

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

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Guangdong Tiger eyes Richmond Hill 廣東經濟小虎中山市



In early June, the Mayor of Richmond Hill, Dave

Barrow, and selected delegates of the GTA China Trade Mission visited Zhongshan after their official trade mission ended in Hong Kong. After the visit to Zhongshan, Mayor Barrow was quite impressed with the economic development of the city.

"This past May, while on a trade mission to China, I was fortunate to have the opportunity to visit the beautiful city of Zhongshan," says Mayor Dave Barrow. "The delegates and I were very impressed with the thriving manufacturing base, particularly the furniture, clothing and lighting industries."

Zhongshan, a major city along the southern coast of China, has a unique feature in developing their economy: "One Industry in One Town".

The mahogany furniture industry is the specialty of the Town of Dachong, clothing is for the Town of Shaxi, and lighting is the feature of the Town of Guzhen. These products are all available in Canada. Other than these three towns, there is also the Town of Dongfeng which is known for its electric household appliance industry, the Town of Huangpu for its food industry and the Town of Xiaolan for its hardware industry, as well as for electronic acoustic products.

The historical Zhongshan is the home town of Father of Modern China, Dr. Sun Yat-Sen. Its proximity to Hong Kong is an advantage of its economic development, especially in the manufacturing sector. Since the early 80's of the last century, the private enterprises of local capitals or foreign

investments have been blossoming. The development of this 1.5-million population city has earned its reputation for being one of the "Four Little Tigers" in Guangdong Province.



Henry Liu, right, introduced the mahogany furniture industry to Mayor Dave Barrow during his visit to Zhongshan in early June. 巴羅市長六月初訪問中山市時，劉漢雲（右）向他介紹了紅木傢俱業。

But Zhongshan will not be satisfied with the status quo. According to Henry Liu, Director of RHMCA and who is also an entrepreneur from Zhongshan, the city is looking forward to turning itself into a base of "high tech" and sophisticated products. Some products that are being developed by the local enterprises include the magnetic wind power generator, photovoltaic control system and electric automobile motor. The high power LED street lights are not only seen in the Beijing Olympic Village. This product is now exported to Europe, South Korea and Macau, and the manufacturer is exploring the North American market. The LED street light is the latest landmark product of Xiaolan.

"The government of the City of Zhongshan has been very supportive to the industries. They offer tax incentives to the private enterprises in research and development," says Henry Liu. "They are also playing a leading role in seeking cooperation

from the academics and professional organizations to assist them in the development of their exportable products."

Zhongshan is also proactive in reaching out for international cooperation. "The government officials and business people that we met were very welcoming and they were interested in building economic ties with Richmond Hill," says Mayor Dave Barrow. "Subsequent to the trade mission, Richmond Hill planted a tree and plaque to honour this new friendship. We look forward to building prosperous connections between the businesses in Richmond Hill and Zhongshan."

今年六月初烈治文山市市長巴羅及一些大多市華商總會中國商貿團的成員，於香港結束行程後，走訪了距離香港不遠的廣東省中山市。中山行雖然短速，但市長巴羅及一眾訪問團成員都對中山市的經濟發展印象深刻。

巴羅市長表示：「今年五月因為中國商貿團的關係，有機會走訪了美麗的中山市。此行確是大開眼界，團員們都對中山市的蓬勃感到驚訝，尤其是中山市的製造業，在傢具、服飾及燈飾方面，都成績斐然。」



Mayor Dave Barrow and Brenda Osler, Coordinator of Economic Development Programs of Richmond Hill, were amazed by the giant deep fried dumpling. 巨型煎堆令巴羅市長及隨團的經濟發展計劃統籌主任Brenda Osler大開眼界。

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President's Message 會長致辭

A business association can hardly be a growing one without the endorsement of its members upon its mission and their participation to its activities. With this common consensus in mind, our Past Presidents have done a lot of hard work in organizing different events and activities with the purpose of promoting the networks among members. Our bi-monthly membership nights have served this purpose very well.

Other than the networking events, RHMBCA is developing an additional tool in recent years in connecting with our members. This is the periodical that you are reading right now: *The BRIDGE*.

A major element of *The BRIDGE* is the profiles of our members and directors. Through their first hand stories, we can understand more about our fellow members and their businesses. We can also have a chance to share their successful tips and the hardship they endure in making their business grow. These stories are written by a veteran journalist Jane Ng. Since she joined our administration team in 2007, she has been a valuable asset to us in forming the bridge with our members.

I hope these well-written stories will attract more members to come up and share their experiences with us.

I always tease myself as the CDO, chief dreaming officer. Another dream that I have regarding this association is the development of an e-business portal. Our newsletter has been reaching out to different stakeholders. There is still limitation. To reach a huge audience we must rely on the world wide web. I understand that RHMBCA is limited in resources. We may not be able to realize this dream in short term. Bear in mind that all innovations come from dreams. When we have dreams, we will always have our way.

Wish all of you a happy Mid-Autumn Festival.

Will Sung
President, RHMBCA

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中山市是中國南部海岸重要城市之一，其經濟發展有一特色，那就是「一鎮一工業」。巴羅市長所指的數個行業，都是來自不同小鎮的，紅木傢具是大涌鎮特色，沙溪鎮則以休閒服聞名，而古鎮燈飾亦是無人不識。此外，東風鎮盛產家居電器，黃圃鎮的食品工業居第一，而小欖鎮除五金工業馳名外，在電子微聲製品業方面亦有成就。

素有「魚米之鄉」之稱的中山市，是現代中國國父孫中山先生的故鄉。自中國於上世紀八十年代改革開放以來，位處珠江三角洲出口及靠近香港和澳門的中山市，佔據了有利的經濟發展地位，三十多年來不論是外地投資企業或本地民營企業，都不斷冒升發展，令中山市的經濟地位急速爬升。現時該市有固定人口一百五十萬，流動人口八十多萬。並且與其他三個城市，包括東莞、南海及順德，合稱「廣東省四小虎」。

不過中山市並不因此自滿。據本身是中山市企業家的本會會董劉漢雲介紹，中山市政府計劃將中山市進一步打造為高新科技基地。例如小欖鎮，鎮政府大力支持鎮內企業研發半導體光源LED燈。結果現時小欖成為廣東省首個半導體照明國際科技合作基地，鎮上已安裝了幾千盞大功率LED路燈。現在不僅在北京的奧運場館可見這些新科技路燈。這產品亦已出口到歐洲、南韓及澳門，目前廠家亦準備打入北美市場。

此外，一些得到大力支持的高新科技研發項目有「懸磁浮風能發電機」，概念十分前衛；又例如「光伏控制系統」，可以在連續40個雨天的情況下，仍能讓太陽能燈發亮，技術亦是世界領先。

劉漢雲指出：「中山市政府在發展經濟方面，十分積極。除了給予商界及企業界一些研發上的稅務優惠外，還發揮領導牽頭角色，主動與

一個商會的存在價值，取決於會員們對商會工作方向的認同，以及對其活動是否熱心參與。基於這個共識，歷任會長都作出很大的努力去推動不同的活動，以便會員們能有機會面對面的接觸，進而介紹自身的商業工作，並得著互動。本會每兩月一聚的會員晚餐便是其中一例。



近年本會增加了一個新渠道，加強會員們的相互了解。那就是每兩月寄出給會員們的會訊 *The BRIDGE*。董事會對於這個與會員接觸的新渠道寄以厚望。

我們得到資深傳媒人兼記者伍瑞珍為我們商會工作，是我們商會的一份幸運，亦是十分珍貴的資源。伍氏以其專長幫助我們的會訊，以文字通訊的形式建設起會員間相互認識的平台。

我們會訊的其中重要部分，是邀請會員們將他們的工作經驗或者營商智慧，與其他會員們分享。當中娓娓道來的甘苦回味定當十分精彩。借此機會我呼籲會員們踴躍參與，說出您的經商甘苦，俾能眾所得益。

下一步我期望我們的文字平台能再進而配合我們的網站，發展為一個電子商業e-business的平台。當然以我們商會現有的實力，成就其事還需假以時日。但沒有夢想何來有創新，沒有創新便難言進步，望與眾會員們共勉之。

願各會員及朋友們中秋人月兩團圓。

宋偉
烈治文山市萬錦市華商會

一流的大學及專業團體合作，對企業界的研發工作十分有用。」

中山市政府在對外拓展關係，尋求國際合作伙伴方面亦十分注重。在這次中山市訪問中，巴羅市長表示中山市政府及相關人員都十分熱誠的接待訪問團。他說：「中山市希望能與烈治文山市在經濟層面上有更多來往。我們回國後，在烈治文山市種了一棵樹及豎立牌匾，以紀念兩地的友誼。我們亦希望今後中山市及烈治文山市商界的生意往還，日益頻繁。」



Mayor Dave Barrow was trying to write his name with a Chinese writing brush. 入鄉隨俗，巴羅市長手執毛筆，嘗試以中國的傳統書寫工具寫自己的名字。



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A multi-lingual entrepreneur running a multi-nation business 梁中心 - 商而優則仕

Whenever, there is a natural disaster or a disaster created by human conflict, there will be a requirement for suppliers like Chungsen (CS) Leung and his company, Universal Building Solutions (UBS) to do something. UBS is a company that provides: emergency shelters, water treatment devices, energy generation equipments and disaster mitigation management expertise to the disaster areas. His products can be found in over 36 countries.

The nature of his business requires C.S. Leung to visit the disaster countries frequently. He has to conduct the initial assessment with on site field research before his company can prescribe the right solutions for the disaster areas. The Quick Response Shelter (QRS) is for immediate relief. The shelter can be assembled by two persons in an hour providing a hard wall and hard roof semi-permanent shelter for the victims. It is made from material, that is, water resistant, fire retardant and impervious to boring insects.

A longer term or permanent solution will be the fast build steel frame houses with pre-engineered concrete boards. These houses are easy to assemble. A crew of four men can erect one two bedroom house within a week and ready for occupancy. These houses are sturdy. It has been tests by independent engineering consultant to verify that these houses can withstand gusting wind up to 160 mph and significant seismic activity equivalent to the Richter Scale of 8.

Providing total solutions for emergency relief is actually all part of Mr. Leung's international trading business. His company had supplied the peat moss for the Hong Kong Stadium turf. His company had also sold Canadian made heavy forklift trucks and infrared night vision devices to the Royal Malaysian Army Engineers. Mr. Leung was also involved in golf equipment and water treatment retail businesses. His professional background is also multi-

disciplined, being both an accountant and an engineer.

Perhaps the most impressive trait is his language skill. He was raised in a Cantonese family, studied elementary school in Taiwan, secondary school in Japan, and he finished his university and post graduated studies in Canada and the United States. The ability of speaking fluent Cantonese, Mandarin, Japanese and English is a great asset to his business. He is now hoping to contribute more to the country by running as a federal candidate for Member of Parliament to represent the Willowdale riding.

Since 2000, Mr. Leung had run twice in federal elections. Now he is running for the third time. Having been in Canada for over four decades, Mr. Leung is frustrated by what he witnessed in low voter turnout in our ethnic community. He has found that many of the Chinese Canadians are political apathy.

"The Chinese came to this country more than 150 years ago. Now the Chinese is one of the most visible minorities in Canada. They are, however, the most invisible ethnic group in the ballot boxes," says Mr. Leung from his Richmond Hill office. "The invisibility of Chinese Canadians will not help their next generations." He hopes that by stepping out to run for public office, he can engage the Chinese to understand the importance of participation in our country and the benefit of making this invisible group to become visible.

地震、水災及風災等天然災害，都會令無數人失去家園。不論災害在地球那一方發生，都需要災後重建。因此梁中心的足跡，亦踏遍了各大洲。在智利、斯里蘭卡、或非洲安哥拉等地，都會見到由他供應的活動房屋，或食水處理裝置。

梁中心所經營的業務，非一般人尋常可見。其公司Universal Building Solutions專營災後重建時所需的房屋、食水處理及



The movable houses can be assembled within a week.
這些活動房屋能於一星期內便裝成。

能源。每每有災害發生，若梁中心的公司獲救援機構選中提供房屋及相關物資，他便要到災場視察，從當地情況決定最適合災民的臨時居所。

這些臨時房屋有兩類設計，一是快速應變用途，可於一小時內蓋起。另一類是永久性的，材料有鋼及水泥。那些快速應變房屋能防水、防火及防風，而永久性的活動房屋，能抵禦時速高達160里的強風，和強達黎克特制八級的地震。雖說是永久性房屋，但只需三數天便蓋起來。

梁中心所經營的，其實是一盤國際性多元化貿易生意。除了救災屋之外，香港大球場草地底層所用的泥煤苔，馬來西亞軍團所用的夜視裝置及起重車，也是由他公司供應的。

事實上，梁中心不論從教育以至一生事業，都是多元化的。他在台灣唸小學，日本讀中學，大學及碩士課程在加拿大及美國

。所以他有一口流利的國粵語、日語及英語，甚至連德文也能說上一兩句。

在事業上，他最初是會計師，碩士課程後轉為工程師，又曾經在台灣經營家族生意。在加拿大創業以來，做過高爾夫球生意，亦開設了淨水公司。現在除了要處理這盤生意，還有一樣更重要的使命，那是爭取晉身國會。

梁中心自2000年開始，參與聯邦政壇，曾兩次參選，如今第三次嘗試，在惠柳弟選區代表保守黨參選國會議員。在加國生活四十多年來，給他最大的感觸是華人的政治冷漠態度，四十年如一。縱使華人來加已150年，是加國

最大少數族裔之一，但華人晉身議會的比率，遠不及其他族裔，令華裔成為最不为人注意的少數族裔。他希望通過自己的參政，能夠激勵華人參與，令華人不論在商場或政圈內，都受注目。從而為自己的下一代，舖一條更康莊的大道。



C.S. Leung with Mayor of Richmond Hill Dave Barrow in Shanghai during the China Trade Mission in May. 梁中心與烈治文山市長巴羅於五月到上海作商貿訪問。

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Fast-growing Spa expanding to Quebec

信人者 己獨誠矣



Green Spa's owner, Joey Zhang, is more than an aesthetician. She is also a smart business owner. Within seven years, she has expanded her spa business from one location to six locations in the Greater Toronto Area, with two more coming in Ottawa and Montreal. The key to her success is her willingness to trust people.

Joey's business model is simple. She has a training centre for aestheticians and spa massagers. When the students want to start a business after they graduate, they can team up with Joey to start a new location. Usually Joey will become the major partner. Or they can start their own business as a franchisee of Green Spa. Of the six locations, three of them are partnership, the other two are franchisees.

This expansion model is based on the trust between the partners. There will be risks for Joey. Her students may not be experienced in running a business, and the business transactions will involve a large cash commitment. In fact, one of her partners in Markham ran away with some cash and started a new store in Mississauga.

Being deceived by a partner does not deter her determination to move on. She is now busy at a new location in Newmarket. After that, the name of Green Spa may go out to Ottawa and Montreal. She has students from these two cities thinking of starting a branch there.

Joey Zhang was trained as a physio-therapist in China. She requested to be transferred to the cosmetic department when she worked in the Chinese hospital, thus giving her the chance to learn about skin care and facial treatments. She started her first spa in Scarborough

in 2003. Soon she realised that she would need a reliable supply of service providers, if she wanted to expand her business. So she started a training center to train her future employees. A few of these future employees turned out to be her business partners.

Green Spa is different from the traditional spa. It does not have a mineral spring bath or a hot tub for bathing. It provides soothing massage to relieve stress. The massage is done in 45 minutes to one hour. The quick relief massage just fits the busy life of modern day people. Joey was right to set up her business. However, she could never imagine that she would own a few more stores in such a short time.



Joey Zhang supervises the work of her student.
張淑芳在指導學員實習。

短短七年內，張淑芳由一間 Green Spa 美容按摩院擴展至六家。不久將來，她將會走出大多倫多地區，到渥太華及滿地可開分店。張淑芳的成功，除了是勤奮工作外，更重要是她願意信任合作伙伴。

《菜根譚》有云：信人者，人必未盡誠，己獨誠矣。此語用於張淑芳最合適不過。她的業務擴展模式並不複雜。到她的培訓學院學習美容按摩的學生，學成後若有興趣做生意，便可成為她的合伙人，合資開設新店。從2005年開始，有三家分店以合伙形式開設，兩家以加盟店形式經營，連同她自己於2003開設的的第一家店，大



Joey Zhang and Frank Scarpitit, Mayor of Markham, at RHMCA event.
張淑芳參加本會活動時，與萬錦市長薛家平合照。

多倫多地區內共有六家分店。如此順利的擴展業務，全因她能與合伙人互相信賴。

張淑芳信任他人，但別人不一定真誠可靠。結果萬錦市分店的合伙人，肖肖的吞併部分收入，到密西沙加市自己開店。雖然合伙人夾帶私逃，但並沒有影響張淑芳繼續物色生意伙伴的信心。一些從渥太華及滿地可慕名而來的學生，都認為他們所處的城市有市場，正在籌備新店。相信不用多久，Green Spa的名字會在這兩個地方出現。

原本是物理治療師的張淑芳，其醫學背景對於她在掌握按摩技巧方面有莫大幫助。移民來加之前，她在中國的醫院內從理療科轉往美容科，於是在美容方面亦有所認識。當她在士嘉堡開設第一家美容按摩院時，迅即其門如市。只得一對手的她，明白到這門生意需要不斷的人手供應，於是開設學院，替自己訓練員工。

傳統的 Spa 其實是礦泉或溫泉浴場，浸浴後再來一個按摩，完全是紓緩壓力的好方法。但現代人生活繁忙，未必能經常花數小時用這方法減壓，於是像Green Spa這類只需個多小時便做完減壓按摩的服務，便應運而生。張淑芳看準市場需要而開始這盤生意，但她沒想到她的Green Spa會發展成連鎖店。



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Serving the Community – Municipal Election 2010

安省市政選舉2010

RHMCBA members are all successful business leaders. They excel in their business, and they are also passionate of serving the community. The municipal election is on October 25. Several members of RHMCBA are running for offices in the Town of Richmond Hill and Town of Markham. We are proud of them (in the order of office and last name alphabet).

本會眾多會員除營商了得之外，亦熱心服務社會。十月二十五日是安省的市政選舉日。本屆市選有多位本會會員參選，競逐烈治文山市及萬錦市市長或議員的席位，令本會增光。本會希望借此平台，向各會員介紹各位候選人，讓會眾們增加對他們的認識，然後投下神聖一票。

Markham 萬錦市



Frank Scarpitti, Candidate for Mayor 薛家平，市長候選人

Frank Scarpitti is the incumbent Mayor of Markham. He served various roles in municipal politics as York Region Councillor (1985-1997), Budget Chief (2003-2006) and Deputy Mayor (1991-1992, 1997-2006). He was elected in 2006 as mayor to replace Don Cousens who has since retired. During his few years' absence from politics, he worked as broadcaster in Toronto.

薛家平是現任萬錦市長。他於1985年開始投身政界，擔任過約克區域議員，預算委員會主席，及萬錦市副市長。至2006年前市長高鴻思退休，薛家平當選為市長。

www.franksarpitti.com, 905-294 6446

Gin Siow, Candidate for Ward 4 Councillor 蕭成振，第4區市議員候選人

Gin Siow was born in Malaysia and graduated from university in Singapore. He immigrated to Canada in 1982. Since then, he built his career in car dealership business. He won an outstanding Chinese entrepreneur award in 2002. Currently he is Vice President of RHMCBA, IPP of SEAS Centre, VP of ACCE and founder of Malaysian Association.

蕭成振於馬來西亞出生，大學畢業於新加坡。於1982年移居加國，一直經營汽車代理生意。他曾於2002年奪得優秀創業家獎。目前是本會副會長及協群社區中心前任會長，也是馬來西亞會創會人。www.ginsiow.ca, 416-230 8491



Khalid Usman, Candidate for Ward 6 Councillor 奧士民，第6區市議員候選人

Khalid Usman served as a three term Councillor for Ward 7 from 1998 to 2006. He now has the opportunity to serve in Ward 6 where he has lived with his family for over 20 years. He has been very involved within the community, having served on the boards such as the Mayor Frank Scarpitti Charitable Foundation, Markham Stouffville Hospital Foundation and Unionville Home Society.

奧士民曾任三屆第7區市議員，任期從1998至2006。他今次選擇在居住了20多年的第6區參選。多年來他參與過多項社會工作，包括市長薛家平慈善基金會，萬錦市多福醫院及區內一家長者屋苑。www.khalidusman.com, 905-470 8111

Ivy Lee, Candidate for Ward 8 Councillor 李信杏，第8區市議員候選人

Born in Malaysia, Ivy Lee immigrated to Canada in 1979. She is a health care professional and a publisher. She is one of the co-founders of Malaysian Association of Canada. She also involved in volunteering work with Town of Markham and Cancer Society. She received the Outstanding Asian Canadian Community Award In 2006.

李信杏出生於馬來西亞，1979年移居加國。她是醫療護理工作者，也是一位出版商。她是加拿大馬來西亞會創會人之一，亦參加過萬錦市及防癌協會義務工作。於2006年獲頒杰出亞裔社區服務獎。www.ivylee.ca, 905-513 7939



Richmond Hill 烈治文山市



Dave Barrow, Candidate for Mayor 巴羅，市長候選人

Dave Barrow is the incumbent Mayor of Richmond Hill. His political career began with his first term as Councillor of Ward 4 in 1978. He remained Councillor through to 1985 when he returned to the family business. Mr. Barrow re-entered political life in 1997 by winning a Regional Council seat. He was elected Mayor on November 13, 2006.

巴羅為現任市長。他於1978年開始從政，當選第4區市議員。至1985年離任處理家族生意。至1997年重返政壇，當選為區域議員，然後至2006年11月當選市長。

www.davebarrowformayor.ca, 416-559-0852

David Cohen, Candidate for Regional & Local Councillor of York Region 高文，約克區域議員候選人

First elected as Ward 3 Councillor, David Cohen has served on Richmond Hill Council for 22 years (seven terms), including Budget Chair for over 10 years. David actively promotes businesses. He championed development along Highway 7. He worked with RHMCA during SARS. A great friend of the Chinese, David founded the Mayor's CNY Celebration, created seniors' programs, and supports community groups.

高文擔任第3區市議員22年，歷任七屆，期間出任預算委員主席10年。他一向致力發展商業，推動發展七號公路。沙士期間與本會合作處理危機。他是華人社區的老朋友，市長的農曆年晚會由他推動開始，亦開設了長者活動項目，及支持多個團體。 www.davidcohenworks.com, 905.508.5931



Vito Spatafora, Candidate for Regional & Local Councillor of York Region 施偉圖，約克區域議員候選人

Vito Spatafora was elected as Ward 1 Councillor in 1994. After serving Ward One for 12 years, he was elected Regional Councillor in 2006. He has been a very active community volunteer and leader in Richmond Hill for over 30 years. To date he has served on over 50 local, regional and provincial boards and committees.

施偉圖於1994年當選為第1區市議員，服務了12年，至2006年當選為區域議員。他活躍於烈治文山市社區及領導工作超過30年。他服務過的地方、區域或省府等委員會超過50個。

www.votevito.com, 905-237-5741

Lidia Kafieh, Candidate for Ward 3 Councillor Lidia Kafieh，第3區市議員候選人

Lidia is a lifelong resident of Richmond Hill. Lidia has been working in the community volunteering for 26 years which includes York Central Hospital, elementary and secondary levels, Gymnastics Club fundraiser co-coordinator, campaign volunteer for different candidates in the municipal elections, an advocate for children's mental health.

Lidia 一生居住在烈治文山市。她在社區活躍了26年，曾替旭康醫院，多家中小學及體操會任義工，亦參與過選舉義務工作，及關注兒童精神健康問題。 www.lidiaKafieh.ca, 416-878 5617



Castro Liu, Candidate for Ward 3 Councillor 廖立暉，第3區市議員候選人

A broadcaster for almost 20 years, he would use his program to promote the awareness of different social and government issues. His passion in serving the community can be traced by his long time volunteer works with different organizations and events. He is a recipient of the Chinese Volunteer Award for the Outstanding Services. He has lived in Ward 3 for 15 years.

廖立暉，資深傳媒人，經常在電台節目中談論民生問題，喚起聽眾關心社會。他積極服務社區，擔任無數團體及活動的義工，曾奪優秀華裔義工獎。他在第3區居住了15年。

www.castroliu.ca, 647-886 6760

Godwin Chan, Candidate for Ward 6 Councillor 陳志輝，第6區市議員候選人

Godwin Chan was first elected as Ward 6 Councillor in 2006. Before entering the Council, Mr. Chan had been involved in the community for many years. He was appointed by the government to sit in the York Police Service Board. He was also named as Outstanding Citizen in Richmond Hill and received the Town's Volunteer Achievement Award.

陳志輝，於2006年首次當選。晉身市議會前服務社區多年，曾擔任警政委員會省府委派的委員，並獲得烈治文山市杰出居民和義工成就獎。 www.votechan.ca, 647-991 6001



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- ✓ 萬錦市榮獲各項大獎，包括「減少垃圾排放」及「保護民族意識」大獎
- ✓ 萬錦市展開了一個很精密的城市計劃及策略，為社區建造美好的將來

重選

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市長

X *Vote October 25th, 2010*

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Investing and Taxation

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In Canada, like most developed countries, we have a progressive taxation system. That is the more an individual earns, the more his/her personal income is taxed at the respective marginal tax rate up to a certain maximum amount.

A) Nature of incomes

1. **Interest Income and Salary**--- these two types of income have 100% inclusion rate and usually are taxed at the highest rate compared to the following two types of incomes, dividend and capital gain.
2. **Dividend Income**--- this income type from Canadian corporations has a dividend tax credit that can give the individual recipient a tax break. Such a tax credit is used to integrate corporate and individual tax for the prevention of double taxation of Canadian corporate income. Inter-company dividend declaration from one Canadian controlled private corporation to another can generally be done tax free generally and in some occasion subject to part IV temporary withholding tax..
3. **Capital Gain**--- this income type generates usually the highest after tax amount because the inclusion rate is 50%.

In this current low interest yield environment, if possible, individual investors should try to get dividend income and capital gains as much as possible. Moreover, some investment funds provide investors with a larger portion of cash flow in dividends; and return of capital that is non taxable.

B) Foreign Reporting

Since 1995, all Canadian residents for tax purposes must report all their foreign asset holdings and income to Canada Revenue Agency. As well, since 1990 and subsequent years, Subsections 91(1) of the Income Tax provides that where a Canadian resident owns shares of a controlled foreign affiliate (CFA), foreign accrual property income (FAPI) earned by the CFA is attributed to the Canadian taxpayer in an amount proportionate to his equity interest in respect of the CFA.

In 2003, the foreign investment entity (FIE) rules became effective. These rules deem income from holdings in passive income and non-business property to have been earned by Canadian taxpayers, thereby triggering tax on a current basis.

C) Trust and its taxation

A trust can be created by either will (a testamentary trust) which becomes operative on the death of the testator/testatrix, or during one's lifetime (an inter vivo trust).

A trust is an arrangement under which a person (the settler of the trust) transfers property to another person (the trustee) to be held for the benefit of pre-determined persons (the beneficiaries).

Taxation of a Trust

As for individuals, the taxation year of an inter-vivo trust (the living trust) is the calendar year.

A testamentary trust (initiated by a will) may choose to end its taxation year at any time within the 12-month period after the death of the testator.

The 21 Year Deemed Disposition Rules

A trust is a legal entity, which under the terms of the trust deed may have an unlimited life.

Therefore, the Income Tax Act provides for a deemed disposition that could trigger taxable capital gains of trust property on certain dates:

- spousal trust---on the death of the spousal beneficiary and every 21 years thereafter ;
- other trusts---the day of its 21st anniversary and every 21 years thereafter.

Applications of trusts in investing and tax planning opportunities

- 1) Minimization of corporate income---For Canadian Controlled Private Corporation(CCPC) which has exceeded the business income of small business deduction limit can utilize the individual pension plan (IPP) and retirement compensation arrangement (RCA) to bring down the overall income of an affiliated group of companies without incurring further accounting cost.
- 2) A new Canadian immigrant who never previously lived in Canada, can transfer property to a foreign trust while he was a non-resident, for a period up to five years while living in Canada without the trust becoming subject to Canadian tax on income earned by the foreign trust.
- 3) Estate planning ---- Usually family trusts and multiple wills are used for taxable income reduction/deferral and estate planning purposes.
- 4) Other trust usage--- control and administration of property, orderly transfer of property, estate freeze and potential creditor proofing.
- 5) Living trust for personal effect and care.

This is the first article of a series of articles on investing and taxation.

Disclaimer: All details and situations described and depicted are for illustration only and in no way intended for individual and personal advice. Please consult your tax advisor and financial planner when contemplate to implement tax and/or investment strategies. You can contact the author at 416-878-9138.

Mid-Autumn 2010 Program

- 7:30 pm Opening & VIP speeches
- 8:00 pm Dinner starts
- 8:30 pm Entertainment by The Buddies
- 9:00 pm Riddles Conclusion
- 9:20 pm Entertainment by The Buddies
- 10:00 pm Lucky Draw

Events Calendar 活動

Membership Networking Night 會員聚會

November 30, Tuesday, 6:00 pm - 10:00 pm
Diamond Banquet Hall 鑽石喜宴, 3225 Hwy 7 East, Markham
Member \$25, non-member \$35
RSVP: info@rhmcba.ca or call 905-731 8806

Richmond Hill Small Business Enterprise Centre
烈治文山市小型企業中心

Starting a Start-Up 開展生意

September 23, Thursday 6:00 pm - 8:00 pm

E-Marketing: Social Media 電子推銷：社交媒體

October 7, Thursday 6:00 pm - 8:00 pm

Vocal Power 聲音的力量

October 19, Tuesday 8:30 am - 10:30 am
Location: 225 East Beaver Creek Road, Council Chambers Town of Richmond Hill
RSVP: ecdev@richmondhill.ca or call 905-771 2523

Enterprise Toronto 多倫多企業中心

Small Business Forum 小型生意研討會

October 19, Tuesday 9:00 am - 5:00 pm
Metro Toronto Convention Centre, 255 Front Street West, Toronto
Details: www.enterprisetoronto.com

Municipal Election 市選投票日

October 25, Monday 10:00 am - 8:00 pm
Polling station locations can be found at the websites of Town of Markham (www.markham.ca) and Town of Richmond Hill (www.richmondhill.ca).
市選日各投票站於早上十時至晚上八時開放，選民可於烈治文山市及萬錦市的市選網頁，查閱投票站地點。



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in our communities.**

Power of Attorney for Property in Ontario

By Sunny Ho, B.Sc, LL.B., Barrister, Solicitor and Notary Public

安省物業委任狀 撰稿人：何志立律師

One of the areas in law that I practice is Wills and Estates. Often, clients will make an appointment with my office to make a Will or update their existing Wills. At the end of each consultation session, I routinely inquire whether the clients have already got a Power of Attorney prepared. My experience is that most clients do not understand the purpose of a Power of Attorney.

It is important to know that a duly executed Will shall only become effective upon the death of a testator (the person who makes the Will). In other words, the Will is of no legal effect when the testator is still alive. What happen then in a situation where an individual is alive but has lost mental or physical capacity? Will anyone have the legal authority to make decision on the incapable person's behalf with respect to his property or health care? The short answer is "No".

In Ontario, there are two types of Powers of Attorney. Power of Attorney for Property and Power of Attorney for Personal Care. We will focus on Power of Attorney for Property at this time. A Power of Attorney for Property essentially gives an individual (the Attorney) the legal authority to deal with the property (both real and personal) of the Donor. The

Donor is the person who gives or signs the Power of Attorney. This legal authority may be specific, that is, the Attorney may only deal with one or few of the Donor's property, or it can be general, so that it covers all of the Donor's property. It may become effective immediately upon execution by the Donor or it may only become effective on the occurrence of a future event (for example, upon incapacitation of the Donor). Most Power of Attorney for Property is drafted in such a way that it shall continue to be effective even upon incapacitation of the Donor. However, the Power of Attorney for Property shall become null and void upon the death of the Donor. At such time, the previously executed Will shall come into effect.

Why is a Power of Attorney for Property important? You may use this instrument to authorize a trusted individual, the Attorney, to deal with your property during your absence or when you become incapacitated. This adds flexibility since your property can now be dealt with by an individual even before your death. With all the potential benefits that a Power of Attorney can provide, next time when you speak to a lawyer on Wills and Estates planning, make sure you also inquire him or her about the benefits for having a Power of Attorney.

由於執業關係，經常會有人來律師樓查詢遺囑事宜。這才發現原來有很多人從不知道訂立委任狀的需要及其重要性。

法律上，遺囑一定要在立遺囑者去世後才生效。但若果立遺囑人仍然在生，卻神智不清或失去能力時又如何呢？可否有人替他的財產或醫療方法出主意呢？答案是：不能。

安省有兩種委任狀：財產及個人護理。本文先談述財產方面。委任狀其實是委託人授予另一人（受託人）法律權利去處理自己的財產。這種委任狀可以是指定範圍，即受託人只處理一個或數個物業；或全部範圍，即全權負責所有財產。委任狀可於委託人訂立狀紙後即時，或者於事故發生時才生效。大部分委任狀都是在委託人失去能力後仍然生效的。但當委託人去世，委任狀便會失效，由其生前立下的遺囑取代。

為何委任狀如此重要？因它可以在你不在或失去能力時，由另一個可信賴的人去處理你的財產，這會增加處理財產的靈活性。當下次到律師樓查詢遺囑事宜時，記得同時查詢委任狀的問題。

Miller Thomson proudly supports
the Richmond Hill & Markham
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RE-ELECT MAYOR DAVE BARROW



I am asking for your continued support as I seek re-election as your Mayor.

I do not take your support for granted. I never have. I want you to know that I will continue to work to keep our town a source of pride for all of us.

I have always said "it is what you say and do between elections that is more important than what you say and do at election time".

For the past 4 years we've been sharing our common goals.

We've been sharing the journey to make Richmond Hill, our town, the best place in Canada to live.

My roots are firmly placed in Richmond Hill. As a lifetime resident I know what it takes to run a business, maintain a home and raise a family. I also know through 34 years of commitment to this community just what it takes to lead it.

On October 25th, 2010 I ask you to re-elect me so our work and journey may continue.

Sincerely,

A handwritten signature in black ink that reads "Dave Barrow".

Welcoming 歡迎新會員 RHMBCA Members

Corporate Members

Weblocal Antonio da Luz
Teresa Young
Andy Wu

General Members

Khalid Usman Chartered Accountant Castro Liu
Khalid Usman
Ivy Lee

Youth Members

Janice Yan

The Honourable Rob Moore, Minister of State (small business and tourism) visited Toronto on August 16th. He had a round table discussion with ethnic business leaders to gather information on the struggles and concerns that newcomers face when becoming entrepreneurs in Canada. RHMBCA President Will Sung (right), Director Gina Li and Immediate Past President Ben Leung attended the meeting.



主管小型企業及旅遊業的聯邦國務部長摩爾於8月16日到訪多倫多，與一些小數族裔的商界領袖會面，以增加了解新移民在加國創業時所遇到的困難及問題。本會會長宋偉（右）、會董李煒和前任會長梁萬邦參加了會議。

On July 24th, RHMBCA hosted its 5th annual winery tour to the Niagara Region. Special thanks go to Prof. Leo Chan (3rd from right) for his contribution in making this tour memorable. Prof. Chan is a professor chef at the George Brown Hospitality Centre in Toronto and is the founder of Cambridge Food and Wine Society. The tour visited two wineries.

本會連續第五年舉辦尼亞加拉酒廠一天遊。今年特別感謝多倫多George Brown款待業中心的中菜廚藝教授，亦是劍橋飲食學會的創辦人陳籍強教授(右三)隨團，讓團員有機會向陳教授請教品酒常識。



RHMBCA Deputy President Annie Ho (2nd left) attended the grand opening of the Sensory Garden of Unionville Home Society in Markham. RHMBCA is one of the three community groups contributed funds for the building of this garden.

本會副會長何鄧小仙（左二）應邀出席Unionville Home Society一個新建成的花園開幕式。該花園由三個團體捐助建成，本會是其中一個捐助者。



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