

Insight

St. Vincent & the Grenadines Association of Toronto Incorporated Quarterly Newsletter

July 2004

From The President's Desk

Teamwork! Yes. As President I will like to recognize the great teams within the Association. Working together as a team helps to produce great and efficient work, as is the case with our Executive and Committee Members who unselfishly give of their time to keep this organization active for the cause of our community and the Greater Toronto Area. This very selective and supportive team takes seriously the task of planning, coordinating and executing the various projects that are air-marked for the year.

As the year continues to roll on, we were able to successfully hold our Annual Mothers' Day Dinner which was coordinated with such professionalism by Mrs. Gracelyn Providence and her special team. Thanks to Gracelyn and her team and also to all who contributed to the success of Mothers' Day 2004.

Also, in the month of May members enjoyed a slide presentation on "Charities in St. Vincent and the Grenadines", showcasing the work that The Bequia Mission is conducting in Bequia and on mainland St. Vincent. Mr. Gerry Bird heads this organization; they are doing an excellent job in providing such needed help to various charitable organisations within St. Vincent and the Grenadines. Our Executive and members extend warm thanks to them on behalf of the Association.

Our newsletter continues to grow in readership. Many thanks to Mr. Gideon Exeter and his team who consistently produce it each quarter on time while ensuring that the information is accurate and readable. I take this opportunity to wish our readers a happy summer – a summer filled with much adventure. As we speak of summer, our annual Unity Picnic at Brown's Bay Provincial Park, 1000 Islands is scheduled for July 24. This picnic is a must!!! Eleven buses are booked to leave Toronto at 7:00 a.m. sharp with departure points at: Jane/Finch Mall at the McDonald Restaurant area; Lawrence and Dufferin at the Blinds To Go area; and at Scarborough Town Centre's YMCA area. Please get your tickets early and be on time to board the bus.

I give God thanks for all He has done for us and for all He is about to do for the rest of the year and more to come.

With all Peace Profound,

Mr. Kenneth Farrell

President

From the Membership & Publicity Committee

Welcome to the summer edition of Insight. In this issue we continue to make available to our membership and readers not only what is going on in the Association but to a greater extent in the wider community of Vincentians in general. We trust that this will be a keep-sake for some folks as they will like to keep handy the Guide to the Reciprocal Agreement between the governments of Canada and St. Vincent and the Grenadines.

We are grateful to Ms Nicole Sylvester for making the article on Constitutional Reform and the international image of St. Vincent and the Grenadines available to share with you.

As Insight becomes more popular we are also attracting more businesses to advertise their services to the community. These ads help to offset the cost of publishing and the revenue therefore helps to take the burden off our general funds.

The Membership and Publicity Committee looks forward to the completion of our redesigned website, www.vincytoronto.com. This is expected to be finalized within the next few weeks.

Please have a good read, attend and support the events listed and when and where possible patronize the businesses that advertise with us.

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Our sincere thanks to those companies that have provided assistance to this publication by advertising with us again. Please support them.

To place your Ad, please email us at svgatoronto@vincytoronto.com, or contact any member of the Executive.

Meetings and Contacting Us

The Association meets on the last Sunday of each month at Northwood Community Centre, 15 Clubhouse Court, (Keele & Sheppard area) North York from 4:00 p.m. Business meetings are held in January, April, July and October. The other Sundays are used for educational discussions and social events. One can get in touch with the Executive either by writing to P.O. Box 392, Station F, Toronto, Ontario, M4Y 2L8, e-mail at svgatoronto@vincytoronto.com, or phone at (416) 763-9889.

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A MESSAGE FROM OUR CONSUL GENERAL

Fellow Vincy:

Here's a superb opportunity for you to return to St. Vincent and the Grenadines to experience our unique pre-Christmas festival – **Nine Mornings...**

We have discovered that indigenous festivals are major attractions in today's international **tourism industry** which is critical to our economic survival. Many of us in the Diaspora, however, have not had the opportunity to feel the impact of what this festival has evolved to in the last five years: the exciting street concerts in almost every town and village, the spectacle of the community lighting competition, the return of carollers (serenades) both in competition and at your doorstep, along with other enticements. We need to feel this experience before we can effectively "sell it" to non-Vincitians.

It is with this in mind that we encourage you to seize the opportunity now to reconnect with our homeland. As a Vincentian, you deserve to be there, not only to observe, but also to participate...in our **Nine Mornings Festival 2004...**

Details are available in the attached flier on Page 13.

Sincerely,

E. Bernard John

Consul General

TORONTO CONSULATE OFFICE

*Consulate of St. Vincent and the Grenadines
333 Wilson Avenue, Suite 601
Toronto, Ontario, M3H 1T2*

Tel: (416) 398-4277 Fax (416) 398-4199

Consul General: Mr. E. Bernard John
website: www.svgconsulate.org

Email: consulategeneral@svgconsulate.org

Or

info@svgconsulate.org

**ST. VIINCENT AND THE GRENADINES
25TH YEAR OF INDEPENDENCE. LET US
JOIN TOGETHER AND CELEBRATE.**

FEATURED ARTICLE

Constitutional Reform and SVG's International Image

Provided by Nicole Sylvester

No longer blacklisted by OECD & FATF, St. Vincent and the Grenadines is a likely contender for the Crown as the leading low cost international financial services centre in the Caribbean, so says Nicole Sylvester a partner in one of St. Vincent and the Grenadines most respected law firms, O. R. Sylvester & Co.

Recent legislation has arguably put St. Vincent and the Grenadines on a par with Cayman, holders of the Crown in St. Vincent and the Grenadines enforced absence but more needs to be done according to Ms. Sylvester. While government, regulator and industry have worked hard to improve St. Vincent and the Grenadines image in the eyes of both domestic users and the international market she says further strengthening of St. Vincent and the Grenadines position would be fostered by constitutional reform, and recognition and action by the legal profession to address domestic concerns.

As President of the Bar Association and a leading exponent for constitutional reform Ms. Sylvester is well informed about current issues. The fact that she is a registered agent through the International Investors Company Limited also gives her authority to speak on the current state of financial services in the Caribbean. She made it clear that a great deal of emphasis is being placed on the delivery of quality and timely services and improvements for the future.

But even now, St. Vincent and the Grenadines has much to offer as a low cost international financial services centre. It can boast some of the lowest costs in the region when it comes to setting up a business and with competitive labour costs, a tax system that welcomes the foreign investor, and modest overheads, St. Vincent must be taken seriously by the international community.

But still there is much to be done and St. Vincent does not intend to sit back on its Laurels.

CONSTITUTIONAL REFORM

The review currently underway is a joint venture between parliament and civil society. It is being watched with interest because the proposed reforms will make an impact on many of the States institutions and Government itself in the way it deals with social and political stability. Ms. Sylvester paused to highlight one of the advantages of the existing constitution. She said, "*Our constitution as*

distinct say from that of Antigua, applies to visitors as well as citizens. International investors can rest assured that they are guaranteed full protection under the law.'

But the blacklist remains a sensitive issue. St. Vincent and the Grenadines want the international community to know that they are moving forward and that offering stability is important.

The consultation process is well underway. Following public consultation on the islands, a road show travelled to England, Canada, the US and other parts of the Caribbean. The first and second consultation papers were reviewed by Parliament in February and Ms. Sylvester is hopeful that a full report can be put to them in December this year. Further public debate and referenda on important issues should mean completion of the review within a year.

But any change must reflect the local communities if it is to be successful and Ms. Sylvester feels more needs doing in this area.

"We have gone through periods in the past where the people in St. Vincent and the Grenadines have questioned the ethics of the legal profession. There needs to be more understanding. I think we in the legal profession should bring a new dimension by reaching out to the community, involving them in debates particularly around legal issues. Yes of course it's important for our growth and development particularly in financial areas to be known in Europe, America and Asia. But the local people here and their views are very important."

To put into practice what she is saying Ms. Sylvester has lead the Bar Association in their decision to hold a Law Fair in St. Vincent and the Grenadines in October this year in St. Vincent. The intention will be to bring together the Bar Associations of the Caribbean, not only those within the OECS but also those from Jamaica, Trinidad and Tobago, Barbados and Guyana.

"We want to bring together lawyers and other professionals from the banking, and insurance sectors as well as those providing other legal services. But it will not stop there. There is a lack of public education and I want the public to be involved as well. The quality of service we can offer here will be improved if we have a more informed public."

Recent initiatives such as distribution of information leaflets and the legal profession's involvement in high profile charity events have provoked very positive feedback.

Other areas ripe for improvement Ms. Sylvester says include education, family planning, the environment and legal aid. All local issues that will have an impact on the growth of the financial services industry within St. Vincent and the Grenadines. A healthy society will promote increased development in the area, which in turn will benefit the people of St. Vincent.

At present there is a form of compulsory education on the islands. Ms. Sylvester believes that a right to education for everyone must be embodied within the Constitution. A survey in February 2004 revealed that two thirds of the local financial services found the island's trained and qualified human resources to be insufficient for their needs. A lack of education and training was the problem and most involved in the survey indicated support for initiatives and improvement in that area.

The lack of legal aid in the islands means that not only must lawyers undertake a substantial amount of pro bono (unpaid) work but also that a substantial part of the population are denied access to the Courts and justice. This needs to be addressed.

St. Vincent and the Grenadines provides a beautiful but fragile ecosystem. Without resources and knowledge there is no protection for the environment. It is vital that this is provided for future economic sustainability and Ms. Sylvester believes the delicate nature and beauty of the Grenadines should be provided for within the Constitution. It is a valuable commodity for the islands but planning its future is essential.

But for all that must be done, the growth in St. Vincent and the Grenadines financial service industry continues to flourish. Incorporation remains a feature but added value services are growing too.

A stringent code of Practice was recently implemented for fund administrators and managers, the Mutual Funds Act is being tightened up and new legislation is in the pipeline to regulate and improve the existing intermediaries market. St. Vincent having pruned, trimmed and reflected can now be seriously considered as a leading competitor in providing low cost quality services.

St. Vincent and the Grenadines can become a *“model for Small Island developing states.”*

Although the islands have a limited work force, Ms. Sylvester believes a small state can create its own opportunities and cites Singapore as an example. Educational assistance there is linked to family planning initiatives. Although St. Vincent and the Grenadines is currently tackling the issue of teenage pregnancies, it

needs to become proactive in its path to becoming a sovereign state. New measures and incentives should ensure the people of the Country are given the support needed to take the country forward.

The impact of globalization has highlighted the need for greater unity of small island states. The need to work together is something St. Vincent and the Grenadines is currently looking at, *“Some of the other island states in the OECS have shown interest in establishing their own constitutional review commission, having seen the positive effects of ours in St. Vincent.”*

Ms. Sylvester says, *“We are hoping to start looking at things on a regional level in the near future.”*

There is no doubt that St. Vincent is on the brink of a new era of success. Steps being taken now will ensure that. The Constitutional Review, the positive response by the bar and lawyers to public concerns, new initiatives to promote and help communities and a tightening up of professional ethics are taking St. Vincent in the right direction. Blacklisting is a thing of the past. But it has been a salutary lesson for St. Vincent who has used the experience to review its reputation and reaffirm its integrity. The image it is now creating is based on a firm foundation and St. Vincent and the Grenadines can look forward to an exciting and rewarding future.



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COMMUNITY NEWS

Help a child in your homeland to a brighter future.

An old saying reminds us that children are the future of every country. Each of us can help to build the future of St. Vincent and the Grenadines by helping the children. As little as Cdn\$1.00/day per month will give at least EC\$50.00 per month. This small amount can help to keep a young child in school and contribute to his or her development in the community. If you are interested in learning how you can go about sponsoring a child in St. Vincent, how to get such a child and how to ensure that your sponsor money is used for the development of that child, please enquire in confidence by writing to the Association either through regular mail or e-mail. You can also contact any member of the Executive.

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High Commissioner: Her Excellency Ms. Lorraine Williams

Want to get news and views on SVG matters on the web?

Here are some links and sites to view: -

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www.svgtourism.com www.cananews.com
www.scubasvg.com www.svgbc.com
www.windiescricket.com www.svgottawa.com
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**GUIDE TO THE CANADA /ST. VINCENT AND
THE GRENADINES RECIPROCAL AGREEMENT**

Introduction

With effect from November 1, 1998 the St. Vincent and the Grenadines/Canada Reciprocal Agreement will be enforced in Canada and in St. Vincent and the Grenadines.

1. What is the Canada/St. Vincent and the Grenadines Reciprocal Agreement?

It is an arrangement between the Government of St. Vincent and the Grenadines and the Government of Canada to allow persons who have worked and lived in St. Vincent and the Grenadines and persons who have lived and worked in Canada to qualify for pensions from either St. Vincent and the Grenadines or Canada or from St. Vincent and the Grenadines and Canada.

2. What is the purpose of the Agreement?

The purpose of the Agreement is to protect the benefit rights of persons who would have lived and worked in Canada and St. Vincent and the Grenadines.

The laws of St. Vincent and the Grenadines and the laws of Canada require that a person completes a minimum period of residence or contributions before becoming entitled to a pension. Persons who have spent part of their lives in Canada and part in St. Vincent and the Grenadines may not have completed periods of sufficient length to qualify for a pension. Under the Reciprocal Agreement, arrangements are made for the pooling (adding together) of the periods under the Social Security/National Insurance programme of Canada/St. Vincent and the Grenadines to allow the person to receive the benefit for which he/she qualifies.

In addition, the Agreement will also ensure continuity of social security protection when someone is sent from one country to the other in the course of his/her employment.

3. What benefits will be offered under the Agreement?

The Agreement covers the following branches of Social Security:

- Canada old age security pension
- Canada pension plan Retirement pension
- Canada pension plan Disability pension
- Canada pension plan Survivor's pension
- Canada pension plan death benefits

4. How does a person qualify for the Canada Old Age Security Pension?

A person may qualify for an old age security pension if he/she:

- has reached age 65, and
- has resided in Canada for at least one year since reaching age 18, and
- was a Canadian citizen or legal resident of Canada at the time of his/her departure, and
- has resided in Canada and contributed to the National Insurance Scheme of St. Vincent and the Grenadines for a total of at least 20 years since reaching age 18.

Additionally, a person is not required to have worked in Canada to be eligible for this pension neither must he/she cease employment before he/she can start to receive a pension.

5. How does a person claim the Canada Old Age Security Pension?

If a person is 64 years of age and has resided in Canada for at least one year since reaching age 18, or was a Canadian citizen or legal resident of Canada at the time of departure, or has resided in Canada and has made a total of 20 years contribution to the NIS of

St. Vincent and the Grenadines since reaching age 18, then the person should submit an application for Old Age Security Pension.

6. Where can I receive the claim form?

Claim forms are available free of charge from the National Insurance Scheme, St. Vincent and the Grenadines or from the International Operations, Income Security Programmes, Human Resources Development Canada, Ottawa, Ontario K1A 0L4, Canada.

7. How does a person qualify for a Canadian Pension Plan Retirement Pension?

A person may qualify for a Canada Pension Plan Retirement Pension if he/she:

- has made contributions to the Canada Plan since January 1996
- has reached age 60 but has not yet reached age 65, and
- is no longer contributing to the Canada or Quebec Pension Plan and to the National Insurance Scheme of St. Vincent and the Grenadines; or
- he/she is still contributing to the Canada Pension Plan but has substantially ceased working i.e. if when the pension begins, the annual rate of earnings from employment or self-employment does not exceed the annual amount of the maximum retirement pension payable to a person whose pension begins at age 65
- has reached age 65 (regardless of whether he/she is still working)

8. How does a person qualify for a Canada Pension Plan disability pension?

A person may qualify for a Canada Pension Plan disability Pension if he/she:

- has become disabled, and
- has not yet reached age 65, and
- has made contributions to the Canada plan since January 1966
- has contributed to the Canada Pension Plan or the National Insurance Scheme of St. Vincent and the Grenadines during four of the six years immediately prior to his/her disablement.

A person can only claim this benefit if the person's disability is of an indefinite duration or is likely to result in death or if the person cannot regularly pursue any substantially gainful occupation.

9. Can a disabled person's children claim disability pension?

Yes. If a person qualifies for a disability and he/she has dependent children (including adopted children) in his/her care, the child may qualify for a disabled contributor's child benefit if he/she is:

- under age 18, or
- between the ages of 18 and 25 in full-time attendance at school or university

10. How does a person qualify for a Canada Pension Plan Surviving spouse's pension?

A person may qualify for a Canada Pension Plan surviving spouse's pension if his/her spouse:

- is deceased, and
- had made contributions to the Canada Pension Plan since 1966
- had contributed to the Canada Pension Plan or the National Insurance Scheme of St. Vincent and the Grenadines for a minimum period (which can vary between three and ten years, depending on the spouse's age at the time of death) and if he/she
- had reached age 35 at the time of the spouse's death, or
- had not reached age 35 at the time of the spouses' death but
 - is disabled
 - was caring for a dependent child (including an adopted child) at the time of the spouse's death

Surviving spouse's pensions are payable under the same conditions to widows and widowers and in common-law relationships. Pensions are payable even if the person remarries.

11. How does a person qualify for an orphan's benefit under the Canada Pension Plan Orphan's Benefit?

A dependent child (including an adopted child) of a deceased person may qualify for an orphans benefit if he/she is:

- under age 18, or
- between the ages of 18 and 25 and in full time attendance at school or university, and if the deceased parent:
- had made contributions to the Canada Pension Plan since January 1966, and
- had contributed to the Canada Pension Plan or the National Insurance Scheme of St. Vincent and the Grenadines for a minimum period (which can vary between three and ten years, depending on the contributor's age at the time of death).

12. Who qualifies for a Canada Pension Plan Death Benefit?

A single-payment death benefit may be paid to the estate of a deceased person, or, in the absence of an estate to the person responsible for the funeral expenses, the surviving spouse or the next of kin, if the deceased person.

- had made contributions to the Canada Pension Plan anytime since the start of the plan in January 1966, and
- had contributed to the Canada Pension Plan or the National Insurance Scheme of St. Vincent and the Grenadines for a minimum period (which can vary between three and 10 years depending on the contributor's age at the time of death).

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Obituaries

Quite a number of our friends and relatives of our community have passed to the great beyond since our last publication. At the time of going to press, we have been unable to get a complete list and for the fear of unintentionally omitting anyone, we would like to state that the Executive and Members of the Association take this opportunity to express sincere condolences to all who have lost their loved ones.

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The Executive is looking to reach out to Vincentian groups around the world as we feel that from time to time we may be able to work together on matters of mutual interest and on projects designed to benefit St. Vincent and the Grenadines. If you know of any of these groups in Canada, the United States or elsewhere, kindly ask them to contact us.

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COMING SOON

*We are in the process of redesigning our website
www.vincytoronto.com. Please visit it and
provide your comments.*

ST. VINCENT AND THE GRENADINES ASSOCIATIONS OF MONTREAL, OTTAWA AND TORONTO

ANNUAL UNITY PICNIC

Join Vincentians and friends in the Montreal, Ottawa
and Toronto areas as we celebrate this
Annual Unity Outing with
SVGs Prime Minister, Dr. Ralph Gonsalves

Brown's Bay Provincial Park, 1000 Islands

Saturday, July 24, 2004

Contact any member of the Executive for more
details.

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URGENT NOTICE

THANKS TO THOSE WHO HAVE PAID THEIR MEMBERSHIP DUES FOR 2004. WE REMIND THOSE WHO HAVE NOT YET DONE SO THAT YOUR MEMBERSHIP FEE HELPS TO COVER THE COST OF PRODUCING THIS NEWSLETTER AND FUNDING OTHER CHARITABLE CAUSES. PLEASE CONTACT ANY EXECUTIVE MEMBER OR MAIL YOUR \$20.00 TO THE TREASURER.

Tentative Calendar of Events

EVENT	DATE	VENUE
Membership Appreciation	TBD	TBD
Vincy Unity Picnic	July 24, 2004	Brown's Bay Park, 1000 Islands
THE MONTHLY MEETING FOR JULY IS CANCELLED.		
Summer Games Evening	August 7, 2004	TBD
Annual Walk-a-thon	August 21, 2004	North York
Monthly General Meeting	August 29, 2004	Northwood Community Centre
Monthly General Meeting	September 26, 2004	Northwood Community Centre
Independence Church Service	October 24, 2004	Wesley Free Methodist Chapel
Monthly General Meeting	October 31, 2004	Northwood Community Centre
25 th Independence Banquet	November 6, 2004	Meron Banquets, 1600 Steeles West
Town Hall Discussions	November 7, 2004	Northwood Community Centre
Monthly General Meeting	November 28, 2004	Northwood Community Centre
Winter Games Evening	December 4, 2004	TBD
Children's Christmas Party	December 19, 2004	TBD
Community Sing-a-long	December 18, 2004	TBD
Christmas Hamper Distribution	December 23, 24	

CHECK OUT WEFM LIVE ON THE INTERNET www.999wefm.com.

A HEALING PRAYER AT BEDTIME

Jesus, through the power of the Holy Spirit, go back into my memory as I sleep. Every hurt that has been done to me - heal that hurt. Every hurt that I have ever caused to another person - heal that hurt.

All the relationships that have been damaged in my whole life that I am not aware of - heal that heart.

But Lord, if there is anything that I need to do - if I need to go to a person because he or she is still suffering from my hand - bring to my awareness that person.

I choose to forgive, and I ask to be forgiven. Remove whatever bitterness may be in my heart, Lord, and fill the empty spaces with your love.

Thank you, Jesus. Amen

IN MEMORIAM

On April 23, 2004, Mr. Noel "Shines" King, died in Montreal after a brief illness. At the time of his death he was the President of the St. Vincent and the Grenadines Association of Montreal. On behalf of all members of the Toronto Association the Executive herewith expresses its condolences to Mrs. Greta King and the rest of the family.

Travel with Carrol Johnson To the United States

**Disney World, Florida
July 2 to 9, 2004**

ANNUAL PICNIC
July 25 at
DARIEN LAKE
and

SHOPPING & PICNIC
August 14, August 15
CEDAR POINT

**Reserve your seats early
Contact Carrol at (416) 279-1588**

Make a contribution to the Association

You can now donate to any of the following, the Relief Fund, the Scholarship Fund, the Children's Christmas Party, the Christmas Hamper to Families In Need and/or to General Operating Funds.

**St. Vincent and the
Grenadines Association of
Toronto Inc.**

invites you to celebrate with fellow
Vincentians
on the occasion of the 25th Anniversary
of Independence of

St. Vincent and the Grenadines

at its Annual Banquet

Saturday, November 6, 2004
7:00 p.m. to 2:00 a.m.

Meron Banquets, 1600 Steeles Ave. W,
Toronto
(Dufferin Street & Steeles Ave W.)

FOR UPDATES VISIT OUR WEBSITE

WWW.VINCYTORONTO.COM

ST. VINCENT AND THE GRENADINES
ASSOCIATION OF TORONTO INC.

*INDEPENDENCE ANNIVERSARY
CELEBRATIONS 2004*

**Thanksgiving Church
Service**

Sunday, October 24, 11:00 a.m.



*Wesley Chapel Free Methodist Church
2385 Warden Avenue @ Huntingwood Ave.,*

Scarborough.

(between Sheppard Ave. and Finch Ave.)

*Refreshments will be served in the church hall
following the service.*

Bus Route: Warden 68 bus travels along Warden Avenue
north and south. Buses run every 24 minutes from
Warden Station north to Steeles and from Steeles
south to Warden Station.

Please note that the Huntingwood bus does not run on
Sundays. For more information regarding connecting

ST. VINCENT AND THE GRENADINES ASSOCIATION OF TORONTO INC.

STUDENT RECOGNITION INFORMATION SHEET

Recognizing students who have successfully completed the Ontario Secondary School Program.

The idea is to lend community support and show encouragement to those students who have completed and graduated from the program and to further encourage them to pursue a higher level of education through college or university.

As members of a smaller community we are mindful of the importance of education for our advancement within the wider Canadian and world community, therefore, it is the responsibility of the leaders and parents within our community to inspire our young people to strive for the ultimate goal.

On the occasion of the celebration of the Independence Anniversary of our country, St. Vincent and the Grenadines, we choose this time to publicly show our support, encouragement and render thanks to our future leaders.

ELIGIBILITY

The student would have completed the Ontario Secondary School Program during the current year or the year previous to the one in which the recognitions are held and fall into at least one of the following categories:-

- a) Be a citizen of St. Vincent and the Grenadines.
- b) Be the child of a citizen of St. Vincent and the Grenadines either by birth or naturalization.
- c) Be a member of the St. Vincent and the Grenadines Association of Toronto.
- d) Be the child of a member of the St. Vincent and the Grenadines Association of Toronto.

The Information Sheet on Page 10 must be completed and returned to the Association by September 30, 2004.

ST. VINCENT AND THE GRENADINES ASSOCIATION OF TORONTO INC.

STUDENT RECOGNITION INFORMATION SHEET

Full Name of student: _____

Date of Birth: _____ Telephone: _____

Address: _____

Father's Name: _____ Mother's Name: _____

School of graduation: _____

Please give a summary of your achievements in school: _____

Do you intend to post secondary education? _____

Or, are you currently attending college or university? _____ If yes, name the institution:

Please indicate which career you intend to pursue: _____

List other extra curricular interests: _____

Do you volunteer any of your time to a charity or cause within the community you live? _____ If

yes, give details: _____

Please indicate if any member of your family is a member of the Association: _____

If you are not a member and wish more information about the Association, please contact any member of the Executive or call write to us at the address listed below.

Please complete and return this form by September 30, 2003, to:

P.O. Box 392, Station F, Toronto, Ontario, M4Y 2L8. Tel (416) 763-9889 (email: svgatoronto@hotmail.com)

The Executive of the Association

President:	Ken Farrell	416-762-3283	president@vincytoronto.com
Vice President:	Soyna Sutton	905-832-6837	vicepres@vincytoronto.com
Executive Secretary:	Marcia Farrell	416-762-3283	execsec@vincytoronto.com
General Secretary:	Cordel Telfer	416-630-4965	chatoye@yahoo.ca
Treasurer:	Wendell Cole	905-792-1248	wendelc@yahoo.com
Assistant Treasurer:	June Ellis	416-265-5399	assistentreas@vincytoronto.com
Public Relations Officer:	Ken DeLecia	905-454-3049	kenneth.delecia@knleadlogistics.com
Immediate Past President:	Gideon Exeter	905-831-1814	gexeter@yahoo.com
Nominated Member:	Jimmy Lewis	905-455-6820	slewis6820@rogers.com

For general information you can call: (416) 763-9889 or email at: svgatoronto@vincytoronto.com.

RELIEF COMMITTEE WALK-A-THON

The Association's 8th Annual Walk-A-Thon will be held on Sunday, August 21 from 10:00 a.m. Over the years proceeds from this event have been donated to Children with Special Needs, Diabetes, HIV/AIDS, Poverty Alleviation, Hypertension, Disaster Relief and Cancer Care.

The 5km walk starts from the Parking Lot at Yorkwoods Library, then east on Finch to Keele, south on Keele to Sheppard, then west on Sheppard to Northwood Park.

To participate in this Walk or support a walker, please contact:

Cordel Telfer - 416-630-4965
 Sonya Sutton - 905-832-6837
 Ken Farrell - 416-762-3283

Or visit our website at "www.vincytoronto.com"

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Dr. Allan Liverpool Award

Nominations are invited from members of our community for the Dr. Allan Liverpool Award. Throughout his lifetime, Samuel Allan Liverpool dedicated himself to serve the communities in which he lived, both in his homeland of St. Vincent and the Grenadines and later in Montreal and Toronto, Canada. He did so with enthusiasm, dedication and without looking for any reward.

This award is given by St. Vincent and the Grenadines Association of Toronto Inc. in honour of one of its founders and the first president. The award is to be presented annually to one or more individuals whom the Association feels meet the criteria as set out below.

To be eligible for the award, the person's name must be submitted to the Association outlining his or her contributions in serving the St. Vincent and the Grenadines Association of Toronto, the Vincentian community in the Greater Toronto Area, the wider Vincentian community and the Canadian community at large. Members and friends of our community are encouraged to forward the names of any individual they feel merit this award to:

The Recognition Committee
St. Vincent and the Grenadines Ass'n of Toronto Inc.
P.O. Box 392, Station F
Toronto, Ontario, M4Y 2L8

or email to: svgatoronto@vincytoronto.com

YOUTH RECOGNITION

In 1993 the Association began what was expected to be an annual event of recognizing children of Vincentian background who have graduated Grade 12 or Grade 13. The intention is to encourage them to pursue a higher level of education and to motivate their juniors to excel academically. Please encourage those qualified to obtain a registration form from any Executive member complete it before returning it by mid October.

It is expected that the recognition will take place during our Independence Anniversary Celebrations towards the end of October.

We take this opportunity to congratulate all those who have graduated or will graduate later this year from one grade to another at the end of the last school year. **KEEP REACHING FOR THE STARS.**

VINCENTIANS CELEBRATE

NEWS FROM TORONTO CONSULATE

VINCENTIANS BEGIN TRAINING PROGRAMME IN CANADA

Nine Vincentians are now here in Canada to work and receive training in the Hospitality Industry.

The trainees arrived last month and are receiving training, for six (6) months, in various hospitality services at the Taboo Resort in Northern Ontario.

The Managing Director of the resort, Egon Von Foidl, visited St. Vincent and the Grenadines in January as part of an investor group, and expressed his interest in conducting the programme. A selection process was conducted and the trainees were selected from over twenty aspirants.

The Resort has already expressed its interest in engaging more Vincentians in a similar programme come next year.

Through the collaborative efforts of the Ministry of Culture and the office of the St. Vincent and the Grenadines Consulate General in Toronto, arrangements are also being made for the Harmonites String Band to fulfill a two-month contract with the Resort, beginning in July.

NINE MORNING EXCURSION TO SVG

Vincentians have an opportunity to return home this Christmas to participate in the growing Nine-Mornings Festival.

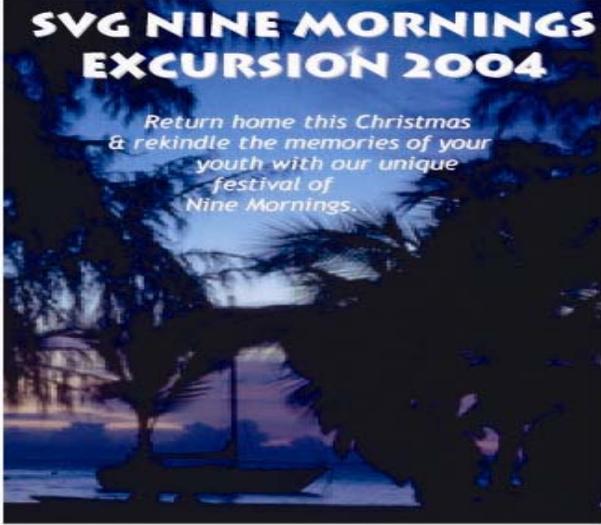
A Nine-Mornings Excursion will be leaving Toronto on December 14th, with options to return on December 28th, January 4th or January 8th.

In recent years, Nine Mornings has developed into an organized cultural festival. The traditional practice of people walking to and from Christmas Mas was replaced over the years with bicycle parades, fetes, soccer games sea bathing and steel pan music in the streets. Two major attractions today are the numerous street concerts in towns and villages throughout St. Vincent and the Grenadines and the spectacular community lighting competition which was won by Sion Hill last year.

The excursion is being organized at a time when available data indicates that indigenous festivals are major "drawing cards" in today's tourism industry – an opportunity for SVG which should not be missed.

Further information on the excursion is available at Crosland Travel (Tel: 416 491 1818), the office of the Consulate (Tel: 416 398 4003) or from members of the committee organizing the event.

25 YEARS OF INDEPENDENCE



**SVG NINE MORNINGS
EXCURSION 2004**

*Return home this Christmas
& rekindle the memories of your
youth with our unique
festival of
Nine Mornings.*


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St. Vincent & the Grenadines, Toronto
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Toronto, Ontario M3H 1T2
Phones: 416-398-4003
Fax: 416-398-4199
Email: info@svgconsulate.org



Exclusive Prices

14 Day Excursion \$830.00
Departure December 14, 2004
Return December 28, 2004

21 & 25 Day Excursion \$900.00
Departure December 14, 2004
Return either January 4, 2005
or January 8, 2005
All prices are in Canadian Dollars.
Taxes are not included in the fare prices.

Limited Seats...book early!

- Departure from Toronto Pearson via Barbados on BWIA
- Exclusive on-line connection
- Checked baggage regulation 2 pieces each 70 lbs

For further information contact:

SVG Consulate	416 398 4003
Monty Providence	905 417 9625
Shelley John	416 298 0654
Crosland Travel	416 491 1818

THE INVESTMENT CHALLENGE

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e-mail me at "lance.garraway@lfs.ca"

their appliances. For example, on average, today's refrigerators and freezers use at least 60% less energy than those built in 1984; dishwashers use at least 50% less. Front load washers even use far less energy, water and detergent while cleaning your clothes thoroughly. The City of Toronto and the Ontario Government give financial incentives to homeowners who purchase certain "ENERGY STAR" qualified appliances, so please contact them for details if you live within their respective borders.

Consider the Second Price Tag

Everyone is familiar with an appliance's **First Price Tag**; the sticker price, which indicates the cost of buying an appliance. In some cases, you'll find that most energy-efficient appliances have higher sticker prices. But before you make your purchase decision, consider the **Second Price Tag**— an appliance's electricity costs. Over time, not only will the most energy-efficient appliances save you money by dramatically reducing your energy costs, but these units will also help protect the environment by cutting your energy consumption.

Calculating the **Second Price Tag** is easy. Simply multiply the appliance's estimated annual energy consumption (the large number on the EnerGuide label) by your local cost of electricity on your utility bill to estimate quickly how much it will cost to operate the appliance for one year. Your power utility measures electricity use in kilowatt-hours, which is calculated by multiplying the wattage of a product by the number of hours it's in use. Eg: A 100-watt light bulb times 10 hours of use = 1000 watt hours, or 1 kWh. You will also use approximately 1 kWh of energy by running your hot shower for 3 minutes. Saving 50 kWh is enough to run your dishwasher 20 times; saving 100 kWh could run your clothes washer 50 times — that's almost a free load of laundry every week for a year! Visit "oee.nrcan.gc.ca/energguide" for more.

ENERGUIDE AND THE ENVIRONMENT

By choosing energy-efficient appliances you help the environment by cutting emissions that contribute to climate change. After all, the less energy we use, the less energy will be generated — and fewer pollutants released to contribute to the global problem of climate change.

Over the past two decades, appliance manufacturers have made significant improvements to the energy efficiency of

Saint Vincent and the Grenadines Association of Toronto Inc. Membership Registration Form

*Be a Member!
Join with us in achieving our goals.*

Mission Statement

The St. Vincent and the Grenadines Association (SVGA) of Toronto is a non-profit community based Association. We are committed to providing assistance and support to groups, institutions in St. Vincent and the Grenadines, Ontario and wherever the Association deems fit. To provide an anti bias forum for Cultural, Educational, Social and Recreational enrichment and to maintain a network of communication through information and referral.



Objectives

- To maintain a high level of volunteerism through recruitment, training and effective utilization of skills.
- To provide a forum to promote leadership and advocacy for the enrichment of Culture and Education.
- To provide an anti bias environment for the discussion of matters of general interest to its members.
- To plan, implement and participate in fundraising activities to meet urgent human needs.
- To promote social and recreational events to enrich the lives of Children, Youth, Adults and Seniors.
- To maintain a network of communication through information and referral.

Our membership meetings are held on the LAST SUNDAY IN EVERY MONTH from 4:00 p.m. at Northwood Community Centre, 15 Clubhouse Court (Keele St. & Sheppard Ave. W), North York.

We hope to see you there!

NAME: _____

ADDRESS: _____

TELEPHONE: _____

E-MAIL: _____

FAMILY MEMBERS: _____

NEW MEMBER OR RENEWAL : _____

AMOUNT ENCLOSED: \$ _____ (\$2.00 for new membership registration, \$20.00 annual subscription)

Please make cheques payable and mail to:

**ST. VINCENT AND THE GRENADINES ASSOCIATION OF TORONTO INC.
P.O. BOX 392, STATION F, TORONTO, ONTARIO, M4Y 2L8
Website: www.vincytoronto.com email: svgatoronto@vincytoronto.com**