ONE DOLLAR Journal **DECEMBER 2018 VOL 13**



Sri Lanka's political crisis continues...

"In a constitutional democracy, the constitution is the supreme law and governance cannot be on the basis of personal prejudices or the whims and fancies of individuals"

- Jehan Perera, Executive Director at National Peace Council of Sri Lanka

By Siva Sivapragasam

While many celebrated Black Friday with bargain sales, the Black Friday of October 26 became a day of reckoning for Sri Lanka when the island nation in the Indian Ocean was plunged into a state of constitutional and political crisis becoming a troubled nation with two persons claiming to be the Prime Minister of the same country. The current turbulence followed when the country's President Maithripala Sirisena decided to sack the sitting Prime Minister Ranil Wickremesinghe and appoint strongman from the opposition Mahinda Rajapakse who was President of Sri Lanka twice in his political

The change in political leadership in the country has brought about several responses and chained reactions hurting the country's economy, sliding the value of its currency, a drop-in tourist arrivals and turbulence in political affiliations with party switch overs and changing alignments. The changed political scenario is also against the background of a series of petitions filed in the supreme court, the country's highest court, against the Parliament's prorogation, firing the sitting Prime Minster and the appointment of a new Prime Minister, parliament dissolution and fixing of general elections etc. Both, the nation's people and the political parties involved in the tussle are eagerly awaiting the court verdict for the next move. Meanwhile, Parliament has passed motions expressing

no-confidence on the newly appointed government and Prime Minister since the opposition holds a majority as the Tamil National Alliance (TNA) has agreed to support the UNP led United Front to form the new government.

As "Monsoon Journal" goes to print, the current political scene in the country seems to be that President Sirisena might re-tract his earlier decisions and request the United Front to form the government again with UNP leadership but may suggest a new Prime Minister since he is against re-appointing Ranil Wickremesinghe as the country's Prime Minister. However, the UNP keeps insisting that Ranil Wickremesinghe is the party's choice for Premiership. He has already pledged to the political parties that he will not prorogue or dissolve Parliament again that will give way for any general elections now. But of course, Mahinda Rajapakse's faction and the UNP are confident and state that they are prepared to face the polls.

A little bird whispers that "Monsoon Journal" correctly predicted in its November issue that Tamil National Alliance will turn-out to be the game changer in the current political turbulence in Sri Lanka. A senior journalist in Colombo with over 50 years of Media experience told the writer that if TNA is the party that will become the game changer, gives a majority to the United Front to form a Government and help political stability in the country coupled with a solution to the current crisis. TNA will obviously turn out to





Ambassador Alaina B. Teplitz representing USA in Colombo met Tamil National Alliance (TNA) leader R. Sampanthan on November 6th and tweeted:

"Met Leader of the Opposition Hon. Sampanthan to wish him a Happy Deepavali and to discuss the importance of parliament reconvening immediately to end the political impasse. Also restated our commitment to Constitutional reform and other steps necessary for lasting reconciliation" - @USAmbSLM

be the automatic choice for leadership of the Tamil community in the future provided the TNA is able to obtain from

the United National Front new government the rights of the Tamil community the TNA has been demanding.



BDS, University of London, UK

Dr. Iru Vijayanathan BDS, FAGD, MFDS RCPS (Glasg)

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Canada News



Canada imposes sanctions on individuals linked to murder of Jamal Khashoggi

November 29, 2018 - Ottawa, Ontario: The Honourable Chrystia Freeland, Minister of Foreign Affairs, today announced targeted sanctions under the Justice for Victims of Corrupt Foreign Officials Act against 17 Saudi nationals linked to the murder of Jamal Khashoggi.

The sanctions target individuals who are, in the opinion of the Government of Canada, responsible for or complicit in the extrajudicial killing of journalist Jamal Khashoggi on October 2, 2018. These sanctions effectively freeze the assets of these individuals in Canada. Their listing also renders

them inadmissible to Canada pursuant to the Immigration and Refugee Protection Act.

While Canada has imposed sanctions on these 17 Saudi nationals, we continue to call for a transparent and rigorous accounting of the circumstances surrounding Mr. Khashoggi's murder. The explanations offered to date by Saudi Arabia lack consistency and credibility.

Canada is committed to supporting human rights defenders and will continue to promote freedom of the press around the world.

- via: Global Affairs Canada

Canada signs new trade agreement with United States and Mexico

November 30, 2018: The Honourable Chrys-Freeland, Minister of Foreign Affairs, today welcomed the signing of a new agreement to modernize the North American Free Trade Agreement between Canada, the United States and Mexico. The new agreement will support good,

middle class jobs in Canada; strengthen economic ties between the three countries; and contribute to North America's global competitiveness.

The modernized agreement preserves Canada's preferential access to the U.S. and Mexican markets, ensuring that the vast majority of trilateral trade remains duty-free-something that is vital to the continuing prosperity of Canadians. The agreement includes an exemption for a significant quantity of Canadian automobiles and auto parts from potential future U.S. 232 tariff measures. In addition, Canada succeeded in preserving key elements of the original NAFTA, includ-



of binational panels to resolve disputes on duties.

Canada maintained a constructive approach throughout these negotiations to modernize NAFTA. Canada's objectives remained clear: defend Canadians' interests, fight for Canadian jobs and living standards, and uphold Canadian values within an agreement that is mutually beneficial for all three countries.

Canada, the United States and Mexico will now move forward with their respective domestic procedures toward the ratification and implementation of the new trade agreement.

- via: Global Affairs Canada

International Day for the Elimination of Violence against Women

Ottawa, Ontario - November 25, 2018: The Prime Minister, Justin Trudeau, today issued the following statement on the International Day for the Elimination of Violence against Women:

"Gender-based violence harms us all. It affects families, schools, and workplaces - and holds back whole communities from reaching their full potential.

"Today, on the International Day for the Elimination of Violence against Women, we come together to stand up and speak out against violence against women and people of diverse gender identities. We reflect on what each of us can do, in our daily lives, to combat violence and create change.

"Trans women and gender-diverse people experience violence at staggering rates worldwide. Displaced, migrant, and refugee women are both particularly vulnerable and face greater obstacles to seeking safety and justice. The epidemic of missing and murdered Indigenous women and girls in Canada is an ongoing tragedy and our collective shame.

"As we reflect on this unacceptable reality, we also honour the activists who are on the frontlines of helping survivors reclaim their voices, autonomy, and lives. Their advocacy benefits all of us, because an attack on women's rights is a threat to all our human rights.

"The Government of Canada has taken important steps to help end gender-based violence. Last year, we launched It's Time: Canada's Strategy to Prevent and Address Gender-Based Violence. The Strategy focuses on preventing gender-based violence, providing stronger support for survivors and their families, and improving the response of our justice systems.

"This year, we made gender equality and women's empowerment the guiding theme of Canada's G7 Presidency. During the Summit, leaders recognized

the urgent need to protect the rights of women and girls around the world especially those in conflict situations and signed the G7 Charlevoix Commitment to End Sexual and Gender-Based Violence, Abuse and Harassment in Digital Contexts. This commitment will help us build better prevention and crisis response strategies and better support for survivors of gender-based violence.

"Building on these achievements, Canada put forward a resolution at the United Nations Human Rights Council aimed at preventing and responding to violence against women and girls in digital contexts. Countries around the world adopted the resolution and committed to be part of the solution.

"But we can do more. Together, we need to change the culture that allows discrimination, harassment, and violence against women to continue in our communities. When women and girls come forward to tell their stories of survival, we cannot dismiss or ignore them. Their courage creates change that benefits all of us. We need to listen to women, respect them, value them, and protect their human rights.

"As we mark the beginning of the 16 Days of Activism against Gender-Based Violence, I ask all Canadians to do their part to protect the rights of women and take action to bring an end to gender-based violence. We all benefit when women and girls are safe and free to live their lives to the fullest."

- pm.gc.ca

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Monsoon Journal

Wishes Readers, Advertisers, Friends and Well Wishers

Happy Hanukkah Merry Christmas

Season's Greetings and a

Happy, Healthy and Prosperous

New Year 2019

International Day of Commemoration and Dignity of the Victims

of the Crime of Genocide and of the

Prevention of this Crime: A Better Society for All

We are now a month away from the new year of within the group; 2019, and it will be a time for both reflection on this past year as well as a roadmap for the year ahead. In that lead up to the new year of 2019 with the onset of December and holiday season, it is appropriate to reflect on the victims of genocide and the prevention of crime. The United Nations marks December 9 as International Day of Commemoration and Dignity of the Victims of the Crime of Genocide and of the Prevention of this Crime. This was accomplished by the United Nations General Assembly in consideration that it is the anniversary of the adoption of the 1948 Convention on the Prevention and Punishment of the Crime of Genocide, also known as the "Genocide Convention."

Current UN Secretary-General, Guterres, notes that "at a time of rising anti-Semitism, anti-Muslim bigotry and other forms of hatred, racism and xenophobia, let us reaffirm our commitment to upholding the equality and dignity of all." This day of observance aims to raise awareness about the Genocide Convention and its function in combating and preventing the crime of genocide, according to Convention definitions, and to commemorate and honour its victims.

No vote was cast in the adoption of this resolution as the 193-member Assembly reiterated the responsibility of each individual State to protect its populations from genocide, which entails the prevention of such a crime, including incitement to it.

The Genocide Convention (article 2) defines genocide as "any of the following acts committed with intent to destroy, in whole or in part, a national, ethnical, racial or religious group ... ", including:

- Killing members of the group;
- Causing serious bodily or mental harm to members of the group;
- · Deliberately inflicting on the group conditions of life calculated to bring about its physical destruction in whole or in part;
 - Imposing measures intended to prevent births

· Forcibly transferring children of the group to another group.

The Convention confirms that genocide, whether committed in time of peace or war, is a crime under international law which parties to the Convention undertake "to prevent and to punish" (article 1). The primary responsibility to prevent and stop genocide lies with the State.

One of the events that the United Nations will hold is a 70th commemoration on at the UN Headquarters in New York City, New York. For individuals unable to arrive in person there is the live webcast coverage can be found at http://webtv.un.org.

UN Special Advisers on the Prevention of Genocide and on the Responsibility to Protect work together in advancing national and international efforts to protect populations from genocide, war crimes, ethnic cleansing and crimes against humanity, including their incitement. One critical task is fact finding where in areas at risk of genocide war crimes, ethnic cleansing and crimes against humanity with the criteria outlined in the Framework of Analysis for Atrocity Crimes.

An event dominating many international headlines would be the crises in Syria and Myanmar. Accordingly, one of the UN Special Advisors has signalled the plight of the Rohingya as "one of the most serious humanitarian crises we have ever faced," as an appeal for an urgent response by Canada and the rest of the international community. Citing genocides that have taken place over the course of history, he stresses that "dealing with the past is dealing with the present, it is dealing with

It is important that readers like yourselves reflect on this major issue that continues to this day among many countries and how we can ensure a better society for all.

Contributed by Harrish Thirukumaran 2019 Master of Public Policy Candidate,

Munk School of Global Affairs and Public Policy

Canada Historical Milestones

December 26, 1871

The day after Christmas, commonly known as "Boxing Day," becomes a holiday in Canada, England, Wales and Ireland.

There is more than one British tradition that could explain the name of the holiday. One possible explanation is that boxes with donations for the poor were opened the day after Christmas. Another is that aristocratic families gave gifts in boxes to their servants and employees, and to tradespeople, on Decem-

Today in Canada, Boxing Day is known mainly as a day for bargain shopping; a day when we give boxes to ourselves!



"I will honor Christmas in my heart, and try to keep it all the year." - Charles Dickens

Printing the Winds of Change around us All lands home, all men kin.

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Canada News



Statement by Minister of Foreign Affairs condemning Russia's actions in the Kerch Strait



November 26, 2018 - Ottawa, Ontario: The Honourable Chrystia Freeland, Minister of Foreign Affairs, today issued the following statement:

"Canada strongly condemns Russia's actions against Ukraine in the Sea of Azov and Kerch Strait.

"We call on Russia to immediately de-escalate, release the captured crew and vessels and not impede passage through the Kerch Strait.

"Yesterday, I spoke with Pavlo Klimkin, Ukraine's Foreign Minister, and assured him of Canada's unwavering support for Ukraine's sovereignty. Canada is also in contact with its G7 and NATO allies on this matter.

"The Government of Canada is unequivocal in its support for Ukraine and in its condemnation of Russia's illegal invasion and annexation of Crimea. Canada will always be a steadfast partner of the people of Ukraine, and we will continue to work with our allies to hold Russia to account for its unacceptable behaviour."

- via: Global Affairs Canada

Why should Sri Lankans expect any less at home than the democratic places they are drawn to internationally? tweets Canadian High Commissioner in Sri Lanka

Canadian High commissioner David McKinnon tweeted the following tweets recently, in response to calls from sections of Sri Lanka activists characterizing as 'Western interference' in Sri Lanka's "internal affairs":

"A lot of energy, both in rhetoric and in the media, is being used to criticize the strong international interest in the current situation in #SriLanka In my view, that is a diversion from the real issue.

#Lka is Asia's oldest democracy. Lankans share the desire of people around the world to live in a society where they are able to have a say through the ballot box, consistent with the agreed rules (ie the constitution) in how they are governed.

The peaceful and constitutional change of government in 2015 was a significant accomplishment, one in which @MaithripalaS, @RW_UNP and @PresRajapaksa all played important roles. That legacy is at risk.

The driver of international interest is a desire to see democracy and constitutional government preserved and strengthened in #lka. It is not about particular individuals and who may or



High Commissioner David McKinnon

may not be in office.

The countries that have expressed a desire for a constitutional and democratic solution—#Canada among them—are places with deep and long-standing links with #lka, in part because they are the places Lankans would most like to visit, whether for study, work, holiday or to live.

#SriLankans are clearly drawn to studying in or living in places that are open, democratic and inclusive as well as prosperous. Why should they expect any less at home?"

- via: twitter.com/McKinnonDavid

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Around the World

Number of Sri Lankans enrolled in graduate programs in the **United States continues to grow**

"The number of Sri Lankan students in the United States continues to grow, according to the 2018 Open Doors Report on International Educational Exchange. Currently, 3,309 Sri Lankans are enrolled in higher education institutions in the United States, which remains the top host of international students globally. The number of Sri Lankans enrolled in graduate programs in the United States grew by more than seven percent last year.

"Sri Lankan students receive a world class education in the United States, building critical skills needed in Sri Lanka's economy and helping expand the 70-year relationship between our two countries," said U.S. Ambassador to Sri Lanka Alaina B. Teplitz.

Ashrifa Ali, who attended the University of North Dakota, commented, "I had the opportunity to be mentored by some amazing professors who believed in creating individuals who could face the challenges ahead in our scientific careers. My U.S. education has broadened my horizons and given me the confidence to embark on a scientific career in this competitive global climate."

EducationUSA offers free advising services and a resource library for those students interested in studying in the United States. Located at the U.S.-Sri Lanka Fulbright Commis-



sion at 55 Abdul Caffoor Mawatha in Colombo, students can explore educational opportunities with the help of a knowledgeable advisor. There are no fees for these services. The American Corners in Kandy, Jaffna, and Matara also provide virtual advising sessions.

As for U.S. students, study abroad numbers grew by 2.3 percent to 332,727 Americans studying abroad for academic credit in 2016/17. Approximately one in 10 U.S. students study abroad during their undergraduate career.

Open Doors is published by the Institute of International Education (IIE), which has conducted an annual statistical survey on international students in the United States since its founding in 1919 and in partnership with the U.S. Department of State's Bureau of Educational and Cultural Affairs (ECA) since 1972" - via US Embassy, Colombo, Sri Lanka

Presidential Message on Hanukkah

December 2, 2018

Melania and I send our warmest greetings to our Jewish brothers and sisters in the United States, in Israel, and around the world celebrating Hanukkah.

For eight nights, Jewish families and friends will come together to engage in the lighting of the menorah. This special tradition started more than 2,000 years ago during the rededication of the Holy Temple in Jerusalem, which followed a trying period when Jews were persecuted for practicing their faith.

Unfortunately, Jews today



continue to face many different forms of violence, hatred, and bigotry around the globe. We remember all those from the Tree of Life—Or L'Simcha Congregation—whose lives were tragically taken in Pittsburgh, Pennsylvania, this past October. As one Nation, we pledge our continued love and support for the victims, their families, and the community, and we pray that the victims' families find some measure of peace and comfort during this holiday season.

Over the coming days, may the warming glow of each candle on the menorah help fill homes and hearts with love and happiness. Together, we reaffirm the truth that light will always break through the darkness. We send our very best wishes for a blessed and happy Hanukkah.

Donald J Trump

President

Maaveerar Naal commemorated

November 27th saw 'Maaveerar Naal' observations around the world. Several events were held in the Jaffna peninsula and other parts of North and East of Sri Lanka according to a report on Tamil Guardian.

Large numbers of the general public along with families of the falllen attended the events and paid tributes to the martyrs, the London based Tamil Guardian further said.

'Make healthy choices' urges UN agency, to prevent and manage chronic diabetes

November 14: Diabetes is a chronic cur to the body, elevating the risk of disease that occurs when the pancreas does not produce enough insulin, or when the body cannot effectively use the insulin it produces, which leads to an increased concentration of glucose in the blood. Around 1.6 million deaths can be directly attributed to diabetes each year.

"Diabetes is a major cause of blindness, kidney failure, heart attack, stroke and lower limb amputation," said WHO, noting that about 422 million adults have the disease - a number that has been increasing steadily over the last three decades.

WHO Spokesperson Fadela Chaib said that was largely due to changes in lifestyle: "We are eating more heavy foods, full of fat and sugar; we are less physically active; and we have a more sedentary way of living."

As one of the leading causes of death globally, diabetes is a major public health problem, one of four priority non-communicable diseases targeted for action by world leaders, according to WHO. Even when blood glucose levels are not high enough to warrant a diagnosis of diabetes, damage can occardiovascular disease.

In 2012 diabetes took 1.5 million lives and higher-than-optimal levels of blood glucose another 2.2 million. Of the 3.7 million people who died, 43 per cent occurred before the age of 70.

"The percentage of deaths attributable to high blood glucose or diabetes that occurs prior to age 70 is higher in low- and middle-income countries than in high-income countries," cited WHO in its Global Report on Diabetes.

Type 1 diabetes, previously known as childhood-onset diabetes, is characterized by a lack of insulin production and requires daily insulin to regulate blood glucose. The cause of type 1 diabetes is not known.

However, the majority of people are affected by type 2 diabetes, which results from the body's ineffective use of insulin. Healthy diet, physical activity and avoiding tobacco use can prevent or delay its onset. Additionally, medication, regular screening and treatment for complications are also available.

"An accurate diagnosis is the first step to getting effective treatment," WHO Director-General Tedros Ad-



Over the past four decades, diabetes prevalence has risen faster in low- and middle-income countries. In this image, a nurse from Thane Civil Hospital

in India checks the level of sugar in the blood of diabetic patients. Over the past four decades, diabetes prevalence has risen faster in low- and middle-income countries. In this image, a nurse from Thane Civil Hospital in India checks the level of sugar in the blood of diabetic patients. Pic via: WHO/Atul Loke

hanom Ghebreyesus said earlier this weight gain."

In its report, WHO called on governments to "ensure that people are able to make healthy choices and that health systems are able to diagnose, treat and care for people with diabetes," and encouraged everyone to "eat healthily, be physically active, and avoid excessive

The UN General Assembly designated 14 November as World Diabetes Day back in 2007, recognizing "the urgent need to pursue multilateral efforts to promote and improve human health, and provide access to treatment and health-care education."

- UN News

Around the World



Presidential Proclamation Announcing the Death of George H.W. Bush

Issued on: December 1, 2018 The Whitehouse, Washington, DC

It is my sorrowful duty to announce officially the death of George Herbert Walker Bush, the forty-first President of the United States, on November 30,

President Bush led a great American life, one that combined and personified two of our Nation's greatest virtues: an entrepreneurial spirit and a commitment to public service. Our country will greatly miss his inspiring

On the day he turned 18, 6 months after the attack on Pearl Harbor, George H.W. Bush volunteered for combat duty in the Second World War. The youngest aviator in United States naval history at the time, he flew 58 combat missions, including one in which, after taking enemy fire, he parachuted from his burning plane into the Pacific Ocean. After the war, he returned home and started a business. In his words, "the big thing" he learned from this endeavor was "the satisfaction of creating jobs."

The same unselfish spirit that motivated his business pursuits later inspired him to resume the public service he began as a young man. First, as a member of Congress, then as Ambassador to the United Nations, Chief of the United States Liaison Office in China, Director of Central Intelligence, Vice President, and finally President of the United States, George H.W. Bush guided our Nation through the Cold War, to its peaceful and victorious end, and into the decades of prosperity that have followed. Through sound judgment, practical wisdom, and steady leadership, President Bush made safer the second half of a tumultuous and dangerous century.

Even with all he accomplished in service to our Nation, President Bush



45th President Donald J. Trump (b: June 14, 1946) with 41st President George H.W. Bush (June 12, 1924 - November 30, 2018)

remained humble. He never believed that government — even when under his own leadership — could be the source of our Nation's strength or its greatness. America, he rightly told us, is illuminated by "a thousand points of light," "ethnic, religious, social, business, labor union, neighborhood, regional and other organizations, all of them varied, voluntary and unique" in which Americans serve Americans to build and maintain the greatest Nation on the face of the Earth. President Bush recognized that these communities of people are the true source of America's strength and vitality.

It is with great sadness that we mark the passing of one of America's greatest points of light, the death of President George H.W. Bush.

NOW, THEREFORE, I, DONALD J. TRUMP, President of the United States of America, by the authority vested in me by the Constitution and the laws of the United States, in honor and tribute to the memory of President George H.W. Bush, and as an expression of public sorrow, do hereby direct that the flag of the United States be displayed at half-staff at the White House and on all public buildings and grounds, at all military posts and naval stations, and on all naval vessels of the Federal Government in the District of Columbia and throughout the United States and its Territories and possessions for a period of 30 days from the day of his death. I also direct that, for the same length of time, the representatives of the United States in foreign countries shall make similar arrangements for the display of the flag at half staff over their embassies, legations, consular offices, and other facilities abroad, including all military facilities and naval vessels and stations.

I hereby order that suitable honors be rendered by units of the Armed Forces under orders of the Secretary of

I do further appoint December 5, 2018, as a National Day of Mourning throughout the United States. I call on the American people to assemble on that day in their respective places of worship, there to pay homage to the memory of President George H.W. Bush. I invite the people of the world who share our grief to join us in this solemn observance.

IN WITNESS WHEREOF, I have hereunto set my hand this first day of December, in the year of our Lord two thousand eighteen, and of the Independence of the United States of America the two hundred and forty-third.

DONALD J. TRUMP President

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"Humans of Northern Sri Lanka" is a Facebook Community page by Thulasi Muttulingam, a journalist based in the North of Sri Lanka. To follow the updates, "Like" the page at: www.facebook.com/pages/Humans-of-Northern-Sri-Lanka

DELIVERING GENIES UNDER SMOKESCREENS IS NOT A FACET OF DEMOCRACY



Campaigns in Colombo

pic via: twitter.com/iromip

The idea of democracy was spear-headed in ancient Greece, one of the cradles of early civilisation. While the world at large lived under monarchies, presuming the divine rights of some individuals over others, the ancient Greeks and Romans held their leaders accountable to the people, carefully curtailing such leaders' powers with power invested in the people too. This was why Julius Caesar, one of the most popular leaders of Rome, was assassinated. He

sought to turn his elected prowess into a dictatorship.

Rome, at that time, was not a democracy though; it was known of as a republic – a system of governance in which assembled nobles held power but not the common people at the grassroots. The meaning of "republic" has evolved since then - it currently means that certain inalienable rights of the people are enshrined in the constitution. This is to curtail the flaw in a pure democracy, where the majority of people can take decisions, which could impinge on minority rights. Enshrining basic human rights in the constitution that a majority may not overrule to their advantage is the premise of a modern republic.

We live in the Democratic Socialist Republic of Sri Lanka as per our Constitution ratified in 1978. A long name for a small country. A name that promises the surety of basic human rights for majority and minority communities alike. What actually happens here on the ground though is a different story.

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When we gained our independence in 1948, we seemingly gained a democratic system of government. I use the word "seemingly" because most of our leaders since then never got the memo not to rule like autocrats. They also, apparently, didn't get the memo not to form dynasties akin to monarchies, because their offspring are not intended to inherit leadership positions in a democratic system of government. The offspring didn't get the memo they are not princes and princesses either.

Sometimes, one wonders if our own people even understand the basic concept of a democracy, much less a republic. Why else would we sit back and watch our rights get repealed continuously? It's not the rule of the sword; or at least it ought not to be. The people's voices matter - even the minority segments' voices and views.

The last so called Yahapalana Government was voted into power in no small measure due to the bloc voting of the minorities in this country, who had been extremely sidelined by the rampant Sinhalese nationalism under the previous regime.

President Maithri, after coming to power on the promise of ousting the excesses of the old regime, has now backstabbed the voters by delivering – via a smokescreen, the ogre they ousted.

A popular meme, making the rounds on the internet within the country currently, has a protestor carrying a placard proclaiming "I am not here for Ranil. I am here for democracy and good governance", which she had also tweeted - to which RanilWickremesinghe apparently tweeted back, "and that's OK. That is what democracy is about".

It brings to mind the attitude of many voters in January, 2015. I heard from the lips of more than one person, mostly minority folks: "I am not voting for Maithri. I am voting against Mahinda.'

It is through the powers vested in him by that anti-Mahinda vote that the current President has chosen to arbitrarily sack the Prime Minister to bring back









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the very person who was voted out. Everything that has been unfolding over the last few days dictates absolute disregard for the people's rights, the people's views, and most importantly the people's votes.

While the average Sri Lankan struggles to make ends meet, day-to-day, parliamentarians are being bought over for unbelievable sums of money totalling millions of dollars. Is this a democracy? Is this a republic? Is this socialism? We might as well ditch the idealistic name and christen ourselves the "Banana Republic of Sri Lanka." That's what we long have been in essence anyway.

It hurts to think the likes of imperialists like Rudyard Kipling might have been right after all when they said we natives in the colonies were not fit to rule ourselves, no matter how educated we became. Our rulers, since independence, have done precious little to prove such imperialists wrong. Please do not mistake me. I am not hankering to get back under colonial rule. I am just wondering what it is about us that makes us go so badly off the rails when it comes to our governments, repeatedly.

I have no patience either with the internet memes that blame the common people who voted in the respective governments. The people almost never vote for corruption and mismanagement. They vote in good faith for good governance - as we did en masse for the last one.

If those promising "good governance" failed to deliver, stop blaming the voters. We are constantly between a rock and a hard place when it comes to our elected leaders.

It's deeply bewildering and hurtful as a population to see our elected representatives in Parliament constantly crossing over for bribes. While a few people will become mega rich from this fiasco, the rest of us are still left scrambling for our daily bread - bread which few of us can afford to literally buy these days.

Worryingly, matters seem set to worsen regarding the economy in the coming days, with the falling rupee and resultant crisis. At the end of the day, can the voters be blamed for all this? Simply because we are unfortunate enough to exist in name at least in a democracy? The democracy, the socialism, and the republic are on paper only. The people clearly have little to no say in this current unfolding crisis.

What is happening before our eyes is worthy of a Shakespearean tragedy. Since we have little choice in the matter, many Sri Lankans have chosen to deal with it as a tragicomedy, where they use liberal doses of humour to counter the pain of the blatant violation of our rights in broad daylight.

A large number of hilarious memes are currently floating around in the Sri

Lankan cybersphere. The cartoons in daily and weekly newspapers likewise are just as hilarious. We are good at laughing at ourselves be it said. We'll go down laughing.

Meanwhile, the tragedy (I refuse to call it a tragicomedy) continues to unfold. The last time I checked the news, a middle-aged man had been named as the State Minister of Youth, Women and Child Affairs. And just like that, progress made in the last few years in finally getting a woman to head that Ministry had been undone.

Not only is a new Cabinet being hastily put together, but the women's rights activists' hard work in getting a female minister at last for that one important portfolio has been undone as well. We are the banana republic where a former male minister of Women's and Child Affairs just a few years ago, famously said that women should never be given leadership positions, even over matters directly pertaining to us.

Thus, in a country where we women are 52 % of the population, where we form the backbone of the economy by being the main employment force in the tea, garment, and migrant worker sectors, we not only have extremely few women parliamentarians to represent us, we also again have a man heading the one ministry allocated to us. Interesting (or should I say obnoxious?) days are ahead of us, that's for certain.

Baby steps in progress regarding

not just democracy, but also minority rights and women's rights over the last few years have been undone in a matter of days. And the male leaders will of course say we women are not fit to rule, to be in positions of leadership at any level because we are too hormonal, too emotional, too irrational.

They themselves, currently scurrying about akin to rats deserting one ship for another, are of course the epitome of good sense, not to mention good governance. They'll make speeches of loyalty and allegiance to one party and revoke it within a matter of hours to join the other, all under the public spotlight of the media, and still retain their right to rule. Their hormones, their rationality, their emotions will remain unquestioned. God help us all.

Democracy has not failed us. Our elected representatives have failed us. It is in the nature of a true democracy though to have checks and balances to ensure the elected leaders do not have arbitrary powers with which they can make themselves even more powerful. That is where we have failed.

We need to move on from memes laughing at ourselves, and even more insidiously, memes blaming ourselves as the voters. We need to put all that creativity, good humour, and good sense to use in reworking a constitution wherein we the people can no longer be hoodwinked. Let us learn our lesson.



Placard proclaiming, "I am not here for Ranil. I am here for democracy and good governance"







Indian Politicians Spar Over Dodgy Economic Data as Election Nears

November 30, 2018.

NEW DELHI — It may be the world's sixth largest, but most other things about India's economy are up for debate.

The ruling Bharatiya Janata Party (BJP) is under fire for the release of new historical GDP figures that significantly downgraded growth during the years the opposition Congress party was in power, replacing old government estimates and those prepared by an independent committee.

The figures, released by the government's Central Statistics Office (CSO), showed growth in the 10 years of Congress rule to 2014 averaged 6.7 percent, below an average of 7.4 percent under the current government. A previous government estimate had growth under Congress at 7.8 percent.

P. Chidambaram, a former Congress finance minister, called the release "a joke". In response India's current finance minister, the BJP's Arun Jaitley, said the CSO was a credible organization.

The fallout comes at a critical time for Prime Minister Narendra Modi.

India's economy grew a weakerthan-expected 7.1 percent in the JulySeptember quarter, from a more than two-year high of 8.2 percent in the previous quarter, government data showed on Friday.

Modi faces a general election next year, when the performance of the economy under his pro-business administration compared with the Congress era is likely to dominate campaigning.

The spat has also alarmed India's top statisticians, who have long faced the difficult task of estimating growth and unemployment in an economy with hundreds of millions of informal workers, and dominated its financial press and political cartoons in recent days.

"The entire episode threatens to bring disrepute to India's statistical services," said an editorial in Mint, one of the country's leading business newspapers, on Friday.

A joke widely circulated on WhatsApp said the government would soon be reinterpreting the last cricket World Cup, in which India crashed out in the semi-finals, to say the country won based on a new methodology.

COMPETING INTERESTS

Unlike many major economies, India lacks an independent statistical body.



An organization called the National Statistics Commission (NSC) was formed in 2005 with that intention, though it is yet to be recognized as the official body for generating statistics.

Last year the NSC set up a committee, chaired by economist Sudipto Mundle, to come up with a new set of historical GDP figures.

Its report, published in July, showed growth averaged 8.1 percent in the decade before the BJP took power.

After the figures were cheered by the Congress, the government issued a clarification saying the report "had not yet been finalised and various alternative methods are being explored". Shortly after, the report was pulled from the government's website. "The whole thing has unfortunately become very political," said Mundle, on the battle between the two parties. "It is very troubling."

Attempts to formalize the NSC's role have been successively stonewalled by both Congress and the BJP, said N R Bhanumurthy, who sat on the committee chaired by Mundle.

"They have not shown much interest in making it independent from our government," he said.

The debate over India's true level of growth is the latest to frustrate economists looking to measure the performance of the country of 1.3 billion people.

India has not published its official employment survey since 2015, while a smaller quarterly survey on companies employing more than 10 workers has not been released since March while the government comes up with new methodology.

India's large informal sector made calculating employment "almost impossible", Bhanumurthy said, leading to a vacuum that was filled with competing political interests.

- via Voice of America News

Indian Police Halt Efforts to Retrieve Body of American Killed by Secluded Tribe

By Anjana Pasricha

November 27, NEW DELHI —

Police in India have put on hold efforts to retrieve the body of an American missionary who was presumably killed by a secluded tribe on an island off the Indian mainland.

The move came after anthropologists, researchers and an international rights group had urged authorities to call off the search, saying it posed a risk to the hunter-gatherer tribe.

John Allen Chau went to the prohibited North Sentinel Island on a mission to convert the tribe to Christianity. Tribe members reportedly shot him dead with arrows. Fishermen said they spotted tribe members dragging and burying the body in the sand.

Since then, police grappled with the challenge of recovering the 27-year-old's body from an island that has been off limits for centuries and whose inhabitants have defied all attempts by outsiders for contact.

The latest attempt to get close to the island was abandoned Saturday after police, who had stopped their boat about 400 meters from the shore, spotted the Sentinelese standing armed with bows and arrows.

In a statement, Survivor International called the search "incredibly dangerous" for both the tribe and officials, and said, "Mr Chau's body should be left alone, as should the Sentinelese."

"Such efforts in similar cases in the past have ended with the Sentinelese attempting to defend their island by force," said Survival director Stephen Corry. The group, which campaigns to protect threatened tribes, also stressed the risk of exposure to outside diseases for the tribe with every contact. Isolation from the outside world is considered essential to their survival as they have no immunity to modern-day diseases.

A group of anthropologists, researchers and authors has also expressed concern that attempts to retrieve the body could escalate tensions as the tribe clearly finds these "incursions" unwelcome.

"Continuing with the efforts could well lead to further violence and completely unwarranted loss of life," they said in a joint statement. "The rights



In this undated photo released by the Anthropological Survey of India, Sentinelese tribe men row their canoe in India's Andaman

and Nicobar archipelago. and the desires of the Sentinelese need to be respected."

One of the signatories, anthropologist Visvajit Pandya, told VOA "When we have a rule that nobody should go to the island, why should we pursue efforts to get the body?"

Going to the island, which is part of India's Andaman and Nicobar archipelago, is illegal and all efforts to study the Sentinelese have been made from a distance.

The police chief of the Andaman and Nicobar, Dependra Pathak, has called the case the "most challenging ever." The police also said that it is taking



American John Allen Chau, seen in this undated image obtained from social media on Nov. 23, 2018, has been killed after trying to visit a tribe of hunter-gatherers on a remote island in the Indian Ocean, according to local law enforce-

ment officials.

care to ensure that this "particularly vulnerable tribal group" is not disturbed or distressed.

The tribe, estimated to number about 50 to 150 people, has fended off all efforts by anthropologists and others to get close to them.

Chau went to the island in mid-November after paying fishermen to take him there. Despite being shot at with arrows, he returned there the next day

- via VoA News



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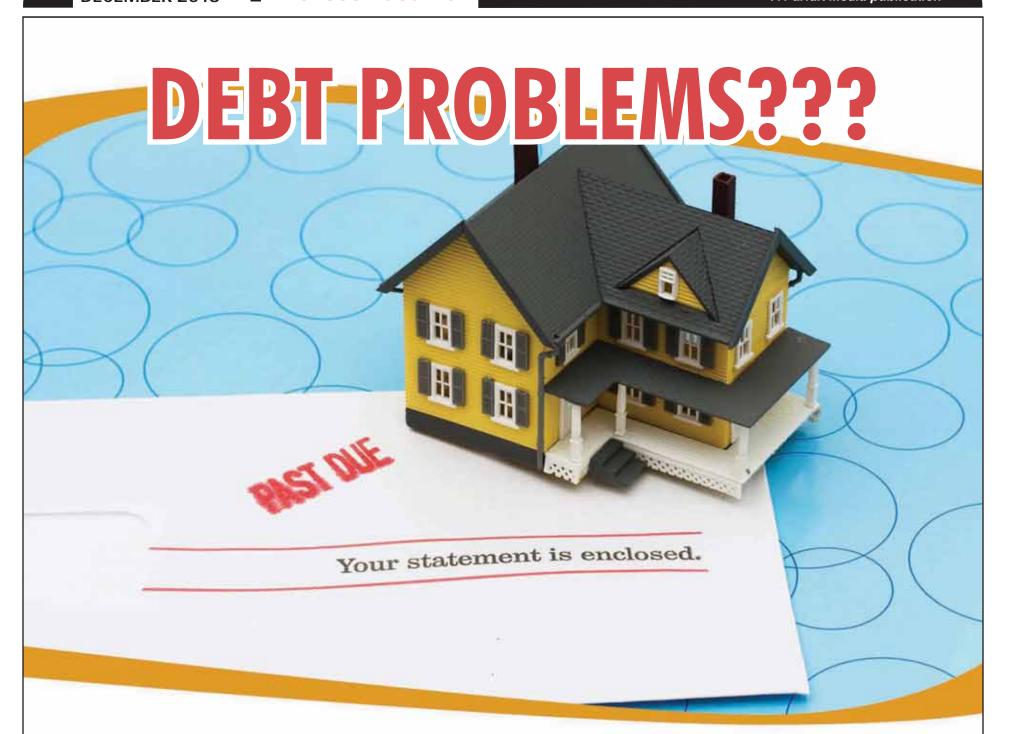
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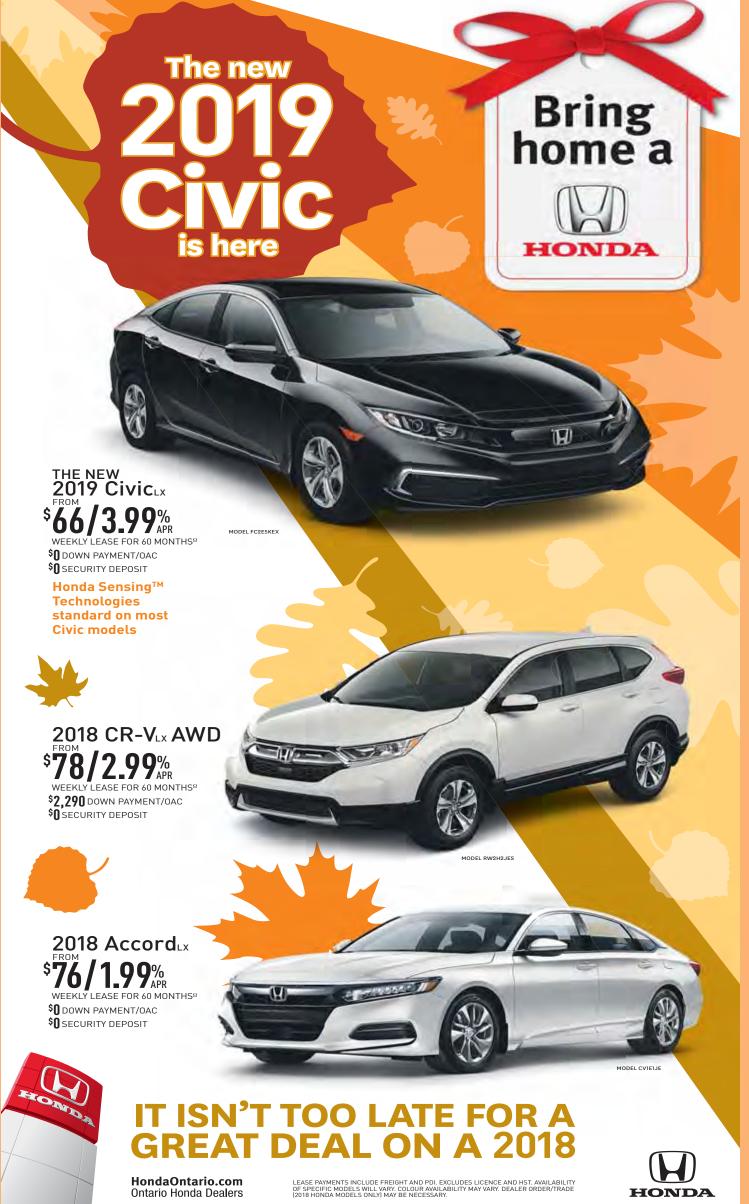
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A NEW DAY FOR **PSORIATIC ARTHRITIS (PSA)**





Dr. Thanu Ruban

On Friday October 19, 2018, Canada held its inaugural National Psoriatic Arthritis Day to raise awareness and encourage discussion around Psoriatic Arthritis (PsA).

This chronic, inflammatory arthritis is not well known among Canadians. In fact, many of us may be more familiar with the skin condition psoriasis – an inflammatory disease that can lead to psoriatic arthritis.

This is why individuals living with psoriatic arthritis often feel left behind and overlooked as other types of arthritis get more attention, such as osteoarthritis and rheumatoid arthritis.

Initiatives like National Psoriatic Arthritis Day will help generate more awareness and understanding about the disease, but there is still a long way to go.

We caught up with Dr. Thanu Ruban, a Rheumatologist from Markham Stouffville Hospital, to give us a better understanding of this disease and its impact:

Q: Thanks for speaking with us Dr. Ruban. What are the common symptoms of PsA? What do your patients complain about the most?

A: Psoriatic arthritis presents in a number of ways. The majority of patients with psoriatic arthritis will develop joint pain and swelling. This will tend to progress to involve multiple joints over several weeks to months. In some patients, this arthritis may develop quickly and can cause permanent joint deformities. Joints that are often involved in psoriatic arthritis include hands, feet, ankles and knees. Patients with psoriatic arthritis can have back pain that causes prolonged morning stiffness as well as nighttime awakening. Psoriatic arthritis can also affect the tendons and ligaments that are attached to bone (often called tendinitis or enthesitis). This can cause people to have pain around the back of

the heel, underneath the heel, on the sides of the elbows as well as hips.

Does this PsA affect primarily younger people or older people?

A:Psoriatic arthritis usually appears in patients between the ages of 20 to 50 years.

Q: How common is PsA?

A: Psoriatic arthritis is reportedly seen in 1 in 400 to 1 in 500 people from the general population. However, this number may be higher as we know that this disease is under recognized. The risk of psoriatic arthritis is higher in patients with psoriasis. Up to 30 per cent of patients with psoriasis may develop psoriatic arthritis. severe psoriasis as well as nail disease associated with psoriasis can increase the risk of psoriatic arthritis. Family history of psoriasis in a first-degree family member (mother, father, siblings, children) may also increase the risk of psoriatic arthritis.

Q: As they are at risk of developing PsA, what should people with psoriasis be looking out for?

A: Individuals with psoriasis should work with their healthcare provider to obtain treatment for their skin disease. should also speak with their doctors if they have joint pain, as this may be a symptom of psoriatic arthritis.

Q: Is there anything people with psoriasis can do to prevent getting

A: There are no specific interventions that are known to prevent psoriatic arthritis. Controlling psoriasis – the skin disease may help reduce the risk of psoriatic arthritis.

Q: How do you treat PsA?

A: Psoriatic arthritis is an autoimmune disease that occurs when the immune system attacks the skin and joints. Treatment of psoriatic arthritis does include oral antiinflammatories as well as medications that suppress the immune system. These medications are highly effective for treatment of psoriatic arthritis.

Psoriatic arthritis is a disease that can cause permanent deformities and significant disability in patients. We know that with early recognition of the disease and treatment, we are able to prevent joint damage and disability.

What should people do if they think they are suffering from PsA?

A: These individuals should speak with their healthcare providers about their joint symptoms. It is also important to let your healthcare provider know if you or a close family member has been affected by psoriasis in the past. This may alert your healthcare provider to assess for psoriatic arthritis.

Q: What resources and support are available to Canadians who have been diagnosed with PsA?

A: There are number of useful resources for patients with psoriatic arthritis. The Arthritis Society provides reliable information and support for patients living with arthritis in Canada

Arthritis has a large impact on patients and their circle of care. If you or someone you know might be suffering from PsA you can visit www.arthritis.ca or RheumInfo.ca for more information.



Scarborough Health Network ready to transform your health experience

Just shy of two years since the merger of Scarborough's three community hospitals, today Scarborough and Rouge Hospital is adopting its new, permanent name: Scarborough Health Network

"Congratulations and thank you to all who played a role in bringing us to this special day: our staff, physicians, volunteers, donors, patients and families, community partners, elected officials, and Scarborough residents," said Maureen Adamson, SHN Board Chair.

The transformation to SHN is the result of months of planning and engagement with the Scarborough community, hospital staff, and physicians.

"Credit for our new name and

brand really belongs to the people of Scarborough; those who live and work here," said Elizabeth Buller, SHN President and CEO.

"When we were out talking to our community, staff, and physicians, we heard loudly and clearly - and almost unanimously - that Scarborough must be a part of our new name and look. In fact, the shape you see in our logo is the shape of Scarborough on a map.

"Guided by our bold new strategic plan, we're working to reimagine the future of health care designing state-of-the-art infrastructure, equipping our staff and physicians with the latest technology, and creating a better way for our patients to access world-class treatment,"added Buller.





A grand reopening for our 3rd floor Margaret Birch Wing!

Miguel Magtibay gave an excited "thumbs up" as one of the first patients to be welcomed back to the 3rd floor Margaret Birch Wing at Centenary for its reopening on November 8 following a fire in September.

"We're so grateful for the exceptional level of care our staff and physicians have provided to patients while they've been on alternate units, and for the tremendous amount of work that has gone into reopening the 3 Margaret Birch Wing in less than two months," said Mark Vimr, Executive Vice President of Clinical Programs.

Prior to welcoming

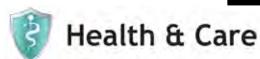
patients back, staff and physicians gathered to celebrate the reopening. Aaisha Savvas, Patient Care Manager of 3 Margaret Birch, recognized the individual contributions of staff members that day with personalized thank you cards.

"It's an honour to work with such an outstanding group of health care professionals who demonstrate the very best of what our health network has to offer," said Aaisha.

Pictures of the reopening event and a video of Miguel's happy return to 3 Margaret Birch are available on our Facebook page.







We Are SHN!



Thank you to everyone who helped us to celebrate the launch of Scarborough Health Network (SHN) on November 22! Our event was a great success with hundreds of staff, physicians, volunteers, partners, and community members joining us to mark this milestone for health care in Scarborough.

Special thanks to Christine Elliott, Deputy Premier and Minister of Health and Long-Term Care, for celebrating this momentous occasion with us.

Launch event remarks now available on Facebook

"Working with this great organization, you quickly learn about the pride that ex-





ists in being from Scarborough and the exceptional strength that defines those who call this community home!" -Maureen Adamson, SHN Board Chair

If you weren't able to make it out to the event at the General hospital, you can view the formal remarks at Facebook.com/SHNcares.

New social media channels

In addition to our Facebook, you can find us on Twitter and Ins-

tagram (@SHNcares), as well as LinkedIn and YouTube (Scarborough Health Network). We've had an incredible response to our launch across all our social media channels, and we hope you will join in the conversation and follow us as another way to keep up-to-date on everything at SHN! #WeAreSHN.

Scarborough: we are truly grateful for your support. Together, we are shaping the future of care!



Special Feature

Dreams and Success...

By Kanagasabai Theivendirarajah, Ph.D. (London)



The physical structure and function of one's life is already sketched in the genome and beautifully regulated with little control in the hands of the

individual. The rest of life is taken up by memories and dreams. The time you lose the ability to remember as it happens in dementia or Alzheimer's, life

takes a downhill turn leaving the affected without an identity at the end.

Pre-adult hood. especially the schooling age is the period of most learning and memorising. It is also the period in life a person tunes up the memories leading to various dreams to achieve and prosper. Many students have dreams and aspirations about their course of study in their schools, colleges and universities. They also dream and contemplate about their future career, about a life partner and about

the life to follow. Not everyone achieves their dreams to the satisfaction and be very happy. Many change their original choices and gradually move towards the more appropriate course of study and proceed for a comfortable career that will fit into their strength. Yet a few determined, stick to their original but instinctive thought, work tirelessly and be successful. Whatever the outcome of one's achievement or success, everyone has to face at some point of life, certain failures either in work, family life or in public life. The real success comes when one overcomes such adversities. The preparation for this comes with the learning process at the schools and universities. Be pragmatic, logical and scientific in your thinking and face the challenges with a positive attitude.

Speaking of career choices, there are many options available, especially in a developed country like Canada with several economies in operation. The courses you follow in the school greatly determine the nature of careers you would select. However, there are several instances where they switch to completely different areas and be successful. Margaret Thatcher, the tower-

ing political figure of the 20th Century Britain started her career as a research chemist after completing B.Sc. degree in Chemistry from the University of Oxford but ended in law and politics and became famous. Of course during her university days, she had a passion or dream for politics.

In a number of cases, students follow courses which their parents did and they work towards the goals taking up the careers of their parents. I know of a family where both are practising medical doctors and their four kids are in medicine. In case of many celebrities either politicians, cinema stars or sport personalities, their children follow the them go with the flow, graduate from the school or university and take up whatever that comes on its way and be happy with it.

Very often one wonders what the best career is. There is nothing called an ideal job that fits everybody's idea of success. Every job will have ups and downs, but you have to learn to love it. Leave the field of study or program that you struggle to fit in or that you find it difficult to grasp. You will lose a lot when it is too late to realise that is not the right course or career. People trained in highly specialized skills will have limitations in the choice of a career, they have to work in fixed envi-

university professor can orate freely on any topic of interest, research in areas of their choice and freely express their opinions and criticism without fear, but always with the moral obligation to find or search for the truth. There is no room for false claims and fake news in an academic environment. I would love to see some students from our community work towards an academic career.

Very few think beyond the usual or familiar comfort zone. To be very successful and outstanding one has to think or dream outside the norm and be creative. As Albert Einstein said "Imagination is more important than knowledge". Jeff Bezos, the world's

richest person with more than \$104 billion was an ordinary graduate in **Electrical and Computer** science, but he thought beyond the conventional marketing and sales, used his programming skills and employed the internet platform and started the on-line sales in his home garage. Today his company Amazon.com employs more than 300,000 workers worldwide. Charles Darwin, the greatest biologist was sent to University of Edinburgh Medical school by his father a physician, but he found the lectures dull and surgery distressing,

left to join university of Cambridge to follow a liberal arts degree. His interest was outside the norm, he collected beetles and engaged in nature studies of plants and animals and thought about the complexity of life forms. From 1831 to 1836 for five years he went on an expedition as a naturalist "collector" on HMS Beagle boat, collected and recorded amazing information about animals and plants during the five years. After his trip, he wrote several treaties and books and the most famous is the "Origin of Species" and propounded the theory of natural selection and the evolution of living forms. Charles Darwir did not amass wealth but he will be remembered as long as man survives on this planet.

I am happy to be part of ASGC which in a small way is serving the community. ASGC acts as a forum in mobilizing young professionals and persons of intellect and promote excellence, inspiration and creativity among the youths of our community. Let's love all, make dreams come true and be happy.

(This article first appeared in ASGC Focus 2018)



path of their parents and be successful. The knowledge and experience of the parents is of great advantage for these people. Not everyone wants to go in the direction of their parents, they choose what their passion dictates.

One of the greatest mathematician of all times, Sir Isaac Newton, the university of Cambridge graduate had to face many adversities in his early life. He wanted to study and excel where as her mother wanted him to be a farmer to look after the family farm. He was not a physically strong kid and was often bullied by other children, nevertheless he focused on his learning and became the top student in his class. As long as our planet remains in orbit, Newton will be remembered for his laws of motion and gravity. Newton was the father of calculus, one of the difficult subjects to learn for many kids.

There are a number of considerations for the selection of courses and careers. Some like to imitate and admire their teachers, university professors, researchers, successful siblings, cousins or acquaintances and dream to be like them one day. A number of

ronments where the specialized skills are used. Others with generalized skills have more options to work in a variety of jobs. In the modern world, many work environments are highly regulated, detail oriented, constantly supervised to meet standards and accuracy. Under these environments, many find the job very stressful and it is paramount for their survival and health, individuals learn to adapt and change their attitudes to suite the requirement of the work place.

Many jobs are routine, repetitive with very little room for freedom to change. From the line worker in a factory to a highly paid ophthalmologist who performs cataract surgeries, experience the above monotony. To get over the boredom and stress at work one must spend a little time away from work and engage in other activities to relax. One such activity is spending some time on social media like Facebook, Twitter or WhatsApp, these internet platforms are amazing medium for relaxation.

Career as an academic, especially in a university has relatively more freedom compared to many other jobs. A

Monsoon Journal

🌌 Special Feature

Mannar's Mighty Women of the Sea

Raymond Rajabalan

Adapted from an article by INDUNIL USGODA ARACHCHI The Sunday OBSERVER 28 October, 2018



Widowed or badly affected during the decades of conflict, the fisher community in Anthoniyarpuram, Mannar in North Sri Lanka has new heroes. Groups of women have formed fisheries cooperative societies, and often spend the night at sea, diving for sea cucumbers and crustaceans in the waters of the Lagoon to keep their families alive and reconstruct lives torn apart by War

As dawn breaks over the village of Anthoniyarpuram, Mannar, we could see a tiny footpath leading down to the lagoon. Unlike before, the little village is at peace now; morning sunbeams make dancing patterns on the sand, and the stately palmyrah palms sway in the soft breeze. A decade ago, this was a region marked by violence and loss. Residents fled the civil war, returning years later to find their homes entirely looted. Their lives were altered too - some of them had lost loved ones, others were missing limbs, while homes and livelihoods had been wiped out. Returning families had to start from scratch and in most cases, the women were left to do it.

The footpath wound down to the lagoon, and female silhouettes appeared in the distance. Many of them were holding implements of some kind.

When the strangers approached, their faces broke out in smiles in the early morning light. The fisher community, now bereft of men - many who perished during the war - have leaned on women like Elizabeth Paththinathar, Jayanthi Muller and Mary Matilda to eke out a living in the way they know best. Now the sole breadwinners in their families, the three women go out to sea every day, diving in the lagoon to catch a bounty of shrimp, crabs and reef fish.

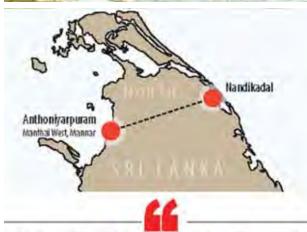
Elizabeth Paththinathan, 53, is the President of the Anthoniyarpuram Fisheries Cooperative Society. Many women have been widowed in the war, she explains, and others are still struggling to rebuild, a decade after the guns fell silent. "The women in these areas have formed small groups and we go out to sea together. This is how we make a living," Elizabeth said. Non Governmental Organisations have supplied this resilient community of women with the necessary fishing and diving equipment.

Anthoniyarpuram residents have always lived off the bounty of the seas, said the Fisheries Cooperative Society leader. "But before the war, the women would only assist the men who went out to sea. It's different now – we must do the bulk of the fishing," she explains with a smile.

When the weather is good, the women go out fishing in the evenings. They use the small islets scattered in the lagoon to take breaks from diving for fish. "We take tea and coffee and something to munch. In the little islands we drink tea and rest a while before going out fishing again," says Mary Matilda. "We fish all night and return to shore in the morning."

Jayanthi Muller says, on and off the Navy stops the women from going out to sea, fearing for their safety. "It must be because we are women, and they worry there would be an accident. But, we are all good swimmers," Muller laughs. She says, the women enjoy fishing because it allows them to spend time





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together and eke out a decent living.

An elderly woman in a long dress approaches, her long hair still wet, hanging loosely around her shoulders. Nachchaththiram Lurdumuller is 75 years. She and a group of fisherwomen had come to shore at dawn, after fishing all night. She explains that several older women engage in dive-fishing in the waters of the lagoon. "I have only a daughter. She is married now. So this helps me to earn a living," Lurdumuller

Behind the camaraderie and the broad smiles, each of these women is heir to a tragic war-afflicted past. "We were displaced during the war. My husband, daughter and I went from place to place to escape the fighting. In front of our very eyes, shells fell on people and they were torn apart. We would run to a bunker then. As the fighting flared on all sides, we were stuck in between," Lurdumuller recalls. The 75-year-old woman was widowed when an artillery

shell fell on her husband while he was on his way to the shop, killing him instantly. "We were alone then, my daughter and I. We followed the rest of the displaced from place to place."

Lurudumuller says, finally they crossed the Nandikadal Lagoon, and into Government-held territory during the final stages of the war. "At 3 a.m. the military put us all in a bus and brought us to the Ramanathan Displacement camp. Ultimately, we returned to our village. It's a miracle that we are alive today - God must have saved us," she says, her eyes brimming with tears and memory.

Elizabeth is the mother of six daughters and she recalls, as they were displaced from location to location, people warned her about the safety of her girls. "But, what could we do. One day we were in one place, the next day in another," she says, explaining that they were beaten further and further into the Wanni by the vicious fighting.

At the end however, Elizabeth's family had made the journey to Mullivaikkal by foot and the final stage of the war was upon them. "The LTTE said no one was to leave. They told us to stay inside the bunkers," Elizabeth recalled. Her husband would put them all inside the bunker and sit outside keeping watch. It was during one such vigil that a stray shell fragment fell on him and his leg was wounded. People from other bunkers had come to his aid and taken him to the Mullivaikkal make-shift hospital for treatment. Disregarding the pleas of those around her, Elizabeth went secretly to visit her husband in the hospital. She finds it hard to tell the rest of the story.

"I never found him there, but outside there were hundreds of wounded people lined up close together, blood spilling everywhere," she remembers. Once Elizabeth and her children found their way back to Government controlled area, they were reunited with her husband who was receiving treatment at the Vavuniya Hospital.

"This is only one of our stories," she says wistfully. "We have so many more." Elizabeth says, she considers herself lucky to be able to engage in a livelihood that keeps her family going, after all that they suf-

Lurdumuller walks off, eager for some rest after her long night of fishing and having shared their stories, the other women walk slowly towards the water.

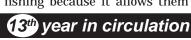
As they approach the still waters of the lagoon, the women put on scuba masks and wade in, going slowly until they find the right depth. Putting their faces in, the women begin diving for the prized catch in these lagoon waters - sea cucumbers, for which there is a big demand in the export market.

These fish are not purchased locally, but each day, fish traders arrive to purchase the precious ocean bounty, a delicacy in some East Asian nations.

Wading deeper and deeper, the women dive to the seabed to bring up the flat cylindrical sea creatures with the leathery skin.

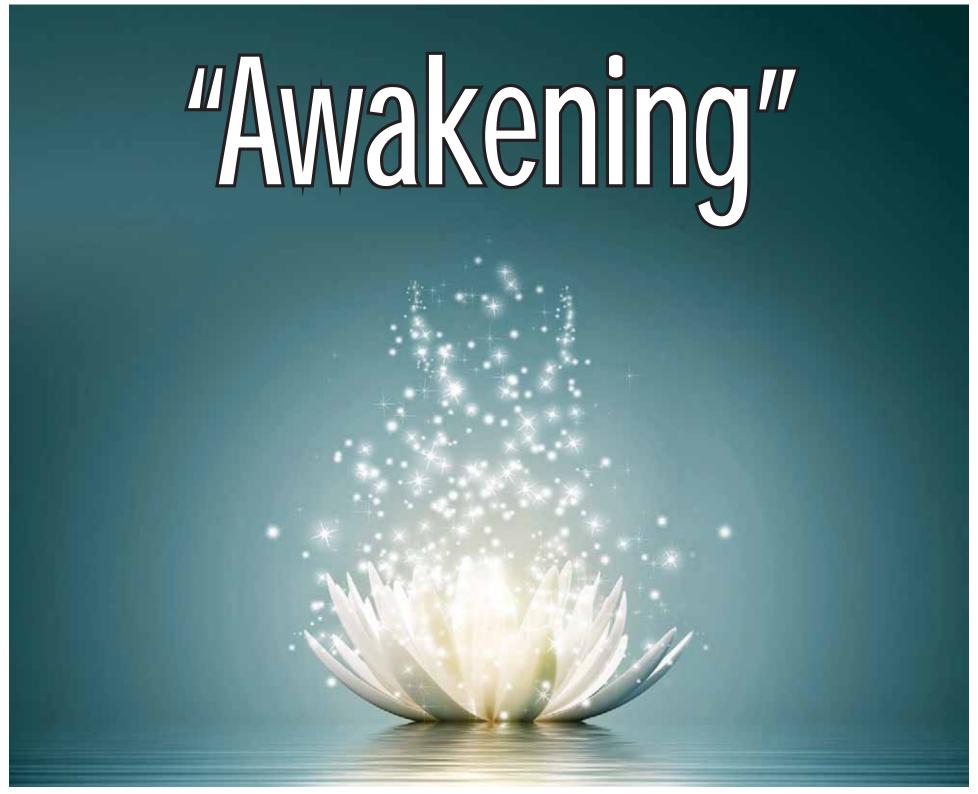
Sustainability is a big priority, the ladies say, as they wade in to the lagoon. "Some of the men use nets and catch even the baby fish. We are totally opposed

It would eventually wipe out our livelihood when the ocean resources dry up," they explain, swimming deeper and deeper into the ocean and disappearing





WORDS OF PEACE



This is our time—the time each one of us has been given. Yet we get lost in semantics—what is good, bad, right, wrong. What do we forget? Everywhere, someone has a request, someone has a prayer. "Make this happen. Give me a better job. Give me a better life." We forget what we have been given.

Somehow, we are unable to look at what is in front of us—the most beautiful, the most magnificent. There is no greater blessing than the coming and going of this breath. This is what we have. Everything else is changeable by its nature. You want things to be good, and when they are, you want them to stay that way. But they can't. They will change.

The whole world is willing to talk about the future. Someone sees you are doing well and says, "You have a bright future." How bright a future can you have? One certainty in your future is that you're going to die. Everyone is saying, "Hurry up, hurry up, hurry up, hurry up, hurry up." What's waiting for us at the end? Nothing. Hurry up so you can meet nothing. But it's all acceptable to us. Why? Because the simple reality is ignored again and again—the reality that you are alive. You are who you are. And every day that comes, you are given an opportunity to recognize that.

The sun goes down, your body goes to sleep. The sun comes up again. You awaken. Here is your opportunity to forget the past and become busy with the present, but you don't do that. You go to sleep with the worries that have come from yesterday. This is who you sleep with. Some people wonder why their life is miserable. Look at the company you keep. You keep the company of memories that are gone.

Peace seems trivial now because

you have a busy schedule. You have the whole world to take care of—all these responsibilities. But if you don't take care of your responsibility to the heart, what good is it? Your heart is a part of you, too. Unless you also use your heart—your inner wisdom—your life will not be complete no matter what you do.

Can you do that? Can you be conscious enough to understand the importance of this existence? Can you be conscious enough to allow your heart to fill with the gratitude that it wants? That's all. There are no other requirements. All you have to do is accept it.

This is the gift. Of all the billions of things that could be, this is you. You could have been an inch taller or shorter. Your face could have been a little different, but it isn't. This is who you are. Do you accept that? Or are you investing everything in what

isn't? "I wish it was this way, that way." Is your investment in all that isn't or in all that is?

Awaken and open your eyes to the beautiful reality of being alive. Weigh every moment with the importance of this breath. With the sweetness, the beauty, the understanding, the clarity of your heart, take the steps needed in your life. And be content in the supreme joy that is always dancing within you. Let that become real for you. It is a beautiful process because life in itself is a beautiful, beautiful journey. Be fulfilled every day. This is what life promises: that we can be fulfilled every single day."

Prem Rawat

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Special Feature

Was Jesus born on Dec.25?

A historical review

by Raymond Rajabalan

We are now in the midst of Christmas, a festive period concerning the birth of a child that altered the course of history of mankind. We



rejoice, the birth of infant Jesus, the saviour of mankind and remember a heavenly host joining the angel of the Lord singing "Glory to God in the highest heaven and on earth peace among those whom he favours".

Many historians and Christian scholars have by their diligent effort and meticulous research has been able to compile some useful information relating to the time of birth of Jesus. Some of these information comes from the cherished stories of the birth and early life of Jesus described in the Gospels of Mathew and Luke.

However to this day, it has not been possible to determine the exact year and date of birth of Jesus born in Bethlehem over 2000 years ago.

1. Gospel of Mathew

According to Mathew's Gospel it is stated that "Now when Jesus was born in Bethlehem of Judea in the days of Herod ".The King Herod the Great who became King in 37 B.C. (Before Christ) died in the year 4 B.C. Mathew therefore places Nativity prior to the year 4 B.C. In the 6th century Pope John 1 assigned a Roman monk named Dionysius Exiguous to prepare a standardized calendar for the Western church .Dionysius made the birth date of Jesus the basis for his chart of Easter dates. Dionysius labeled the years after Jesus' birth "AD" (which stands for Anno Domini, meaning "in the year of the Lord" in Latin), a system later supplemented by the term "BC" (which stands for Before Christ) In his calculations, Dionysius miscalculated the death of Herod by four years, resulting in the awkward situation that Jesus' birth is usually dated into the years "BC" (Before Christ).

2. Census in Syria. & Gospel of Luke

Meanwhile Luke tells us that the birth of Jesus occurred at the time when Emperor Augustus Caesar ordered a census. That census took place when Quirinius was the Governor of Syria (Luke 2:2).

According to historical records, Augustus Caesar dispatched Governor Quirinius to Syria in AD.6.During the same period Coponius was the first Governor of Judea. As such, Quirinius and Coponius jointly conducted a census at that time.

However if Jesus was born prior to

4 BC, at this time of the A.D 6 census Jesus would have had to be at least 10 years old by that date. Therefore, the birth of Jesus could not have occurred prior to 4 B.C.

Meanwhile, some scholars have pointed out that Quirinius served an earlier term in Syria (from 10 B.C. to 7 B.C). This probably could be the period to which Luke refers in his gospel.

3. Star of Bethlehem.

A third Clue to the date of Nativity is the Star of Bethlehem

- In 12 B.C. Chinese astronomers recorded a comet named Hailleys.
- · They also mentioned about a stellar explosion (or Nova) in 5 B.C.

Either of the above two events could have been the celestial guide to Three wise Men seeking the place of birth of

Meanwhile in early 17th Century, German Astronomer and Mathematician Johannes Kepler proposed another explanation. Kepler observed conjunction of the two planets Saturn and Jupiter within the constellation Pisces, in 7 B.C. He remembered an ancient Hebrew tradition that the Messiah would appear when the two planets moved so close to one another, that they appeared to be a single large star. On checking the ancient astronomical charts, Kepler found that in year 7 B.C. The planets Saturn and Jupiter had three such Rendezvous - on May 29, Sept. 29 and Dec.4.

Out of these three dates, it is possible that the "Three wise men from the East" - possibly astrologers in Babylonia chose the September date to start out along the caravan route to Judea. Based on the geography of the travel, such a Journey would have brought them to Bethlehem area towards the time when there still could have been, as Luke writes "Shepherds out in the Field, keeping watch over their flock by Night".

4. Month of Birth

- November/ January

Mediterranean climates such as Judea's have mild winters reaching their coolest in late February. Thus December nights can be quite balmy and warm enough to graze sheep. Moreover, December/January would have been an ideal time to graze sheep to take advantage of the winter rains.

During the hot months, conditions can be quite barren and the grasses dry. But the end of December was the time when the perennial grasses began to turn green again and the annual grasses had sprouted anew. Thus, climatically the ecclesiastical practice of placing Christ's birth between December 25 and January 6 is possible.



Today in the city of David (Bethlehem), there has been born for you a saviour, who is Christ the Lord (Luke 2:11)

mas ought to be celebrated on December 25 or January 6 underscores the perceived importance of the day of Christ's birth and the determination of church fathers to be accurate.

Based on the above evidences and reasoning from Keplers Hypothesis, it is at least a possibility that Jesus was born in Late Autumn in the year 7 B.C. though we may never know for certain.

Declaration by Pope John 1

However in order to bring an end to the dispute among the Historians and

Controversy over whether Christ- Scholars regarding the year and date of the Birth of Jesus, Pope John.1 in AD.525 declared that December 25th should be celebrated as the date of Birth of Jesus.

> Irrespective of the exact dates and year on which Jesus was born, what is more important is that His Birth as well as His Teachings about the kingdom of God continues to be a spiritual guiding factor and of immense benefit to mankind.

Peace at Christmas

The stolid cow that wanders lowed The noble horse that gallops neighed The gentle lamb that frisks bleated To greet the Prince of Peace; born in Bethlehem's manger that cold night.

Shepherds watching their flocks by

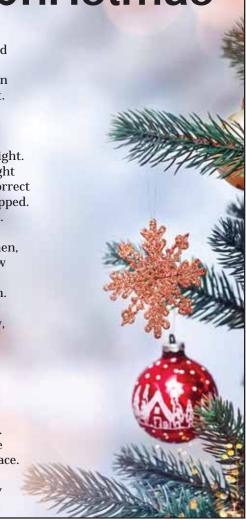
Was informed the birth by angel bright. They endeavored to see the baby right At once; proceeded to the manger correct Saw the babe with the mother, wrapped. Worshiped the child that holy night.

A star that twinkles, led the wise men, But been to Herod's in search of new

Knowing not where the baby is born. Coming out; saw the star that led To the manger where the Prince lay, Worshiped the baby offering mirth'ngold.

Peace on earth and mercy mild: Is the message that he brought Do we enjoy the peace He brought? In this world where peace is sought. Why not each one try to make peace So that Christmas will be full of Peace.

~ Kingsley





Highlights of Career Guidance workshop for high school students by ASGC in Mississauga

Following a fabulous workshop conducted by the Association of Sri Lankan Graduates of Canada (ASGC) in Markham in partnership with York Region District School Board another similar event was successfully conducted on Dec 1st 2018 at Meadowvale secondary school in Mississauga. ASGC organised this wonderful event for parents and students with the help of Peel

District School Board.

Dr. V. Mannivannan, President of ASGC in his welcome address mentioned that these workshops were designed to serve as a forum for dissemination of information, exchange of ideas and sharing academic and professional experiences. Through this workshop the high school students were able to receive vital information about

course selection, career paths of different professions from young graduates (panelists) in the Tamil community.

Ravi Raveendran, Entrepreneur in Residence at University of Toronto delivered the key note speech.

Finally Suhumar Nadarajah, secretary of ASGC thanked Nala Moorthy for coordinating the event on behalf of the Peel District School Board and

ASGC executive committee members for their support.

In appreciation, ASGC presented ASGC logo Mugs to all the various panelist and moderators who volunteered their time and energy with a great sense of community service, and for their commitment and contributions.

(Photos and write up by Dr. K. Theivendirarajah ASGC executive)

























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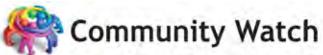
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Tamil Co-op celebrates **Milestone Anniversary**

By: Harrish Thirukumaran

On November 10, 2018, the Tamil Co-op at 20 Wade Avenue was the site of festivities for the 30th anniversary celebration as a provider of housing to Sri Lankan Tamil, Burmese, African and South American individuals. These groups of people have all fled war-torn countries for a better life in Canada, which was guaranteed by the Tamil Co-op. At the same time, it has epitomized the multicultural fabric that Canadian society is based on. It now boasts of a young Board of Directors with a new vision entrenched in their strategic plan for the co-op's life over the long-term. The writer and-Monsoon Journal Team wish to thank Mr. Senthi Senthivel and Mr. Sudharshan Durayappah for facilitating to this coverage.





30th Anniversary Tamil Co-op Banner



Greetings from the Government of Canada to Tamil Co-op. From Left to Right: Gary Anandasangaree, Member of Parliament for Scarborough-Rouge Park, Ahmed Hussen, Member of Parliament for York South Weston, Nanda Nandakumar, President of the Tamil Co-op, Julie Dzerowicz, Member of Parliament for Davenport



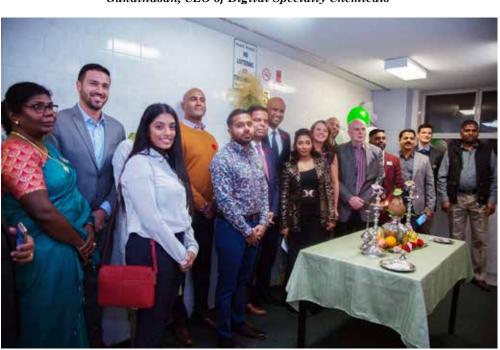
Tamil Co-op Board of Directors and Co-operative Federation Housing of Canada Executive Director, Tom Clement and Co-op advisor Anjala Kulasegaram present co-operative principles



The Founders of the Tamil Co-op. From Left to Right Standing: Late Mr. Tom Hunt, Another Founder Member, Dr. Ratnanathar, and Mr. Sangarasivam. Seated: Mahen Thurairajah, Ms. Joseph, Late Mr. Rasanayagam.



Lighting of Nilavilakku, From Left to Right: Gary Anandasangaree, Member of Parliament for Scarborough-Rouge Park, Julie Dzerowicz, Member of Parliament for Davenport, Ahmed Hussen, Member of Parliament for York-South Weston, and Ravi Gukathasan, CEO of Digital Specialty Chemicals



Distinguished Guests From Left to Right: Robert Cerjanec, Chief of Staff to Deputy Mayor Ana Bailão, Anu Sriskandarajah, Toronto District School Board Trustee for Scarborough Rouge Park, Parthi Kandavel, Toronto District School Board Trustee for Scarborough Southwest, Gary Anandasangaree, Member of Parliament for Scarborough-Rouge Park, Ahmed Hussen, Member of Parliament for York South Weston, Nanda Nandakumar, President of the Tamil Co-op, Julie Dzerowicz, Member of Parliament for Davenport, Co-operative Federation Housing of Canada Executive Director, Tom Clement





VIPs in Stage



 $Traditional\ Tamil\ Tablas\ Performance$



Tamil National Anthem by Tamil Co-op staff



 $Youth\ Dance\ Performance$



 $Carnatic\ Music\ Performance$



Mixed Performance



Tamil Bharatanatyam Dance Performance

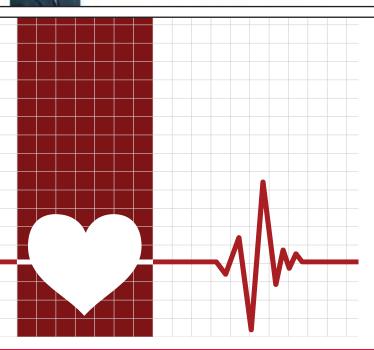


Traditional African Dance Performance



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Are you getting Million Dollar advice

THE PARTING OF THE WAYS



C. Kamalaharan

Rathi was taken aback on receiving an unexpected letter from Ravi through her friend Geetha. Not knowing what to do she didn't open it, instead she took it home unfolded it and read. It was a brief message conveyed in a few lines, "I am deeply interested in you and wish to be your partner in life." The message concluded with the note, "If you are not interested just forget it, let's continue to be friends as we are now." She was thoroughly shaken on reading it as it was the first time she received a love letter. Being brought up in an orthodox set up she was at a loss as to how to respond to it. Her parents too were not in favour of her getting entangled in such 'immoral' activities. Throughout the whole weekend she was in a dilemma not able to take a decision. Ravi too was restless thinking deeply about the outcome of his proposal.

The following Monday she walked into the classroom with a confused expression on her face. There wasn't the usual sparkle in her eyes. Ravi's heart sank on seeing her face and presumed that his proposal had been rejected. During lunch interval Rathi's friend Geetha swiftly thrust a letter into Ravi's hand as both of them crossed each other along the busy veranda. Ravi became tensed and was eager to know what the contents were. He hurried towards a spreading tree, sat under it and impatiently opened the letter. As he began reading his face brightened casting a beaming smile. "I wholeheartedly accept your proposal," was her reply. Being brought up in traditional homes both of them never behaved indecently in public. They merely harboured sincere love and continued to correspond confidentially through letters.

Ravi and Rathi were bright students in class either one of them came first in rank while the other second. Besides studies they also excelled in sports; he captained the school football team while she captained the school net ball team. Being outstanding students they became the cynosure of the other students who began pulling their legs coupling them as love birds made for each other. As days passed a passionate attraction between them developed but neither of them had the guts to reveal it. At last it was Ravi who made

the breakthrough. Unfortunately all of a sudden Ravi abstained from attending school owing to an unexpected disaster that befell the family. Being clouded with worries he never thought of informing Rathi the reason for his absence. Besides Ravi's home being far away he was not able to contact any of his classmates. After a couple of weeks Ravi entered the classroom in a pensive mood and settled in his seat. "What happened to you?" asked Rathi. Unable to answer he broke down and wept bitterly. What happened Ravi?" she raised her voice. Wiping his tears Ravi replied, "All of a sudden my father experienced excruciating pain in his chest and on his way to the hospital he breathed his last." "Oh my God! exclaimed Rathi and stood dumbfounded. After a brooding silence they parted.

It was a shattering blow to Ravi who had to face the immediate task of shouldering the family responsibility hitherto done by his father; nursing his sick mother, taking care of his sister who was attending middle school and continuing the cultivation left by his father. Not used to manual labour he engaged a youth to take care of it while he supervised the work.

Ratha felt extremely sorry for Ravi for the sudden tragedy that happened in the family at a time when the final exam was due to commence. Ravi was irregular in attendance at school as he had to face pressing problems at home. In spite of the setbacks he made a genuine attempt to study during the nights burning the midnight oil. When the results were released both had passed but the aggregate marks obtained differed, Rathi obtained more marks than Ravi. When the cut off marks for university admissions were released Rathi was successful while Ravi missed by only a few marks. It was a major set back for Ravi who was thoroughly disap-

Ratha on the other hand was in an upbeat mood to commence her university education. Released from the restricted life at home she became a free bird beaming with happiness. Over enthused she didn't even contact Ravi prior to her departure to Colombo. Being badly let down the recurring thoughts of her tortured him. Out of sight is out of mind so goes the saying. Ravi decided to turn over a new leaf. With his a pass in the A/L he was successful in getting a clerical job in a bank.

During the vacation too Ratha never

thought of contacting Ravi. Changes in her life style; exposure to a glamorous environment, contacts with new friends from different communities and the hope of settling in life with a person of higher status blinded her and kept her aloof from Ravi. "How can she undergo such dramatic changes so soon to ignore me?" lamented Ravi. He was unable to distance her from his thoughts. In order to find out the reason he wanted to meet her when she returns for the next vacation. "But how to meet her alone that too when her mindset has changed?" thought he. He was aware that Friday was the most opportune day when her parents usually go to the temple and her siblings attend school. With that in mind he drafted a letter mentioning all he wanted to speak and kept it in readiness in case there won't be time to speak.

And so on a Friday as he was cycling along the road in front of her house he saw her sitting in the living room and reading a book. He stealthily opened the gate, walked up to the entrance of the living room and gave a gentle knock on the door. It was an unpleasant surprise for her who seemed flabbergasted on seeing him. Straightaway he handed the letter saying, "Go through it, you'll be briefed everything." Without wasting time he frankly posed the question, "Do you love me?" She was dazed and remained silent. 'Just tell me," he insisted and continued, "What do you say, do you love me?" After a prolong silence she half-heartedly replied, Yes." "If so will you marry me?" "That I can't say." "Why?" No answer. "First we shall settle ourselves in a sound position in life and then think of marriage." She remained silent for a while and nodded her head in affirmation. "O.K thank you," saving so he was about to leave when she said, "Have tea and go." Ravi's happiness doubled thinking that things were falling in line in accordance to his wishes. A few minutes later she handed him a cup of tea which he relished while he drank. As he left she followed him and close to the gate handed him a note she had hastily scribbled on a small piece of paper. That too excited him further. But that happiness turned topsy turvy as he read the note. His head went on spinning as though the whole world was crashing upon him. He hurried back to meet her. But the presence of her next door friend whom she intentionally brought in prevented a second meeting with her. Thoroughly disappointed and disgusted he returned home fell on hed and wept.

Being a well balanced youth who was aware of his immediate responsibility did not go to any extreme as some jilted lovers do. Being brought up in a respectable and God fearing background he never thought of being vindictive towards her. Quite aware that it was futile to make further attempts to appease her he settled down earnestly to shoulder the family responsibility which was his immediate priority. He also decided to enhance his academic career and enrolled himself in a private institute to follow the ICMA course. He made a conscientious effort to study, got through the three parts and got a job as an assistant account in a firm. Later after completing the fifth part he was inducted as a qualified accountant in a financial

Having settled in a sound position in life he consented to fulfill his mother's long felt desire to get married. It was a proposed marriage, the suitable partner being chosen by his mother. She too was an accountant serving in another financial firm. Being rightly chosen she was a power of strength to every household member particularly to her mother-inlaw for whom she took the utmost care. Having found an ideal partner thought of Rathi fizzled out of Ravi's mind.

During lunch break in office while flicking the pages of the newspaper Ravi came across Rathi's wedding invitation notice in the matrimonial column. Immediately he thought of sending a greeting card conveying his wishes. But on second thought he dropped the idea as he felt that the card might prick her conscience at a time she was in an extremely happy mood. "Now she belongs to another man, its morally improper to have her thoughts in my mind and also it's unfair to have her letters," saying so he brought all her letters outside the house and lit a bon fire. Even the last devastating letter written in a small piece of paper that was personally handed to him was consumed by the fire. But the contents in the letter continued to be edged in his mind for ever.

Very much relieved after sorting out matters he leads a happy and contended life with his dear ones in their ancestral 'nest' while she flapped her wings and flew away with her newly found part-

Special Feature

'Laugh when troubles confront you'



 $-\ medical news to day. com$

By: Jesudason John Atputharajah

'idukkanvarungalnakuka'.

The ability to laugh at adversity L is the best strategy to overcome it ultimately. Carlyle expressed the same view when he said, 'Wondrous is the spirit of cheerfulness and its power of endurance'. Strength of right thinking enables a wise man overcome misfortunes that come in a deluge. Those who are not worried in the least by trouble, will be capable of harassing and overcome it. When alike. A man who does not crave for

a man is prepared to face adversity like a bull at the yoke, it is adversity which will have trouble from him. Even when troubles come in a deluge, the indomitable man will be able to defeat them.

People who do not express joy when fortune smiles on them, should not grumble when misfortune confronts them. Valluvar is emphatic when he asserts that a tranquil-minded man will treat fortune and misfortune

pleasure and realises that adversity is life's natural concomitant, will face trouble without flinching and with equanimity. Not giving into excitement when enjoying good fortune, makes a man fit against overwhelming grief when facing misfortune. The man who finds satisfaction in adversity and so shapes his environment, will get praise even from his enemies. "Great men rejoice in adversity, just as brave soldiers triumph in war"- Senecca

"Inpathulinpamvirlaiyathan, thunpathulthunpamuruthalillan"

(Kural: 621-630)







Special Feature

PRAISING GOD THROUGH HYMNS AND SONGS



By: JJ Atputharajah

Songs and hymns are vital means of Creating the right atmosphere for worship. They encourage and inspire devotees to seek and relish the fellowship with co-worshippers and sincerely yearn for the presence and blessings of the Almighty God. Most hymns and songs depict praises and thanks to God for his mighty deeds. They express the authors' profound love and adoration for deity. They abound in profound words and expressions of faith and love of God. The Book of Psalms in the Bible is an example of such noble works of devotional literature. In Tamil literature the poets of the latter Sangam period were noted for writing great devotional songs expressing experience of God and his blessings. They were known as' thevarams' and 'pirapanthams' sung by Nayanmar and Aalvars who were drenched in the love of God and his mighty deeds. They were Saivite and Vaishnavite saints. Theyarams excel in praises for God. "Nambikkaivaippa vannavilethenavan" (God is like honey in the lips of all those who trust him.) Nammalvar expressed his profound faith by stating, enrum maranthariyen en nenjathey vaithu nirum irunthum nedumaalai' (I will never forget the love of God in every minute of my life)'. When a person is absorbed in the love of God, nothing is more precious to him than his fellowship with the divine. Hymns and songs depict such marvelous attachment and devotion to God. People who sing these songs are drawn closer to God and they relish and rejoice in the presence and fellowship with God.

I have listed some of the best hymns/ songs and their unique expressions just to show man's experience and love of God and his mighty deeds.

How Great Thou Art.

This is one of the most popular songs sung in churches praising the power of God and the inestimable happiness one could attain by worshipping God. It tells about the beauties of nature ('when through the woods and forest glades I wander') and the bountiful resources that God has made available to his devotees. The refrain of this song keeps on ringing in the minds of those who sing this song even after a long time:

"Then sings my soul, my saviour God, to thee, How great thou art, How great thou art". The hymn was written by a Swedish named Carl Boberg. It was popularised by Billy Graham in his evangelical crusades.

Amazing Grace! How sweet the Sound.

A praise song that appreciate the grace that has been made available to humans. It is the grace of God that can help weaklings to face the dangers, snares and toils and lead us safely home. God's calling is the best thing that ever happened to us. His word secures our hope. We were once lost but now found. We are recipients of the blessings of God-not through our purity or goods but merely through his abundant grace. A very inspiring song that is sung very often in churches. It was written by John Newton.

Oh! for a thousand Tongues to

The hymn enlists the glories of God and states that even thousand tongues are not adequate to sing of the triumphs of his grace. The love of God is music to the sinner's heart. We need the help of God to spread through all the earth the honours of his name. The song is in the words of Charles Wesley, one of the stewards of the Methodist Church. His faith and practice of the living words of God influenced a large number of human souls and brought them to the feet

What a friend we have in

The hymn underlines the need to seek God daily to hand over our worries and fears. Our burdens will be eased and our souls are cleansed with the fellowship with God. It is a praise song that should be sung daily to take us on a closer walk with God. It was written by Joseph Scrover of Ireland in 1820. It is said that he faced several tragedies in his life. He used his depths of sorrow to empathize with the elderly and the poor. The lines were written in a simple and personal tone that makesit an essential praise song to prepare our minds for worship and fellowship with God. "What a privilege to everything to God in prayer. Can we find a friend so faithful, who will all our sorrows share?

Jehovah, thou hast promised-A hymn for Ceylon by Rev. W.S.Senior.

This is a hymn written by Rev. W.S Senior who once served at Trinity College, Kandy. The hymn was based on the hymn-Oh! Jesus, I have promised'. The song mentions about the natural landscape of Sri Lanka and seeks the blessings of God to preserve the peace and prosperity of Sri Lanka. 'On every soaring mountain, 'over every spreading plain', Give peace within her borders, Twixt man and man goodwill, the love all unsuspicious, the love that works no ill.' 'In loyal lowly service, let each from other learn, the guardian and the guarded, till Christ himself return."- are some of the lines in the hymn that makes it a memorable song with great thought and captivating mu-

When I survey the wondrous

This is reckoned as the greatest hymn in the English language. It was written by Isacc Watts, a pioneer song writer in 1707. It was based on the text: Galatians: 6-verse14. It is a deeply moving solemn song. It focuses on the cross of Christ and calls us to devoted discipleship in response to Christ's love. "Love so amazing, so divine, demands my soul, my life, my all'.

Blessed Assurance, Jesus is

This hymn was written in 1873 by a blind man named Fanny Crosby. This one of the most beloved hymn of all time. It inspires a closer walk with God according to the idea given in Philippians: 1:21: 'For me to live is Christ and to die is gain'. The hymn looks like a personal testimony of faith in Jesus. 'This is my story, this is my song; praising my saviour all the day long'. It inspires us to love Jesus and be faithful to him at all times.

Joy to the world, the Lord is

This is a popular Christmas carol written by Isaac Watts. It is the most published Christian hymn in North America. It is based on Psalm 98:11-12. It celebrates Christ's rule over the

nations. Nations are called to celebrate because of God's faithfulness to his people. It is sung in all Carol and Christmas services.

My Jesus, I love Thee, I know thou art mine.

This is a highly inspiring hymn written in 1864 by William Featheston. The simplicity and sincerity of the text has resonated with Christians over 150 years. The hymn serves particularly as a hymn of invitation or a prayer hymn. The hymn has several expressions of affection. They include 'gracious redeemer ','ever adore thee' etc. They express total devotion to Christ in a language of intimacy. The word love or loved appears 10 times in the hymn. The love for Christ permeates the hymn from the first line.

Faith will ever triumph all the way, faith will look to Jesus day

This is an inspiring and meticulous spiritual Pentecostal hymn written by Bethel Sharon. It spells out the importance one's faith in keeping touch with God. Faith gives the strength to keep closer to God in our daily lives. When Jesus is beside us, we can face all the trials and tribulations that confront us. The refrain of this hymn gives a dynamic energy fueled with the grace of God to direct us in the paths of righ-

'I am walking with Jesus, There is nothing now to fear, I am walking with Jesus, There is none to me so dear, I am walking with Jesus, He wipeth every tear, I am walking in the steps of Jesus.'

Hymns and songs provide the appropriate mental, emotional and spiritual background for worshipping God. They enthuse devotees to engage actively in seeking the presence of God. They cast away all distractions and help us to concentrate on prayer and meditation and hence an essential preliminary for any kind of religious observance, practice or assembly.



Education & Career

THE IMPACT OF KARATE ON MY LIFE By: Shawn Camilus Phone: We were delighted and eager to (416) 609-9508 **Address:** participate. We practised very first began karate classes when diligently for the tournament. With **⊥**I was 9 years old. It was simply 5210 Finch Ave. E, Unit #4 the help of my sensei and senpais another extra-curricular activity to (seniors), we felt well-prepared keep myself and older sister occupied and brimming with confidence. My Scarborough, ON on top of our swimming and music Hours of participation in the tournament classes. My parents believed it was Operation: resulted in several medals. Each important for us to participate in Beginners: Monday & Thursday 6 – 7 medal motivated me to continue activities that not only improved our pushing myself to be better at athleticism, but also helped us build upcoming tournaments. Karate has been a great source of pride and joy

important life skills. Overtime, I realized that karate classes not only helped me improve my self-defence skills, but also many other aspects of my life. My name is Shawn Camilus, and this is how the Scarborough Japan

Karate Association impacted my life.

On my first day of karate class, there was a bit of apprehension and nervousness, but I was eager to learn new skills from the teacher, Sensei Roy. I wanted to show my strength. However, Sensei Roy taught us that karate was learned as a means to protect ourselves and not to attack others. On the first day, I learned various blocking techniques and how to properly throw a punch. When I got home, I was excited to show my parents the skills I learned. I couldn't

wait for the next class. As time passed, I learned more and more karate techniques. I also became more focused and selfdisciplined.Karate classes became more enjoyable and challenging. Eventually, I was met with my first test – the first grading for white belts. My sister and other friends who also were white belts participated in the grading, too. At the grading, I was nervous to the core. There were many other students there. My family watched as I performed the various aspects of the grading. Upon completion of a set of routine steps (kata)known as Heian Shodan. the white belt kata, and the kumite (sparring), we had to wait for a few days to get our results. At the end, one by one, the students who passed their test were called up one by one to receive their new belts. I felt a tremendous amount of joy when I received my yellow belt. I was very proud of myself and was eager to keep honing my skills.

After a period of time, my parents realized there was too much on my plate. They asked my sister and I which of the three extra-curricular classes we would want to drop. We ultimately decided on music because neither of us had a strong interest in it. Meanwhile, we insisted on keeping our karate classes, especially because we felt more can be gained from

Sensei Roy eventually opened an invitation to my sister and me to participate in the Japan Karate Association Provincial Tournament. to me. The day after the tournament I took the medals to school to show my teachers and friends. I was very proud of my own accomplishments. Later, I was able to demonstrate my karate prowess with my sister at our school's talent show.

Thanks to the hours of working out, guidance from my senpais, and training with Sensei Roy, I climbed up the ladder and obtained my other belts. With all the hard work I put towards practise and training I was able to do my grading with Sensei Saeki from Ottawa. Finally, I achieved my 1stdan belt. However, this doesn't mean I'm done learning. Rather, my entire karate journey has opened a new door to learning new things.

Reflecting back on the 9 years I have spent learning karate and with the heavy work load of high school, I still make it a priority to be at the dojo. Looking back, I can recognize how karate has made a very powerful impact on my life. It has provided me with tremendous confidence and humility. This confidence and perseverance has helped me through other various challenges in my life, such as school presentations, decisionmaking, and job interviews. It has helped me become the strong and ambitious person I am today. Karate will now be a part of me, and I will still be at the dojo whenever I am back in Toronto. Karate is a life journey.

onawn nas university at Carleton University in the Aerospace Engineer program.

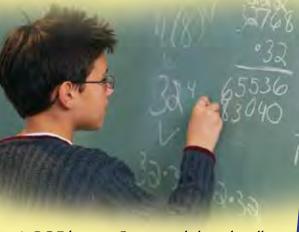
Shawn attended Francis Liberman Catholic High School, and represented his school in Track and Field and football. He received tutoring at RG Education Centers during his years in high school, and he was on the Principal's Honour Roll in Grades 9, 10 and 11. He also attained the Ontario Scholar award in Grade 12 and Core French Certificate and the Bishop's

RG Education Centers offers karate classes in association with the Scarborough Japan

Karate Association. For more information, please contact us:

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THE 2018 NOBEL PRIZE IN PHYSICS FOR TRIO LASER PIONEERS

The Light Manipulation Includes the Third-Ever Canadian Female Professor

By: Uthayan Thurairajah



∩018 Nobel Prize winners have now all been declared. The prestigious Nobel Prize awards are bestowed upon scientists and thinkers for their pioneering and exceptional work that "bestows the numerous benefit to humankind." It is the ultimate accolade for any academic or intellectual. This year, Trio scientists won the Nobel Prize for Physics for breakthroughs in laser technology that have turned light beams into precision tools for everything from eye surgery to micro-machining.

They include the first Canadian female physics prize winner in 55 years. Professor Donna Strickland, of the University of Waterloo, becomes only the third woman to win a Nobel for physics. The award marks only the third time a woman has been awarded the physics Nobel. Previous female winners were Marie Curie in 1903 and Maria Goeppert Mayer in 1963. Arthur Ashkin of Bell Laboratories in the USA won half of the 2018 prize for inventing "optical tweezers," while Strickland shared the remainder with Frenchman Gerard Mourou, who also has U.S. citizenship, for work on high-intensity Swedish Academy of Sciences hailed Nobel winners as crafting "tools made of light."

WHAT THEY ACHIEVED?

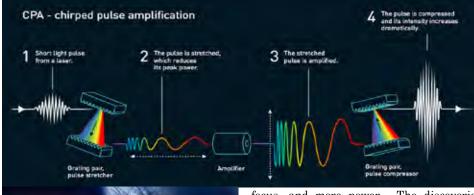
The inventions by the trio scientists date back to the mid-1980s. They have revolutionized laser physics over the years. "Advanced accuracy instruments are initiating unexplored areas of research and many medical and industrial applications," the academy said on awarding the 1 million dollars.

The Nobel prize was divided between two significant discoveries in laser technology. Laser devices create and amplify a single source of light. The light from a laser is one color, or one wavelength, and does not spread out or weaken the way a torchlight

WHAT IS OPTICAL TWEEZER?

Arthur Ashkin used the radiation pressure of a tiny, focused beam of light to catch small gadgets. The tweezers grab, cut, and move around a little object without touching them. It has resulted in many applications across many fields of science and medicine. For example, they have been used to trap a water droplet to study how they behave when they are a cloud, or grab droplets from an asthma inhaler to find out how it can be better dispersed inside lungs.

Ashkin started working to manipulate objects with light immediately after the invention of lasers in the 1960s. He found that small translucent particles could be pushed using the force from a laser beam. Ashkin's work was based on the understanding that the strength of a beam of light could force tiny articles and catch them in place. In 1987, a discovery came when he used the new optical tweezers to grab living bacte-



Scientists always try to design more robust lasers. They could not increase the power without killing what was magnifying the beam. Frenchman Gerard Mourou and Donna Strickland of Canada invented a technique called chirped-pulse amplification (CPA), which let them increase power while maintaining the intensity protected.

It operates by stretching very short laser pulse in time, amplifying it, and compressing it together again, forming the smallest and most intense laser pulses the world has ever seen. It unlocked the way for scientists to continue pushing the boundaries of laser power, allowing them to create extreme conditions to understand how magnetic fields are generated in space and what it is like inside a planet's core. The pulses are also now so fast—as quick as a hundred attoseconds, one hillionth of a billionth of a second—they have revealed the secrets of electrons.

Mourou and Strickland's investigation focused on uncovering the most intense laser beats, paving the way for the accuracy devices used today in healing eye operation and manufacturing purposes. Mourou and Strickland acted unitedly on laser intensification, producing the smallest and most robust power energy ever invented by humans. It was the Strickland's doctoral thesis.

This method, known as chirped pulse amplification or CPA, can use a specific mixture of prisms, mirrors and optical fibers to enhance the peak strength of laser energy. The laser beams could only be expanded particular extent before destroying the amplifying substance. Strickland and Mourou decided to "stretch" out a laser pulse, lowering its peak power. The low-powered laser beam could then be amplified safely. After increasing its power, the shaft was re-compressed, producing short but highly dynamic laser light.

CPA stretches, intensifies, and then compresses light for an ultra-short high-intensity laser pulse. These blasts can be as short as an attosecond in duration. High-powered lasers around the world use this technology to increase the energy in their beams, precisely slicing into the material or producing the world's fastest camera images.

WHY IS IMPORTANT?

These innovations provide researchers access to manipulate and examine interactions that are too tiny or too fast. Laser technologies are usea in laboratories throughout the world. The optical tweezers enable scientists to move, cut, hold and inspect particles like strands of DNA and different cell organelles.

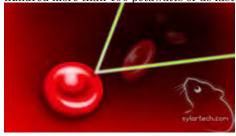
The CPA method has been used to treat millions of people with laser eye surgery. The cameras can capture electrons or biochemical interactions in movement around an atom. The laser manipulation is still accelerating toward higher energies, sharper

The discoveries focus, and more power. could have connections for subjects as widespread as medicine, nuclear physics, electronics, and hardware.

WHAT IS NEXT?

Nobel-winner Mourou is not made amping up laser energy. He has started and led the development of Extreme Light Infrastructure. He has three sites across Europe and is assumed to be accomplished in fewer

The peak strength of its laser is planned to be ten petawatts—equivalent to an amazingly short-flash from over thousand billion light bulbs. Some foretell a future laser of a hundred more than 100 petawatts or as fast

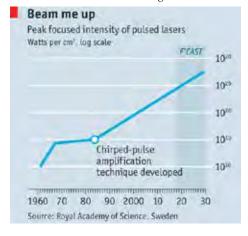


as zeptoseconds (a trillionth of a billionth of

It is difficult to foretell how it can be used. Scientists believe that they will help destroy cancer cells, nuclear waste, clear debris from space, unravel quantum physics and even be a new clean energy source.

The prizes for accomplishments in sciliterature, and peace have been awarded since 1901 by the Swedish business industrialist Alfred Nobel, whose discovery of dynamite generated a vast fortune used to fund the prize. The Royal Swedish Academy of Sciences is an independent organization and was found in 1739. It overall objective is to promote the sciences and strengthen their influence in society. The Academy takes responsibility for the natural sciences and mathematics, but endeavors to encourage the exchange of ideas between various disciplines.

The inventions are being honored this



year have revolutionized laser physics. It is exceedingly small objects, and incredibly rapid processes are now observed in a new light. Advanced precision instruments are opening up unexplored areas of research and a multitude of industrial and medical applications.

2018 NOBEL PRIZE IN PHYSICS The Nobel Prize in Physics 2018 was awarded with one half to Arthur Ashkin and the other half jointly to Gerard Morou and Donna Strickland for groundbreaking innovations in the field of laser physics The first laser was invented in 1960. Ashlon invented 'optical tweezers', using lasers to grab atoms, molecules and even live cells. Morou and Strickland developed ultrashort and super-strong laser pulses with a range of applications. LASER BEAM SPHERE (micron-skied Ashkin focused laser bearms with Jenses to create optical Morou and Strickland devised a way of drasticely Evenzers. The radiation pressure produced by the light holds particles in place Combining optical tweezers with other methods that stop and trap atoms allows visualising increasing the intensity of short laser pulses. The ultra-sharp laser beams this makes possible can be used to cut and dell holes in materials and living matter. They can also be used to illuminate rapid chemical proces WHY DOES THIS RESEARCH MATTER? Laser tweezers became standard equipment for studying biological processes. Ultrashor, and intense laser pulses can illuminate molecular and atomic processes, and are also used in corrective eye surgery Nobel Prire in Physics press release: https://www.nobelprire.org/uploads/2018/10/press-physics2018.pdj 2018 Compound Interest/Andy Brunning - compoundchem.com | @compoundchem

WHAT IS A LASER?

The ground-breaking discoveries to har-first were confined in the middle of a beam, ness the power of lasers provide a few basic facts about their findings. Lasers are a light source, just like flashlights, but with unique properties. When light leaves a flashlight, it expands out. A laser concentrates the light. The difference comes from the hollow used to catch and guide the light before it is emitted. This why the Royal

tion. These visible tweezers could then be used to control and manage different cells. viruses, proteins, and even atoms. Ashkin (96) is still busy with fresh research and the oldest ever Nobel prize winner. "I am surprised about winning the prize, and he is now writing an extraordinary article on solar energy," he told Reuters WHAT IS AN OPTICAL PULSE?

ria without harming them. The Particles

and then fastened in position applying an-

other laser aimed from the opposite direc-

Uthayan Thurairajah, Ph.D., RSE, LC, P.Eng., FEC, is a Project Manager at WSP with over twenty years of experience in Electrical Engineering and Lighting field, and he also holds a Lecturer position at Ryerson University & professor at Centennial. Uthayan is a member of several Canadian and international professional association including Professional Engineers Ontario (PEO) and Association for Prevention Teaching and Research (APTR). He has worked on multi-disciplinary lighting and electrical projects for various clients. He researches the subject of light and lighting and taken part in several projects. He also has extensive research experience in the value of lighting design in the mental, emotional, and social well-being of a person. He is a frequent presenter and author of lighting design & health. He is passionate about integrating science and health into the lighting design.



MANAGING YOUR MONEY

Managing investment risk actively



David Joseph, M.A.(Economics), CFP®, CLU, RRC.

In the investment world, the term "investment risk" relates to the fluctuations in the value of a stock, bond or a mutual fund assets. Investors generally want to avoid excessive investment risk. It stems from the rationale that investors feel a great deal more displeasure when the value of their investment declines, than the pleasure they experience when their investment increases.

Therefore, it stands to reason if investors are going to invest in risky assets such as stocks and bonds they would prefer to do so in such a way that the potential rewards outweigh the potential risks. Given a choice between two investments with the same amount of risk, a rational investor would always take the security with the higher return. Given two investments with the same expected return, the investor would always choose the security with the lower risk.

Achieving your investment goals requires patience and a keen understanding of how you would like to achieve those goals. Designing your investment portfolio should not only consider the rate of return you wish to achieve but also the investment risk you may encounter. Generally, the desire for a specific investment return should be secondary. The primary focus should be on identifying your comfort level with risk and then, through proper analysis, determine an appropriate mix of assets that will potentially provide the highest return that corresponds to the desired amount of risk you are willing to withstand.

The objective to reduce investment

risk is critical, as it is far easier to lose money than it is to earn it. What is often overlooked is that it takes a greater effort to recover a loss than it did to incur that loss in the first place. Market declines have been known to be even more extreme which places an even greater emphasis on obtaining higher returns to recover investment losses. Proper care must be taken to avoid excessive market volatility and insulate yourself as much as possible from such occurrences. The easiest way to reduce risk is by investing in assets that offer a guaranteed rate of return. The problem is that the investment return of a guaranteed investment is relatively

This means that over time the effects of inflation will likely ravage the value of the investment. Quite often investing in risky assets such as stocks and bonds tends to be the most appropriate means for achieving an investment goal. To that end, the best way to invest in stocks and bonds without incurring an excessive amount of risk is by diversifying your assets. Proper diversification and asset allocation is essential, as it will reduce risk without sacrificing a whole lot of return. Investing always involves an element of risk, and no matter how careful an investor is, losses will occasionally occur. That is why an appropriate investment strategy must be in place to help minimize risk.

As a seasoned investor, you know the value of effective asset allocation – but you can also unlock additional opportunities by taking traditional asset allocation one step further via an in-



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vestment strategy known as dynamic asset allocation.

As you may already know, asset allocation is the practice of allocating investments across various asset classes, such as equity and fixed income, to best balance risk and reward for each investor. You have your own unique risk tolerance, which differs from that of other investors. You also have your own asset allocation strategy based on your tolerance for risk, your financial goals and your investment timeline.

Dynamic asset allocation takes asset allocation to another level. Through ongoing analysis of the global financial market, investment managers can uncover opportunities that still fit within the parameters of an appropriate predetermined range of risk tolerance. The primary aim of such an investment is to reduce the impact of shorter-term market fluctuations, thus providing a smoother ride towards achieving your long-term financial goals.

As the appetite for a potentially higher return increases, so does the corresponding investment risks. That is because obtaining a higher return usually involves a greater emphasis on equity type investments that are char-

acteristically more volatile in terms of price fluctuation. For the more aggressive investor, a portion of their equity investments may focus on emerging markets or a particular industrial sector. Through a strategic asset allocation approach, it is possible to combine a series of fixed-income securities and equities together in a portfolio that will exhibit less volatility than most of the individual constituents — provided every security included complements the diversity of the portfolio's content. Using this approach and resisting the temptation to "time" the market by temporarily concentrating holdings in any one area will not completely remove the risk of financial loss, but it can help you to build personal wealth without taking undue risk.

Disclaimer:

This report specifically written and published as a general source of information only, and is not intended as a solicitation to buy or sell specific investments or insurance, nor is it intended to provide investment advice. For more information on this topic and/or to arrange a free educational seminar please contact me.



How Loans Affect Your Credit Score



When you think of loans it might scare you a little especially if you don't know how to manage your loans. On the other hand credit is a complex element and based on your credit status you may think whether the loans will help or harm your credit score.

Certainly, both old and new loans affect your credit scores in different ways

- The loans can help you strengthen your credit provided you make your payments on time.
- In case you make late payments on loans then it can affect your credit.
- They lower the chances to borrow which of course won't harm your credit score directly.
- They initially cause some damage to the credit but you can easily overcome the damage upon making timely payments.

Strengthening your credit

The credit means the records of a borrower. In case you borrowed any loans in the past and paid it on time then the lenders will lend you further loans thinking that you will follow the same pattern for future loans too.

When you decide to take a new loan it certainly provides you with an opportunity to make the payments successfully and strengthen your credit score. Even if you had a bad credit history in the past or couldn't build credit, here is another chance to improve you credit with every month by paying on time.

Taking various types of loans also improves your credit. If there is mix of different loans on credit cards it would be better to improve your credit. For example, a home and a vehicle loan etc.

Again, make sure that you do not borrow just to increase your credit score. Try to borrow smartly only if you need it and pick the right loan for a specific need.

Missing loan payments affect

If you are not making payments against your loans that is either you are paying late or simply stop paying them, then the credit scores will fall quickly and you will face problems getting further loans.

Borrowing potential

New loans not just affect your credit scores but they also decrease your borrowing potential. Your credit history shows the details of the loan you are availing at present including the monthly payments that you need to pay against the loans. When you seek a new loan from the lenders, the lender would check your monthly responsibilities and then decide whether or not the loan can be given as whether you can afford to pay for a new loan along with the existing responsibility of other loan

In order to find out whether you are eligible for the loan or not, the lend-



ers evaluate the debt and income ratio which helps them find out the portion of the monthly income you get is consumed by the monthly payments you owe. The less the amount is the better.

It means you don't have to actually borrow to find out that your borrowing potential is affected.

Little drop in credit scores

New loans basically lead to little drop in the credit scores. In case you have good credit history then this drop is meaningless and might be short term. On the other hand if you possess a weak credit score or you are trying to create credit score as a beginner, the drop can lead to problems. So, do not collect debts prior to applying for a new loan which is an important one for you like home loan.

Your credit history is checked by the lenders each time you seek a new loan. In this process an inquiry is set up which shows that someone dragged your credit. Inquiries basically indicate that you are in a financial crisis, need

loan and this make them drag your credit score down a little. If the inquiries are just one or two it is absolutely fine, but a number of them can seriously affect your credit scores.

If you are visiting lenders it is indeed a smart move and the best option to get a fair deal. You can finish your shopping within a limited period of time like if you are willing to buy a house and started comparing different mortgage lenders then make sure you finish your application process within 30 days. In case of auto loans finish the process in at least 2 weeks time.

The above mentioned information would certainly help you find out how loans can affect your credit score, so make sure you make timely payments against loans.

If you need assistance for your financial problems, please visit gtacredit.com website or contact Mark at 416-489-2000. Kindly refer to the page # 2 for our advertisement.



IMPORTANCE OF PREPARING A LASTWILL

Vina Devadas CPA, CMA, MBA



Barrister & Solicitor Devadas Law Professional Corporation

During the life time, everyone accumulates wealth in the form of properties, investments and personal belongings not only for themselves and also for their family to have a secured life. In this process, you will also get a thought of what will happen to your hard earned wealth after your death. Naturally, you want your closest family to handle the wealth in a way, you have planned and wished. All you need to do is to get your Last Will done.

What is a LAST WILL and why it is required?

A Will is a legal document by which a person expresses his/her wishes as to how their real property and personal properties are to be distributed at death and names one or more persons, the Executor, to manage the estate until its final distribution. Sometimes people don't want to have wills because they think that they have nothing. Some people don't want to have a will because they think its taboo to talk about death. Some people are just downright irresponsible and lazy because they talked about getting a will but never got around to it. Some people just don't see the need for a will and so they die and leave their families in complete shambles.

When a person dies without a will, a complicated legal process ensues that can be costly and could attract claims from those who may not typically be included in the will.

Family members then find themselves saddled with a burden they may not be prepared or willing to take on and are reluctant to take on the role. If there has been discord among the family members before the death, it's difficult to find anybody who would like to accept that responsibility after the death

If there is a family member willing to represent the estate by acting as the estate trustee or executor, they must apply to the court for a certificate of appointment of estate trustee without a will to get the authority to act on behalf of the estate. If there is not an obvious executor, the statute does lay it out, depending upon the personal situation and status of the deceased. The result may end up surprising the individual who ends up falling into the role if there was never a conversation about what would happen.

Family members could hire a fi-

nancial institution or trust company to take it on, and those costs would be paid for through the estate. It makes it difficult and costly when the person died intestate to find someone to take up the responsibility.

The complications continue when there are children under the age of 18. If a person die without a will and have minor children, then they will lose the ability to appoint the guardian. This will lead to losing the power to the state to take care of the kids. The state gets the power and, with the involvement of the Officer of the Children's lawyer, determines what happens to the children.

The absence of a will mean there's no ability to provide specific instructions on how any money should be distributed and when. This leads to losing the ability to decide how the assets will be held for children and how they will be distributed because no 18 year old would ever be responsible enough to

the will is followed. When there is no will, however the survivor's assets are essentially in the court's hand.

The law imposed process, however, may not be what the deceased person had intended, and it means they have forfeited an important right. An additional detrimental aspect is that if there is no will, there is likely no estate planning and that means the individual did not take advantage of any tax-saving opportunities, likely leaving less for beneficiaries. People should be entitled to deal with their assets in death as they are in life, basically however they want. But if they don't have a will, they are not taking advantage of that right. That means someone else is going to make that decision for them.

It is believed that 51 percent of Canadians don't have a will. Those aged 55 and older are nearly four times more likely to have wills than those aged between 18 and 34 and twice as likely as

of an estate when there is no will cannot be varied. This means losing the ability for any of their intended wishes.

If someone dies without a will and there is a spouse as well as children, the first \$200,000 goes to the spouse. If the estate is worth more than \$200,000 the rest goes to the children, but the spouse is entitled to one third of the remainder.

If someone dies without a will and there is no spouse and only children, the legislation determines that it is all divided equally among the children.

If someone dies without a will and there is no spouse and no children, the estate is divided between the parents, the siblings, nephews, nieces and next of kin. If someone dies without a will and there are no survivors, everything goes to the government.

If the spousal relationship is a common-law one, however, that spouse gets nothing and everything goes to



manage money like that. And people don't usually manage money if they have not earned it. It just causes confusion for the people they leave behind.

By leaving control of who gets what to someone else, the deceased individual has given up an important right that may impact his family members in ways that were never intended. When there is a will, it is stamped by the court as being the officially certified copy, and then the instruction within those aged between 35 and 54. Higher earners are more likely to have a will than lower earners.

Consequences of not having a WILL:

If someone dies without a will and there is a spouse but no children, everything goes to the spouse. There's absolutely no option about how the estate is to be divided. It all falls within the Succession Law Reform Act. The statutory formula for distributing the assets

children. This common-law spouse will then have to bring a dependent's support claim against the estate and they will have to make a case that they were supported before death and then demonstrate how much money they would need. But that is dependent on there being enough money in the estate to allocate funds to the common-law spouse and also to continue to provide a bequest to the children.

Monsoon Kitchen ▼







Sisters Niranjini Thirunesan and Rajini Nathan are both food enthusiasts from England. Niranjini, who lives in London, has a degree in Human Biology and is a trained chef. She makes it her business to know everything about what she eats, from nutritional value to source producers. Follow her food obsession on Instagram @ ninjaeatsfood.

Rajini, lives in Toronto and has a background in psychology. Her speciality is in Tamil food from around the world, catch up on her meal ideas on Instagram @tamil_food.

Velcome to our recipe corner! We sisters will entice you with recipes that we have fallen in love with and teach you a little Tamil along the way, as all the ingredients will have their Tamil names. Both of us love to cook and we have developed very different styles. Niranjini has a very refined palate and cooks more contemporary world cuisine with an Asian touch. Rajini is a seasoned homemaker who loves making traditional dishes for her friends and family. Follow us on Instagram: @ ninjaeatsfood and @tamil_ food

Eat more, learn more!



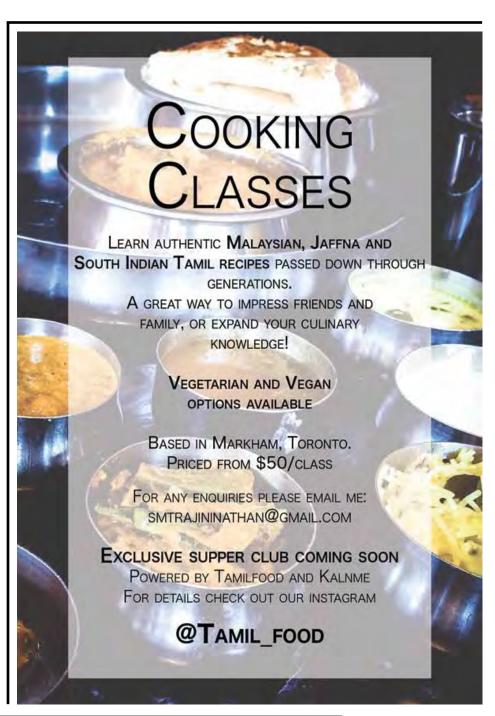
Ingredients:

- ✓ 2 cups spinach (pasalikeerai) ✓ 2 eggs (muttai)
- ✓ 2 ripe bananas (vaazhaipazham) ✓ 1/2 cup oat flour (or flour of choice- almond flour goes well too)
- ✓ 1 tbsp ground flax ✓ 1 tsp baking powder
- ✓ 1/2 tsp vanilla extract ✓ 2tbs oil (coconut/avocado)

Method:

Combine all the ingredients together in a blender, adding the spinach and bananas first helps speed up this process and makes sure that they're well mixed. Heat a flat pan and add a tablespoon of oil. You could use coconut oil, but if you don't like the flavour, then avocado oil goes well too. Ladle the batter into the pan to form small round shapes and cook for 2 minutes on one side and upto 1 minute on the other. Make as many pancakes as you need (or want) and then stack them up to be served with fresh fruit or maple syrup!

> Try making this recipe this month and hashtag #monsoonjournal on Instagram and send us your pics, comments and feedback. Spread the love (and recipe!)







Surendran(Suren) is an Illustrator/Graphic Designer from Sri Lanka.

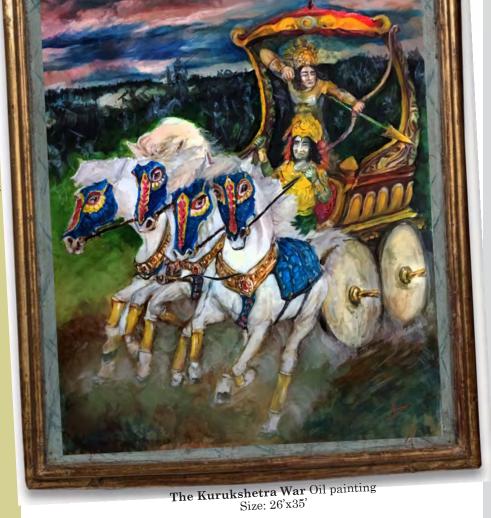
He is self thought artist and painter can work digital media along with manual paintings.

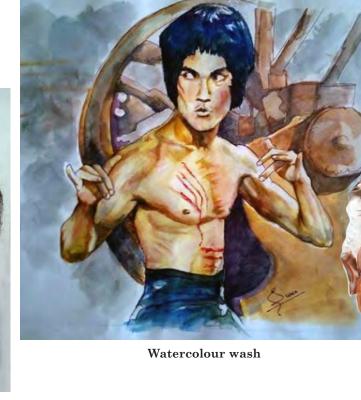
He open to many other paths and careers such as editorial illustration, painting, portraiture, figure drawing, graphic design, and digital paintings using PC based software's.

Suren being open to different art forms have given to a board perspective on the arts allowing to mix different art forms together to create new styles and unique works of art. also he is a member of Moonsoon Journal team since 2008.

To see more his work

surengraphic.webs.com surencartoons.blogspot.com #fb.me/surenpaintings **■Email**: suren8@gmail.com





Digital Paintings



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Around \$100,000 raised at Isaiyarangam music event for University of Toronto Tamil Chair

The Tamil Chair will promote Tamil language, Research, Studies and culture

By Siva Sivapragasam

"தேமதுரதமிழோசை உலகமெலாம் பரவும் வகை செய்தல்வேண்டும்" – பாரதியார்

Tamil has been considered over the years as one of the oldest languages in the world abundantly rich with culture, tradition and civilization. Poet Bharathiyar's dream of spreading the Tami language around the world is now becoming a reality in North America.

The establishment of a Tamil Chair by the University of Toronto follows in the footsteps of a newly created Tamil Chair at another world class University, namely the Harvard University in Cambridge, USA. A sum of \$6 million was raised recently throughout the world for the Harvard University Tamil Chair.

The Toronto University Tamil Chair project has now raised about \$800,000 including the \$100,000 raised at the music event which was held last Saturday at the Sir John McDonald College auditorium. The Mutrathu Mallikai show promoted by "Isai Arangam" was pioneered by the music lover Mr. V. Sornalingam. One of the key features of the music event was that the participants were all Canadian artistes and the lyrics sung were creations of Canadian music composers.

Georgette Zinatty, Executive Director who represented the University of Toronto at the musical event praised the music artistes for the wonderful and excellent performances of high quality and the project team for raising the funds necessary for the Tamil Chair. She recalled her trip to Jaffna sometime back and remarked that she was impressed by the culture and traditions of the Tamil community. She humorously remarked that the saree she was wearing was also purchased in Jaffna too. Georgette is providing invaluable enthusiasm and support to the Toronto Chair project and helping the fund - raising team to achieve their goals.

Many more future events are being planned by the University of Toronto Tamil Chair team to raise the balance funds required for the establishment of the Tamil Chair. The Toronto fund raising team consists of Messrs. A. Muttulingam, Sivan Ilangko, Dr. V. Raghuraman and others. Tamil is the language of over 80 million people across the world and is rich in content and abundant in literature

(Seen here are some pictures taken at the Event - Picture Courtesy: S. Yogarat-



















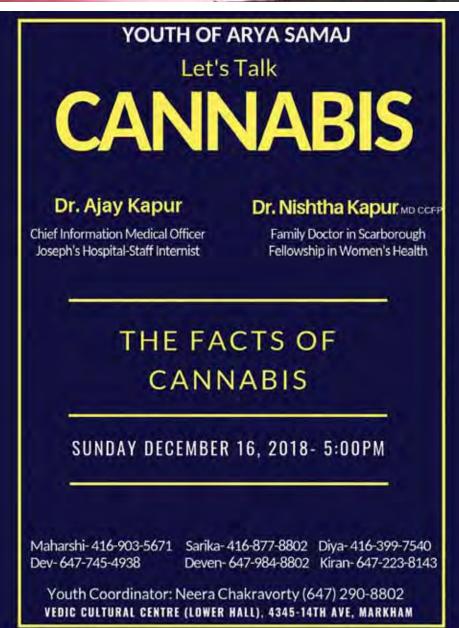


Community Watch



SAIVA MANGAIYAR VIDYALAYAM - FOUNDERS' DAY 2018





The Saiva Mangaiyar Vidyalayam, a premier educational institution for Hindu girls and fostering Hindu religion and culture, celebrated the Founder's Day in Colombo.

Almost nine decades have passed since the Kalagam was founded and on the momentous day of 10th December 1930 that three dedicated Hindu women boldly founded the Saiva Mangaiyar Kalagam which was indeed their tryst with destiny! They rediscovered themselves, joined hands to foster Hindu religion and culture, the Tamil Language and founded the Vidyalayam.

The Founders Day is celebrated with about 2000 students assembling in and around the quadrangle. The day began with prayers in the hallowed Kalagam Shrine Room, the chiming of bells, the singing of thevarams, offerings of flowers and fruits followed by deeparaathanai by the Manager.

The flags of the Nation, the Kalagam and the Vidyalayam were unfurled showering flowers with a surprise of a slight drizzle of rain drops blessing the Kalagam and its premier Institution, the Vidyalayam. All stood at attention as the National and the Vidyalayam anthems were sung.

The introductory session by the President, the Principal, the President of the Teachers' Guild and Head Prefect, was followed by the sequence of song, word and dance depicting the story of the Vidyalayam beautifully choreographed by the students.

With a silent prayer, the program was concluded in the traditional Hindu style. (Seen here are pictures taken at the celebrations)



Special Community Report

Community Watch

Jessica Judes brightens the future of preschool children, widows in East Sri Lanka

By: Raymond Rajabalan

The funds contributed by Canadian Tamils who spontaneously responded to the joint appeal made by Super singer Jessica Judes and Canadian Tamils' Humanitarian Association (CTHA) at a musical show held in August 2018 has already been invested in some of the projects in Batticaloa district, Jessica's dad Soosaithasan Judes said during a recent interview with Monsoon Jour-

Judes added that though initially it was expected to raise around 30,000 dollars, the great generosity of Toronto Tamils had resulted in exceeding that amount by another 10,000 dollars being collected at the musical event. At the close of the show a cheque for \$40,000 was handed over to the officials of CTHA amidst repeated rounds of applause from the audience.

Meanwhile, the project partners in Batticaloa working under Adopt-a -Village program of CTHA had begun some of the previously planned projects. The construction of a Pre School has been



Not resting on their laurels, the dedicated partners of this noble project have already begun the construction of a Vocational Training Centre at Pavatkodichchenai, a village in Manmunai District, Batticaloa. A soft opening ceremony of this newly built community centre was held Friday Oct 26th 2018. A part of the building has been named Jessica's Vocational Centre in honour of her dedicated efforts. Jessica is funding the vocational centre training course as well as computer classes. An official of CTHA has already confirmed rural villages lack the financial means and opportunities to participate in vocational training programs and they are bound to benefit greatly from this training centre and it could lead to economic advancement for them, their families and their communities.

Yet another project that is in the pipeline is Cataract Surgery to be performed on patients from this area. 30 people have been already selected and according to informed sources, the organizers of this treatment program are waiting for the availability of the operation theatre and most probably the surgeries will be done in January 2019.

Meanwhile, due to additional funds collected in Toronto one more project









has been under taken by CTHA. According to CTHA officials this project is scheduled to begin in Mulangavil village in Northern Province during November 2018 and is to be completed by May 2019. Under this project, a production centre administered by Holy Family Convent nuns for the women In Mulangavil is to be renovated due to an appeal made by the Mother Superior in charge of the Convent at Iranaimatha

Canadian Tamils' Humanitarian Association (CTHA) welcomes further donations to continue these projects. Anyone wishing to support these proj-

Nagar, Mulankavil.



ects may contact CTHA office either by phone or email.

416-298-0501 cthassn@gmail.com





already completed in the village of Kathiraveli and was officially opened on October 10th, named Kalaimagal Preschool; it will initially serve the needs of at least 50 children from this area. The Pre-school building includes a kitchen as well as a playground, according to a statement released by CTHA.

the receipt of six sewing machines and said that they are waiting to receive 6 computers and the rest of the equipment by latter part of November. The training for the women of this village is scheduled to begin early 2019 and the computer classes are to be launched

Women and girls from the nearby

Community Watch



Ladies College Old Girls Association (Toronto Branch) presents "Jingle & Mingle All the Way"

Toronto Branch Ladies College Old Girls Association presented the "Jingle & Mingle" event recently at the J & J Swagat Banquet Hall. Seen here are some pictures taken at the event (Picture Courtesy - The Sri Lankan Anchorman)













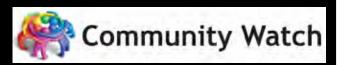






THE HINDU TEMPLE SOCIETY OF CANADA

Richmond Hill Ganesha Temple



Compiled by **Kidambi Raj**



AARUPADAI VEEDU

THE SIX ABODES OF LORD MURUGAN





Thiruchendur Temple Crowd at Thiruchendur for Kanda Sashti









Swamimalai Temple

Thiruthani Temple

Pazhamudhircholai Temple

Palani

What is Aarupadai Veedu:

ne of the Hindu Gods most widely worshipped in South India and Sri Lanka is Lord Murugan. He is called by several names like, Shanmugan, Subramania, Kanda, Guhan, Karthikeya, Arumugan to mention a few. The six most blessed abodes (Veedu) of Lord Murugan are known as Aarupadai Veedu. These are extensively mentioned in the Tamil literatures Thiruppugazh and Thirumurugartrupadai are written by the great Tamil poets Arunagirinathar and Nakkeeranaar respectively. These six places are all situated in the Indian State of Tamil Nadu. These six places are: Palani, Thirupparankundram, Thiruthani, Swamimalai, Thiruchendur Pazhamudircholai.

THIRUPPARANKUNDRAM TEMPLE:

Thirupparankundram Murugan Temple is situated about 8 km on the outskirts of Madurai City in Tamil Nadu and is mainly known for the Deity Lord Murugan. This place is the *first* among the six abodes (*Aarupadai Veedu*) of Lord Murugan. This is the place which is associated with the divine wedding of Lord

Murugan with Goddess Deivanai, the divine daughter of the King of Heaven, Indra and so is considered as a sacred place for marriages. The architectural style of this temple is of the 7th or 8th century. The mandapams are lined with elaborately carved pillars. There are a few caves and of these the three main ones have Subramanyar, Deivanai and Naradar. Soora Samharam, Chariot festival and Lakshaarchana are famous at this temple.

THIRUCHENDUR TEMPLE:

The famous Thiruchendur Temple is located in the Thootthukkudi (Tuticorin) district of Tamil Nadu. This temple is the *second* among the six abodes of Lord Murugan. This is the only temple among all the six which is located on the sea shore (Indian Ocean). It is here that Lord Murugan faught with the Asura King Surapadman. This place is known for the Oonjal Sevai Festival, where Lord Murugan swings with His Consort in a highly tranquil surroundings.

PALANI TEMPLE:

The Murugan Temple located in the town of Palani, at the foot hills of Kodaikanal in the Dindukkal district. It is about 150 feet above the sea level. This temple is the *third* among the sis abodes of Lord Murugan. The

Deity at this temple is called as *Lord Dandaayudhapani*, as He is having a staff in His hand. The idol of this deity is made out of amalgam of nine minerals known as *Navabhashana*. This temple is famous for Kavadi and head-tonsuring by devotees to show their devotion to the Lord. Also, the Golden image of the Lord is taken around the temple in a Gold-plated Chariot, and appropriately called the Golden Chariot Festival.

SWAMIMALAI TEMPLE:

Swamimalai temple is about 8 km. west of Kumbakonam in the Tanjavur Dist. of Tamil Nadu. Swamimalai is the fourth of the six abodes of Lord Murugan. This is where Lord Murugan expounded the godly knowledge about the Sacred Pranava Mantra Om to His father, Lord Siva and so, was given the title Swaminatha (Lord of Lords). This temple is built on an artificial hill, known in Tamil as Kattu Malai. Another name for this place is $\it Thiruver agam$. The famous festival at this temple is called Soora Vaahana.

THIRUTHANI TEMPLE:

Thiruthani Murugan Temple is situated on the hill of Thiruthani, a town about 84 km from Chennai in Tamil Nadu. Thiruthani is

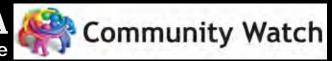
considered the fifth of the six abodes of Lord Murugan. It is said that this is the place that Lord Murugan stayed after defeating the asuran King Surapadman. This is the place, it is said that Lord Subramanya married Valli. This hill has 365 steps symbolizing the 365 days in a year. Thiruthani is well known for Saravana Poikai, Sapta Rishi Theerthan and Aadi Krittikai. The most famous festival of this place is the Mirror Festival (Kannaadi Sevai), where the Lord's six faces are exposed through a mirror and worshipped.

PAZHAMUDHIRCHOLAI TEMPLE:

Pazhamudhircholai temple is situated about 20 km. from the Madurai City in Tamil Nadu. This temple is the sixth of Lord Murugan's Aarupadai VeeduTemples. Lord Murugan is known to have appeared for the great Tamil Poet Avvaiyar. In this temple, Lord Murugan stands with a posture of Single face Goddesses Valli and Deivanai, one on each of His sides. The most famous festival is the Holy bathing (Abhishekham), where Lord Murugan is bathed with Holy waters from all over, amidst the chanting of Vedas.

THE HINDU TEMPLE SOCIETY OF CANADA

Richmond Hill Ganesha Temple



Compiled by **Kidambi Raj**

SKANDA SASHTI

Nov. 08 – Nov. 13, 2018



Murugan vanquishing Narakasura

Skanda Sashti Celebrations:

It is a six-day Vratam and celebration and commences on Prathamai (the 1st day of the 15-day cycle according to Hindu Calendar) immediately after Amavasya and ending on Sashti (6th day)in the Tamil month of Aippasi (October-November) with Surasamhara. This year the celebrations are from Thursday November 8th to Tuesday, November 13th.

The Deity, this celebration is dedicated to:

These are dedicated to the second son of Lord Shiva, Lord Muruga, also known as Subramanya, Shanmuga, Kartikeya to mention a few. On the Sashti day, it is believed that Lord Muruga to have killed the mythical demon, Taraka. This is one of the important festivals in all Saivite and Muruga temples in South India, Sri Lanka, Canada, USA, Malaysia and other countries where there are Tamil speaking Hindus.

How is it celebrated:

During the six daysdevotees pray and chant inspiring hymns on Lord Muruga. The inspiring and devotional hymns of Sri Arunagirinathar in the popular religious works called Thiruppugazh is chanted by devotees. In addition, the hymns from Kavadichindu and Skanda Sashti kavacham are also recited by devotees on this occasion.

Corresponding to six days of the war over evil forces, devotees under take fast (Vrata), pray sing devotional songs in praise of Lord Muruga. In places like Tiruchendur and Tiruparankundram in South India events leading to the annihilation of the Asuras are dramatized and enacted. The Offerings of Kavadi on Skanda Sashti is also a very popular form of worship.

These six places are considered to be the battle camps of Lord Muruga (Skanda). The term "padai Veedu" in Tamil means "Battle Camp" and so Aarupadai means six battle camps.

Legend about Skanda Sashti:

It is said that Skanda Sashti is the story of the birth of Skanda (Kumara) and the fulfilment of the purpose of His divine incarnation. Demon (Asura) Narakasura had been oppressing and tormenting the celestials and drove them out of heaven. All the Gods went to Brahma and appealed for help. Brahma said that he cannot destroy the demon Narakasura, since the demon had obtained his grace through severe penance. Brahma suggested that they should get the help of a cupid, the God of love and induce him to tempt Lord Siva who remained absorbed in His Yoga Samadhi. Let Lord Siva unite

with Goddess Parvati. A powerful son, Lord Muruga (Kartikeya) will be born to them and that Boy will destroy the demon Narakasura who has been tormenting you all.

Indra, the chief of gods, asked Cupid to ho with his wife, Rati and his companion Vasanta (the season of spring) to Mount Kailas the abode of Loed Siva. Cupid carried out the instruction and standing behind a tree shot his arrow of passion towards Lord Siva while Parvati was placing flowers in His hands. The moment their hands met, Siva experienced a distracting feeling. He wondered what disturbed His Yoga. He looked around and saw Cupid crouching behind the tree. The Lord opened Hos "third eye", the inner eye of intuition and Cupid was burnt to ashes by the fire that emanated from it. That is why the god of love is also called "Ananga", which means bodiless.

After burning the Cupid, Lord Siva ascertained by His Yogic vision that the birth of Lord Muruga was absolutely necessary to destroy the demon, Narakasura. Siva's seed was thrown into the fire, which was unable to retain it and so it was thrown into the Ganges, which in turn threw it into a reed forest. This is where Lord Muruga was born and hence He is called <u>"Saravanabhava"</u> (born in reed forest). He was also Skanda, Siva's power chastity preserved through penance. Skanda was raised by six mothers of the divine constellation of Krithigai. Karthikeya divided himself into six babies to be nursed by six mothers. When Parvati came and gathered all six babies, He became Shanmukha, the one with Six faces and One body.

Shanmukha became Kumara, the powerful verile adolescent who was also beautiful and the handsome (Muruga). He was named the General, Deva Senapathy of God's army. In fact in Bhagawad Gita Lord Krishna says, "Of the army generals I am Skanda". Skanda received from His mother Parasakthi an all-powerfulVel (lance). That is why He is called Sakthi Velan. He engaged the armies of Simhamukha, Surapadman and Narakasura on a six day battle and vanquished them all on the sixth day. That is why the sixth day (Sashti) of Skanda Sashti is celebrated with devotion. It is the true victory of Good over Evil.

According to Swami Sivananda "the Lord spent His childhood in Tiruchendur and took Mahasamadhi at Kathirgamam in Sri Lanka. If anyone goes to Kathirgamam with faith, devotion and piety and stays in the temple for two or three days, the Lord Himself grants His vision to the devotee".



A Decade [2008-2018] of dedication for the betterment of the community we live in and love

The Tamil Cultural and Academic Society of Durham (TCASD) was born in August 2008, and has run successfully through the efforts of many volunteers for last 10 years. TCASD has participated and engaged in many community events throughout Durham and hosted many on their own initiatives. Through these programs TCASD has provided opportunities for personal development and leadership

skills to numerous youth members. By providing this opportunity, TCASD has created community leaders who are confident, and have a passion for their community. The organization also keeps adult and senior members actively occupied with annual events, volunteer opportunities, and social gatherings which gives members the opportunity to be coordinators and bring out their organization skills.

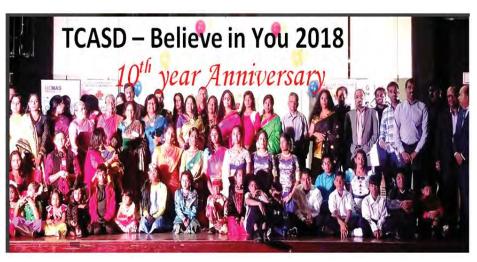
Tamil Cultural and Academic Society of Durham would like to give a heartfelt appreciation to all members, executive team, youth and children. They have all been a part of a collective effort to make the community we live, a better place.

The history of TCASD and their initiatives will have an impact for generations to come, says the TCASD Executive Team -2018.

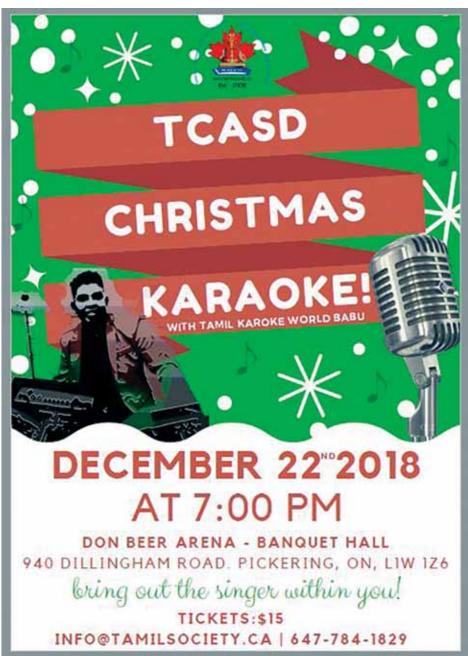














Community Watch



Durham Tamil Association's Second Annual Toast to Success

their second annual Toast for Success at the G centre in Ajax on November 15th. The event saw major employers network with university students, graduates, and young professionals in order to further their careers and professional development. The employers who attended were from a wide variety

Durham Tamil Association held of sectors including IT, law enforcement, finance, and education. The attendees truly took advantage of the atmosphere to make connections with the employers and students and enjoy the wonderful food provided by the G centre. DTA thanks their sponsors Computek and Nava-Wilson LLP for their generosity and support.









Durham Tamil Association's 17th Annual Youth Festival

to DTA's 17th annual youth festival. The event was a huge success due to the tremendous hard work of the kids, youth, teachers, and parent volunteers! DTA also thanked the dignitaries who attended the event and supported the

a full house at the youth festival and the creativity and artistic talent of the kids and youth were on full display. It was a true testament to their love for the arts and for their heritage













DURHAM TAMIL ASSOCIATION - TAMIL HERITAGE MONTH Registration is now open and those interested can register by emailing at info@durhamtamils.com or call 905-428-7007



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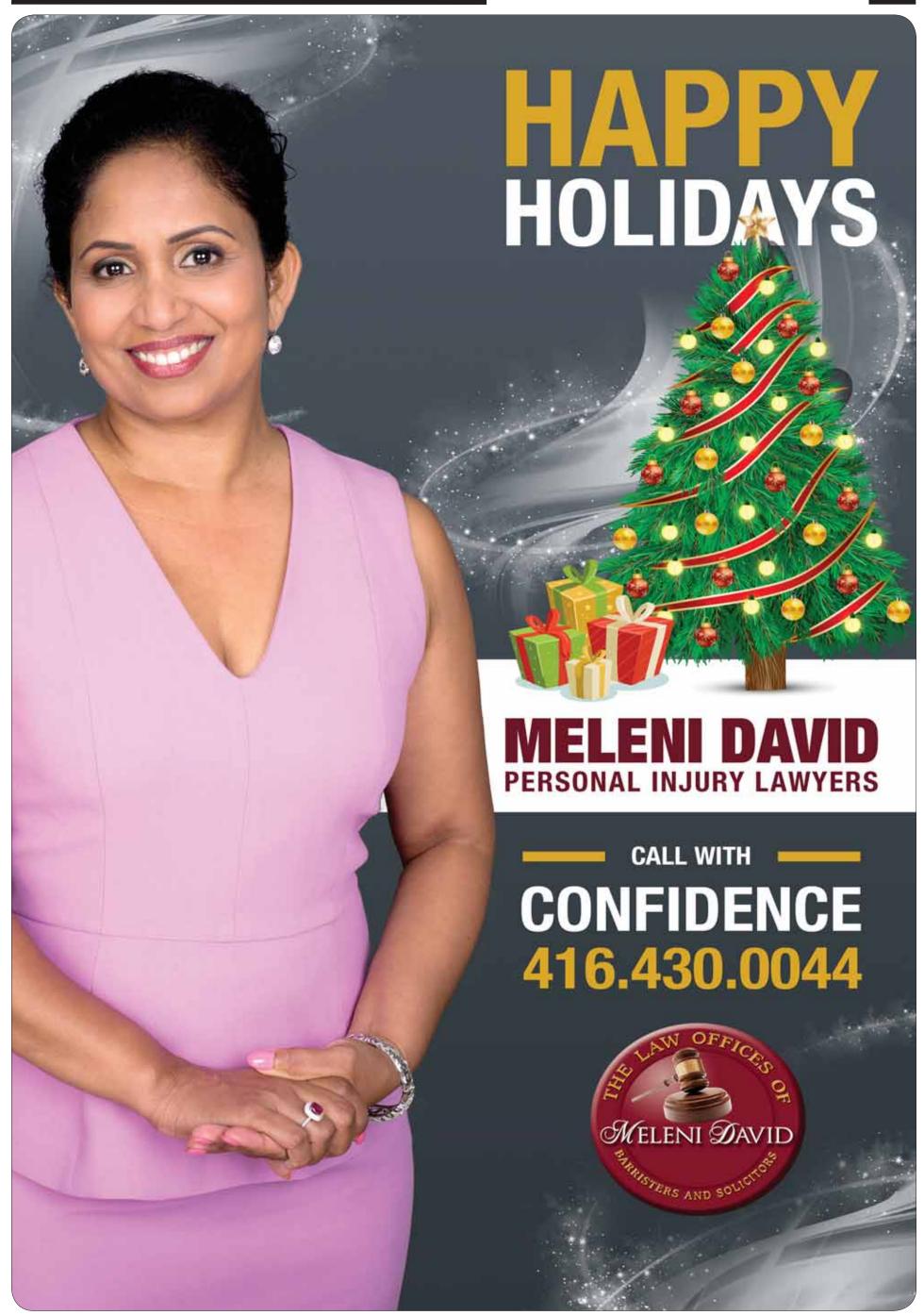
YOUNG



YOUNG



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\$500,000 Cash Values Plan extended till Dec. 31,2018

DON'T MISS THIS LIFETIME OPPORTUNITY





500,000 Cash Values Plan extended till Dec. 31,2018

DON'T MISS THIS LIFETIME OPPORTUNITY

GUARANTEED





CASH VALUES

VALUE AT THE AGE OF 65 WITH LIFE INSURANCE OF MILLION DOLLAR

Age	Monthly/p	Annual/p	Total (20 yrs
30	188	2090	41,800
31	196	2188	43,760
32	205	2286	45,720
33	214	2384	47,680
34	223	2482	49,640
35	232	2580	51,600
36	239	2660	53,200
37	246	2740	54,800
38	253	2820	56,400
39	261	2900	58,000
40	268	2980	59,600

Guranteed Cash Value at Age 65 - \$ 100,000

	00,000 Insurance - 100,000 Cash Value tle - Non Smoker (whole life pay 20)				
Age	Monthly/p	Annual/p	Total (20 yrs.)		
41	283	3148	62,960		
42	298	3316	66,320		
43	313	3484	69,680		
44	328	3652	73,040		
45	343	3820	76,400		
46	358	3984	79,680		
47	374	4156	83,120		
48	390	4336	86,720		
49	407	4524	90,480		
50	424	4720	94,400		
Gura	nteed Cash V	alue at Age	65 - \$ 100 000		

Age 45+ will get after 20 yrs. of the policy

3200	Female (whole life pay 20)			
Age	Monthly/p	Annual/p	Total (20 yrs.)	
30	167	1860	37,200	
31	174	1934	38,680	
32	180	2008	40,160	
33	187	2082	41,640	
34	194	2156	43,120	
35	200	2230	44,600	
36	208	2320	46,400	
37	217	2412	48,240	
38	225	2502	50,040	
39	233	2594	51,880	
40	241	2684	53,680	
Gurar	nteed Cash V	alue at Age	65 - \$ 100,000	

Female (whole life pay 20) Age Monthly/p Annual/p Total (20 yi				
Age	THE OWNER OF TAXABLE PARTY.	THE RESIDENCE AND ADDRESS OF THE PERSON.		
41	251	2794	55,880	
42	261	2900	58,000	
43	271	3012	60,240	
44	280	3120	62400	
45	290	3230	64,600	
46	302	3362	67,200	
47	315	3500	70,000	
48	327	3644	72,880	
49	341	3794	75,880	
50	355	3950	79,000	

Successful team of Punjab Insurance



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\$1 Millon coverage get \$500,000 cash value at age 65 Male age 30, Non-Smoker whole life (Pay 20) **GUARANTEED CASH VALUE COMPARISON AT AGE 65** Company A \$180,154 \$197,215 Company B Company C \$202,301 Company D \$229,020 Company E \$239,025 Company F \$244,942 Company G \$335,000 Company H \$346,100 Company I \$358,800 **☑** UL MUTUAL \$500,000

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This policy is offered by UL Mutual. Everyone may not be eligible for this policy. Smaller face amounts of Life Insurance also available. Our licensed advisors do comprehensive life insurance and financial needs analysis. Tax applicable at the time of withdrawal. In the case of Death, Benefits are tax-free.