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烈治文山市•萬錦市華商會
Richmond Hill & Markham Chinese Business Association

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TIPS TO BECOME A SUCCESSFUL REAL ESTATE AGENT 地產經紀成功之道



What does it mean to be a successful real estate agent? Tony Ma, owner of HomeLife Landmark which has over 400 agents, believes only through hard work, honesty, integrity, having a large clientele, having referrals, and completed a number of successful transactions, can one be called "successful".

Get To Know Your Field

To start a career in real estate, Will Sung, founder of Century 21 Landstars recommends the agents to better understand this field. "One way is to go to more open houses to observe and talk to the agents, see how they promote and sell them."

Another way is to learn from experienced agents. "Drive them and their clients to see the listing houses, and observe how they interact with their clients and complete the transactions," suggests Will.

"Having close communication with clients is also essential," stresses Will. The agent should keep his clients well informed of the market, of everything related to the properties which they are going to buy or sell. "The line between success and failure in completing a transaction is very thin, so it is important that the agent showed his professionalism when dealing with the client."

Tony Ma, who has trained hundreds of real estate agents to get the licences, considers knowing the needs of the client and his family members is essential. "Your job is to find them a place where it can meet most of their needs. You should research the area where your clients are aiming at. If the client has a house in mind,

research the house and see if it had been a grow-op, whether a murder had been taken place, and check if it has signs of leakage. Your homework will earn the confidence of your clients."

If a client is satisfied with your service, it is likely that he will refer clients to you. Using himself as an example, Tony said once he spent two months looking for a house for his client, and even when at the end, he only succeeded in renting out an apartment for him, he was very attentive in his services. Later when the family needed more space, he went back to Tony for buying a house. He also referred his relatives and friends to Tony, giving him plenty of transactions.

Referrals Help Business

"Never focus on short term benefits and hurry the purchase by telling the client to raise the price or accept the offer," advises Tony, "as such action will leave the clients unsatisfied, and it is certain that you will not get any referral from him."

So how does one become a successful real estate agent? Here are some of his tips:

- Provide professional services and put the client's interests ahead of yours
- Be knowledgeable to things related to the property
- Be honest, and keep the client informed of everything you know
- Update yourself with the laws related to real estates
- · Promote yourself

Stick to the principle of "Be good to people, and they will be good to you" when dealing with clients. When you treat them honestly, ethically and professionally, you will give them a good impression. Even though the deal could not be closed this time, they will come back to you when the time comes for another.

怎樣才算是一個成功的地產經紀?旗下有超過400個地產代理的大鵬地產創辦人馬保現認為,勤力、忠誠可靠、有道德操守、獲得顧客推薦,並且完成過很多宗交易,才稱得上是成功的地產代理。

20多年前創辦富誠地產的宋偉指出,地產代理行業其實就是一門小生意,買賣房屋成敗在一瞬眼,經紀要讓客戶感受到你的專業服務。「與客人保持緊密聯繫至為重要,你要把市場上最新的消息第一時間通知他,讓他知道你著緊去幫他。」

他提議新入行的地產經紀多了解這個行業, 方法是多看房子,與賣盤的地產經紀聊聊,留 意他們推銷之術。此外,從公司出色的地產經 紀身上學習,例如為他們駕車帶客看房子,從 旁觀察他們如何應付客人和完成交易。宋偉並 提醒同行不要把成敗看得太重,「即使今次不 成功,但若留下好印象,他日人家可能會找你 合作,到時可能會達到更大成果。」

查清楚房子是否問題屋

曾訓練過數以百計地產經紀的馬保現指出, 若客戶打算在某一區置業,經紀應先了解該區 的情況,做足功課。若顧客看中了一所房子, 經紀查看這所房子曾否發生過問題,例如是否 大麻屋,有否發生過兇案,並要留意房子有否

♪下轉第10頁



▲Will encourages members to attend more networking events like those hosted by RHMCBA. He was posed with Allan Fok, director of Century 21 Time Square Realty Inc., Brokerage at the wine tasting event. 宋偉認為,多參加活動如烈萬市華商會人際網絡之夜,可拓闊經紀的人際網絡。圖為他(左)與恆基地產董事長霍兆堅在商會的品酒會上把酒交流行情。



A New Slogan for RHMCBA

華商會有新口號

HAPPY NEW YEAR FOR 2012 AND ALSO FOR THE YEAR OF THE DRAGON!

The board of the Association went for a retreat in December to reflect on what we have been doing and planning for our future directions. We have come up with a slogan for our Association, and it is:

Where Businesses Grow

RHMCBA is first and foremost a business association, and thus, our slogan must have the word "business" and it is in plural form, signifying that businesses to include you and me. "Where" symbolizes that RHMCBA being the venue for you to meet and a forum for you to exchange information and ideas; but for what purpose? It is to "grow" our businesses. Growth brings us job security, prosperity and happiness.

We always like to greet our business friends in social gatherings with a general question of "how is business?". These days, I received replies mostly among the lines such as "it is difficult," "not quite sure," "too much taxes," "costs are too high," "too much competition,"... I seldom hear the other side telling me that "yes, I have a new product," "I have plan to expand," and "I have prepared for ..."

Uncertainty in 2012

I can summarize 2012 in one word, and it is "uncertainty." If you care to read any commentaries about the world and the economy during the holidays, you may be stifled that you have read nothing but garble dictum. There are no directions, no insightful thoughts, no real messages about we should do for the future. My sensible advice to you is that it is better to attend RHMCBA's events and activities so as to learn more about our environment and to get more hands-on information from our business friends.

Only one thing is certain: the world will keep evolving and changing. We all have anxiety about uncertainty and the biggest uncertainty for 2012 is still the European debt. We are not certain where these debts will bring us to: Inflation? Deflation? Austerity? Recession? Depression? World bankruptcy? Worse is that it is uncertain whether the debt is good or bad, whether adding or cutting more debt is good or bad, or what is good or bad?

Unite To Fight For Fairness

I cannot finish this message without mentioning the shark fin issue. Now it is in the hands of a new organization, the Fair And Responsible Governance Alliance (FARGA), under the leadership of current and former presidents of Chinese Business Associations. Banning shark fins may seem to be an insignificant matter concerning few

Chinese businesses or affecting few Chinese who can afford shark fin soups.

If the so-called environmentalists can get an inroad this time and if we let the politicians continue to cast emotional votes without regards to the feelings and opinions of Chinese Canadians, the damage will be far reaching and the effects are everlasting. If you want your children and grandchildren to be proud as a Chinese Canadian, then we must unite to win this fight for a fair and responsible governance, starting first from getting the shark fin ban right!

恭祝大家新年快樂! 龍年興旺! 萬事勝意!

烈治文山市及萬錦市華商會董事會去年12月舉辦了一個集思營,檢討過去一年的工作,以及計劃未來一年的方向。會董們通過以"Where Businesses Grow" (業務增長由此起)作為商會的口號。

烈萬市華商會打著商會的旗號,口號當然要包含「業務」兩字;「此」是指商會,意即商會作為一個平台供大家交流 資訊和想法,目的是要令務業增長。「增長」會帶來工作安 全感、繁榮和快樂。

在社交場合,人們經常會以「你的生意如何?」來打開話 匣子。近來我收到大多數的回應是「相當困難」、「前景不明」、「稅務沉重」、「成本太高」、「競爭激烈」等等, 絕少聽到有人説「我有新產品」、「我計劃擴張」,及「我 準備…」。

今年不明朗

我會以「不明朗」來概括2012年。假如你在放假期間有閱讀過關於世界經濟的評論,你會發現你所看到的可能都是廢話文章,沒有方向、沒有見地,對我們未來應該怎樣做沒有實際的啟示。我給你一個明智的建議,就是參加華商會的活動,從商界朋友中了解最新的環境和取得實用的資訊。

只有一件事是肯定的:世界會繼續發展和轉變。我們都會為不明朗而擔憂,而2012年最大的不明朗仍然是歐債。究竟歐債會帶來甚麼結果? 通脹? 通縮? 經濟緊縮? 經濟衰退? 經濟蕭條?世界經濟崩潰? 更恐怖的是不知這些債務孰好孰壞,究竟增加或削減債務是好還是壞,又或是甚麼是好壞?

團結起來反禁翅

最後要談的是禁翅事件。目前事件由維權公義聯盟負責, 並由華商會現任及前會長領導。禁翅看來似是一少部分華商 的關注,或只影響一些能負擔吃魚翅的華人。

但是,假如這些號稱環保主義者今次可以得呈,而我們讓這些政客不理會華人的感受和意見繼續情緒化地去投票, 損害將是深遠的。若你希望你的子孫以身為加國華裔為傲, 我們必須團結起來,爭取公平和合理的管治,就由反禁翅做 起!



My best wishes for a rewarding 2012.

Kenny Wan
President

謹祝各位有一個 豐盛的2012年。

温建業

烈治文山市及 萬錦市華商會會長

LEARN FROM

SUCCESSFUL PEOPLE 向成功人士取經



▲"Don't kill the goose that lays the golden egg," said David. 何應樂強調千萬不要殺雞取卵。

"Be honest, always be positive, and talk to successful people. These are some of the few things which got me here today," said David Ho, President of the Torce Financial Group.

Before immigrating to Canada, David was an accountant at the Hong Kong Mass Transit Railway (MTR). In 1984, he moved to Canada and started his new life in selling life insurance in Canada Life.

As he knew very few people in Toronto, it was quite a challenge. To extend his network, he joined the Toronto Chinese Business Association and contacted the members. He also talked to successful agents. Not long after, he became a member of the Million Dollar Round Table.

Due to his excellent performance and leadership skills, David was promoted to the managerial level to recruit capable agents just 18 months after joining the company.

Won The President Award

"It was not easy to convince people to join us, as we did not offer basis salaries like some other insurance companies." He dedicated 100% of his time and efforts to help the newly recruited. He made his followers realize that they would have a bright future if they stayed in the company. That earned him a top manager in recruiting.

In 1996, David won the highest prize across the country in Canada Life – the President Award. He was the first Chinese to win that prize and is still proud of himself. "This prize was meaningful to me as well as to all Chinese in the company, as it then put more resources in developing and promoting the Chinese market."

In 1999, he set up Torce Financial Group and since then he opened 5 offices in Toronto, Vancouver and Quebec. His staff was recruited from different ethnic groups, "Our team includes Chinese, Caucasians, Jews, Italians

and Koreans, etc., so our business is not confined to one market."

Clients' Interest Comes First

While taking care of clients' wealth, David always puts the interests of his clients as his priority. In 2000 when the price of dotcom stocks was skyrocketing, one of his clients planned to use 2 million dollars to borrow 6 million in a bid to speculate in the dotcom stocks. Noting that the dotcom bubble was already too big and the crisis was at the door, he stopped his client. Shortly the bubble exploded, and his client was saved from bankruptcy.

"You have to be true to your clients and establish a long term relationship with them. Don't kill the goose that lays the golden egg," advised David.

Talking about success, David named positive thinking is the key to success. Another essential tip is talk to successful people and learn from their experiences.

Lead by example will earn the trust of your subordinates; and, as manager, delegation is very important, for you cannot do everything. "However, you can only call yourself a successful person if you could balance between your work and your family," added David.

「待客以誠」、「凡事向好處看」、「不恥 下問」,是本會前會長及現任會董、多利時財 務集團總裁何應燊的成功體驗。

移民加拿大前,何應樂在香港地鐵路公司任 職會計。1984年抵達多倫多時人生路不熟,但 他卻向難度挑戰,加入了需要人脈廣博的保險 業。

「萬事起頭難」。為了拓展人際網絡,他加入了多倫多華商會,從會員方面入手。沒多久,何應燊因業績佳而成為百萬圓桌會的會員,他的秘訣是開放自己,多向成功人士取經。

晉升經理招攬人才

由於表現出色,何應桑被擢升為管理階層, 專責物色有能之士加盟。「那時壓力很大,公 司沒有底薪,不易遊説人家加入。」加上當時 行內爭相搶奪香港來的高質素移民,找人和留 人同樣困難。

他以身作則,帶下屬見客,示範如何銷售, 讓他們心服,明白留在下來會有亮麗的前景。 結果,他成為公司招攬人才最多的經理。

1996年,何應桑奪得加拿大人壽全國性的最高獎項「總裁獎」,這個獎項之前從沒有華人拿過。「公司自始著重華人市場,增撥資源發展和推廣這個市場。」何應桑至今仍感到相當自豪。1999年加拿大人壽轉型,何應桑決定創辦多利時財務集團,發展保險和財富管理的業務,並先後在多倫多、溫哥華及魁北克開設5間辦事處。他特意採多元化政策,聘請不同族裔的經紀及員工,因此生意也不局限於某一族群。

以顧客利益為先

何應燊堅持以顧客的最大利益著想。2000年 科網熱潮時,他的一個客戶要傾盡家財以200萬 元借貸600萬元購買科網股,但早已發現危機的 何應燊不求多賺一點佣金,反而力阻他借貸。 科網泡沫爆破,這名客戶幸保身家。「對客戶 要忠誠,建立長久關係,切忌殺雞取卵」,是 他的宗旨。

他相信積極的人生觀是事業成功的第一步。 另外,要多跟成功人士攀談,學習別人的優勝 之處。作為管理者,應有效授權給下屬,不要 每事過問,但必須以身作則。

「而能在工作和家庭生活間取得平衡,才稱得上是成功。」笑言已在半退休狀態的何應燊 補充說。



▲ David received lots of awards in the life insurance sector, and one of them was the President Award. 何應樂在保險界曾奪得多個獎項。



溫建業特許會計師樓

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Appreciation Dinner 2011

The Richmond Hill and Markham Chinese Business Association hosted an appreciation dinner on December 4, 2011, at the Willow Springs Winery in Stouffville, to express our gratitude for the support of the government officials, business and community leaders. Before the dinner, the board had a whole afternoon retreat reviewing its work in 2011 and planning for 2012. From right: Joseph Wong, Ben Leung, Kenny Wan, President of RHMCBA, Peter Kwok, Acting Director of HKETO, York Regional Police Chief Eric Jolliffe, Annie Ho, Matthew Lyn, Gin Siow, Spencer Suen, Tom Yu and Ernest Cheung.

烈萬市華商會去年的感謝宴於12月4日舉行。晚宴前董事會還舉 行集思營,檢討過去1年的成果及計劃來年。

烈治文山及萬錦市華商會主題及鑽石贊助

21屆安省大專中文辯論比賽

entur

由第21屆安省大專中文辯論聯盟主辦,烈治文山及萬錦市華商會主題及 鑽石贊助的第21屆安省大專中文辯論比賽,16強賽事將會於二月開始。詳 情如下:

16強	2月4日, 2月5日	上午 10:30 及 下午 1:30	萬錦廣場
	2月11日, 2月12日	上午 10:30 及 下午 1:30	城市廣場
8強	2月25日, 2月26日	上午 10:30 及 下午 1:30	東方廣場
4強	3月 3日	上午 10:30 及 下午 1:30	城市廣場
新人賽及明星賽	3月 3日	上午 10:30 及 下午 1:30	城市廣場
總決賽	3月11日	下午 1:30	萬錦廣場

16參隊伍來自安省大學,包括多倫多大學,滑鐵盧大學,約克大學, 懷雅遜大學,麥瑪斯達大學,西安大學,偉佛羅莉亞大學等,歡迎觀戰。





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A Wonderful Networking Night

Over 100 people attended the last networking dinner in 2011 on November 29. As usual, attendees were busy mingling with each other. They exchanged business cards as well as views on business. Each person was given some time to introduce themselves. Below are some highlights from the event. Please visit www.rhmcba.ca for more pictures.

Photography by Victor Au, VA-Photography

去年11月底舉行的人際網絡之夜有超過100人參加。出席者互相交換名片、討論行情,以及拓展商機。與會者還有機會向大家自我介紹,而抽獎更是壓軸。以下為少部分精彩照片,如欲看更多照片,請瀏覽商會網址www.rhmcba.ca。



▲ Richmond Hill Mayor Dave Barrow posed with directors.



▲ Hamid Farrashi introduced himself.



▲ Daisy Wai and Chris Pope



▲ Vito Spatafora (left), Deputy Mayor of Richmond Hill, presented a gift to Terry Hui.



Aaron Madar (middle) was delighted to meet new friends.



▲Kit Wong (right) and Wilson Yam



▲William Wei (right) and Andy Stoikos



Patrick Yung introduced his work.

Surviving in a Challenging Economy M. Art Groups

"Fashion, elegance, and the taste of modern living" is the motto of M. Art Groups, an interior design company. For the past 17 years, it has never been advertising on newspapers yet its business has been blooming, thanks to the spread of its reputation.

Its director, Michael Cheng, stresses on providing quality services. "Clients can rest easy once a project is in my hands," he said. "To move in, they only need to purchase their own furniture, and do not have to worry about things like building permits, and power supply etc., because our group has different specialized and qualified personnel working on electricity, heating, plumbing, and fire prevention."

Provide Quality Services

Professionalism and integrity are the selling points of M. Art Groups. If clients want to open a store, they will first consult Michael's opinion for location. For example, once a client wanted to open a dance school in a commercial building, Michael suggested that he should check with the municipal government first to

see if he could open a dance school on the property, and the number of people that would be allowed to dance at any given time; or else, if the project was finished but the client could not get a license to operate the school, it would waste both the client's money and Michael's effort.

Cut Management Cost

With the financial crisis in the United States and Europe deteriorates further, the effects on Canada are beginning to seep to the surface, and businesses now have to find ways to survive. However Michael does not believe it is a battle to have the lowest price; he is convinced that "quality, professionalism, and confidence from the clients are the best way to guarantee survival."

M. Art Groups emphasizes on quality, yet its price is still 30% cheaper than mainstream design companies. The reason being that it manufactures its own building products, and gets a good price for other materials; and to top it all off, Michael personally attends to a lot the projects, hence cutting a substantial



amount of management cost. "Doing business in a survival situation, we need to offer more services, and attend to all the clients' needs, therefore we can give the clients the feeling that they are getting the bang for their buck," expressed Michael.

室內設計工程公司M. Art Groups標榜「時尚、 優雅、現代生活品味」,成立至今17年,從未 在報章上刊登廣告,生意卻愈做愈旺,靠的是 口碑。

M. Art Groups總監Michael Cheng於1988年移 民多倫多前,在香港建築界有多年經驗,對建 築及室內設計甚有心得。他認為室內設計是藝 術創作,所以把公司命名為M. Art Groups,意 為 Michael 的藝術團隊。一項工程若交到他的 手裡,顧客大可放心,「客人只需購買家俬便 能入伙,毋須為申請建築許可證、電力供應等 等問題而煩心,因為我們的團隊有不同的專責 隊伍負責電力供應、冷暖氣系統、渠務工程, 以及消防工作,全部都有合格執照。」Michael 説。

提供全面服務

M. Art Groups賣的是專業服務,待客忠誠。 客人要開設店舖,從找地方開始,就會諮詢 Michael 的意見。舉例說,有個客人要在工業大 廈開設舞蹈學校, Michael會提示他需先向市政 府查詢該地方能否開設舞蹈室,能容納多少人 同一時間跳舞,否則工程完成後若取不到營業 牌照,既浪費客人的金錢,也白費他的心機。

隨著美國和歐洲的經濟危機加深,對加拿大 的影響日漸浮現,做生意的要為自己找出一條 生路。Michael 認為不一定要鬥便宜:「質量 高、服務好,令顧客對你有信心,就可以生存 下去。

價格較主流公司便宜三成

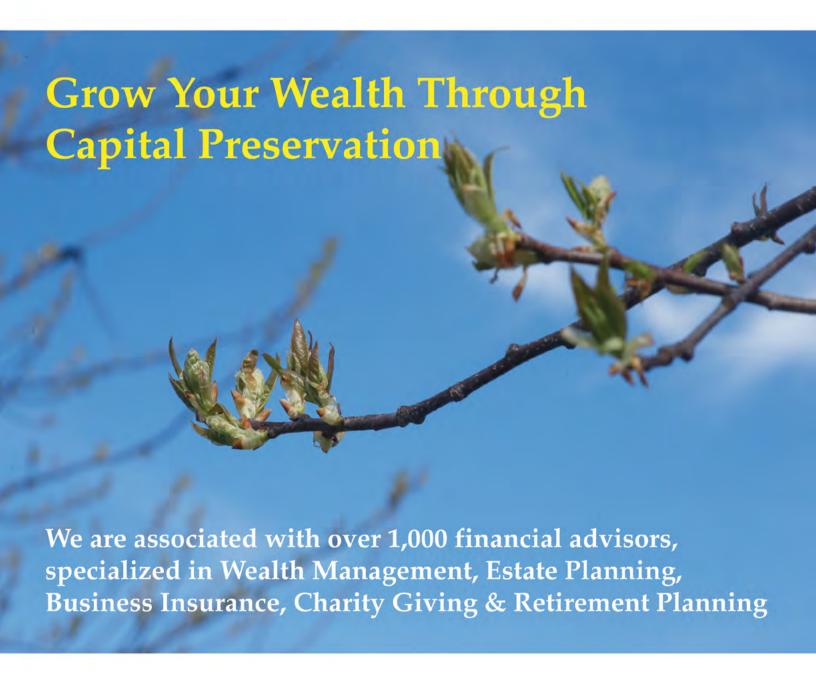
M. Art Groups強調質量,不會將貨就價,但它 的價錢仍較主流公司便宜30%,原因是公司自設 廠房生產家具,其他材料也取得直銷價,加上 Michael凡事親力親為,在管理層上縮減成本。 「在逆境求生,需提供多些服務,幫客人全盤 考慮,讓他們覺得物有所值用。」這是M.Art Groups 生存之道。



M. Art Groups' clientele includes banks, restaurants, travel agencies, clinics and radio studios etc. Its recent project was Grand Buffet at Newmarket. M. Art Groups的顧客多樣化,有銀 行、酒樓、旅行社及診所等。圖為最近完成的一項工程。



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GENERAL MEMBERS	
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⊊上接第1頁

漏水痕跡等。把調查結果向客戶交代,讓客 戶對你有信心。

獲得顧客推薦對生意大有幫助,既省時又 省錢。馬保現以自己為例,10多年前他曾花 兩個月時間為一顧客找房子,雖然最後客人 只租了一個柏文單位,但他一直很用心為他 服務。其後這顧客因柏文不夠住,委託他買 房子,並把親友都介紹給他,前後他做成了 10多宗生意。所以他忠告同行不要短線,只 顧眼前利益而催促客人提高價格或接受對方 所出的條件,即使勉強做成了這宗生意也會 令客人不滿,日後肯定不會再有交易。

如何才能成為一個成功的地產經紀?這位曾 奪得HomeLife十大經紀獎、主席獎和第一團 隊獎的地產代理精英有以下心得:

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- · 更新知識,了解與買賣房屋有關的最新 法例,提醒顧客注意事項
- •推銷自己,讓人家認識你

本著「我對你好,你對我好」的心態服務 顧客,給客戶留下良好印象,即使今日做不 到生意,他日人家有需要找屋時,都會想起 你。



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DAISY WAI EARNED CIVIC LEADERSHIP AWARD 韋邱佩芳獲傑出公民領袖獎

Daisy Wai, Past President of RHMCBA is recognized by the York Regional Police Services Board with a Civic Leadership Award.

Daisy was a member of the York Regional Police Services Board, from 2006 to 2008. She continued to help the police in various outreach Daisy helped police in various outreach projects to increase tolerance and understanding in the region's diverse communities. Her community liaison work with York Regional Police has extended to numerous police communities. Congratulations Daisy!

烈治文山市萬錦市華商會前任會 長韋邱佩芳女士於去年11月獲約克 區警政委員會頒發「傑出公民領袖 獎」。

韋太於2006年至2008年期間擔任 約克區警政委員會委員。

她一直協助約克區警隊開展多項 外展活動,包括國際反歧視日、黑 人歷史月、亞裔傳統月及多元文化 日等,以增強這個多元社區不同文 化的包容和諒解。

近期韋太又投入本會捐贈流 動警崗予約克區警隊的活動中。 我們恭賀韋太獲此殊榮。









烈治文山市長DAVE BARROW 及各區市議員



心想事成 財源廣進





2010-2014 烈治文山市長及 各區市議員合照

後排(左至右): Ward 5 Councillor Nick Papa, Deputy Mayor/Regional & Local Councillor Vito Spatafora, Mayor Dave Barrow, Regional & Local Councillor Brenda Hogg, Ward 6 Councillor Godwin Chan

前排(左至右): Ward 2 Councillor Carmine Perrelli, Ward 1 Councillor Greg Beros, Ward 3 Councillor Castro Liu, Ward 4 Councillor Lynn Foster

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Over 1,100 people attended the "Justice for All" fundraising gala hosted by the Fair And Responsible Governance Alliance (FARGA) on January 11, 2012. More than \$160,000 was raised. The money will be used to sue the municipal government which passed the ban shark fin bylaw. FARGA was formed at the end of November 2011 by several Chinese organisations. Its mission is to monitor, address and take necessary actions regarding unjust, unfair and irresponsible statements, actions and policies made by all levels of government and non-governmental organizations in Canada.

It is a non-profit, non-partisan organization prompted by the recent bylaw enactment against shark fin products in Toronto and other municipalities.

Ben Leung of RHMCBA is the co-chair of FARGA, and Kenny Wan is the fundraising chair of the organization.

由多個華人團體於11月底組成的維權公義聯盟,於1月11日晚在釣魚台國宴舉行籌款晚宴,以籌集資款項展開法律行動,推翻多倫多市和其他市鎮的禁翅附條,超過1,100人參加,三級議會多位議員和各社區領袖均有到場表示支持。活動至今籌得款項超過160,000元。

維權公義聯盟是反對最近多倫多和其他城市

頒布禁翅附例而組成的一個非牟利和無黨派組織。聯盟的使命是:監察加拿大各級政府和非政府團體發布的不公正和不負責任的言論、行動和政策,並就不公義的事情發表公開言論和採取法律行動。烈萬市華商會副會長梁萬邦是聯盟共同主席,而會長溫建業則是籌款委員會主席。



▲The board of directors of FARGA and members of the fundraising gala organizing committee posed at the Justice for All fundraising gala. 維權公義聯盟理事會成員與公義之宴籌委合照。

■ Events**活動**

RHMCBA Event 本會活動

RHMCBA Networking Night

Date: January 31, 2012, Tuesday Time: 6:00 pm - 9:30 pm

Venue: Regal Palace Chinese Cuisine Fee: Members: \$30, Non-members: \$40

Enquiry and RSVP: info@rhmcba.ca /905-731 8806

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CGTCBA Event 大多市華商會活動

Chinese New Year Gala 2012

Date: Saturday, February 4, 2012

Time: 6:00 pm Reception 7:00 pm Dinner

Venue: The International Centre

6900 Airport Road, Mississauga

Ticket: \$168

Enquiry and RSVP: info@rhmcba.ca; 905-731 8806

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