

STEP Canada Insider

E-Newsletter Vol. 5
Issue 11 - November 14, 2017



Welcome to the STEP Canada Insider

With access to the monthly STEP Insider, readers receive the latest news about the STEP organization, branch/chapter activity, national conference updates, current practitioner opportunities, education information, and more!

Next Scheduled Branch/Chapter Events

[Click here](#) to discover upcoming regional branch and chapter events.



Practitioner Opportunities

Current Career Opportunities

Visit our [online job board](#) any day of the week for the most up-to-date job postings.

- [Estate & Trust Specialist – Concentra, Hamilton, ON](#)
- [Senior Manager, Compliance, Canadian Banking, Estates, Trusts, Custody & Philanthropy – Scotiabank, Toronto, ON](#)
- [Tax Specialist – MD Financial Management, Ottawa, ON](#)

STEP Canada's Practitioner Opportunities service is a great resource for practitioners in the trust and estate industry who are seeking new professional ventures, and offers employers the chance to connect with qualified people. STEP members receive a discounted rate to post on our [job board](#).

We offer 30-day job postings, which can be viewed 24 hours a day, 7 days a week. Our [website](#) receives more than 3,500 visits per month, and traffic is driven to the [Practitioner Opportunities](#) page via our monthly e-newsletter, the STEP Insider, which is shared with our membership of over 2,500 qualified potential candidates. To learn more about this service, please [click here](#).

[Learn More](#)

Education Center

French Education Initiatives

French-language courses with a civil law focus are launching this fall for both the CETA and Diploma programs. [Click here](#) for more information or contact education@step.ca. These French-language courses promise to round out our offerings, ensuring that STEP's education programs are relevant to practitioners, coast to coast.

Certificate in Estate and Trust Administration (CETA)

The next set of exams are scheduled for March 5 and September 17, 2018. If you have received a passing mark on your exam and would like to register for the next CETA course, please do so [here](#). A reminder that the registration deadline is 3 months prior to the exam date.

Diploma Program

The next set of exams will be held on November 27, 2017 (in English) and May 14, 2018 (in English and in French). Exam location details have been emailed to all students who have signed up to write an exam in November. Please email education@step.ca if you have not received this information. We wish you luck in your exam preparations!

Qualified Practitioner Program

Essay marks for students who have submitted an essay on October 1st will be distributed to students by the end of the month. The next essay intake date is May 1, 2018. Essay topics must be selected from the [pre-approved list](#) of topics.

[Contact Education](#)

Complimentary Webcast for STEP Members: July 18th Tax Proposals Q & A

Join us online on Friday, November 24 at 12 noon ET for a live Q & A on the July 18th Tax Proposals. The webcast will outline STEP's quick response to the tax proposals, the subsequent submission to Finance, and Finance's consequent responses thus far. Panellists will present a structured summary of the critical issues (120.4(4), 84.1, Capital Gain multiple rules), and will respond to the top questions submitted by members regarding the tax proposals (July 18th); the STEP Canada submission to Finance (October 2nd); the recent announcements from Finance; and the Fall Economic Statement (October 24th). Questions will be collected at the time of online registration. **The cut-off date for submitting questions is 12 noon ET on Friday, November 17th.**

STEP members and students (affiliates/associates/technicians) are complimentary; non-members are welcome to attend at the non-member fee of \$50 plus tax.

[Register Now!](#)

Registration NOW Open! STEP Canada Full-Day Course: Taxation at Death and Post Mortem Planning

Presented by: *Chris Ireland, CPA, CA, TEP, Vancouver: PPI Advisory; Deputy Chair, STEP Canada*

This course reviews various tax and legal issues pertaining to post mortem planning for the ownership of private company shares and other taxation on death issues, specifically:

Taxation on death – an overview of the deeming rules; review of the various rollovers on death and the QSBC exemption; review of the rules pertaining to certain special assets – registered plans, rental real estate, principal residence; charitable donations; and a review of the various terminal returns.

Post mortem planning for private company shares – three case studies; illustrating the three levels of tax; overview of the post mortem planning alternatives (including the impact of the July 18, 2017 Federal Government proposals); a review of the Income Tax Act provisions that could apply; tax rate considerations; general rules and planning considerations; detailed review of the case studies; hybrid planning and whether or not it is still possible; stop-loss rules; “short snappers” for the tax and legal considerations; review of a post mortem planning decision tree; and an overview of the reference materials. US content will be limited to issue identification and not a detailed review.

Registration fees include 6.50 technical hours of CPD; binder & USB of course materials; reference resources; refreshments and buffet lunch. Registration opens at 8:30 am; course begins at 9:00 am; course adjourns at 4:30 pm.

Exclusive to registrants of this course – specific areas of this course material affected by the final outcome of the July 18, 2017 Department of Finance consultation paper and draft legislation will be summarized with planning considerations in early-spring via webcast featuring Chris Ireland.

STEP Member **\$495.00 + tax**
Not a STEP Member **\$645.00 + tax**

[Register Now!](#)

Coming to your area:

**Capacity is limited to 45 students. If you would like to be added to the waitlist for a sold-out location, please contact memberservices@step.ca*

Date	Branch/Chapter	Location
September 14, 2017	Vancouver CONCLUDED	UBC Robson Square, Vancouver
September 19, 2017	Okanagan CONCLUDED	Hotel Eldorado, Kelowna
October 5, 2017	Atlantic CONCLUDED	Casino Nova Scotia, Halifax
October 26, 2017	Calgary CONCLUDED	The Ranchmen's Club, Calgary
November 15, 2017	Edmonton	Royal Glenora Club, Edmonton
November 23, 2017	Saskatchewan	Delta Bessborough, Saskatoon
December 5, 2017	Toronto SOLD OUT	Ivey Leadership Centre, Toronto
December 7, 2017	London & SWO	Four Points by Sheraton, Cambridge
January 23, 2018	Montreal	TBC
January 25, 2018	Ottawa	Rideau Club, Ottawa
February 1, 2018	Winnipeg	Fairmont Winnipeg, Winnipeg

French Education Initiatives



STEP Canada is excited to announce that the Diploma and CETA education programs, redesigned to incorporate civil law, are now available in French. The first (of four) courses in each program,

- **Diploma 1: Law of Trusts**
- **CETA 1: Foundations of Estate and Trust Administration**

were originally structured after the highly successful English versions. The subsequent courses of these programs will be released over the next 2 years.

Picture above: course author, Caroline Rhéaume at the Association de planification fiscale et financière (APFF) in Montreal last month.

[Click here](#) to learn more about this exciting new offering.

Upcoming Industry Events

STEP Canada is promoting education as an exhibitor at **FPSC Financial Planning Week**. If you're planning to attend, please stop by our booth and say hello! We encourage members to spread the word to fellow practitioners and potential members of their firm. We're excited to connect with industry professionals to discuss our routes to membership and answer questions about the TEP designation and its many benefits.

- November 22 | [FPSC Toronto Financial Planning Week Symposium](#) | Toronto
- November 24 | [FPSC Vancouver Financial Planning Week Symposium](#) | Vancouver

STEP Canada National Office Volunteers at the Daily Bread

STEP Canada national office staff volunteered at the **Daily Bread Food Bank** yesterday as part of an annual effort to give back during the holiday season. The team spent the afternoon sorting and boxing food donations to support the charity's mission to end poverty and hunger in the local community.



The Daily Bread is the largest provider of food relief in the greater Toronto area, offering food and support to almost 200 programs across the city. The charity works towards long-term solutions to hunger, running innovative programs to help people on low incomes.

The afternoon was a memorable team-building experience for STEP staff. It was a true pleasure to support this organization and contribute to such an important cause.

STEP Inside Newsletter - Conference Edition

The conference edition of the STEP Inside Newsletter was mailed and/or emailed to all subscribing STEP members last month. This issue includes an overview of STEP Canada's 19th National Conference, highlighting some of the most popular sessions, as well as a number of insightful articles written by practitioners. Included in the paper mailing is a listing of the latest industry topics being discussed at STEP branch and chapter events nearest you.

To view the October STEP Inside, login to your STEP Canada account and visit the [member resources](#) section of the website.

STEP/CRA Round Table Question Collection

The STEP/CRA Round Table Committee invites your questions for consideration at the next round table. Please submit your question(s) to STEProundtablequestions@step.ca.

20th National Conference 2018

Mark your calendars! STEP Canada's 20th National Conference is scheduled for Monday and Tuesday, May 28-29, 2018 at the Metro Toronto Convention Centre. If you have an idea for a panel, please send a proposal including subject title, description of idea/session, and if applicable possible speaker(s) to jarmstrong@step.ca.

Branch & Chapter Events

STEP branches and chapters have opened registration for fall seminars. The STEP Value Passport is also available for purchase (select branches only). [Click here](#) to access the branch/chapter microsites for more details and registration.

Upcoming 2017-18 Branch/Chapter Events

Ottawa Branch

Thursday, November 15
[Private Company Planning -
Government Proposals](#)

Montreal Branch

Friday, November 16
[21 Year Anniversary Rule](#)

Okanagan Chapter

Wednesday, November 22
[Multiple Will Planning for
Individuals with Private Company
Shares](#)

Edmonton Branch

Thursday, November 23
[Proposed Changes to the Income
Tax Act](#)

Vancouver Branch

Thursday, November 30
[Technical Tax and Administration
Aspects of Disability Planning](#)

Saskatchewan Chapter

Wednesday, January 17
[Planning Opportunities for
Dependent Children and Adults](#)

Toronto Branch

Thursday, November 15
[Cross Border Issues Canadian
Wealth and Planning Practitioners
Need to Know](#)

Winnipeg Branch

Tuesday, November 21
[Topics in Real Estate: Land
Transfer Tax in Manitoba, the
Principal Residence Exemption
changes, etc.](#)

Atlantic Branch

Thursday, November 23
[Practical Guidance for Trust
Administration](#)

Calgary Branch

Tuesday, November 28
[Family Business Succession](#)

London & SWO Chapter

Wednesday, January 17
[Gifts and Loans to Children, Joint
Property Ownership Issues and
Documentation](#)

[Return to Top](#)