

Message from the Board

It's hard to believe that we're already at the halfway point, and there is still so much to do... And so goes the old cliché "if you want something done, give it to a busy person" and with that I'd like to mention all the wonderful activities this dynamic group has been engaged in:

Lena (President) has been keeping herself busy and can proudly boast that she's custom built her back patio and deck completing the project this summer. She's also been invited to sit on the board for The Society of Disabled Persons Building Fund.

Avelino (Vice President) continues to sit on a number of different boards. His latest and best project is being the proud grandfather of Jonathan, born to Kelly Fonseca – a previous board member.

Sergio (Treasurer) has recently started a Sales Tax Consulting company with a partner called R&T Tax Management catering to mid and large organizations; he continues to run his public accounting practice and sits on a few other boards.

Francine (Secretary) was invited to sit on the Sub-Committee for Operation IV: La Dolce Vita (October 19) – an arts fundraising event for young urban professionals in support of the Canadian Opera Company's education and outreach programs.

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.



Standing, from lt to rt: Lu Amaral, Paul Silva, Josie Caldas, Jude Fernandes, Teresa Melo. Sitting, from lt to rt: Eunice Machado, Avelino Fonseca, Lena Barreto, Francine Antonio, Sergio Ruivo.

Eunice was appointed to a second term as President of the Portuguese Canadian Lawyers Association.

Josie has been accepted as an articling student at Stikeman Elliot Law Firm along with volunteering for Habitat for Humanity.

Jude sits on the executive of three other organizations, including the Tuesday Literary Club (TLC) established in 1909, the Information Technology and Education Council, and the Mississauga Mixed Recreational Slo-Pitch League (MMRSL). These organizations all have very different mandates and address different areas within the corporate, private, public, and

sports sectors.

Lu has been diligently working on various strategies for the transition of bcp-bank Canada to full service BMO Bank of Montreal. She's also had time for some fun by participating in various community events and festivities, including joining the Board of Directors of Casa dos Açores (Dos Ontario).

Paul has his hands full with an absolutely beautiful baby girl and sitting on the steering committee for the Toronto Global Cities Forum taking place in November 2007.

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Teresa is actively involved in the fundraising initiatives for Casa Dos Açores along with sitting on the board for Terra Nova and the Dundas Street BIA.

Jennifer (Executive Co-ordinator) has been busy promoting her newest single entitled "The One." It premiered in Portugal and in Australia and feedback has been positive. It will also be featured in the upcoming Northern Lights Canadian Indie spotlight, and she'll be performing October 14 at the Living Arts Centre in Mississauga. A CD launch will take place in early spring.

The past couple of events have had positive outcomes and we're looking to achieve the same for our future events. Here are some highlights so you can pencil them into your calendars:

FPCBP Half Day Seminar - "How to Succeed in Construction Today" – October 20, 2007

This seminar will be held on Saturday, October 20, from 8:30 a.m. to 1 p.m. at the Society of Portuguese Disabled Persons Building (SPDPB) 2295 St. Clair Ave. W. Continental breakfast included. Contact the office to reserve your tickets.

European Business Club – October 23, 2007

This popular networking event will be held on Tuesday, October 23 at 6 p.m. at the Delta Chelsea Hotel, 33 Gerrard St. W., Toronto. Special guest: Luis Filipe Menezes, Mayor of Vila Nova da Gaia.

26th Annual Scholarship Awards Dinner – November 8, 2007

To be held at the Mississauga Convention Centre on November 8. Contact the office to reserve your tickets.

Christmas Cheer – December 2007

Business Excellence Awards Dinner – February 23, 2008

To be held at Pearson Convention Center on Saturday, February 23. Contact the office to reserve your tickets.

International Women's Day Luncheon – March 7, 2008

Annual General Meeting – March 19, 2008

Once again, thanks to all of you for your continued support!

Sincerely,

2007 Board of Directors

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FPCBP Scholarship Initiative...26 years and going strong!

"The object of education is to prepare the young to educate themselves throughout their lives." – Robert Hutchinson.

Now in its 26th year, the FPCBP's Scholarship Program continues to celebrate the academic achievements of Luso-Canadian youth. The annual scholarship gala dinner, this year being held on November 8 at the Mississauga Convention Centre, has long joined the annals of other scholarship initiatives burgeoning in Portuguese-speaking enclaves across Canada.

The facts speak for themselves. In the past six years alone, the FPCBP has awarded more than 125 scholarships totalling about \$300,000.

At this rate, the scholarship awards may very well become the benchmark of the FPCBP – a befitting testament to those who have supported the organization's growth over the years, as well as the Founders who gave life to the organization over a quarter of a century ago.

With more than 25 scholarships awarded to Luso-Canadian youth presently pursuing their post-secondary diplomas, the financial aid has helped offset the burden of rising tuition fees. A number of past recipients can attest to that fact, including Benjamin McIntee, who was awarded a scholarship in 2006.

"Receiving the FPCBP scholarship greatly impacted my post-secondary pursuits," said McIntee. "It allowed me to fully focus on my education instead of worrying about how I was going to afford school. Because of the FPCBP scholarship, I did not need to work part-time, which allowed me to spend more time on projects and assignments."

Scholarships can help dreams become reality. Despite the relentless efforts of dedicated students, financial difficulties can impede individuals from achieving their goals. With generous beneficiaries, the FPCBP continues to provide recipients with the financial springboard for their post-secondary pursuits.



Most recently, the FPCBP has added the Leadership Excellence Award to their roster of grants, which is awarded to a student who has exemplified leadership qualities, apart from academic achievement.

There is no time like the present to spread the word to family members, friends, and colleagues about the FPCBP's 2007 Scholarship opportunities! If you know of anyone who fits the criteria, then the FPCBP wishes to reward them for their academic work. In order for students to qualify, it is imperative they apply.

FPCBP quick facts:

- * Twenty-five scholarships will be awarded
- * Scholarships range from \$1,000-\$2,500
- * This opportunity is open to Luso-Canadian youth studying across Canada
- * There are six main categories: grade 12, 1st year, undergraduate, graduate, college, and leadership excellence.

The FPCBP sincerely hopes you will join them in celebrating the achievements of Luso-Canadian youth on Thursday, November 8 at the Mississauga Convention Centre to honour the individuals who are the prospective leaders and moral fiber of the Portuguese community in the years to come.

All applications and official transcripts must be received on or before October 9, 2007 at 5 p.m.

Forward your completed application form and required document(s) to the FPCBP office:

722 College St., Unit 301, Toronto, ON M6G 1C4.

By Jennifer Abadesso



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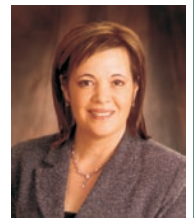
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FPCBP's "Fore" Star Tournament

Sunny and warm weather greeted the 144 golf enthusiasts as they took to the course at the prestigious Royal Ontario Golf Club on June 27, 2007, for the FPCBP's annual Golf Tournament. Golfers, who arrived prior to the shot-gun start, had the opportunity to enjoy a continental breakfast before hitting the green.



Next it was tee-off time and with five sets of tee blocks and generous greens, the Royal Ontario course did not disappoint from a golfer's perspective. The layout provided an interesting, and at times, challenging game for all in attendance.

FPCBP President Lena Barreto agreed that the variety and contours of the course allowed golfers of all calibers, whether beginning or experienced, to set the pace and challenge themselves to suit their level of skill.



"Regardless of whether our participants were beginners or experts, all the golfers appeared to be enjoying themselves," said Ms. Barreto. "I would like to further add that if it were not for all those in attendance this event would not have been possible, and I hope to see everyone again at next year's tournament!"

Afterwards, the famished group of golfers headed to the Portuguese Cultural Centre of Mississauga to enjoy a slew of appetizers and a buffet lunch. Presiding over the festivities as emcee this year was FPCBP Director Paul Silva, who did a commendable job.

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Amidst all the lively conversation, raffle tickets were sold for coveted prizes, including a 37" LCD flat screen TV, generously donated by MDG; two tickets to Portugal courtesy of Vista Sol Tours; and a soccer ball autographed by Cristiano Ronaldo, donated by Banco Espirito Santo. Gilberto Moniz won the trip for two to Portugal and John Paul Cruz won the television.

Appropriate mention must also be made of the assistance and dedication of Golf Committee Chair Avelino Fonseca, who also serves as Vice-President of the Federation. Without Mr. Fonseca's continued support and efforts, this golf tournament would not have been such a tremendous success.



Mr. Fonseca concedes that it was no easy feat in selling out this year's golf tournament, stating: "It was an extremely difficult year to sell tickets considering the amount of tournaments that coincided, but we sold out and would like to thank all of the members and companies for their continued support."

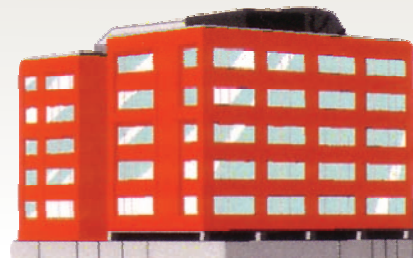
Finally, special thanks to Lena Barreto, Kelly Fonseca, Michael Sebastião, Joe Pinto, Teresa Melo, Paula Oliveira and Jennifer Abadesso, who were also fundamental in ensuring this year's event was not only memorable, but above par.

By Jennifer Abadesso

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Ontario Votes on October 10th

On October 10, voters will receive two ballots when they go to the polls to cast their vote, one for the election of a candidate to parliament and one on the referendum about the Ontario electoral system. The outcome of the second ballot will determine which electoral system will be used in Ontario during future elections.

Whether voters choose to vote during the extended advance poll period between September 22 and October 4 or to vote on the October 10 election day, they will be given two ballots instead of one and will be asked to place both these ballots in the same ballot box.

What is a referendum?

A referendum is an event when the government asks voters an important question. All voters are asked to indicate which choice they prefer, using a ballot.

What is the referendum about?

The referendum is about Ontario's electoral system. Voters will be asked to choose what electoral system they feel Ontario should use in the future.

Voters will be given a choice of two electoral systems. One of these systems is called First-Past-the-Post. It is the system used in Ontario now. The other system is called Mixed Member Proportional. It is the alternative electoral system proposed by the Ontario Citizens' Assembly on Electoral Reform.

Who are the Ontario Citizens' Assembly?

On March 24, 2006, the government set up an independent body called the Citizens' Assembly on Electoral Reform.

The Citizens' Assembly was made up of 52 women and 52 men aged from 19 to 78. They were chosen at random from the



permanent Register of Electors to represent each electoral district in Ontario.

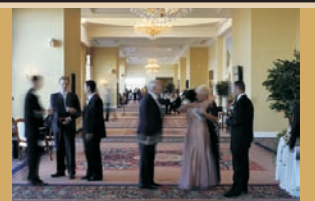
Their job was to learn about the electoral system Ontario is using now, and other electoral systems around the world. They looked at how votes are counted and how votes are used to calculate seats in the provincial legislature.

In April of this year, the referendum law was passed. It requires that if the Citizens' Assembly recommended an alternative to the existing system, a referendum must be held with the next provincial election.

On May 15, 2007, the Citizens' Assembly recommended an alternative to First-Past-the-Post (our existing electoral system). The next provincial election will happen on October 10, 2007.

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The referendum will be held at the same time.

First-Past-the-Post

One of the electoral systems voters are being asked to consider is called First-Past-the-Post. It is the system used in Ontario now.

Ontario is divided into 107 electoral districts. In each district each voter gets one vote to choose which candidate they feel should win a seat in the provincial legislature.

In an election using the First-Past-the-Post system, the candidate who receives The Vote in Ontario October 10, 2007 the most votes wins, and will be the representative for the electoral district in the provincial legislature.

After the election, the political party that wins the most electoral districts is normally asked to form a government.

Mixed Member Proportional

The other electoral system voters are being asked to consider during Ontario's referendum is called Mixed Member Proportional. It is called a mixed system, because it combines two voting systems: a First-Past-the-Post system and a Proportional Representation system.

If this system is accepted, Ontarians will have two votes in future elections: one for a 'Local Member' and one for a political party. The provincial legislature would have 129 seats: Local Members' would fill 90 seats while 'List Members' would fill 39 seats. The political party with the largest number of seats in the legislature, including 'Local Members' and 'List Members', is asked to form a government.

In each electoral district, one vote would be used to elect a 'Local Member' using a First-Past-the-Post system. The candidate with the most votes in an electoral district wins.

The other vote would be for a political party. Votes for parties will be used to determine the number of 'List Members' each party gets. This is the proportional representation part.

If a political party is entitled to more seats than it won locally, 'List Members' are elected to make up the difference. 'List Members' can only be elected from a political party that received more than 3% of these votes. In the end, a political party's overall share of seats will roughly equal its share of the total votes for parties in the province.

Anyone who meets the rules for eligibility can become a candidate for election as a 'Local Member.' Some candidates are called "independents" while others represent a political party.

'List Members' are candidates from any registered political party. Before an election each political party prepares an ordered list of candidates they would like considered as 'List Members.'

These lists, and the way they are created, would be made public well in advance of any election in a Mixed Member Proportional system. October 10 is not only Election Day it is also Referendum Day in Ontario.

For more information, visit the Referendum Ontario website at www.yourbigdecision.ca.

By Jude Fernandes

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FPCBP Half Day Seminar - How to Succeed in Construction Today

Sabe qual os procedimento a seguir em caso de acidente com um dos seus trabalhadores? E como fazer para não aumentar os prémios pagos por sua empresa ao WSIB?

Do you know how to deal with a worker accident and at the same time minimize your increase in WSIB premiums?

Conhece as regras do GST associadas com a construção de bens imóveis?

Are you familiar with the GST rules associated with real property?

Encontra-se informado sobre o imposto PST nos contratos de fornecimento em conjunto de mão de obra?

Are you fully aware of PST rules surrounding real property and supply contracts?

Sabe como lidar com os custos resultantes durante as varias fases de construção?

What costs need to be capitalized during the various stages of development?

O que é necessário para obter financiamento á construção de imóvel residencial e comercial? De que forma é que o financiamento é distribuído?

What information is required to obtain construction financing? How are these funds advanced and when?

These are just some of the questions that will be explored at the "How to Succeed in Construction Today" Seminar taking place on Saturday, October 20, at the Society of Portuguese Disabled Persons Building. Tickets: \$25 members; \$35 non-members. A continental breakfast is included.

Seminar Schedule

Time Schedule	Topic	Description
8:30 a.m. – 9 a.m.	Registration	<ul style="list-style-type: none"> Coffee and Pastries
9 a.m. – 9:45 a.m.	WSIB John Young	<ul style="list-style-type: none"> Administrative guidelines Classification codes Accidents, reporting and post-accident rate adjustments
9:45 a.m. – 10 a.m.	Questions & Answers	
10 a.m. – 10:30 a.m.	Commodity Tax Sergio Ruivo	GST <ul style="list-style-type: none"> Rules relating to real property Construction of homes for own use Substantial renovations of residential property PST <ul style="list-style-type: none"> Real property supply and install contracts Manufacturing contractors Repairs to real property Tangible Personal Property
10:30 a.m. – 10:45 a.m.	Questions & Answers	
10:45 a.m. – 11:15 a.m.	Income Tax Silvia Jacinto	<ul style="list-style-type: none"> Rules regarding personal residences Capital vs. Income Capitalization rules re: raw land, expense deductibility
11:15 a.m. – 11:30 a.m.	Questions & Answers	
11:30 a.m. – 11:45 a.m.	Break	<ul style="list-style-type: none"> Coffee and Pastries
11:45 a.m. – 12:30 p.m.	Bank Financing BCP Bank	Construction Loan Requirements <ul style="list-style-type: none"> Proposals Draw down process Security Pre-sold % requirements Construction Loan Requirements <ul style="list-style-type: none"> Proposals Draw down process
12:30 p.m. – 12:45 p.m.	Questions & Answers	
12:45 p.m. – 1 p.m.	Closing Remarks	

How to Succeed in Construction Today

\$25 Members

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What: FPCBP Construction Seminar
When: Saturday October 20th, 2007 (8:30am to 1pm)
Where: Society of Portuguese Disabled Persons Building
2295 St. Clair Ave. W. Toronto, Ontario



Seminar Topics

WSIB: Discussion of administrative guidelines, classification codes, accidents, injury reports, etc.

Income Tax: Discussion of personal residences, capital vs. income, capitalization rules, etc.

Commodity Tax: Discussion of G.S.T. /H.S.T, P.S.T., real property, etc.

Bank Financing: Discussion of Construction Loan requirements (loans, proposals, etc)

Q & A: Four question & answer sessions will be allotted in order to address all of your inquiries and concerns.

This event is sponsored by:



Reservation Request — FPCBP Construction Seminar

As space is limited, seating is available through reservation on a first come first served basis. Reservations may be made by completing the information to the right and submitting it to the FPCBP office or calling the telephone number listed below.

Mail to: Federation of Portuguese Canadian Business & Professionals (FPCBP)
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Fax to: 416-537-9706

Reservations & Questions: 416-537-8874

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City News

Online help for new immigrants

The City has launched a web portal to help new and prospective immigrants find information they need to succeed as they arrive and settle in Toronto. The new immigration portal provides information about finding employment, starting a business, and using public transit and other City services. It also presents profiles of Toronto neighbourhoods, among other features. For more information, visit www.toronto.ca/immigration.

Astral Media will deliver co-ordinated street furniture program

Astral Media was approved as the winner of the street furniture request for proposals, and will provide a co-ordinated street furniture program for the City. Astral will rent out advertising space on transit shelters and information pillars. Newly designed street furniture will improve the look of public spaces, and increase access to transit shelters, public washrooms, waste bins, as well as wayfinding maps and information and for tourists.

Getting to 70% solid waste diversion by 2010

Council endorsed a new plan to achieve 70% solid waste diversion from landfill by 2010. The plan includes a new funding model to pay for the additional programs and initiatives necessary to reach the diversion goal, and provides residents with an incentive to reduce or divert solid waste from landfill. Key features of the plan include new garbage and recycling carts, improved and additional collection for multi-unit buildings and townhouses, and expanding the Blue Box Program to accept new materials. Under the new funding model, the costs of solid waste collection services and programs will be re-

moved from the property tax base. Instead, residents will receive a combined Toronto Water/Solid Waste bill that includes a cost breakdown based on the amount of garbage generated, as determined by the size of garbage cart selected. To offset or lower the cost of servicing the new carts, residents will receive an annual rebate. All residential houses will also receive new recycling carts at no charge. The new system is expected to start by summer/fall 2008.

New water rate structure

Council approved in principle to use water pricing as an economic development tool to help retain, attract and support the growth of existing businesses that use water for processing purposes. Toronto's residential water rates are generally lower, in comparison to neighbouring municipalities and other major cities; however, the same is not true for large-volume users. The current seven-block volume-based rate structure results in similar consumers paying different rates. The new water rate structure provides a single rate for all users, with a second available block for industrial/manufacturing industries that consume water at volumes above 6,000 m³ annually. To be eligible for the lower process-use rate, industries must submit detailed water efficiency plans and be in compliance with the City's sewer use by-law. The new rate structure will be phased in beginning January 1, 2008.

Nathan Phillips Square redesign

Council endorsed the Nathan Phillips Square (NPS) Design Competition Jury's decision to select the design proposal from Plant Architect Inc. and Shore Tilbe Irwin & Partners for the revitalization of the Square. In addition to relocating the



Peace Garden, sundial, eternal flame and sacred water, Council approved a motion to also move the Peace Garden's pavilion to the new location. Representatives of the interfaith and peace communities will be consulted as the relocation and design for the Peace Garden is further developed. Council reaffirmed its commitment to preserve and enhance the unique heritage qualities of NPS and also approved a motion prohibiting naming any section of it after a corporate donor. Funding for the project is expected to come from the City, private sector and other orders of government.

Climate Change plan passes unanimously

The climate change and sustainability plan was passed by a unanimous vote of Council. Under the plan the City commits to meeting Kyoto emissions target reductions of 6% by 2012, stepping that up to 30% by 2020 and 80% by 2050. Council endorsed the creation of the \$42 million Toronto Energy Conservation Fund, which will promote energy savings initiatives in city buildings, as well as schools and hospitals. The City will obtain 25% of its electricity from green energy sources starting in 2008, and establish the Live Green Toronto program that will help community and residents' groups green their neighbourhoods through a series of initiatives, including green roof projects, community gardens, and water conservation programs.

For more information, visit the City of Toronto's website at www.toronto.ca.

New FPCBP Members

Paul DaCunha, Paul DaCunha Architect Inc.

Elizabeth Pereira, Crown Counsel

Mario Medeiros, Jopomar Holding Inc.

Michael Camacho, CSI Brokers Inc.



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