

HOUSE OF DAVID, MILTON

Inspire

M A G A Z I N E

The
Social
NORM

The secret
to having
Peace
of Mind

Hedged
Optimism

MAKING A
DIFFERENCE

MAY 2018





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We are seeking for contributors for future issues of the Inspire Magazine.

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MAGAZINE
(THOD)



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MAKING A DIFFERENCE



It is therefore important for us all to leave our comfort zone, step out and make A Difference in someone life

I always tell people success is not a physical state achievement but a fulfillment of mind, which requires certain ingredient for sustainability. *Diligence*, among several other things is one of such ingredients and every successful individual has a level of diligence built into them.

We, the members of The House of David, Milton and the entire publishing team are very excited and *inspired* by the opportunity the time has bestowed on us to reach out to the community to *Make A Difference* through this Magazine. *Making A Difference* in life is something everyone should aspire to do or participate in, either in your personal capacity or collectively as a member of a team or organization. It is always good and refreshing for one to have a quiet moment and ask yourself what have you done or contributed to the community to impact someone's life positively.

I personally believe it may be a bit unfair or selfish, to say the least, for someone not to have considered or actually given something back to the community in

which they live. There are several opportunities to give back and make a difference particularly in this time that we live in.

I was extremely gratified during a general discussion session in one of The Idea Exchanges organized frequently by THOD Milton. We were discussing how to embrace different people coming to Canada and why it is important not to stigmatize any form of immigrant including those with refugee status. In the session, someone pointed out that being identified as a refugee

should not be a bad thing and we should endeavor to embrace and provide any assistance we can to anyone, irrespective of their stories.

It is however touching when after the event a young man came up to me and introduce himself as a Syrian refugee and he is so happy to hear what was being discussed, because most of the time what he hears from people about refugee makes him feel like he is not welcome here which makes it difficult for him to ask for help even when he requires one. He said that what he heard made a huge difference to him and will always remember that for as long as he is in Canada.

Amongst the several ways and opportunities available to us in giving back and Making A Difference in our respective community, I have come to value and appreciate how much difference we can collectively make when we give back through our various religion organizations or places of worship. Whether we commit our time or financial resources to an organization, the impact of such contribution is unquantifiable. Giving back is not all about financial contribution but more about giving hope, inspiration and sometime assurances to people that needs such. This can be in the form of organizing community information session to educate people, attending various information session being organized and contributing to it or sometime going out of your way to ensure someone else life is a little bit better than their current state. Experiences like this makes me appreciate the importance of community forum event like T.I.E where people come together to share their stories and help others. It is therefore important for us all to leave our comfort zone, step out and make A Difference in someone life Please feel free to provide feedback and contribution or even share some inspiring stories that you believe may influence people's life.



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Thank you



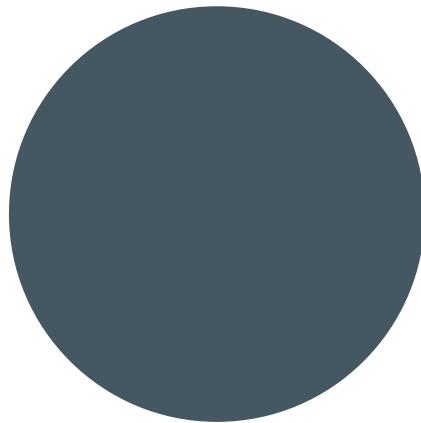
QUESTION TIME

with Kareen

Why did you choose the name INSPIRE for the magazine and how did you come up with the name?

Pastor's response:

Just like the word implies, we are hoping that the magazine will be an inspiration to others by sharing the stories of ordinary people to “everyday” people (e.g. people we sit with on the train, soccer pops and moms, people on the street, people we go to church with, etc.). The intention is to showcase ordinary people doing extraordinary things so that people will be able to see ordinary people achieving success by pressing on; things that ordinary people can relate to and inspire them to press on. Most of the time we hear about the millionaires and the successful CEOs, but the stories of the ordinary people who have achieved marvelous things in the community get lost or they are untold stories. INSPIRE hopes to capture these lost and untold



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stories.

Again, the name speaks for itself. We came up with the name by first looking at what are needed to make people successful. We need inspiration, motivation and hope and so we came up with INSPIRE.

How do you get the stories? Where are they coming from?

Pastor's response:

The stories that we publish can come from anyone. This include people in the church, your neighbor, your colleagues, people from other churches – just ordinary people in the community. For example, someone might know of a colleague who has impacted the community and want to share that story. We select the stories for the magazine by using a vetting process. For example, we look at how the story inspire? What is the theme of the story? How can ordinary people relate to the story?

How will the story transform lives?
How does the transformation come into play?

Pastor's response:

We are hoping that when people pick up the magazine and read the stories, they can connect and relate to some of the stories. For example, a story of someone who has gone from being a single parent and working in a factory to becoming a successful CEO of his or her company through hard work and determination. Such a story demonstrates practicality and can inspire and motivate people in the community who can relate to this story. This is where the transformation takes place.

Where can we find INSPIRE in the community?

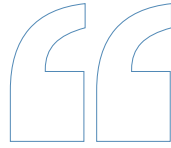
Pastor's response:

Because we are a faith-based community, we want to leverage the network of churches in the community to make sure we put INSPIRE in the churches. We are hoping to connect with our neighbouring faith-based network and the RCCG network.

What do you consider good stories and how do they relate to stories in the bible?

Pastor's response:

Relating to something in the bible is the easy part, but the "real-life" story is the difficult part. Most of the time when people read stories in the bible, they might have problem connecting them to their day to day life. Most people might become familiar with these bible stories when they started to read, but how to make the connection with their daily life might be a problem. Take the story of David, for example, we know that he was



Because we are a faith-based community, we want to leverage the network of churches in the community to make sure we put INSPIRE in the churches.



shepherd boy; the prophet Samuel came and anoint him to be king; and many years after he became king. People might know the story of David but how to make the connection to their daily lives might be a challenge. They might not necessarily make the correlation that where you are now (e.g. "tending the sheep") will lead to something great (e.g. "becoming a great king"); that the fact of your life now does not necessarily mean where you will end up. Another bible story that come to mind is the story of when Jacob left his uncle Laban's house and one of his wives (Rachel) stole her father's idols. We might know the story of Rachel stealing the idols and Jacob, unaware of her action, pronounced a curse on the one who stole the idols, declaring "anyone with whom you find your gods shall not live....". The morale of story is that you should not take anything that does not belong to you or you might bring a curse into your life of grace from GOD. These two stories are good stories in the bible, but people might not easily connect them to their situations. INSPIRE stories are similar in context of "everyday" people stories.

What has been the progress of INSPIRE and where do you see the magazine in a couple of years?

Pastor's response:

This is the second edition of the magazine. The first edition debut on our 10-year anniversary and provided a historical perspective of The House of David. This edition will focus on where we are going. The third edition will narrow down very particular stories in the community that are making impacts and they are aligned with the Christian doctrine. We envision featuring people who we can easily have access to and we can verify their stories. These are people who we can easily invite to tell their stories of how they are impacting their communities. They are hard-working, diligent and faithful in what they are doing, who understands that it is not by their power and knowledge, but because they are good and faithful servants.

What is the frequency of INSPIRE and where do you see yourself next year?

Pastor's response:

This year by the grace of GOD, we would have published two magazines. Starting next year and onward, we anticipate publishing quarterly magazines. The process of publishing a magazine can be time consuming. We have to allow time for selecting,



We envision featuring people who we can easily have access to and we can verify their stories

vetting, editing and publishing the articles, which put demands on people's time and commitment. We did receive applaud for the first edition and some comments for editorial improvements.

We are hoping that next time this year, INSPIRE would have achieved its goal of publishing stories that will motivate and inspire ordinary people. It will provide hope to the "hopeless". We will publish stories that motivate people to say "Yes, I can do it, if Mr. X can do it with my similar challenges".

What are other opportunities for local churches and the community to be involved?

Pastor's response:

There will be opportunities for people in the community to share what they are doing, such as networking opportunities for businesses to advertise. Also, I want to encourage the youths to get involve by promoting writing with our youths, such as writing competition. We will publish the best articles, which will give our youths a sense of accomplishment.

Will you be writing articles as well for INSPIRE and do you have selection committee?

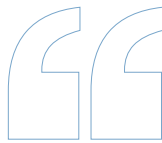
Pastor's response:

Certainly, every edition, at the minimum, I will be writing at least one article. Yes, we have a group of highly-skilled professionals that volunteer their time to select, read and vet the articles.

What is the symbol of the light bulb on the first magazine? Is this the symbol for Inspire?

Pastor's response:

The name of the magazine is INSPIRE and will remain the same for every edition but the light bulb symbol was specific to the first edition which implies "light".



It is similar to the lives of many people who have struggled to make it and GOD has blessed them with great success. You see some of these people who at the end of their life, where they have reached their peak, they turned to charity.



You talk about David a lot; do you consider him to be the most inspirational biblical character? Are there any other biblical character(s) that you would consider inspiring?

Pastor's response:

Certainly, David from the beginning, from his anointing to Saul pursuing him, to his ordination and reigning as the king of Israel and later his son pursuing him to going into exile to the end – his story from the beginning to the end is extremely inspiring. A character from the New Testament whose life I consider inspiring is the Apostle Paul. He is a typical person, who took a "U-turn". It is similar to the lives of many people who have struggled to make it and GOD has blessed them with great success. You see some of these people who at the end of their life, where they have reached their peak, they turned to charity. You will see a lot of millionaires/billionaires who have accomplished great wealth realized that everything they have is vanity and they start to give to charity. This is how I see the story of Paul. The bible might not necessarily say so, but we see Paul who was a lawyer and was very successful make a "U-turn" and started doing charity work, because he was not getting paid. At the peak of his career, he enjoyed serving GOD and doing charity work.

How can you be reached if someone wants to get in touch with you? Do you have a publication department?

Pastor's response:

We will have our contact information in the magazine. We did not have it in the first edition and we have addressed this as an area for improvement.

ASK ME

by Adejisola Atiba

QUESTION: CAN YOU PLEASE EXPLAIN THE BENEFITS AND IMPORTANCE OF HAVING A HEALTHY RETIREMENT INCOME?

Thank you for your question, really very important in this dispensation.

I will turn around and ask; what is a healthy retirement income? In my years of working in the financial industry and with people, I realized that our retirement income needs are as diverse as we are. It certainly is not a cookie cutter approach; it is dependent on who we are; the lifestyle we want to maintain and our overall retirement goals.

I have had a number of people say that there is no need to save for retirement because the government will take care of them. Based on this premise, I'll like to discuss briefly about the income that will be paid in retirement by the government and I'll use a 65 years old individual for my analysis.

Frank has just turned 65 and has retired from his job of over 30 year. Over the years his income was on the upward trajectory and he retired with earnings of \$100MM. He earned more than the annual yearly maximum personable earning (YMPE) and so contributed the maximum for 28 years to CPP. This contribution qualifies him for the maximum payout for age 65 of \$1100 monthly as of 2018

(<https://www.canada.ca/en/services/benefits/publicpensions/cpp.html>). He migrated to Canada at age 16 and lived in the country for over 40 years and so qualifies for the Old age security maximum payout of \$580.00 monthly as of 2018. To qualify for the maximum, you must have lived in Canada for 40years after the age of 18

(<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html>).

Fortunately for Frank he worked during a period when companies still provided pension plans and he has a defined benefit (DB) plan that will pay him \$1000 till he dies.

Assuming Frank has no other savings; his total monthly income will be \$2680 (\$1100+\$580+\$1000) monthly and an annual income of \$32,160. If this is the desired retirement income Frank wants to achieve, then he will have no financial issues. But, what if it is not enough based on the lifestyle he wants for himself?

This is why it is important to work with a financial advisor or planner before

I highly recommend you work with an advisor to understand your personal lifestyle needs and be prepared financially and emotionally for the best part of your life.

retirement and not after because it may be too late.

A planner would amongst other things be able to work with him, understand his income needs, help and support him with his budget; complete retirement plan and advise Frank of his expected income at retirement and if the above income will not meet his needs, work with him to understand his lifestyle needs and goals and put in strategies to meet them; and this is where the Registered Retirement Savings Plan (RRSP), Tax Free Savings Account (TFSA) and Non Registered Investments (GIC) will come into play.

If \$32,160 is enough for Frank, then he doesn't need to do anything else but if he needs more, he needs to consider investing in other vehicles to supplement his retirement income. It is also important to know that the life expectancy for men and women is an average age of 78.8 years and 83.3years respectively according to statistics Canada.

And so to everyone reading this, if you are Frank, will \$32,160 annual income be sufficient retirement income for you? If not, I highly recommend you work with an advisor to understand your personal lifestyle needs and be prepared financially and emotionally for the best part of your life.

I am sure the above analysis not only addresses both the benefits and importance of having adequate retirement income.

Please send your questions to magazine@thehouseofdauid.ca



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The secret to having Peace of Mind

Jessica Odu



The secret to peace is no secret at all. I know, big plot twist. With school, work, stress, bills and the worldly things we face each day, it is challenging to cope with. How much money will I be able to make? How can I pay the bills? What is going to happen in a few years? I am in debt, how can I be at peace? But God has been saying ever since day one that He has got our back and He will give us peace of mind in this stressful world. Still don't believe me? Let us look at Luke 12:22-34 together. Let us go into detail as I discuss how to have peace of mind from God.

1. Know your Value

It is almost impossible to realize that something is important if you do not know it has a value or significance in a

Scientifically, you feel joy more when you give than you receive and when you give, your treasures in heaven increase as well.

certain situation. Look at genesis 1:27; it tells us that we were made in God's own image. God spent His time to make us, to mold us, to give us talents, gifts and beauty. Now let us focus on our bible text: Luke 12:22-34. In verses 24-29, it talks about how God feeds the ravens and birds in the sky and clothe the lilies of the earth who do no labor. So how much more will the God who created us in His own image, love us? By acknowledging that God will help us fight our battles and delivering us, we are already breaking the chains of anxiety, fear and despair.

2. Know that God is in Control

This is kind of connected with a part of my first point, God is in control and CAN and WILL fight our battles for us. If you're going through something that feels almost impossible, look back. As human beings, we don't always look back and inspect everything in a situation. Ask why you're in the current state you're in, did you try to bring it all upon yourself and not bring it to God? Did you tell God that this isn't the situation for Him and that you've "got this"? Look at Luke 8:22-25. In this passage, Jesus calms the storm while his disciples watched in awe and in fear. Well, that is what happens for us; when things get bad and we get desperate, God is still in control. He uses "storms" (which are obstacles) in our lives to get us into deeper grace- to bring us closer to Him and make us trust Him. But how can He control the situation when we do not call out for Him and



believe He will deliver us? God can demonstrate His power in our lives and give us peace if we put our trust in Him.

3. Seek His Kingdom

Let us go back to Luke 12:22-34 and focus on the verses 31-34. It says to "seek His Kingdom", not as in look up in the sky but to put God first. Not just first on Sundays but EVERY SINGLE DAY of your life. You cannot expect to have peace of mind if you do not seek God's kingdom. Try reading the bible more, praying while running some errands, finding time to attend more bible study groups or discussions or just meditation.

In verse 33, it mentions donations and giving to others so your treasures store up in heaven. I think that is a double win for us. Scientifically, you feel joy more when you give than you receive and when you give, your treasures in heaven increase as well.

So know your value, know your Father, put God first and He will give peace to you.



THE IDEA EXCHANGE (TIE)

RCCG House of David Milton organizes workshops and sessions on a quarterly basis and we have had two (2) very interesting and informative sessions. We are focused on disseminating the right information to improve our knowledge of various industries.

The first was on Wealth Management and it took place in November 18th, 2017. Our speaker Ms. Adejisola Atiba advised us about our financial well-being. She educated us on the benefits of paying ourselves first. The workshop also focused on tips and best practices around efficient and effective tax planning and the benefits

of understanding what's important to us and working with an advisor to save for those important goals. The second event was about The Law and Your Rights and it took place on March 3rd, 2018 and our speaker, barrister at Law Mr. Ayodele Akenroye enlightened us about different aspects of the law which includes immigration, employment and family law.

These sessions have proved to add value to attendees as we have had testimonies over and over again

confirming the value added and how people are taking steps to improve on their lifestyle decisions and several requests as to other areas they want us to cover.

Our next event is slated for August 25th, 2018 @ 5pm and the title is Public Service: A Call or Duty? We will be having the police, fire fighters and army personnel come and enlighten us about their services and how to also become one of them. You certainly don't want to miss this event.

These sessions have proved to add value to attendees as we have had testimonies over and over again



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When I was younger I was taught about cause and effect. My parents taught me that if you do something bad you will suffer negative consequences and if you do something well you will be positively compensated. Most children are taught this principle and most children believe it; until they don't. Until they realize that sometimes life doesn't care how hard you work, or how sad you are or how much you want something. Sometimes life just isn't fair. I came to this realization while watching a documentary called Born into Brothels in English class. The documentary showcased children in the Red Light District of Calcutta playing, learning, and growing up in a brothel. In addition, the documentary highlighted the extreme poverty the families in the brothels were living in. Some children in these brothels had parents, grandparents and great grandparents that were prostitutes, and these children were expected to follow in their footsteps. After witnessing the effects of being born into such a detrimental environment I realized that the children weren't just expected to follow their parent's footsteps, they had to follow their parent's footsteps. Why? Because these footsteps are the only footsteps around.

These children are poor. They would likely be poor for the rest of their lives. Not because they are lazy or unmotivated, but because they are deprived. These children were not given any opportunities or resources to succeed, and without these opportunities how are they expected to break the cycle of poverty?

The media portrays people living in poverty as being lazy, uneducated or unmotivated. TV, movies and music

depicts these people as uncontrollable or wild. When we see beggars in the street we often fail to show them any human interaction; we don't touch them, we don't wave, we don't smile and we don't even make eye contact. We treat these people as if they are not part of our community, as if they are inhuman. We have developed this idea that being poor means being an underachiever. The media has invoked a negative connotation on this word and now society associates being poor with being unambitious or dumb. We believe that every poor person is the same and hold common misconceptions such as the belief that

The media presents poverty as a condition that is always self-inflicted but this is not the case; people in poverty simply lack the resources needed to progress in life and are not given a chance to change their situation for the better.

"street beggars will only go and spend the money on drugs" (Doughty). We fail to realize that not everyone is given the tools they need to thrive and because of this many people end up in unfortunate situations.

We don't know the exact story of every person on the street, we don't know what led them to living on the streets, and we can't assume that their poverty is completely self-inflicted. The truth of the matter is that oftentimes people

end up facing undesirable living conditions due to the fact that they are trapped in generational poverty. They are simply not given the opportunity to free themselves of the trap. It is as if you have two fish in two different fish bowls. Fish A is in the new, clean and shiny fish bowl. Their water is cleaned weekly and they are fed multiple times a day. Fish A will likely thrive and experience success because it has been given the tools it needs to do well in life. Unfortunately, the same cannot be said for Fish B. Fish B is in the other fish bowl, and their fish bowl is old and dirty. Fish B's owner never cleans the fish bowl and Fish B is rarely fed. This fish has not been given the resources needed to thrive and because of this Fish B will be forced to live in brutal and undesirable living conditions. This is the same with people. The media presents poverty as a condition that is always self-inflicted but this is not the case; people in poverty simply lack the resources needed to progress in life and are not given a chance to change their situation for the better.

Life ain't fair and sooner or later everyone comes to realize that. However, if it is a known fact that life does not treat everyone equally then why are we so quick to judge people? Why do we always assume the worst of a person instead of realizing that life is unfortunate and not everyone is born into a life of prosperity and fortune? We do this because opening our eyes to the severe injustices of life, such as the lack of opportunities for poor people, means losing our protective ignorance. We may unconsciously know that not all poor people have caused poverty on themselves but it is easier to believe that a poor man's poverty is self-inflicted, that way we do not have to face the fact that life is just unjust.



ENTREPRENEURSHIP AS PHILANTHROPY

- Adetola ADEGBAYI

Iwonder if there is a difference between being an entrepreneur and being a capitalist. According to the Oxford Dictionary, an entrepreneur is “a person who organizes and operates a business or businesses, taking on greater than normal financial risks in order to do so.” On the other hand, a capitalist is “a wealthy person who uses money to invest in trade and industry for profit in accordance with the principles of capitalism”. So, being a capitalist requires one to already be established as “wealthy/rich” and concomitantly follow a dogma whereas being an entrepreneur requires one to take on abnormal financial risks without being established as wealthy/rich nor following any dogma. So, what is dogmatic about capitalism? It is defined as “an economic and political system in which a country’s trade and industry are controlled by private owners for profit, rather than by the state.” A rather vague definition. Does it mean that only wealthy people can rule the state? So, this is more of politics than risk; better understood in reverse when compared with other “isms” like communism or socialism. Essentially, another dogma where, by definition, “all property is publicly owned and each person works and is paid according to their abilities and needs.” This definition of social-community-ism presumes that all take “normal” risks but are rewarded based on performance output and basic needs. This communal society utopia requires a political system to transit and herein lies Socialism, defined as a political and economic theory of social organization that advocates that the means of production, distribution, and exchange should be owned or regulated

by the community as a whole. Finally, some clarity! Entrepreneurship is encouraged as a type of passage rites to being a capitalist within capitalism. It is somewhat alien to communism in its socialism but is also not innately capitalist. It just is something that could become established as “capitalist” or metamorphose into something else to become a hybrid of the isms where individual risks are taken but the benefits are shared communally. So what is my ism?

I grew up first knowing the benefits and then experiencing the risks inherent in entrepreneurship. One such risk was that of almost losing our family home which had been mortgaged to raise funds on a government river channelization project that turned

negative when government refused to pay up for “whatever” reason. The precursor into government contracting provided enough evidence that it was not worthwhile engaging with those who do not have anything at risk or to lose. Change of government car importation policy in the 1970s, I think, had crippled the family’s sole car distributorship for Isuzu, Japan and General Motors, US within Nigeria and parts of West Africa. There was an Italian Construction Company for sale and the patriarch simply bought over their entire interests to diversify away from the need to seek importation licence from those who have nothing at stake and nothing to lose. The major competition in construction then was Taylor Woodrow. Engaging with Government without the requisite skills in dealing with government business nuances involving those who have nothing to lose, other than the logic of entrepreneurship, proved a suicidal risk that almost led to bankruptcy without any opportunity of anything similar to a US Chapter 11. A direct personal experience was not being able to return to college in the UK for my final year law degree program until the second term, which essentially is the only term before the final exams. I was only allowed to join upon recommendation from my personal tutor who felt I could cope given my “natural ability to connect dots easily”. That “natural ability” became suppressed under examination panic attacks and I barely scaled through; though my tutor

“
Finally, some clarity!
Entrepreneurship is
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of passage rites to
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within capitalism.”

remained convinced of my ability regardless of the panic attacks. Based on her defence, part of my failure was condoned in favour of a downgrade. That same entrepreneurship ensured that I still returned to the UK for a master's program upon my tutor's recommendation because of my 'natural ability' being attuned to research based program than a taught program', thus completing my educational benefits of entrepreneurship with some risks of incompleteness along the way. From watching the patriarch, I learnt that being an entrepreneur requires a long view within a lonely dark tunnel with day light at the end of it and a stoic determination to walk through to the end regardless of shadow frights. Again, what is my ism?

From being a child and a student experiencing the sometimes apparent impact of entrepreneurship, I began to watch it as an employee of an entrepreneur who chose a business that did not require direct dealings with Government or those who have nothing at stake and nothing to lose. I saw the entrepreneur being treated as an "ism" and not as those who take abnormal risks. Some of the workers spoke of exploitation, quickly forgetting the benefit of having a job created by the entrepreneur. They spoke in contempt to lack of the entrepreneur's education at university level as if a University degree grants more than a 'meal ticket' in taking steady normal personal risk of venturing out to look for a job opportunity created by the entrepreneur. They forget the abnormal financial risk that the entrepreneur has taken that they may, upon their personal venture, find an opportunity for a job to earn a standard/normal ticket. Some use exploitation to justify their various improprieties against the entrepreneur while others use it as a fillip to take abnormal risks beyond the meal ticket. Wait! What is my ism?

I started work on a romantic note before I got employed by an entrepreneur. I wanted to become an academic lawyer, then I wanted to work in a ministry of justice somewhere. Alas, these were poor meal tickets. I was dependent on

I learnt that being an entrepreneur requires a long view within a lonely dark tunnel with day light at the end of it and a stoic determination to walk through to the end regardless of shadow frights.



the patriarch until it became clear that I had to look for a better ticket, which the entrepreneur offered me. As I advanced in position, I thought carefully like the entrepreneur and began saving for a business adventure; a journey which I commenced over 11 years ago. I saved all I could save. I wanted to have a house in my home city, but not one to lock up for 10 months of the year. Only "capitalists" could do that as a risk reward. I had a vision of building the old way (stone, logs & mud). I had a vision to honour nature (aligned with the rising and setting of the sun and revolving harmattan/dry and rain seasons). I decided to build a residence that would redefine standards of accommodation at my home city while honouring nature and the old ways. It was simple. Yet, I did not realise that I had accidentally become an entrepreneur as I faced risks of inflation that threatened my "infantile" (to quote a friend) dreams and woke me up rudely to realities. I went for broke with 11 years of savings and compounded interest benefits than abandon course within an environment

where there is no long term mortgage and interest rates on loans are 19% to 26%, depending on how "prime" the customer is. The more money you have to pay back and the higher your capacity to pay back, the lower your interest. It's the essence of capitalism to twist things. The entrepreneur who is not established yet as a capitalist borrows at a higher rate because of the higher risk of failure. Odd! Still, entrepreneurship is about oddities! I could not commit the interest suicide by taking an average 22.5% on loan, hence I entered the tunnel with the faith of Abraham and it was long for me with flashes of heavenly lights guiding my way as I burst each pocket of long term savings. 11 years

later, I am virtually out of pocket, yet, I must now employ at least 7 staff to commence operations. I thought about my 1 year wage bill, and I sighed! I have no isms, just "shares" of my meal tickets to pass on. I am taking "abnormal" risks and there is no "ism" to it. Entrepreneurship felt just like an essence of philanthropy; itself defined as "the desire to promote the welfare of others, expressed especially by the generous donation of money to good causes." I

understand that in old Greek, philanthropy meant "man-loving", a type of humanism. Finally! My "ism"! Humanism! So to me, being an entrepreneur feels like philanthropy, the creation and dispersal of wealth to others. As I thought, I spoke what I have practiced as an employee, working to receive in hope of reward/profit to the giver.

As another year blends its day into night of a New Year morning, I bless the spirit of the adventurers, the "crazy" people who take abnormal risks for the initial benefit of others who work to help them realise/harvest their ultimate reward/profit by the grace of Almighty God. The thoughts kept resounding within me that Life is not about "isms" of being better than, it is not about dogmas of how things should be. It is about the "ism" of the human being in community of people helping each other to realise their goals, whether in salaried income or venture profit for the goodness of all.



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WHO ARE YOU COMMITTED TO?

WHAT YOU ARE COMMITTED TO

- Adejisola Atiba

*If we are His children,
then we should follow
His commandment.
Love God and love
our neighbors.*

As children of God we need to ask ourselves these important questions. Am I committed to God? Am I committed to my work?

Am I committed to making my life comfortable?

Am I committed to my family? Children? The list goes on and on and on; but What does the Bible say?

Matthew 6: 28. And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin

Matthew 6: 29. And yet I say unto you, that even Solomon in all his glory was not arrayed like one of these.

Matthew 6: 30. Wherefore, if God so clothe the grass of the field, which today is, and tomorrow is cast into the oven,

shall He not much more clothe you, O ye of little faith?

Matthew 6: 31. Therefore take no thought, saying, what shall we eat? or, what shall we drink? or, Wherewithal shall we be clothed?

Matthew 6: 32. (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things

Matthew 6: 33. But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.

Matthew 6: 34. Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof.

Are we giving first to His kingdom? What is stopping us from giving first to him?

Early this year I took the train to work and it's amazing what people do to make sure they get to work early.

I expected people to sleep in the train to

catchup on their sleep and of course see ladies' starting their makeup from scratch but it was interesting to see some men shaving their beard in the coach and some doing exercises and even Tai chi (practiced for both its defense training and healing benefits).

If we are all so committed to our work and employers, how much more our creator. Our Lord and Saviour, the maker of Heaven and earth. Matthew 6:33 " But seek ye first the kingdom of God, and His righteousness; and all these things shall be added unto you"

What did He command us, what is the greatest commandment?

Matthew 22: 37. Jesus said unto him, Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind.

Matthew 22: 38. This is the first and great

commandment.

Matthew 22: 39. And the second is like

unto it, Thou shalt love thy neighbor as thyself

Matthew 22: 40. On these two commandments hang all the law and the prophets.

If we are His children, then we should follow His commandment.

Love God and love our neighbors.

Who is a neighbor? Luke 10: 29-37, Jesus Christ talked about the Samaritan who helped the man that was robbed. Our neighbor is anyone, everyone God has given us the opportunity and privilege to come in contact with; the list includes our families, friends; co-workers and so on.

How do we correct them if we see them going astray? Harshly because we know it all? Or with the love of Christ, the only one we should be committed too, so that He can call us good and faithful servants. What is commitment? Commitment is obedience; we will obey Him, if we love Him

May God help us to do His will and give us an excellent spirit to stay committed to Him and His works in Jesus Christ name, Amen.



The Social norm

- Oluwatofunmi O- Atiba

Seems anything is acceptable in any form. I hear people screaming for help, a better life, the life they once had, or things that just passed. Should I go or stay and help them, Or look away and say its on them Many things keep going on, Stealing, murder, people dying in millions, But nothing's new under the sun. Because the world just keeps going on and on. Gun shots, screaming everywhere, individualism. The same thing goes on People doing what the world tells them. I'm sorry world but that's not who I am, I'll (stand by /stay here with) my savior, I AM that I AM! This world teaches that the good life,

My brothers and sisters
We are not clones
We are not drones
For We do not have
any other master
except for God alone

meant getting everything you could. However it only leads to the pursuits of selfish dreams; yet many people still thinking the same things. More greed, more lust, more taste, more touch. Our future was the first to go with budget cuts. Government that preach peace but indulge in wars and such And these the same people that supposed to be telling us the truth. But then brainwash us lies, homie

that's the news. They say to read this, eat this. Don't look around repeat this, say this, now you can look up now After all of that we receive this. The definition of who you are The recognition of those that don't even know who.. you are My brothers and sisters We are not clones We are not drones For We do not have any other master except for God alone For the lower I bow my head The higher I am raised With his compassion and unconditional love my enemies have been set ablazed Am right beside my savior I'll follow him alone.

Even if it means ill be standing on my own




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Hedged Optimism

- Tomiwa Ademidun

When I think about the next five, 25, 50 years I often ask myself, "What things will be better in the future? What things will be worse? And how do I best prepare?" I tend to oscillate between excitement-hopefulness and mild paranoia. I have now decided to split the difference between optimism and pessimism and say that I will be Optimistic but Hedged. Gramsci said it best, we must have "Pessimism of the intellect and optimism of the will." In other words, we may face challenges but we can overcome these challenges.

A CAUSE FOR CONCERN

Protectionism, populism, and debt are

Gramsci said it best, we must have "Pessimism of the intellect and optimism of the will." In other words, we may face challenges but we can overcome these challenges.

some of the major issues that concern me about the future. Bridgewater recently released a very thorough report on this topic that outlines some of the social tensions in today's world. I have thought about a few solutions but to keep this essay focused I will analyze just one. As I have alluded to in Thoughts on Money, the global economy is highly leveraged and despite central banks' stimulus, growth remains sluggish. I used to be concerned about hyperinflation but I've recently been reading a very good

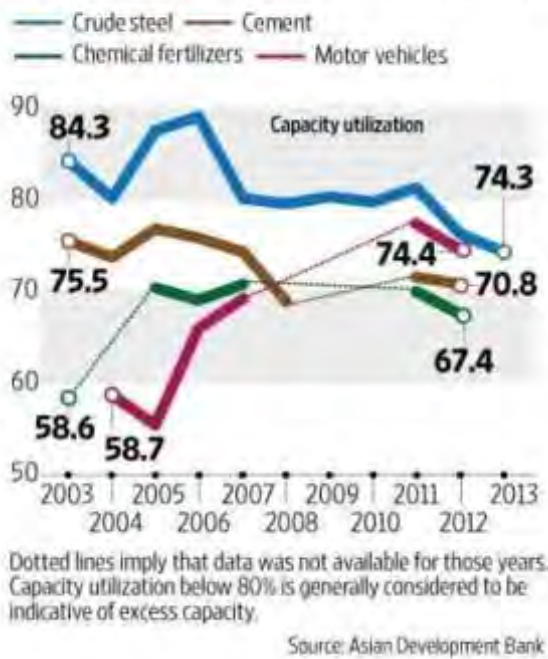
1. Book that has fundamentally changed my opinion; in Age of Deleveraging by Gary Shilling, When it comes to listening to "experts", nowadays the only "experts" I trust are those with an empirical track record of accuracy. Mr. Shilling passes this 2. Deflation. Unintuitively, catalysts for deflation and inflation are often very similar. Indeed, the latter often follows the former. So the question is where are the opportunities and what can we do? Where are the

countries that are building bridges at a time when others are building walls? Where are the people that are looking to attract capital and productive labor, at a time when others are scapegoating immigrants and foreigners for their problems? These are the countries that have an eye towards building a better future.

Asia and the buzzworthy BRICS are often touted as high growth “emerging markets”.

This may prove to be true, but countries like China currently have a lot of excess capacity and highly levered companies; though I am optimistic in the long-term, in 3. The short or medium term the deleveraging may be painful. Note, that I use vague terms like “long term” and “short term”, unfortunately, I am not good at timing the market, nor am I inclined to try. The beauty of life is that it tends to be more rewarding to be generally right than precisely wrong.

China is grappling with excess capacity as a fallout of government-encouraged investment spending



China Excess Capacity. Credit: Livemint.com

After credit booms, there are always NPLs



Credit Growth vs. NPLs Credit: Laeven & Valencia

Furthermore, these countries are well-known opportunities, where “irrational, exuberance” has increased asset prices. Africa is another interesting opportunity however, this is

also well-known by investors and most investors are simply in a “commodities grab”. Corruption remains a major issue, alongside, weak currencies, soaring inflation and a weak rule of law.

Though I remain optimistic about Africa, many countries are yet to reach their “turning point”. The question I asked myself was, “What are some low-key countries in Africa where the rule of law is closely followed, Governments are well run and they are relatively friendly toward businesses and foreigners?”

It's slightly sad and ironic that many developing countries

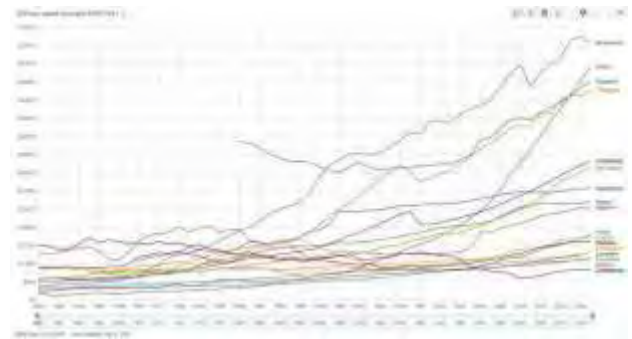
The beauty of life is that it tends to be more rewarding to be generally right than precisely wrong.

have most of the ingredients necessary for economic prosperity (cheap and plentiful labor force, undervalued asset prices, good weather, natural resources etc.) but the only thing missing is fair governments that support business and markets. Most countries err on too much socialism (see Venezuela) or “capitalism” that decays to cronyism (see Congo). If you find a country that has a good balance of both you should immediately start investigating further.

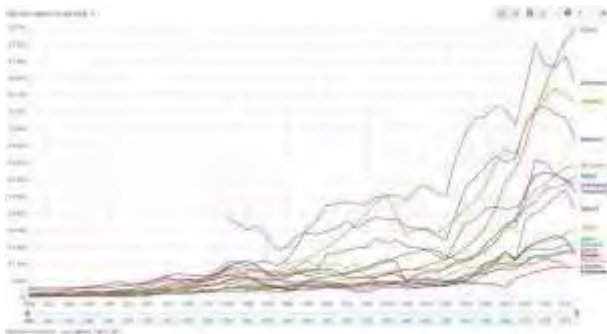
POTENTIAL OPPORTUNITIES

4. I did some research and landed on Botswana, Namibia, and Rwanda. I used Ease of Doing Business, Transparency Index, HDI index as starting metrics. I originally added Tanzania to the list but I have been reading some concerning corruption reports

5. Regarding the government lately. Of course, corruption is universal. However, it's like risk. The question is What amount of corruption and cronyism are you comfortable investing in. In the interest of time and fleeting attention spans I will talk about Botswana because it is the country I have researched the most on and I feel the most optimistic about. However, the general thesis applies to all three countries.



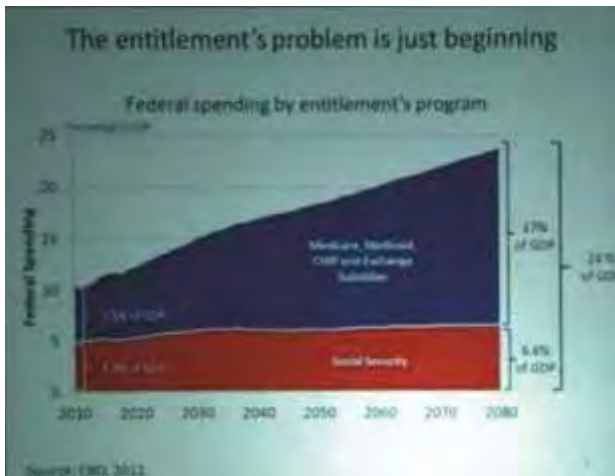
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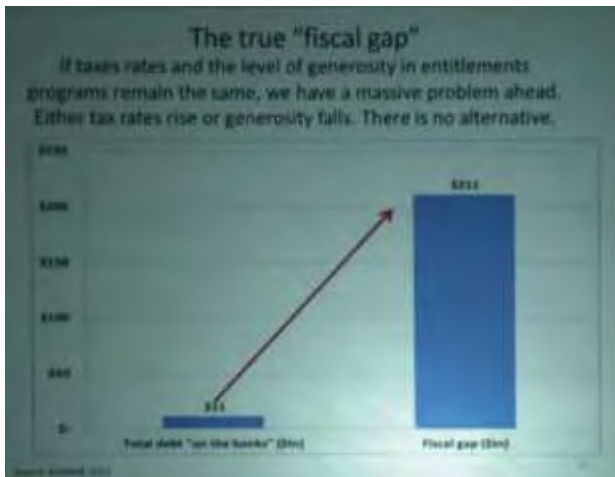
Most Developed countries have a significant retiree crisis looming with an increasing number of old people depending on a weakening labor force. Stan Druckenmiller gave an excellent talk on the debt and demographics problem that America and other developed countries face.

Druckenmiller says that by 2050, the Baby Boomers will be taking over 20% of the GDP in entitlements. He says historically tax revenues as a percentage of GDP have a ceiling around 20%, so the entire GDP of America will be spent giving money to people who don't provide a current service.



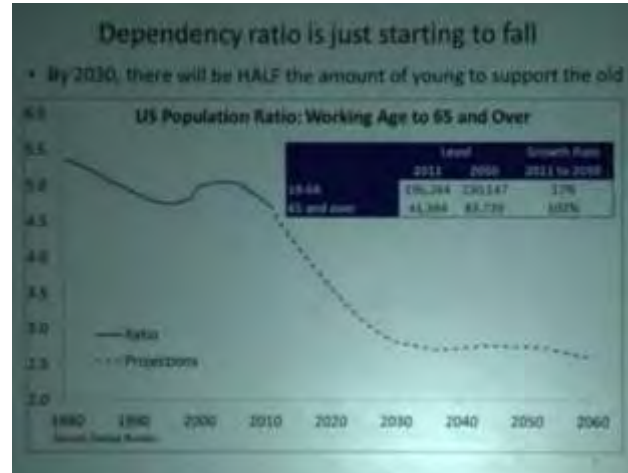
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Druckenmiller says the current debt is a lot bigger than we think because of what's off the balance sheet. He says if you take the present value of expected tax revenues and you subtract present value of the benefits we promise, the current debt present value is \$211 trillion dollars.

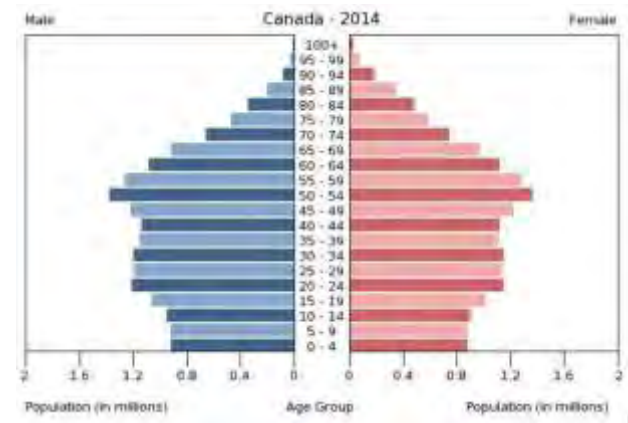


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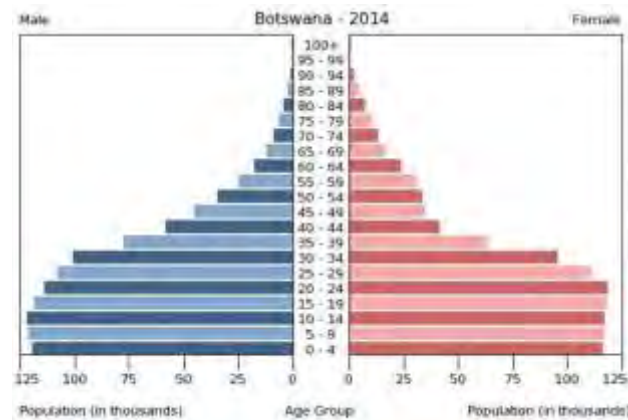
From now until 2050, Druckenmiller says that the working age population, those 18 to 64, is only going to grow 17%. Seniors will grow 102% during that time. Right now, there are 4.8 workers supporting each retiree. By 2030, that number will be 2.9 and by 2050 it will be 2.4



Credit: businessinsider.com



Credit: IndexMundi



Credit: IndexMundi

I also feel like I should talk briefly about Botswana's Seretse Khama and Rwanda's Paul Kagame. One should give credit where credit is due and hopefully, their story can inspire other leaders. Every time I read or watch an interview with these two men, I actually become very happy and hopeful. They remind me of Lee Kuan Yew, they are all very pragmatic people, wholly consumed with making their

I also feel like I should talk briefly about Botswana's Seretse Khama and Rwanda's Paul Kagame. One should give credit where credit is due and hopefully, their story can inspire other leaders. Every time I read or watch an interview with these two men, I actually become very happy and hopeful. They remind me of Lee Kuan Yew, they are all very pragmatic people, wholly consumed with making their countries better. Some other similarities these three great men share:

They are all very disciplined, intellectual, and serious men who spend little time socializing or on international diplomatic
6) hobnobbing. Most of their time is spent reading and thinking about their country's future. They actually also remind me of the Founding Fathers; both the famous American ones and the less famous Nigerian ones, such as Obafemi Awolowo and Tafawa Balewa. Very tight control over the governance of the country. Most importantly, they are very aware of their countries' weaknesses, the strong possibility of failure and are very candid about the problems they must overcome. The biggest concern, however, is that once Kagame and Khama leave, will their respective countries be able to maintain the good governance that currently exists. Especially Rwanda, which is still recovering from the effects of the Rwandan genocide.

MICRO-ECONOMIC FACTORS

On a more micro level, I am excited about a few companies. Of the three countries, the Botswana stock exchange has the most advanced and foreign investor friendly stock exchange so I will start there. Moving forward, I would like to invest in more tangible real assets such as agriculture and manufacturing, and give people jobs; but this is a good place to start.

LETSHEGO FINANCIAL

LF is a financial services firm, specializing in providing banking and credit services to Africans. One of their business models include micro-lending to formally employed clients (government and private-sector) in African countries. Loans are repaid using payroll deduction from employer. Africa's consumer credit market is virtually nonexistent. There is a segment of the African population that is very creditworthy and have a steady income etc. but financial institutions are not willing to lend to them. If the African economy becomes wealthier, and its individuals generate more income, financial institutions like Letshego will stand to benefit.

Finally, they seem to place an emphasis on their

Most importantly, they are very aware of their countries' weaknesses, the strong possibility of failure and are very candid about the problems they must overcome.



having a positive social impact. This is purely subjective and all companies say this; however, for reasons I can't presently express in words, I believe them. I may be letting wishful thinking and other miscellaneous emotions partly cloud my objective analysis of LF and Botswana. However, as long as we are aware and honest about our potential biases, we are less likely to be led astray by them.

BOTSWANA TELECOMMUNICATIONS COMPANY (BTCL)

Editor's Note: I recently learned shortly before publishing this article, that investing in BTCL is limited to Botswana citizens.

I have various reasons for investing in this company, in the interest of brevity and my readers' ephemeral attention span I will

“ If the African economy becomes wealthier, and its individuals generate more income, financial institutions like Letshego will stand to benefit.

7. Before their economy is liberalized tend to reap greatly and facing little competition, enjoy easy profits for many years. Hence why many individuals on Forbes 400 from previously socialist economies, are typically in the telecoms or energy industry. They were in the right place at the right time when these sectors were getting privatized. I looked at this from a very simple perspective; Imagine being presented with the opportunity to invest in Telmex when it was first privatized, you would be Carlos Slim.

RISKS

Most of my thesis is based on Macro political and economic factors, which are notoriously hard to predict. Even my micro-economic analysis of individual companies hinge on the macro factors being right. Which is why it's important to understand simply state the main catalyst. Telecoms are notorious oligopolies, and



Firstly, I have benefitted a lot from the writers that came before me, the possibility of being wrong is worth the benefit of sharing some useful knowledge with those that come after me.



historically, individuals who invest in closed economies

The significant risks at play:

In the event of a global macroeconomic downturn: Botswana remains dependent on diamonds exports and tourism 75 and 12% of GDP respectively. If external demand falls, the economy would slow down as well. This has been slightly mitigated by efforts to diversify into manufacturing, “tech and innovation hubs”, and logistics. However, in our increasingly globalized society, no state is truly decentralized. Government confiscates assets of foreign investors, unlikely but not impossible. Ian Khama steps down. Will the transition of power be smooth and peaceful? Will his successor be principled and maintain the institutions and long-term plans for the country. Geography: LANDLOCKED. Water scarcity is an issue that has not been resolved yet. Most of the land is sandy and dry, and either uninhabitable or unpleasant to live. Developing a manufacturing or export-driven economy could be problematic if you have to go through Namibia, South Africa or Mozambique every time you want to access European or Asian markets. Small market, Botswana's population is just over two million people. Are they willing to allow productive workers to immigrate? Will they treat the migrants and foreigners fairly? Inflation is an ongoing risk as developing countries have a track record of devaluing their currency to support social programs. Botswana seems to be a bit more disciplined in this regard but it remains a “not insignificant” risk.

AD POSTREMUM

Quite simply, the odds of me being wrong are larger than the odds of me being right. So the question is, “Why would you put these thoughts in writing for everyone and posterity to see? What if you are wrong?”. Firstly, I have benefitted a lot from the writers that came before me, the possibility of being wrong is worth the benefit of sharing some useful knowledge with those that come after me. The purpose is for you to see my thought process, and find your own conclusions. Finally, the most important thing for me is intellectual improvement. By sharing my thoughts with the public, a lot of people come to me and say “I agree with X,

but disagree with Y because...”. Or “Why did you say X? When the conclusion is Y not Z”. As usual, this critique can only improve one's thinking and is worth the mild embarrassment of being wrong.

I have chosen to talk specifically about Africa to keep this essay coherent and prevent it from being digressive. However, this is a framework that can be applied to any aspect of your life. Always be realistic with yourself regarding the challenges that you may face, but prepare yourself so that you will be better equipped to overcome these challenges.

For more of my article please visit www.tomiwa.ca

Always be realistic with yourself regarding the challenges that you may face, but prepare yourself so that you will be better equipped to overcome these challenges.





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MY NOTE TO

MY BLACK CHILD

- Nnenna Uboma

Her room littered with tiny notes. All with one tone, Anger. "I hate to be black". She screamed. Why? Racism she replied, because she is locked in a circle of minority where voting could not get her grade 8 Valedictorian ticket. She asked me 'why won't it be on academic merit'. Why can't life be fair to all? And I told her this little story.

I heard about a Kenyan doctor. When he came to Canada, he studied medical sciences, graduated and got placed in a hospital for his residency. One day while working as the doctor on call, a Caucasian entered the ward and immediately walked away on seeing a "black" man was the doctor on duty. The Kenyan doctor looked at himself and momentarily got angry. Anger at what he viewed as racism. Racism, he was embittered. But I choose to call it "Family".

The "white" man only wanted another "family" member to "serve" him. He measured familiarity by skin color just like a female patient may prefer to be treated by a female gynecologist or simply that your mama wishes you to marry within your family. "So true", I call it "family".

To prove one's worth. The Kenyan doctor said to himself, "if I have something no one in your family has, you will plead and queue to see me". Eureka! Eurekaahhh, I have found it" he exclaimed with joy. I would become better than your "family". He went back to school and studied to become a surgeon. A rare gem, and yes people queue so that he may serve them. He broke "family" barriers. Aha! He is different, they say! They can't walk away, they plead to see him, those outside his family.

My child, heed your mother's words, develop your innate skills and you will become extraordinary. Many "family" circles would embrace you. There is no easy path to greatness. The crowd is for the common. Embrace a narrow and rare path for beyond it is

“
My child, heed
your mother's
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skills and you
will become
extraordinary.
”

greatness. It's the journey of a few. Aspire to do more than just common things for those extra things are the legend that we keep. Stretch my child stretch your strength.



My beloved kid, this is my note to you. Refuse to be wrapped with the rope of racism, it will shorten your dream and weaken your heart. What you see is a preference of one's "family" to another's. And as you know, your mama prefers you to your friends. It is a natural human attribute. We are born into families and live in families. When you follow the path of greatness, you would go beyond your "family".

Be proud to be black!! In the midst of the great, you would be the greatest, one among few, THE BLACK ONE.

Dare to be great my child and with God's help, you would be greater than you ever imagined, honored by many families.



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