPs as well.
- Find out the costs of being in a plan before you buy: Before you join an RESP, ask about all the different types of fees you will pay. Also, find out which fees the plan will give back if you leave. In many cases, you don't get a refund. Ask about the costs of any investment before you buy: Sometimes you will pay fees every time you buy and sell. You should think about what you will have left after you pay those costs. (Globe & Mail)



Planning for a baby is not a woman only affair

By Bob G. Kisiki

‘A new father has few ‘experienced’ fathers he can go to and say ‘hey Chief, in about five months our child is coming, God willing. What do I do to prepare?’”

LABOUR ward drama is one of those performances in life that turns men’s stomachs inside-out. While it is no big deal for the average man to respond to his wife’s appeal to ‘please chase it away’ when she sees a snake in the house, and he chases the venomous serpent around the compound, until he has crushed its head, the same man will balk when he’s told, ‘your woman is in labour’. Not because he doesn’t care about the coming child, but because ‘those things’ are not for men.

Unfortunately, because many men fear and, consequently, avoid going to the labour ward, they don’t have a clear picture of what goes on in there, and cannot plan for the time when the baby will arrive. Women know what to expect, because the experienced ones have ‘been there done that’ and the neophytes have the old

brooms to tell them what to expect. The same can’t be said of men. A new father has few ‘experienced’ fathers he can go to and say ‘hey Chief, in about five months our child is coming, God willing. What do I do to prepare?’ If that happened, either the older man will sit in the dust and laugh the young man’s folly away, or will be shocked and angry, saying why me? Why come to me? Do I look to you like a mother? Because not many men have gone the whole nine yards from clearing the field to harvesting. When you camp in hospital attending to a woman in labour, through to the day she’s discharged, you will notice that though men will come in, loaded with bags of clothes, snacks, juice and cards from friends and family, you will not see as many men rushing between the pre-delivery room and the labour suite, hearing her scream or call out her mother, or lounging by the balcony, peering down the corridor from the theatre, waiting, hoping, sometimes even worrying. The people you see there will be the grandma of the coming baby, sister, colleague or friendly neighbours. The occasional man standing there, sending messages to his in-laws on his iPhone, might be either the ‘stupid’ hubby who follows his wife to the labour ward, or the still doting boyfriend who has a lot to prove.

Can a man plan for the coming baby? Of course! He can, and should. And we’re not talking just about baby clothes and hospital fees before the mother is discharged. We’re also talking about mental and emotional preparation. We’re talking about talking to the boss, saying “Madam, the time for my wife to deliver is fast approaching, I’ll need to be away.” Saying I have no car; should this child arrive in the night, what do we do? Who can lend us their car? Oh, and one other thing many men didn’t even know should be done, praying over the child. Talking to the child. Now that’s where a man will be declared insane, when you tell them they can lay their hands on the mother’s tummy and chat with the yet unseen baby. At that point, they’re ready to give you all the money they’ve saved, throw the clothes bag in your face and tell you, when the baby arrives, let me know. In the meantime, I’ll be somewhere waiting. But of course there’s also the man who has tried to be there for his wife, but since this is one season when many rare aspects of womanhood come to the fore unhindered, the wife blocks. So she will want you to father the baby, fund its arrival and fend for it, but not witness its arrival. Then later, when there’s no relationship between the father and child, she will say: Why don’t you connect with your child? And you think: ‘She’s asking me!’



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Sunday, May 13, 2012 Morning Service - 10:30a.m

Evening Service - 6:00p.m

If you are coming from outside of Toronto and you need accommodation, the followings are the recommended hotels that are close to the venue of the program:

Holiday Inn Express North York:
Comfort Inn Toronto North:
Travelodge Toronto North-North:
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Airdrie, Alberta – Thursday, May 17 – Saturday, May 19, 2012
Venue: Dynamic Life Christian Fellowship
209, 2903 Kingsview Blvd, Airdrie, T4A 0C4, Alberta, Canada

Dates: Thursday, May 17, 2012 Teaching Service - 7:00 – 9:00p.m
Friday, May 18, 2012 Teaching Service - 7:00 – 11:00p.m

Saturday, May 19, 2012 Men’s Meeting with Bro Gbile - 10:00a.m - 12:00 noon

Women’s meeting with Sister Sade – 10:00a.m-12:00noon

If you are coming from outside of Airdrie/Calgary area and you need accommodation, the followings are the recommended hotels that are close to the venue of the program:

Comfort Inn & Suite Airdrie:

Super 8 Airdrie:
Holiday Inn Express Hotel & Suites Airdrie +1-403-912-1952

Calgary, Alberta - Sunday, May 20, 2012
Venue: First Assembly Church, 6031 Elbow Drive SW Calgary, AB T2V 1J4
Alberta, Canada Time: 9:30a.m – 1:00pm (2 Services)



PERFECT SPOUSE | LOVE & MARRIAGE

the importance of Professional Appearance

for African Men in the Western World

By Prof. Phil Tam-Al Alalibo

Continuation of cover story from Pages 12 & 13

green tie and green shoes with two running white stripes around the edges. And just out of curiosity, where on earth can one buy green shoes and ties – at what boutique on God’s green planet do they sell such oddities? This gentleman may be patriotic clothing in his national colors, but you would agree that there is a time and place for such declaration of nationalistic inclining, certainly not when one is applying for a high-paying job at a prestigious organization of immense repute. When it came time for recommendation of candidates, all four were seriously considered, but since these positions had much to do with interacting with outside NGOs, governmental bodies, high government officials of foreign countries, etc, appearance made the difference and the gentlemen lost out on a potentially career-defining lucrative opportunities.

Many times, I have come across African men (in the West) that could do with a little grooming. And by way of a serious warning, for those still searching the field for that special lady, hear it well now that appearance plus substance are key factors to success, especially, if well-educated professional African women are the target. By all means, they should stay away from green shoes even if the lady is a die-hard environmentalist and a card-carrying member of the Green Peace Organization. If they ever hope to win the hearts of one of these ladies Fela (of infinite memory) would call “I be Lady -O”, they must, as a matter of urgency, spruce it up; for they

they love men with neat appearance, professional and presentable to their circle of friends and most importantly, to their families. Even those plucked from the village, these days, I hear, have very high standards.

While playing soccer in the hot summer months with African students in my university days in the U.S., I often notice that some do and some do not shave their armpits – and that’s fine based on personal preference. But for those that do not, it means paying special attention to that area as it often becomes a laboratory for chemical combustion emitting offensive odor. I am not sure if these men have special ones in their lives who could tell them ever so lovingly to spice it up. And speaking of spicing it up, I am reminded of a rather comical situation while I was in the university of a Nigerian classmate who had the unenviable task of telling his Liberian friend that he (the Liberian friend) was in desperate need of fresh breath after what was seen to be a case of chronic bad breath.

Confused on how to broach this sensitive topic without bearing offense, he collaborated with a group of African students, to buy, on the occasion of the birthday of this friend with the alleged bad breath, several packs of chewing gum, mints, a whole crate of mouthwash, toothpaste and brush garnished with a gift certificate for Wal-Mart to replenish the stock once dry. I remember contributing \$5 or so to this endeavor and it paid huge dividends as the gentleman turned it around to the merri-



ment of all.

Not to forget the two young Nigerian ladies fresh out of law school who were among the pack of thirty-three; they were offered the jobs, not because of their appearance, but for the experience and knowledge the committee hoped they would bring to the organization. I noticed, like authentic African ladies, that they dressed for the occasion; nice well-done hair draping over nice dark colored suit pants with marching feminine briefcases and moderately high-heeled shoes, all well-complimented by a cheerful smile – what a winning combination. We certainly have much to learn from our lovely ladies. **AIM**