

# The BRIDGE

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Where Businesses Grow



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

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## A SOUND BANKING SYSTEM - A STABLE BUSINESS ENVIRONMENT

## 健全银行体制造就稳定营商环境

The Canadian federal government once again tightened mortgage-lending regulations in July this year, amid new concerns about an overheated housing market and rising household debt levels.

According to Statistics Canada, the ratio of Canadian household debt-to-income has reached a new high of 152% in the first quarter of 2012. That came at the heels of a warning from the Bank of Canada, that high household debt level remains "the most important domestic risk to financial stability."

### Dull and boring banking system

This latest move by the federal government can be described as a preventive measure. Canada's banking system has long been known around the world as "conservative". It was once mocked as "dull and boring". However, while the global economy was hit in 2008 by the devastating financial meltdown, resulting in most of the developed nations being plunged into widespread chaos, Canada's banking system was standing tall and steady. It was hailed as "the healthiest in the world" by the World Economic Forum for four years in a row. Moreover, the Canadian government is the only one among the major developed economies that did not have to bail out any of its country's banks.

An American Magazine *The New Republic* labelled the "Worthwhile Canadian Initiative" as "the most boring headline" in the '80s. **Paul Krugman**, a Nobel laureate in economic sciences published an article in the *New York Times* two years ago under the headline of "Good and Boring", pointing out that Canada was similar to the United States in many ways, but the two countries also experienced a diverge in policy differences. Although Canada's financial system was boring, it could stand firm in the financial turmoil. Krugman continued to write that "Canada's experience seems to support those who say that the way to keep banking safe is to keep it boring."

As the world staggered out of the financial upheaval to focus on the much-needed financial reforms, Canada's success story has become a global model. Invited to offer his assistance to countries in need of urgent critical reforms, **Mark Carney**, Governor of the Bank of Canada, was appointed in November last year as Chairman of the Financial Stability Board, an international body that monitors and makes recommendations about the global financial system.

### Conservative and strong regulatory system

Being conservative in management and cautious in loan approval, together with a strong

regulatory system, Canadian banks managed to survive largely unscathed in the financial storm. Canada's <Bank Act> is being updated once every five years, to ensure that the current regulatory structure can keep up with the pace of change in the industry. In addition, Canada Mortgage and Housing Corporation (CMHC), a government agency, together with the major banks, consistently exercise strict scrutiny on loan eligibility to minimize the risk and to sustain the housing financial system at a stable level.

In conclusion, Canada's sound banking system has created a stable business environment for country's enterprises, big and small, to develop and prosper.

### 收紧借贷令楼市降温

加国联邦政府于今年7月再度出招，将房地产的借贷进一步收紧，藉此对炽热的楼市降温，以免出现泡沫现象，打击正在稳步复苏的经济。

根据加拿大统计局的数据显示，加国的家庭今年首季的负债比率已经到达152%的新高。央行忧虑到这个趋势是国内经济的最高风险因素，因此有必要收紧房贷的规限。

联邦政府这次出招可谓防患于未然。加拿大

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*Kenny Wan*  
President, RHMBCBA

**溫建業**  
烈治文山市及  
萬錦市華商會會長

September 25, 2012

*Dear all,*

**Welcome to the Mid Autumn Festival! Welcome to Canada!  
Welcome to China!**

This newsletter is a special issue because it is published at the same time as we celebrate the Mid-Autumn Festival and also it is an issue to be distributed in China during the visit of China Trade Mission from November 23 to December 4, 2012. I would like to welcome the Chinese people to visit Canada and since China is my motherland, I would also like to welcome the Canadian delegates, including five mayors, to China.

With over 1.2 million residents in Canada being of Chinese heritage and trade between China and Canada valuing at \$48.2 billion (import) and \$16.8 billion (export), the relationship between the two countries becomes critical to maintaining our prosperity and future economic success. It is spectacular that export to China grew 26% from 2010 to 2011, which reflects the competitiveness of Canadian products, the diligence of Canadian entrepreneurs and friendship established by three levels of Canadian government.

RHMBCBA, as part of the Confederation of Greater Toronto Chinese Business Association, will continue to foster relationships with various governments and agencies, play a role in promoting trade, develop business opportunities, share and exchange information. Our mission is to continue the Canadian success and make our contribution in the diverse society and economy.

*Cheers!*

**Kenny Wan**  
President

☞ 上接第1頁



银行体制向来以保守著名于世，一度给人讪笑，指加国银行体制是「乏味、沉闷」。但是，在金融海啸冲击全球经济，使大部分发达国家的银行系统岌岌可危的时候，加国的银行系统却不仅连续四年被「世界经济论坛」评为「世界

最健康」，而且是这次金融危机中唯一政府没有出手救助本国银行的主要发达国家。

美国的《时代杂志》80年代题为「加拿大倡议的新提案很有意思」(Worthwhile Canadian Initiative) 评论专栏，被《新共和周刊》将之评为全球最无聊、乏味的标题。但诺贝尔经济奖得主克鲁曼(Paul Krugman)年前在《纽约时报》专栏却发表题为「乏味的金融体系是件好事」(Good and Boring) 的文章，他认为加拿大在文化或经济等多方面极像美国，但金融导向却与美国截然不同，其金融体系虽然无聊、乏味，但却能在金融风暴中屹立不倒。加拿大的经验似乎验证了「要让银行安全，就要让银行无聊、乏味」。

在全球从金融纾困转为着眼于如何进行金融改革的时候，加拿大的成功成了典范，各国争相效

法借镜。加拿大央行行长卡尼更被国际组织委任作金融稳定委员会的主席。

### 制度保守 监管严格

加拿大之所以能在金融风暴中岿然不动，就是制度保守、贷款谨慎及监管严格。加拿大的银行法每5年都要更新修订一次，以保证监管结构随时能跟上行业变化的步伐。此外，加拿大的房屋抵押市场非常谨慎。政府机构加拿大抵押和房产公司(CMHC)和各大银行一起，对贷款者的资格进行严格把关，将风险降到最低，从而使房产金融系统保持健康、稳定。

加拿大银行体制健全，造就了一个稳定的营商环境，让本国的企业可以大展拳脚，开展业务和蓬勃发展。■

中秋佳節

各位：

**欢迎莅临中秋晚宴！欢迎来到加拿大！欢迎到中国去！**

这份会员通讯是特别版，既是用来庆祝中秋节，同时又会在今年11月23日至12月4日大多市华商总会举办的中国商贸团的旅程中派发。我欢迎中国人民探访加拿大，而由于我的祖国是中国，我同时欢迎加国的代表，包括五位市长到访中国。

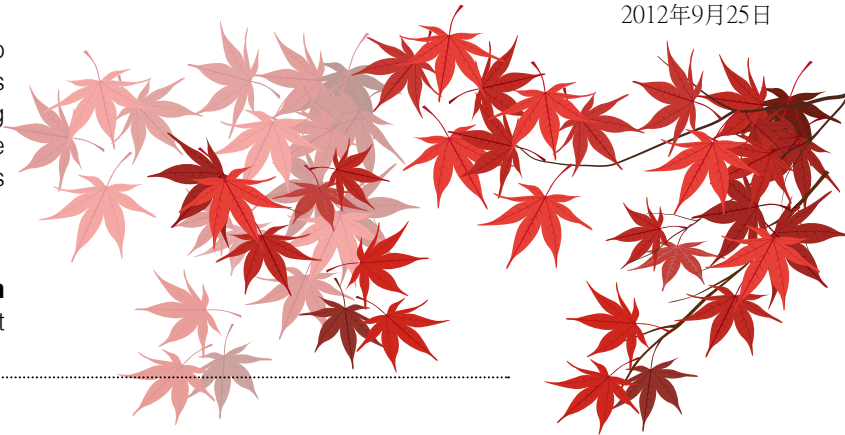
目前本国华裔人口超过120万，加中贸易分别为482亿元(入口)及168亿元(出口)，要保持繁荣及未来经济成功，加中两国的关系至为重要。尤其令人振奋的，是本国出口到中国的商品去年比前年增长26%，反映出加拿大商品有竞争力、本国企业家十分勤力，以及加国三级政府与中国之间建立的良好关系。

作为大多市华商总会的一分子，烈治文山市及万锦市华商会将继续促进与不同政府及各机构的关系，推广贸易、发展业务机会，以及分享和交换信息。我们的使命是让加拿大继续成功，同时为这个多元化的社会和经济作出贡献。干杯！

会长

**温建業**

2012年9月25日



# KEVIN LIN

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~ Kevin Lin



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### Bayview Hill - 富豪山莊

#### Bayview Hill 2012 YEAR-TO-DATE (YTD)\*\*\* Market Update\*

Type 類型	#SOLD 出售數量	#SOLD 出售數量	Low Price 低價	High Price 高價	Average Price 成交均價	Average Price 成交均價
	2011 YTD**	2012 YTD***	2012 YTD***	2012 YTD***	2011 YTD**	2012 YTD***
Detached 2 Storey						
Double-Car	<b>68</b>	<b>57</b>	\$1,030,000	\$2,040,000	\$1,214,373	\$1,355,401
Triple-Car and more	<b>41</b>	<b>36</b>	\$1,149,000	\$2,466,000	\$1,494,839	\$1,606,611
Total Year-to-Date (YTD)*	<b>109</b>	<b>93</b>	\$1,030,000	\$2,466,000	\$1,319,870	\$1,452,644



\*Toronto Real Estate Board MLS Sales  
\*\* Jan 1 - Sep 9, 2011 \*\*\* Jan 1- Sep 9, 2012



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# WE PUT PEOPLE FIRST

# 以人为本

## 于达

Tom Brothers Financial Inc.  
Multi-national Mortgage Professionals



Tom Brothers Financial Inc. became fully operational in 2009 and provides full lending services to real estate professionals and borrowers. In just 3.5 years since its inception, it was nominated as one of the best new mortgage brokers across Canada by the Canadian Mortgage Professional Magazine. It has established 3 offices from Ottawa to Vancouver. Tom Yu, owner of Tom Brothers, said the key to success is to relationship and worth of mouth marketing.

Tom spent most of his careers in China and earned his MBA degree in England. Before immigrating to Toronto 10 years ago, he was a financial journalist for China Central Television (CCTV). His first job in Toronto was as a salesperson for a financial institution. He started his mortgage brokerage career 6 years ago and quickly become a top producer.

Like many immigrants, Tom knew very few people in his new homeland and had to build up his own business from scratch. He tried

every means he can to stay competitive in the business. From door-knocking, cold calling and networking have been his keys for success.

### Every handshake contains opportunity

One of the techniques for stimulating business is to let people know what he does. "For every handshake, I give a business card, even if I am just going to Tim Horton's," said Tom. Due to the fact that he was once a journalist, he knows how to build trust and rapport with clients. Within the first year, he has built more than 10 people team as a mortgage centre branch manager.

Tom started Tom Brothers Financial in late 2008. It was a very difficult year due to American sub-prime mortgage crisis, but he saw the challenges as opportunities. "The financial crisis and economic melt-down had impacted credit market and lending landscape in Canada.

▲ Tom aims at developing Tom Brothers as a national firm.  
于达希望把万达发展为全国性公司，业务横跨东西两岸。

Some lenders shut down operations in Canada; some became very stringent in their lending policies. It was an opportunity for Tom Brothers." Tom continued, "We always have strong sense of crisis and get prepared by strengthening our sales system during down turn."

Tom Brothers does not advertise in the media. "We established our reputation through word of mouth, not by advertising," stressed Tom. "We put people first. We treat them with integrity and honesty and make them feel that we take good care of everything."

"For example, we can earn more money by selling long term mortgage, but if the customer plans to have kids in two years and upgrade their house, they might need to break their contract and consequently get penalized. So it is important to give them advice according to their needs even though we may earn less."

# 中秋節快樂!

祝大家中秋節快樂 人月兩團圓

## HAPPY MID-AUTUMN FESTIVAL

*Wishing you and your family good fortune and happiness!*

# 梁中心

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### Be prepared

Always be prepared is Tom's way of doing business. Last year he foresaw that the government would take action to cool down the real estate market by pushing major banks to tighten up lending, so he signed up a few lenders to replace some major banks. This year, business for Tom Brothers doubled that of last year.

Seeing that Tom Brothers has been well established in Toronto, Tom set up branches in both Vancouver and Ottawa last year. "Like an explorer, I did not know anyone in Vancouver." Now the business of the two branch offices is doing very well. They are conducting business by word of mouth and referrals only.

Tom hopes that in five years, his company can be a truly multi-cultural mortgage firm, and has more professional account managers in the diversified communities. He aims at developing Tom Brothers as a national firm, and having branches from the West Coast to the Atlantic provinces. His long term goal is to make it a

Mortgage Investment Corporation.

Tom Brothers' slogan is "We not only mortgage your home but also mortgage your hope". As Tom explains, the company helps clients in many ways, care and act for client's best interest.

于达于2008年创建万达贷款公司Tom Brothers Financial Inc.，一年后公司全面运作。在短短三年半间，这家公司便获加拿大专业按揭杂志提名为全国7家最佳新进按揭经纪公司之一。万达贷款公司先后在温哥华、渥太华和多伦多成立3个贷款的分支机构。于达认为公司的迅速成功的秘密是口碑和关系营销。

于达在中国学习和工作，在英国取得工商管理硕士学位，并曾在中国中央电视台担任财经记者。在移民多伦多后，他在一间金融机构当销售员。一个偶然的机会令他进入贷款经纪行业，但很快成为顶尖的贷款经纪。

### 每次握手都是机会

和大部分新移民一样，于达在陌生国度认识的人很少，一切从头开始。他尝试学习各种有效的销售技巧。创造商机的其中一个窍门就是让人家知道自己的业务，所以他从不放弃每个推销自己的机会：「我跟人家握手寒暄后必定递上自己的名片，就算去Tim Horton's也不例外。」由于当过记者，他懂得如何去跟客户建立关系和争取他们的信任。

2008年创办万达贷款时，正值全球金融海啸，经营环境十分困难，但于达却视危机为商机。「全球的按揭危机对加国的借贷市场造成了冲击，一些借贷公司倒闭，另一些公司则收紧信贷，而这却成了万达贷款

Tom Brothers的机遇。」

万达贷款并没有在媒体投放广告宣传。于达强调：「我们依靠口碑来建立商誉，而非广告。我们凡事以客为先，以正直和诚恳的态度去对待客户，让他们感受到我们细心照顾他们的每一方面。」

「例如，销售5年贷款合同，我们会多赚佣金，但如果客人计划在未来两年生孩子而要换屋的话，很可能会毁约而遭罚款，所以我们会把客户的利益放在第一位，销售短期的贷款计划。因此为客户提供适合他们所需的意见十分重要，我们宁可少赚一点。」

### 时刻做足准备

时刻做足准备应付困境是于达的营商之道。他去年便意识到政府会出招冷却火热的楼市，因此早一步与几家金融信贷机构签订合作协议，取代几家主要银行。难怪万达贷款今年的业绩比去年增加一倍。

眼见Tom Brothers在多伦多发展良好，于达于去年分别在渥太华及温哥华开设分公司。现在两间分行都得到好评，并获客户及银行转介新的客户，业务开展得很好。

于达希望在未来五年，万达贷款能够成为一家真正的多元文化按揭公司，并从不同族裔中吸纳更多专业客户经理。他的目标是将Tom Brothers发展成为一间全国性的按揭投资公司。

Tom Brothers的口号是「我们不仅为您的家提供按揭，还为您的希望按揭」。于达解释，公司从多方面帮助客户，包括为他们提供找工作的资讯。■

# Happy Mid-Autumn Festival!

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# FINANCING SMALL BUSINESSES

## 融资生意是什么一回事



By Kenny Wan, MBA CA

撰文: 温建业 特许会计师

What financing is to a business is like what blood is to life.

Financing starts a business. Financing keeps the business going. Financing can also reward the business owner. It helps to maintain employment and thus our livelihood.

Although all business owners know their business requires financing to survive, not many try to think hard about what they really need. I have seen cases like these (1) A garment manufacturer kept purchasing sewing machines with the business line of credit and stretched it to the limit. When a major customer stalled in payment, he was suddenly out of cash to pay the payroll and rent. (2) A car dealership was making good profit but at the end of year, it faced financial difficulty as there was no cash to pay sales taxes collected and profit taxes. It was because the profit had been used to purchase more cars, i.e. more inventory.

### Determining your needs

The above cases show mismatch of financing. To avoid this pitfall, a business plan, especially a financial plan should be prepared to start a business. It is not only a textbook assignment, but also a real thoughtful exercise leading to success or failure. To help you remember, I divide the concepts into "soft" and "hard." The soft side of the business includes such things as accounts receivable, payables, inventory, prepaid expenses, etc, technically known as **Working Capital**, whereas the hard side includes the business's machinery, leasehold improvement, etc., called **Fixed Assets**. Affecting the soft side is actually some hard things, including payroll and rent, which must be paid regardless, i.e. **Expenses**. To pay the hard expenses, sales or revenues need to be generated. **Revenue** is soft because it cannot be easily controlled, and it is highly unpredictable and vulnerable due to economic changes.

Thus, the relationship is quite simple: Working Capital plus Fixed Assets, Revenues minus Expenses, together help to determine your financing need.

When you start a business, the first source of financing is by all means yourself! If you lose, it is your own loss. If you win, you reap the reward for your own enjoyment. It is called the **Business Risk**. Understanding your business

risk is as crucial as developing the business plan. If the risk is so high that even you yourself would not invest your own money, do not expect anyone to finance your business.

### Source of financing

If your own savings are not enough to meet the financing need, you will have to seek financing from other sources. Bear in mind that each of these sources will tolerate different levels of business risk.

1. Family Members
2. Relatives
3. Angels
4. Venture Capitalists
5. Private Equity Funds
6. Chartered Banks
7. Business Development Bank of Canada
8. Initial Public Offering
9. Mezzanine Lenders
10. Private Placement
11. Suppliers
12. Customers
13. Governments
14. Employees
15. Leasing Companies

There are no free lunches in the world. Other than watching for the interest rate and any fees to be charged, business owners should be aware of the **Terms** of the financing. Here your accountants will come to give you guidance. Many financing options require the business to operate within certain financial ratios, e.g. the ratio between current assets and current liabilities ("current ratio"), the ratio between income before interests, taxes and depreciation (the infamous "EBITDA" or simply called it Free Cash Flow) and interests ("interest coverage ratio"), the ratio between debt and equity (debt to equity ratio). Do not underestimate these so called financial covenants because violating any of them could be deemed as an event of default and put the business into a situation of receivership. Do not let these financial ratios fly over your head.

### YOU ARE KING

During the 2008 financial meltdown, an adage said, "Cash is king." However, I say, you are king. You are king because you are

the one risking your own money to finance your business; you sacrifice instant gratification in order to leave money for the business to expand; prior to financing a business, the first and last factor for a lender to consider and evaluate is YOU. To them, you are the cash and the king!

*Wish you a successful and prosperous business and enjoy a happy financing.*

融资对一个企业来说,就象是供应生命的血一样。

启动一个业务需要融资。保持业务也需要融资。企业持有人要分享成果也可能需要融资。融资有助于保障就业,维持我们的生活。当融资的巨轮停止转动时,我们生活的各方面将受到不良影响。

虽然所有企业持有人都知道生意需要资金生存,但不是很多人知道他们真正需要的是什么。我见过这样的情况:(1)一服装制造商利用他的企业信贷额不断购买缝纫机,并接近信贷的极限。当其中一主要客户拖慢一点付账,他突然发觉缺钱支付工资和租金。(2)一汽车经销商,已取得良好的利润,但在年底时却面临财政困难,因为没有现金来支付销售税和利得税。原因是他把利润用来购买更多汽车,积累更多的库存。

### 做好业务计划

上述两个例子说明融资匹配不当。要避免堕入困境,在开展业务前就必须做好业务计划,尤其是财务计划。这不仅是课本上的练习,而是一个关乎生意成败的重要思想准备。在这,我以“软”和“硬”划分概念,帮助你记住基本概念。

生意上软方面的东西可以包括应收账款,应付账款,存货,预付费用等,技术上称为“营运资金”,而在硬的方面,可包括企业的机器,物业装修等,称为“固定资产”。影响软的一面,是一些硬的东西,包括工资和租金,因为无论如何必须支付,可统称为“开支”。为了支付这些硬开支,就要产生销售或营业收入。“收入”是软的,因为它不易控制,也难以预测,容易受经济转变所影响。

这关系很简单:营运资金加固定资产,收入减开支,就可确定你生意上的融资需求。

当你开始创业时,第一资金个来源是用自己的

⤵ 下轉第10頁





# 溫建業特許會計師樓

Kenny Wan Chartered Accountant

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钱，把想法变成现实。如果你输了，那是你自己的损失。如果你赢了，你便享受自己的成果。这就是所谓的商业风险。了解你的业务风险是至关重要的。假使你自己不愿意投资自己的钱，便不要指望其他人会为你的业务提供资金。

### 其他资金来源

如果你的储蓄不够，你必须从其他渠道寻求融资。以下列出的资金来源都会承受不同程度的业务风险：

- (1) 家庭成员
- (2) 亲属
- (3) 有钱人
- (4) 风险资本家投资（可到网上搜索，或尝试 www.cvca.ca）
- (5) 私募股权投资基金
- (6) 银行
- (7) 加拿大商业发展银行
- (8) 首次公开发行股票
- (9) 夹层贷款人
- (10) 私人配售
- (11) 供应商
- (12) 客户
- (13) 政府
- (14) 雇员
- (15) 租赁公司

### 融资期限要配合

世界上没有免费午餐。除了留意利率及所有征收的费用外，业务持有人应了解融资条款。许多融资要求业务在某个财务比率内经营，如流动资产与流动负债（流动比率）的比例，收入扣除利息，税项，折旧（“EBITDA”，或称为自由现金流量和利息的比率（“利息保障倍数”），债务与资本比率（债务与股东权益比率）。违反其中任何条款可被视为违约，令业务被接管。所以回到基本的层面：不要让这些财务比率令你焦头烂额。

在2008年的金融危机，“现金为王”是当时的说法。不过，我说，你是王，因为你牺牲了即时的满足感，把钱留下来拓展业务。没有你，业务将无法产生现金。撇开之前的技术术语和法律术语，提供融资业务之前，贷款人考虑和评估的第一个和最后一个因素就是你的。对他们来说，你是现金和国王！

祝你获得融资，生意兴隆和取得成功！ ■



By Will Sung, Broker of Record, Landstars 360 Inc.

## 多伦多房地产**自作**

撰文：宋伟 富诚地产持牌人

# 长线投资



value of the property.

In conclusion, the overall economic development and infrastructure in Toronto is good. Land resources are rich; urban planning is efficient; economy is growing. Investing in Toronto property with a long term perspective and within affordability is sure win.

在过去十多年间，加拿大多伦多房地产价格持续走高，期内投资房地产者都大有斩获，亦因为价格上涨有迹可寻，令很多新到步多伦多的移民都信心十足的投放资金到房地产买卖去，特别是多伦多公寓的楼花项目。

### 涨出风险 跌来机会

有经验的房地产投资人都明白房地产的涨跌大势是因应经济盛衰循环的定律所限，有高必有低，有涨亦有跌。涨出风险，跌来机会！能在地产周期中知所进退亦实是知易行难。因而稳妥的办法乃将房地产作长线投资，以适当的杠杆原理将财富积聚起来。

### 多市楼房需求高

将多伦多房地产作长线投资尤其优势，理由多面：多伦多乃世界各地移民向往的目的地，百业汇聚，人才鼎盛，人杰便地灵，楼房有需求，自然带动价值上升。

多伦多整体经济发展配套良好，有丰富的土地资源和完善的城市规划。与众多同是国际城市比较，多伦多房地产价廉物美，但投资那里的房地产还是要量力而为及作长线投资为方向。 ■

Property prices in Toronto have been soaring for the past 10 years or so. During this period, real estate investors have made a lot of money. Seeing that the prices are on the rise, many new immigrants also jump into the wagon, particularly the condominium projects which are still not yet be under construction.

### Risks and opportunities

Experienced real estate investors are well aware that the general trend of the ups and downs of the real estate is the law, in response to the vicissitudes of the economy cycle. High prices will be followed by a drop in correction. The price hike of property brings risk, and the falling prices, on the other hand, may bring along opportunities. To know when to advance or retreat in the real estate cycle is easier said than done. Thus the safest way is to take property as long term investment, and apply the appropriate leverage to accumulate wealth.

### Demand for property is high

There are many advantages in making long-term investments with Toronto property. Reasons are many folds: Toronto is the promised land of migrants worldwide; there is a great spectrum of businesses, and plenty of talent. Thus there is a high demand for real estate, and this naturally leads to a rise in the



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## RHMCBA Got a Police Model Van 约克区警队赠模型车予商会

Richmond Hill and Markham Chinese Business Association donated a van to York Regional Police as a police mobile unit last year. To show the Police's appreciation, Sergeant Paul Chiang presented a model vehicle to the board of directors during a board meeting on September 11. The model vehicle was made according to the van donated by the Association.

烈万市华商会去年底捐赠了一辆用作流动警岗的警车给约克区警队。为表示对商会的谢意，警队特别以该警车作蓝本，制作了模型车，并于9月的董事会会议上由警长**Paul Chiang**代表把其中一辆赠予商会。左起：梁玉敏、凌桂根、何应桑(后排)、韦邱佩芳、何邓小仙、黄志豪(后排)、梁万邦、会长温建业、警长**Paul Chiang**、朱万舒、萧成振、宋伟、刘汉云、于达及黄卓杰。 ■

## July Networking Dinner Highlights

## 七月 人际网络之夜



◀ Parliamentary Secretary for Minister of Citizenship and Immigration, MP **Chungsen Leung**, also founding president of RHMCBA, attended the networking event and chatted with **Lilly Wu** and **Gary Yung**.



▲ Attendees exchanged business cards.

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# CHINA TRADE MISSION INFO SESSION

## 华商总会万锦市政府办座谈会



▲ 出席座谈会的嘉宾与主办单位代表及商贸团团员合照。右起：烈万市商会卸任会长**宋伟**、会董**韦邱佩芳**、商贸团成员**Allan Fok**、万锦市经济发展部高级商务发展主任**谭贵琼**、商贸团经理**Lucia Chan**、烈万市商会会长**温建业**、商贸团共同主席**严雯**、香港贸易发展局加拿大代表**芮绍能**、中国驻多伦多总领事馆领事(商务) **于建伟**、中国银行(加拿大) 副执行总裁**岑继华**、商贸团共同主席**梁万邦**及士嘉堡约克区华商会会长**苏光宇**。

The Confederation of Greater Toronto Chinese Business Association (CGTCBA) together with City of Markham organized an information session on the upcoming China Trade Mission in July at the Markham Convergence Centre. Speakers included Mr. **Yu Jianwei**, the Consul (Commercial) of Consulate General of the P.R. China in Toronto, Mr. **Albert Shum**, executive vice president of Bank of China (Canada) and Mr. **Andrew Yui**, Director of Hong

Kong Trade Development Council (Canada).

大多市华商总会将于今年11月再度组团访华，推动加拿大与中国的商贸活动。商贸团与万锦市政府于7月底在万锦科技中心举行座谈会，介绍中国及香港的投资环境。大会邀得中国驻多伦多总领事馆领事(商务) **于建伟**、中国银行(加拿大) 副执行总裁**岑继华**及香港贸易发展局加拿大代表**芮绍能**发表讲话和解答问题。■



### DAISY WAI RECEIVING THE QE II DIAMOND JUBILEE MEDAL

### 韦邱佩芳获颁英女皇登基钻禧纪念勋章

Our Past President, Daisy Wai was honoured with the Queen Elizabeth II Diamond Jubilee Medal. The Medal was presented by MP Costas Menegakis to 30 recipients. Daisy is among 3 of the Chinese receiving the medal. The medal is awarded to Canadian citizens who had made significant contributions to the community. *Congratulations, Daisy!*

本会前主席、现任会董韦邱佩芳荣获英女皇伊利沙伯二世登基钻禧纪念勋章。这个勋章是颁给对社区有重大贡献的加国公民。是次有30人获赠勋章，由烈治文山国会议员马国基颁发，当中有3位为华裔人士，韦太是其中一位。■

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# CANADIAN INCOME TAX AND RESIDENCY

By Benedict Leung CA, Leung & Company Chartered Accountants



## 加国税制与你的居民籍

撰文: 梁万邦 特许会计师

Under Canada's current tax system, your personal income tax liability and entitlement of certain benefits are based on your status as a resident of Canada. Your residence status must be clearly defined before your tax liability to Canada can be determined.

### Residents need to report income

The residential ties you have or establish in Canada are major factors in determining residence status, such as a home and personal properties, a spouse or minor dependents, social and economic ties. Residential ties that you maintain or establish in another country may also be relevant to residence status. Other than those mentioned ties, if you stay in Canada for over 183 days or if you are holder of a valid Canadian Permanent Resident Card (new immigrant), then you are a resident of Canada.

Once you become a resident or a deemed resident of Canada, you would be bounded by

the Canadian tax web. All residents need to report income earned in Canada and any other part of the globe as well. Other than reporting income to calculate tax liabilities, residents also need to report their foreign assets if the value of those is over \$100,000. Definition of income subject to tax is quite broad in Canada. It includes employment, self employment, rental, interest, dividend, capital gain on disposing capital properties, scholarship, grants, pension, any allowances beyond reasonable, receipt of any tax defer payments and any unexplained net worth increments. However, there are no income taxes on receiving gifts, holdings assets, deceased and disposing of a designated principal home for each family.

The exit to the Canadian tax system is either become deceased or to become a non-resident of Canada. While the former is not a choice, the later could be part of your action plan.

A Canadian citizen can be a non-resident. Sometimes, physically departing from Canada may not be constituted as sufficient support to become a non-resident. All ties must be cut to put you into the category of non-resident. A non-resident is allowed to hold investments in Canada and pay income tax only on the net income generated from those investments in Canada. Income earned from disposing shares from public listed companies, interest earned on non-Canadian currency long term debts, and interest earned on Canadian federally issued bonds are tax free for non-residents or foreigners.

### Plan before you act

Since Canadian residency plays a very critical role in your future tax situation, all potential

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Canadian residents should understand the consequences prior to becoming residents. Plan before you act. Effective tax planning is essential before entering into our tax system. Tax planning is legal in Canada while tax evasion could put you in jail. All plans should include strategies for entry and exit under perfect timing which is permitted by Canadian tax system. For example, simply setting up an "Immigration Trust" can save your tax dollars for the first five years when you enter into Canada. There are many special tax rules and procedures which apply to immigrants and emigrants in dealing with paying of tax liabilities.

### Seek professional advice

You may visit the Canada Revenue Agency website for further information. However, effective tax planning requires seeking proper tax counseling from qualified tax professionals. Sound advice regarding the tax implications of your day to day economic activities are valuable to your future success.

(Author is a Chartered Accountant with over 25 years experience in helping immigrants and emigrants. He can be reached at ben@leungandcompany.ca)

众所周知，加国税制征税的对象是加国税务居民。是否税务居民视乎居民身分的确立，关键取决于你与加国生活所产生的一系列关连所在。这些关连包括你的直系家人如配偶或未成年子女所居住的地方、你的主要住所及其它主要固定资产所在地，以及你的生活及营商圈子；而最直接又具决定性的条件有二：一是在365天内

在加国居住超过183天，二是持有有效枫叶卡的新移民，符合这两者其一的肯定是税务居民。

### 税务居民须申报国内外收益

当你的身分确定为税务居民后，你在加国及全球赚取的每一分钱收入都应自愿地向税局申报及付税；税务居民还需申报总额超出十万元之海外资产。加国收入的界定颇广，包括工作入息、自雇纯利、净租金、利息、股息、资本增值(出售投资项目所得)、奖学金、任何形式上的资助、退休金、超出合理水平的工作补助款、因延税而得到之利益及未能作合理解释之净资产遽升等。税网也有个别的例外，如收礼物不作收入算、没有拥有资产税、也没有遗产税、每个家庭出售自用的一套房子而产生之利益也可免税。

要摆脱加国的税局，方法有二：一是终结生命，二是成为非税务居民。前者你没有选择权，后者你则可以争取。加国公民是可以合法地成为非税务居民的，先决条件是要把你曾种下的居民关连切断。非税务居民并非绝对不能在加国拥有资产，而是要有事前的税务安排；而在加国的收入是需先预缴税后方可发放到非税务居民或



外国投资者之手中。税局对非税务居民投资者也有网开一面的情况，如在证券市场上买卖之收益、收取外币长期债券利息或联邦政府发行之债息等都是免税的。

### 制定高效税务计划

想逃税是注定犯法的，但制定高效的税务计划则合法合情。如在移民前先设立一个移民信托基金，这个基金首五年赚取的利益是合法免税的，另外还有很多对新移民有帮助之特别税例。总之，无论是进入或离开加国税网，都有很多事宜值得多加注意，需制定周详计划，避免触犯法规和引起无谓的损失。

要得到进一步的税务资料，可随手在加国政府网站找到，但要一个有效益而又贴身的税务计划，则必须向认可及有经验之专业人士谘询。一个合适的税务计划，令你减退后顾之忧！

(作者是位具有廿五年加国税务经验之特许会计师，在协助新移民及办理非税务居民方面独有心得。联络方式为 ben@leungandcompany.ca) ■



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**THINK AHEAD  
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Richmond Hill and Markham Chinese Business Association was the title and diamond sponsor of the 21st Ontario Inter-Collegiate Chinese Debate Alliance (OCDA). To show its appreciation, OCDA presented a plaque to the Association.

本会为第21届安省大专中文辩论比赛的主题及钻石赞助。为表谢意，联盟向本会颁赠感谢牌匾。图为卸任会长宋伟及副会长何邓小仙接受第22届安省大专中文辩论联盟主席赖敏贤(右一)及市场推广总监周颖仪颁赠牌匾(左一)。

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## 购买保险为己为家



▲ Amy Tong is a Million Dollar Round Table "Top of the Table" qualifier for more than 10 years.  
唐冰冰获得顶尖百万圆桌会员超过10年。

Many people assume that they do not need to have extra medical insurance or life insurance, as Canada is a welfare state. They are under the illusion that they are fully covered under the provinces' medical insurance system, and that they have guaranteed income to live on after retirement. However, do they have any idea how much they are actually covered?

Amy Tong, president of A.T. Financial Group Inc., reminded people that the government only provides basic medical coverage; and many prescription medicines are not covered by the health system. "People diagnosed with cancer may have to spend more than \$1,000 a month on medicine alone, so it is necessary for people to have critical illness insurance."

### Cover over 25 types of critical illnesses

Most insurance companies cover over 25 types of critical illnesses, such as Alzheimer's disease, heart attack, stroke, coronary artery bypass surgery, major organ transplant, kidney failure and life threatening cancers. "In the event that you are diagnosed with the illness, you will have money for the treatment and for daily expenses if you have the coverage. Some insurance companies will even refund the premium if no claims were made during the insured period," added Amy.

Life insurance is essential for a family. "Nowadays most families rely on two income sources. If one is deceased, the family may fall into financial difficulties. Even though one can apply for welfare, it is only enough for covering the basic expenses. So having life insurance and enough coverage can ensure that the standard of living of your beloved ones would not be lowered, in case something unlucky happened."

There are many types of life insurance plans; some have savings, one can stop paying the premium after a number of years, and some have dividends that can be withdrawn. "Many people thought the government would take care of them until they meet their end, but this is unrealistic. The government has already postponed the retirement age for two more years, to relieve the demand for pension. The so called guaranteed income supplement only covers basic living. If you want to keep your quality of life, it is necessary to have life insurance and investment income," continued Amy.

### Huge medical bills

Tourists, new immigrants and returning Canadians during the first 90 days in their province are not covered by the provincial medical plans and face huge bills in the event of a medical emergency. Amy advised them to buy travel insurance, as the average Canadian hospital ward rates for foreigners can range from \$3,000 to \$5,000 or more per day, with intensive care going to as much as \$15,000, and that does not include physicians' fees, diagnostic services and ambulance transfers.

A.T. Financial Group was established by Amy fourteen years ago. She has over 25 years of experience in the financial and insurance services industry and is a Million Dollar Round Table "Top of the Table"

qualifier for more than ten years. She demonstrates exceptional professional knowledge, strict ethical conduct, and outstanding client service. Currently she is a leader of over 200 agents from different ethnic communities. She can be reached at amy.tong@atfg.ca.

很多人以为加拿大是福利国家，实行全民医疗保险制度，退休又有福利金补贴，实在不必花费购买保险。不过，您是否知道究竟您可获得多少保障？

泰汇恒投资理财集团总裁唐冰冰指出，加拿大的医疗福利相比其他国家无疑很好，但政府提供的只是最基本的保障，很多质量较佳的药物不在保健系统之列。「例如医治癌症的药物，动辄每月需要花上超过1,000元购买，非一般人能够负担。」所以，她认为购买危疾保险是有需要的。

### 危疾保险可作保本投资

「危疾保险保障的疾病有很多，例如老人痴呆、心脏病、中风、冠状动脉搭桥手术、主要器官移植、肾衰竭，以及致命的癌症等超过25种。有些保险公司还列明若受保期间没有申请过赔偿，可以获得退还保金，所以购买危疾保险既可保障身体一旦出现严重问题时有钱医治和继续生活，还可作保本投资。」

唐冰冰又说，一般家庭需要夫妇二人工作才能维持家计，一旦其中一人出事，家庭少了一份入息，可能会顿陷困境，即使有政府的福利金补贴，也只能维持最低的生活水平，如有购买人寿保险，可保障至爱的亲人不会因自己的离世而使生活质素下降。

「人寿保险的种类很多，若是有储蓄成分的保险，有些在购买若干年后不用再供款，部分更可提钱出来使用。不少人以为政府可以养他们过世，其实这是错误的想法。战后出生的婴儿如今已过五、六十岁，政府为了应付退休金不足的问题，已把退休年龄推迟两年。此外，所谓保证入息也只能维持最基本的生活开支，所以要生活质素不变，就应购买人寿保险及有投资收益。」

### 非居民医疗费用高昂

至于旅游保险，唐冰冰认为游客、新移民和回流人士都必须购买，前者不受省的医疗计划保障，后两者在抵达多伦多的头90日也不会享有医疗保障。「部分人为了省钱，不惜冒险不买旅游保险，一旦生病或有意外需要看医生或入医院时，所费庞大。」一般外国人住院费用每天由3,000元至5,000元不等，不幸入住入深切治疗室的话，费用更可高达15,000元一天，这还未包括医生费、仪器诊断费及救护车运送费。

泰汇恒投资理财集团成立14年，创办人唐冰冰自1987年来加后即投身保险界，获得顶尖百万圆桌会员超过10年。她的宗旨是帮助客人，凡事以客人的利益著眼，为他们度身订造适合他们的保险计划。除了向客户推介保险及投资产品外，她还训练保险经纪，与他们分享经验。她尤其著重坚守原则，凡事以客人利益为依归。目前她公司旗下的代理人超过200人，来自不同族裔，除华人外，还有韩族、印度裔、意大利和犹太裔等。该公司的网址为www.atfinancialgroup.com. ■



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**RHMCBA Event 本会活动**

**RHMCBA Networking Dinner**

Date: Tuesday, November 27, 2012

Time: 6:00 pm - 10:00 pm

Venue: Diamond Banquet Hall  
3225 Highway 7 East, Unit 1,  
Markham, ON. L3R 0J5

Fee: Members: \$30, Non-members: \$40

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

**Community Event 社区活动**

**The Gateway**

– York Region's Internationally Educated Professionals Conference

Date: Tuesday, October 23, 2012

Venue: Sheraton Parkway Hotel  
600 Highway 7 East, Richmond Hill  
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Ticket: Free

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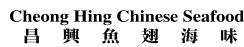
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