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Manners wasted on scammers

IF IT'S a given that the only things certain in life are death and taxes — and bad things come in threes — then we could probably add a third event into the mix: sometime in the near future, perhaps even today, you will receive an unsolicited telephone call or email from a fraudster trying to take your money.

And, even though you might consider yourself smarter than the average bear most of the time, you might even fall for it. You won't be alone if you do: according to the Canadian Anti-Fraud Centre, nearly 6,700 Canadians were taken to the cleaners by scammers in 2019 alone.

Closer to home, provincial police this spring related the misfortune of a Rainy River district business that was bilked out of \$400,000 — a substantial sum — after it was hoodwinked into redirecting legitimate payments to an account set up a clever fraudster. Posing as an executive of a company known to the unsuspecting businesses, the fraudster made contact with the victim by email.

Reimbursement is not guaranteed. Banks whose customers have been victimized by scams say they consider compensation on a “case-by-case” basis following a “thorough investigation.” Perhaps that's a polite way of saying that it's not the bank's responsibility to come to the rescue when a business, or even a senior, has been fleeced as a result of their own naivete.

Why does this happen, over and over again? In the classic novel, *The Grapes of Wrath*, an unscrupulous salesman who knowingly sells faulty vehicles to desperate farmers trying to get to California, observes: “People are nice, mostly.” As a species, we are hard-wired to help each other out, an otherwise admirable trait that undoubtedly makes us vulnerable to being conned.

Telecommunication companies are supposed to cut scammers loose when they're notified by police, or other authorities, that illegal parties are utilizing their systems, by setting up robo-calls for instance, for nefarious purposes.

That's all well and good, but it has not stopped fraudsters from finding other Internet or telephone platforms on which to ply their criminal trade. Prosecutions rarely occur because much of that trade originates in sweatshops overseas.

The scams are here to stay; for criminals, they are immensely lucrative. According to the Anti-Fraud Centre based in North Bay, Internet and telephone frauds yielded \$98 million in 2019 alone. So far this year, the tally is up to nearly \$23 million. Of that, nearly \$2 million was netted by scammers who peddled fraudulent devices and medications purporting to ward off COVID-19.

Banks are primarily concerned with profit, so any advice they offer must be viewed through that lens. Still, their contention that financial security is “a shared responsibility” seems fair.

We Canadians are known for being a polite lot. But that doesn't mean we have to be gullible. A recent OPP news release issued in the wake of a rash of scams put it best: It's OK to hang up on a scammer, it's OK to be rude.

When it comes to protecting your pocketbook, a little wrath goes a long way.

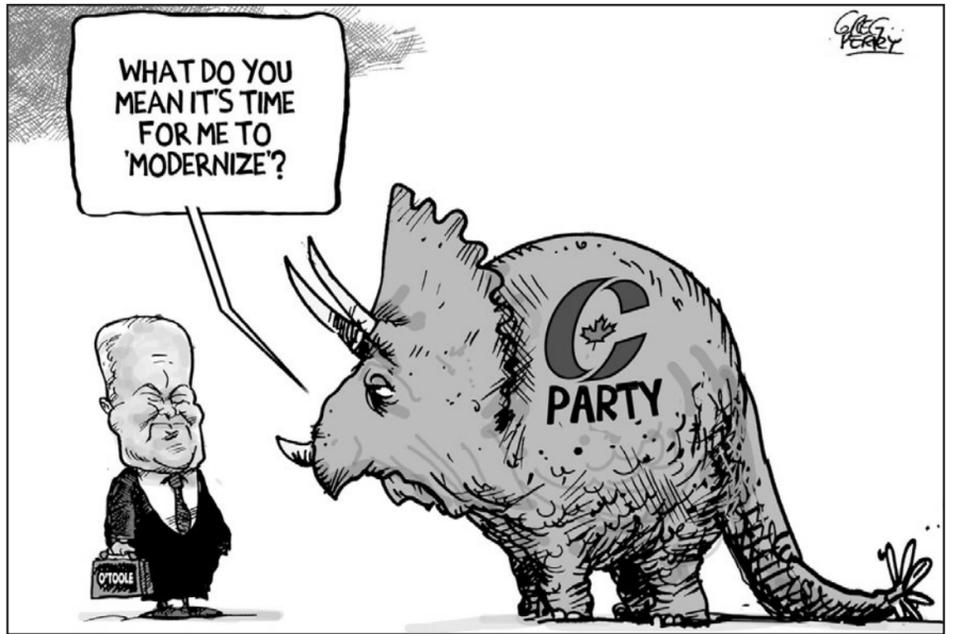
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LETTERS TO THE EDITOR

If you can, forward COVID cash to charity

THOSE of us who are seniors will all receive \$300 in July to help with any increase in the cost of living due to the COVID-19 pandemic. This is an opportunity for those of us who are managing OK financially to donate this money towards service organizations who are assisting people in deep poverty.

The Thunder Bay Foundation and the United Way have set up a COVID-19 fund to get the money out where it is needed in our city. If you already made a donation, here is a chance to give up to \$300 more without hurting your budget.

Other places where \$300 donations would make a difference would be the Migrant Workers' Alliance for Change, who are in the headlines as they push for protection and support of migrant farm workers highlighted by two deaths due to inadequate health and safety.

Also, your contribution will be welcome in the remote communities. Matawa First Nations has a charitable organization called The Gathering of Four Rivers for Community Care.

This \$300 per senior was not intended as a treat. It is to help keep us all safe and healthy.

Sara Williamson
THUNDER BAY

We need to value collective above self

IN 1624, John Donne wrote: “No man is an island unto himself, each man is a piece of the continent, a part of the main . . . any man's death diminishes me, because I am involved in mankind; therefore never send to know for whom the bell tolls, it tolls for thee.”

As early as 100 years ago there were sparse references to the word ‘self’ in dictionaries. If you look up the word ‘self’ in dictionaries now you will find scores of references: self-interest, self-esteem, self-approval, self-doubt, self-determined, self-reward, self-analysis, etc. I'm supposing all the self-references in our culture now could just easily be reduced to one common word and practice: ‘selfies’ — which kind of says it all.

In the 1970s, the focus and interest in oneself went further with the advent of the ‘me’ generation. A well-known manifesto that encapsulated this sentiment stated: “I do my thing, and you do your thing. I am not in this world to live up to your expectations and you are not in this world to live up to mine. You are you, and I am I. And if by chance, we find each other, its beautiful. If not, it can't be helped.”

Unfortunately for those individ-

uals who value this position and continue to live by the notion of the self over the collective, this luxury no longer exists. I don't know what more can happen with this virus and its consequences for them to detach themselves from the importance and gratification of their little egos. (The laws don't seem to have much impact of some of them.)

I do believe, however, that until there is a fundamental shift in focus away from self for a significant number of people, it will be a much longer time before we return to a fear-free and satisfying, albeit modified, society.

Terry Bodnar
THUNDER BAY

Rise of deliveries raises health concerns

I HAVE noticed many delivery services have come about and have observed the delivery staff in not very sanitary states. The wearing of flip-flops footwear raises contamination concerns. Should these persons not have to meet Thunder Bay health inspection standards? I am quite sure an order of toe jam with a coffee and bagel is not expected or wanted.

I've also noticed shipping containers that smell of cigarette smoke and I've watched delivery persons smoking in their cars.

I feel there should be a concerted effort to ensure rules are followed, especially now with the unknown spread of COVID-19. Basic self containment, vehicle cleaning and a uniformed approach to food delivery must be achieved.

Next time you order from a service, take note of how your food is protected and your driver's overall appearance.

The long-standing delivery drivers and company cars I have noticed wear uniforms and meet basic codes. Why should these other companies not follow a guideline.

Gregory Randle
THUNDER BAY

Don't wait to choose kindness against evil

AS WE continue to navigate a life that seems so different from the one that we had when 2020 rang in on Jan. 1, our faith in the getting through is what keeps us from feeling despair.

It's during these times that tuning into the togetherness that humanity is facing is giving us all insight into what many of us never realized — how OK life seemed. I consider myself a person of faith in the goodness of humanity — that we can all be better, not bitter.

We will all remember George Floyd and how this man's life was taken from him. One word: evil.

It was only weeks ago we saw the footage of a young man name Aubrey Ahmaud at age 25 losing

his life at the hands of evil.

We can't pretend that life has changed for black people since the “I Have a Dream” speech of 1963 by Martin Luther King Jr. I read his speech recently. It is available for anyone to read if you search it up online and the words he spoke more than 50 years ago have to land today in the hearts of all of God's children.

More than 40 years ago, I had the privilege of being able to attend a college basketball game at Washington State University. I was just 20 and I had never been to anything like that event. Today, I realize that the coach of the team — George Raveling — was beside Dr. King when he gave his famous speech in Washington and he was given the typewritten copy. He still has it to this day. At the time of the speech, Raveling was a basketball player.

Let us all realize that our dream of being in a world that unites us is what we all must make a reality and not wait another 50 years for this dream to come true.

Find your virtues and cancel out any vices that you hold towards others. The greatest virtue of all is kindness. Be kind to all.

Julia Shears
THUNDER BAY

Photo-op prop isn't on Trump's reading list

IT IS difficult to comprehend how U.S. President Donald Trump truly believes in the Bible — the very book he was so vainly pounding with his own selfish virtues, reporting falsities, while vilely, willfully and surreptitiously messaging followers the very greed they should knowingly avoid.

It begs the question: Was this all for a photo-op?

I am not a religious person. Nor am I an atheist. I am simply a forthright scientist.

Trump's personal demeanor, self-serving narcissism, rich-kid entitlement and baby tantrums make it quite difficult for the world to see and to comprehend. A simple solution is one of dignity, peacefulness and an honorable tribute to all.

As has been eloquently presented to Trump in clear daylight, in repeated forms and fashions, it should be made clear that his supporters should make him free, by their own will, and free indeed he shall be.

I wish not to be vain, but I do wish to express on behalf of the rest of the outside world that Trump should respectfully take the appropriate action and step aside. I would be hopeful that the voice of the people could resonate such.

Bert Dube
THUNDER BAY

June an important month for Filipino community

BY JEROME PADUA

THE Filipino Canadian community represents the third-largest and fastest-growing ethnic group in Canada. Since 1992, the Filipinos have consistently ranked as independent immigrants to Canada, selected for migration based on their skills. Filipinos are known for their good work ethics, entrepreneurial spirits, and resiliency.

The first Filipinos came to Thunder Bay in the 1960s. They came equipped with various expertise and proficiency, prepared to make significant contributions to this community. The community grew and in 1982, the Filipino-Canadian Association of Thunder Bay was established, which became incorporated in 1984.

The Filipino-Canadian Association of Thunder Bay Inc. has come a long way to when it started. It was founded on the Filipino values of Bayanihan — community spirit, friendship, unity, co-operation



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The Thunder Bay's Anti-Racism and Respect Committee and Diversity Thunder Bay produce this monthly column to promote greater understanding of race relations in Northwestern Ontario.

and understanding for fellow Canadians in the pursuit of common goals for the community.

The association has participated and contributed to the enrichment of Thunder Bay with fundraising campaigns for the Community Auditorium, Nordic Championships, in building a Philippine monumental structure at the International Friendship

Garden, participating in the annual Folklore Festival, and other community activities.

The association continues to grow with the legacies of the past and in laying the groundwork for not only the present generation but also to the young generations to come in preserving the traditional Filipino cultural heritage. The association is committed in making significant contributions to Thunder Bay and Canada.

June is a pivotal month for the Filipino people. June represents the Philippines' glorious past and future from the tyranny of 336 years of colonization by the Spaniards, Americans and Japanese. It was in June 1898 that the Philippines regained their independence. June 2020 marks 122 years of independence.

On Oct. 30, 2018, the Government of Canada formally declared June as Filipino Heritage Month in Canada by adopting Motion 155 by the House of Commons of the Parliament of Canada.

Proclaiming June as the Filipino Heritage Month means a lot to the Filipino Canadians. It gives us pride to see our culture being recognized by the Canadian government. We express our deep appreciation that our valuable contributions to the economic and social framework of this country is well received and recognized. This empowers and gives each and every Filipino in Canada an opportunity to come in solidarity to enrich and uphold the Filipino culture, to flourish, share and become a part of this beautiful country's cultural mosaic.

June 2020 is also the 71st anniversary of diplomatic relationship between Canada and the Philippines.

June 2020 is the 38th anniversary of the Filipino Canadian Association of Thunder Bay Inc.

The celebrations this year will not be the traditional fanfare that the community is known for, but low-key and in respective homes. At the onset of the COVID-19, the

association took a proactive approach and cancelled the annual Independence Gala planned for June 2020. The gala will now be held on June 12, 2021.

Thank you, the Indigenous peoples of Canada. Thank you, Canada. Thank you, Thunder Bay for opening your doors for us and to embrace us to in becoming a piece of your cultural tapestry.

Let us come together in harmony as we maintain our distinct cultures for Thunder Bay, which is our home. Be kind to one another.

Jerome Padua is a professional civil engineer from the Philippines and arrived in Thunder Bay in 1991. She is the president of the Filipino Canadian Association of Thunder Bay Inc., first vice-president of Thunder Bay Multicultural Association and founding member of The Tapestry Women's Network. The views and opinions expressed in this column are those of the author.