

Term plan surrender	<p>An OCI card is like a long-term visa for India. An OCI card holder can enter India without having to apply for a visa and can stay in India as long as he/she likes. Thus, an OCI card saves you from the hassle and expense of applying for an Indian visa.</p> <p>Aviva: We would like to inform you that the policy will be continued as such change of location or change the citizenship will not have any impact on the life cover offered under any policy provided the relocation is taking place post policy issuance. The base policy remains in force, if all due premiums are paid on time in the policy. Further, we would like to inform you that death in any country will be covered, provided the residential status at the point of proposal has been disclosed correctly.</p> <p>When you move to Canada or take up Canadian citizenship, there would be no effect on the term insurance policy. You can continue the policy to its term to enjoy coverage. Even if you do buy a term plan in Canada, you may find the Indian term insurance relatively cost-effective and worth continuing. There are no benefits to discontinuing your term the policy because you would not get any paid-up value or surrender benefit and you would lose all the benefits of the policy...</p>
Happy birthday	<ol style="list-style-type: none"> 1. Happy birthday! May this special day bring you endless joy and tons of precious memories! 2. Wishing you a memorable day and an adventurous year, Happy birthday 3. Happy birthday! May you always stay blessed and happy in life! 4. Happy birthday! Stay blessed and enjoy this special day belonging to you. 5. Happy Birthday Saloni .Have a rocking one 6. Dear Saloni, Wishing you a very happy Birthday. stay blessed. 7. A very happy birthday Mega. Have a blast's keep getting prettier with every passing year.
Condolence	<p>Her mother passed away few hours ago. He is travelling to Chandigarh now & will be off for some time. His family is already there. Let's pray that her soul rests in peace, Kapil & family gets the strength to overcome this difficult time.</p> <p>Very sorry to hear that. May her soul rest in peace.</p> <p>My condolences & prayer with you and your family.</p>

	<p>Take care – our thoughts are with you and your family.</p> <p>I extend my deep sympathy to you and your family on the passing of your father.</p> <p>Virendra was my colleague and family friend . Losing someone so dear is devastating, and no words can ever really relieve that pain. May his soul rest in peace .We wish you farewell in your journey to eternity.</p> <p>Eternity :endless life after death. ."immortal souls destined for eternity" Received the sad news of Lata Mangeshkar ji's demise. She remained the most beloved voice of India for many decades. Her golden voice is immortal and will continue to echo in the hearts of her fans.</p>
Namya report card	<p>In Religion, Namya has shown an understanding of being a Good Samaritan (someone who is willing and ready to help those in need)</p> <ol style="list-style-type: none"> 1. Fulfills responsibilities and commitments within the environment. 2. submits assignments according to agreed-upon timelines. 3. Devises and follows a plan and process for completing tasks. 4. Establishes priorities and manages time to achieve goals. 5. Follows instructions with minimal supervision. 6. Accepts various roles and an equitable share of work in a group. 7. Responds positively to the ideas, opinions, values, and traditions of others. 8. Builds healthy peer-to-peer relationships in person 9. Works with others to resolve conflicts and build consensus to achieve group goals. 10. promotes critical thinking to solve problems and make decisions. 11. Looks for and acts on new ideas and opportunities for learning. 12. Demonstrates the capacity for innovation and a willingness to take risks. 13. Demonstrates curiosity and interest in learning. 14. Approaches new tasks with a positive attitude. 15. Sets individual goals and monitors progress towards achieving them. 16. Seeks clarification or assistance when needed. 17. Assesses and reflects critically on own strengths, needs, and interests. 18. Identifies learning opportunities, choices, and strategies to meet personal needs and achieve goals 19. Perseveres and makes an effort when responding to challenges
Prime Interest Rate	<p>The prime rate is an interest rate that is individually set by banks in Canada that is used for their own lending products. Variable mortgage rates will be priced at a premium or discount to the bank's prime rate. Your premium or discount to the prime rate will remain the same.</p>

	<p>If the bank's prime rate was 2.45%, your variable mortgage rate will be 1.95%. If the prime rate increases to 2.8%, your variable mortgage rate will now be 2.30%.</p> <p>The margin between your variable mortgage rate and the bank's prime rate will depend on your creditworthiness. Low-risk borrowers will be able to get a larger discount (or smaller premium) to prime, while high-risk borrowers will get a smaller discount (or larger premium) to the prime rate.</p> <p>Prime rates are set by individual banks. For example, RBC sets the RBC Prime Rate (Royal Bank Prime), which is then used for RBC variable-rate mortgages.</p> <p>The Bank of Canada does not set the prime rate or mortgage rates, but they do indirectly affect mortgage rates through their policy rate. The prime rate follows changes in the Bank of Canada's policy interest rate, which is also called the overnight rate. If the Bank of Canada increases their policy interest rate, then banks will in turn increase their prime rate. This will then cause variable mortgage rates to increase.</p>
English	<ol style="list-style-type: none"> 1. He gave us the 10,000-foot view of the plan, but it was short on details. 2. sandbox is a mechanism to securely run programs inside an environment from which it cannot affect other programs and have limited resources to use ;example web browser 3. He's spearheading a campaign . 4. Bridge between the engineering team and program management 5. Drive innovation in the team 6. architect medium to big product and delivering it. 7. Experience in working on Cloud technologies esp. AWS 8. Clear and crisp documentation. 9. Be an individual contributor to the assigned modules 10. Being the subject matter expert and focal point of contact. 11. Implement new features and extend existing functionality 12. the future of work would be a hybrid model comprising both WFH and home. 13. Influence the software architecture, to improve resiliency, debuggability and maintainability. 14. Tenet one of the principles that larger set of beliefs is based on. Main tenets of construction have remained the same throughout the years. 15. Tailor ,form factor, revisit 16. Bleeding edge refers to a product or service that is new, experimental, generally untested and carries a high degree of uncertainty 17. Your release cadence defines how often you release your solution into production . We are in March release cadence on NXOS 18. The glass ceiling metaphor has often been used to describe invisible barriers ("glass") through which women can see elite positions but cannot reach them ("ceiling")

	<p>19. it is always good to start the day with physical activity. It produces endorphins, also known as happy hormones.</p> <p>20. Are you sure you're ready to go down the rabbit hole? (a complicated or difficult situation)</p> <p>21. Retrofit : is the addition of new technology or features to older systems .<i>They retrofitted the plane with improved seating.</i></p> <p>22. parakeets and budgies are actually one and the same.</p> <p>23. bizarre :very strange or unusual, <i>bizarre situation, bizarre behavior</i></p> <p>24. PM decision today to repeal the three contentious farm laws</p> <p>25. Precarious :: dangerously likely to fall. "a precarious ladder"</p> <p>26. investigate (someone) thoroughly, "<i>each applicant will be vetted by police</i>"</p> <p>27. When he's done wrong, he retreats to his bedroom.</p> <p>28. the crime was too reprehensible for words and it has caused deep anguish (extreme unhappiness)and outrage .</p> <p>29. Man lynched at Golden Temple over 'sacrilege' bid. Lynching is an extrajudicial killing by a group.</p> <p>30. Drug compounding is often regarded as the process of combining ingredients to create a medication tailored to the needs of an individual person.</p> <p>31. based on what is experienced or seen rather than on theory. <i>This theory needs to be backed up with solid empirical data.</i></p> <p>32. To remove soap from (something) using water. <i>Rinse the dishes after you wash them.</i></p> <p>33. Once the policy has been issued after assessing the medical condition of the insured, the insurer cannot repudiate the claim by citing an existing medical condition.</p> <p>34. a sudden, sharp cracking sound or movement. "<i>she closed her purse with a snap</i>"</p> <p>35. The process of a seed turning into a plant (seedling) in the presence of optimum sunlight, air, and water is known as germination</p> <p>36. Cleaning Your Air Ducts Will Improve The Air Quality in Your Home and the Air You Breathe</p> <p>37. The grand jury has handed down indictments (charge) against several mobsters</p> <p>38. An extremely large unit of digital data, one Petabyte is equal to 1,000 Terabytes.</p> <p>39. The process of a seed turning into a plant (seedling) in the presence of optimum sunlight, air, and water is known as germination</p> <p>40. Cleaning Your Air Ducts Will Improve The Air Quality in Your Home and the Air You Breathe</p> <p>41. repatriation :These flights, which usually have some very grateful passengers on board, are organized by governments and airlines to bring home citizens who were stuck abroad when COVID-19 travel restrictions went into place</p> <p>42. cognitive relating to involving the processes of thinking and reasoning:. Cognition is defined as 'the mental action or process of acquiring</p>
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	<p>knowledge and understanding through thought, experience, and the senses. ...</p> <p>43. Due to inclement weather all school buses & school vans are cancelled for today Friday February 18, 2022</p> <p>44. Vetted is having put someone or something through an extremely careful examination.</p>
<p>Placebo</p> <p>Lame</p> <p>Re-peal</p> <p>Inoculating</p> <p>Porus</p> <p>teleport</p>	<p>plə si bæu a substance having no pharmacological effect but given merely to satisfy a patient who supposes it to be a medicine</p> <p><i>Trial participants who received the placebo</i></p> <p>poor or weak.</p> <p>All our theories sound pretty lame</p> <p><i>a lame horse (injured)</i></p> <p><i>He said he didn't go because it was raining, which is a pretty lame excuse if you ask me.</i></p> <p>If a government repeals a law, it causes that law no longer to have any legal force.</p> <p><i>The deadlock over the repeal of the contentious farm laws persisted today, with the Centre and the farmers unable to get on the same page in the seventh round of discussions</i></p> <p>The government has never spoken of inoculating (treat with a vaccine to produce immunity against a disease.) the entire country</p> <p>(of a rock or other material) having minute spaces or holes through which liquid or air may pass."layers of porous limestones"</p> <p>to (cause to) travel by an imaginary very fast form of transportation that uses special technology or special mental powers</p>
Diabetes	<p>Diabetes is a disease in which your blood glucose (blood sugar) levels are too high. Glucose comes from food and insulin is a hormone that is created in the body to help glucose get into cells to give them energy.</p> <p>There are two types of diabetes: type 1 and type 2. Type 1 diabetes is a chronic condition in which the pancreas produces little or no insulin. Type 2 diabetes is a chronic condition where a person can still produce insulin, but their body does not process it well. Prediabetes is the condition where blood sugar levels are higher than normal but not high enough to be type 2 diabetes.</p> <p>Diabetes can cause several health complications including eye problems such as glaucoma or cataract, kidney disease, high blood pressure (hypertension), diabetic ketoacidosis (DKA), skin complications, and foot complications. Diabetes can even lead to a heart attack, stroke, or need to</p>

	<p>remove a limb. Proper management of diabetes and regular check-ups can prevent many of these complications.</p> <p>Those with a family history of type 1 diabetes are at a higher risk of having the condition. Another possible cause is that the body's own immune system mistakenly destroys the insulin-producing cells in the pancreas instead of fighting harmful bacteria and viruses.</p> <p>Those who have prediabetes are at higher risk of developing type 2 diabetes, although 80% of people with prediabetes don't know that they have it. Risk factors for prediabetes include a body mass index (BMI) over 25, being over 45 years old, and having an immediate relative with type 2 diabetes. Those diagnosed with prediabetes can prevent the development of type 2 diabetes by following a diet and exercise routine and getting regular check-ups.</p>
travel advisory	<p>Canadian authorities have said that passengers from India taking a connecting flight from now on will not require to take a Covid-19 test in a third country which was the port of departure for a destination in Canada. Canada on Thursday has revised some of the restrictions for people travelling from India to curb the spread of the Covid-19 pandemic. In its updated travel advisory, the North American nation has stated that it has removed the requirements for flyers to get a negative RT-PCR report from a single lab operated by the company Genestrings at Delhi airport within 18 hours of departure of the flight. Earlier this rule was applicable to the people taking the direct flight between both the countries.</p> <p>"This is a welcome step towards restoring normal mobility and also ending a regime that discriminated against travelers from India,"</p>
Canadian Cognitive Abilities Test (CCAT)	<p>A cognitive ability test is simply put a measurement of a mental performance. This can be a very specific one, such as solving a mathematical sum, or a very broad measurement such as determining someone's general intelligence.</p> <p>connected with thinking or conscious mental processes: Some of her cognitive functions have been impaired. cognitive behavior/development cognitive psychology . Computerized cognitive testing has been developed and validated as tapping into particular brain regions with many advantages over older 'pen/paper' methods.</p>
Omicron	<p>Over the past month, thousands of Canadians have caught and recovered from the Omicron variant of COVID-19, with Canada's chief public health officer saying cases have likely peaked nationwide.</p> <p>People who have received two doses of the vaccine, a third dose or booster shot and had a previous COVID-19 infection have more protection against the virus than ever before. But does the antibody cocktail of three doses and infection-based immunity make you bulletproof against another infection?</p>

	<p>While data on reinfections of the Omicron variant is limited, some experts say most people will have a grace period during which they are unlikely to become sick with the same variant again.</p> <p>But they caution that immunity wanes with time, and the potential for more variants to emerge means the population-level immunity earned during the Omicron wave won't remain stable.</p>
Guidelines for International Arrivals	<p>While monitoring the nature and spread of infection in the country and across the globe, cognizance is also given to the fact that economic activities need to be taken up in an unhindered manner.</p> <p>New Delhi: The government on Thursday revised guidelines for international arrivals, removing the category of 'at risk' countries - introduced when the Omicron Covid variant emerged - and also recommending self-monitoring of 14 days for symptoms against the current seven days of home quarantine.</p> <p>The new guidelines will come into effect from Monday, February 14, the Union Health Ministry said.</p> <p>The ministry stressed the "need to monitor the continuously changing" COVID-19 virus but also acknowledged that "economic activities need to be taken up in an unhindered manner".</p> <p>According to the new guidelines, all foreign arrivals must fill a self-declaration form online (available at the Air Suvidha web portal), including a travel history of the past 14 days.</p> <p>They must also upload a negative RT-PCR test that was conducted within 72 hours of the travel date.</p> <p>Alternatively, they can also upload a certificate confirming they have received both vaccine doses.</p> <p>This option, however, is only available for passengers arriving from 72 countries whose vaccination programmes the Indian government recognizes as part of a reciprocal programmed.</p> <p>These countries include Canada, Hong Kong, the United States, the United Kingdom, Bahrain, Qatar, Australia, New Zealand, and some European nations.</p>
META	<p>6 reasons Meta is in trouble</p> <p>Meta, the company formerly known as Facebook, suffered its biggest one-day wipeout ever Thursday as its stock plummeted 26% and its market</p>

value plunged by more than \$230 billion. Here are six reasons that Meta is in a difficult spot.

Meta, the company formerly known as Facebook, suffered its biggest one-day wipeout ever Thursday as its stock plummeted 26% and its market value plunged by more than \$230 billion. Its crash followed a dismal earnings report Wednesday, when chief executive Mark Zuckerberg laid out how the company was navigating a tricky transition from social networking toward the so-called virtual world of the metaverse. On Thursday, a company spokesman reiterated statements from its earnings announcement and declined to comment further.

Here are six reasons that Meta is in a difficult spot.

User growth has hit a ceiling.

The salad days of Facebook's wild user growth are over. Even though the company on Wednesday recorded modest gains in new users across its so-called family of apps — which includes Instagram, Messenger and WhatsApp — its core Facebook social networking app lost about half a million users over the fourth quarter from the previous quarter.

That's the first such decline for the company in its 18-year history, during which time it had practically been defined by its ability to bring in more new users.

Investors are likely to next scrutinize whether Meta's other apps, such as Instagram, might begin to hit their top on user growth.

Apple's changes are limiting Meta.

Last spring, Apple introduced an "App Tracking Transparency" update to its mobile operating system, essentially giving iPhone owners the choice as to whether they would let apps like Facebook monitor their online activities.

Those privacy moves have now hurt Meta's business and are likely to continue doing so.

Now that Facebook and other apps must explicitly ask people for permission to track their behavior, many users have opted out. That means less user data for Facebook, which makes targeting ads — one of the company's main ways of making money — more difficult.

Doubly painful is that iPhone users are a far more lucrative market to Facebook's advertisers than, say, Android app users. People who use iPhones to access the internet typically spend more money on products and apps served up to them from mobile ads.

Meta said Wednesday that Apple's changes would cost it \$10 billion in revenue over the next year.

The company has railed against Apple's shifts and said they are bad for small businesses that rely on advertising on the social network to reach customers. But Apple is unlikely to reverse its privacy changes, and Meta's shareholders know it.

Also in Explained |What the decline in Facebook user base means for Meta Google is stealing online advertising share.

Meta's troubles have been its competitors' good fortune.

On Wednesday, David Wehner, Meta's chief financial officer, noted that as Apple's changes have given advertisers less visibility into user behaviors,

	<p>many have started shifting their ad budgets to other platforms. Namely Google.</p> <p>In Google's earnings call this week, the company reported record sales, particularly in its e-commerce search advertising. That was the same category that tripped up Meta in the last three months of 2021.</p> <p>Unlike Meta, Google is not heavily dependent on Apple for user data. Wehner said it was likely that Google had "far more third-party data for measurement and optimization purposes" than Meta's ad platform.</p> <p>Wehner also pointed to Google's deal with Apple to be the default search engine for Apple's Safari browser. That means Google's search ads tend to appear in more places, taking in more data that can be useful for advertisers. That's a huge problem for Meta in the long term, especially if more advertisers switch to Google search ads.</p> <p>TikTok and Reels present a conundrum.</p> <p>For more than a year, Zuckerberg has pointed to how formidable TikTok has been as a foe. The Chinese-backed app has grown to more than 1 billion users on the back of its highly shareable and strangely addictive short video posts. And it is fiercely competing with Meta's Instagram for eyeballs and attention.</p> <p>Meta has cloned TikTok with a video product feature called Instagram Reels. Zuckerberg said Wednesday that Reels, which is prominently placed in people's Instagram feeds, was currently the No. 1 driver of engagement across the app.</p> <p>The problem is that while Reels may be attracting users, it doesn't make money as effectively as Instagram's other features, like Stories and the main feed. That's because it's slower to make money off video ads, since people tend to skip past them. That means the more that Instagram pushes people toward using Reels, the less money it may make on those users.</p>
Pensando Systems	<p>Pensando Systems Receives Nearly \$35M In New Funding: Exclusive</p> <p>The edge computing startup tells CRN it has pulled in nearly \$35 million in new funding from Ericsson Ventures, Qualcomm Ventures, and Liberty Global Ventures to fuel 5G development.</p> <p>LinkedInFacebookTwitterCopy LinkEmailMore</p> <p>Edge computing startup Pensando Systems has brought in additional funding totaling nearly \$35 million, the startup told CRN exclusively.</p> <p>Prem Jain, CEO of Pensando, told CRN that the new dollars came from three investors: Ericsson Ventures, Qualcomm Ventures, and Liberty Global Ventures, the global investment arm of Dutch telecom giant Liberty Global.</p> <p>"Some investors were very excited about coming in, and we also thought that would be a great opportunity to save some investment money for the future," Jain said of the new funding.</p>

Pensando's most recent funding was raised in November from a Series C round. The latest funding, which is also part of the company's Series C, brings the startup's total raised to \$312.95 million, the San Jose, Calif.-based company told CRN.

[Related: Soni Jiandani: Why Pensando's Edge Platform Leapfrogs AWS' Nitro System]

Ericsson and Qualcomm, two strong players in the 5G market, are particularly excited for Pensando's software, especially as the IT market transitions away from boxes. Pensando will be working with large service providers to help them make the shift to container-based solutions that can offer the scale and performance that these companies require, Jain said.

Today, Pensando is coming to the market with its system that is based on a custom programmable processor optimized for edge computing. The solution is powering software-defined cloud, compute, networking, storage and security services to transform existing architectures into secure and fast environments that are being required by next-generation applications.

The company now has 274 employees, according to LinkedIn.

The upstart, which counts former Cisco CEO John Chambers as its one of its founders and current chairman, was founded in 2017 and emerged from stealth mode in 2019 with plans to take on Amazon Web Services by empowering enterprises and rival cloud providers to outperform the dominant public cloud leader.

Despite supply chain issues, demand for all things cloud propelled the company, which met its revenue expectations in 2020. And revenue in 2021 will "far exceed" 2020's numbers, Jain said.

"From the development perspective, as well as business perspective, the business is looking very, very positive," he said.

A big part of the company's strategy is partnership. Pensando counts HPE, Dell, and VMware as its systems partners, and ServiceNow and Splunk as its integration partners, to name a few. The company has multiple Fortune 500 customers that are going into production this year, according to Jain.

"We're going to continuously adapt," he said. "We will not be able to do everything ourselves. We are very focused on what we can do the best and then partner with other companies to see how can we take advantages of some of the new technologies within the market and bring it to our customers."

	<p>Right now, Jain and his company are head's-down focused on taking its cloud customers into production. After that, it's about finding new areas of opportunities with partners HPE and Dell, as well as furthering its engineering and software development.</p> <p>Pensando's board of advisers includes executives from Aruba Networks, Equinix, and HPE. Pensando is on the lookout for more cloud partners to join, Jain said.</p> <p>Alongside Jain, Pensando was founded by a team of former Cisco executives, including Mario Mazzola, Luca Cafiero and Soni Jiandani.</p> <p>The company in 2019 announced it had inked contracts with Oracle, an AWS cloud rival, Goldman Sachs — which has also been a past investor — and NetApp.</p>
Customer focus	<p>Hello All,</p> <p>Thank you everyone for staying focused on our roadmap and customer commitment even during this challenging time. I want you all to know that, every one of your extra effort and focus to meet our commitments reflects on our results.</p> <p>When I look at how hard we're working, I feel that we all need a break to focus on our physical and mental health. Normally, as we head into summer, many of us plan to take time off to re-charge and spend time with our friends and families. These are not normal times and due to travel restrictions, mandatory quarantines, and fears, many of us have cancelled those plans and are choosing to stay home and continue to work.</p> <p>As a leadership team, we really want to encourage that despite the pandemic, you can still take time off this summer - to take a well-deserved break from work and spend time with your loved ones. The weather is nice and the days are long. It's a great time to enjoy nature, get outside and get a break from your computer and endless WebEx meetings.</p> <p>My leadership team and I have decided to take a week long PTO around the July 4th week and I request that each one of you to take the same days off (preferably July 6th to July 10th).</p> <p>To make our break actually a break, I strongly encourage all of us take a collective time off, so that we don't have to worry about work or emails during and after we come back. Please try to file the PTO request this week, so we can plan commitments appropriately.</p> <p>My leadership team will work with their respective teams to adjust the deliverables and release scheduled during this week. I sincerely appreciate all of your contribution. I am simply impressed with the passion, energy you all bring to work.</p> <p>Thanks,</p>

cisco	<p>Cisco employees remain in the dark weeks after firm announced \$1B in cost cuts .“Cisco like every other big tech company took federal money to keep employees until the end of September. October will have industry wide layoffs. It will be substantial and widespread</p>
Personal letter	<p>Dear Mom,</p> <p>You will be pleased to know that I am coming home for the weekend. I am very excited to meet you all after so long.</p> <p>I feel elated to shared that the project I had been working on has been selected. It was a Challenging task for me but I am glad that my hard work has paid off.</p> <p>Leaving aside my chores, I have also started taking care of my diet as you suggested.</p> <p>How is everyone at home? Update me about everything soon and please do not forget to visit the doctor for your routine checkup.</p> <p>Convey my regards to papa and love to dear ritu,</p> <p>Yours lovingly vishal</p>
layoff	<p>Dear Employee:</p> <p>It is with regret that I inform you that you are being laid off from your position as engineer effective March 31st. Lack of funds necessitates this layoff. This layoff action is indefinite in duration and should be considered permanent.</p> <p>I wish to assure you that your termination is not related to your job performance, but I do not anticipate this layoff situation changing in the foreseeable future. We appreciate your contribution to the University, and I regret sincerely that our current fiscal problems have required this notice.</p> <p>Sincerely,</p>
	<p>A Greenfield project means a work not following a previous one; In infrastructure projects on unused lands where there is no need to remodel or demolish an existing structure are called Green Field Projects. The projects which are the projects which are modified or upgraded are called brownfield projects.</p>
Siva email	<p>Team,</p> <p>As we continue to be laser focused on our customer engagements, I would like to streamline our customer engagements to get better traction. Going forward if you have any email conversations on customer engagements .please add new email alias in all email conversations. This is effective immediately.</p>

	<p>Thanks, Siva</p>
RRSP AND TFSA	<p>First introduced to Canadians in 2009, the TFSA has proven to be very popular. Each year, you get an allotment of \$6,000 available for your TFSA, which means that you can put that amount away, plus any rollover from previous years (assuming you were 18 or older in 2009, you have a lifetime limit of \$69,500 as of 2020). This money has already been taxed—you contribute to a TFSA from your net income—so there's no tax break at the time of contribution. But any gains you earn in a TFSA—whether it's from a savings account, a high-growth index fund or another investment product—aren't subject to capital gains tax, so you won't owe any tax on your earnings when you make a withdrawal.</p> <p>What is an RRSP?</p> <p>A registered retirement savings plan, or RRSP, allows you to invest up to 18% per year of your gross income, or \$26,500—whichever is less—without paying income tax on that money. (If you invest with after-tax dollars, the tax will be refunded after you file your income tax return for that contribution year.)</p> <p>In this way, an RRSP allows you to defer your taxes while saving for retirement. The most important thing to understand is that you will pay tax on this money once you withdraw it. The idea is that, because you will be retired, you will be in a lower tax bracket than during your high-earning years, and so will pay less tax overall because you invested in an RRSP.</p>
Toilet leaks	<p>Please cancel tomorrow's visit as the current issue seems to be fixed .I have replaced the toilet flapper and I didn't see any more leak .I have also verified the water level is not changed in the toilet tank even after turning off the shut off valve for a few hrs. If I notice any further issues , I will let you know. My home is 8 years old, and I am expecting others plumbing works soon.</p> <p>COMMON TOILET ISSUES:Leaks,Clogs ,Runs continuously, High water bills Faucets are common fixtures in any home. We use them on a daily basis and feel inconvenienced when they leak or become old and worn out</p>
pharmacy	<p>A Message to Our Customers About COVID-19</p> <p>During these uncertain times, the health and wellbeing of our community is top of mind. As the COVID-19 outbreak continues, our stores and pharmacies will continue to provide the services and essentials you need. Our dedicated team will do our best to support you.</p> <p>Use the Pharmacy website to order your prescription refills</p>

	Practice social distancing if you need to come into the store or pharmacy
germination	<p>The process of a seed turning into a plant (seedling) in the presence of optimum sunlight, air, and water is known as germination. The seed can grow within its range of minimum and maximum temperatures. Any temperature beyond its given range can either damage the seeds or make them dormant.</p> <p>The seed coat has tiny holes or pores through which water and air can enter. Just like any living thing, the seed also needs oxygen and gives out carbon dioxide until the leaves grow, at which point it can produce oxygen. The soil needs to be porous so that water and air can enter and reach the seed.</p> <p>If the soil is not porous, carbon dioxide won't leave the seed and it will suffocate. When the optimum conditions are met, the seed absorbs more and more water (imbibition), swells up and bursts open!</p>
Namya school	<p>Dear Parents and Guardians,</p> <p>We hope you had a restful and enjoyable Christmas break with your families. Thank you for your patience as we transition to online learning tomorrow and troubleshoot various issues on our first day back. You will receive an email from your child's teacher today outlining the schedule for learning. This will require some patience and understanding as new routines are established.</p> <p>Classes will commence daily at 9:15 am on Google Meet. Students can access their meet through their student portal with their student login information. Teachers will continue to provide various learning experiences, not all of which will require online computer-related instruction. The school has access to Chromebooks that can be loaned to students. We look forward to classes beginning Wednesday morning. The school board will keep us up to date regarding returning to school and face-to-face learning. Transportation information for students on van service has been posted to OSTA's website. Thank you for all your support to our school and with your child's learning. Please do not hesitate to contact your child's teacher or the school should you have any questions.</p> <p>I know this has been a stressful time for many. I have been talking with many of the other teachers so that we are all on the same page to make this transition as smooth as possible. If you have any questions, do not hesitate to ask and I will get back to you as soon as possible. Margarita Zirollo, Principal</p>

<p>Moving Back</p>	<p>Unlike some of my friends, moving abroad wasn't a goal for me while coming out of college. Had a good job and was happy with my life in Bangalore. But 9 years of working in Bangalore took its toll. I was often sick due to pollution/allergies etc. Tried to look for a house to buy in the city and realized that half of the city doesn't have water supply and the places that do are out of my budget. We were also planning on having kids and wanted a better life for them. We moved to the U.S 3 years ago and do not want to return anytime soon. The only thing I miss is my parents. And as long as they are healthy and are able to come visit us and stay here for extended periods of time, I have no reason to go back. I am still not sure what I would do when they grow old and need my support regularly.</p> <p>I wish I did return to India when my kids were younger. It is too late now. I am juggling between 2 countries as my parents are getting old and are weak and need me. Right now, I am in India taking care of my parents, but my mind is in the USA with my family. I can't stay anywhere peacefully. Education seems too materialistic at this point in my life. What is an education without many well-rounded life experiences?</p> <p>The funny thing about these questions always is, most of the people who say "I am not coming back!" are usually young and have lived abroad for only a few years. Initially, the money and the glamour feels great. I was like that in my mid-20s, I was like 'I am never going back.' Most of the people who have lived abroad for more than 10 years seem to think about coming back as the money is no longer as attractive and the glamour fades away.</p> <p>There are people who successfully moved their parents abroad with them too. Trying my best to get my siblings here as well. There is absolutely no comparison between the quality of life in the Western world and India.</p> <p>Intellectual racism is rampant in Canada. The racism is subtle towards Indian people and Chinese people. If you are poor class or lower middle class in India, come here to do low level jobs. You will just about survive. But if you are upper middle class or rich class from India, don't even bother. You will waste your life and savings over here. Huge massive cultural shock, fools paradise indeed.</p>
<p>Ontario business</p>	<p>Ontario business owners were fretting (worried) about the future of their companies as workers braced for layoffs after the province levied new COVID-19 measures forcing some to close their doors temporarily and others to limit visitors.</p> <p>The latest public-health measures announced by Ontario Premier Doug Ford on Monday require restaurants and bars to halt indoor dining and cease selling alcohol after 10 p.m. starting on Wednesday.</p> <p>Retail settings, including shopping malls and personal care services, must reduce their capacity to 50 per cent, while indoor concert venues, theatres, cinemas, museums, galleries and other attractions are required to close.</p>

	<p>The policies meant to curtail the province's soaring COVID-19 cases are expected to remain in place until at least Jan. 26, but businesses fear even three weeks of closings will result in lost income and layoffs and exacerbate existing labor shortages and mounting costs.</p> <p>The Ontario government tried to ease some of those financial tensions on Monday with an expanded rebate program for businesses affected by the new slate of closings.</p> <p>Landmark Cinemas, Canada's second-biggest movie theatre chain, said the new measures will have a "significant financial impact," forcing it to once again lay off hundreds of part-time employees during its mandated closing.</p> <p>"We are supportive of the government's objective to slow the spread of this variant and sincerely hope the closure will be limited to three weeks," the theatre operator said in an e-mail.</p> <p>We can't keep doing this. Two weeks to flatten the curve for the health care system is quickly turning into two years for small businesses affected by lockdowns and other restrictions.</p> <p>Closing gyms, indoor dining, and arts and recreation venues is a particularly devastating way to ring in the new year for some of the hardest-hit industries already on their knees. In Toronto, indoor dining has already lost 408 days to closure. Gyms have lost 395.</p> <p>recovery has never truly begun for most Ontario businesses: Only 35 per cent of Ontario's small firms are at normal revenues. The average COVID-19 debt for an Ontario small business is an alarming \$190,000, and 18.5 per cent are actively considering bankruptcy.</p> <p>There are currently no provincial supports for small businesses and desperately needed grant funding has not been available since April 7, a day before the third lockdown began. The government's promised property tax/energy rebate program and tax payment deferrals will provide some relief; however, they are not nearly enough, not accessible today, and will kick the debt can further down the road.</p> <p>Restrictions of any kind when businesses need to start making up for months and months of lost revenues will be the tipping point for many small firms. It is not lost on business owners that each time the Ontario government has closed businesses, they have gone well beyond the promised lockdown period.</p>
Offer deny	<p>Thank you so much for offering me a Software Architect position in Rockport networks. I am very grateful for the time the hiring team has spent in considering me and offering me this position.</p>

	<p>Rockport is still working in stealth mode on a disruptive networking technology with the help of some of the brightest minds. I believe they have the right vision, product, culture, and people.</p> <p>As you know, currently, I am working in Cisco Systems for the last 10 years and I thought to discuss my plan with my immediate manager in Sanjose, USA. Based on the above discussion, I have decided not to accept any offer for now.</p> <p>There are few reasons for this decision and one of the reasons is that in past I was awarded RSU on multiple occasions. If I voluntarily quit my job, I will lose a large chunk of the allotted RSU due to a recent change in company policy.</p> <p>It is a difficult decision for me but for now, I have decided not to change my job.</p>
cross functional team	<p>Thanks to the entire cross functional team for getting this done – we have a number of key customers who have been eagerly waiting for this release and I am glad to see that we have held the quality bar high and delivered it.</p>
Real estate	<p>Bengaluru's rental housing market is facing an unprecedented crisis as the work-from-home culture, job losses and the general economic distress caused by the pandemic have pushed many people out of the city. Unoccupied residential units are a common sight in a city that had a booming residential property market just a few months ago.'To let' notices have sprung up on the gates and compounds of homes in residential areas across the city in the last few months. Landlords, who took heavy loans to construct homes, are now struggling to pay the EMIs as reduced rentals have failed to draw tenants.</p>
Smart contracts	<p>Smart contracts are simply programs stored on a blockchain that run when predetermined conditions are met. They typically are used to automate the execution of an agreement so that all participants can be immediately certain of the outcome, without any intermediary's involvement or time loss. They can also automate a workflow, triggering the next action when conditions are met</p>
Civil service	<p>Civil Services is a career which offers you immense responsibility and authority to do good to large sections of the society at a very young age such an exposure is not perhaps available with any other service in India at present Besides, there is a very high career status associated with the job These were the two factors that prompted me to go for Civil Services</p>
Banana republic	<p>The banana republic term is a derogatory term often used to describe countries plagued with a variety of problems, including a tyrannical or otherwise problematic government or government officials.</p> <p>The term banana republic was first used by early 20th Century writer O. Henry. Henry described Costaragua as a banana republic, which was very much based on real-world Honduras, an impoverished nation in Central</p>

	America with an economy largely based on banana exports paired with a corrupt and destabilized government.
Hoover Carpet Cleaner	<ol style="list-style-type: none"> 1. Hoover carpet cleaner can't be used as a dry vacuum cleaner. 2. Don't set up your cleaner on hardwood floors, which could get damaged by water and detergent spills. 3. Unscrew the cap to the water compartment and fill the tank up to the fill line with water. It should snap into place. 4. Step on the pedal to lower the handle. 5. Squeeze the trigger as you push the cleaner forward slowly. 6. Always end wet strokes with two dry strokes 7. Allow 2 to 3 hours for your carpet to dry completely. You can cut down on drying time by using a large fan pointed at the carpet.
Omicron	<p>COVID-19 has been taking out people with comorbidities, be it diabetes, cardiac illness or hypertension. In its unstoppable, carefree trek around the world it has fatally affected smokers, no matter your age.</p> <p>Times are far more stressful, leading to people leaning more on tobacco around the world to help their mental stress. And there's nothing more risky you can do than that.</p> <p>Rahul Gandhi said India is the only country in the world which is relaxing the lockdown when the virus is "exponentially rising". The Prime Minister said 10 per cent of the GDP but the reality is that less than 1 per cent of the GDP is being given and mostly in loans. Hardly any cash is being given to people. Prime Minister announcing that the country needs to strike a balance between health and economy.</p> <p>Omicron is a dangerous new variant of the virus SARS-CoV-2</p> <p>Omicron variant could overtake other strains in a matter of weeks, especially in areas with a large number of susceptible people - primarily those who are unvaccinated.</p> <p>An international team of scientists has identified antibodies that are capable of neutralizing Omicron and other variants of the coronavirus.</p> <p>These antibodies target those parts of the virus in which there is no change even during mutation</p> <p>Omicron first appeared on the scene earlier this month (November 2021) in Botswana. It was declared a "variant of concern" by the World Health Organization as of 26 November.</p>

	<p>The world is right to be highly concerned - the genetic sequencing shows an abnormally high number of variations to the spike protein - far more than we have seen in other variants of concern. The number of mutations in the spike protein of the Omicron variants 37. Spike protein is the sharp part of the virus through which it enters human cells and spreads infection by binding to them.</p> <p>The concern is because the spike protein is a key part of how the virus attacks us (and also how vaccines attack it), that a huge number of variations could either make it far more transmissible, or make it far more resistant to existing vaccines, or both. Vaccine protection against infection is melting like snow</p> <p>The head of Ontario's Science Advisory Table is warning that vaccine protection is waning. The warning comes with ongoing concerns about the surging number of cases of COVID-19, driven by the Omicron variant. He appealed to people to change their behavior: wear masks, reduce contacts, avoid crowds and not rely only on rapid tests to believe you are out of the woods.</p> <p>Recent studies show a third dose of vaccine significantly boosted neutralizing antibodies against omicron while immunity from two shots started waning after three months.</p> <p>A third dose of the vaccine is still very important and effective. it means that you will have considerably better protection against hospital admission and ICU admission again."</p> <p>An international team of scientists has identified antibodies that are capable of neutralizing Omicron and other variants of the coronavirus. These antibodies target those parts of the virus in which there is no change even during mutation</p> <p>The omicron variant of SARS-CoV-2 may be less efficient at infiltrating the lungs and spreading from cell to cell, compared with other versions of the coronavirus, early studies of human cells in a lab dish suggest. "</p> <p>"There's no way that 48 hours is going to make the difference between an unsafe and safe environment," said Moulaison, a co-chair of the Ottawa Carleton Assembly of Student Councils.</p> <p>She said she would have preferred to see a return to virtual learning for several weeks, allowing for more boosters for staff and vaccinations for students to take place.</p>
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	<p>According to an AIIMS doctor, Omicron may not cause breathlessness like any other previous version of COVID-19, as the variant attacks the throat instead of the lungs and respiratory system. It is further said that Omicron has very little effect on the lungs. That is, where the delta variant was causing damage to the lungs, which required hospitalization of various people around the world, in the case of Omicron this is rarely seen.</p> <p>Omicron: What we know so far</p> <ul style="list-style-type: none"> • This variant is very contagious - it spreads faster than others and can infect people even if they are fully vaccinated • Vaccines and boosters are still essential - they do a great job at protecting against severe disease that could put you in hospital • It is milder - if you catch it, the risk of needing hospital treatment is up to 70% lower than with previous variants - but that is largely because many of us have built up immunity from vaccines and past infections rather than changes to the virus • Even if Omicron is milder, because it is more contagious a large number of people will catch it and some will still become very ill, which puts pressure on the NHS." <p>1. Covishield</p> <p>Co-developed by the University of Oxford and British-Swedish company AstraZeneca, the vaccine is manufactured by Serum Institute of India (SII) as Covishield in India. The two-dose vaccine uses adenoviruses that infect chimpanzees to carry the gene responsible for the spike protein of the novel coronavirus. The virus uses the spike protein to enter and infect the human cells.</p> <p>2. Covaxin</p> <p>The indigenous two-dose vaccine, developed by Hyderabad-based Bharat Biotech in collaboration with the Indian Council of Medical Research and the National Institute of Virology, uses an inactivated virus developed by chemically treating novel coronavirus samples to make them incapable of reproduction.</p> <p>3. Sputnik V</p> <p>Developed by Russia's Gamaleya Research Institute, the two-dose Sputnik V is a vector vaccine produced using a combination of two adenoviruses called Ad5 and Ad26. Adenoviruses are common viruses that typically cause mild cold- or flu-like illness.</p> <p>4. ZyCoV-D</p> <p>The DNA vaccine produced by Ahmedabad-based Zydus Cadila is a three-dose vaccine.</p>
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	<p>5. Moderna</p> <p>Developed by US-based company Moderna, the two-dose vaccine uses genetic code of messenger RNA (mRNA) to produce the viral protein to train the immune system for a future encounter with the infectious coronavirus. RNA acts as a genetic material in many viruses and mRNA is used in making proteins in a cell.</p> <p>Public health experts are suspecting that the resurgence of the virus -- considered the emergent second wave of Covid in the country -- was triggered partially by mutant forms and also because of laxity in observing safety measures including the use of masks and social distancing.</p> <p>Covid-19 is for all and does not discriminate on the basis of color, creed caste, class, race, ethnicity, position, wealth, health ,wisdom and vaccination</p>
Fortinet	<ol style="list-style-type: none"> 1. Fortinet is an industry leader in Network Security Appliances. The wide range of services and products that Fortinet offers presents an array of career growth opportunities and specializations. 2. Chinese communist culture, you will be monitored and micromanaged all the time – 3. -Tradition Chinese company. Most of the employees relocated from China. Most of the manager lack of management skills. The only way they did is to push you instead of discussing a deliverable schedule with you. 4. Most management are biased towards the Chinese and have a double standard for the non-Chinese speakers. 5. You're in and out timings including break times are monitored most of the time 6. Team members are asked to leave for unknown reasons, people keep joining and leaving the company within 2-3 months 7. No software release process nor QA process are followed 8. People with visa status are threatened by their managers <p>- Totally was a nightmare for me working here</p>
budgie	<p>I am rehoming my four months old budgie, Simba. I am not sure about the sex. Simba is tame. Eats from our hands and flies to us. Simba was hand fed by the breeder. Sits on our heads and shoulders and crawls all over our bodies. Simba is showing interest in learning human language.</p> <p>Simba likes to eat almost everything including, seeds, spray millet, broccoli, kale, lettuce, carrots, bananas, apples, plum, boiled eggs, rice, bread, and unsweetened cookies. I usually offer the veggies finely chopped.</p> <p>Simba's wings were clipped when I first got him/her. They grew back fairly quickly, and he/she can fly well now, though at a low elevation.</p>

	<p>Simba likes to chew on things and enjoys playing with toys. So I suggest you give him/her toys that he/she can chew on and cuttlebone.</p> <p>Simba is a free flight bird at my home. I open the cage in the morning and he/she comes out and only goes back into the cage when he/she wants to eat or when it is sleep time. If you don't like that, you can definitely keep him/her in cage for as long as you want and give him/her a couple of hours of free flight time to exercise.</p> <p>Pick up in Kanata.</p>
Block chain	<p>Mining is the process of creating valid blocks that add transaction records to Bitcoin's (BTC) public ledger, called a blockchain. It is a crucial component of the Bitcoin network, as it solves the so-called "double-spend problem."</p> <p>This is what Bitcoin miners do: they cycle through trillions of hashes every second until they find one that satisfies a condition called "difficulty." Both the difficulty and the hash are very large numbers expressed in bits, so the condition simply requires the hash to be lower than the difficulty. Difficulty readjusts every 2016 Bitcoin blocks — or approximately two weeks — to maintain a constant block time, which refers to how long it takes to find each new block while mining.</p> <p>The hash generated by miners is used as an identifier for any particular block, and is composed of the data found in the block header. The most important components of the hash are the Merkle root — another aggregated hash that encapsulates the signatures of all transactions in that block — and the previous block's unique hash.</p> <p>This means that altering even the tiniest component of a block would noticeably change its expected hash — and that of every following block, too. Nodes would instantly reject this incorrect version of the blockchain, protecting the network from tampering</p> <p>Through the difficulty requirement, the system guarantees that Bitcoin miners put in real work — the time and electricity spent in hashing through the possible combinations. This is why Bitcoin's consensus protocol is called "proof-of-work," to distinguish it from other types of block-creation mechanisms. In order to attack the network, malicious entities have no method other than recreating the entirety of its mining power. For Bitcoin, that would cost billions of dollars. The block reward of newly minted Bitcoin, amounting to 6.25 BTC as of May 2020, is the majority of miners' revenue. This value is programmed to halve at fixed intervals of approximately four years, so that eventually, no more Bitcoin is mined and only transaction fees guarantee the security of the network.</p>

	<p>By 2040, the block reward will have reduced to less than 0.2 BTC and only 80,000 Bitcoin out of 21 million will be left up for grabs. Only after 2140 will mining effectively end as the final BTC is slowly mined.</p> <p>If you are looking to mine with common CPUs, GPUs or more advanced FPGAs, you will need to look into other coins. Though these devices can mine Bitcoin, they do so at such a slow pace that it's just a waste of time and electricity. For reference, the best graphics card available just before the rise of ASICs, the AMD 7970, produced 800 million hashes per second. An average ASIC today produces 100 trillion hashes per second — a 125,000-fold difference.</p> <p>Bitcoin mining is no exception to any other venture. There is potential for rewards as well as risks.</p>
multiverse	The multiverse is a hypothetical group of multiple universes.
Metaverse	<p>Metaverse is a very broad term. The Metaverse is a virtual world environment that people can access through the Internet.</p> <p>Facebook has changed its new name to Meta .The Metaverse concept is becoming increasingly popular .You can buy your own car in the Metaverse. Facebook has named its company as Meta. It was already being discussed. Now the company does not want to be limited to social media only.</p> <p>Facebook has rebranded itself to the new technology Metaverse. Earlier, Facebook had announced that it would publish financial results separately for augmented and virtual reality. With this, it will invest several billion rupees in its project Metaverse.</p> <p>The reason behind this is being told that the advertising business of Facebook is decreasing. Metaverse concept is becoming very popular in technology and business. Metaverse is a very broad term.</p> <p>The Metaverse is a virtual world environment that people can access through the Internet.</p> <p>Many people also use the word Metaverse to describe the gaming world. In this, the user has a character who can walk and interact with other players like in the real world. There is also a specific type of Metaverse that uses blockchain technology. In this, users can buy virtual land and other digital assets with cryptocurrency. Many science-fiction movies and books are based on the virtual world environment or Metaverse.</p> <p>Right now, most of the virtual space looks like a video game instead of real life, but after its arrival, you will be able to take the feel of the real world in virtual.</p> <p>Metaverse fans consider it the next stage of Internet development. Right now, people interact with each other online through websites such as social media or messaging platforms. A new online space will be created from the Metaverse. In this space, people will be able to interact with each other like in the real world. With this you can go to the virtual world. Here you can talk to your friends or relatives and go for a walk with them. You can shop here.</p>

	<p>You can buy your own house-car in Metaverse and use it just like in the real world. Things have changed after Corona. People have now started working from home. In such a situation, the demand for interaction has increased like in the real world. Through Metaverse, the company wants to bring together investors and other companies who want to be a part of this project. It may take several years to make it happen. Metaverse will change the entire experience of people.</p> <p>Companies like Nvidia, Epic Games, Google, Microsoft, and now Facebook have been working on this project. They all mainly aim to create a virtual world in reality. We can expect to see a proper model of it by the next 5 years!</p> <p>Let's see the work of each company in detail: Fortnite by Epic Games– Fortnite is said to be working in the Metaverse space for more than a year. Recently, just two months back, it organized a concert by big names like Travis Scott, Marshmellow, and Ariana Grande. How they created this is: gamers logged in from their device and watched the concert live, in the concert they could move and dance (virtually in the game). To create this even more fantastic, it allowed users to buy digital merch to use – just like in a real concert!</p>
Canada	<p>Canada is a nation of immigrants. One in five Canadians were born in another country. Immigration is a significant component of Canada's population growth and evolving demographic composition. There has been growing dissent about the influx of refugees, particularly among the Canadian borders.</p>
Immigration	<ol style="list-style-type: none"> 1. During the pandemic, as it became more and more difficult to bring people to Canada from abroad, the government turned to people already in the country to meet its immigration targets. 2. The other lasting immigration legacy of the pandemic is the massive backlog of 1.8 million applications waiting to be processed. 3. The current paper-based system. The work to digitize records has already begun, but it could be a few years before the system is fully up and running. 4. Canada's successive governments have relied on immigration to drive economic growth in the face of a declining fertility rate, which hit a record low last year. With the pandemic triggering early retirements among aging Canadians, attracting immigrants has grown more important. Also, the country targets high-skilled immigrants who tend bring in money and earn enough to compete for desirable housing. 5. "Canada needs immigration to create jobs and drive our economic recovery 6. Housing prices have helped stoked inflation to its highest in 18 years. Canadian home prices rising 5.0% in 2022, making them less affordable.

Spider-Man: No Way Home

Their Spidey senses are tingling! Spider-Man has become one of the most coveted superhero roles in film and television with actors such as **Tobey Maguire**, **Andrew Garfield** and **Tom Holland** stepping into Peter Parker's shoes.



Maguire was the first to introduce the character on the big screen in *Spider-Man* (2002), *Spider-Man 2* (2004) and *Spider-Man 3* (2007). Garfield reprised the role in the films *The Amazing Spider-Man* (2012) and *The Amazing Spider-Man 2* (2014). The *Cider House Rules* star told Garfield in 2012 that he was honored to pass the baton to the U.K. native.

The multiverse is a hypothetical group of multiple universes. Together, these universes comprise everything that exists: the entirety of space, time, matter, energy, information, and the physical laws and constants that describe them.

After Spiderman identity is revealed to the world, Peter Parker struggles with his newfound fame. The young soon-to-be-ex-high schooler visits Doctor Strange, hoping the former Sorcerer Supreme will cast a spell to make the world forget that he is Spider-Man. However, things go wrong as Peter messes with the spell while strange casts it, causing the multiverse to rip, dragging in everyone from other universes who *do* know that Peter Parker is Spider-Man.

Parker and Strange go round up the villains who have appeared in the MCU (Marvel Cinematic Universe)– Doctor Octopus, Electro, Lizard, Sandman, and a seemingly friendly Green Goblin – and Strange decides to send them back to their universes by undoing the initial spell (neatly trapped in a box). There's a catch, though: when they return to their original universes, they will die.

Parker's moral conscience won't allow that. He takes the box from Strange, locks the wizard in the Mirror Dimension, and takes the villains to Happy's apartment where Parker can try and cure the Sinister Five of their evil superpowers – the hope being that, by doing so, when they return to their respective universes, they will no longer die because they are no longer bad.

Things do not go as planned. Doctor Octopus has his inhibitor chip restored but Green Goblin turns sour. They all escape and Gobbers ends up killing Aunt May with his hovercraft. Before she dies, though, she manages to give

	<p>Uncle Ben's classic "with great power comes great responsibility" speech. Cue tears.</p> <p>Parker goes missing, his heart broken. Meanwhile, best friend Ned uses Doctor Strange's portal-maker finger-thing to search for Parker but finds... the wrong Peter Parker. Turns out, not just villains were brought into the MCU: Andrew Garfield and Tobey Maguire's web-heads are here, too. Together with MJ, they quickly manage to find Tom Holland's Parker and the trio set about creating cures for the villains.</p> <p>With the three Spider-brainiacs quickly cracking how to help the four-remaining evil-doers, they lure the villains to the newly shielded Statue of Liberty. There, they manage to turn Lizard back into a man, de-sand Sandman, and unplug Electro. All that remains is Green Goblin. Holland's Parker goes one-on-one with Osbourne, and almost kills him, but Maguire's Parker steps in, only to get stabbed by the Goblin. Holland's Parker is then flung the cure by Garfield's Parker, injects Goblin with it, and his aggressive toxins disappear, leaving a broken Norman Oscbourne behind.</p> <p>At the same time, Strange has broken free from the Mirror Dimension, and Holland's Parker asks him to undo everything with a spell – one that will make the world forget who Peter Parker is. Strange somewhat reluctantly agrees, casts the spell, and the multiverse-men are all sent back to their worlds. However, MJ and Ned forget Parker's existence, and after Parker visits MJ and sees that she's OK, he decides not to reintroduce himself properly. Parker rents an apartment in New York and goes about being a friendly neighborhood Spider-Man</p>
Ketos diet	<p>'Keto' has become a lifestyle buzzword. Ketosis is the process that occurs when your body burns ketones for fuel instead of burning glucose generated from carbohydrates.</p> <p>When you reduce your carb intake, your liver begins to turn fat into fatty acids and ketones, which in turn replace glucose as your primary energy source. So as well as burning your excess body fat for fuel, this prevents sugar-induced insulin spikes and post-carb slumps.</p>
	<p>The financial system is helping Canadians, but risks remain</p> <p>The impact of the pandemic on lives and livelihoods is beyond anything we've experienced in our lifetimes.</p> <p>Along with actions by the government and the Bank of Canada, a resilient financial system is helping Canadians through the COVID-19 crisis. But it will be a long, slow climb to get everybody back to work. A full recovery from the crisis will take time, and many risks remain.</p> <p>The longer the pandemic threatens jobs and incomes, the greater the risk of trouble for households with a lot of debt. Government support programs have bridged the financial gaps for people through the crisis, and lenders</p>

	<p>have been flexible about payments. The six-month deferrals that financial institutions offered are ending, though, so the next few months will be crucial.</p> <p>Businesses are also finding it hard to cover debt payments with lower revenues, especially those in-service industries such as restaurants and hotels. This too could become a bigger issue the longer the recovery takes.</p> <p>Canada's financial system has shown its resilience. It continues to work as a shock absorber, helping Canadian households and businesses deal with the economic impact of the pandemic."</p> <p>While low interest rates support recovery, they could have side effects later</p> <p>Higher household, corporate and government debt arising from the necessary measures to get through the crisis today will affect how vulnerable the financial system is in the future.</p> <p>The Bank will keep a close eye on how this evolves, particularly because we have pledged to keep interest rates low.</p> <p>Low interest rates support the housing market, and that's helping the economy recover from the crisis. Still, we and other policymakers will watch for signs that:</p> <p>housing prices are rising due to speculation, or</p> <p>buyers are taking on more debt than they can afford.</p> <p>The bottom line is that the private and public sectors together need to be acutely aware of financial system risks and vulnerabilities as the economy recovers."</p> <p>financial system.</p> <p>Physical damage to real estate, infrastructure and other assets from weather events such as storms and wildfires will almost certainly be more common in the coming years. Many businesses also face significant risks linked to the transition to a low-carbon economy.</p> <p>Businesses need a reliable, consistent and comparable way to measure and show their exposure to climate risks. Financial institutions, too, need to understand their exposures and be honest about them. That means having better information that combines climate analysis with economic and financial data.</p>
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	<p>We are working with other central banks and financial system supervisors to study how companies should weigh and disclose climate risks that affect them.</p>
biodegradable	<p>biodegradable and compostable are often used interchangeably but the fact is they are a very different process and impact on the environment differently.</p> <p>Biodegradable Material is not necessarily Compostable BUT Compostable Material is ALWAYS Biodegradable</p> <p>Biodegradable is a natural process where substances are broken down by microorganisms over varying periods of time with the correct level of heat, water and oxygen. Some substances can take up to decades to break down and can leave residue or toxins after they break down which harm the environment and therefore are not compostable.</p> <ul style="list-style-type: none"> • Biodegradable waste is PLASTIC, waste from carnivorous animals (eg. dogs & cats), tea & coffee bags made from synthetic fibres, citrus peel and onions (technically will compost but will take longer and can contain harsh chemicals), glossy or coated paper, sticky labels on fruits and vegetables, coal fire, sawdust from treated wood & synthetic fertilizer. Plastic is technically biodegradable, but it can take hundreds of years to biodegrade and is in no way compostable. Most plastic just breaks down into micro-plastics and ends up in our oceans. Plastic releases toxins and is consumed by our sea-life. Every piece of plastic ever produced is still on our Earth in some form, either in a landfill or the ocean. Reduce, Reuse, Recycle • Compostable Waste • Compostable is a natural process where substances are broken down by microorganisms over a shorter period of time, within 1 year, with the correct level of heat, water and oxygen. All compostable substances are biodegradable and degrade without leaving residue or toxins and therefore convert to nutritive soil. • If materials are placed in an environment without sufficient heat, water and oxygen the bio-degradation time-frame will be dramatically slowed. If an environment is too cold, organic material will not decompose (degrade). That's why food in your freezer is preserved. • Compostable waste is food scraps, cotton, wool, wood, human and animal waste, manufactured products based on natural materials such as paper and vegetable oil based soaps, etc. • Zero Waste Goals

	<ul style="list-style-type: none"> • So, it is best to purchase compostable items, they are better for the Earth as they can break down completely without harming the environment. Compostable items can be disposed of in a compost bin and when these items convert to nutritive soil, can be used in your garden. They go back to the Earth. Biodegradable items that cannot degrade into compost are disposed of in your waste bin and end up in landfills where they will slowly break down and release harmful toxins damaging the environment. • Greenwashing is "disinformation disseminated by an organization so as to present an environmentally responsible public image" • Products are sometimes marked eco-friendly when they are actually not. If a product is not compostable it is not eco-friendly, may take too long to break down (biodegrade) and may leave toxins or harsh chemicals on our Earth. <p>Don't be confused by biodegradable/eco-friendly labeled products. If they do not state that they are 100% compostable then they are not good for us or the environment.</p> <ul style="list-style-type: none"> • compostable/biodegradable cups, cutlery, plates, etc. made from corn starch, potato starch or sugar cane are just as bad if not treated correctly. They are non-toxic bio-plastics as opposed to petroleum-based synthetic plastics. These items, using PLA as a lining (which is derived from corn or potato starch), are not suitable for home composting as home composting does not provide a suitable environment in order for them to break down. <p>They need to be sent to (kerbside) industrial composting facilities as these facilities provide high temperatures and ideal conditions to break down waste. Unfortunately there are very few industrial composting facilities available.</p> <p>So, as plastic cannot break down completely and go back to the Earth safely, the best option is to recycle plastic. Turn it into something else that we can use rather than dispose of it. Even better again, reduce the production of plastic, finding alternative solutions, because it has got to a point that there is too much plastic to recycle and it is not always cleaned before it is put into the recycle bin and that's why it gets thrown away and ends up in places it shouldn't.</p>
Grass seed	<ol style="list-style-type: none"> 1. to cut the square and a spade to lift it. 2. Lightly fork over the soil in the base of the removed square. 3. Sprinkle some crumbly top soil or compost over the base of the removed square. 4. Scatter the grass seed over the base at a rate of 15-25g per sq m (½–¾oz per sq yard) if no sowing rate is given on the packet or by the supplier.

	<ol style="list-style-type: none"> 5. Cover the seed with a light sprinkling of top soil or compost to hide it from the birds. 6. Water in with a watering can fitted with a fine rose.
yard	<p>The yard is the unit applicable in the United States and the United Kingdom, along with other American countries, for the measurement of length. It is not used globally as the unit for length. One yard is equal to 0.9144 meters or 91.44 centimeters.</p> <p>Meter is the standard unit for the measurement of length. It is used globally and is the fundamental unit in the International Unit of Systems for length.</p>
COVID-19 vaccine Canada	<p>Moderna and Pfizer-BioNTech vaccine candidates both operate using the same technology known as messenger RNA (mRNA). While they both sound similar, they are composed of different mRNA molecules and use slightly different delivery systems. The vaccines in essence create spikes that sit on the coronavirus, and when it's injected into your body, the immune system is able to create antibodies. If someone is then at-risk or has been exposed to COVID-19, the antibodies will be ready to attack the virus and subdue it.</p> <p>Both the vaccines need to be used twice, with the Pfizer one requiring an injection with three weeks of the original shot and Moderna's being a month difference.</p> <p>Efficacy</p> <p>Moderna's vaccine efficacy against COVID-19 was 94.1% after the second dose had been injected and did exceptionally well against not only preventing COVID-19, but also limiting its severity.</p> <p>In total, there were 30,000 people involved in the study, with half receiving a placebo (plə'si:bou). 15,000 that received a saline shot, while another 15,000 received a vaccine and only 11 of them developed COVID-19, and nobody became seriously ill.</p> <p>Storage</p> <p>Storage becomes a challenge, especially with the Pfizer vaccine which requires storage at temperatures below -70 C. The company has created proprietary packaging so that they can last 10 days without specialized storage but will ultimately require proper storage.</p> <p>The Moderna vaccine is a little more forgiving and can last up to 30 days in a common fridge and requires only a -20 C freezer.</p>

Useful Grammar (In and at)	<p>People are usually using in to note a general location and at for a more specific location.</p> <ol style="list-style-type: none"> 1. I'm in the building, at the front desk 2. I live at 210 Woodridge crescent in Ottawa .
Useful Grammar (Article)	<p>The number one rule is this: if a word is <u>countable</u> (e.g. one book, two books), you must always use an article</p> <p>The article A is used before singular, <u>countable nouns</u> which begin with <u>consonant</u> sounds.</p> <p>Examples:</p> <ul style="list-style-type: none"> • He is a teacher. • She doesn't own a car. • I saw a bear at the zoo. <p>The article AN is used before singular, <u>countable nouns</u> which begin with <u>vowel</u> sounds.</p> <p>Examples:</p> <ul style="list-style-type: none"> • He is an actor. • She didn't get an invitation. • I saw an eagle at the zoo. <p>Remember that A(AN) means "one" or "a single". You cannot use A(AN) with plural nouns.</p> <p>Examples:</p> <ul style="list-style-type: none"> • I saw a bears in Yellowstone National Park. Not Correct • I saw bears in Yellowstone National Park. Correct <p>If there is an adjective</p> <ul style="list-style-type: none"> • He is an excellent teacher. • I saw a really beautiful eagle at the zoo. <p>Use A before words such as "European" or "university" (European and university has a "Y" sound, I only have an hour for lunch.</p> <p>THE is called a definite article. "Definite" means "specific".</p> <ul style="list-style-type: none"> • I have a cat. The cat is black. • There is a book in my backpack. The book is very heavy.

	<ul style="list-style-type: none"> • Did you read the book which I gave you? <p>Never use a or an with a word that is plural (e.g. books, trees) or uncountable (e.g. water, advice):</p> <p>I asked her for advice. ✓</p> <ul style="list-style-type: none"> • Curiosity is a great trait. Uncountable • Water is an important resource. Uncountable • Vegetables are good for you. Plural countable <p>Do not use THE with the names of most countries unless the name contains a word such as "States", "Kingdom", "Republic", "Emirates", "Union", "Coast", etc.</p> <ul style="list-style-type: none"> • I love Italy. • John used to live in Japan. • He lives in the United States. <p>SIMILARLY: Don't use THE with states, provinces, and cities unless THE is specifically part of the name or contains a word such as "Territory" or "Coast".</p> <ul style="list-style-type: none"> • He lives in California. • Ladakh is in India. <p>The Northwest Territories is a province in Canada.</p>
compound sentences	<p>join independent clauses</p> <p>I like coffee. Mary likes tea. → <i>I like coffee, and Mary likes tea.</i></p> <p>Mary went to work. John went to the party. I went home. → <i>Mary went to work, but John went to the party, and I went home.</i></p> <p>Our car broke down. We came last. → <i>Our car broke down, so we came last.</i></p>
Simple compound complex	<p>In English grammar, we use the word 'subject' to talk about the person or thing (a noun or pronoun) that does the 'action'. .</p> <p>sentence may be one of four kinds, depending upon the number and type(s) of clauses it contains.</p> <p>An independent clause contains a subject, a verb, and a complete thought. Example: I wrote my first novels last year</p> <p>A dependent clause contains a subject and a verb, but no complete thought. Example: After I wrote my first novel last year</p>

1. A **simple sentence** has one independent clause.

Example:

Tom reads novels.

Tom reads newspapers.

Tom reads novels and newspapers. (compound direct object)

Tom reads and enjoys novels. (compound verb)

Tom and Harry read novels. (compound subject)

Tom and Harry read and enjoys novels and newspapers.

Punctuation note: **NO commas separate** two compound elements (subject, verb, direct object, indirect object, subjective complement, etc.) in a simple sentence.

2. A **compound sentence** has two independent clauses joined by
A. a coordinating conjunction (for, and, nor, but, or, yet, so),
B. a conjunctive adverb (e.g. however, therefore), or
C. a semicolon alone.

Example: (to make A, B and C above)

A. Tom reads novels, but Jack reads comics.

B. Tom reads novels; however Jack reads comics.

C. Tom reads novels; his friend reads comics.

Punctuation patterns (to match A, B, and C above):

A. Independent clause, coordinating conjunction independent clause.

B. Independent clause; conjunctive adverb, independent clause.

C. Independent clause; independent clause.

3. A complex sentence has one dependent clause (headed by a subordinating conjunction or a relative pronoun) joined to an independent clause.

Example: A. Although Tom reads novels, jack reads comics.

B. Jack reads comics although Tom reads novels.

C. Jack Smith, who reads comics, rarely reads novels.

D. People who reads comics rarely read novels.

Punctuation patterns (to match A, B, C and D above):

A. Dependent clause, independent clause

B. Independent clause dependent clause

C. Independent, nonessential dependent clause, clause.

D. Independent essential dependent clause clause.

4. A compound-complex sentence has two independent clauses joined to one or more dependent clauses.

Example: While Tom reads novels (dependent clause), but Sam reads newspapers (independent clause).

	Jack, who reads comics, rarely reads novels (dependent clause, independent clause); however, tom enjoy novels (independent clause)
Moore's Law	<p>Moore's Law is a computing term which originated around 1970; the simplified version of this law states that processor speeds, or overall processing power for computers will double every two years. To break down the law even further, it specifically stated that the number of transistors on an affordable CPU would double every two years.</p> <p>Network capacity. Butter's law says that the amount of data coming out of an optical fiber is doubling every nine months. Thus, the cost of transmitting a bit over an optical network decrease by half every nine months.</p>
boilerplate	refers to a message used with minimal effort for multiple different situations. Examples include official statements from government officials like "Our thoughts and prayers go to those affected" or messages left from companies' staff like "Thank you for contacting us.
Letters -1	<p>There are few options. If I had to make a choice, however, there are several reasons why I would go for option B.</p> <p>Firstly, it is fast .</p> <p>Secondly, safe</p> <p>Finally, We can merge back</p> <p>So for the reasons that I have outlined, I feel option B is the better choice for me.</p>
ThreatNet	The Cisco Product Security Incident Response Team (PSIRT) is a dedicated, global team that manages the receipt, investigation, and public reporting of security vulnerability information that is related to Cisco products and networks. ThreatNet is a smart tool that automates evaluation of PSIRT/CIAM (Cisco's Internal Alert Management platform) alerts to the maximum extent possible. The tool can automatically file defects for new, duplicate or not applicable alerts, and move them to the proper state.
Letters-1	<p>Hi</p> <p>I hope you are well and staying safe at this time. We understand that a lot of companies have paused on hiring to make sure everyone's health is protected and secure I understand if you are not looking for opportunities at this time.</p> <p>However, I would still like to connect with you to discuss the market and as well as what would be important to you when it comes to a position and company.</p> <p>We are working with an enterprise client who is looking to bring on a Front-End Developer for a 3-month contract, with a potential for long term. The must-have skills are React and Typescript. This is for the client in Toronto, but the contract can be done remotely.</p>

	<p>Clients are now interviewing and onboarding remotely, so if you are interested in discussing the role as well as other opportunities that may be of interest to you please let me know and we can set a time to discuss further details. I can be reached at sgupta@affinity-group.ca</p>
Letters-2	<p>I am hoping that you can be of some help with a problem I am getting with my internet. I started to encounter problems with my connection seven days ago. Every few hours I lose my connection and need to restart my computer to reconnect, when I first reported the problem. Your company send a technician to look. he said it was probably problem with modem. he replaces modem but it works for some time only.</p> <p>I run a online business from my home, and depend on reliable internet. I cannot afford to go another week with inconsistent internet connection. I appeal to your expertise in helping me with this matter. perhaps you could send a more experienced technician to come or take a look yourself. I am hoping you can take care of this problem within the next week. Before I forced to change to another provider.</p>
Online v/s offline education	<p>Every learning mode has their own pros and cons. Nobody can guarantee a single learning mode to be 100% perfect.</p> <p>Online learning gives you a flexible, affordable, customized way of learning. You can study from where you want by simply logging into your student account and can even interact with the fellow students and online instructors through the learning forum webinars.</p> <p>While in the traditional campus learning you have to have a lot of obligations which require to be fulfilled.</p> <p>Moreover, practical training-based subjects needs more mental attention and live project demonstrations of the overall development of the students. These are not quite possible with the online learning modules.</p> <p>Another point I would like to focus onto is the campus life. Every single teenager craves for a campus life of their own to make memories that would be with them throughout their lives. In case of online learning courses, you will be totally devoid of that.</p>
Letter -3	<p>I am vishal, a resident of 210 Woodridge crescent. Through the column of your esteemed daily, I wish to draw attention of the transport authorities towards the hardships that the residents of sector 45 have been experiencing on account of the inadequate bus service.</p> <p>Every morning a large number of people take bus at the main bus stop of this area to reach their workplace. Besides, there are large number of students who travel on bus to reach their respective schools and colleges. But the existing bus service is far from meeting the requirements of the public. Most of the buses that touch this spot are packed with passengers from other areas by the time they reach sector 5 bus stop. So they can accommodate very few customers at this stop.</p>

	<p>The situation is worse at peaks hours when most of the buses do not even stop here and as a result people reach late at their designated places. The authorities are requested to introduce new bus services to start from this area as it would be huge help for the public.</p> <p>I hope you will publish my letter in your esteemed newspaper and bring this serious problem to the authority's attention</p>
Virus	<p>A parasite is an organism that lives in or on another organism. It depends on its host for survival, and it might cause disease .</p> <p>Viruses are parasites. Viruses are simply packets of nucleic acid either DNA or RNA surrounded by a protein shell and sometimes fatty materials called lipids</p> <p>This coating allows them to remain dormant outside a living host and survive extreme conditions which would kill even the hardiest of bacteria.</p> <p>They are somewhat in-between living and non-living - they are biological agents but they lack any of the characteristics of other living things and seem to exist solely for reproduction of their kind.</p> <p>Viruses invade living hosts and hijack their cells to force them to become factories for the production of more viruses</p> <p>They're good at camouflage because they hide within the hosts own cells and use the "cell markers" on the host to create a protective envelope around themselves to protect from white blood cells or antibodies.</p> <p>Viruses are usually much tinier than bacteria, but they can be gigantic</p> <p>Antiviral treatments, which are the only way to kill viruses, work by disrupting the method by which viruses work inside the host cell and stopping them reproducing or by making them more "visible" to the body's defense systems so that they can be targeted and eliminated. They must also neutralize any toxins released by the virus.</p> <p>corona virus COVID-19 appears to be a positive-stranded RNA virus with a crown like appearance when observed under electron microscope.</p>
COVID-19	<p>the rate of disease in a population.</p> <p>morbidity and mortality might be averted if all long-term care facilities take steps now to prevent exposure of their residents to COVID-19.</p> <p>Shops can be opened in staggered manner from 7 am to 9 am ... The shops with even number will function on Monday and those with odd number will operate on Tuesday,</p>

	<p>The simultaneous presence of more than one health disorder in a person is known as comorbidity. These disorders may exist independent of each other or may be interlinked due to the same underlying causes.</p> <p>For example, a person with obesity often suffers from heart disease and/or diabetes.</p>
TL	<p>Hello Team,</p> <p>Please join me in congratulating Vishal on his promotion to Technical Leader. This promotion is thoroughly deserved, and it is a privilege of mine to be announcing the same.</p> <p>Vishal has demonstrated very strong leadership and execution in numerous features over past 10+ years. He is extremely passionate about high quality deliverables and always seeks ways to improve the code he is working on. He has a solid track record of a number of high-quality and on-time deliverables. In addition, he has provided strong technical leadership across different teams.</p> <p>Vishal is extremely committed to the team and his versatile experience and expertise are often sought after by several team members. Vishal has great ability to adapt to changing priorities, is a pleasure to work with and is ALWAYS available to help.</p> <p>Thank you Vishal for all your contributions and congratulations on a great job in reaching this milestone in your career. The journey continues</p> <p>Regards,</p>
ALL hand	<p>Team,</p> <p>As we continue to rebound from COVID 19 setback, I am increasingly learning more about our ever resilient and innovative teams. None of the lock down stuff or working away from office is slowing us down.</p> <p>I look forward to connecting with you in our Thursday all hands. Thank you, together we will continue to lead the recovery and emerge stronger. Stay safe and stay healthy.</p> <p>We are indeed ONE great team....</p>
Electric bill	<p>Dear</p> <p>I am writing to inform you that upon receipt of our electric bill for the past month, we noticed that there was an 80% increase. We find this quite alarming because we have been consistent with our consumption, and nothing has changed in the past few months for us to expect such a substantial rise in our bill. Could you please take a look into this and see if there was some mistake in the reading? We hope to receive the rectified bill soon so that we can settle our obligations for this month as soon as possible. Thank you.</p>

Online /offline fireindship	<p>Online friendships have their pros and cons.</p> <p>Pro. You can be friends with people from different countries.</p> <p>The Internet has no boundaries, save time</p> <p>Con.</p> <p>You won't be able to meet all of your online friends.</p> <p>There is no body language and intonation (the rise and fall of the voice in speaking.). Communication without body language and intonation can lead to misunderstandings. Sadly, emoticons don't always help</p>
RSU vested	<p>RSUs get taxed as regular income on the day you receive the stock (the vesting date), taxed based on the stock price that day. Typically, some number of shares get withheld to cover taxes, just like money gets withheld from your salary. This may or may not be enough to cover your eventual tax obligation at tax filing time (you may have to pay estimated taxes)</p> <p>When you sell them, you also get taxed on the short- or long-term capital gain, depending on the amount of time between vest date and sell date. (Or if it's a loss, the usual capital loss rules apply)</p>
SAM email	<p>There is an effort underway in the jdb branch to prepare the NXOS components to run as 64-bit applications.</p> <p>Please familiarize yourself with the contents of the wiki:</p> <p>If you haven't been involved in the 64-bit effort, please read the wiki so that you are not introducing additional technical debt with the feature / sustaining work you are doing.</p> <p>I hope this didn't come off too preachy, but how well the project goes to bring up the system in 64-bit relies heavily on how good of a job we all do at updating the code to address these warnings.</p>
Greenfield project	<p>A Greenfield project means a work not following a previous one; In infrastructure projects on unused lands where there is no need to remodel or demolish an existing structure are called Green Field Projects. The projects which are the projects which are modified or upgraded are called brownfield projects.</p>
oven	<p>In simple terms, a regular oven uses two heating elements: one element on the top of the oven and one at the bottom of the oven. The broil setting will only heat the upper element and leave the bottom element off. The bake setting uses both top and bottom elements to evenly bake the food from the top and bottom in the oven.</p>
EMAIL 2	<p>From our component perspective, we have gone through all the information that is available. As outlined earlier, with the information that is available,</p>

	<p>we do not see any issue. Let's wait for Vishal's feedback on whether he is able to glean (extract) any further insights with the available information</p> <p>Do you know why these vital data points were n't captured during the MW?</p>
Email	<p>Hello Team,</p> <p>With mixed feelings, I let you know that Musa has decided to pursue an opportunity outside Cisco/Ottawa. His last day in the office will be Oct 20. Of course, we will all miss him for the wonderful journey together. We also wish him all the very best in his new chapter in his career. Good luck Musa</p> <p>Regards, Junaid.</p>
City life	<p>City life has several drawbacks. Firstly, the cost of living in a city is usually much higher than in a small town or village. Inhabitants of cities have to pay higher prices for housing, transport, and even food. Secondly, urban areas tend to suffer from social problems such as high crime and poverty rates in comparison with rural areas. Finally, the air quality in cities is often poor, due to pollution from traffic, and the streets and public transport systems are usually overcrowded. As a result, city life can be unhealthy and stressful.</p>
Namya emails	<p>Dear Madam,</p> <p>I have attached my work assignment to this email. If you have any difficulty opening it or reviewing it, please let me know.</p> <p>Thank you.</p>
Imran emails	<p>hypothesized :to give a possible but not yet proved explanation for something:</p> <p>As hypothesized the problem predates current release. current release exacerbates and accelerates the OOM failure.</p> <p>First, I would like to thank the team for a very long Debug session. Second, due to unavailability of the test system, no progress can be made until further experiments are concluded and results are reviewed. On the technical front, the evidence reviewed so far, and the theory put forth, is the 16G SUP-A is perhaps RAM marginalized.</p>
Letters-1	<p>Hi Jay,</p> <p>I am a resident of Bayshore and would like to register my daughter (7 years old) for the skating lessons. Please give me more details regarding the timing, fee, etc.</p> <p>Thank you, Vishal</p>

Sugan email	<p>Vetted is having put someone or something through an extremely careful examination.</p> <p>All the changes for compile errors and warnings are vetted in a private workspace.</p>
Letters-2	<p>After spending nearly four years in the cisco, I now move on to explore new opportunities. These have been some of the most fruitful years of my career. I shall now be pursuing a postgraduate programmed in management at the Indian School of Business, Hyderabad in the coming year. At the outset, I wish to extend my most sincere gratitude to my managers for their continued guidance and encouragement, right from my early days as a campus-recruit in the team. Their support in helping me shape my career at Cisco is much appreciated, and the exciting opportunities provided to work on some of the most advanced features during this period have been truly satisfying. My sincere thanks to all the members of my team for making my journey most wonderful and memorable! Working with such motivated peers towards these initiatives has not only been a great privilege but has also allowed me to make some great friends across Cisco. My sincere thanks to everyone in the senior management who showed us the light at various stages of these programmers and helped us in effectively channelizing our efforts to take them forward.</p>
Letters-3	<p>Hi all,</p> <p>As many of you know, today is my last day in Cisco. After 6 years and 6 months in this family, I have decided to pursue an opportunity outside. It's been an exciting and memorable journey and it will always stay with me. I have worked with many talented people and learned so much from every one of you I have worked with. It's been great interacting and knowing each one of you. Cisco is a great place and that's because of you. I'd like to sincerely thank you for every experience shared, opportunities offered, and friendship made. I have enjoyed the time here and I wish you all the best in the future.</p> <p>This is not a goodbye, it's just a see you later. My contact info is below and let's keep in touch.</p>
Letters-5	<p>Dear George,</p> <p>Congratulations on your promotion to technical lead. You have done a fine job there for many years, and you deserve the recognition and responsibility of the position.</p> <p>Best wishes for continued success in your career.</p> <p>Yours sincerely, John</p>

Letters-6	<p>Leadership transitions are a very natural and normal part of a company transformation. While it can be hard to see good leaders go, it gives other talent a chance to step up and it gives the company a chance to bring in new perspectives". We give them multi-tasking, leadership roles and enough opportunity to prove themselves and excel. We guide them, groom them for leadership right from beginning.</p>
Letters-7	<p>I had got the opportunity to work with him on several projects in our college, but it is his sheer dedication towards his work makes him a standout person in the crowd. He is also a very trustworthy person, which is a very rare quality to be found nowadays. Also, his never give up attitude is an asset to him. I am sure he will reach the pinnacle of success wherever he goes. Wishing him luck & success in his future endeavors</p>
Letters -6	<p>Hi.</p> <p>I am a tenant at 210 Woodridge crescents, which is a property I rent through your agency.</p> <p>I am writing to complain about the heating system, which has not been working for over a week now. In fact, I contacted your office by phone last week and Informed Rebecca, the property manager, of the situation. She informed me that the problem would be fixed immediately, and she would arrange for a tradesman to come out.</p> <p>However, I have not heard back from her in over a week now and the heating system is still not working. As it is winter used of the heating system is desperately required. likewise, the lack of a timely response after making the initial phone call last week is unacceptable.</p> <p>Given the situation, I would like to hear your explanation. Additionally, Could you please arrange for the system, to fixed immediately</p> <p>yours faithfully, Vishal</p>
artifact	<p>The word artifact often appears in software development, software development cycles, effort estimation, etc.</p> <p>In software development life cycle (SDLC), artifact usually refers to "things" that are produced by people involved in the process. Examples would be design documents, data models, workflow diagrams, test metrics and plans, setup scripts, ... like an archaeological site, anything that is created could be an artifact.</p>
crush	<p>a strong but temporary feeling of liking someone:</p> <p>She has a crush on one of her teachers at school</p>

Advice v/s Advise	<p>Advice is a noun, "I need someone to give me some advice."</p> <p>Advise is a verb For example: "I advise everybody to be nice to their teacher."</p>
Premium builders	Urbandale, Cardel, Tartan, Tamarack, Rich craft
Economy builders	Minto, Mattamy, Phoenix, Cisco office Kanata North
exacerbated	<p>make (a problem, bad situation, or negative feeling) worse.</p> <p>"the exorbitant cost of land in urban areas only exacerbated the problem"</p>
EPIDEMIC	<ul style="list-style-type: none"> •AN EPIDEMIC is a disease that affects a large number of people within a community, population, or region. •A PANDEMIC is an epidemic that's spread over multiple countries or continents. •ENDEMIC is something that belongs to a particular people or country. •AN OUTBREAK is a greater-than-anticipated increase in the number of endemic cases. It can also be a single case in a new area. If it's not quickly controlled, an outbreak can become an epidemic.
Repatriate	<p>return to one's own country.</p> <p>Air Canada's ongoing efforts to repatriate Canadians</p>
Subtle	<p>not easy to notice or understand unless you pay careful attention</p> <p>The pictures are similar, but there are subtle differences between them</p>
Render	<p>to cause someone or something to be in a particular state:</p> <p>New technology has rendered my old computer obsolete</p>
Macro environment	A macro environment is a set of external conditions that affect a business'
Draconian law	<p>extremely severe</p> <p>He criticized the draconian measures taken by the police in controlling the demonstrators.</p>
insidious bug	<p>Proceeding in a gradual, subtle way, but with harmful effects.</p> <p>an insidious bug.</p>
Coarse sugar	Coarse sugar has a larger crystal size than regular sugar.
Discreet	If you are discreet about something you are doing, you do not tell other people about it, in Discreet Relationship
ingenuity	someone's ability to think of clever new ways of doing something:

	Drug smugglers constantly use their ingenuity to find new ways of getting drugs into a country.
Preoccupied	I keep losing focus and my mind is preoccupied with my own thoughts. too preoccupied with her worries to enjoy the meal
impaired driving	It means operating a motor vehicle while you are affected by alcohol. Legal or illegal drugs
ratify	make an agreement official: Many countries have now ratified the UN convention on the rights of the child. The decision will have to be ratified (= approved) by the executive board.
Freelance	working for different companies at different times rather than being permanently employed by one company. "a freelance journalist"
sales pitch	A talk or a way of talking that is intended to persuade you to buy something: I didn't want to listen to his sales pitch
congruent	Relating to geometric figures that have the same size and shape. MPLS-TP is a packet transport technology that incorporates congruent paths, In an MPLS network, LSPs are unidirectional,
Heavy lifting	Hard or difficult work. The heavy lifting in this business is in designing external distribution systems".
Glean	we might be able to glean on useful information logs.
Ve.gan	Vegan a person who does not eat or use animal products. "I'm a strict vegan" .
Trespassing	Enter the owner's land or property without permission. "there is no excuse for trespassing on railroad property"
Prune	To cut off branches from a tree, bush, or plant, especially so that it will grow better in the future: She spent the afternoon pruning roses. She sent her résumé to 50 companies but didn't even get an interview.
Affect/effect	An action (to affect) has to occur before you can have a result (an effect). Downed Power Line Affects Customers." the lethal effects of hard drugs",

Biopic	a film about the life of a real person . The movie is a biopic based on the life of former Prime Minister Manmohan Singh
Paramedic	A paramedic is a specialist healthcare professional who responds to emergency calls for medical help outside of a hospital
Pier	a platform supported on pillars or girders leading out from the shore into a body of water used as a landing stage for boats.
Rabbit hole	extremely engrossing and time-consuming topic. Are you sure you're ready to go down the rabbit hole?
statutory holiday	a public holiday; a holiday all workers are entitled to very unpleasant or bad, causing strong feelings of dislike:
des·pi·ca·ble	very unpleasant or cruel despicable behavior, He's a despicable human being!
heist	Robbery, a \$2 million jewelry heist
infallible	incapable of making mistakes or being wrong. "doctors are not infallible"
patronize	to be a regular customer of a shop or restaurant, etc.: The restaurant was patronized by many artists during 1920s.
spur	to encourage an activity or development, The huge new factory spurred economic growth in the entire region.
foyer	an entrance hall or other open area in a building used by the public, especially a hotel or theater. "the foyer of the concert hall"
forfeit	lose or be deprived of (property or a right or privilege) as a penalty for wrong doing. "those unable to meet their taxes were liable to forfeit their property"
Plagiarism	to use another person's ideas or work and pretend that it is your own: The book contains numerous plagiarized passages.
Forge	to make an effort to develop a successful relationship with a person, organization, or country The prime minister is determined to forge a good relationship with the country's new leader. They agreed to forge closer economic ties.
Office letter-1	Hi team! With quarter end just a couple of days away, I want to thank all of you for the incredible efforts you've been making to support our customers and

	<p>partners in an exceptional time. Way to go!</p> <p>I also recognize that since we're all working from home right now, we are all missing our quarter end lunch tradition. It's been an important ritual that's helped fuel our momentum going into the final stretch – so we've decided to adapt it in true Cisco spirit.</p> <p>Take care,</p>
Office letter-2	<p>Hello all,</p> <p>I have decided to accept an opportunity outside of Cisco. I'll be transitioning out of the company in the next few days.</p> <p>It has been a remarkable journey with Cisco and I cannot thank each of you enough for all the accomplishments that we have achieved together over the years. In EN Operations, we have developed a unique, multifaceted team that has excelled in areas from strategy to execution, and from business development to engineer experience.</p> <p>We have led the delivery of many large portfolio refreshes at scale, in all areas of enterprise networks. We've led many cross-functional, company-level initiatives from enabling adoption to driving excellent customer experience. I'm proud to have been part of the effort to transform our operating model to deliver software and solutions with agility. We have been the first group to deploy the power of analytics, AI/ML for Planning, Quality, and Operational Management of the business.</p> <p>More than anything else, it is the trusted relationships that we have developed across the functional groups and leadership at the company level that enabled this great journey. I will miss working with this team but take with me great memories reflecting our time together.</p> <p>I wish you all and Cisco great success and growth in the years to come.</p>
Office letter-3	<p>Team,</p> <p>By now, I hope you have seen Scott's org evolution email.</p> <p>I am excited to be taking on a new assignment in our IBNG organization starting next week. I wanted to communicate with you before I take on this new role.</p> <p>The NX-OS Fabrics team a diverse and close-knit one; and we have accomplished a lot together.</p> <ul style="list-style-type: none"> - defining a compelling strategy and solution-architecture across the Nexus/MDS product line - delivering a very credible 'flexibility of choice' value proposition for DC customers

	<ul style="list-style-type: none"> - revamping NX-OS and making it a best in class Networking Operating System for DC deployments - establishing DCNM as a very credible domain controller for IP/SAN solutions to deliver automation and visibility outcomes - delivering a very compelling Day2-Ops solution under the Network Insights umbrella - consistently executing with high bar on quality, scale, security, and release fidelity - building really strong Escalations and Ops functions - creating a very cohesive organization across various geographies <p>We did all this, while constantly pushing ourselves and our teams to be the best that we can be.</p> <p>I wanted to acknowledge and thank each and every one of you for the wholehearted support and trust you gave me. Now, as the NX-OS and ACI tributaries merge to become an even mightier river for the DC-Networking franchise, I feel very comfortable to entrust the NX-OS Fabrics franchise to the able hands of Ronak Desai.</p> <p>It has been a privilege and honor to serve as your leader, and I look forward to closely collaborating with you as we go after amazing outcomes and shared successes as a part of the IBNG organization.</p> <p>--Venu</p>
Skirmish	<p>.a short argument:</p> <p>There was a short skirmish between the two of them over who would pay for the meal.</p>
manoeuvres	<p>a movement or set of movements needing skill and care:</p> <p>Reversing round a corner is one of the manoeuvres you are required to perform in a driving test</p>
JANITOR	<p>a person employed as a caretaker of a building; a custodian.</p>
squalid	<p>Many prisons, even today, are overcrowded and squalid places.(dirty)</p>
tapestry	<p>a piece of thick textile fabric with pictures or designs formed by weaving coloured weft threads or by embroidering on canvas, used as a wall hanging or soft furnishing.</p>
Bangalore	<p>Bangalore is now being termed as the ‘Garbage City’. The massive quantity of garbage poses extreme threats to the population, with a stench (a strong and very unpleasant smell.)Which hovers (remain in one place in the air.)On the city day and night. Today, apart from trash, the city faces several</p>

	<p>chronic problems such as probably the worst traffic in the country, high population, water shortage, flood and bad attitude of the mixed breed of immigrants.</p> <p>The worst was seen last year when the lakes started frothing and catching fire due to the presence of toxins. The foam coming out of such lakes are carcinogenic and can cause difficulty in breathing</p>
	<ol style="list-style-type: none"> 1. It was the height of summer, and the land was parched (dry)and brown. 2. The country roads are quite perilous. (dangerous) 3. Many prisons, even today, are overcrowded and squalid places. (dirty) 4. sagacious person/comment/choice:having or showing understanding and the ability to make good judgments: 5. colossal wooden statue, decorated in ivory and gold. 6. very beautiful and delicate:an exquisite piece of china 7. Look at this exquisite painting. 8. How do I shovel snow? 9. Snowflake :a small piece of snow that falls from the sky. Snowflakes 10. are sometimes represented as six-sided crystals on Christmas cards,decorations, etc. 11. Frostbite is when exposure to low temperatures causes freezing of the skin orother tissues. 12. Proposition an offer or suggestion, usually in business: 13. He wrote to me last week regarding a business proposition
Executive letters	<p>Hi All,</p> <p>As we scramble to close out the year, it's easy to get caught up in the day-to-day, but I want to take a moment to reflect on all we have accomplished in 2021. There is a remarkable amount to be proud of. If you missed the EN&C All Hands, you can catch the replay where we highlighted some of the many milestones this year.</p> <p>We introduced groundbreaking technology. We simplified our products and continue to more tightly integrate and coordinate our portfolio. We aligned our teams to better serve our customers and reached new record-breaking adoption milestones (adoption is the purest form of flattery). Through it all, this team has stayed focused on our users, and I think it has made a huge difference. The demand for our products has literally never been stronger, and it speaks to the passion, talent, and focus of this team.</p> <p>Looking to next year and beyond, there is so much innovation ahead of us. We will provide our customers more flexibility and choice. We're advancing our as-a-service motion and flexible consumption for our customers. We're driving seamless, intelligent, secure experiences for our customers, and</p>

we're building a platform suite which will be the envy of the industry. We'll see these plans and more to come in 2022.

I have so much gratitude for this team — for the ways that you come together to support our customers, partners, and each other. I'm impressed with and inspired by all the ways you give back to your communities.

I really encourage you to unplug and recharge these next few weeks. I wasn't always a believer in shutdown, but those days are long gone. It is so important for all of us to take time for ourselves.

I have a great deal of hope for the new year and the possibility it brings for all of us, and for Cisco. Have a happy holiday season, and rest well.

Todd

Hi Team,

2021 was certainly another year for the history books and one where we continued to see this team achieve the incredible. We also saw hope emerge with friends and families reuniting, schools back in session, and new and safe ways for us to once again enjoy the little things perhaps we previously took for granted. We've had constant reminders that we are more resilient than we ever thought, and we've seen a glimpse into a future where our technology sits at the heart of the digital revolution.

Looking back on the year, we have a lot to be proud of. We've done amazing things to support our customers and partners, continue our own transformation, and help the world around us. It's taken a lot of flexibility, creativity, patience, and empathy and I want to thank each of you for everything you've done to bring us to this moment.

At our Check-In, we took some time to reflect on the year and look ahead to 2022. When I think back over the last 12 months, what stands out is how we've found ways to use our strengths and the new situations we've navigated to pave a path to new opportunities and define the next chapter for our business and our customers.

It's clear to me that our technology truly sits at the heart of the digital transformation companies around the world are looking to drive, and in our most recent quarter, we saw the strongest product order demand we've seen in more than a decade. At our Investor Day in September, we provided annual guidance for the first time ever, which underscores our confidence in the business, our customer priorities, and our ability to execute against our strategy. Our customers are designing their future today, and we are so fortunate to play such a powerful role in their success.

Innovation continues to come in all forms – in the technology we build, the programs we design and evolve to support our people, and in the tools and

	<p>operations needed to run our business and empower our teams. It's been constant, it has accelerated, and it's been inspiring to witness.</p> <p>While we do have incredible momentum, there are undoubtedly challenges ahead. We continue to find our way through this global health crisis. We've come a long way and there is a lot to be hopeful for, but there is still uncertainty about what is around the corner. We also continue to face component shortages in our supply chain impacting businesses across every industry, and ours is no different. This is the reality we're dealing with and the world our customers, partners, and peers are also living in. While it is frustrating, we have the best team in the world focused on this and doing everything they can to help us and our customers through it.</p> <p>Even with this dynamic environment, we've seen that with the right focus, technology, and people, we can persevere and continue to help our customers and partners successfully prepare for whatever might come next. We've stayed true to our culture, supporting each other through hard times, celebrating wins together, and continuing the dialog around even the most difficult situations. We've proven that when we work together with a foundation of respect and empathy, we can make a difference for those we serve, including our customers, partners, communities, and our teams. This is how we'll continue to bring our purpose to life, powering a more inclusive future for all.</p> <p>As I reflect on all that we have done and will do, I feel so incredibly proud to work alongside such a dedicated and committed team. We have all worked so hard this year, and we deserve to take some time for ourselves – to shut down and spend time with those we love, doing what makes us happy. Please take this opportunity to rest and focus on the things that truly matter – your health, your loved ones, and all the things that bring you peace.</p> <p>2022 holds so much opportunity and we'll need everyone ready to kick off the new calendar year with renewed energy and unwavering confidence. I know we can continue our momentum and capture what's ahead and I am excited to see how each of us shows up to do our part.</p> <p>Happy holidays and enjoy this much needed break!</p> <p>Chuck</p>
	<p>My Cisco family,</p> <p>After 21 years and 8 months, it is time for me to bid farewell. Friday, February 11th, 2022, will be my last day at Cisco. I have been fortunate to get the opportunity to work on some groundbreaking technologies and products at Cisco in the past 21+ years - Catalyst 6500, 7600 Routers, MPLS, Metro Ethernet, Catalyst 3850, Converged Access, Nexus platforms, DCNM, Nexus Dashboard and Nexus Dashboard as a Service to name a few. My family at Cisco has been witness to every major event in my life for the past</p>

	<p>21+ years and has supported me through all the good times as well as some trying times in my personal life. I consider it a privilege and will forever be grateful for getting the opportunity to work with some of the brightest minds in the industry and an amazing set of people across projects, teams, and geographies. I have built some lifelong friendships at Cisco that I shall always cherish. Thank you all for inspiring me to push myself and keep raising the bar. Thank you for the support, guidance, and friendship over the years. I have learned something from each one of you and I will always remember the influence that you all have had on my career and personal life.</p> <p>Cisco is one of the best companies to work for with an amazing culture that I'm surely going to miss. I will forever be rooting for Cisco. One of the hardest things about this goodbye is that I did not get the opportunity to meet most of you in person. I do hope that sometime in the future, our paths cross and I will get the opportunity to meet some of you face to face. But until then, I bid you all farewell and wish you all the very best !!</p> <p>Naoshad Mehta</p> <p>naoshad@gmail.com</p>
	<p>Team,</p> <p>I am writing to share that Roland Acra, CTO of Enterprise Networking and Cloud, is leaving Cisco. Roland has been a strong technical leader and advocate for the team and an indispensable coach and advisor to me. Please join me in thanking Roland for all his contributions to Cisco and in wishing him well in his next chapter.</p> <p>Under the leadership of Kip Compton, CTO and SVP, Strategy and Operations, we will evolve the CTO role and function by combining it with our EN&C Strategy & Operations team. Bringing these teams together under unified leadership reflects the critical role of technology in our strategy and will help accelerate our transformation. Caroline Ayre who leads Cisco's Global Lab Solutions and Shibu Thomas, who runs the Central Programs & Services Group, will report to Kip, effective immediately. Both teams play critical roles in our business, and their missions remain unchanged.</p> <p>I am incredibly optimistic and excited about what's ahead of us. Cisco is an extraordinary place to work. We are driving meaningful transformation for our customers, partners, and across Cisco as we focus on our purpose to power an inclusive future for all.</p> <p>With gratitude,</p> <p>Todd</p>

Moving to canada

1. Directly or indirectly, you will pay close to 50 cents from every dollar you earn to the Government.
2. When it comes to survival, everybody is for themselves, be it Canada/or any other country.
3. Good jobs are hard to come. Unless, you are Albert Einstein, but speak English/French with an accent, chances are eager to cut, in case there is a Canadian candidate. And let us face it not very many Einstein's leave their countries, they are worshiped there also.
4. in case you are sick of physical filth/dirt/stray dogs, cows and cats wandering around. (Yes)
5. Yes, there are success stories, those people are/were extremely smart, disciplined, and their teams were one of the very best. Their hard work could melt pure steel, and they are/were not complainers.
6. Absolutely not worth it!! Canada job market is very tight and super competitive. You will be competing against thousands of fellow Indians/asians for the same positions. I know a lot of family friends, cousins living in Canada that are highly skilled from India that are working at Wal-Mart or other small odd jobs because they can't find jobs related to their careers. Canada just doesn't have the job market and industries to support its workforce. Not mention when you do get a job there cost of living and taxes are extremely high. They have a 60/40 rule. 60 percent salary will go to taxes and 40 percent you keep just to make ends meat.
7. Immigration to Canada should be avoided at all costs if you have a decent paying job in India and if your doing something in your field. DO NOT waste your time in Canada, rather immigrate to U.S it has more to offer and plus jobs are plenty.
8. it depends on the type of Indian.If the Indian in question is an accomplished person with a great education, calibre to work hard and crack competitive exams (JEE, CAT), enter top schools in India (IIT/IIM etc.), then the answer is a clear NO. They will not find the kind of career acceleration and opportunities that India provides to its creme-la-creme.If the Indian in question is a run-of-the-mill graduate, who's tired with the Indian system, is fatigued with the work-life balance in India, doesn't see any hope of cracking a certain salary slab, then the answer is a absolute YES. They will get to live the 'coveted' western lifestyle, get away from nagging parents, may even make their relatives slightly jealous, earn and save in Canadian dollars.
9. Life in India is becoming tougher day by day.. and yes, life won't be easy in Canada too. .. But, in comparison to India, in Canada,

	<p>you will have safety for the women of your family, fresh air/water/food without any adulteration and in your workplace also there, you will be able to work for a fixed amount of time and then, you can spend the time with your family (in short you will have better work-life balance, which in India is next to impossible). In India, the private companies, just want to suck your blood as well as time and hardly any time is left for your family or for vacation... and slowly, the circumstances in India will bring the same hardship to the government employees too... and needless to say about every kind of unfair things happening in the India in the name caste, religion, creed, category etc... We, in India, are just forgetting that we get life only once... we should live and let live... Moreover, unfortunately, India as a country have very bad neighbours too and these neighbouring countries will also never allow you to live at peace...</p> <p>10. Weather:Let me get this right out the bat. Canada gets a bad rap for being inhumanely cold. As I write this answer it is -16 deg with a wind chill factor of -27 deg. However life goes on. People are at work and talk about the "coldness" all the time while also mentioning that it will be 2 deg on Monday. Yes Canada has cold winters but the infrastructure in all the cities are built to make life bearable in the cold. It still takes a bit of getting used to the coldness. The summers are largely enjoyable and warm with plenty of hiking trails, lakes and city parks to visit. Canada is truly a wonderful country with natural beauty. So if you value undisturbed nature it is worth it.</p> <p>11. . Wages: Not going to elaborate on this a lot. However Deepak is someone who places more weight of the amount of money. Canada is a social democracy that takes care of its people. There is a very large safety net for people living here. The pay is reasonable enough to live a comfortable life.</p> <p>12. Public Transit:I have visited all 3 cities that I mentioned and they have extremely good public transit infrastructure. I have never felt the need for a car while in any of the three cities</p> <p>13. People/culture: Generally Canadians are very friendly and welcoming to new immigrants. They value experiences and celebrate the diversity. There are numerous stories of strangers going out of their way to help other in this country. Like any country there are some people who are rude and annoying and ill-informed. Ignore them and Canadians are largely warm and friends people who want to drink their coffee/beer and complain about their hockey team</p> <p>14. to leave your motherland.To Earn MONEY.Freedom, happiness, cleanliness etc reasons come later when you literally ask whys and try</p>
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to justify your decision to leave your home nation. You don't know what and how much you are "leaving" behind to achieve a more great life!....an illusion of good life?! Everything is new and exciting in initial years. No pollution, freedom, everything you've heard, seen in your friends/relatives Instagram photos looks real! You keep saying yourself that your decision is best decision. Great life coming ahead. You start missing India. Your family., festivals; what Not! You don't listen any criticism of abroad. You keep saying yourself you achieved what many can just imagine. You are in dreamland! At night or in early morning, you think different! Sheer boredom, Why? Why? Purpose? What? Again you keep justifying your choices. Parents are happy and can take care of them! DIY, be independent, your own life...abroad taught many lessons! You've learned in India that kuchh(?) pane ke liye kuchh(?) khona padta hai...

Now you are in a phase in which you start demeaning/ignoring India. You see your friends living happy life in India. You don't think anything!....Again you justify your choice stating India's problems and everything negative!

Fast forward, you marry...then kids. Justifying 'choice' phase is still there. You decide to stay for kids. Kids grow. You 'spend' days. Kids are now adults. Birds fly. Their life...You keep justifying...justifying...

Ultimately, Regretting...Its too late...

No no, I learned a lot, changed a lot, my kids have great life ahead...Justify...!

In above all phases, you forget to "live"!

Justify....

you should do the following exercise by writing things down yourself:

- Do you have a choice between migrating - US/CAN/AUS - these are few countries which will give you citizenship.
- Are you Entrepreneurship Oriented/ Are product of top Indian Schools - IIT/IIM etc - then USA
- Are you - creative kind of person who likes to work in Film Industry / Space / Military - then US
- Are you - Doctor/Lawyer/CA - "the professional" - then US - relatively easy and standardized credentials recognition process.
- Do you like sports and want your home team to Win most of the time - then US
- If you're not Type "A" - achiever type personality and want a mediocre job with "free" mediocre health care, then Canada will work for you in majority of the time.

	<ul style="list-style-type: none">• The best Canadians have already left Canada for US! A little known truth which majority Canadian don't want to acknowledge. Indians at least acknowledge that India is a corrupt country and cannot provide opportunity to it's best of the best! Therefore, Sunder Pichai, Satua Nadella, etc. End up in USA.• One has to choose the country for his personality type - otherwise you'll be unhappy in the long run. It's like planting wrong plant in the wrong soil! It may flower, but the growth will be stunted.• These times are different - old type of work skills are not needed in the 21st century. With AI coming most of the Canadians will not have much to do. They already have mental health issues and Opioid Crisis due stagnant economies. Which no one wants to address, possibly no one knows how and politicians will make policy that will favor AI Lobbyist's in exchange for pecuniary gains. Middle Class - the backbone of society will be decimated.
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