

# The BRIDGE



RICHMOND HILL & MARKHAM CHINESE BUSINESS ASSOCIATION  
烈治文山市·萬錦市華商會

Published by Richmond Hill & Markham Chinese Business Association

360 Hwy 7 East, Unit LL-9, Richmond Hill, ON L4B 3Y7 Tel: 905-731 8806 Fax: 905-731 8867 www.rhmcba.ca Email: info@rhmcba.ca

## Get ready for the HST 準備實行合併稅

Starting July 1, 2010, Ontario is harmonizing its provincial sales tax with the federal sales tax. For the business operators, there are some important dates and facts during the transition to the new Harmonized Sales Tax (HST) system that should not be missed.

### Important dates:

**March 31, 2010** – RST (also referred to as PST) Vendor compensation ends. Though vendors are still required to collect the 8% provincial sales tax and file to the provincial government, there will be no compensation to vendors for collecting PST after March 31. The provincial government is however offering a one-time transitional assistance to small business owners to assist with point-of-sale and accounting systems changes required for collecting HST.

**May 1, 2010** – For transactions on or after this date, suppliers/vendors may be required to collect HST under transitional rules. Transitional rules would apply for tangible and intangible personal property, services, continuous supplies, imported goods and imported taxable supplies, goods and services brought into Ontario and housing and other types of real property. For example, if a furniture store sells a piece of furniture in June, 2010, but the furniture won't be delivered until August, 2010, the HST would apply and the vendor will need to account for the Ontario component of HST in its GST/HST reporting period that includes July 1, 2010.

**July 1, 2010** – HST comes into effect. Businesses that are registered for the GST would automatically be registered for the HST and, as a result, would continue to use their current GST account number for the HST. GST registrants would report their HST according to their current GST filing frequency.

**July 23, 2010** – Final RST return due. Final RST returns would generally be required to be filed with the Ontario Ministry of Revenue on or before July 23, 2010.

**November 23, 2010** – Final supplemental RST return due. Where an amount is collected or becomes payable as or on account of RST after June 2010, the vendor would be required to account for that amount in a supplemental RST return to be filed on or before the 23rd day of the following month. For example, a mechanic has finished service for a car in June, 2010 but the owner does not pay until August, 2010, then the mechanic would be required to file the RST supplemental return on or before September 23, 2010. All supplemental RST returns would be required to be filed no later than November 23, 2010.

For detail information on HST, please visit [www.ontario.ca/taxchange](http://www.ontario.ca/taxchange).

Revenue Canada has arranged a series of information seminar of HST throughout the province. Business operators are encouraged to attend these seminars. There will be two seminars in the Markham area in April and June, 2010, and one seminar in the City of Vaughan in May. For details, please visit [www.cra.gc.ca/harmonization](http://www.cra.gc.ca/harmonization).

The Confederation of Greater Toronto Chinese Business Association is also arranging an HST seminar for members of the four member associations on April 8, 2010. Please contact RHMCA for details.

安省將於2010年7月1日開始將省銷售稅與聯邦的貨勞稅合併，變成合併稅(HST)。於兩稅合一的過渡階段，做生意的需要注意一些重要日子，以配合新稅制的施行。

### 重要日子：

**3月31日** – 商戶徵稅賠償終止  
從4月開始，商戶仍舊代省政府收取及上繳8%省稅，但原本享有的徵稅賠償將予取消。取而代之，省政府將一次性的提供資助予小生意經營者，協助他們調整收銀機或會計系統的銷售稅部分。

**5月1日** – 凡於5月1日之後成交的交易，商戶可能需要按照過渡期的規則徵收相應的合併稅。有關規則適用於有形及無形的個人財物、服務、持續供應的物品、進口貨

及進口應課稅材料、帶進安省的貨品及服務、房屋及其他類別的物業。舉例說，一間家具店於6月出售家具予客人，但至8月才送貨，則家具店需徵收合併稅及按照合併稅的報稅規則申報。

### 7月1日一合併稅正式實行

凡已登記了貨勞稅的商戶，全自動成為合併稅的登記商戶，沿用同一個貨勞稅編號，並按照商戶原來的貨勞稅申報時間表，申報合併稅。

### 7月23日一省稅申報最後限期

商戶最遲需於7月23日或以前，向省府呈交最後一次的省稅申報表。

### 11月23日一後補省稅申報最後限期

若商戶需要徵收的省銷售稅，於6月以後才能收到，則可以用後補申報的方法，於取得省稅當日之後的第二個月23日前申報。舉例說，一家汽車維修店於6月替客人修車完畢，但客人延至8月才付錢，則維修店需於9月23日或以前作後補省稅申報。而所有後補省稅申報的最後期限是11月23日。

### 有關合併稅的實行方法，請瀏覽

[www.ontario.ca/taxchange](http://www.ontario.ca/taxchange).

聯邦稅務部安排了一連串的资料講座，於萬錦區分別在四月及六月，以及旺市於五月共有三場講座，詳情請到稅局網頁 [www.cra.gc.ca/harmonization](http://www.cra.gc.ca/harmonization) 瀏覽。

大多市華商總會與稅務部合作，安排於四月八日舉行一場講座予華商，情聯絡本會了解有關安排。



Business owners need to adjust their cash registers and accounting system to fit in the new HST system. 實行合併稅後，商戶需要調整收銀機及會計方法，以配合新稅制的施行。



# President's Message 會長致辭

Please accept my belated Chinese New Year greetings. On behalf of the RHCBA, I wish all of you a prosperous and healthy Year of the Tiger.

The Confederation of Greater Toronto Chinese Business Associations (CGTCBA) successfully completed its 13th Annual Gala to celebrate the Chinese New Year in early March. Professor K.C. Chan, the Hong Kong Secretary of Finance Services and the Treasury, was among the long list of dignitaries to speak at this event. His visit to Toronto was coordinated to the preparation of a China trade mission organized by CGTCBA. The delegation will engage in a reciprocal visit to Hong Kong in May.

The China trade mission will be a milestone in the development of local Chinese business associations, which will continue to bridge the Chinese business community with all levels of Canadian governments. This mission will also create a formal platform between Canadian and Chinese business communities. I shall have more exciting news to report after the mission in May.

Will Sung  
President, RHCBA

首先請容許我向大家拜個遲年。祝願大家虎年不論財源或健康均虎虎生威。

大多市華商總會剛於三月初舉辦年一年一度的農曆新春晚會，有幸邀請得香港財經事務及庫務局長陳家強教授，擔任晚會榮譽嘉賓。他是次來訪多倫多，正好配合華商總會商貿訪華團的籌辦工作。商貿團於五月訪華之行中，將回訪香港。

這次商貿訪華團是本地華商會發展史的一大里程碑。過往華商會於建立華商與政府間關係的工作上，取得成績。如今更上一層樓，華商會將為加國與中國商界之間的溝通，提供有效平台，更進一步促進兩地貿易。我將於訪華行結束後，向大家報告進展。

宋偉  
烈治文山市及萬錦市華商會會長

## Welcoming RHCBA Members



**Dr. Ravi Kakar**  
Neo Group of Companies



**Dr. Kit Guan**  
Dr. Kit Guan & Associates



**Leo Luo**  
Enersoon New Energy



**Sabine Ho**  
Desjardins Financial Security



**Sugar Chan**  
ACN Telecommunications



**Jenny Qi**

### Corporate Members

China Buffet King	Bill Yu
CPAP Direct Ltd.	Simon Ho
Diamond Banquet Hall	Stewart Cheng
Landpower Real Estate Ltd.	Stephen Li
Mayce Couture	Mei Leung
NGH Tours	John Wang
Wah Walker Development Inc.	Walker Kwok
YSH Trading	Jade Wang

### General Members

CIS Insurance Broker (Canada) Ltd.	Adam Poon
CDM	Albert Lee
Savana Property Management Inc.	Hyder Syed
Tim Cheng C.A. Firm	Rowena Soltys
	Tin Cheung Cheng

## Events Calendar 活動

### CGTCBA HST Seminar

Chinese presenter from Canada Revenue Agency will be available to explain the transition from GST & PST to HST. Seminar will be held in April. Details to be advised.

### RHCBA Members Networking Night

May 25th, 2010 Tuesday, 6:00 pm - 10:00 pm  
Diamond Banquet Hall, 3225 Hwy 7 East, Markham  
\$25 members; \$35 non-members  
RSVP: info@rhmcba.ca

萬錦市 MSBEC seminars/workshops  
RSVP: www.msbec.markham.ca

### York Regional Import & Export Conference 2010 - Going Global

April 16th, 2010, Friday, 8:30 am - 10:30 am  
Markham Civic Centre, 101 Town Centre Blvd., Markham  
\$25

### Building Websites for Non-Technical Business People

May 12th, 2010, Wednesday, 6:00 pm - 8:00 pm  
Computer Lab, Angus Glen Library  
3990 Major MacKenzie Drive East, Markham  
\$45

烈治文山市 RHSBEC seminars/workshops  
RSVP: 905-771 2523 or  
ecdev@richmondhill.ca

### Sales Process for a Customer Focus Approach

April 8th, 2010, Thursday, 6:00 pm - 8:00 pm  
Town of Richmond Hill, Council Chambers  
225 East Beaver Creek Rd., 1/F, Richmond Hill  
Free

### Business Plan Workshop

April 22nd, 2010, Thursday, 6:00 pm - 8:30 pm  
Richmond Hill Central Library  
1 Atkinson St., Meeting Room A, Richmond Hill  
\$35

### Export Requirement Seminar

May 4th, 2010, Tuesday, 8:30 am - 11:30 am  
Town of Richmond Hill, Council Chambers  
225 East Beaver Creek Rd., 1/F, Richmond Hill  
Free

### E-Business Connection

May 8th, 2010, Saturday, 8:30 am - 1:00 pm  
The Eagle Nest Golf Club  
10000 Dufferin St., Vaughan  
\$20

### Starting a Start Up Seminar

May 20th, 2010, Thursday, 6:00 pm - 8:00 pm  
Town of Richmond Hill, Council Chambers  
225 East Beaver Creek Rd., 1/F, Richmond Hill  
Free



## Torce Financial Group

Torce Financial Group was incorporated in year 2000 and expanded to five offices with over 1000 business associates in Canada, providing Wealth Management & Financial Services for Canadians.

**Torce Financial Group "TFG"** is a comprehensive one-stop center for financial services. The Company was formed by a group of entrepreneurs with combined experience of over 100 years in the financial services industry.

**TFG** is committed to providing the best financial protection and investment opportunities to our customers. Our values are based on the principle of providing value-added services in the highest professional manner, so that our clients can focus on their business with ease and confidence.

**TFG** specializes in tax-advantages Wealth Management & Retirement Concepts, and is fully geared to handle all business insurance needs.

### Wealth Management Services

- ❖ Investment Planning Strategies & Implementation
- ❖ Wealth Management Concept & Assets Accumulation
- ❖ Assets Diversification and Allocation
- ❖ Applying tax advantage products for assets growth

### Personal Financial Planning

- ❖ Family Financial Planning
- ❖ Retirement Planning
- ❖ Estates Planning
  - Estates Conservation, Distribution & Creation

### Business Financial Planning

- ❖ Key Person Insurance
- ❖ Business Succession
- ❖ Partnership Buy Sell Agreement
- ❖ Executive Retirement Planning



The 13th Annual Gala of the Confederation of Greater Toronto Chinese Business Associations to celebrate the Year of The Tiger on March 7, 2010.

第13屆華商之夜



Guest of honour Prof. K.C. Chan, Hong Kong Secretary of Finance Services and the Treasury (2nd right) posed with RHCBCA President Will Sung (right), Vice Presidents Annie Ho (left) and Sunny Ho (2nd left). Next to Prof. Chan is Maureen Siu, Director of Hong Kong Economic & Trade Office in Canada. 晚會特別嘉賓為香港財經事務及庫務局長陳家強教授(右二), 與本會會長宋偉(右)、副會長何鄧小仙(左)及何志立(左二)合照。陳教授身旁是香港駐加拿大經濟貿易處處長譚華蓮。



Winner of the best Cheongsam Competition (middle) posed with the four Presidents of CGTCBA. 當晚最佳中國服裝獎得獎者(中)與華商總會四位會長合照。



Singer Jane Lu



Singer Lance Lindsay



Organizing committee of the Gala tossed to the guests. 晚會籌委會向嘉賓舉杯致敬。



Eye-dotting by the 4 Presidents of CGTCBA

OCDA best debater

Ben Leung, Immediate Past President of RHCBCA, presented the RHCBCA trophy to the best debater of Ontario Inter-collegiate Chinese Debate Competition Wilson Lau.

本屆安省大專中文辯論比賽參者劉俊匡(左)從去屆會長梁萬邦手上接過本會贊助之最佳辯論員獎杯。



Greetings to Chinese retailers 農曆新年 向商戶拜年 during Chinese New Year

Directors of RHCBCA Annie Ho, Ben Leung and Gin Siow and representatives from York Regional Police Inspector Graeme A. Turi and Sergeant Paul Chiang visited the retailers in Chinese shopping centres and sent greetings to them, wishing them a prosperous Year of the Tiger.

農曆新年期間，華商會上屆會長梁萬邦、副會長鄧小仙及蕭成振，與約克區警隊督察 Graeme A. Turi 和警官蔣震宇，一起到華人商場向商戶拜年，祝願商戶虎年生意興隆。





## Why put chemicals on your face? 為何把化學品塗在面上?

*Nabelle*

believes in natural aromatherapy. This belief leads to the following testimonial: *It's amazing how this organic lavender cream did wonders to my face. I had serious eczema and had tried numerous creams recommended by various dermatologists, although none of them really worked...thanks to Katherine for introducing this cream to me, I am no longer embarrassed to take pictures with my friends and family.....Margaret, Markham*

Katherine Cheng did not want to join her mother's business in Market Village. She wanted to pursue her own graphic design career. Once she met her mentor, a British aromatherapy specialist, she knew what her passion was.

Katherine studied aromatherapy and learned about the ingredients in skin care and cosmetic products. She found that most of her daily used skin care or cosmetic products carried different kinds of chemicals like parabens, sulfates, dyes and mineral oil. In a world that is already with too many chemicals, she decided to help her mother to improve the formula of her skin care products.

The shop in Market Village is known as First Choice and the brand name of its camellia seed oil products is also First Choice. Now the shop's name is still the same, the brand name has changed. "Nabelle is derived from the French word of beauty-"belle". We believe in nourishing our skin with true essences derived from natural and organic sources in Mother Nature," says Katherine. The new product brand name is Nabelle.

Katherine's mother, Julianna, sells natural camellia seed oil products. What Katherine did was to enhance the natural ingredients. Being an aroma

tologist herself, she introduced different organic essential oils into the facial cream, lip sticks, and body care products. The natural ingredients give what the skin truly needs, and bring the emotional benefits when the soothing and uplifting particles from oil passing through the nasal pathway to the brain area. Among the various kinds of organic essential oils, lavender is the one that helps Katherine's customer, Margaret, to solve her eczema problem. It is considered versatile oil for treating various skin problems.

Katherine's background as a graphic designer gives her the expertise in designing product packages and promotional material for Nabelle. Now she is entering a real entrepreneurial path. She has expanded the retailing business to a wholesale network. Nabelle products are now available in different stores in Ontario, British Columbia and Alberta. Customers can place on-line orders through their website, or phone orders through a toll-free national hotline. Nabelle also has a Hong Kong sales office and is looking forward to signing up more locations to sell its products.

Katherine (left) and Julianna posed outside their store.



全美香薰護膚產品崇尚自然材料，這個信念結果為Katherine帶來她引以為傲的讚譽。有顧客在她的公司網頁留言，稱讚她的產品，令到這位顧客面上的濕疹消失，可以開心歡顏地與家人朋友合照。

Katherine本來對她母親Julianna所經營的茶花子油護膚品生意不感興趣，一心要以平面設計師為事業。但後來遇上一名來自英國的香薰治療師，令她視野擴闊，找到自己真正的理想所在。

Katherine修讀香薰治療課程，學習有關護膚品及化妝品的成份。令她明白到自己原來活在一個充滿化學品的世界裡，每天不斷的塗上多種防腐劑(苯甲酸酯類 Parabens)、清潔劑(硫酸鈉Sulfates)或人造顏料等於身上。Katherine於是決心運用所學，涉足母親的生意，改善產品配方。

母親Julianna的店舖「全加之寶」位於城市廣場內，產品亦以「全美」為品牌。現在店舖依然是全加之寶，但英文品牌名稱改變了，新的品牌是Nabelle。Nabelle護膚品與前不同的，是加入多種有機的香薰精華。Katherine解釋，皮膚需要的是天然營養，有機的香薰精華不但能給予這些營養，而且香薰的香氣，透過呼吸進入腦部，能紓緩神經減壓。當中的薰衣草精華，由於含活化細胞特性，能治療一些皮膚問題，例如濕疹、傷疤、霉菌等。

本身是平面設計師的Katherine，要設計新品牌的包裝及宣傳單張，不會有任何困難。不過Katherine並不因此停下腳步，她要做一個真正的創業家。於是她將母親的零售生意擴展至批發業務，令安省、卑詩省及亞省，均有銷售點出售Nabelle產品，另外還設有網上及電話訂購。她還找了香港代理推介Nabelle，現時不斷努力拓展更多市場。



# 2010 Federal Budget

By Chungsen Leung  
Founding President and Director of RHM/CBA

On March 4, 2010, the Minister of Finance presented a federal budget intended to create new jobs, protect existing jobs and stimulate economic growth for Canada. This budget delivers further to year two of Canada's Economic Action Plan, (i.e., to confirm \$19 billion in federal stimulus spending over the next year.) The Economic Plan includes investing in a selected number of new strategies targeting jobs creation, investment in technological innovations and new business opportunities. The budget also introduces a three point action plan for returning to a balanced budget after 2015.

## Some of the salient points of the economic stimulus plan are:

- 1) Funding for training opportunities, Employment Insurance premium relief, infrastructure construction and support for industries and communities;
- 2) Protection of jobs by extending the maximum length for work sharing agreements;
- 3) Support to young workers through internships and skills development;
- 4) Strengthening research and development to improve the commercialization of technological innovation;
- 5) Making Canada a tariff free zone for manufacturers by eliminating remaining tariffs on machineries and equipment for manufactured goods in Canada;

- 6) Establishing a Red Tape Reduction Commission to reduce paper work for businesses; and
- 7) Supporting investment in clean energy generation.

## The three point plan to return to a balanced budget by 2015 is:

- 1) Following through with the exit strategy build into the Economic Action Plan;
- 2) Taking action to ensure that the government lives within its means; and
- 3) Conducting a comprehensive review of government administrative and overhead costs.

The budget does not change basic corporate or personal tax rates or offer any new personal tax credits. However, it proposes various new measures to reduce the administrative burden on taxpayers as well as to improve the fairness of the tax system.

For further details regarding specific tax issues, please contact your accountant or the writer. The broad categories of tax effects are in: International Tax, Business Tax, Personal Tax, Sales & Excise Tax and Other Administrative and Regulatory issues.

[Editor Note: No advice is given by the writer. This article is for information only]

*About the writer: Chungsen Leung is an entrepreneur with vast international business experience. Before starting his business, Mr. Leung worked in accounting, business management, and the development of urban mass transit systems. He is now heading an environmental group of companies engaging in, among other initiatives, disaster mitigation, emergency relief, purified water, sustainable energy system and environmental friendly buildings, system, environmental friendly buildings and more.*

# 2010年度聯邦預算案

撰錄: 梁中心  
本會會董兼副會會長

聯邦政府於3月4日發表預算案，主題是創造就業、保障職位及刺激加國經濟增長。今次是聯邦政府第二份刺激經濟的行動綱領，明年將撥出190億元去帶動經濟發展。當中主要項目包括投資創新科技，及製造商機以提供更多職位。此外亦提出三大步驟，務求於2015年時達至平衡預算。

## 在刺激經濟方面主要有以下方案：

- 1) 資助培訓項目；減少就業保險金供款；基礎建設；支持工業及社區
- 2) 延長分擔工作崗位的最長期限
- 3) 為青年工人提供學徒機會
- 4) 加強研發，使創新科技能配合商業需求
- 5) 免除最後的製造業機械及設備關稅，使加國變成製造業的免關稅地區
- 6) 設立專員辦事處減省做生意的各項繁瑣手續
- 7) 支持潔淨能源的投資項目

## 至於達至平衡預算的三大步驟則包括：

- 1) 貫徹經濟行動綱領當中的淡出策略
- 2) 確保政府不亂花錢
- 3) 徹底檢討政府的行政開支

[編者按：本文只作參考，並非作者之意見]

作者簡介：梁中心的生意涉及多方面的國際經驗，營商前曾參與會計、業務管理及發展城市集體運輸系統的工作。現時領導多家從事環境業務的公司，包括賑災、臨時房屋、淨水、可持續能源系統、環保屋等多方面。



With the Compliments of  
**Chungsun Leung**



**Chungsun Leung**

Founding President and Director of the  
Richmond Hill & Markham Chinese Business Association  
Federal Conservative Candidate in the 2008 election  
Federal Conservative Candidate for Willowdale in the next federal election



**DR. KIT GUAN**  
& ASSOCIATES  
OPTOMETRY

Comprehensive Family Eye Care  
Contact Lens Assessments  
Laser Vision Consultations

**905 • 604 • 4122**  
3255 HWY 7 E UNIT 271  
MARKHAM, ON L3R 3P9