

## Upcoming Events



### Essay Contest Awards Ceremony

**June 8, 2005 • 6:00 pm**  
University of Toronto,  
Hart House  
7 Hart House Circle

### Member get a Member campaign kick off

**June 21, 2005 • 6:00 pm**  
Acqua Ristorante  
10 Front Street West

### Annual FPCBP Golf Tournament

**July 5, 2005 • 6:45 am**  
Royal Ontario Golf Club  
6378 Trafalgar Road

## President's Message

The new board is now well into its term and we're very excited about the projects and events on the horizon. We've already hosted our first business forum featuring guest speaker Greg Sorbara, Finance Minister of Ontario. We're pleased he was able to take time out of his schedule to attend an event specifically for the Luso-Canadian community and discuss the provincial government's most recent budget. The Federation is equally grateful to all those who were able to support us and attend the event.

Looking ahead, we're gearing up for the Essay Contest Awards Ceremony and we're kicking off the Member get a Member campaign with a Networking Event, both in June. See the Upcoming Events section for more details. Plus, the Annual FPCBP Golf Tournament is in early July, which we're pleased to say is already more than half sold out. Also, coming this September, is a BBQ sponsored by FPCBP Silver Sponsor Ferma. Stay tuned for more details on these events and more to come.

We're able to host these exciting events thanks to the help of the community and many sponsors that have come forward to



Ana Bailão, FPCBP President

support us. Plus, I can't forget to thank all our members, founders, past presidents and many other supporters. I'm personally grateful for the opportunity to be a part of this organization that has helped so many throughout its history and will continue to do so in the future.

*Ana Bailão,  
President*

## A Special Message from Mayor David Miller

As Mayor of Toronto, and on behalf of City Council and all Torontonians, I would like to extend my thanks to the Portuguese community for everything you give to our city. It is my pleasure to recognize June 10 as Portugal Day and the month of June as Portuguese History and Heritage Month,

(continued on page 2)



Mayor David Miller



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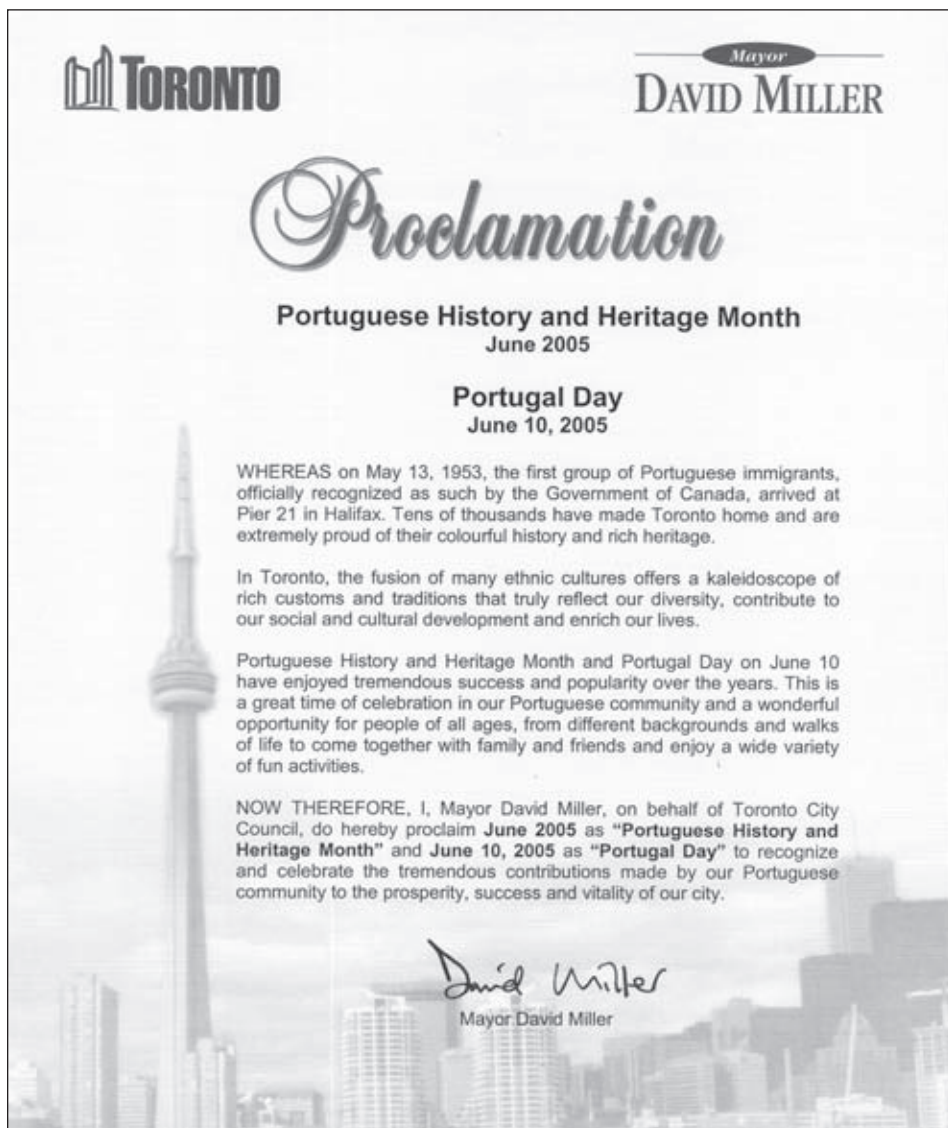
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in recognition of the many cultural and economic contributions made by Toronto's Portuguese community.

I would also like to commend the

FPCBP for the great work it does supporting young people. You help make Toronto work for all its residents, and ensure that our diversity truly remains our greatest strength.

Mayor David Miller  
City of Toronto



Proclamation of June 2005 as Portugal History and Heritage Month and June 10, 2005 as Portugal Day signed by Toronto's Mayor David Miller.

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## Scholarship Application 2005



The Federation of Portuguese Canadian Business & Professionals is once again recognizing the outstanding achievements of our youth. We are pleased to announce that in November 2005, the Federation will be holding its 24th Annual Scholarship Awards Dinner. These scholarships, courtesy of our many sponsors, will be awarded to outstanding students from the Portuguese Community. Scholarships will be awarded in the following categories: Grade 12, Undergraduate degree, Masters, and Doctoral. Applications will be accepted from anywhere in Canada. However, please be advised that all successful applicants are required to attend the Annual Awards Dinner.

Applications are now being accepted. To obtain an application, visit our website at [www.fpcbp.com](http://www.fpcbp.com) or call our office at (416) 537-8874.

## Ministro das Finanças do Ontário quer solução "rápida" para ilegais

O ministro das Finanças do Ontário, Greg Sorbara, defendeu, segunda-feira, a necessidade de solucionar a questão dos imigrantes ilegais, admitindo que a província precisa da imigração.

"Se não houver imigração, o nosso futuro, mesmo o económico, não será brilhante", disse em declarações, defendendo a necessidade de resolver "o mais rapidamente possível" o problema dos trabalhadores indocumentados.

Greg Sorbara falava à margem de um almoço de trabalho da Federação Luso-Canadiana de Empresários e Profissionais, onde apresentou o orçamento provincial, recentemente aprovado, à semelhança do que está a fazer em várias outras comunidades.

O responsável lembrou ainda que "o Ontário tem um quase acordo sobre imigração com o Governo Federal".

As declarações do ministro provincial das Finanças do Ontário surgiram no mesmo dia em que o ministro federal da Imigração, Joe Volpe, numa entrevista ao jornal canadiano Toronto Star, referiu que o plano de regularização dos trabalhadores indocumentados, que seria aprovado pelo governo brevemente, poderá estar em risco caso o governo liberal veja derrotada a moção de confiança que será apresentada quinta-feira no parlamento.

"Se o governo for derrubado e houver novas eleições, o tema volta à estaca zero, deixando cerca de 100 a 200 mil trabal-



O Ministro das Finanças do Ontário, Greg Sorbara

hadores indocumentados numa situação difícil", afirmou Joe Volpe.

A situação dos trabalhadores indocumentados já levou a câmara municipal de Toronto a aprovar, na semana passada, uma moção, na qual apela ao governo canadiano para que legalize estes imigrantes.

Cerca de dez mil portugueses vivem em Toronto e nos arredores em situação ilegal, trabalhando a maioria na construção civil e limpezas. A morar em Toronto há mais de sete anos, alguns destes trabalhadores portugueses indocumentados já compraram casa, não falam inglês e vieram para o Canadá porque já tinham uma pessoa de família a viver neste país.

*Article courtesy of The Portuguese Post*

Office Hours: Mon-Fri, 9:00am to 6:00pm

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## Business Forum with Finance Minister Greg Sorbara

On Monday, May 16, the Honourable Greg Sorbara, Finance Minister of Ontario joined FPCBP members for the second year in a row to discuss the Annual Provincial Budget. During the event, sponsored by FPCBP Silver Sponsor RBC, Minister Sorbara commented on the 2005 Ontario budget delivered Wednesday, May 11. "Our plan is to deliver better schools for better learning, better health care for healthier Ontarians, smart investment in infrastructure for a strong economy, and strong financial management." This budget does not propose any corporate or personal tax rate increases or cuts, and projects a balanced budget by 2008-09 at the latest.



The Honourable Greg Sorbara, Finance Minister of Ontario at the FPCBP Business Forum on May 16, 2005

At the FPCBP business forum Sorbara spoke about two key areas of investment: our youth—through investments in education—and infrastructure. "As a government, the single most important thing we can do to strengthen the economy is to invest in people and help them upgrade their skills." Still, the Finance Minister also emphasized that although there are significant investments into health care, education and infrastructure; the spending is very disciplined since "we're still living in constrained times with a projected deficit of \$2.8 billion." He indicated that the government is also focused on eliminating the deficit and proudly noted that over the past year the deficit was reduced from \$6 billion to \$3 billion, saving \$700 million in interest costs alone.

We thank all who supported us in this event, and for your reference the key points of the budget are summarized below.

### Heath Care

- Provide more doctors and nurses and shorten wait times.
- Have 52 Family Health Teams providing care to more than one million Ontarians. The number of Family Health Teams will increase to 150 by 2007-08.
- 13% more cataract surgeries, 8% more cardiac procedures, 16% more hip and knee replacements, 19% more MRI exams and nearly 2,900 more cancer surgeries in 2005.
- Add three new free vaccines for children.
- Overall, health care spending will increase by \$1.8 billion this year for a total of \$32.9 billion. In addition, the budget calls for subsequent increases of \$1.5 billion for each of the next two years.

### Education

- Implement four-year collective agreements to instil peace and stability in our school system.



Ana Bailão, FPCBP President

(continued on page 5)



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- Implement the Best Start program which will increase child care spaces and expand child care fee subsidies.
- Limit the maximum number of students in JK to Grade 3 to 20 per class.
- Train 8,000 more teachers to improve student achievement and help students meet provincial standards in reading and math.
- Via the Good Places to Learn fund, allow school boards to undertake \$4 billion in school construction, facility repair and renewal projects over three years.
- Overall, \$6.2 billion will be spent on post-secondary education by 2010.

#### Strong Economy

- Five-year, \$30 billion infrastructure plan for roads, transit, hospitals, schools, colleges and universities.
- 15,000 units of affordable housing.
- Research Council of Ontario, the purpose of which is to make Ontario a global leader in innovation.

#### Other Tax Measures

Although there were no actual changes to the personal and corporate income tax rates, the budget did propose a few new



Networking at the FPCBP Business Forum. From left to right: Charles Sousa (RBC, Senior Manager Business Development Commercial Markets; FPCBP Past President), Peter Fonseca (MPP Mississauga East), Frank Alvarez (CIRV International, President; FPCBP Past President), Brad Lambert (RBC, Senior Vice President), Pedro Pinto (BCP, Senior Vice President Retail; FPCBP Director).

and revised tax measures, as follows:

- Enhanced Ontario property tax credit for seniors by increasing the 2005 income threshold for senior couples to over \$22,000.
- Parallel the federal government's enhancements to the non-refundable tax

credits proposed in the 2005 federal budget (i.e., adoption credit, disability and medical tax credits).

- Allow shares of a physician's professional corporation to be owned by family members (who are not members of the profession).



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## FPCBP Board Members attend On Your Mark



FPCBP Board Members Francine Antonio, Ana Bailão (President), Cidalia Faria, Aldina Costa (from left to right) together with Mayor David Miller (centre) joined Working Women at their annual fundraiser On Your Mark.

## Members Get Ready. Get Set. Get A New Member!



The FPCBP will be launching its Member get a Member campaign on Tuesday, June 21, 2005 at Acqua Ristorante, located at 10 Front Street West. Join us for networking, wine and hors d'oeuvres from 6:00 to 8:00 pm. Tickets are \$25 for members, and \$30 for non-members. But the event is FREE for members and their guests who take the FPCBP challenge. Members who bring a new member to the kick off on June 21st will both enjoy the event for FREE. So, Members Get Your Members!

*By Francine Antonio*

## FPCBP Trillium Essay Contest comes to a close

As part of the Federation's Trillium-funded Portuguese History and Heritage Project, we invited students of Portuguese descent in grades eight through twelve to write an essay in English or Portuguese telling us "What my Portuguese Heritage Means To Me" / "Para Mim, Ser Português É...".

We promoted the Essay Contest distributing brochures to schools, cultural clubs and churches across Ontario. This was reinforced by in-school visits as well

as radio and television interviews, and press releases published in community newspapers.

The Essay Review Committee has just completed the arduous task of reviewing the entries and selected six winners in each of the four categories: Portuguese Junior (Grades 8-10), Portuguese Senior (Grades 11-12), English Junior (Grades 8-10) and English Senior (Grades 11-12). The 24 winners are awarded cash prizes between \$100 to \$750.

Thank you to all who participated. Winners are being notified now and the Awards Ceremony will be held at the University of Toronto's Hart House (Debates Room) on June 8th, 2005 at 6:00 pm. To purchase tickets to attend, contact the FPCBP office at (416) 537-8874.

Special thanks to the Essay Contest and Review Committee, our prize sponsors and the educators who helped promote the contest to their students.

*By Levi Jorge Pombeiro*

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## FPCBP joins Ontario Chamber of Commerce

In our efforts to provide more benefits to our members and continue raising the profile of our organization, the Federation has joined the Ontario Chamber of Commerce (OCC). The OCC represents over 56,000 Members through a network of 160 community Chambers of Commerce and Boards of Trade, and several Corporate Members.

The Ontario Chamber of Commerce strongly believes that effective, on-going relations with Queen's Park and other stakeholders can critically affect the success of private enterprise in its role as builder of the Ontario economy. OCC helps its members by:

- Providing leadership to Ontario's business community as its premier advocate.
- Fostering the development of soundly researched policy positions that reflect the interests of members.
- Influencing government policy in a positive, visible, consistent and representative manner.

- Strengthening the Chamber movement.

- Providing assistance to members through consultation, access to information and the delivery of other valuable programs and services.

### Benefits for FPCBP Members

The Federation is excited about this new partnership and urges our members to take full advantage of our membership in the OCC. Chamber staff are an excellent resource, providing:

- Information from Canadian companies (both members and non-members) for help and advice on practical trade matters or policy issues.
- Interaction with local Chambers and Boards of Trade on behalf of their members or companies in their communities. They also provide them with assistance and information for their lobbying efforts on national issues.



- The Chamber is contacted by exporters from other countries who are seeking entry to the Canadian market. These leads are passed to either the federal government or to some members if a direct interest is easily identified.

- The Chamber works with the various Canadian Chambers in various other countries and often directs Canadian companies seeking information on these countries or markets to make contact with these organizations.

*By Kelly Da Fonseca*

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## Death and Taxes: Are You Ready?

Do you own a business? Have you thought about what will happen to your business upon your death and how your assets will be distributed? Have you also considered how your estate will fund your tax liability? These are all very sensitive questions, and let's be honest, who wants to talk about death? We are immortal, right? Not quite – in fact, there are only two certainties in life: death and taxes! Although in most cases, your death isn't predictable; with the right planning, the amount of tax payable upon your death can be. Start thinking about an estate plan that addresses the questions above by reviewing your will(s) and making a list of your assets, liabilities and financial objectives. Also, consider engaging one or more trusted advisors who can assist you in your estate planning.

Read on to learn about the tax implications to your estate on death and some recommendations that can be implemented beforehand to minimize your estate's overall tax burden.

### Deemed Disposition of Assets

For tax purposes, you are deemed to dispose of your assets for proceeds equal to their fair market value on death, resulting in a capital gain that is reported in your terminal income tax return. This deemed disposition can result in a huge tax liability, especially if you are an owner-manager of a successful and profitable small business corporation (SBC) that has appreciated significantly in value since its inception. The deemed disposition rules will not apply, however, if you transfer your assets to your spouse or common-law partner on death. Your spouse will simply acquire the assets at their initial cost to you, thereby deferring the recog-

nition of the capital gain until your spouse passes away.

### Consider an Estate Freeze

If you own shares in an SBC, consider undergoing an "estate freeze." An "estate freeze" is a tax plan whereby a series of transactions are undertaken to fix or "freeze" the value of your SBC shares at their current fair market value. The benefit to freezing the value today is to minimize the tax that will otherwise arise as a result of the deemed disposition on your death. An estate freeze is ideally implemented when certain conditions are met. First, you expect the value of your SBC shares to appreciate significantly in the future. Second, you want to pass the future growth of the business onto your children and/or grandchildren, by making them shareholders. You can do this and still maintain control of the business. There are also good opportunities for income splitting with family members on the set-up of an estate freeze, which should be discussed with your financial and estate planner.

To the extent your SBC shares meet certain conditions, you may want to consider crystallizing your capital gains exemption (CGE) of \$500,000 at the time you complete an estate freeze. The CGE reduces the capital gain otherwise payable on the disposition of your SBC shares. Crystallizing your CGE now is a good idea for two main reasons. First, the government may decide to take this exemption away in the future and second, your SBC shares may not otherwise meet the required conditions in the future, which would preclude you from claiming the CGE, on a

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future sale or deemed disposition of your shares.

Upon introduction of new shareholders into the business (i.e., your children and/or grandchildren), it is important to have a shareholders' agreement. A well drafted shareholders' agreement will address fundamental issues, such as what will happen to the ownership of the business should one of the shareholders die, retire or become disabled. In addition, the shareholders agreement should include a buy-sell provision, such as a "shot-gun clause", which ensures exiting shareholders receive a fair price for their shares.

#### Probate Fees and Wills

In addition to income tax, your estate is subject to a probate fee, which is a tax (imposed by the provincial courts) levied on the fair market value of your estate on death. In Ontario, the probate fee rate on the first \$50,000 of estate value is 0.5% and 1.5% on any value in excess of \$50,000. There are various ways in which you can minimize or eliminate probate fees. First, consider holding your assets jointly with your spouse or other beneficiary. If you own an asset jointly with another person, with right of survivorship, the asset will pass directly to the other person upon your death and will not be subject to probate fees. Second, consider assigning and naming your assets' beneficiaries directly. By so doing, the asset(s) does not form part of your estate on death and is accordingly not subject to probate. Third, consider having multiple wills. Assets that are not subject to probate fees (such as shares of a private corporation) should be included in a separate will from those assets requiring probate. Finally, consider gifting

your assets before your death. Since these assets will not form part of your estate, they will not be subject to probate.

#### Life Insurance

Life insurance is an effective tool to fund your tax liability on death. Upon your death, your estate receives the life insurance death benefit tax-free and the proceeds can be used to fund the tax and other debts the estate has outstanding. As a result, your estate's executor may not be required to liquidate assets in the estate in order to cover the tax liability. Therefore, a higher net estate value can be passed on to your beneficiaries.

Universal life insurance policies are commonly used in estate planning, as they effectively meet the following common estate planning objectives:

- Funding the tax liability on the deemed disposition of assets on death
- Estate equalization – to allow for an equal distribution of one's estate
- Long-term tax sheltering

Of course, in addition to the above, there are many other issues to be considered upon completing a successful estate plan. That's why it is so important that you retain a trusted and experienced estate and financial planning advisor who will ensure all of your objectives are addressed.

*By Silvia Jacinto*



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## Portuguese Canadian Lawyers form Advocacy Alliance

Lawyers in the Portuguese-Canadian community have formed an important alliance to advocate on behalf of Portuguese-Canadians in Ontario. Known officially as the Portuguese Canadian Lawyers Committee (PCLC), it came into effect May 31, 2005.

For the past six months, four prominent lawyers in the Portuguese-Canadian community in Toronto have been organizing Portuguese-Canadian lawyers to:

- support, and advocate on behalf of, the Portuguese-Canadian community;
- provide advice and/or direction to the Portuguese-Canadian National Congress and/or other community groups;
- promote the higher education of Portuguese-Canadians; and

- create referral and networking opportunities amongst fellow lawyers.

Approximately 140 Portuguese-Canadian lawyers in Ontario have been contacted and solicited to participate. Many have expressed their enthusiasm for assisting the Portuguese-Canadian community by uniting their strength and influence as lawyers through the PCLC.

The PCLC hosted its inaugural reception to celebrate this achievement at the Ontario Bar Association Conference Centre on May 31, 2005. OBA President Ian Kirby, together with Portuguese-Canadian MP Mario Silva, addressed the PCLC members and encouraged them to continue this important work on behalf of Portuguese-Canadians across the Province.

The PCLC was initiated by four



Portuguese-Canadian lawyers: Cidalia C. Faria, Ministry of the Attorney-General, John Peter Ferreira, Ferreira & Bettencourt, LLP, Eunice Machado, Cassels Brock & Blackwell, LLP, and Orlando da Silva, Borden Ladner Gervais, LLP. The first two are presently directors of the Federation.

### FPCBP Mission Statement

To promote business activity, foster professionalism, develop networking opportunities, enhance political visibility, encourage academic excellence and, as the representative voice, advocate the prominence of our members within and outside the Portuguese Canadian Business and Professional community.

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## 2005 Board of Directors



In order from left to right: John Peter Ferreira, Julio de Jesus, Aldina Costa, Silvia Jacinto (Treasurer), Ana Bailão (President), Avelino Fonseca, Kelly Da Fonseca, Cristina Marques (Vice-President), Pedro Pinto, Cidália Faria, Francine Antonio. Absent: Fernando Clotildes (Secretary).

## Project Diploma and FPCBP *open doors* for Luso-Canadian youth

On Saturday, April 9, 2005, the Federation of Portuguese-Canadian Business & Professionals (FPCBP) participated in the *opendoors* Career Fair at Toronto's City Hall, offering summer positions for two qualified students. The event was highlighted by an inspirational speech from radio personality Spider Jones, whose hard-hitting commentary and advice resonated with the audience.

A joint Project Diploma and FPCBP initiative, *opendoors* seeks to link members of the private, public and non-

profit sectors with Portuguese-Canadian youth. The goal is to make it easier for employers to offer internships, summer positions, full and part-time jobs and volunteer placements to Luso-Canadian students. Part of *opendoors*, MasterKey online mentoring encourages business owners and professionals to mentor our youth and unlock doors of possibility for tomorrow's community leaders. Together with the upcoming online Job Bank, these resources will help our youth succeed and provide a valuable tool for organizations looking to hire Portuguese staff.



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## FPCBP 2005 Annual Golf Tournament already 50% sold out

Reserve your tickets today for the FPCBP Annual Golf Tournament on Tuesday, July 5<sup>th</sup> at the prestigious Royal Ontario Golf Club, located at 6378 Trafalgar Road, (Close to Britannia Road West), one of Ontario's newest courses.

The tournament starts with a delicious continental breakfast at 6:45 am at the Royal Ontario Golf Club. At 8:00 am there

will be a Shotgun Start. At 2:00 pm enjoy a refreshing drink, compliments of the FPCBP, followed by an appetizing lunch at the Portuguese Cultural Centre of Mississauga at 53 Queen St. North (Mississauga Road and Britannia Road West). This is a 144 Player Shotgun Tournament and tickets are being sold on a first come first serve basis. So complete the registration form today to reserve your space and return it to our of-

fice by fax (416) 537-9706, mail or e-mail info@fpcbp.com.

We hope to see you at the Tournament.

### **The Golf Committee:**

*Avelino Fonseca (Chairperson),  
Kelly Da Fonseca, Ana Bailão, Cristina  
Marques, Joe Pinto, Raimundo Favas*

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☐ **Donate a gift.** I will arrange with the FPCBP to deliver my prize prior to Tournament Day (by June 17<sup>th</sup>, 2005)

### **Name of golf participant(s):**

1) \_\_\_\_\_ 1) \_\_\_\_\_  
2) \_\_\_\_\_ 2) \_\_\_\_\_  
3) \_\_\_\_\_ 3) \_\_\_\_\_  
4) \_\_\_\_\_ 4) \_\_\_\_\_

### **Method of payment:**

☐ **Cheque (make cheque payable to FPCBP)**

☐ **Credit Card #:** \_\_\_\_\_ **Exp. Date:** \_\_\_\_\_

**Name on credit card:** \_\_\_\_\_ **Signature:** \_\_\_\_\_

☐ **Send an invoice to the above contact information** **Signature:** \_\_\_\_\_

Please mail or fax this form no later than June 17<sup>th</sup>, 2005 to FPCBP, 722 College St., Suite 301, Toronto, ON M6G 1C4  
Fax: (416) 537-9706 • Email: info@fpcbp.com