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SHN TAMIL RADIOTHON RAISES \$137,000 AND COUNTING



The SHN Tamil Radiothon was a powerful demonstration of what can be achieved when a community comes together for a common purpose. Thanks to the incredible generosity of our donors, volunteers, sponsors, listeners, and supporters, we have raised \$137,000 toward our \$150,000 goal in support of critical healthcare needs at Scarborough Health Network (SHN).

While we are proud of this achievement, our fundraising campaign is not over. We are continuing our efforts over the next two weeks and need the community's help to close the final gap and reach our goal.

Please see pages 3, 5 and 8 for more photos and sponsors of this Radiothon

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CANADA NEWS



Continued from page 1

SHN TAMIL RADIOTHON RAISES...



We extend our heartfelt thanks to our presenting sponsor, the Canadian Tamils' Chamber of Commerce (CTCC), whose leadership and commitment helped make this year's Radiothon possible. We are also deeply grateful to our broadcast partner EAST FM 102.7, whose team helped bring inspiring stories, impactful conversations, and community voices to listeners throughout the day.

A special thank you goes to our sponsors, community leaders, fundraising champions, volunteers, staff, and everyone who took the time to tune in, share our message, organize fundraisers, or make a donation. Every act of generosity brought us one step closer to improving healthcare for our community.

The funds raised will help support priority healthcare needs at SHN, like creating modern mental health spaces at Birchmount Hospital for specialized emergency and inpatient care, including culturally responsive care in Tamil, ensuring patients and families across Scarborough have access to the best possible care close to home.

We are incredibly grateful for the support shown by the Tamil community and all those who stood with us during the Radiothon.

Together, we have made a meaningful impact, but there is still work to do.

If you have not yet had a chance to give, there is still time to help us reach our \$150,000 goal. Every donation, no matter the size, will help make a difference for patients and families who

rely on SHN every day. Donate today at www.shnfoundation.ca/tamil.

Thank you for your generosity, your partnership, and your belief in the power of community. Together, we can help finish strong.



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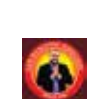






































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Canada and Chinese Automobiles: What the New Policy Means for Auto Makers and Workers

Canada has significantly changed its approach to Chinese electric vehicles (EVs). After previously imposing a **100% surtax on Chinese-made EVs**, Canada reached a preliminary arrangement with China in January 2026. Under the current system, qualifying Chinese EVs can enter Canada at the normal **6.1% most-favoured-nation tariff**, but imports are limited by a quota. The first-year quota is **49,000 vehicles**, increasing by 6.5% annually. For September 2026–February 2027, the available quota is 24,500 vehicles plus any unused amount from the previous period. Canada is **not simply opening its market without restrictions** to Chinese automakers.

Why Canada Is Allowing Chinese EVs

The government sees Chinese EV manufacturers as a potential source of **lower-cost vehicles, technology and investment**. China has become a major global producer of electric vehicles and batteries. Canada is also trying to diversify its trade relationships while facing considerable uncertainty in its traditional North American automotive market.

Canada’s February 2026 automotive strategy explicitly calls for attracting Chinese joint-venture investment while simultaneously supporting existing Canadian manufacturing. The government has committed up to **\$3 billion through the Strategic Response Fund** and other measures to support automotive manufacturing, including vehicle assembly and parts production.

Potential Benefits

- 1. Lower prices and greater consumer choice.**
Chinese manufacturers such as BYD have demonstrated an ability to produce EVs at competitive prices. Greater competition could put pressure on Canadian and other international manufacturers to reduce costs and improve technology.
- 2. Faster EV adoption.**
More affordable electric vehicles could make EV ownership accessible to a larger number of Canadians. This could help consumers who currently find many EVs too expensive.
- 3. New investment and jobs.**
The most significant opportunity would come if Chinese companies eventually manufacture vehicles, batteries or components **inside Canada**, rather than simply importing finished vehicles. Canada’s government specifically wants Chinese investment and joint ventures that create domestic production.
- 4. Competitive pressure on Canadian manufacturers.**
Competition can encourage companies such as GM, Ford, Stellantis, Toyota and Honda to improve productivity, battery technology and EV offerings.

Potential Risks

- 1. Pressure on existing Canadian factories.**
Canada’s auto industry directly supports approximately **125,000 jobs**, with about 80% located in Ontario. In 2024, Canada produced approximately 1.3 million light-duty vehicles, with roughly 1.1 million exported to the United States. If Chinese imports eventually capture a significant share of Canada’s market, Canadian factories could face reduced demand. This could affect assembly plants and, importantly, Canadian parts suppliers.
- 2. Employment could become more uncertain.**
The immediate effect is unlikely to be the disappearance of large numbers of Canadian auto jobs because the Chinese EV quota is relatively limited. However, over several years, the impact could become more significant if Chinese companies expand their Canadian market share while existing manufacturers reduce production. At the same time, Chinese investment in Canadian factories could **create new jobs**. The critical question is therefore not simply “Chinese cars versus Canadian jobs”; it is whether Chinese companies eventually **manufacture in Canada and employ Canadian workers**.

PUBLISHING TEAM	
Managing Editor & Publisher :	Logan Velumailum, B. Sc. - editor4mj@gmail.com
Executive Editorial Board :	Harrish Thirukumaran Danesh Thirukumaran Krishni Narine
Graphics & Design :	Suren Rasadurai - suren8@gmail.com , Santosh Kumar - kasantosh@gmail.com
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- 3. Strategic and supply-chain concerns.**
Greater dependence on Chinese batteries, components and technology could create supply-chain vulnerabilities. Conversely, excluding Chinese companies entirely could mean Canada misses investment and technological opportunities.
- ## What Is Likely for Canadian Auto Workers?
- The government’s policy indicates that it is trying to pursue **two objectives simultaneously**: permit a controlled amount of Chinese EV competition while protecting and modernizing Canada’s existing manufacturing base. Its strategy specifically emphasizes maintaining high-quality unionized jobs and encouraging Canadian production of vehicles, batteries and core components. Therefore, the **short-term situation is more likely to involve increased competition than mass job losses**. The longer-term outcome will depend heavily on whether Chinese manufacturers remain importers or establish substantial Canadian production. For existing automakers, the pressure could ultimately be beneficial or damaging depending on how they respond. More competition could accelerate investment in EVs and lower-cost production, while failure to remain competitive could put Canadian plants and their workers under greater pressure.
- Overall, Canada’s policy represents a balancing act**: consumers may gain from more affordable EVs and greater choice, while Canadian manufacturers and workers face increased competition. The central policy question is whether Canada can attract Chinese capital and technology **without allowing imported vehicles to undermine the domestic manufacturing and employment base**.

Continued from page 1

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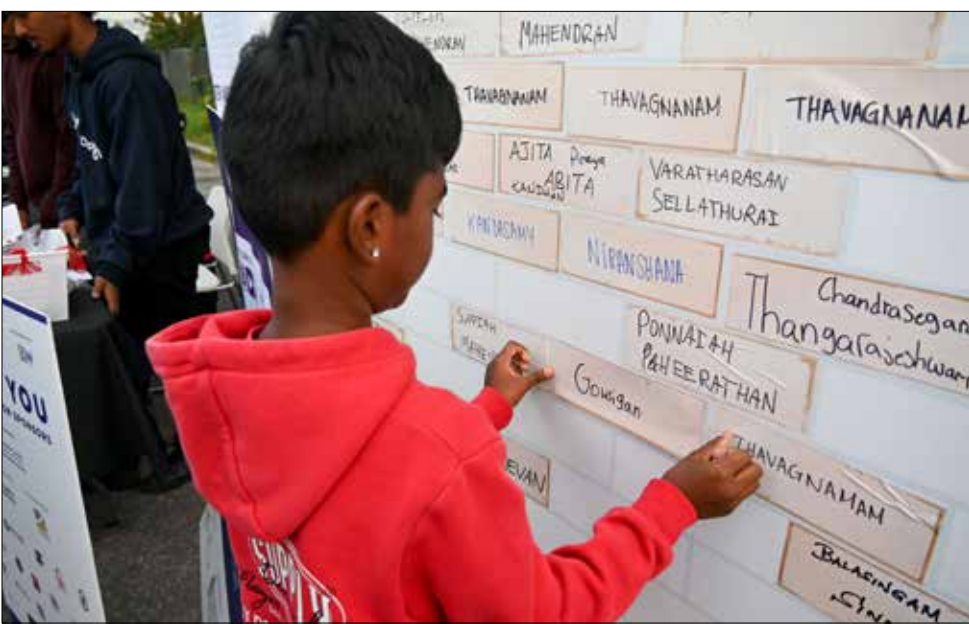


CANADA NEWS

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THRIVE WITH MSH BRINGS WOMEN TOGETHER TO ADVANCE CARE AT MARKHAM STOUFFVILLE HOSPITAL

Today, women leaders, entrepreneurs, philanthropists, and health care experts came together for Thrive WITH MSH, a signature women’s wellness lunch in support of Oak Valley Health’s Markham Stouffville Hospital (MSH). Held at the Sheraton Parkway Toronto North Hotel & Suites, the event offered an afternoon of meaningful conversation and connection, celebrating women’s success on their own terms in their work, their health, and every part of life.

Launched by MSH Foundation in 2025, WITH MSH (Women Inspired To Help MSH) unites women through collective philanthropy to advance patient care close to home. Its 46 founding members invested \$460,000 in the initiative’s first year, helping fund priority needs in breast health, gynaecology and youth mental health.

“Our vision for WITH MSH is to create a collective space where women gather



A fireside chat featuring Canadian TV personality and fashion editor Jeanne Beker, moderated by CBC journalist Angie Seth.



Dr. Jeya T. Nadarajah, Infectious Disease Specialist, Oak Valley Health, presents “What’s Your Gut Telling You?” at Thrive WITH MSH.

and drive positive change in health care,” says Suzette Strong, CEO, MSH Foundation. “Together, we are helping patient care thrive at Markham Stouffville Hospital. When women lead, care follows.”

The lunch featured a fireside chat with Canadian TV personality and fashion editor Jeanne Beker, moderated by CBC journalist Angie Seth, who also served as the event’s emcee.

Oak Valley Health’s Dr. Jeya T. Nadarajah presented What’s Your Gut Telling You?, a wellness talk exploring health from the inside out. The presentation offered evidence-based insights into the gut microbiome and its effects on metabolic health, estrogen levels, and lasting well-being.

“With the growing fascination with gut health and the human microbiome, I encourage women to look beyond trying to achieve perfection or the latest viral wellness trend”, says Dr. Jeya T. Nadarajah, Infectious Disease Specialist, Oak Valley

Health. “How we nourish our bodies helps cultivate our health from the inside out, creating the foundation for how we feel, function, and thrive.”

MSH Foundation has set a goal of reaching 100 WITH MSH members and raising a cumulative total of \$1 million. Members receive exclusive opportunities to connect with one another and learn about the hospital’s evolving needs. Then,

at The Final Pitch on March 3, 2027, the latest cohort of members will use their voting power in a Dragon’s Den-style event where they will vote to fund a priority need at MSH.

To become a WITH MSH member or learn more, visit mshf.on.ca/with.

Markham Stouffville Hospital Foundation exists to enable the growth of Oak Valley Health’s Markham Stouffville Hospital (MSH) by raising funds and awareness for its ongoing priorities and needs. Donations from the community fund life-saving medical equipment that helps to ensure the delivery of first-class health care at MSH.



L-R: Rosanna Petricca, Vice President, Development, MSH Foundation, Dr. Jeya T. Nadarajah, Infectious Disease Specialist, Oak Valley Health, Jeanne Beker, Canadian TV Personality and Fashion Editor, Angie Seth, Senior Journalist, CBC, and Allan Bell, Vice President, Community Relations and Corporate Partnerships, MSH Foundation.

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Phyllis Diller



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‘Working Together for Better Health’ program growing health literacy among youth

Helping the next generation understand local healthcare is an important step toward building healthier, more informed communities.

SHN’s “Working Together for Better Health” program recently completed its third year, empowering Grade 11 and 12 students from Woburn Collegiate Institute through hands-on learning experiences. Throughout the school year, 75 students developed health literacy skills by exploring common health topics and discovering the many clinical and non-clinical roles that contribute to patient care.

Supporting Woburn Collegiate’s Specialist High Skills Major (SHSM) in Health and Wellness program, the initiative helps students build the knowledge and confidence to better understand health issues affecting themselves, their families and their communities, while connecting classroom learning to future education and career opportunities.

“One of the program’s greatest strengths is its focus on empowering students with practical health knowledge they can apply in their everyday lives,” said Christa Hruska, Director, Health Equity and Health System Integration.

“It’s so important for students to learn about health issues and share that knowledge with their families and friends. It helps with health promotion and disease prevention.”

Throughout the year, students participated in six interactive



Woburn students at Working Together for Better Health graduation

sessions at SHN’s Centenary and General Hospitals, which were focused on topics such as breast health, kidney care, cardiac care, and mental health. Planned and delivered by dedicated SHN staff and healthcare professionals, these sessions included lecture-style presentations, tours of service areas and departments, and practical learning.

Students also completed individual health literacy projects that challenged them to explore how healthcare providers can better communicate with young people about diabetes awareness. Students researched barriers that can make health information difficult to understand and developed tools to make diabetes education more engaging, relatable, and culturally inclusive.

For example, one student brought this concept to life through a social media plan featuring interactive Instagram stories and informative posts designed to engage young audiences, while another student

created an infographic-style poster that presents key facts in a visually engaging and easy to understand way. Their projects reflected not only creativity, but also a deeper understanding of how clear, accessible health information can help people make informed decisions about their health.

Guest speakers Dr. Ajay Shanmugaraj, Family and Community Medicine Resident Physician, and Dr. Saul Mandelbaum, General Surgeon, shared personal reflections on their career journeys, encouraging students to stay open to new opportunities and reminding them that career journeys are different for everyone.

Some students also shared about what they learned from the program before everyone received their certificates of completion.

“This program is about opening doors,” said Kari Peters, SHSM Lead Teacher at Woburn Collegiate Institute.

“The students build their health literacy, leaving with new knowledge, curiosity, and excitement about many aspects of health and healthcare here in their community. They meet people from different backgrounds and see that there is a place for them in healthcare.”

SHN congratulates the 2026 graduates and sincerely thanks the staff and physicians who generously shared their time, expertise, and experiences throughout the year.



Construction begins on first patient care area of new Integrated Mental Health Centre

BY: JENNER PRATT, COMMUNICATIONS LEAD, SHN

Construction is underway on the first patient care area of Scarborough Health Network's (SHN) new Integrated Mental Health Centre at Birchmount Hospital, an ambitious vision for mental health care. The work is taking place in the former 3A unit, which was cleared following a carefully coordinated series of moves at Birchmount and Centenary hospitals. This marks the project's transition from preparation into visible construction.

This first phase of construction will create two seven-bed psychiatric intensive care units and a specialized 10-bed unit for patients who may be frail, have an intellectual disability or benefit from care outside general inpatient.

The spaces are being designed to support trauma-informed and culturally safe care. Private rooms will promote dignity and reduce overstimulation, while lounges will provide comfortable spaces for therapeutic engagement. Connected team stations, clear sightlines around the space and clinical support will help staff work together, maintain visual oversight and respond promptly. Safety features have been incorporated in the design to help reduce risk and support patient well-being.

The physical design will be complemented by Safewards, SHN's evidence-based model of interventions that promotes communication and proactive responses to distress. The new 3A units will eventually work closely with the Cope Family Mental Health Emergency Department, the defining feature of the Centre.



"Emergency departments play an essential role in assessing and stabilizing patients. The Cope Family Mental Health Emergency Department (ED) will build on that care by providing a calmer, more therapeutic setting designed specifically for people experiencing a mental health crisis. It represents an important step forward in helping every patient receive the right care in the right setting," said Glyn Boatswain, Executive Vice President, Chief Nursing and Allied Professionals Executive at SHN.

The dedicated 24/7 department is being planned as an active treatment setting, not simply a place to await an inpatient bed. Mental health nurses, social workers and psychiatrists will work to observe patient responses and redevelop care plans. Adults whose immediate medical needs have been assessed may receive specialized care in the department for up to 23 hours. Some patients will require admission to a psychiatric intensive care or inpatient unit.

Others may be able to return home with follow-up through SHN's Community Mental Health Centre.

"By bringing inpatient and emergency mental health services closer together, we are creating clearer pathways to care and a more supportive experience for patients and families," said Dr. Ilan Fischler, Chief of Psychiatry and Medical Director, Mental Health and Addictions at SHN.

Construction of the Cope Family Mental Health ED will take place in a later phase. Construction within 3A is scheduled to continue through April 2027. Furniture and equipment installation, training and operational readiness activities will follow, with move-in planned for May 2027. Clinical planning is progressing alongside construction. Patients, families, staff and physicians are helping shape workflows and the future care experience.

This advances the development of our Orlando Corporation Mental Health Centre of Excellence across our network, which will eventually bring all of SHN's inpatient mental health services together at the Integrated Mental Health Centre and support more connected emergency, inpatient, outpatient and community care.

Transformative gifts from Orlando Corporation and other donors through the *Love, Scarborough* campaign are helping turn this clinical vision into a new model of care for Scarborough. This milestone represents the first visible step toward more specialized and connected mental health care.



SPECIAL FEATURE

The Day Our Citadel Gutted Down



By Kane Siva

There were dark clouds, Cumulus and Cumulonimbus clouds were looming in the skies over the North of Sri Lanka in the month on 30th May 1981. The residents of Jaffna were aware of this or not but realized that something bad was going to happen and went to sleep with trepidation. In the early hours of June 1st, 1981, our Citadel of Education was set on fire by the elements and apparatus of the then Sri Lankan government, led by President, J.R. Jayawardena. I remember well that night I was at the Katunayake airport working and when heard the news while I was waiting in the Air traffic control tower, overcame with emotion and ran down the spiral staircase of the tower and cried in my office, because of my personal attachment to this place. I was scared as to what would happen to me at the airport as 99% of folks worked were from the majority community. Fortunately, no untoward incident happened to me personally.

You may wonder why I cried? This place had been my second home for 5 years from grade 9 until my G.C.E. Advance Level in 1969. This library was/is located on the opposite side of my

alma mater Jaffna Central College. We used to have a lunch break for 1 hour, most of the students would run to our playgrounds soon after lunch, self on the other hand, quickly devour my lunch and would go to this library, my second home, and refer the books available in the subjects I studied. Jaffna public library housed a trove of Encyclopedias, Science Journals and multitude of science books, in Botany, Zoology, Physics and Chemistry. This library was like a great ocean of the world and had books, books, books, and books anywhere and everywhere. I remember seeing for the first time in my life “The Popular Mechanics” magazine in this library in 1964.

I would love to take readers down the memory lane as to its birth and to its pseudo parents. Most of you must be aware of this temple’s history, but personally I feel no harm in revisiting its proud birth and also the people who made its horrific demise, by burning it alive in its Timeless Age.

I stumbled upon this information while researching this subject and it is more interesting. The concept of erecting or establishing a public library in Jaffna was conceived more than 176 years ago. Late L.C. Grenier, the Secretary

to the then Jaffna Magistrates Courts, began saving books for a library in 1842. However, when Sir William Twynam became an Assistant Government Agent, he took over what Grenier started and on 3rd of June 1894, declared this as a Public Library. I believe this was the birth of our beloved Jaffna Public Library, stand to be corrected if I am wrong. It looks like nothing tangible happened regarding this project for some time, and I cannot explain the inaction. But matters started rolling positively in 1930 as the then Jaffna High Court Judge, late Isaac Thambiah, brought this subject under his supervision. Around that time, another public figure of that era, K.M. Chellappa organized a free library to help the residents of Jaffna at his home in 1933, on the Hospital Road. As the saying goes, all good intentions end well with great outcome. Isaac and Chellappa decided to pool both of their collection of books, and a full-fledged Jaffna Public Library was born on 1st of August 1934 on a rented room at the Hospital Road Jaffna. In January 1935 this library was moved to a site on the Main Street as the collection of books increased and the need for a larger space. It is said at the time of shifting, the library had a collection of

SPECIAL FEATURE



844 books in total. Sam Sabapathy, the first Mayor of Jaffna, in 1953 solicited the help of some academics and Rev. Fr. Long, rector of St. Patricks College, devoted tirelessly his time, and the foundations for the modern Jaffna Public Library was laid. I can say that this was the humble beginning of our Cradle of Education. The library was again shifted to a new location near Jaffna Municipality Town Hall building. In 1953, Sam Sabapathy headed a committee to raise funds for a new house or building and Father Long extended all his support, he travelled overseas to raise funds for the new building. A plan was drawn up to build two wings, and the foundation was laid for stage one on March 29th, 1953. Project stage one was completed on October 11, 1959 and was declared opened by then Mayor Alfred Duraipappah. A children's section was opened in November 1967.

On the 1st of June 1981 when it was gutted down by the elements of the then government of J.R. Jayawardena, it had over 97,000 books, most of them were priceless collection, and 10,000 manuscripts. Manuscripts comprise many Ola Leaf books, some religious books in Spanish and in Dutch language said to be from 1656, History of Ceylon Manuscript, handwritten by Robert Knox, Sanskrit books of Kalidasa, Yalpana Vaipava Malai in Ola leaf, and many invaluable collections of books on Ancient Kings of Jaffna, and many more that I have no access to pen. This library was considered as the best in this part of Asia.

Why this was raped? and burnt alive by the then government is, to subdue, subjugate, humiliate, destroy, disrupt and above all annihilate the aspirations, culture, and their centuries old ancient heritage, and moreover hit the nail where it hurts more, their capacity and ability to quench the thirst for education, and education was the only salvation for the people from the north. This was the crux of the matter. Many leading professionals, educationists, people of academic excellence voiced their displeasure in so many forms. But the best I read was from late K. Nesiah, an educationist and a reformer who penned a column under pseudo name Lanka Nesan, wrote this, and in his words: "The last recorded destruction of a library, in the sub-continent was towards the end of the 12th century when a Central Asian horde under Khilji annihilated Nalanda University, the famous Buddhist seat of learning in North India. It was nearly 800 years after that, on the inglorious night of 1st of June 1981, the priceless collection of nearly 100,000 books in our Jaffna Public Library was consigned to the flames and a building which was the architectural pride of the North was severely damaged.

N Satyendra, a well-recognized legal mind/luminary, compared the burning of our library to the complete annihilation of people in no uncertain terms. He is not the last, there were international

community condemnations from four corners of the world. This was an unpardonable act carried out purely out of vengeance, so sad and horrible, and a massacre. This can be attributed as a Watershed moment in the life Northerner's in Sri Lanka.

But sometimes it makes all of us to wonder as to what the perpetrators achieved by this most heinous act of crime? Simply nothing, except they brought an indictment against them and the then government led by J.R., from the international world community at



The Jaffna Public Library after burning

large and exposed their mentality. This act became counterproductive, led to violent insurrection and the ruination of the Island nation. We never wanted this but was thrust upon us. They burnt down our cradle of education but could not burn our will to learn and thrive in other countries of the world with our greatest forte, EDUCATION & KNOWLEDGE.

The library that was burnt down rose like a phoenix from the ashes with the help of multitude of individuals, nations, agencies and organizations who adopted this orphaned child and restored it to its old glory, but minus the irreplaceable 100,000 books and ola manuscripts.

I want to sum it up with my personal thoughts, love and admiration to a temple of learning.

Personally, I was not a studious student till grade 8 and my class ranking was 15 and below, and my marks were low and as a result when I took my report card, got a good beating from my dad below my knees. I always dreaded to go home with my report card. I remember when the Saraswathy statue was brought and placed on the Lotus flower, in front of the library, during the school hours I went to see that during the lunch break and stepped into the library for the first time and amazed to see all those neatly arranged books, newspapers, magazines and many more. These books stirred my mind to curiosity and everyday spent my lunch hour break there. I used to see many personalities, Lawyers, and never forgot the face of Late Alagu Subramaniam. Seeing these people devouring all the pages of these books motivated me to do the same and this was the turning point in my journey

of education, and the love sprang from nowhere to learn and excel in whatever I do. This library nurtured, clothed me, nourished me with knowledge, quenched my thirst, inspired and whatever I learnt here, at this Temple, opened the doors in my passionate journey of learning and in my profession. I am grateful with all my heart and soul to this great place of wisdom.

I wish to express my gratitude to all by quoting Scottish Philosopher, Chalmers (either by Thomas or David) on GOOD, Quote "Live for something. Do good and

leave behind you a monument of virtue that the storm of time can never destroy. Write your name in kindness, love and mercy in the hearts of thousands you come in contact year by year; you will never be forgotten. No, your name, your deeds will be as legible on the hearts you leave behind as the stars on the brow of evening. Good deeds will shine as the stars of heaven".

May be, who knows, late Grenier, William Twynam, Issac Thambayah, K.M. Chellappa remembered what Chalmers said and acted in good faith to leave a great legacy in all our hearts and mind.

I wish to thank all for the generosity that sprang from all over the globe after the greatest gloom, and especially our great stalwarts of our Soil, and especially to late Rev. Father Long.

At this juncture, wish to mention something that caught my eyes while on my morning walk around University of Toronto Scarborough that was on a banner near the campus: "It is the Journey that defines us" and I wish to add that nobody or anyone can stop our journey, and it continues, and will continue by the Grace of God.

P.S. I read elsewhere, when Father Long heard the news that the library was burnt down, he was said to have died of a heart attack. I am unable to verify this information.



K.N. Sivagnanasunderam (Blue)

Former Flight Operations Officer, Air Ceylon Ltd.
Kanesiva6@gmail.com



SPECIAL FEATURE



Aviation & Airlines

DRINKING, FLYING AND SUBSTANCE ABUSE

By: Kane Siva

I would say, this is an unusual subject, that has stirred the hornet's nest among aviation crew in the last few years, that has been plaguing the system like a Covid Virus, and I know for sure the readers would voice their vehement opposition even at the notion of this topic. Can all these three words go hand-in-hand at any time? Negative. The aviation fraternity at large has seen this on TV, read in all types of media and abhor at the sight of these incidents. Pilots and cabin crew may not like this topic but as the dictum goes, there is no smoke without fire. Alcohol issues are not confined to one region, community, race or origin but shows its monster head globally. I must be prudent about what I am going to pen. Alcohol, records indicate is the most widely used and abused drug anywhere in the world among many, irrespective of the gender. Sociologists believe the increase in many accidents, crime rates and unsocial behavior is related to alcohol intoxication, and studies have shown alcohol is the main ingredient and root cause for many road accidents globally. A study published on the 16th of August 1990 mentioned that alcohol misuse is the biggest problem among more than 700,000 general pilots in the US. General aviation pilots do not include commercial airline pilots at all. The same report indicates that the fatal accidents rate for general aviation is relatively low, roughly about 1.5 per 100,000 flown in fixed wing aircraft.

Generally, all sectors of aviation industry are concerned about the impairment caused by alcohol to the aviation work force and especially among air crew. This is an unbelievable incident, but actually happened, 8th of March 1990, Northwest Airlines Flight from Fargo, North Dakota, to Minneapolis, Minnesota, an entire cockpit crew, Captain, First Officer and Flight Engineer, operated this flight with 91 passengers, while being drunk and landed without incident, and the trio were arrested on arrival. The whole cockpit crew lost their jobs and licenses. But the flight engineer, Joseph Balzer, made a remarkable recovery after 12 years, stayed alcohol free, got his license back and flew for American Airlines, all unfolded well, documented in his book, "Flying Drunk". A remarkable story of a man who lost everything in life except his wife, clawed his way back with real grittiness and flew for American airlines almost after 12 years, by sheer determination and an utmost

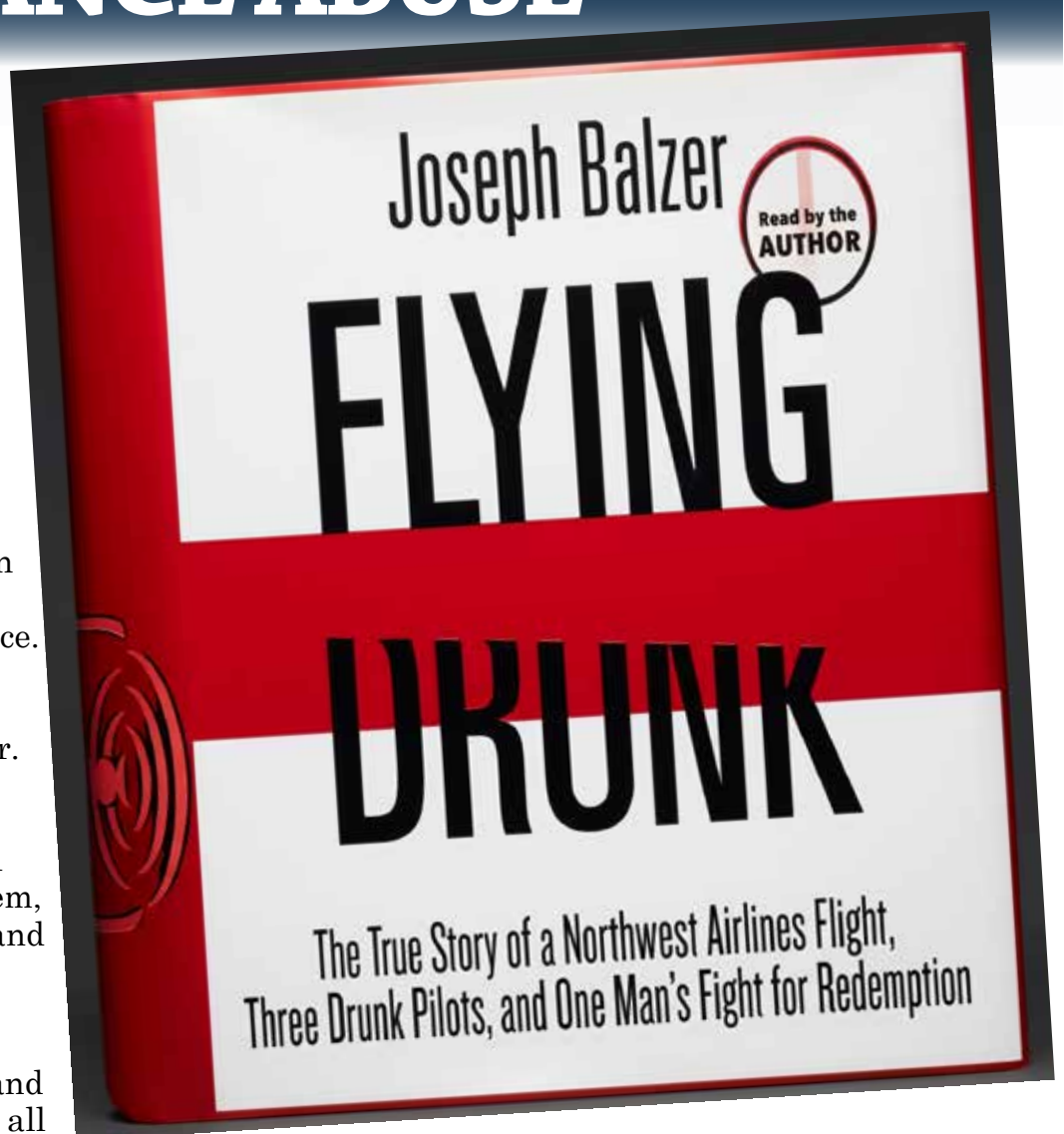
faith in God. I would walk an extra mile to call this a true story of "Bottle, Throttle and Battle" and I salute this pilot. I would coin this as a real American story and of great resilience. Bravo, and Caps off to Joseph Balzer.

Alcohol effects on the CNS, Central nervous system, flight safety and performance have been studied extensively, and the pilots are all aware of this, and have been educated beyond any reasonable doubt. A standard drink is defined as 44ml, 1.50oz distilled liquor, if consumed, studies indicate it takes more than two hours to eliminate the alcohol from your system. It has been revealed that alcohol is a primary and continuous depressant of the CNS. In moderate quantity alcohol surely impairs all the cognitive functions. At high altitudes, because of the difference in pressure, alcohol makes you high quickly and impairs you fast. Imagine the effect on the performance of the Flight Deck Crew. High level coordination, focus, vigilance and psychomotor function are expected from the pilots for the duration of the flight. Medical evidence points out that a concentration of 0.03 percent of alcohol is not causing any harmful effects or any impairment on piloting skills. But alcohol concentration of 0.05 percent and above is associated with impairment in the tasks of a pilot in the cockpit. Ross & Ross survey conducted many years back states that more than 16 % of the pilots admitted heavy drinking and this is scary.

Federal Aviation Regulations: The FAA state that no person may act or attempt to function as a crew member of a civil aircraft: 1) within eight hours after consuming any alcoholic beverage; 2) while under the influence of alcohol; 3) while using any drug that impairs the person's faculties in a manner contrary to safety; or 4) with a blood alcohol

concentration of 0.04% or higher. These requirements are set out in the FAA pilot examination handbook. Similar rules are enforced by civil aviation authorities worldwide. In Canada, flight crew members are strictly prohibited from acting as crew members within 12 hours of consuming alcohol, while under the influence of alcohol, or while using any impairing drug. Non-compliance can result in severe penalties, fines, license suspension, or complete cancellation under the Canadian Air Navigation Act.

2017, Transportation Safety Board of Canada's report on Carson Air Flight 066 illustrates the consequences of alcohol consumption before a flight by the flight deck crew. On April 13, 2015, this flight departed Vancouver International Airport for Prince George, British Columbia, carrying mail and cargo in a twin-engine SA226-TC Metro II. Minutes after takeoff, the aircraft broke apart in flight and crashed into the North Shore Mountains. Capt. Robert Brandt and co-pilot Kevin Wang were killed. The investigation was difficult because the aircraft had neither a cockpit voice recorder nor a flight data recorder. Post-mortem testing found that Capt. Brandt had a BAC, blood alcohol concentration of 0.24%, three times the legal driving limit. Investigators immediately identified human factor as the culprit and was affirmative that the captain's high blood alcohol concentration caused impairment and disorientation, leading



Aviation & Airlines



SPECIAL FEATURE



to the steep dive crash. This was the wake-up call for the Canadian Aviation and the TSB recommended strict tolerance for substance abuse, and mandatory alcohol testing.

Alcohol usage among the flying fraternity is an open secret, (Flying Fraternity may get mad at me to phrase it this way, but fortunate enough to have observed this during my tenure and felt it badly, but a high praise for some of my friends and colleagues who ended up as captains, and the reverence for the Throttle they had and have) but while holding the Throttle, amounts to culpable homicide and murder. But there is an underlying cause for this kind of behavior among pilots and must find ways to prevent these incidents and minimize. Being under the influence is a big hurdle to perform any work properly. But in aviation it is a killer, like a surgeon goes into an operating theater with his scalpel in hand. What causes the pilot to embrace the bottle and not the throttle or embrace both at the same time? It is hard to comprehend. People attribute unique stress and adverse work conditions. Some have characterized these factors.

A) Long and ungodly work hours that spans always into different time zones and this affects the biological clock of a human body, and that spells out untold health conditions.

B) You keep constantly travelling for work instead of a stable place of work, this has become a norm especially among aviation flying crew either cockpit or cabin.

C) The crew schedules are so harsh, tight and I feel sometime inhumane (As I had done this rostering in flight operations for pilots).

D) Mental and emotional stress: Being away from home may be for a week, not being at home for family occasions, birthdays of child, spouse, parents, first day of school for your children etc. Moreover, the high-stake responsibility of an extremely stressful job.

Aviation job ranks number one stressful vocation and especially for the flight deck crew. FAA categorically specify crew rest period for pilots of minimum 8 hours of proper sleep time before each flight. My question is, do they have enough rest? Not at all in my opinion. I had seen personally, when working in aviation, in some of the major US'S airports, pilots sleeping in the transit lounge waiting for the flights to arrive to start their flying duty. Imagine the mental weariness on these pilots and the stress it causes or caused. It is a great plus that a poor country like Sri Lanka provides enough care for their pilots, on the contrary, it is a shame that the powerhouse of global aviation has a scant disregard for the welfare of the flight crew, pilots. I would attribute this kind of work environment to contribute to the drinking habits out of

frustration, anger or many other things.

I want to make it clear that I am not advocating for the drinking habits of pilots but trying to find ways to prevent this behavior from recurring globally. Are there ways to prevent this or minimize these sad scenarios? Yes, and if the commercial airlines management take special interest in the welfare of the flight deck crew and equally the cabin crew as well, especially their work schedule. I am sure this will cost the airline some amount of money.

Now let us list the incidents that happened globally to the flight deck crew with different airlines at various airports. I must say these are not daily or weekly scenarios but invariably happening, caused flight disruptions, inconvenience to the passengers and a loss of face and revenue for the airline.

First ever incident recorded was the 196, Aero Flight 311, Koivulahti, Finland and as the first alcohol related crash.

Second was on March 8th, 1990, Northwest Airlines Flight 650, B-727 aircraft, all 3 crew members were caught and convicted for flying under the influence, carrying 91 passengers, however the flight landed safely at Minneapolis.

In 1977, 13th January 1977, a Japan Airlines DC-8 cargo flight crashed on take-off from Anchorage, Alaska that killed all 5 crew members on board. The American Captain was found to have had a high Blood alcohol level. There have been incidents in the recent past as well. I am unable to list all the alcohol related incidents, but some are worth mentioning to raise awareness among the flying public. November 9, 2009, United Airlines Flight 949 Boeing 767 from London Heathrow to Chicago O' Hare, 124 passengers on board, minutes before taking off, police were called in to remove the captain from the cockpit when the copilot of the flight raised the alarm regarding Captain's impairment. August 2016, another UAL Flight 162 from Glasgow, Scotland to Newark, New Jersey, Captain and the Co-pilot were arrested causing a big delay. After few of these incidents, UAL imposed a new rule for pilots to be free of alcohol drinking 12 hours before any flight operations, as a strict company policy, even though standard rule is 8 hours before the flight. I am alarmed to see few incidents in 2025 as well and in 2026 too.

August 27th, 2025, Japan Airlines Flight bound for Nagoya from Honolulu, Captain felt disoriented before the flight, since he consumed quite an appreciable amount of beer, voluntarily informed his inability to operate the flight. This caused a chain reaction for other flights, inconveniencing 600 passengers and a great loss for the carrier.

Air India Flight 186, 23rd December 2025, Boeing -777, Vancouver to

Delhi, an alert airport staff notified the authorities, and the captain was removed from the flight after he failed two breathalyzer tests. Flight was delayed, passengers inconvenienced for 7/8 hours and a scar for the airline.

Year 2026 is also galore with these sad episodes.

May 2026, Swiss international Airlines, suspended two Airbus A 220 pilots, after complaint by fellow crew members in a Geneva hotel before a scheduled flight. Thanks for the vigilantes.

British Airways Flight, BA 254, Barbados to London Heathrow was cancelled after cabin crew members were found unfit to fly, alcohol intoxication, 336 passengers were stranded and financial burden to the airline and inconvenience to the passengers. Similar cabin crew related incident, May 2026, Japan Airlines flight, JL 252, Hiroshima to Tokyo.

September 6, 2026, an Air India Flight AI 151, Zurich to Delhi, ground staff detected smell of alcohol, and the co-pilot was taken off the flight after failing the test. Necessary and prompt actions were taken by the Swiss authorities.

All these incidents are alarming but saved or snatched off in the nick of time due to alert ground and conscience of fellow crew members. Otherwise, who can predict what would/ could have happened to the passengers and the world of aviation at large?

It looks that there is an increase in this type of behavior, and the aviation industry must find ways to stop this menace. Only way is to have mandatory testing for each and every flight to eradicate this. It may cause flight cancellations, loss of revenue, passengers' irritation and may bring strong opposition from IFALPA, International Federation of Airline Pilot's Associations, and some cabin crew associations, and the labor unions. But the rewards will outweigh these strict measures, Saving Lives, which is always a Precious and Invaluable Commodity, and we all must strive for this.

I like to have a smooth landing with what Samuel Smiles framed about work:

"No good thing is ever lost. Nothing dies, not even life, which gives up one form only to resume another. No good action, no good example dies. It lives forever in our race. While the frame disappears, the deed leaves an indelible stamp, and molds the very thought and will of future generations".

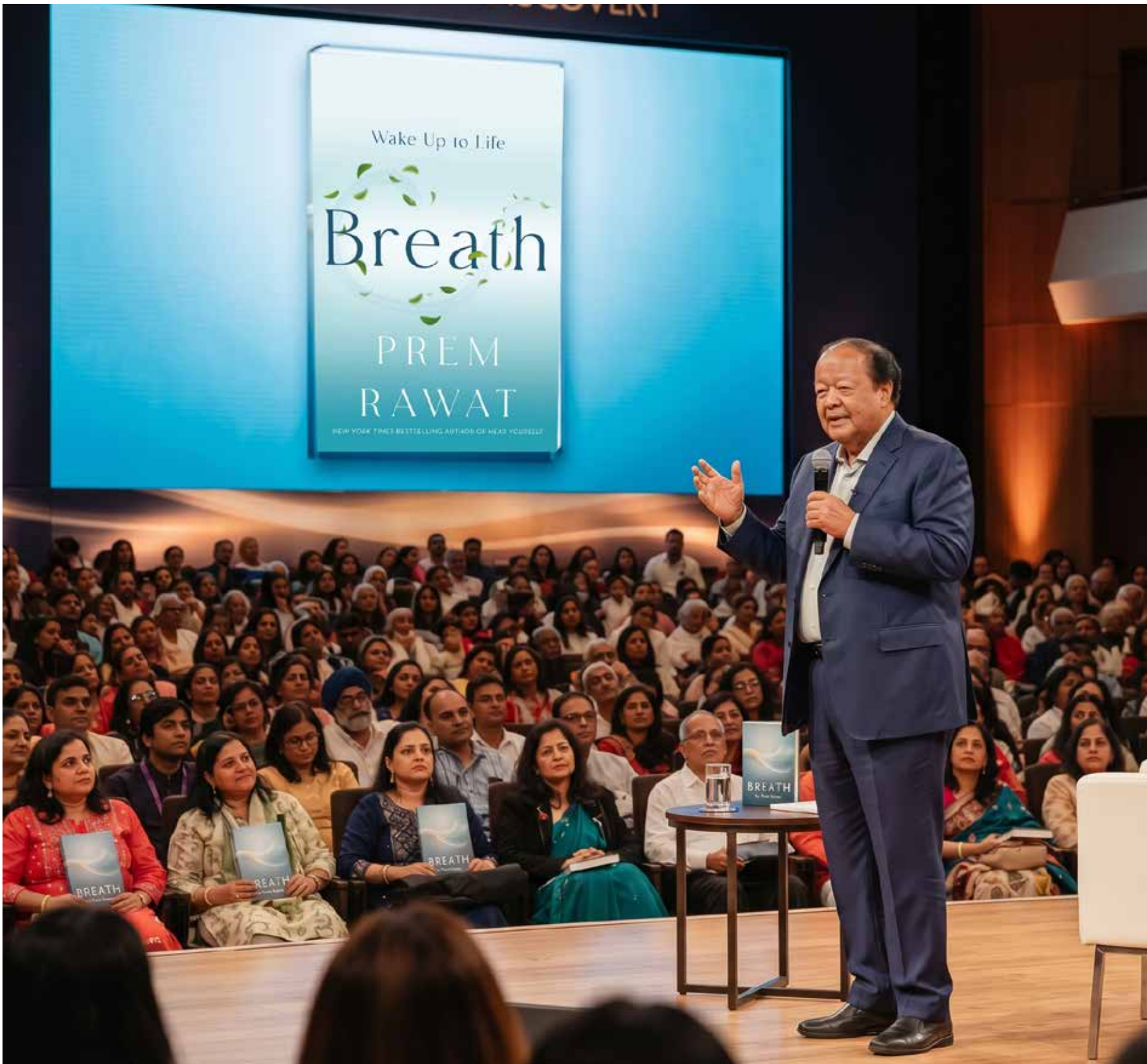


K.N. Sivagnanasunderam (Blue)

Former Flight Operations Officer, Air Ceylon Ltd.
Kanesiva6@gmail.com

AN ABANDONED FIELD

EXCERPTS FROM THE BOOK ‘BREATH’
BY PREMRAWAT



Peace is a fundamental need. Peace is not a luxury. Peace is not a word. Peace is a feeling. Like we need to sleep, like we need to eat, like we need to drink water, like we need to breathe air, we need peace in our lives. Without that peace, our functioning breaks down, our basic thinking breaks down, our

perception breaks down, we can no longer function as a human being. This is why peace is important. Peace is already there inside every person. It is just a matter of nurturing what is good. What is the difference between a garden and an abandoned field? One has been nurtured. Roses

have been planted. Grass has been watered. Beautiful flowers will grow. In the abandoned field, things are also growing. But they are weeds and there is rubbish everywhere. The world is in turmoil and pain because the field has been abandoned.

SPECIAL FEATURE



Revolution in My Life!



'REVOLUTION IN MY LIFE:
JESUS HELPED ME, HEALED ME.'

By: J A Rajah

Revolution in my life, revolution in my life:
Jesus helped me, healed me, revolution in my life;
I am weak and feeble; Jesus raised me, healed me!
Revolution in my life!.

1. Trials and temptations beset me,
Snares and sins trounce me,
Lift me, cheer me, lead me,
Revolution in my life!!.

2. Mould me, keep me holy,
Direct me, assist me promptly,
Prop me, steer me rightly,
Revolution in my life!!!

3. I adore you greatly,
I never cease to pray thee,
Keep me fit and faithful.
Revolution in my life !!!.

4. Life is full of troubles,
Life is full of turmoil,
Shape, shepherd me, save me,
Revolution is my life!!!!

Sri Lanka clearly has extremism problems of its own to address, if the laugh reacts and snide comments on this post are anything to go by. Really hope the Sri Lankan government is addressing this?



For the first time in over 20 years, someone has tried to hijack a plane bound for Israel. Miraculously, the attacker, an Omani pilot, was over-powered before he could complete his mission.

The entire region held its breath as the morning Flydubai flight from Dubai to Tel Aviv sent an emergency signal, flashed the hijack code and appeared to veer off course over Saudi airspace. The region then exhaled, almost with a chuckle, when early reports blamed a scuffle between the two pilots. That laughter quickly died as security assessments and passenger testimony revealed that the co-pilot had repeatedly stabbed the captain. The terrorist then seized the controls and pointed the plane toward the ground, dropping almost 20,000 feet in just over a minute, until several crew members and passengers forced their way through the cockpit door and subdued him. Many were injured in the process. The plane made an emergency landing in Tabuk, in northwestern Saudi Arabia, where the passengers are now waiting for Israel to bring them home.

The assailant's specific motive and affiliation are still unconfirmed, but Israel is treating the incident as terrorism.

Unlike many of the hijackings in Israel's long history, today's had a happy ending. It also came just weeks after the 25th anniversary of the deadliest hijacking in history.

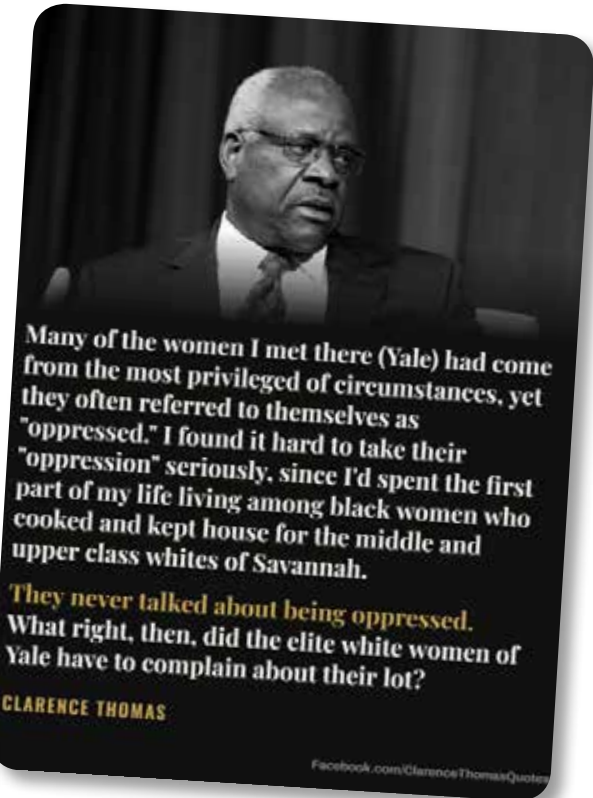
Many questions remain. How was this man cleared to fly the plane? What precisely drove him? And what does this mean for the future of air travel in Israel's busiest flight corridor?

El Al suspended its scheduled flights to the United Arab Emirates in March 2026 due to security threats and has not resumed them since. It is possible that the assailant intended to drive a wedge into this crucial alliance. Just yesterday, Benjamin Netanyahu warned in a speech at the IDF's main air base that "our enemies will try to attack us." "Don't mess with us," he warned. "Our long arm will reach you anywhere, and at any time."

But it was not the avenging fist of the Israeli Air Force nor a heroic rescue by special forces that foiled today's threat. It was the courage of everyday Israelis. There was a very real and tragic possibility that I would be writing an entirely different article today. With the captain barely hanging on to life, a broken steering system and a damaged wing, it was only by the bravery of a handful of passengers and crew that almost 180 lives were saved. Today, on the fifth day of Sukkot, we will recite the words of Hallel with extra fervor: "This is the day the Lord has made; let us rejoice and be glad in it." - Amit Segal See less



Two months ago, the Irish cricket team played Afghanistan, a country where women are treated like animals, where homosexuality is punishable by death and where democracy is entirely non-existent. The progressive Dublin elites said fuck-all. Tomorrow, the Irish football team will play Israel, a democracy, the only free country in the Middle East and a nation where women and gays enjoy full, unfettered equality. And the progressive Dublin elites have gone nuts. They've wept and wailed and marched. They've spoken of nothing else for weeks on end. There is no way to explain this mania and hypocrisy without using the word antisemitism. Go on, try. It's impossible.



SPECIAL FEATURE



AGO ART BASH GALA RAISES RECORD \$1.6 MILLION IN SUPPORT OF THE MUSEUM'S EXHIBITIONS AND PROGRAMMING

Awash in the raw energy of rock n' roll and contemporary art, last night the Art Gallery of Ontario's (AGO) annual fundraiser, Art Bash, set new records for funds raised. Presented by Intact Insurance, the sold-out event on September 24, 2026, brought 1,000 AGO supporters together to raise a record-setting \$1.6 million CAD in support of the museum's collections, exhibitions, and access programs. The AGO is a registered charity, and this fundraising achievement is the largest to date for the event.



Alina Nanda, Ranbir Sidhu, Dylan Cease, Christen Dye.

The 2026 edition of Art Bash was co-chaired by Josée Letarte and Charles Brindamour, Chief Executive Officer, Intact Financial Corporation. The gala's Honorary Co-Chair was artist and musician Melissa Auf der Maur, whose solo exhibition *My '90s Rock Photographs* is currently on view at the AGO.

"Art Bash is a big night for Canada's art and culture community," say event co-chairs **Josée Letarte and Charles Brindamour**. "The magic and energy of this event reflected the generosity and connection of so many art lovers and supporters. Auf der Maur's stirring exhibition of photographs set the tone for a night of music, creativity, and conversation. This evening was a powerful reminder of the power of art to bring us together."

"Art Bash is a party with a purpose – to support the AGO and great art experiences. It is one of the largest philanthropic cultural events in Canada, and it is wonderful to see our community of supporters come together to celebrate



Beth Horowitz, Liza Mauer.

the power of great art," says **Stephan Jost, Michael and Sonja Koerner, Director, and CEO, Art Gallery of Ontario**. "Thank you to our co-chairs Josée Letarte and Charles Brindamour and to our Honorary Co-Chair Melissa Auf der Maur, for their generosity and support to make this event impactful. Thank you to our Art Bash Dinner and Party Committees for their leadership and commitment to supporting the arts and bringing this celebration to life."

AGO Art Bash VIP Event Sponsor is RBC Capital Markets and Lead Sponsor is Tricon. The 2026 VIP Dinner Committee is Sunir Chandaria, Beth Horowitz, Amanda Gotlieb, Maxine



Dani Reiss, Kara MacKillop.

Granovsky Gluskin, Kara MacKillop, Emily Masuda, and Liza Mauer. The 2026 Art Party Committee is Tarini Chandak, Erika Ceddia, Rebecca-Jo Dunham-Baruchel, Roxanne Navaï, Nina Neimarlija, Cody Rooney, Jack-Malcolm Samedi, Megan Taylor, and Torri Webster.

Contributing artists for this year's Art Bash included musical performers July Talk, DJs cascade__windows (aka Indie Sleaze), Uncle Cheyne, and SadStab. The museum welcomed one-night-only art installations by contemporary artists Paul Butler, Jared Olsever, and Bree Rawn. On view throughout the event were mannequins sporting designs by



Jay Baruchel, Rebecca-Jo Dunham-Baruchel.

women-led Canadian fashion brands Re-Pull, Beautopie, Nichego, Sagradesa, Sample Garments, Rachel Sudbury, Sonya Lee, and Ora-C. Décor for the event was provided by Candice & Alison. The VIP dinner was designed by the AGO Culinary team.

SAVE THE DATE! Art Bash will return on Thursday, September 23, 2027, led by co-chairs Dani Reiss, Kara MacKillop and Jay Smith.

Purchase an AGO membership or Annual Pass to get unlimited access to the AGO Collection and all exhibitions. Admission is always free for all Ontarians under 25, Indigenous Peoples, AGO Members, and Annual Passholders. For more details on how to book your tickets or to become a Member or Annual Passholder, visit AGO.ca.

@AGOToronto | #SeeAGO



SPECIAL FEATURE



Josee Letarte, Charles Brindamour.

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ABOUT THE AGO

An architectural landmark, the Art Gallery of Ontario (AGO) is one of the largest art museums in North America. The AGO Collection of more than 120,000 works of art ranges from cutting-edge contemporary art to significant works by Indigenous and Canadian artists and European masterpieces. The AGO presents wide-ranging exhibitions and programs, including solo exhibitions and acquisitions by diverse and underrepresented artists from around the world. When it opens in 2027, the Dani Reiss Modern and Contemporary Gallery



July Talk.

will present modern and contemporary art from Toronto and the world. With its groundbreaking Annual Pass program, the AGO is one of the most affordable and accessible attractions in the GTA. Visit ago.ca to learn more.

The AGO is funded in part by the Ontario Ministry of Tourism, Culture and Gaming. Additional operating support is received from the City of Toronto, the Canada Council for the Arts, and generous contributions from AGO Members, donors, and private-sector partners.



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12 மணி வரை



FRIDAY OCTOBER 23, 11 AM TO 12 PM



இக்கருத்தரங்கு தமிழில் நடைபெறும்

The seminar will be communicated in Tamil



கருத்தரங்கைத் தொடர்ந்து ஓர் சிறிய
மதியபோசனம் வழங்கப்படும்

A light lunch will be provided following the seminar



FEATURED SPEAKER:
VITHU RAMACHANDRAN

Managing Lawyer at Ramachandran Law
Professional Corporation; Vice President,
Internal Affairs, Canadian Tamils' Chamber of
Commerce; and Past Director, Ajax-Pickering
Board of Trade (2020-2025)

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(விவாதிக்கப்படும் விடயங்கள்):

- உயில் என்றால் என்ன, அது உங்களுக்கு ஏன் அவசியம்?
- நிறைவேற்றுவனர் (Executor) என்றால் யார், உங்களது நிறைவேற்றுவனராக யார் இருக்க வேண்டும்?
- உங்கள் பயனாளிகளாக (உரித்துடையவர்களாக) யார் இருக்கலாம்?
- உயில் எழுதாமல் ஒருவர் இறக்க நேரிட்டால் என்ன நடக்கும்?
- உயிலை யார் தயாரிப்பது?
- உயில் சான்றளிப்பு (Probate) மற்றும் அதிகார ஆவணம் (Powers of Attorney) பற்றிய மேலோட்டம்.

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Sritharan Thurairajah CLU, CHS

Simple Solution in a Critical Situation

SPECIAL FEATURE



GOOD OMEN BY CROW 2000 YEARS AGO



Kumar Punithavel

To this day among the Tamils there is a belief that if a crow caws, it is an omen that a guest will arrive for the meal. I am personally aware of situations where this omen has come true. Two-thousand years ago a female poet by the name Kaakai Paadiniar Natchelliar had composed this poem where she refers to cawing of the crow brings the good news that her lover who had gone to a far-off land to earn wealth should be coming shortly. The poet's birth name was Natchellaier (நச்செள்ளையார்), but She is referred to as Kaakai Paadiniar Natchelliar (காக்கை பாடினியார் நச்செள்ளையார்) meaning the one who sang about crow Natchelliar. Incidentally there are about twenty-seven female poets during the Sangam era, which begins from 300 BCE to 100 CE. This particular collection of poems is called Kurunthokai meaning short poems. There are about four handed poems each having around five or six lines. This is poem # 210 of Kurunthokai has six lines.

The poem was composed as if a friend praises a crow which cawed, an expression of an omen that some guest is about to come. Nalli is one of the six legendary philanthropists of the Sangam era. Poem starts by the friend of a girl whose lover who had gone far to earn wealth;

When the hero Nalli returned after leaving his lover, praising the friend of his lover that it was nice of her to calm his friend so that she looks ok. The friend's immediate response, she says it is not she, but the good omen that the crow by cawing that his lover had recuperated to her original beauty, else her shoulders were shrunk and frail. She goes on to say we might think that the crow is so much so even seven bowls of rice won't justify the kindness of the crow by giving the omen.

Sturdy chariot riding Nalli, Forest cattle herder's,

திண் தேர் நள்ளி கானத்து அண்டர்

Many cows yielding ghee from Thondi city

பல் ஆ பயந்த நெய்யின் தொண்டி

Fully grown white paddy's hot rice
முழுதுடன் விளைந்த வெண்ணெல்
வெஞ்சோறு

Even seven bowls served it's too little,
my friend,

எழு கலத்து ஏந்தினும் சிறிது, என் தோழி

To rid the cause that shrunk

பெருந்தோள் நெகிழ்த்த செல்லற்கு

The crow that cawed is insufficient.

விருந்து வரக் கரைந்த காக்கையது பலியே

**Kurunthokai 210, Kākkai Pādinīyār
Nachellaiyār- Friend heroin says to
the hero**

Sturdy chariot riding Nalli, Forest

cattle herder's,

Many cows yielding ghee from Thondi city

Fully grown white paddy's hot rice

To rid the cause that shrunk

Even seven bowls served it's too little,
my friend,

The crow that cawed is insufficient.

**குறுந்தொகை 210, காக்கை பாடினியார்
நச்செள்ளையார், தோழி தலைவனிடம்
சொன்னது**

திண் தேர் நள்ளி கானத்து அண்டர்

பல் ஆ பயந்த நெய்யின் தொண்டி

முழுதுடன் விளைந்த வெண்ணெல்

வெஞ்சோறு

எழு கலத்து ஏந்தினும் சிறிது, என் தோழி

பெருந்தோள் நெகிழ்த்த செல்லற்கு, 5

விருந்து வரக் கரைந்த காக்கையது பலியே.

I am not trying to prove a point that crows cawing is a true omen that visitors will come, but may I just add that Tamilian race is the only one which said the purpose of getting married and setting up a home is to tend the guests. In the couplet #81, in Thirukkural it is said as follows.

இருந்தோம்பி இல்வாழ்வ தெல்லாம்

விருந்தோம்பி வேளாண்மை செய்தற் பொருட்டு

Men set up home, toil and earn,

To tend the guests and do good turn.

Hope you enjoy the poem 210 in Kurunthokai, and whether crows caw or not let us tend guests.



SPECIAL FEATURE

BENEFITS OF HAPPY MARRIAGES



By: J A Rajah

A. Marriage: the better option:

Society today downplays the benefits of marriage. Some of them go to the extent of advocating same sex marriages and other unorthodox relationships, though traditional practices are valued. Population rates are also slowing down in most countries.” More than two-thirds of the world’s countries have fallen below the replacement rate, the rate at which a population sustains itself without immigration, which is 2.01 children per woman. Interestingly, mothers aren’t necessarily having fewer children than a decade or two ago. Rather, fewer women are becoming mothers in the first place. Parenting is a lifelong job that requires parents to commit to serving and guiding their children. The spread of selfish norms has been made possible by digital technology. Where you would run out of things to do by yourself, now unlimited stimulation is offered to everyone with a phone in the comfort of their own home. ‘Chatting’. Never before in the history of humankind has an experiment in social isolation ever been conducted on such a scale, and the effects on fertility will continue to be profound. By contrast, ‘other-centered’ leads to spending more time with more people, valuing strong and lasting relationships, marriage, and children fostered by healthy families..A man and a woman should enter into a lifelong relationship where the two function together in harmony. Such relationships are valuable to society and the children they bring up together in love, peace, and harmony. Building a happy and successful marriage takes work, time, and intentionality. Happy marriages result in improved mental and physical health for both husbands and wives. Recent research shows that couples in happy marriages have a lower incidence of cardiovascular diseases, including heart attacks, stroke, and death from heart disease. The happily married also have better overall mental health and even a reduced risk of cancer. Those who work to keep their marriage happy create an environment that positively impacts their moods, attitudes, habits, and even immune systems. Married people live more abundantly and joyfully.

B. The Blessings of Married Life:

A happy married life significantly improves health, mental well-being, and overall life. It lowers blood-pressure, reduces the risk of heart attack. Positive attitudes trigger chemicals like endorphins and serotonin that strengthen the immune system to fight off illnesses like colds. It reduces pain and rates of chronic disease. It promotes a positive outlook and satisfaction

with life, linked to a longer lifespan. Furthermore, it provides mental and behavioural benefits. Joyous laughter decreases stress hormones like cortisol, reducing anxiety and depression. They will exercise regularly, eat a nutritious diet, and avoid harmful habits like smoking. A joyful mindset helps one to cope with daily challenges and build emotional balance.

C. Married Life Is Life-long:

Married life makes one a better person. A selfish life does not work in married life. It makes one selfless and makes him sacrifice his comforts for the sake of his partner, and vice versa. Married life makes us share our greatest experiences. When you come back from work, you will have someone to share your experience with you. You will share your difficulties. You will have a person who will listen to your difficulties and provide perspective on it. Married life grants lifelong support. Married people live longer lives than singles. They are less likely to have infectious diseases or heart disease. As you age, you have someone to help you with things you could no longer do. It provides the root for the family. Marriage is the foundation on which you can build your family. So many studies show the negative effects of children raised without a father or in single-parent homes. Being married increases the chances of providing a better environment for the child. They always enjoy the intimacy they have with each other. They enjoy the happy times spent together. Married men and women share their earnings to make their lives comfortable and rich Valluvar, the world famous Tamil exponent put it appropriately in his Kural,”Anpum aranum udaythayin, ill vazhlkkai, Panpum payanum athu”. Married life becomes meaningful when it is based on love and righteousness”.

D. Good Family: A Veritable University:-

An Old Tamil film song,- ‘Nallathoru Kudumbam Palkalai Kalagam’ - beautifully sums up the benefits of a good family. It asserts that a good family is akin to a veritable university, where everyone interacts and enriches their lives. A university where one learns the values of love, discipline, and understanding. It is a mine /a treasure house that yields the precious gem of love. They learn from each other. They love each other and reach fullness by sharing and enjoying life together. A family is a haven of love and understanding. Passion and respect for each other predominate. Good families are the catalysts or fulcrums that help the world to move in health and harmony, wealth and prosperity.



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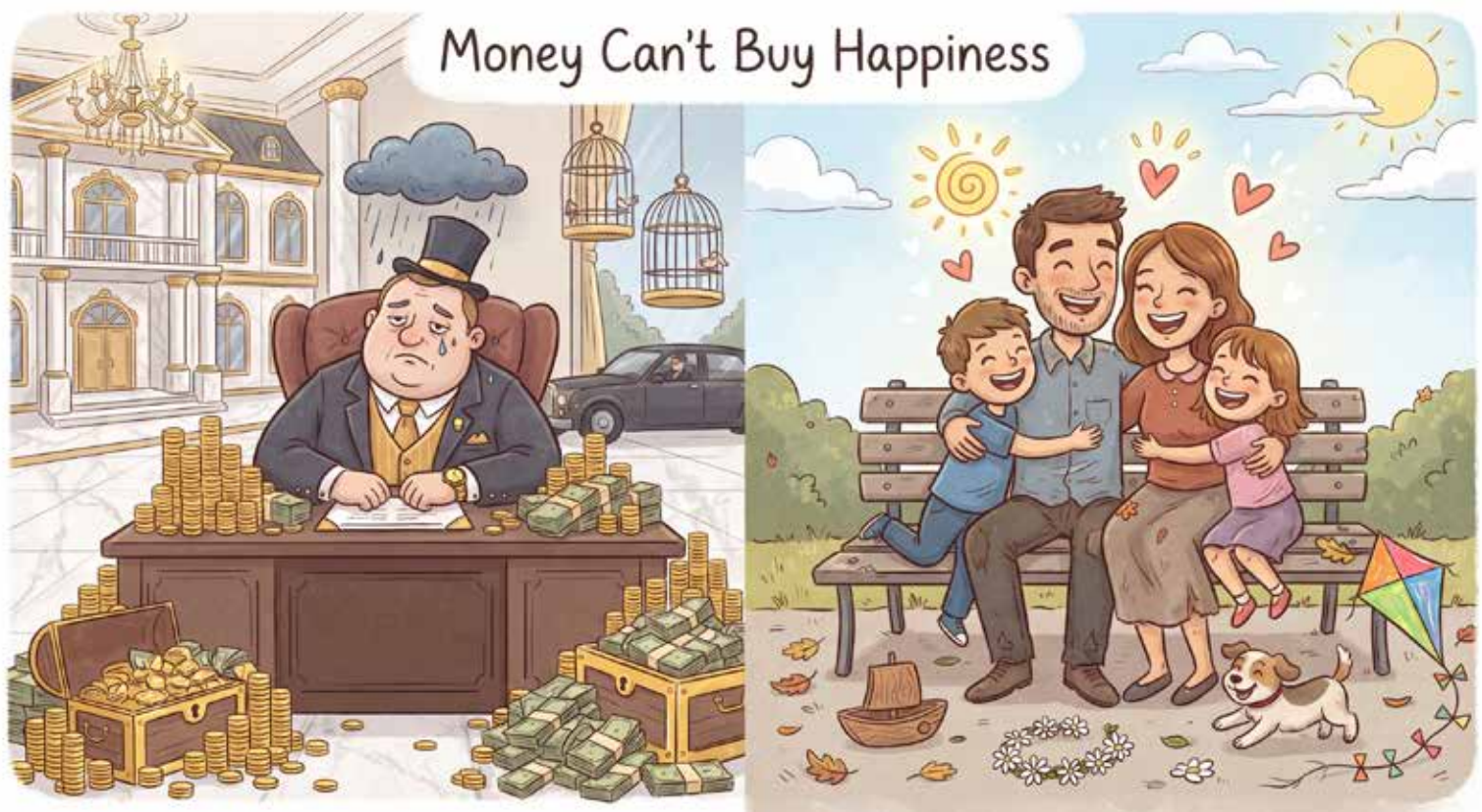


**Mahinan
Mathyalagan**
(Grade 9)

Money has become a very vital thing in our lives over the past decade. Money has always been important to us but it is more important than ever now as it is a necessity to survive. What do you think? Can money buy happiness? I disagree with the statement "Money can't buy happiness." because you need money for survival, achieving things and to buy what you want. These are the reasons why I disagree with the statement "Money can't buy happiness."

Firstly, I disagree that money can't buy happiness because you need money for survival. You need to survive in order to be happy and having no money definitely doesn't bring happiness. Everything in life has a price whether that be food, water, shelter or even clothes. When you think of it that way then definitely money can buy happiness. This is one reason why I disagree with the statement "Money can't buy happiness."

Secondly, I disagree with the statement "Money can't buy happiness." because money helps you to achieve things and succeeding brings you happiness. For example when you find a partner and you both open a restaurant putting the same amount of money down and you run the restaurant for a couple of months and start making a profit after having received the money you each put down initially. You get a feeling of joy and happiness knowing within you that you have accomplished something. This is one example of how money buys happiness through achieving things. Without money you wouldn't be able to achieve things as you wouldn't have anything to put down upfront to start a business or make an investment. This is another reason why I disagree with the statement "Money can't buy happiness."



Thirdly, I disagree with the statement "Money can't buy happiness." because you will want to buy things from time to time and when you buy whatever you want that will bring you joy. In order to buy whatever you want in the first place you need money. Money isn't used to directly go to the store and buy happiness, but instead is used to buy things you like, for instance clothes, food, toys etc. If you take the literal meaning of the statement then I will agree with it, but if you look at the implied message of the statement then I will disagree because whether you're putting your money towards something you want or not like your mortgage or utility bills you have to spend your money because having ultimately no money brings you nowhere close to happiness. This is the third reason why I disagree with the statement "Money can't buy happiness."

In conclusion, I disagree with

the statement "Money can't buy happiness." because you need money for survival, achieving things and buying whatever you want from time to time. Ultimately, in order to be happy in life you need money and that is why I disagree with the statement "Money can't buy happiness".



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NATE'S CUISINE



HALIBUT

By: Chef Nate



Pacific halibut are the largest flatfish in the family Pleuronectidae. Halibut and other flatfish are flattened laterally and swim sideways, with one side facing down and the other facing up. The upper side is typically gray to brown, or nearly black, with mottling and numerous spots to blend in with a sandy or muddy bottom.

HALIBUT FISH AND CHIPS

- ✓ 2 pounds fish, skinless and boneless
- ✓ Salt
- ✓ Oil for frying
- ✓ About 1/2 bottle of beer
- ✓ 1 teaspoon salt
- ✓ 1/2 cup self-rising flour

INSTRUCTIONS

- ✓ 2 pounds Yukon gold potatoes, sliced into 1/8-inch-thick rounds
 - ✓ 2 tablespoons vegetable oil
- Salt the fish and set it aside at room temperature. Heat the oil to 350°F to about 360°F. Turn the oven to the "warm" setting and put a cookie sheet inside. Place a cooling rack on top of the cookie sheet.

Mix the flour, salt, and beer, stirring the whole time. You want enough beer in the batter to give it the consistency of house paint or melted ice cream. Put the batter in the fridge to rest for 20 minutes.

While the batter rests, slice the potatoes and put them in a large bowl of cold water. When you are done slicing, remove the potatoes and pat them dry with a paper towel.

The oil should be hot by now. Fry the potatoes, a few at a time, for 3 to 5 minutes, or until they start to brown at the edges. Don't cook them until they are uniformly brown, or you will overcook them; they will continue to brown a little after they come out of the fryer. Salt each batch as soon as it comes out of the fryer. Store each batch on the wire rack in the warm oven.

When the potatoes are done, take the batter out of the fridge. Dredge the fish in the batter and let the excess drip off for a second or two. Lay each piece gently into the hot oil. Fry each piece for a second or so on the bottom before letting the whole piece get a bath. This helps prevent the fish from sticking to the bottom of the pot. Keep a chopstick or something similar around to dislodge any pieces that do get stuck. Fry in batches until golden brown, about 5 to 8 minutes depending on how large the pieces are. Keep each batch in the warm oven while you finish the rest. Serve at once when you're done.

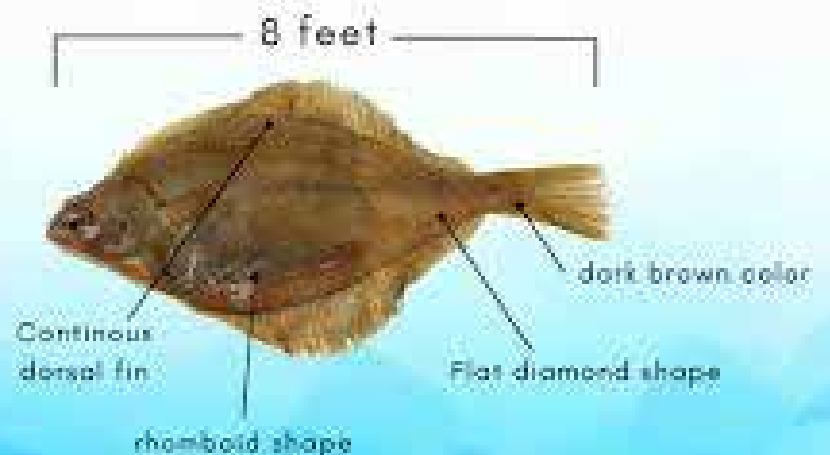
Serve lemon, beer, and a sauce of your choice. Tartar sauce is a good idea, but remoulade works too, as do aioli and the traditional malt vinegar and Tabasco.

Keep the fish in manageable pieces, no bigger than your palm.

Make sure the oil is hot, 350°F or a little hotter, and the batter is cold. This shock makes a lighter batter. When in doubt, make the batter thicker. Keep seasoning simple.

NOTE: *You can strain and reuse the frying oil three or four times before discarding.*

PACIFIC HALIBUT Physical Characteristics



Pacific Halibut Fish



Alaska Fish House, Seafood Restaurant in Alaska



The Chef, the author of this recipe enjoying Halibut Fish and chips with a beer for lunch at Alaska Fish House during summer 2026

Enjoy!

NEW PEDESTRIAN AND CYCLIST BRIDGE OPEN AT THE OBSERVATORY

Landmark bridge provides easy connection to trails and programs at National Historic Site

Richmond Hill has unveiled a new entryway into the Richmond Hill David Dunlap Observatory (DDO) Park, the City’s largest destination park. Located at 63 Observatory Lane, this monumental infrastructure project has been partially funded by the Government of Canada through the Active Transportation Fund. The new DDO Park Pedestrian and Cyclist Bridge is designed as a key active transportation link and a distinctive landmark that reflects the site’s history. It provides a safe, fully accessible connection for pedestrians and cyclists to the RHDDO park year-round over the CN railway.

- Features include:
- An outward-leaning steel arch alongside the 38 m bridge span
 - Themes of astronomy such as planets and meteor belts with star-inspired design details, custom railing elements and landscape features
 - Benches and covered picnic tables as well as native plants at the west end of the bridge
 - Giant apples and other heritage-inspired elements that reference the property’s farmstead and orchard history at the east end of the bridge
 - Wayfinding signage and lighting

The bridge also extends to a new multi-use asphalt path, creating a key east-west route through the park and providing access to various planned park facilities in the future.



This new bridge and trail are vital to the community, providing pedestrian



and cyclist routes that connect to Yonge Street, the Carville Road/16th Avenue Key Development Area, the city’s greenway system and various public transportation routes. Visit RichmondHill.ca/RHDDO to learn more about programs, restoration work and the implementation of the DDO Park Master Plan as the City continues to bring future plans at the DDO Park to life.

QUICK FACTS

- The City of Richmond Hill received \$3.18 million from the Government of Canada through the Active Transportation Fund to support the construction of the DDO Pedestrian and Cyclist Bridge.
- In 2019, the RHDDO was designated a Canadian historic site by the Government of Canada.
- The Richmond Hill David Dunlap Observatory property is a 76.5-hectare site located in central Richmond Hill between Bayview Avenue to the east, the CN rail line to the west, 16th Avenue to the south and Hillview Drive to the north.
- This site is an important part of Canadian history and Richmond Hill’s

rich heritage. A number of significant studies have taken place at the Observatory, including the first direct evidence that Cygnus X-1 was a black hole.

QUOTES

“I am thrilled about this new landmark bridge at the DDO Park that will make it easier and safer for more Richmond Hill residents to access the incredible green spaces of the Observatory park, trails and transit options. I am very grateful to the federal government for helping bring this important project to fruition.”

– Mayor David West

“Safe and accessible active transportation infrastructure makes travelling within and between communities simpler for pedestrians and cyclists. This pedestrian and cyclist bridge now provides a route over the CN rail corridor to the David Dunlap Observatory Park and helps to build Richmond Hill strong.”

– Michael Ma, Member of Parliament for Markham—Unionville



THE CITY OF MARKHAM'S AWARD-WINNING MARKHAM-MILLIKEN CHILDREN'S FESTIVAL RETURNS FOR 2026



The City of Markham hosted this Markham-Milliken Children's Festival, presented by Tim Hortons. On Saturday, September 12, 2026, one of the largest annual children's festivals in Ontario was brought to the community to life with free family-friendly activities, interactive experiences, and live entertainment.

It took place from 10 AM to 6:30 PM outside of the Aaniin Community Centre, the festival was a fun-filled celebration of childhood. Some of the day's activities and experiences included:

- Live entertainment on the Main Stage throughout the day, including an Interactive DJ; Educational Animal Show; Mad Science Show; Magic Show; Miss Maia Bubble Show; CCAA performance; Circus Drummer; and Global Dance Party with Chris McKhool.

- Welcome Ceremony at 1 PM on the Main Stage.

- Activities and interactive experiences such as inflatables, sensory tables, STEM activities, and mini putt.

- The City of Markham's mascot, Mille the Butterfly.

- A variety of vendors offering delicious food and beverages for purchase.

"The Markham-Milliken Children's Festival is an annual tradition filled with fun, excitement and the chance to create unforgettable family memories," said City of Markham Mayor Frank Scarpitti. "It's an opportunity for families to connect, and for kids to enjoy themselves and celebrate all that makes Markham a vibrant and welcoming community."

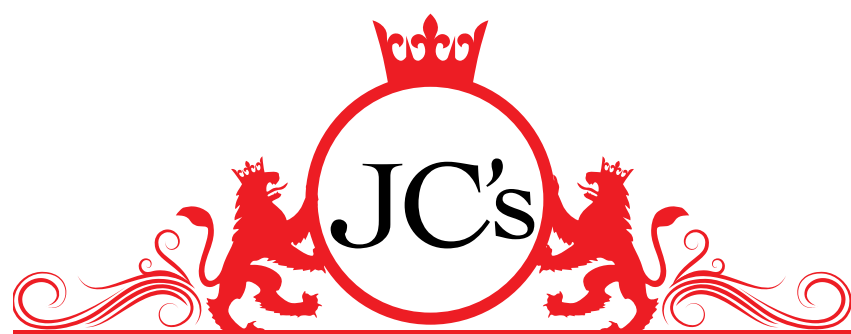
About Markham

Markham, an award-winning municipality with over 370,000 residents and the largest of

nine communities in York Region, is home to over 650 corporate head offices and more than 1,500 high tech and life science companies. Markham is a leader in attracting foreign direct investment with more than 234 foreign companies

located in the City. Founded in the 1790s, today Markham is Canada's most diverse community and enjoys a rich heritage, outstanding community planning and services, and a vibrant local economy.





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Durham Tamils Association Celebrating 26 Years Of Serving Our Tamil Community

The Durham Tamil Association has proudly served the community for 26 years and remains dedicated to supporting our members, youth, and seniors. We continue to offer a variety of activities almost every day, providing something for everyone, from children to seniors. This milestone would not have been possible without our amazing volunteers, who selflessly give their time and energy to serve the community. DTA is truly grateful for your ongoing support. Additionally, the DTA Tamil School continues its mission by offering Tamil language classes to our students, fostering a connection to our cultural heritage for the next generation.

JOIN THE DTF / DTA 50+ JOURNEY TO WELLNESS PROGRAM!

Stay active, healthy, and connected! The Durham Tamil Foundation and Durham Tamil Association invite seniors (50+) to join our weekly wellness gathering.

Activities Included: Social time, Yoga, Games, and a Healthy, Light & Nutritious Lunch & Snack

• **Schedule:** Every Wednesday, 9:30 AM – 1:00 PM

• **Location:** DTA Centre, 66 Harwood Ave S, Ajax

Special Offer: Grand Opening Offer – **ONE MONTH FREE!**

All 50+ seniors who register this month get their first month completely free (\$5.00/day regular price thereafter).

How to Register: Call 647-606-1222

JOIN US FOR DTA TAMIL CLASSES!

The Durham Tamil Association is excited to invite families to our upcoming language classes. Join us in preserving our language and building our community's future through learning and growth!

Start Date: Friday, September 25th

Time: 6:00 PM – 8:00 PM

Location: Pickering High School

Who: Kids and youth (Parents, please bring your children!)

Let's learn Tamil... Let's grow in Tamil!

We look forward to seeing you there!

How to Register & Pay:

• E-Transfer: dtatamilclass@gmail.com

• Phone: 647-286-9549 *Limited spots available—register today!*



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Activities Include:

Social Time

Yoga

Healthy, Light & Nutritious Lunch & Snack

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(Friday)

**Time**
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DTA'S HOMELAND PROJECTS

DTA is proud to announce that we have completed over 130 homeland projects as of Sep 30, 2026. Watch out more for this year as we wish to continue this momentum and provide more opportunities back home.

Thank you to Mr. Subramaniam Kathirithamby & Mr Maylvahanam (Sri Lanka) for coordinating this project.



DTA'S SENIORS

DTA is keeping our seniors fully occupied with multiple activities and programs. DTA is here to support you in any way. If you want to participate in our programs, please check our monthly calendars. Please register for virtual Seniors programs at durhamtamils.org. Thank you to our fantastic volunteers who do not expect anything and are serving the community voluntarily. DTA is truly grateful for your continued support.

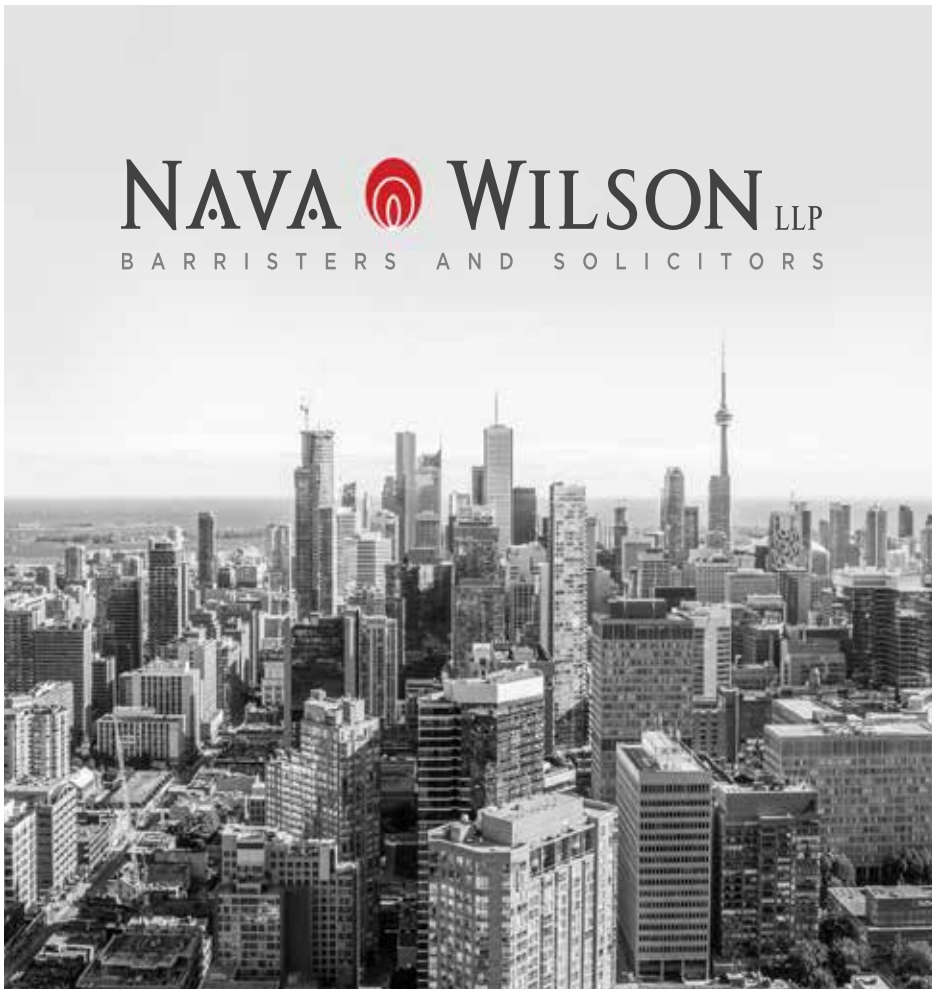
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DTA thanks our annual sponsors Computek College of Business, Healthcare & Technology. **Nava Wilson LLP. Chapel Ridge Funeral Home & Cremation Ctr, Shilo Financial** and all our sponsors for your continued support throughout the year. If you are interested in being annual sponsor please reach out to the below contacts.

For more information on all DTA's Community Support Programs and Sponsor contacts

*please visit: **www.DurhamTamils.Org***

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DTA SENIOR'S OCT MONTHLY MEETING

DTA Senior's monthly meeting will be held on Sunday October 25, 2026 at 5:00 pm at DTA Centre.

66B Harwood Ave S, Ajax, L1S 2H6.

Event Time: 5-9 pm

Please, all Senior (ages 55+) members attend the meeting.

Register online - **durhamtamils.org**

Members who were born in this month, please mention in the comments section to organize your cake-cutting at the meeting.

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COMMUNITY WATCH



BRAMPTON

CITY OF BRAMPTON CELEBRATES SMALL BUSINESS MONTH 2026

This October, the City of Brampton is celebrating Small Business Month by spotlighting the vital role entrepreneurs play in driving innovation, creating jobs and strengthening the local economy.

Small Business Month 2026 events to connect, learn and grow

Throughout the month, the Brampton Entrepreneur Centre (BEC) is offering free events and programming to help aspiring and established business owners connect, learn and access resources to support their growth. They include:

How to Start a Small Business Seminar

Learn the essential steps to turn a business idea into reality and get practical information to help start a small business.

Date: Thursday, October 8

Time: 7 to 8:30 p.m.

Location: Springdale Library, 10705 Bramalea Rd.

Brampton Ignite – Networking Group

Connect with fellow local entrepreneurs, exchange ideas and build relationships with Brampton's business community.

Date: Wednesday, October 14

Time: 6:30 to 8:30 p.m.

Location: Brampton Entrepreneur Centre, 41 George St. S.

Entrepreneurs Connect

Join fellow entrepreneurs every Tuesday in October for networking, conversations and opportunities to share ideas, challenges and experiences. Entrepreneurs Connect is sponsored by Meridian.

Date: Every Tuesday in October

Time: 6:30 to 8:30 p.m.

Location: Brampton Entrepreneur Centre, 41 George St. S.

Brampton Connect

In partnership with the Brampton Board of Trade, Brampton Connect brings together local businesses, entrepreneurs and community partners to build connections, exchange ideas and strengthen Brampton's business community.

Date: Thursday, October 29

Time: 5:30 to 7:30 p.m.

Location: Brampton City Hall, Conservatory, first floor, 2 Wellington St. W.

For more information about BEC and a full schedule of Small Business Month events, visit brampton.ca/sbm.

Supporting Brampton businesses in a changing economy

The City recently introduced its 10-Point U.S. Tariff and Economic



City of Brampton proclaims October 2026 as Small Business Month. Credit: City of Brampton

Resilience Plan, bringing together immediate business supports and longer-term strategies focused on protecting local jobs and businesses, strengthening competitiveness, diversifying trade and attracting investment.

As part of this work, the City launched the Brampton Business Growth Accelerator with a \$2.5 million investment from the Government of Canada through the Regional Tariff Response Initiative. Led by Invest Brampton, the program will help businesses, including small businesses, access tailored advisory services, explore new markets, strengthen supply chains and adopt new technologies to support growth and competitiveness.

Through the Brampton Economic Development Office and BEC, the City continues to provide entrepreneurs and small business owners with information, guidance, training, mentorship and connections to help them start, grow and succeed.

Grow your business in Brampton

Businesses, investors and industry partners looking to invest, expand or grow in Brampton are encouraged to connect with Invest Brampton to explore opportunities and access business supports, resources and connections. Connect with the Invest Brampton team online to speak with the appropriate Sector Manager or contact the Investment Services team at invest@brampton.ca or 905.874.2650. To learn more about investing, expanding or growing a business in Brampton, visit investbrampton.ca.

Quotes

"Small businesses are at the heart of Brampton's economy, creating jobs, bringing new ideas to our city and helping build vibrant neighbourhoods. With small businesses representing 90 per cent of businesses in Brampton, Small Business Month is an opportunity to celebrate the entrepreneurs behind them and encourage residents to shop local. By supporting Brampton businesses, we are investing in our community and helping build a strong, resilient local economy."

- Patrick Brown, Mayor, City of Brampton

"Brampton's entrepreneurs have the ideas and ambition to grow, and our role is to make sure they have access to the tools, connections and opportunities that can help them succeed. Through the Brampton Entrepreneur Centre and our broader economic development initiatives, we are supporting businesses at every stage, from getting an idea off the ground to navigating changing economic conditions and finding new opportunities for growth"

- Gurpartap Singh Toor,
Regional Councillor, Wards 9 and 10; Chair,
Economic Development, City of Brampton

"Choosing to shop local has a direct impact on our community. Every purchase from a Brampton small business supports local entrepreneurs, jobs and the neighbourhoods we call home. This Small Business Month, I encourage residents to discover the incredible businesses across our city, while entrepreneurs take advantage of the free programming, resources and connections available to help their businesses thrive"

- Rowena Santos,
Regional Councillor, Wards 1 and 5; Vice-Chair,
Economic Development, City of Brampton

"Small businesses are a vital part of Brampton's economy, and we are committed to providing entrepreneurs with the resources, connections and support they need to start, grow and remain competitive. Small Business Month is also an opportunity for residents to play a role in supporting our local economy by shopping locally, exploring businesses in their neighbourhoods and choosing Brampton products and services whenever possible. - Denise McClure, Director, Economic Development and International Relations, City of Brampton. As one of the fastest-growing big cities in Canada, Brampton is home to 800,000 people and more than 124,000 businesses. People are at the heart of everything we do. We are energized by our diverse communities, we attract investment and we are embarking on a journey to lead technological and environmental innovation. We partner for progress to build a healthy city that is safe, sustainable and successful. Connect with us on X, Facebook, LinkedIn and Instagram. Learn more at www.brampton.ca



Renting in Mississauga? Here's what to do when maintenance problems arise

Know what steps to take when maintenance issues happen and where to get help.

Heating problems, water leaks and pest infestations can become more difficult to manage as temperatures drop. This fall, renters may notice these and other maintenance issues in their homes. Knowing what to do and where to get help can make it easier to resolve problems before they affect health, safety and comfort.

Whether you rent an apartment, basement unit, room or house, acting early can help prevent small issues from becoming bigger problems. Renters who know where to turn for help can often resolve concerns sooner.

Common rental housing concerns

Rental homes should be safe and well-maintained. Common concerns include:

- Heating and cooling problems
- Water leaks and plumbing issues
- Pest infestations
- Damaged walls, ceilings, floors, doors, or windows
- Mould, broken appliances, or electrical problems

Fall is a good time to learn about available help before colder weather arrives. During winter, heating problems may become more noticeable. If they are not fixed, they can affect health and well-being.

Start with your landlord or property manager

If you have a maintenance or property standards concern in your rental home:

1. First, determine whether the issue is your responsibility, such as routine cleaning, resetting a tripped breaker or replacing a light bulb.
2. For other maintenance or property standards concerns, contact your landlord or property manager.
3. Explain the issue clearly.
4. Give your landlord or property



manager a reasonable opportunity to respond.

5. If the issue is not resolved, contact the City to learn about available options.

Many issues can be resolved when tenants and landlords communicate early and understand their responsibilities.

When to call the City

Renters do not need to contact the City about every housing issue. Contacting your landlord or property manager first is usually the best place to start.

If the issue is not resolved, the City may be able to help. The City can provide information about rental housing standards, explain available options, and help renters understand what support may be available.

Residents who are unsure of their next steps can call 311 for guidance. Calling 311 does not automatically mean filing a complaint. Residents can also request a call back from a Bylaw Officer to discuss their situation and available options.

Support for apartment building tenants

The City's Rental Standards Program

helps ensure registered apartment buildings are well maintained and meet City standards.

If you live in a registered apartment building and have reported a maintenance issue to property management without success, you may be able to report the concern through the program.

Learn how to report an issue with your rental building.

Safe and healthy homes support strong communities

Renters are an important part of every Mississauga neighbourhood. Safe, well maintained homes support health, comfort and strong communities.

Whether you're new to renting, new to Mississauga or unsure where to start, knowing your responsibilities and acting early can help prevent concerns from becoming more serious.

Learn more

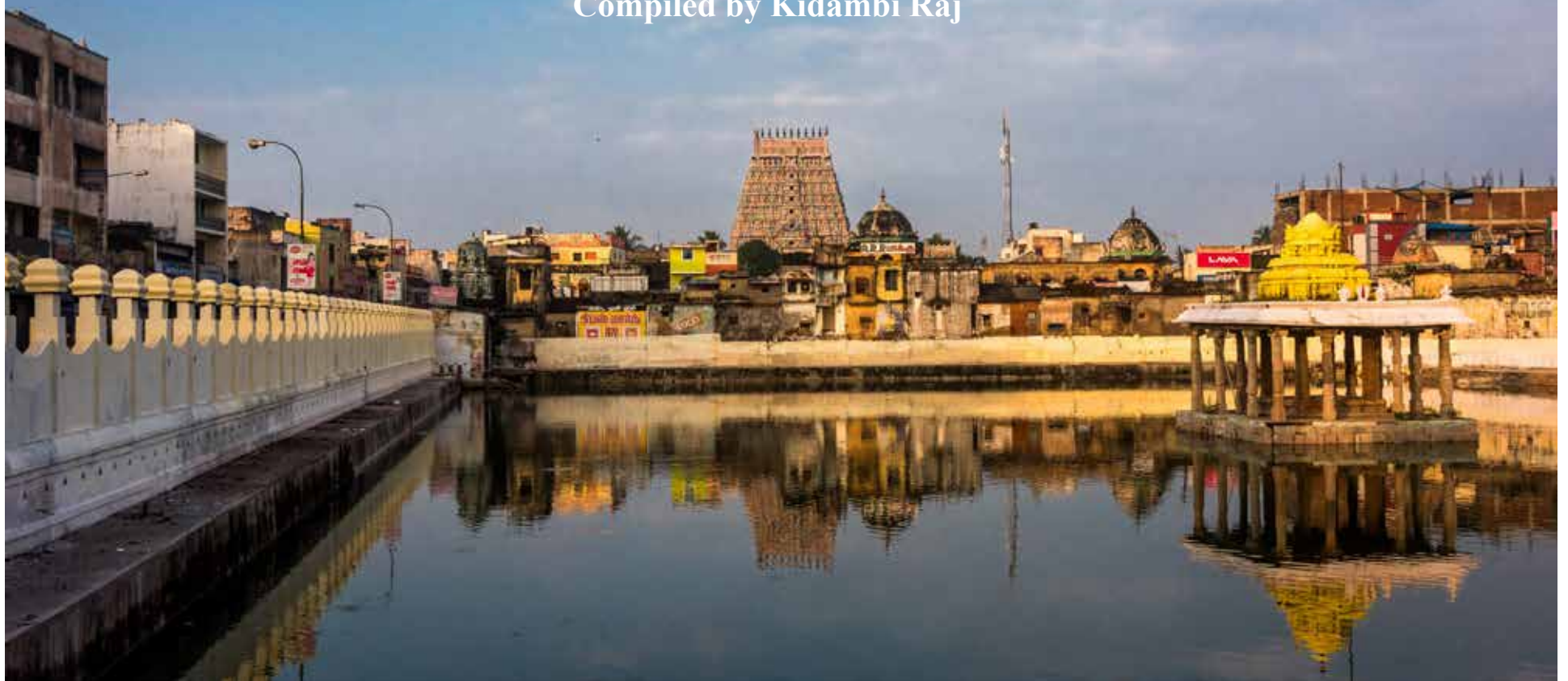
For information about property standards, rental housing concerns and available City services, visit the City's Property Standards page or contact 311.



SPECIAL FEATURE

ADI KUMBESWARAR TEMPLE, KUMBAKONAM, TAMIL NADU

Compiled by Kidambi Raj



INTRODUCTION

Sri Adi Kumbeswarar Temple is a Hindu temple dedicated to Lord Siva, located in the town of Kumbakonam in Thanjavur District, Tamil Nadu, India. Lord Siva is worshipped here as Sri Adi Kumbeswarar, and is represented by the **Lingam**. His consort **Parvati** is depicted as **Mangalambigai Amman**. The presiding deity is revered in the 7th century CE Tamil Saiva canonical, great work, the **Te-varam**, written by Tamil saint poets known as the **Nayanmars**. And classified as **Paadal Petra Sthalam**.

The temple complex covers an area of 30,181 sq. ft. (2,803.9 sq m) and houses four gateway towers known as **gopurams**. The tallest

has all the 27 stars and 12 zodiac sculptured in a single stone.

The temple has six daily rituals at various times from 5:30 a.m. to 9 p.. and twelve yearly festivals on its calendar, with the **Maasi Magam** festival celebrated during the Tamil month of **Maasi** (Feb. -Mar.), being the most prominent.

The present masonry structure was built during the **Chola dynasty** in the 9th century, while later expansions are attributed to Vijayanagara rulers of the **Thanjavur Nayaks** of the 16th century. The temple is maintained and administered by the **Hindu Religious and Charitable Endowments Department of the Government of Tamil Nadu**.

HISTORY

The temple is in existence from the **Chola** times of the 9th century, and has been maintained by the **Nayaks** during the 15th-17th century.

LEGEND

The name of the town Kumbakonam is derived from the legend associated with Kumbeswarar Temple. The pot (**kumbha**) is said to be of **Brahma**, that contained the seed of all living beings on earth. The **Kumbha** is believed to have been displaced by a **pralaya** (dissolution of the universe) effected by Shiva's arrow and ultimately came to rest at the spot where the town of Kumbakonam now stands. The nectar is colonow being commemorated in the Mahamaham festival held once in every twelve years. Kumbakonam was also formerly known by the Tamil name of **Kudamukku**. Kumbakonam is also identified with the **Sangam age** settlement of **Kudavayil**.

ARCHITECTURE

The Sri Adi Kumbeswarar temple complex covers a vast area. The temple is approached by a corrid 330 ft (100 m) long and 15 ft (4.6 m) wide. There are five silver-plated chariots in the temple used to carry the temple deities during festive occasions. This temple is the largest Siva temple in Kumbakonam and has a nine-storied **Rajagopuram** (gateway tower) about 125 ft tall. The temple is spread over 4 acres in the centre of the town. The temple has 3 concentric compounds, elongated along an east-west axis and has triple set of gopurams.

Sri Adi Kumbeswarar is the presiding deity and the shrine is located in the centre. Kumbeswarar is in the form of a **Lingam** believed to have been made by Siva Himself, when He mixed nectar of immortality and sand. **Manthrapeeteswari Mangalambigai** is His consort and her shrine is present parallel to the left of Kumbeswarar shrine. The temple has a colonnaded hall and a good collection of silver



is the eastern tower, with 11 stories and a height of 128 ft (39 m). The temple has numerous shrines, with those of Kumbeswarar and Mangalambigai Amman being the most prominent. The temple complex houses many halls, the most notable is the sixteen-pillard hall built during the **Vijayanagara** period that



SPECIAL FEATURE



vahanas (sacred vehicles used to carry deities during festival processions). Beyond the flag-staff, a hallway, whose columns feature painted brackets representing *yali* (a mythological creature) leads to the gopuram. The **Navaratri Mandapam** (Hall of Navaratri celebration) has 27 *stars* and 12 *rasis* (constellations) carved in a single block. The idol of Subrmanya having six hands, instead of 12 stone *nadasvarams* (pipe instrument) and Kiratamurti are main attractions of the temple.

The central shrine of the temple houses the image of Adi Kumbeswarar in the form lingam. Theshrine of Mangala Nayaki is located paral-



lel to the left of Kumbeswarar and Somaskanda to the right. The images of Nalvars (**Appar, Sambanthar, Sundarar and Manickavasagar**), images of sixty three Nayanmars, Virabhadra, Saptakannikas, Visalakshi, Viswanatha, Valam Chuzhi Vinayaka, Bhikshatana, Karhikeya, Annapurani, Gajalakshmi, Mahalkshmi, Saraswathi, Jasta Devi, Durga, Candikesa, Kuratirtha, Arukala Vinayakar, Nandi, bali pitham, Sabha Vinayaka, Kasi Viswanatha, Nataraja are located in the first precinct around the sanctum. The temple also has images of Naveetha Vinayaka, Kiratamurti, Bhairava, Jvarahareswara, Chaota Sri Govinda Dikshits-Nagamal, Chandra, Surya, Adhikara Nandhi(the sacred bull of Siva0, Vallabha Ganapathy, Shanmuga, Navagraha (nine planetary deities),

Nandhi, Lakshmi Narayana Perumal, Mutra Veli Vinayaka, Bala Dandayuthapani, Nandhi, Vanni Vinayakar, Kumbha Munisiddhar, Kumarappan, Adilinga and Sattananthar. Chamber of repose, decoration hall, grand kitchen, marriage hall, elephant shed, Vasantamandapam, cattle shed, garden and four-pillard hall are other notable parts in the temple. The flag mast is located in the second precinct, directly on the axis of the presiding deity.

The **Mahamham Tank**, Portamarai Tirtha, Kasyapa Tirtha, Chakkara Tirtha, Matanga Tirtha and Bhagavad Tirtha (bathing ghats along the river CauverY) are seen outlying water bodies associated with the temple. Mangala Kupam Asva, Naga Tirtha, Kura Tirtha are the three wells, while Chandra Tirtha, Surya Tirtha, Gautama Tirtha and Varaha Tirthavare the four tanks located inside the temple. The Portamarai tank separates the Kumbeswarar temple from Sarangapani tempe.

FESTIVALS AT ADI KUMBESWARAR TEMPLE



- **The Mahamaham Festival:**
This festival takes place once every twelve years during the Tamil month of Maasi (Feb./Mar.). It is the greatest of religious festivals celebrated at Sri Adi Kumbeswarar Temple, when lakhs of pilgrims from various parts of India visit Kumbakonam to take a holy bath in the sacred Mahamaham tank.
- **Maha Sivaratri:**
This celebrated also in February/ March.
- **The Butter Pot Festival:**
This is also celebrated in February/ March time.
- **Chithirai Brahmotsavm:**
This is celebrated in March/April.
- **Adi Puram:**
This is celebrated in July/August.
- **Thirukalyanam:**
This is celebrated in May/June.
- **Masi Magham:**
- **Thai Poosam Star Float Festival:**
-

BEST TIME TO VISIT

The best time to visit Adi Kumbeswarar Temple is from October to March, while the peak season is from November to February. The Mahamaham festival that takes place once every twelve years during the Tamil Month of Masi (February/March), Chithirai Brahmotsavam in March/April, Adi Pooram in July/August, and Thirukalyanam in May/June offers a remarkable opportunity to immerse oneself in the temple's lively ambiance, drawing thousands of devotees. It is advisable to avoid visiting the temple in the peak summer months from April to June, as temperatures can rise significantly, complicating outdoor activities.

HOW TO REACH

- **By Air:**
Trichy Airport serves as the closest airport, located approximately 95 km from Kumbakonam.
- **BY Train:**
The Kumbakonam Railway Station offers extensive train connectivity to various cities, including Chennai, Rameswaram, Kanyakumari, Pondicherry, Mysore, Mayiladuthurai, Thanjavur, Trichy, Bhubaneswar, Madurai, Coimbatore, Tirupati, Bangalore, and Thirunelveli.
- **By Road:**
Bus services are available to Kumbakonam from all regions of Tamil Nadu. To reach the Adi Kumbeswarar Temple, one can take a bus or hire an auto-rickshaw or cab from anywhere within Kumbakonam.



SPECIAL FEATURE

TUNGNATH TEMPLE

UTTARAKHAND, INDIA

Compiled by Kidambi Raj



INTRODUCTION

Tungnath Temple is one of the highest *Shiva* temple in the world and also is the highest of the five **Panch Kedar Temples** located in the **Rudraprayag district**, in the Indian state of **Uttarakhand**. This shrine devoted to Lord Shiva is serenely decorated on the **Chandranath Parvat**. In the hierarchy of the Panch Kedars, it is the third Kedar (Tritiya Kedar). The Tungnath (literal meaning is: Lord of the Peaks) mountains form the **Mandakini** and **Alaknanda** river valleys. It is located at an altitude of 3,680 m (12,073 ft) and just below the peak of **Chandrashila** and offers breathtaking views of the surrounding snow-capped peaks. It has a rich legend linked to the **Pandavas**, the heroes of the **Mahabharata epic**. This temple is believed to be more than 1,000 years old.

Typically, a pilgrimage to Tungnath is made as part of the Panch Kedar trekking, which involves visiting all five temples in the following order, starting in Rishikesh: **Kedarnath, Tungnath, Rudranath, Madhyamaheshwar and Kalpeshwar, along a 170 km itinerary (road plus trek length)**.

LEGEND

According to **Hindu Mythology**, Shiva and His wife Parvati both reside in the Himalayas: Shiva resides at **Mount Kailash**, Parvati is also called **Shailaputri**, which means, **Daughter of the Mountain**. Many folk legends related to the Garhwal region, Shiva and the creation of the Panch Kedar temples are narrated in the Hindu epic Mahabharata. The **Pandavas** defeated and slayed their cousins, the **Kauravas** in the epic **Kurukshetra war**. They wished to atone for the sins of committing **fratricide (gotra hatya)** and **Brahmanahatya** (killing of Brahmins, the priest class) during the war. Thus, they hand-

ed over the reigns of their kingdom to their kin and left in search of **Shiva** and to seek His blessings. First they went to the holy city of **Varanasi** (Kashi), believed to be Shiva's favourite city and known for its **Kashi Vishwanath Temple**. But, Shiva wanted to avoid them as he was deeply incensed by the death and dishonesty at the Kurukshetra war and was, therefore, insensitive to Pandava's prayers. Therefore, He assumed the form of a bull (Nandi) and hid in the Gharhwal region. It is believed to be 1,000 years old and in the order of Panch Kedars, it is Tritiya Kedar.

As per the Hindu mythology, not finding Shiva in Varanashi, the Pandavas went to **Garhwal Himalayas**. **Bhima**, the second of the five Pandava brothers, then standing astride two mountains started to look for Shiva. He saw a bull gazing near **Guptakashi** ("hidden Kashi", the name derived from the hiding act of Shiva). Bhima immediately recognized the bull to be Shiva. Bhima caught hold of the bull by its tail and hind legs. But the bull-formed Shiva disappeared into the ground to later reappear in parts, with the hump raising in **Kedarnath**, the arms appearing in **Tungnath**, the face showing up at **Rudranath**, the nabhi (navel) and stomach surfacing in **Madhyamaheshwar** and the hair appearing in **Kalpeshwar**. The Pandavas pleased with His reappearance in five different forms, built temples at the five places for venerating and worshipping Shiva. The Pandavas were thus freed from their sins.

A variant of the tale credits Bhima of not only catching the bull, but also stopping it from disappearing. Consequently, the bull was torn as under into five parts and appeared in five locations in the **Kedar Khand** of Garhwal region

of the Himalayas (The arms in Tungnath, the hump in Kedarnath, the face in Rudranath, the navel in Madhyamaheshwar, and the hair in Kalpeshwar). After building the **Panch Kedar Temples**, the Pandavas meditated at Kedarnath for salvation. Performed **Yagna** (fire sacrifice) and then through the heavenly path called **Mahapanth** (also called **Swargarohini**), attained heaven or salvation. The Panch Kedar temples are constructed in the North-Indian Himalayan Temple **Katyuri** architecture with the Kedarnath, Tungnath and Madhyamaheshwar temples looking similar.

Legend also states that **Rama**, the central character of **Ramayana**, meditated at the **Chandrashila** peak which is close to Tungnath. It is also said that **Ravana** performed penance to Shiva, the Lord of the Peaks, when he resided here.

HISTORY



It is estimated that the **Tungnath Temple**, also known as **Tungnath Mahadev Temple**, is older than 1,000 years. The temple is said to be founded by **Sri Adi Sankaracharya**. The Tungnath Mandir, where Lord Shiva resides, is home to His exquisite idol. Near this temple are also the statues of Goddess Parvati and numerous other deities. Due to the harsh winters, during the winter months Lord Shiva's idol is

SPECIAL FEATURE



transferred to His adjacent winter residence, **Mukkmath Temple**. Huge crowds of tourists are drawn to this majestic place of worship by the exquisite architecture of Tungnath temple and its alluring setting.

There is a surge in visitors to Tungnath temple seeking to see Lord Shankar. During the winter when the doors to Tungnath are shut, Lord Shankar's doli travels in a procession to Makkumath. The doli stops at Chopta to rest for the night during its journey. In Bhankund, people take a nap at night in a cave. On the third day after that, the doli arrives at Makkumath. In the winter, Bhole is worshipped here. These idols return in a copper doli after Tungnath's doors are opened in summer, accompanied by a grand parade. Akshat and flower showers welcome the doli. The Bhogmurti is ensconced inside the mandir after the doli has circled it once.

GEOGRAPHY

Tungnath is at the top of the ridge dividing the waters of the **Mandakini River** (raising from Kedarnath from those of the **Alaknanda River** (raising above **Badrinath**). The Tungnath peak on this ridge is the source of three springs, which form the **Akashkamini River**. The temple lies about 2 km. (1.2 m) below the **Chandrashila peak** (3,680m or 12,073vft). The road to Chopta is just below this ridge and hence provides the shortest bridle approach path for trekking to the temple from Chopta. Over a short distance of about 5 km (3.1 mi). From the top of **Chandrashila** peak, picturesque views of the Himalayan range comprising snow peaks of **Nanda Devi** and **Panch Chuli**.

Banderpoonch, Kedarnath, Chaukhamba and Neelkanth on one side and the Garhwal valley on the opposite side could be witnessed. The valley between Chopta and Tungnath temple has wooded hills with rich alpine meadows with **rhododendron** coppices and also agricultural fields. The rhododendrons, when they are in full bloom during March display dazzling colours ranging from crimson to pink. A high-altitude botanical station of the Garhwal university is located here. Nearing the top of the temple, there is a forest rest house at Dugalibitta, just opposite to the Kedarnath range of hills. The **Kedarnath Wildlife Sanctuary**, also called the **Kedarnath Musk Deer Sanctuary**, set up in 1972 to preserve the endangered **musk deer**, which lives in the region, also has a musk deer breeding centre at Kharchula Kharak near Chopta.



ABOUT THE TEMPLE

The Tungnath Temple is the is the temple at the **Highest level Temple in the world**. India is a land of spirituality, and you will find a connection between nature and spirituality everywhere. The country is also known to the world for its religion and devotion. People travel miles to visit temples situated on hilly terrain or inside a dense forest. Tungnath is a temple located in the lap of the Himalayas. Thousands of devotees often visit the temple, even though the journey there is not easy.

Besides Lord Shiva de votes, adventure lovers also visit the place to enjoy trekking in the Chota Valley, Uttarakhand. The journey could be tiring, though true nature lovers will find it refreshing due to the breathtaking views around the trekking route.



WORSHIP AT THE TEMPLE

The Tungnath Temple, built of grey stone, the temple's architecture reflects the North Indian style, a compact square structure with a sloping roof. Unlike the sandstone and marble of lots of temples the stone here feels ancient, weathered smooth by centuries of harsh weather. The small wooden door, studded with iron, seem almost too modest for deity of Shiva's stature. The sanctum is dimly lit. The air thick with the scent of incense and the murmur of prayers. The small Shiva lingam, the object of worship, resided at the corner, worn smooth by the touch of countless devotees/ The walls though plain, bore witness to the passage of time, with faint traces of what might have once been intricate carvings, now last to the elements.

The priest, bundled in layers of wool, perform the rituals with a practiced ease, voice resonating in a small space. There is always a palpable sense of peace and serenity that transcend the physical hardships of the journey.

The priest in this temple are local Brahmins from Makkumath village, unlike the other Kedar temples where the priests are from South India, a tradition set by the eighth century Hindu seer Adi Sankara.

PLACES TO VISIT AROUND TUNGNATH

- **Chandrashila:** At an altitude of 4,000 m, this peak offers stunning panoramic views of the Himalayas and is a popular trekking destination.
- **Deoria Tal:** The reflection lake: Around 50 km. from Chopta, this beautiful high-altitude lake

(around 2,438 m) sitting amidst mountains and forests makes for a refreshing trek. During the early morning on a clear day, Deoria Tal blesses the tourists with miraculous reflections of Chaukhamba peaks on its crystal clear water. Deoria Tal is an easy and weekend trek for beginners.

- **Kanchula Korak Musk Deer Sanctuary:** A wildlife sanctuary known for its rare and endangered species like the Himalayan Musk Deer and the Bharal.
- **Ukhimath:** A small town located at the base of Tungnath, is believed to be the winter home of Lord of Kedarnath.
- **Chopta:** Known as the **Mini Switzerland of India**,

Chopta is a beautiful hill station located at an altitude of 2,700m.

- **Kalimath:** A small village located on the banks of Mandakini River, and is believed to be the place where Goddess Kali, killed the demon Raktavija.

- **Ravana Shila / Speaking Mountain:** Ravana Shila is located above the Tungnath temple. This small temple is known as **Chandra Shila**. Ravana Shila or Speaking mountain has its own historical importance related to the great

epic, **Ramayana**. After killing Ravana, Rama was charged with his sin of Brahmahatya. He then started austerities for Shiva and requested Shiva to release him from the sin of killing a Brahmin (Ravana). During his penance, he built the **Ramathaswamy Temple** in Rameswaram in Tamil Nadu. The Temple Rameswaram is one of the 12 **Jyotirlingas**.

HOW TO REACH

The Tungnath Mahadev Temple is located in the state of Uttarakhand, India. Travelers have to move towards **Rudraprayag** district to visit this temple and your first destination should be **Chopta Valley**. This where one will find the beginning of the trekking route to this temple

- **By Road:** The best way of reaching Chopta by road is by taking a bus from Delhi, the Capital city of India. One will find multiple private bus operators on this route. One can also hire taxis.
- **By Train:** The nearest Railway Station is Haridwar, which is about 225 km. away.
- **By Air:** The nearest **airport is Jolly Grant Airport in Dehradun**, which is about 226 km. away.

BEST TIME TO VISIT

The place is best visited between the months of **May** and **November**, when the weather is pleasant and the trekking routes are all accessible.



WHAT YOUR OVERNIGHT BLOOD PRESSURE CAN REVEAL ABOUT YOUR HEALTH

New findings suggest when the kidneys process salt may matter as much as how much salt we consume

By Media Relations



Most people's blood pressure falls by 10 to 20 per cent while they sleep, giving the heart and blood vessels a chance to recover. But for some people, that nighttime dip never happens. Known as "non-dippers," these individuals face a higher risk of heart disease, stroke, kidney disease and premature death.

Now, researchers at the University of Waterloo have identified a possible reason why.

A new study suggests that even a small mismatch in the timing of how the kidneys process salt may cause blood pressure to remain elevated overnight. The findings offer new insight into a condition that has puzzled researchers for decades.

"Many systems that control blood pressure follow their own 24-hour rhythms, including the kidneys, blood vessels, nervous system and hormones," said Dr. Anita Layton, professor of Applied Mathematics at Waterloo

and Canada 150 Research Chair Laureate in Mathematical Biology and Medicine. "What we found is that the timing of these systems' daily rhythm may be just as important as the rhythm itself."

Together, these systems' internal clocks help regulate blood pressure throughout the day and night. Until now, little was known about how differences in timing between these systems might affect cardiovascular health.

Using a sophisticated computer model of the human body, Layton and her team conducted a series of virtual experiments to examine how changes in these biological rhythms influence blood pressure during sleep. The model let researchers adjust individual systems one at a time, something difficult to do in laboratory or clinical studies.

The researchers discovered that weakening the kidney's daily rhythm had only a modest effect on nighttime blood pressure.

However, delaying that rhythm by just a few hours was enough to turn a healthy blood-pressure pattern into a potentially harmful non-dipping pattern.

The effect was strongest in people with higher salt intake and in those who are more sensitive to salt, two factors already linked to high blood pressure.

"This is a modelling study, so it does not yet tell people to change when they eat salt or take blood-pressure medication," said Layton. "But it identifies a mechanism that can now be tested experimentally and clinically and may ultimately help us better understand and treat nighttime hypertension and non-dipping blood pressure."

The study, Temporal misalignment of renal sodium transport promotes non-dipping blood pressure phenotypes, was published in PLOS ONE.



COULD GREEN TEA EXTRACT FIGHT ALZHEIMER'S DISEASE?

Three University of Waterloo students are testing green tea extract in search of preventative treatments for Alzheimer's disease

By Sarah Fullerton, *Faculty of Science*



Three University of Waterloo students are conducting research in Dr. Zoya Leonenko's lab, searching for answers to Alzheimer's disease at the nanoscale.

Charlotte Baur (fourth year Biological and Medical Physics), Hugh Hossfeld (third year Honours Science), and Isabella Barichello (third year Biomedical Engineering) are Research Assistants investigating how epigallocatechin gallate (EGCG), a plant antioxidant found in green tea, might help protect against cell damage that leads to this neurodegenerative disease.

"We're looking at the lipid membrane of a cell," Baur says. "We model it after a neuron and study its electrophysiology, which means we look at how the membrane conducts ion currents and how certain molecules can effect that ability."

Their work takes place in Leonenko's lab in the Department of Physics and Astronomy, where they study the role of neuronal membrane in Alzheimer's disease and how the membrane can be protected. They test model versions of neuronal cell membranes and examine how they respond to amyloid beta, a small protein cluster that clumps together in the brain and forms large plaques. It is a major contributor to Alzheimer's disease.

The research builds on previous studies where compounds such as melatonin and trehalose have been examined for their potential protective effects, creating a foundation for the research team's focus on EGCG.

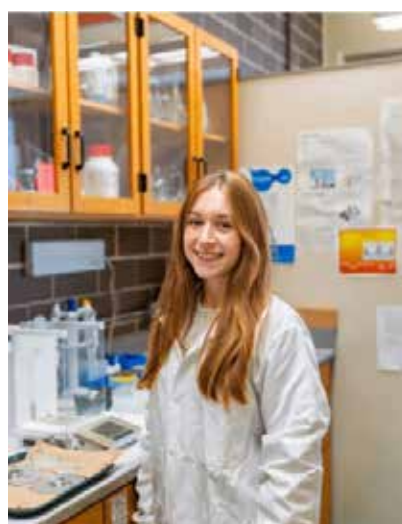
Using electrophysiology techniques,

Baur and Hossfeld examine how amyloid beta damages the neuronal membrane, and whether EGCG offers protection from amyloid beta oligomers forming pore-like openings that allow ions to pass through.

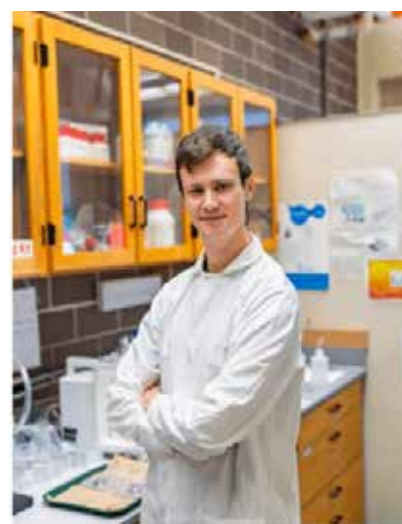
"What we hope to see is a decrease in

"Using SPR, I study how amyloid beta attaches to the membrane's surface, and whether treatment with EGCG can reduce or prevent the amyloid build-up on the membrane," Barichello says.

In the lab, she designed experimental



Charlotte Baur



Hugh Hossfeld



Isabella Barichello

ions passing through into the membrane," Hossfeld says. "If fewer ions are passing through, that suggests that EGCG is offering a barrier of protection. A preventative effect would be where those events disappear completely."

When conducting experiments, Baur and Hossfeld observed reduced membrane permeability, suggesting green tea extract could help shield the membrane from damage.

While Baur and Hossfeld focus on what happens when amyloid beta attacks the inside of the membrane, Barichello approaches the problem from a different angle using surface plasmon resonance (SPR).

protocols, conducted control studies, and analyzed molecular binding patterns to investigate EGCG's potential protective effects.

As a team, the three students are providing a clearer picture on whether reducing amyloid-induced membrane damage could slow or prevent the progression of Alzheimer's disease. While more research remains, their work in Leonenko's lab is contributing valuable insights into one of the most complex neurological disorders that could one day contribute to future treatments that protect brain health.



Full Coverage Doesn't Mean Unlimited Coverage:

What Every Homeowner Should Know About Jewellery Insurance



By: Senthoran Punithavel

When clients tell me they have “full coverage” on their home insurance, I always ask the same question:

“What would happen if your jewellery box disappeared tonight?”

The room usually gets quiet.

Many homeowners assume that if they have a comprehensive home insurance policy, everything inside their home is automatically covered for its full value. Unfortunately, that's not always the case. Home insurance policies often contain special limits on certain categories of property, including jewellery, watches, and cash.

Most people don't discover those limits until after a break-in. By then, it's too late.

With reports of home invasions and targeted break-ins continuing

to make headlines across the GTA, now is a good time to review what's actually sitting inside your home and whether your insurance advisor knows about it.

The “We Don't Have Much Jewellery” Conversation

One of the most common misconceptions I hear is:

“We don't really have any expensive jewellery.”

Then we start talking.

There's the engagement ring worth around \$8,000.

The bridal necklace from the wedding that's worth \$10,000 or more.

A few gold bangles.

A couple of chains gifted by parents.

Wedding earrings.

Anniversary gifts.

Jewellery inherited from grandparents.

And suddenly the family that thought they didn't own much jewellery realizes they're sitting on tens of thousands of dollars in gold.

In many South Asian households, gold is more than jewellery. It's tradition. It's family history. It's often passed from one generation to the next and accumulated over decades.

The challenge is that because these pieces become part of everyday life, people stop thinking about their value.

They're not “high-value jewellery.”

They're simply:

“My wedding necklace.”

“My engagement ring.”

“My mother's bangles.”

BUSINESS / FINANCE

"The chain my parents gave me."

But while the family sees cherished memories, a thief sees something entirely different.

They see gold.

One Wedding at a Time

What makes jewellery values easy to underestimate is that most collections aren't built overnight.

They're built one wedding at a time.

One anniversary at a time.

One family celebration at a time.

A necklace from your wedding.

Gold bangles gifted during a special occasion.

A chain from your parents.

Jewellery inherited from grandparents.

A gift from an aunt who has always maintained that gold is the answer to every financial question ever asked.

Nobody wakes up one morning and spends \$50,000 on jewellery.

Instead, families accumulate it gradually over twenty or thirty years.

Then one day someone adds up the replacement cost and realizes the contents of a single jewellery box could pay for a luxury family vacation, a vehicle, or a significant home renovation.

The Engagement Ring That's "Just My Ring"

My favourite conversation usually goes something like this.

"Do you own any high-value jewellery?"

"No."

"What about the engagement ring?"

"Oh, that's just my ring."

"And what's it worth?"

"Probably around \$8,000."

At that moment, we've officially established that there is high-value jewellery in the home.

The problem is familiarity.

When you've worn something every day for ten years, it no longer feels like an expensive possession. It simply becomes part of you.

Unfortunately, criminals don't share that emotional attachment.

They're not interested in the story of the proposal.

They're interested in what the ring can be sold for tomorrow morning.

Why Criminals Love Jewellery

Let's be realistic.

A criminal breaking into a home

is unlikely to be searching for your dining room table.

Nobody is risking a jail sentence for a sectional sofa.

Your air fryer is probably safe.

Jewellery, however, is exactly what thieves want.

It's small.

It's valuable.

It's easy to carry.

And it's relatively easy to sell.

That's why jewellery, watches, cash, and precious metals are often among the first targets during a break-in or home invasion.

Unfortunately, many homeowners only discover how valuable their collection really is after it's gone.

The Insurance Company Isn't Psychic

One of the biggest misunderstandings in insurance is the belief that the insurance company somehow knows what's inside your home.

We don't.

Your insurer knows you own a house.

They don't automatically know you have:

- ▶ A \$10,000 bridal necklace
- ▶ An \$8,000 engagement ring
- ▶ Several gold bangles
- ▶ Family heirlooms
- ▶ Gold chains accumulated over decades

▶ A growing jewellery collection whose value increases every year

If your advisor doesn't know the items exist, there may be limitations on how much coverage is available following a loss.

That's why disclosure matters.

Why You Should Call Before the Theft

The best insurance conversations happen before a claim.

Not after.

If you've recently purchased jewellery, inherited family pieces, acquired gold as an investment, or simply accumulated valuable items over time, it's worth discussing them with your insurance advisor.

In many cases, additional coverage can be added through endorsements or riders designed specifically for high-value items.

The process is usually straightforward.

The conversation takes minutes.

The protection can save thousands.

A Five-Minute Review Could Save You a Major Headache

Take a moment and ask yourself:

▶ Do I know what my jewellery collection is worth today?

▶ Has any jewellery increased in value since I purchased it?

▶ Have I inherited items over the years?

▶ Have I ever discussed these items with my insurance advisor?

▶ Would I be comfortable replacing everything if it disappeared tomorrow?

If the answer to any of those questions is "I'm not sure," it's probably time for a review.

Final Thoughts

Home insurance is one of the best tools available to protect your family from financial loss. But "full coverage" does not necessarily mean unlimited coverage for every item in your home.

For many GTA families, especially those who have accumulated gold jewellery through weddings, family gifts, and traditions, the value of what's sitting in a bedroom drawer can be surprisingly significant.

The best time to talk to your advisor is before a loss occurs.

Because the only thing worse than discovering your jewellery is gone is discovering that the value of your jewellery collection and your insurance coverage weren't on the same page.

And if your family's definition of "not much jewellery" requires its own storage drawer, it's probably worth making that phone call today.

About Author Senthoran Punithaval



Agent/Owner
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senthoran_punithaval@cooperators.ca

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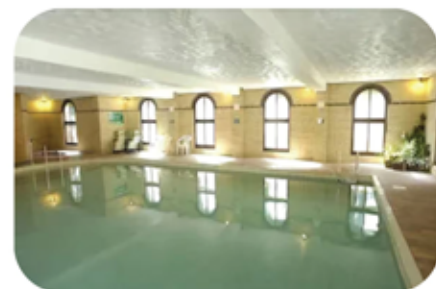


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DISCOVER THE ISLE OF WIGHT



The Isle of Wight is an island off the south coast of England which, together with its surrounding uninhabited islets and skerries, is also a ceremonial county. The county is bordered by Hampshire across the Solent strait to the north, and is otherwise surrounded by the English Channel. Its largest settlement is Ryde, and the administrative centre is Newport.

The Isle of Wight has a land area of 380 km² (150 sq mi) and had a population of 140,794 in 2022, making it the largest and second-most populous English island.

Located just off of the south coast of England, our island is only 2 hours door-to-door from London via ferry or hovercraft, making it the perfect year-round destination to explore with family and friends.

If you want to discover things to do, accommodation to suit all tastes and budgets, walking and cycling routes, food and drink, plus how to travel around our island, then look no further.

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