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January, 2026 | Website: nationaltimesmedia.com

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CANADA - INDIA SPECIAL EDITION

CALGARY POLICE SERVICE

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Calgary Police Chief
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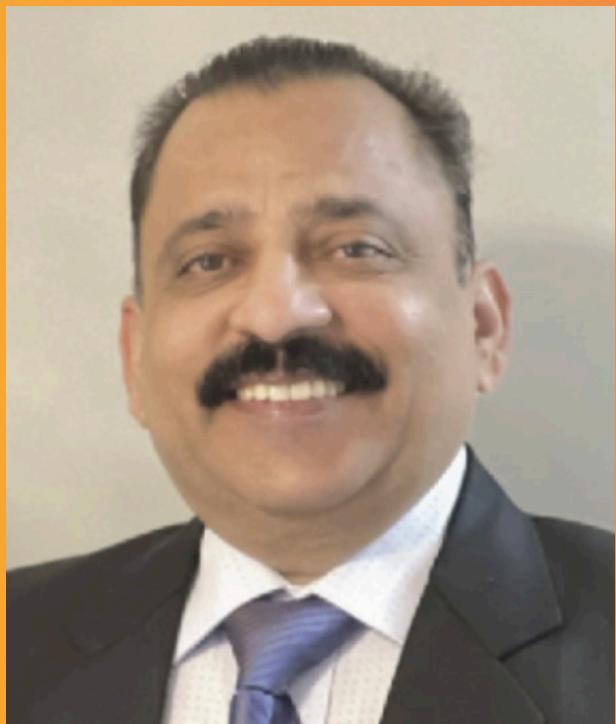
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Editor's Note



Editor's Note – Welcome 2026

Happy New Year! As we step into 2026, we are reminded that every new year brings opportunities to reflect, reset, and take purposeful action. This edition covers the stories shaping our world and our communities in the year ahead.

In Canada, we examine health system funding across three provinces, (Alberta BC & Ontario) exploring how resources are being used to improve patient care, address staffing challenges, and strengthen mental health services. We also highlight Canada's new immigration plans, updates to the Canada Pension Plan (CPP) and essential financial planning tips to help citizens prepare for a secure and prosperous year. One of the most talked about issues is the United Conservative Party (UCP) of Alberta's ongoing debate over whether the province should exit the Canada Pension Plan and create an Alberta Pension Plan.

*With regards,
Rajeev Sharma*



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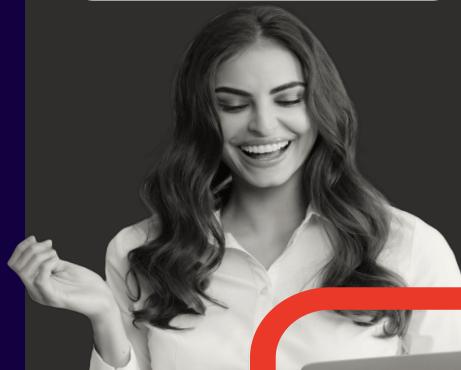


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Safeguarding a Growing City

Rajeev Sharma | National Times

As Calgary continues to grow and evolve, public safety remains a shared priority for residents, community leaders, and law enforcement alike. In an exclusive interview with National Times, Calgary Police Chief Katie McLellan speaks about the city's most pressing safety challenges, the importance of prevention-focused policing, and her vision for a safer, more inclusive Calgary as the city looks ahead to 2026.

National Times: What's Calgary's biggest public safety challenge right now, and how are you tackling it?

Chief Katie McLellan: Calgary's rapid growth brings both opportunity and complexity. Challenges such as social disorder, mental health-related calls, and emerging crime trends require a balanced response. The Calgary Police Service (CPS) is focusing on targeting serious and repeat offenders while strengthening partnerships with social services, health agencies, and community organizations. This collaborative approach allows us to address issues at their root and keep Calgary among the safest large cities in Canada.

National Times: How does CPS focus on preventing crime, not just



reacting to it?

Chief Katie McLellan: Prevention is central to everything we do. CPS uses intelligence-led policing and early intervention strategies to identify risks before they turn into crimes. Through school programs, youth engagement initiatives, and community outreach, we work closely with families and local organizations to create safer neighbourhoods.

National Times: What is CPS doing to build trust with marginalized communities?

Chief Katie McLellan: Trust is built through listening, respect, and consistency. CPS actively engages with Indigenous communities, newcomers, faith groups, and community leaders. Ongoing cultural awareness and bias-free policing training, along with transparency and accountability, are key to strengthening these relationships.

National Times: How is CPS addressing the rise in youth gangs and drug violence?

Chief Katie McLellan: We are using a comprehensive approach that combines

targeted enforcement with prevention. Specialized units focus on organized crime and drug trafficking, while community-based programs work to divert youth from gangs by offering positive alternatives and support.

National Times: With lower staffing, how do you ensure public safety and prevent officer burnout?

Chief Katie McLellan: Our people are our greatest asset. We are optimizing deployment, expanding civilian support roles, and using technology to support frontline officers. At the same time, we are investing in wellness programs, mental health supports, and recruitment to ensure long-term sustainability.

National Times: How is technology changing the way CPS fights crime in Calgary?

Chief Katie McLellan: Technology helps us respond faster and more effectively. Advanced data analysis, digital investigations, and improved communication tools enhance both public safety and accountability, strengthening trust with the community.

National Times: What's your message to Calgarians as we approach the holidays and look ahead to 2026?

Chief Katie McLellan: I encourage everyone to celebrate safely and look out for one another during the holidays. CPS is proud to serve this city, and by continuing to work together, I am confident we will build an even safer, stronger, and more inclusive Calgary in the years ahead.

Canada's Mortgage Reset: Stability Returns, but Strain Remains

Rajeev Sharma | National Times

As Canada moves through 2026, the country's mortgage and housing markets are settling into a new, steadier rhythm. The Bank of Canada's decision to hold its key policy rate at 2.25 per cent has brought predictability after years of volatility. Yet across the country, homeowners, realtors, and lenders agree that stability has not eliminated financial strain it has merely changed its form.

For many households, the pressure is most acute at renewal time. Homeowners who secured historically low rates earlier in the decade are now confronting meaningfully higher borrowing costs, even without further rate increases.

In Toronto, one homeowner preparing to renew a five-year fixed mortgage described the adjustment as sobering. "I'm relieved rates aren't going higher, but I won't pretend it's easy," the homeowner said. "Our payments are going up, and we're cutting back in other areas. It's stressful, and I know we're not alone."

Mortgage professionals say this experience has become increasingly common.

"We genuinely feel sorry for clients facing these renewals," said a representative of a Surrey-based mortgage company. "Many borrowers did everything right they locked in, planned responsibly but the rate environment has changed dramatically. Our role now is

helping them manage cash flow and avoid panic decisions."

The impact is also being felt across Canada's real estate markets, where higher borrowing costs continue to shape buyer behaviour. In Calgary, where population growth has supported demand, realtors say the tone has shifted from urgency to caution.

"The market here is still active, but buyers are far more careful," said a Calgary-based realtor. "People are taking time to run the numbers. We're seeing fewer emotional decisions and more practical ones. Sellers are adjusting too." That caution reflects a broader national trend. While some regions have remained resilient, affordability constraints and higher monthly payments have slowed sales activity in several major cities. Industry professionals say the current environment requires greater transparency and patience.

Banks and lenders report a noticeable change in how Canadians approach borrowing. Rather than focusing solely on securing the lowest possible rate, many customers are prioritizing predictability and long-term planning. "We're sorry to see the pressure higher rates have placed on some households," said a spokesperson for a major Canadian bank. "At the same

time, we're encouraged by how engaged borrowers have become. Conversations today are deeper and more thoughtful."

For Canadians, the mortgage story in 2026 is no longer about sudden shocks. It is about recalibration managing higher payments, reassessing housing choices, and adapting to a financial reality that feels more permanent.



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Canada's Financial Playbook: Maximizing Benefits Across Life Stages

Rajeev Sharma | National Times

Financial security in Canada doesn't happen by chance. A combination of government programs, savings accounts, and retirement plans is designed to help Canadians build wealth and protect themselves at every stage of life.

Early Career (Ages 18–30):

Building Strong Foundations. Young Canadians typically fall into lower income brackets, making immediate tax savings less impactful. The focus at this stage is on building good financial habits and establishing eligibility for government programs.

Tax-Free Savings Account (TFSA): Introduced in 2009, TFSAs allow contributions of up to \$6,500 per year (2023 limit), with tax-free growth and withdrawals. Ideal for emergencies, short-term goals, or flexible savings.

Registered Education Savings Plan (RESP): For young parents, contributions access the Canada Education Savings Grant (CESG), where the government adds 20% on contributions up to \$500 annually.

Canada Child Benefit (CCB): Monthly, tax-free payments support families with children under 18. In 2023, the maximum benefit was over \$6,000 per child under six.

Why it works: At lower tax rates, RRSP contributions offer limited immediate relief, so TFSAs and government grants deliver the most tangible value.

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Mid-Career (Ages 31–45): Strategic Growth and Tax Efficiency

As income rises, Canadians must balance savings, taxes, and family responsibilities. Strategic use of retirement and savings programs becomes critical.

Canada Pension Plan (CPP): Mandatory contributions increase with earnings up to the annual maximum

pensionable earnings (\$66,600 in 2023), ensuring stronger retirement benefits.

Registered Retirement Savings Plan (RRSP): Contributions are deductible from taxable income. The 2023 limit is 18% of earned income, up to \$30,780.

TFSA: Continues to provide flexible, tax-free growth for medium-term goals.

RESP & CCB: Contributions

and grants continue to support children's education and family needs.

Why it works: RRSP deductions reduce taxes meaningfully, while TFSA and RESP contributions support both short- and long-term financial goals.

Peak Earning Years (Ages 46–60):

Maximizing Tax Efficiency. High-income earners face the highest marginal tax rates, making strategic contributions essential for retirement preparation and tax reduction.

RRSPs: Highly effective for reducing taxable income; unused contribution room can be carried forward indefinitely.

TFSA: Offers tax-free investment growth and withdrawals, adding flexibility for retirement or estate planning.

CPP: Maximum contributions yield the strongest possible retirement payout. For 2023, the maximum annual CPP benefit at age 65 is \$15,700.

RESP: Final years to contribute for children's post-secondary education.

Why it works: This stage requires balancing tax efficiency, retirement planning, and legacy strategies.

Pre-Retirement & Retirement

(Ages 61–75+): Optimizing Income and Benefits. As Canadians approach retirement, the focus shifts to managing income streams and maximizing benefits.

CPP: Can start at 60 (reduced 0.6% per month) or defer until 70 (increased 0.7% per month). Timing affects lifetime payouts significantly.

Old Age Security (OAS):

Available at 65, providing up to \$10,800 annually (2023), with options to defer for higher payments. Income-tested clawbacks apply for high earners.

Guaranteed Income Supplement (GIS): Supports low-income seniors with additional monthly benefits.

TFSA & RRSP/RRIF: TFSA withdrawals do not affect income-tested benefits like GIS. RRSPs converted to RRIFs require careful withdrawal planning to avoid higher taxes or clawbacks.

Why it works: Balancing taxable and non-taxable income ensures steady retirement income while preserving eligibility for government benefits.

Key Insights for Canadians :

No one-size-fits-all approach: Financial strategies must consider age, income, life stage, and personal goals. Early action compounds: TFSAs and RESPs maximize long-term growth, particularly with government contributions. Mid- and peak-career contributions are critical: RRSPs and CPP contributions grow most effectively with higher earnings and marginal tax rates.



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Alberta's Pension Gamble: The UCP's Controversial Push to Leave the CPP

Rajeev Sharma | National Times

For most Canadians, the Canada Pension Plan is quietly dependable. Payroll deductions fund retirement, disability, and survivor benefits, and decades of careful management have made it one of the most stable public pension systems in the world. But in Alberta, the United Conservative Party's exploration of a provincial exit replacing the CPP with an Alberta Pension Plan (APP) has turned this stability into a political battleground.

Since taking office, Premier Danielle Smith and the UCP have framed the Alberta Pension Plan as a question of fairness and control. The government argues Alberta contributes more to the CPP than it receives, and a provincial plan could deliver equal or better benefits with potentially lower contributions. A government-commissioned report suggested Alberta might be entitled to a large share of CPP assets if it withdrew a figure widely disputed by independent pension experts and rejected by other provinces. Critics say these estimates rely on unrealistic assumptions and ignore the shared-risk structure that underpins the national plan.

The move is not just a policy idea, it has legislative backing. In 2023, the Alberta legislature passed laws allowing the province to start the formal withdrawal process under



federal rules. Public consultations and commissioned studies have followed. While the government maintains that no final decision will happen without a referendum, the groundwork for a provincial plan is well underway, raising concerns among economists, unions, and opposition politicians that Alberta could be locked into a path that may be difficult to reverse.

Opposition Pushback : The NDP and Alberta unions have been vocal critics. They argue the UCP's plan is an unnecessary gamble with retirement security. The CPP's long-term stability comes from its scale, diversification, and insulation from politics qualities a provincial plan would struggle to replicate. Opposition MLAs have also criticized the government for

overstating potential benefits, questioning the transparency of assumptions used in reports, and ignoring public polling that consistently shows most Albertans do not support leaving the CPP. They stress that pensions are not ideological tools, they are long-term commitments that require stability and trust.

Potential beneficiaries: The UCP frames the APP as giving Alberta more control over investments, which could theoretically generate higher returns if managed well.

* Younger, higher-earning Albertans could benefit from lower contribution rates in the short term, depending on plan design.



* The provincial government may gain political leverage by promoting a symbol of Alberta autonomy.

Those at risk: Younger workers face uncertainty about how contributions and benefits would be calculated under a new system, potentially affecting retirement decades from now.

* Current retirees and near-retirees could experience anxiety over the transition, even if benefits already earned remain protected under federal law.

* Employers, especially those with operations across provinces, would need to adapt to new payroll and compliance requirements.

* Alberta's economy could face volatility if investment returns under a provincial plan fail to meet expectations or if interprovincial negotiations over asset division become contentious.

The Stakes: What makes this issue urgent is that pensions are long-term instruments. Once Alberta exits the CPP, rejoining would require complex federal negotiations and years of

administrative work. The UCP has cast the plan as an opportunity for autonomy and savings, while critics warn of unquantified financial and political risks. For now, Alberta remains part of the CPP, but the debate has already changed how Albertans view their retirement security not as a predictable benefit, but as a political decision still being contested. Whether the UCP moves forward or steps back, the consequences of this decision will be felt for generations.

UCP Actions on the CPP:

2019–2021: Alberta Pension Plan idea discussed intermittently in conservative circles.

2022: Premier Danielle Smith publicly promotes Alberta exploring a provincial pension plan.

2023: Legislation passed allowing for a formal CPP withdrawal process. Government commissions report estimating Alberta's potential share of CPP assets and launches public consultations.

2024–2025: Government continues consultations; limited survey results released. Public polling shows the majority of Albertans oppose leaving the CPP. UCP reiterates that a referendum would be required before any final decision.

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Health in 2026: Canadians Are Paying More and Getting Less, Can the System Be Saved?

Rajeev Sharma | *National Times*

As Canada enters 2026, healthcare remains at the top of public concern. Despite \$54.7 billion in federal Canada Health Transfer (CHT) funds in 2025-26, backed by guaranteed annual increases of at least 5 %, citizens continue to face long waits, staffing shortages, and overstretched hospitals. The gap between funding and results is widening, and provincial governments are under intense scrutiny.

Alberta: Privatization Push and Workforce Collapse

Alberta's healthcare system is under acute strain. Premier Danielle Smith has championed restructuring and policies critics warn are pushing the province toward private health care rather than strengthening the public system. Smith's government dismantled Alberta Health Services (AHS) and created multiple new agencies to handle care delivery, a move she says will reduce bureaucracy and improve outcomes. Public dashboards tracking emergency room wait times, ambulance response, surgery timelines, and continuing



care progress are part of her plan to increase accountability.

Smith has also expanded the role of nurse practitioners, pharmacists, and other professionals, saying this will help attach more patients to primary care providers and ease hospital burden. Many nurse practitioners are now authorized to set up independent practices, and pharmacists have seen

their scopes broadened to support primary care workloads. However, frontline workers say the system remains in crisis. A survey of Alberta health professionals found that 89 % believe the system is in crisis, citing chronic staffing shortages, burnout, and underfunding. On December 22, 2025, in Edmonton, a 44-year-

old male died of cardiac arrest after waiting eight hours in the emergency room for a doctor, a tragic example of how shortages directly endanger patients. Despite these events, the UCP government has not accelerated recruitment of nurses or doctors, instead emphasizing private health initiatives.

Opposition parties, particularly the Alberta NDP, have strongly condemned privatization, arguing it risks inequity and reduced access for lower-income residents. Legislative debates continue, but meaningful solutions to staffing crises remain absent.

British Columbia: Recruitment Gains, System Strain

B.C. faces chronic shortages of nurses and specialists, aging infrastructure, and growing patient demand. Premier David Eby has streamlined credentialing to attract international health professionals, reducing regulatory wait times for U.S.-trained nurses from months to days. While this has increased workforce numbers, hospitals continue to operate near capacity, and many residents still experience delayed access to primary and emergency care. Retention challenges and young Canadian nurses leaving the profession compound the crisis.

Ontario: Record Spending vs. System Stress

Ontario has invested billions in hospital capacity, home care, and primary care expansion. Primary care teams and digital health initiatives have improved access for some residents. Yet systemic pressures remain: long ER waits, persistent long-term care shortages, and staffing gaps continue to limit care. Reliance on private staffing agencies has increased costs without easing capacity pressures, while the province ranks low among OECD peers for staffed hospital beds per capita.

The Public Perspective: Paying More, Getting Less

Despite billions in federal transfers and provincial spending, Canadians are not receiving fair value. A national study found median wait times between referral and treatment at 28.6 weeks, among the longest recorded in history. Across Alberta, B.C., and Ontario, taxpayers face delays, uneven access,



and inconsistent quality of care. Federal funding has not translated into measurable improvements, revealing failures in leadership, accountability, and planning.

The 2026 health landscape is a stark warning: without urgent reforms, strategic workforce growth, and transparent use of federal funds, public confidence in Canada's universal health system may erode further, risking the very foundations of Medicare itself.

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Venezuela, Oil, and U.S. Politics: What Happened and What People Say

Arvind A. I National Times

Venezuela is a country in South America that is rich in natural resources. It has one of the largest oil reserves in the world. For many years, oil was the backbone of Venezuela's economy. The money earned from selling oil was used to run the country, pay workers, and provide public services like schools and hospitals.

Over time, Venezuela became too dependent on oil. When oil prices fell, the country's income dropped sharply. At the same time, political problems, poor economic planning, and corruption made the situation worse. As a result, many people in Venezuela began to face shortages of food, medicine, and basic supplies. In 2017, Donald Trump became President of the United States. During his presidency, relations between the U.S. and Venezuela became very tense. The U.S. government strongly criticized Venezuela's president, Nicolás Maduro. The U.S. said that elections in Venezuela were not fair and that human rights were being violated.

Because of these concerns, the Trump administration imposed economic



sanctions on Venezuela. These sanctions limited Venezuela's ability to trade with other countries and made it especially hard for the country to sell its oil. The United States also blocked some Venezuelan government assets and restricted access to international banks. The official reason given by the U.S. government was that these actions were meant to pressure Venezuela's government to restore democracy and hold free elections. The U.S. also supported opposition leader Juan Guaidó, who was recognized by the U.S. and several other countries as

Venezuela's interim president.

Oil played a central role in this conflict. Since oil was Venezuela's main source of income, blocking oil sales caused the government to lose money quickly. Inflation increased, the currency lost value, and daily life became harder for ordinary people. Many international groups noted that while sanctions targeted the government, they also affected common citizens.

At the same time, debate grew

outside Venezuela especially online.

On social media platforms like X (formerly Twitter), Facebook, YouTube, and Reddit, many people shared opinions and theories about Trump's actions. Some users claimed that Trump's strong focus on Venezuela was not only about foreign policy. They said it also helped shift public attention away from other issues inside the United States.

One topic mentioned in online discussions was the Epstein case. Jeffrey Epstein was a wealthy man who was arrested for serious crimes and later died in jail in 2019. His case involved many powerful people, and documents related to it have been widely discussed in the media. Some people online claimed that foreign policy conflicts, including actions against Venezuela, helped move public focus away from these discussions. It is important to note that there is no evidence proving that U.S. actions toward Venezuela were taken to distract people from the Epstein case. These claims remain opinions shared by individuals on online platforms, not confirmed facts. However, they show how people often connect world events with domestic politics. Experts explain that major political decisions usually have many causes. In the case of Venezuela, oil, democracy

concerns, regional stability, and long-standing U.S. foreign policy goals all played roles. Social media discussions reflect public mistrust and curiosity, but they are not the same as official explanations or proven information.

Different countries responded differently to the situation. Some supported U.S. pressure on Venezuela, while others criticized sanctions and warned about humanitarian harm.

Inside Venezuela, ordinary people continued to struggle, often feeling caught between powerful governments and political decisions they could not control.

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SSP Kanwardeep Kaur: Leading Chandigarh Police into a New Era

Naval Kishor I National Times

When IPS officer Kanwardeep Kaur assumed charge as Senior Superintendent of Police (SSP), Chandigarh, in March 2023, she stepped into one of the most visible and demanding policing roles in the country. Her appointment marked a historic moment not only because she became the second woman to lead the Chandigarh Police, but because it signaled a clear shift toward inclusive and community-oriented law enforcement. A 2013-batch IPS officer of the Punjab cadre, Kanwardeep Kaur took over the reins of a force responsible for maintaining law and order in a Union Territory that also serves as the shared capital of Punjab and Haryana.

A Milestone in Leadership.

By following in the footsteps of Nilambari Vijay Jagdale, the first woman SSP of Chandigarh, Kanwardeep Kaur's appointment reinforced the growing presence of women in top policing roles. As head of the Chandigarh Police, she oversees all operational units, personnel deployment, crime control strategies, and administrative functioning placing her at the center of both strategic planning and ground-level execution. Her tenure has been marked by a balance between firmness in enforcement and sensitivity in administration, reflecting the evolving expectations from urban police leadership.

Advancing Women's Representation

One of the most significant developments during her leadership has been the strengthening of women's representation within the police force. By 2025, Chandigarh ranked third nationally in terms of the proportion of women police personnel well above the national average. This progress highlights a broader institutional shift toward inclusivity and equal opportunity within law enforcement.

Reinforcing Community Trust

A defining feature of Kanwardeep Kaur's tenure has been her emphasis on community-oriented policing. Her administration has focused on improving police-public relations through greater accessibility, responsiveness, and outreach across residential sectors. This approach



has aimed to ensure that policing is not viewed solely as an enforcement mechanism, but as a public service rooted in cooperation and trust.

Focus on Crime Control and Public Safety

Under her command, the Chandigarh Police has continued to strengthen crime prevention and law enforcement mechanisms. Strategic patrolling, targeted action against street crime, and improvements in emergency response systems have contributed to enhanced public safety. Special attention has been paid to women's safety, particularly during late hours and high-footfall events, reinforcing Chandigarh's reputation as one of the safer urban centers in the country.

A Modern Policing Vision

Kanwardeep Kaur's leadership reflects the changing contours of Indian policing, where effectiveness is measured not only by crime statistics, but also by public confidence and institutional integrity. In just two years as SSP, Kanwardeep Kaur has emerged as a decisive and forward-looking police leader. By strengthening institutional capacity, promoting women's participation, and prioritizing community trust, she has left a distinct imprint on Chandigarh's law enforcement landscape one that highlights the growing role of women at the highest levels of public service.

Canada Super Visa in 2026: What Families Need to Know

Richa Walia | National Times

Canada's Super Visa program continues to be a key pathway for family reunification in 2026, allowing parents and grandparents of Canadian citizens and permanent residents to stay in the country for extended periods. While no new Super Visa rules were introduced this year, policy changes implemented in 2025 remain fully in effect and are shaping applications nationwide.

Super Visa at a Glance

The Super Visa is a multiple-entry temporary resident visa that allows eligible parents and grandparents to: Stay in Canada for up to five years per visit. Hold a visa valid for up to ten years, depending on passport validity. Travel in and out of Canada without reapplying for each visit. The visa does not lead to permanent residence but offers significantly longer stays than a standard visitor visa. Health Insurance Rules Still in Force.

Under current rules:

- Applicants may purchase private health insurance from foreign insurance providers
- The insurer must be authorized by the Office of the Superintendent of Financial Institutions (OSFI)
- Insurance must be valid for at least one year and fully paid

Coverage must include a minimum of \$100,000 for health care, hospitalization, and repatriation. Insurance quotes are not accepted. The change has widened insurance

options and reduced costs for many families. Sponsors the child or grandchild in Canada must meet updated Minimum Necessary Income (MNI) requirements introduced on July 29, 2025. These thresholds continue to apply in 2026.

Growing Importance of the Super Visa

With limited intake under the Parents and Grandparents Program (PGP) for permanent residence, the Super Visa has become the most practical option for many families seeking long-term visits. Immigration observers note that the program offers stability at a time when permanent sponsorship opportunities remain uncertain.

What Has Not Changed

Maximum stay remains five years per entry. Applications must be submitted from outside Canada. Medical examinations may still be required. The Super Visa remains a temporary visa, not a pathway to permanent residence.

No additional Super Visa-specific changes have been announced for 2026. As Canada moves through 2026, the Super Visa continues to provide families with a reliable way to stay connected across borders. With expanded insurance options and clearly defined income requirements, the program remains a cornerstone of family reunification for communities across the country.



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Rajesh Khullar: The Quiet Architect of Haryana's Governance

Balwinder Singh | National Times

In an era where governance is often judged by visibility and rhetoric, Rajesh Khullar stands out as a rare administrator whose influence is felt most powerfully behind the scenes. Serving as Haryana's Chief Principal Secretary in 2025, the retired IAS officer has emerged as a key pillar of the state's administrative machinery. Known for his experience, balance, and strategic clarity, Khullar commands respect across political lines.

Khullar's role reflects continuity in a political environment marked by frequent change. He previously served as Chief Principal Secretary under former Chief Minister Manohar Lal Khattar and continues in the position under Chief Minister Nayab Singh Saini. Since March 13, 2024, he has once again taken charge as a trusted strategist in the Chief Minister's Office. Often described in political circles as the modern day Chanakya of Haryana's governance, Khullar has ensured institutional memory, policy coherence, and administrative stability during periods of transition. One of Khullar's most recognized strengths is his ability to work seamlessly with elected representatives across the political spectrum. Ministers, MLAs, and heads of boards and corporations



consistently praise his respectful and inclusive approach, regardless of party affiliation. Leaders from both the ruling side and the opposition often note that no one leaves his office unheard or dissatisfied.

This balance between political sensitivity and administrative discipline has helped the Chief Minister's Office function smoothly, even during challenging and high pressure situations. Throughout his career, Rajesh Khullar has been known for calm and timely decision making, particularly during crises. His well considered administrative decisions have frequently protected the government from political and bureaucratic fallout. Combining deep policy knowledge with composure under pressure, Khullar has proven to be a dependable figure during moments of uncertainty. Despite holding significant influence, he prefers to remain away from the spotlight and allows

outcomes to speak for themselves. A 1988 batch IAS officer, Khullar brings a diverse and extensive administrative background. Academically, he holds a Master's degree in Physics from Panjab University, completed in 1984, a foundation that is often reflected in his analytical and data driven approach to governance. His career spans important roles at the state, national, and district levels. He has served in the Union Ministry of Finance, gaining insight into economic and fiscal policymaking. At the state level, he worked as Municipal Commissioner of Gurugram and Faridabad, overseeing complex urban governance challenges. His district level experience includes serving as Deputy Commissioner of Rohtak and Sonipat, where he handled grassroots administration and public service delivery.

Khullar also brings valuable international exposure. In September 2020, he was appointed Executive Director at the World Bank in Washington DC for a three year term. This experience added a global perspective to his administrative approach. After returning to India, he continued to serve Haryana in senior roles, including leadership positions in the Education Department and the Information and Public Relations Department.

YYC Homecare and the Human Touch in Modern Healthcare

Himani Sharma | National Times

In Calgary, a city defined by rapid growth and evolving family dynamics, the demand for compassionate, reliable home care has never been greater. YYC Homecare has emerged as a trusted provider, offering high-quality, personalized support to seniors, individuals recovering from illness, and families navigating complex care needs. The organization was founded by Veerpal Kaur Dhatt, whose life experiences and professional expertise have shaped a philosophy rooted in dignity, respect, and human connection.

Caregiving, for this team, is more than a service, it's a calling. Growing up in a joint family in India, the founder learned firsthand the profound impact of caring for elders in familiar surroundings. That early experience, combined with over a decade of professional work across home care, long-term care, hospitals, and frontline emergency response with Calgary EMS, informs the organization's approach to every client.

At YYC Homecare, every care plan is tailored to the individual. Services range from companionship and daily living assistance to medication support, post-hospital recovery, and palliative care. What sets the organization apart is the balance of professional skill with emotional presence: caregivers are trained to anticipate needs, respond with empathy, and support families in ways that extend far beyond routine tasks.

Maintaining high standards is central to the company's success.

Caregivers are selected not only for expertise but for their ability to provide thoughtful, compassionate support. Ongoing training ensures the team stays aligned with best practices while preserving the personal touch that defines the YYC Homecare experience.

The greatest reward comes from seeing families' relief and gratitude, knowing their loved ones feel safe, comfortable, and valued. In a healthcare system where home-based support is increasingly essential, YYC Homecare demonstrates that professional

excellence and human compassion can coexist seamlessly.

Ultimately, the organization embodies a simple truth, care is most meaningful when it begins at home, where dignity is preserved, independence is supported, and human connection is never overlooked. Beyond daily care, YYC Homecare also prioritizes trust and continuity, ensuring families work with familiar caregivers who understand their routines, cultural values, and emotional needs, creating lasting relationships that bring peace of mind and long-term confidence.



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From Paperwork to Peace of Mind: Real Estate's Unsung Heroes

Naiya Gill | National Times

Purchasing or selling a home is one of life's most significant investments, but behind the excitement lies a complex legal and financial process. In Canada, lawyers play a crucial role in ensuring these transactions are safe, efficient, and legally sound.

Lawyers begin by verifying property ownership, confirming that the seller has the right to transfer the property and that no hidden mortgages, liens, or legal claims exist. This due diligence protects buyers from unexpected complications and gives both parties confidence in proceeding with the sale.

Equally important is their role in managing contracts and finances. Real estate agreements are dense with legal language, and lawyers ensure every clause is clear and safeguards their client's interests. They also oversee deposits, mortgage disbursements, taxes, and fees, acting as neutral trustees to guarantee that funds are handled securely and fairly.

Beyond paperwork, lawyers provide guidance on zoning regulations, land use restrictions, and tax implications, helping clients make informed decisions and avoid long-term legal or financial issues. In essence, lawyers are the unsung heroes of real estate protecting ownership, managing transactions, and ensuring that every property deal is secure and professionally executed.

In addition to legal verification and financial oversight, lawyers play a vital role in coordinating communication among all parties involved in a real estate transaction. They work closely with real estate agents, lenders, municipal offices, and land title authorities to ensure that all required documents are accurate, complete, and submitted on time. Lawyers also confirm that closing conditions have been satisfied, utilities and tax

adjustments are properly calculated, and ownership is officially registered. By identifying potential risks early, resolving discrepancies, and ensuring compliance with provincial laws, lawyers minimize delays and prevent costly disputes. Their careful attention to detail ensures a smooth closing process and provides buyers and sellers with confidence, clarity, and long-term legal protection.



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