

Canada India Insight

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Pyara Punjab – a year-long celebration of Punjab & the Punjabi community is launching soon. A Multi-faceted, bilateral celebration with virtual and in-person events, short films, articles, interviews, history, rituals, recognition of prominent Punjabis from various sectors, thru multiple platforms. Details coming soon. An Impact Media & Events Corporation (IMEC) presentation.



Canada was in a strong fiscal position before the Pandemic and we should use that firepower to help Canadians, says Hon. Minister Mary Ng, while discussing various other steps her govt is taking as well as the broader Canada-India relations in an interview with Editor Vipul Jani on **Page # 2**.



Corona is back in full force in Canada, but while we are all suffering and paying the price, what price, if any, is China paying ? Border tensions between China and India show no signs of abating, while Hindi Cinema is showing a lot of action, all for the wrong reasons. The Throne speech was a dud, as expected and the US elections are almost here. Will it be Biden or Trump again ? Read this and more in the Editorial on **page # 3**.



THE CANADIAN CHAMBER OF COMMERCE

Every downturn is first felt on main street and every recovery starts when the open signs begin reappearing. Getting where we need to be will take years and the challenge now is to get back the remaining one million jobs, says Dr. Trevin Stratton, Chief Economist, Canadian Chamber of Commerce in a Guest Column on **Page # 4**.



Canada-India bilateral relationship is underutilized and well behind targets set by our governments a decade ago and our plans to recover from this crisis should lead to more, not less Canada-India trade and investment, says Goldy Hyder, President & CEO of Business Council of Canada on **Page # 5**.



Where to invest your money safely and how to manage your wealth is a challenge during the best of times. During the Pandemic, it's an entirely different ball game. A senior banker, a portfolio manager and a chief economist discuss this at length during the Canada-India Insight Episode 7. Read more in detail on **Page # 6**.



Last month we wrote about the Governors of various states in India. This month, meet the Lieutenant Governors and Commissioners of various provinces in Canada on **page # 7**.



We must acknowledge and celebrate the Indian Diaspora banking together with such energy and intent to support covid relief efforts in India and in their local communities. This is a huge opportunity for all of us who have the means to give back and to do so generously, says Ashish Shah from Indiaspora (USA) on **page # 8**.

Happenings



• Premier Doug Ford recently visited Surati Sweet Mart in Scarborough. Surati has been a household name for people of Indian origin

in Canada and USA and is undergoing further expansion in both markets, with a strong base in India.

• A new report titled “Khalistan : A Project of Pakistan ” by senior journalist Terry Milewski published by Macdonald-Laurier Institute establishes that Pakistan has been behind the Khalistan agenda and that the demand does not enjoy popular support among the Sikhs, especially in India where most of the world’s Sikhs live. The report finds that the project is nurtured by Pakistan as a vendetta against India and that Pakistani-sponsored Khalistani extremism

poses serious national security threats to both Canada and India. The report also finds that, as the cause has little traction in Punjab, Pakistan’s support of Khalistani extremists entails leveraging sympathisers based in Canada.

• Restrictions on non-essential travel at Land borders between Canada and USA have been extended upto October 21. Restrictions have been in place since March, however they do not apply to trade and people can still travel by Air.

“Canada was in a strong fiscal position and we should use that firepower to help Canadians”

Hon. Mary Ng is Canada's Minister of Small Business, Export Promotion and International Trade. Canada India Insight Editor Vipul Jani reached out to her to discuss Canada-India bilateral trade and relations. Here are the excerpts from her e-mail interview :

• **Small Businesses have gone through significant challenges since March. Various Govt assistance programs have certainly helped, but while they are now winding down, consumer confidence has still not returned. How do small businesses survive the next 6-12 months and hopefully grow again?**

From the beginning of the pandemic, our government knew that the only way we would be able to deliver support was to listen and to respond as quickly as we could. My team and I have connected with thousands of small business owners and organizations – from every industry and every region across the country – through calls, virtual meetings and correspondence.

It was by listening that we were able to deliver the single largest economic support package for Canadians in our history. Our emergency supports – including Canada Emergency Wage Subsidy (CEWS), Canada Emergency Business Account (CEBA), Canada Emergency Commercial Rent Assistance (CECRA) program, Regional Relief and Recovery Fund (RRRF) and more – were all created with the aim of not only helping small businesses through this crisis, but also positioning them for recovery and success into the future. We will continue to be there for small businesses every step of the way.

• **Many countries are still recovering from the pandemic and the focus is more on internal trade and consumption, rather than looking beyond the border, for the immediate future. How will a Canadian company export its products and**

services and where do you see our exports growing as two big markets - US & India - have still not recovered from the pandemic.

Canada's firm belief is that COVID-19 should not be an excuse to stop trading. Canada is a trading nation and diversification must



Hon. Mary Ng

be a part of our solution to the incredibly challenging economic recovery. Over the past months, I have been working with our international partners to strengthen supply chains, reduce barriers to trade and help our people access opportunities with the 1.5 billion customers at our disposal with our 14 trade agreements – including in North America through new NAFTA, Europe through the Canada-European Union Comprehensive Economic and Trade Agreement (CETA), and Asia-Pacific economies through Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP).

By helping our businesses start up, scale up and access new markets, we will create new opportunities and jobs for Canadians now and beyond COVID-19.

I want to encourage all small business owners to take advantage of the supports available to you, including the Trade Commissioner Service, which has a presence in 160 cities around the world. Trade Commissioner Service can help make the right introductions and connect you with the right

opportunities. It can help you join a trade mission, learn more about your next market and give you the right tips to succeed around the world.

• **You were in touch with your Indian counterpart recently over trade and other issues. Where are we in terms of CEPA and FIPA negotiations and overall bilateral relations?**

I've been in close touch with my Indian counterpart, Minister Goyal. In July, we discussed our continued work together to facilitate access for agricultural and other food products, especially securing market access for Canada's world-class pulses to India.

Minister Goyal and I spoke about ongoing negotiations on the Canada-India Comprehensive Economic Partnership Agreement and Canada-India Foreign Investment Promotion and Protection Agreement and discussed ways to support Canadian and Indian businesses and people alike, including in sectors like digital and clean technology.

I look forward to a continued engagement with Minister Goyal, as well as my international counterparts from other partner countries.

• **Trade within Canada, between different provinces, seem to be, at times, even more complicated and cumbersome than international trade. Is anything being done to ease up the internal trade, especially now ?**

Canada Free Trade Agreement came into force on July 1, 2017. Its objective is to reduce and eliminate, to the extent possible, barriers to the free movement of persons, goods, services and investments within Canada and to establish an open, efficient and stable domestic market. Our federal government, all provinces and territories are signatories to this agreement.

We recently launched a new website to give businesses involved in Canada's alcoholic

beverage industry a comprehensive source of information on rules - the Federal-Provincial-Territorial Regulatory Reconciliation and Cooperation Table – which helps businesses by reconciling barriers and impediments to trade for companies working in multiple jurisdictions.

• **If there is a second wave of Corona, if interest rates start to go up, if there are large scale insolvencies and bankruptcies both for small businesses and individuals including home mortgages (as some fear may well happen), is Canada ready to weather these multiple storms, with a debt of over one trillion dollars and billions more being piled up every year?**

Canada was in a strong fiscal position coming into this crisis and we should use that firepower to help Canadians. Our investments have meant that Canadians and Canadian businesses, instead of drowning in debt or closing up shop, will be better positioned to recover. Canadians and businesses were counting on their government to be there for them. We have and will continue to do exactly that. The best economic policy continues to be containing the spread of the virus.

• **A quick comment on the upcoming Canada India Insight Conference on September 30?**

I want to wish all attendees of the Virtual Canada-India Insight Conference the very best on September 30th. The theme for this year's conference, Realities of Today and Vision for Tomorrow, speaks to the challenges and opportunities facing businesses in both countries – adapting and responding to the COVID-19 pandemic and seeking new areas of growth for the future.

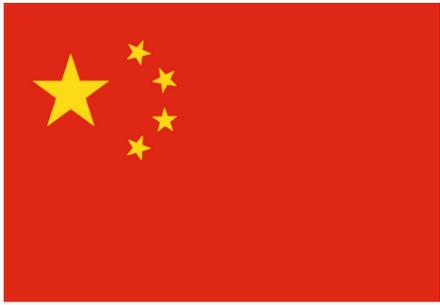
I wish you a successful conference and look forward to learning more about how our people and businesses can work more closely together than ever before.

Editorial

- Vipul Jani



So, are we in the second wave right now? Just as we were trying to get back on our feet, the cases have started going up again, especially in Ontario & Quebec and October will be a make or break month for many more businesses,



who have somehow survived so far. Business owners had enough of this virus already and had just started one to one meetings to get back on track. While we are all suffering and paying the price dearly, what price is China paying, if any? Boycotting products and services made in China is a person's individual choice and right, but the businesses for sure don't seem to care as many shops and stores in GTA sell plenty of made in china stuff as if nothing has happened. Is money and profits the only thing that matters or can we ever stand up and send a message? What is the impact on Manufacturing and Supply Chains in China? There are no real numbers or statistics for a common man to know if Corona has had any real impact on a country where it is widely believed to have originated. Except India, Australia and the US, no other country has really been talking or doing much, or

at least seen as doing much vis-à-vis China. UK has also meekly accepted the Hong Kong fiasco, it seems.

For India, tensions with China continue unabated, with no signs of PLA pulling back in Ladakh or elsewhere. When we see news reports that Indian army is well prepared to dug in for a long haul, I fail to understand why. What do we achieve just by putting thousands of soldiers in harsh winter conditions for months? Just by being there won't force the Chinese to pull back. That will require much more than that. Negotiations and Diplomatic, Military level talks have been going on and on and on. Maybe it's time to have an end date for talks. Anything open-ended seldom yields results, while deadlines, even if very stressful, often produces results. Is India waiting for the US elections? If so, they shouldn't and giving so much time to the PLA may make things much worse than they are now.

Prime Minister Modi's remarks at the UNGA for reforms and for India to have



a greater say in UN decision-making is right on the mark. I have always said that if India, with 1.3 billion people, 5th

largest economy and one of the strongest militaries in the world, is not a permanent member of the UN Security Council, then such a Council is useless and not worth paying much importance to. The veto powers of the top five also need to be done with, as it has done more harm than good and 5 countries should not be able to decide fate for the other 190 anyway.

The much hyped and anticipated throne speech by the



Governor General and a follow up address by PM Trudeau a few hours later proved once and for all that proroguing the parliament was simply to take the focus off the WE scandal and other controversies as there was hardly anything in the speech that warranted such an action. As expected and said on these pages earlier, the NDP has bailed out the govt for petty gains of sick days and of raising the CRB from \$ 1600 a month to \$ 2000. Wait until April and then get ready for election any moment. Parties will use this time to look for candidates who can win, for the PC party especially, they will have to pick their candidates very wisely to have a real shot at forming the government again. The Liberals are down but they are certainly not out, not yet, at least not in the GTA and six

months will be a very long time to keep the pressure on them.

Indian Paisa League, err.. sorry, Indian Premier League (IPL) has started in Sharjah, Abu Dhabi and Dubai with empty stadiums. While cricket fans will find it stress-relieving, we find it very odd that the T-20 World Cup was postponed due to Corona, but the IPL is still ok to go ahead? Are the world cups now losing their importance too? The drug scandal involving

several actors in Hindi Cinema is yet another example of how dirty and pathetic things have become and the Clean India campaign really needs to be applied to most sectors, not just on the roads and in the washrooms.

Lastly, the US election is almost here. Will it be Biden or Trump? Biden's speeches do not inspire much confidence and we find the over enthusiasm about Kamala Harris's Indian origin a bit too premature and unjustified. Can Trump pull off a victory against all odds again? Looking forward to the debates for some more insights.



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A Severe Recession and Uneven Recovery

By : **Dr. Trevin Stratton**

In September, the Canadian Chamber of Commerce had the honour of hosting Tiff Macklem, newly appointed Governor of the Bank of Canada, to discuss the impact of COVID-19 pandemic on our economy and the progress made on economic recovery. Governor Macklem showed us that Canada's economy saw the sharpest drop on record this past spring, causing the most severe global downturn since the Great Depression. The economy saw the steepest decline in the second quarter. Gross domestic product fell about 13 percent in the first half of the year.

However, while this severe recession was felt across the country, some businesses and people suffered more than others. Business closures and job losses have been less severe in sectors that could quickly adapt to remote work and online transactions. In contrast, sectors that require close contact — and the people who work in them — have been hit hardest. Workers in many service industries — including restaurants, retail stores, hair salons and travel-related businesses — who aren't in a position to work remotely were hit hardest. Jobs in these sectors are more likely to be held by

women, youth and people in lower-income households. The closure of schools and daycares has affected working parents — particularly

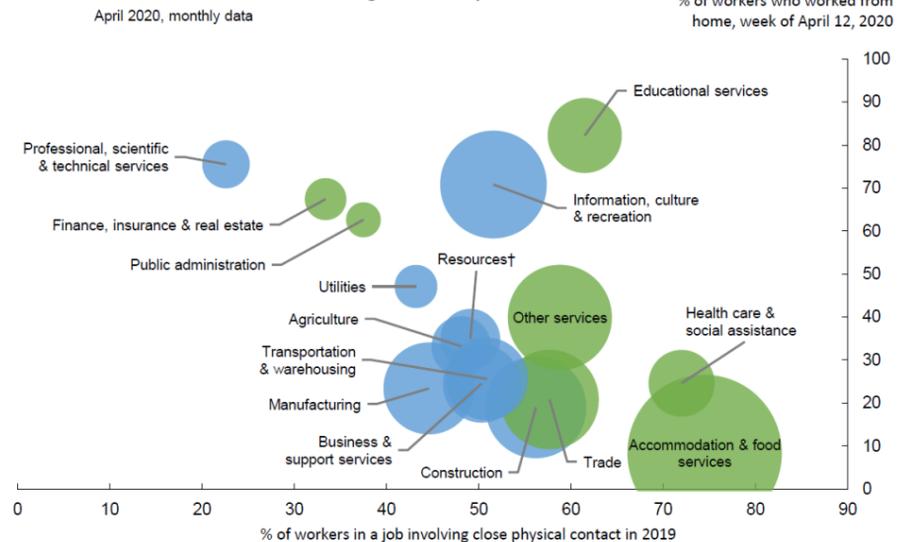


Dr. Trevin Stratton

women, who tend to take on greater responsibility for child care. And young people and women are also more likely to have been laid off permanently. The longer they are out of the job market, the tougher it may be for them to get back in.

At the low point in April, about 3 million Canadians were out of work, and millions more were working reduced hours. Since then, provinces and territories have started to lift restrictions and businesses have started to re-open. This initially produced a sharp rebound where Canada clawed back around 2 million of the jobs lost. The challenge that remains for policy makers is how to get back

Chart 1: Job losses were more severe in sectors with close contact and less remote work, affecting women in particular*



the remaining one million jobs. The initial rebound from re-opening is now waning and some of the hardest hit sectors and people are falling behind on recovery. We are now in a new phase of the pandemic characterized by our economy operating below capacity.

Job growth, not just re-opening, is going to be necessary to make up the remainder of the jobs we have lost so far. And make no mistake, this job recovery will need to be business-led. Just as every downturn is first felt on Main Street when the lights begin to go out, every recovery starts when the open signs begin reappearing. Faced with imminent failure, businesses have been doing what they do best: adapting and

innovating, at warp speed. They have been doing their part to keep Canadians employed. Given the opportunity, they will develop business plans, find the capital and take the risk of rebuilding. But they need government help to clear obstacles to growth.

Getting where we need to be will take years. It will require both a clear vision, steadfast perseverance and ultimately job creation. Canadians cannot return to their normal lives until they are gainfully employed. Everyone recovers when business recovers.

(Dr. Trevin Stratton is Chief Economist, Canadian Chamber of Commerce, Ottawa)

The future of US-India Relations

US Presidential elections have invariable importance for India. With elections on the horizon, a trio of experts - Arun M Kumar, Chairman & CEO, KPMG India; Sanjeev Joshipura, Executive Director, Indiaspora and Rajesh Mehta, international consultant and columnist - analyzed the role of the Indian American diaspora and business groups in American society and politics in the latest podcast by The Bridge Project.

The contributions of the Indian-American leaders and Indian companies in the philanthropic and CSR sectors respectively have propelled the

Indian diaspora into the political sphere. A fitting example is the India-US Civil Nuclear Agreement which, according to Kumar, was a "watershed moment for the Indian diaspora in America". While the three broadly agree that the Indian Diaspora in the US has played a pivotal role, it is still important to analyze the US-India relationship on other dimensions. "The failed attempt at a bilateral trade deal, removal of India's GSP status and the immigration issue are some of the failures of the Trump administration", according to Mehta. At the same time, the "increasing cooperation on the

defence and security front along with American support for India against China and Pakistan are notable strides towards a long-term, collaborative relationship", said Kumar, to a question by Vipul Jani, Editor, Canada India Insight.

The experts also discussed the efforts India needs to make in order to facilitate the successful formation of this relationship. These included a removal of regulatory policies, high tariffs, import restrictions and logistical inefficiencies along with harmonization of multiple sets of standards of products and services between the two countries and

regulatory simplification amidst multiple regulators.

"The two countries should look for synergies in areas of importance such as AI and the innovation sector and use their findings to build a platform for the future of US-India relations in all focus areas" said Joshipura.

(This report was compiled by Raunaq Puri, Research Associate, The Bridge Project)



Recovering from COVID-19: How Canada and India can work together

Canada and India have both been hit hard by COVID-19. The virus has taken a terrible human toll and has had a significant negative impact on our economies. The Canadian GDP will shrink this year while India will grow at its slowest pace in recent memory. Most forecasts show our countries have long roads to recovery, but we can be part of each other's rebuild.

Trade is critically important for both our economies. It accounts for 40% of India's and 65% of Canada's GDP. But our bilateral relationship is underutilized and well behind targets set by our governments a decade ago when we launched trade and investment negotiations around the Canada-India Comprehensive Economic Partnership Agreement (CEPA)

and a Foreign Investment Promotion and Protection Agreement (FIPA). At the time we aimed to hit \$15 billion in



Goldy Hyder

bilateral trade by 2015. We may only achieve that figure this year. We can and should be further ahead.

A challenge resulting from the health emergency is growing calls for governments to shift towards protectionism. While there is no question there is a need to reevaluate risks in supply chains, especially for essential goods, it would be a mistake to create unnecessary barriers for most other forms of trade, especially between like-minded partners like Canada and India.

This moment could provide an opportunity to start thinking pragmatically about Canada-India trade. The approach of the last decade clearly has not been working. In the short term, a FIPA may be feasible and would be good for investment. However, there has been little progress on CEPA. Whether CEPA is the right vehicle to deliver more trade or not, we need to find ways to boost trade flows including by

focusing on less challenging and mutually beneficial sectoral ties.

In addition to growing our trade, we can also compliment emerging strategies to enhance security and supply chain resiliency. This could include better access to PPE, medicines, as well as other essential goods such as energy, natural resources and food.

Our plans to recover from this crisis should lead to more, not less Canada-India trade and investment.

(Goldy Hyder is the President and CEO of Business Council of Canada)



Happenings

- WE Charity will cease its Canadian operations, let go all Canadian staff and sell off its real estate in Canada. While the pandemic is partly to blame, it is widely believed to be a direct fallout of the controversy surrounding failed Canada Student Services Grant Program. It has also cost Canada's (now former) Finance Minister Bill Morneau his job.

- Union Home Ministry (India) has granted Foreign



Contribution Regulation Act (FCRA) registration to Golden Temple in Amritsar (Punjab) It will now be able to receive foreign donations.

- Indo Canadian Business Chamber (ICBC), a Not for Profit Organization, based in New Delhi, is launching Brand India, a virtual

tour of Canada, which will feature key Canadian Govt and Industry Leaders. It will visit 7 regions in 7 months, starting with Quebec on Sept. 29.

- India has been ranked # 48 on the Global Innovation Index (GII) 2020, among 131 economies.

- India's first Indigenous manned space mission by Indian Space Research Organisation (ISRO) is scheduled for launch in 2022. Four Indian Astronauts selected for the mission are undergoing a rigorous 11 months training at the Gagarin Cosmonaut Training Center in Russia.

- Conservative Party leader Erin O'Toole and Bloc Quebecois Leader Yves-Francois

Blanchet have tested positive for Corona, forcing both the Opposition Party leaders into a 14-day quarantine.



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Investment & Wealth Management during Pandemic

We are living in very uncertain and unique times right now. On one hand, millions of people have lost their jobs, businesses, livelihoods and even life itself due to the pandemic, while on the other hand people who still have stable jobs and incomes are facing a different kind of a challenge and that is – what to do with the money they have? With so much uncertainty around, should they just put their money under a mattress and sleep over it? How to make sure their investment is safe and sound? How & where to invest wisely so they can reap the rewards when the economy rebounds?

Canada India Insight Talk Show, produced by Impact Media & Events Corporation (IMEC) and supported by Canada India USA Development Forum (CIUDF) reached out to three experts to find answers. Mr. Sandeep Goel, President & CEO, ICICI Bank Canada, Dr. Trevin Stratton, Chief Economist, Canadian Chamber of Commerce and Mr. Amit Goel, Portfolio Manager, Hillsdale Investment Management Inc (Toronto) offered valuable insights. Here are the Excerpts from Episode 7 (available on YouTube & both our websites)

Sandeep (ICICI) : It's a tough topic. As a retail investor I also struggle sometimes to understand what is the right strategy? We have seen demand relocation across sectors. i.e. people are not spending money on air travel or vacations, but they are spending more money

on groceries. Tea consumption during pandemic has gone up almost 50 percent. So, some industries got hit and some benefited tremendously. We all can segregate that. If you see share prices of top 500 companies in US & Canada, you can find out which sectors have benefited, but then some sectors, even if hit, can not be written off i.e. Airlines. Stronger Airline companies are definitely a good investment option at this time. I am a very strong proponent of having some money in GIC or fixed deposits. You should always have cash on hand, at least 15 to 20 % of your portfolio.

Amit (Hillsdale) : Bull markets last much longer and go much higher than bear markets. We saw this in global financial crisis, dot com bubble and even from March this year. Invest in a regular way, every month or quarter and that will take you home. Investors with a little more risk appetite should go beyond bonds and invest in dividend stocks. Small-cap equities lead market recovery. Time in the market vs timing the market creates successful investors. Income oriented investors can generate income through dividends and use dividends as cushion against market conditions, While growth-oriented investors should rotate from large-cap to small-cap equities.

Trevin (Canadian Chamber) : We have recovered 2/3 of the 3 million jobs lost in Canada and seen a rebound in



consumer confidence as well as in real estate markets. Still, we can't get back to where our economy was prior to the crisis until at least early 2022, with some variables like a second, third wave and when the vaccine will be available. If you are a long-term investor, this is a fire sale in some ways. However, the catalyst earlier was financial crisis, this time it is different – a pandemic.

(Vipul) : If I have to compare Canada and India, in terms of Investment Opportunities, growth Potential and Safety of my investment, what are my best options in both countries and why?

(Sandeep) : It is directly linked to the growth in economies. As a long-term investor, India offers a much better opportunity and if you are a dividend seeker, Canada offers good options.

(Amit) : India is an amazing growth story and it will continue to be. On the Canada India Corridor, if Oil prices go up, it benefits Canada and if it goes down, it benefits India. So, that's the strategy Investors can apply. From Canada, you can also invest in tech stocks in the US.

(Trevin) : we are seeing a reversal of Globalization. Global capital flows are down since 2008, labour mobility is also down now. It has all been accelerated by the pandemic. One of the big questions to me is whether Canada and India will go from being globally connected economies to become national or regional economies, Whether global supply chains will become

regional supply chains and whether this will apply to all sectors.

(Vipul) : Canada is now reaching a point where we will have more people who are retired or approaching retirement than those working. What options do they have in terms of investments and wealth management?

(Amit) : Create a robust financial plan and try to forecast 30,35,40 years in retirement. You need to adjust your withdrawals from your retirement pool to make sure you are not over-withdrawing or under-withdrawing.

(Sandeep) : As you retire, more and more of your allocations should go towards GICs and safer investment heavens.

(Trevin) : For the past few years, Canadian economy has been growing mainly because of immigration. Due to pandemic, this could have a significant impact on our economy. In terms of investment opportunities, healthcare could be one.

(Vipul) : Some people believe that buying or investing in tech companies / stocks may be a good investment right now as everything seems to be going online. Your views on that.

(Amit) : Top 5 tech stocks now account for 25 % of market cap in the US and 10 % of the global market cap. There is a lot of optimism about it, but at what price?

(Sandeep) : Anything that is web or internet based will do much better.

(Trevin) : There is a big opportunity there and this will be

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a long-term trend rather than a short-term blip.

(Vipul) : Canada has been a resources based economy but the focus seems to be going away from Oil and Gas. So, as an investor, is Canada's Energy & Resources sector a no-go zone already ?

(Sandeep) : Oil & Gas fundamentally remains a critical sector of the economy, not just to move people, but also to move goods and for trade. The demand will pick up. We should continue to watch these companies.

(Trevin) : I agree. Large energy companies will do well. They have the margins to survive.

Renewables won't be able to match the demand and there is a very robust future for the Oil, Gas and Energy Sector.

(Amit) : Some of the energy companies in Canada have zero debt and their valuations are at 3-4 times cash flow, they are also exporting technologies for exploration to other parts of the world.

(Vipul) : Real Estate has always been considered a safe, long term investment and drives the Canadian economy, but with the super inflated prices of today and talks of a bubble, how important should real estate be in our plans and portfolios ?

(Sandeep) : Our residences are now becoming our offices and for our kids, they are becoming their schools because of online learning. So this concept of home office, which was more or less by force, is now becoming a matter of choice. So, residential real estate will have a resetting both in terms of demand and pricing.

(Amit) : Your home should not be looked upon as an investment asset, but the amount of money you are putting towards your house is at a cost of not saving enough for your financial portfolio and that is leading to a lot of indebtedness. So, you have

to see how to balance your real estate and financial portfolios, especially in large cities.

(Trevin) : We have already seen a rebound in residential, but in commercial, some businesses may decide to use different models or not look at commercial real estate at the same level that they used to.

(A full, detailed Episode can be seen on both our Websites www.imec.biz / www.canadaindiausa-developmentforum.com and on the Canada India Insight YouTube Page)

Indian Diaspora Shines As a Force for Good During COVID-19

There is nothing we can say that has not been said before about the enormous impact that this pandemic has had and continues to have on public health, global economy, and the overall functioning of society. We are all tired of hearing words like surreal, unprecedented, uncertain that have been used over and over again to describe the world we live in. Over the course of this pandemic and lockdown, it has become increasingly clear that COVID-19 is a much larger humanitarian crisis than merely one of health. The need and urgency for support presents a tremendous challenge, and a huge opportunity for all of us who have the means to give back and to do so generously. To that end, we have come to witness a remarkable outpouring of support by the global Indian diaspora. One can argue that

perhaps never before has there been such a coming together of this community.

- Indiaspora, a U.S. non-profit organization focused on amplifying the voice of the

global Indian diaspora, recently released a report highlighting the diaspora's response to COVID-19 that identified 58 non-profit organizations who have re-purposed or increased their efforts in response to the pandemic. ChaloGive, Indiaspora's annual online giving campaign, raised close to \$1.2 million and enabled

over 8 million meals in the U.S. and India earlier this year. The campaign focused on addressing food insecurity and supporting the most vulnerable communities in the U.S. and

India.

- With no clear end in sight yet, we know that the impact of this pandemic is going to be felt for several months in personal and professional lives and civil society in general. While we acknowledge that we have a long way to go and can't let this momentum slow down, we must also acknowledge and

celebrate the Indian diaspora banding together with such energy and intent to support COVID relief efforts in India and in their local communities. This is going to be a long slog but it is very heartening to see that we are all in this together.



(Ashish Shah is the Director of Community Relations at Indiaspora (USA), focused on diaspora engagement and philanthropy. He can be reached at ashish@indiaspora.org)

India's Consul General felicitates ex-servicemen

The Consulate General of India, Toronto, launched a new initiative #VaristhYoddha to felicitate ex-servicemen above the age of 90 years (residing in the jurisdiction of Consulate General of India, Toronto) These ex-servicemen served in Indian Army, Navy or Air Force and had migrated to Canada. In Covid times, keeping the social distancing guidelines and

the health of the veterans in consideration, Consul General and Consulate officials visited the veterans at their residence to felicitate them.

Consul General Ms. Apoorva Srivastava presented them with a memento and a shawl as a token of appreciation for their service to the nation. Family members of the veterans also had the opportunity to be part of the

felicitation.

Following ex-servicemen were felicitated: (1) Commander Joginder Gei. (2) Major Darshan Singh Sanghera. (3) Captain Bakshish Singh Randhawa. (4) Captain Mohinder Singh. (5) Subedar Major Pritam Singh Dhaliwal. (6) Subedar Gajjan Singh Mavi. (7) Naib Subedar Gurdial Singh Grewal.

The Consulate is working

towards continuing this initiative and felicitating more ex-servicemen for their services to the nation.



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