



# FUEL-EFFICIENT VEHICLES ARE POPULAR

## 油價高企省油汽車受歡迎

With gas prices soared to record high and have remained high, fuel economy is the most important factor in buying a new car.

**Kit Wong**, a sales and leasing consultant for Mercedes-Benz, said that vehicles which use diesel are more fuel efficient than those using gasoline. "For 66 litres of gas, it can go 500 km; for the same amount of diesel, it can go 900 to 1,000 km."

### New diesel-powered cars

Mercedes-Benz has launched the brand new GLK 250 BlueTec SUV. "It runs with clean diesel, and is more environmental friendly. Its torque is greater than vehicles with gas," stated Kit.

The gas consumption is 11.1 litres per 100 km in the city and 8.1 on the highway. "The price is around \$47,500 and it is very popular," Kit remarked.

"But the best-selling vehicle is B250 Sports Tourer," continued Kit. "It runs on gasoline and is highly fuel-efficient. The gas consumption is 7.9 and 5.5 litres per 100 km. The price is under \$30,000."

The most fuel-efficient and environmental friendly vehicle is probably the Smart Fortwo Coupe. It is small and nimble, ideal for the city. "There are two types of Smart Fortwo: one with gasoline and the other with an electric drive. For the electric drive, it can run 300 km when the battery is fully charged and the cost is only about 8 dollars. The price ranges from \$18,000 to \$30,000."

### New environmentally friendly products

This year Nissan have introduced the new Altima, Sentra and Pathfinder, which have the best fuel efficiency in their class.

The new vehicles use a CVT transmission, which is the most innovative transmission yet. This system allows the vehicles to use less gas, and have smoother transitions on the road. They have more power and emit lower emissions than any other vehicle in their class. Village Nissan will also put nitrogen in the tires which increases the fuel efficiency even more.

### Think before buying a hybrid car

When it comes to buying a car, a hybrid vehicle may be an option. However, **Wilson Yam**, Sales and Marketing Executive (Asian Market) of Scarboro Subaru said that gasoline-electric hybrid vehicles are not all that environmental

friendly. When the speed of the car goes over 65 km, it will automatically switch to gasoline drive. "The life time of the battery on hybrid vehicle is shorter than 10 years, and it cannot be recycled. What is more, the cost for replacing a battery is much higher, about \$800 to \$1,000."

Wilson then recommended the Subaru Impreza. "The gas consumption is 7.5 and 5.5 litres per 100 km." According to Subaru Canada's report, 3,035 units of Subaru were sold in October, which was a new monthly record; and Impreza's sales rose by 591.4% when compared to the same time last year. The price ranges from \$ 19,000 to \$28,000.

According to Wilson, all of Subaru's vehicles are full time all wheel drive, and it is not necessary to use snow tires in winter. "Also, all Subaru cars, regardless of their classes, consume regular gasoline (except turbo engine), therefore it helps save money. And safety is Subaru's priority," added Wilson.

In fact, all environmental friendly vehicles have their own advantages. How to choose one depends on one's preferences of the brand, and one's own budget. Lastly, before making a decision, one may wish to do more research on the cars themselves.

↳ Cont'd P.13



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December 10, 2012

Message from the **President** 會長的話

*Kenny Wan*  
President, RHMCSA

**溫建業**

烈治文山市及  
萬錦市華商會會長



## Expand into the **INTERNATIONAL** Arena **進軍國際 拓展市場**

*Dear members and business friends,*

I have been trying to reflecting on what I should say in this last message of year 2012. At the beginning of the year, I announced a new slogan for our association, which is "Where Businesses Grow". I have also characterized the year with "Uncertainty". Apparently, year 2012 has been a challenging year!

Despite all the conflicts and challenges from around the world, we are fortunate that we still have a strong economy and stable environment in Canada. However, we should not be satisfied with our status quo but strive to explore and expand to the international arena. The place where we should go naturally is our motherland, China. As such, we are proud to be take part in China Trade Mission 2012, organized by the Confederation of Greater Toronto Chinese Business Associations, to visit China from November 23 to December 4, 2012. Joined by mayors and deputy mayors from six municipalities: Markham, Vaughan, Brampton, Barrie, Oakville and Clarington, the Mission is a great success after visiting including nine cities: Shanghai, Beijing, Xuzhou, Wuhan, Chengdu, Huadu, Foshan, Zhongshan, and Hong Kong to establish trade relations and sign cooperation agreements. We are also thankful to all delegates as they followed a schedule packed with official meetings and business exchanges. Luckily their diligence was compensated China's hospitality and impressive souvenirs.

Another happy news to report is the result of the application made by FARGA (Fair And Responsible Governance Alliance) regarding the legality of Toronto's city bylaws in banning the consumption of shark fins. The court has ruled that this bylaw is invalid as it is beyond the scope of the City's statutory authority.

*Merry Christmas and Happy New Year!*

**Kenny Wan**

President

**親愛的會員及朋友：**

我一直在想，應該在2012年最後一次的獻詞中表達些甚麼？我於年初時宣布以「業務增長由此起」(Where Businesses Grow) 作為商會的新口號，我亦曾以「不明朗」來預測2012年的狀況。事實上，2012年真是充滿挑戰的一年！

儘管世界各地充滿矛盾及挑戰，我們加國的經濟幸運地仍然強勁及有一個穩定的環境。然而，我們不應該滿足於維持現狀，要努力地探索及進軍國際舞台。我們要拓展的很自然便是我們的祖國——中國。我們對這次由大多市華商總會主辦、於2012年11月23日至12月4日進行的2012年商貿訪華團的成功感到驕傲。

這次商貿之旅有包括萬錦市、旺市、賓頓市、巴里市、奧克維爾市及卡靈頓等六個市的市長或副市長參與，行程訪問了上海、北京、徐州、武漢、成都、花都、佛山、中山及香港等九個城市，開展了雙邊的商貿關係，並簽訂了多項合作協議，成果豐碩。我們同時感謝這個商貿團的所有團員，他們在整個行程中參與了與中方官員及商戶的緊密會面和交流安排，獲得了中方的熱情接待，並獲贈精緻的紀念品。

另一個喜訊是維權公義聯盟(Fair And Responsible Governance Alliance)推翻多倫多市議會通過的禁止銷售、食用及藏有魚翅的附例的申請，獲安省高等法院裁定附例因越權訂立而無效。

謹祝各位

**聖誕快樂、新年進步！**

會長  
**溫建業**

2012年12月10日



**Kevin Lin,** Sales Representative 416.488.2020

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# WISHING YOU a Merry Christmas and a Happy New Year!

Board of Richmond Hill & Markham Chinese Business Association

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# Gin Siow's PASSION FOR CARS 蕭成振情繫汽車



**Gin Siow** loves cars and the automotive business. He graduated from Nanyang Technological University with a degree in mechanical engineering and moved to Canada in 1982, where he worked as a sales representative for a car dealership. Within the first year he had remarkably sold more than 180 vehicles and set a goal to eventually run his own business, which was achieved several years later. Currently, Gin is the owner of Eurosports.

Working hard is a key factor to success, but it is only a piece of puzzle; you need to work smart too. As Gin recalls, "When I came here, the economy of Canada was terrible. The interest rate was as high as 20%. As I knew very few people at that time, I had to find a way to get clients." To overcome such obstacles he started calling people who advertised their cars for sale in newspapers or magazines, and offered them free appraisals. In the first year of being part of the company, he sold more than 180 cars. This elevated him to the position of sales manager in the next year.

Not long after that, he was head hunted by a company near his home. Recognizing this as an opportunity to gain valuable experience for running his own business in the future, he accepted the job offer. He was promoted to the general sales manager within a few years in 1987, and in 1989, he opened his own pre-owned car business in Scarborough. Within 3 years, he had businesses in 3 locations.

蕭成振一生與汽車結下不解之緣。熱愛汽車的他在新加坡南洋科技大學機械工程學系畢業後，便投入與車輛有關的工作。82年抵達加拿大後，他隨即加入車行當營業員，第一年已售出超過180部汽車。於是他鎖定目標要做老闆，並在89年願望成真，在萬錦市開設車行。目前他是萬錦市Eurosport的總裁，專門買賣二手歐洲車，並設有維修服務。

動力是成功的不二法門。「移民初期，加拿大的經濟很差，利息高達20厘，我認識的人很少，要找客源，就需要想新點子，電話推銷是其中一個竅訣。」他看到報章及雜誌登賣車廣告，心想：「他們既然賣車，就需要買另一部車。」於是他打電話給賣車的人，向他們提供免費估價。透過與客人建立良好關係，將來客人需要買車時，自然就會想起他。

## 3年沒放大假

「把工作當作是自己的生意般做，全情投入，自然會做得好。」由於表現出色，翌年他被擢升為經理。其後他被住所附近的車行挖角，打算累積經驗自行開車行的他提出要當二手車經理。87年他晉升為銷售總經理，89年他在士嘉堡開設了一家二手車行，3年間增至3家。2000年他進軍銷售新車行業，與友人在萬錦市購入代理日本車的車行。10個月內他把原本只年銷168輛新車的業績，躍升至售出400輛。最高峰時車行售出

## No vacation for 3 years

In the fall of 1999, Gin invested in a Mazda dealership and renamed it Markham Mazda with another partner and within the first ten months he pushed the sales of new cars from 168 to 400. More amazingly, Gin has a peak record of selling 750 new cars within a year. Such spectacular results were from working hard for 3 years without vacation.

Acknowledging that the sale of European cars has been increasing, Gin opened a dealership specializing in European cars, aptly named Eurosports Markham. Getting customers the best value possible is Eurosport's philosophy for success and customer satisfaction, which keeps clients happy and the business running.

To ensure optimal quality of his cars, they must be bought in Canada and have an accident-free history. As Gin states, "We provide complete car



▲ Prime Minister Stephen Harper fully supported Gin Siow as a MP candidate in 2011.  
蕭成振曾參選國會議員，獲總理哈珀全力支持。

超過750部新車，連同二手車更逾1,000輛，代價是他專注生意，3年內沒有去度假。

看準歐洲車銷路上升，他在去年開設專營歐洲二手車的Eurosports Markham。「要確保汽車的質量，入貨非常重要。凡曾撞過的車輛我都不會購入，而所有收購的車都必須是在加拿大購入的。每一部汽車都附有事故紀錄，所以顧客不用擔心買錯車。」此外，公司還提供7日或500公里的換車計劃，讓顧客買得安心。

## 表現出色 曾獲多個獎項

他強調會為客人爭取物超所值的產品。如果對收購的汽車不滿意，他寧可把它拿去拍賣，也不會推薦給客人。

蕭成振的傑出表現，為他帶來了多個獎項，包括創業協進會的最佳進步獎、中華商會的優質獎，以及Markham Economist and Sun的最佳入口汽車銷售獎等。

工作之餘，蕭成振不忘服務社區。他是協群社區服務中心的前任會長，曾獲加拿大多元文化協會頒發「亞裔社區傑出獎」。加入政壇，服務大眾是他的理想。現任加拿大華人保守黨協會主席的蕭成振曾參選市議員及國會議員，雖未成功，但他表示不會放棄，希望能更好地服務大眾。☘



▲ The trade delegation with the officials of National Development and Reform Commission, and the government officials of Fun Hill District. 商貿團團員包括6位市長及副市長與房山區政府官員和中國發展改革委員會官員合照。

## A fruitful trip to CHINA for trade mission

### 商貿團訪華收穫豐

The trade mission organized by the Confederation of Greater Toronto Chinese Business Association (CGTCBA) was a fruitful one, as described by Ben Leung, co-chair of the trade mission.

A business group of 71 people visited Shanghai, Xuzhou, Beijing, Fun Hill, Xiangtan, Chengdu and the sister cities of the municipalities of the GTA in late November and early December. During their visit, the mission met with not only the officials of the local government and the trade department, but also entrepreneurs, to talk about business opportunities in both Canada and China. The group also visited industrial facilities, and some Toronto municipalities have signed Friendship and Cooperation Memorandums with their Chinese counterparts.

In Shanghai, the tour attended a seminar in which the Consul General of Canada was a speaker. The delegates were given advices on doing business with China. They also met with dozens of entrepreneurs and exchanged views with them.

The group then went to Xuzhou and had a seminar with the top officials of the economic development bureau and the trade department. Before the seminar, Brampton and Barrie signed a Friendship-Cooperation Memorandum with Xuzhou.

Beijing was the next city visited by the delegation. They went to the Embassy of Canada and were warmly received by the ambassador. He gave useful information to the group and the resident economist analyzed the economic situation for them. They then visited China's Ministry of Commerce and were told how the department could provide help.

After that, the group arrived at Fun Hill, a developing district with high potential in the suburbs of Beijing. It is planning to be developed as an entertainment and shopping district, as well as to develop winery and food processing industries. It hopes to attract investment from Canada. During this visit, Brampton and Clarington signed a Friendship-Cooperation Memorandum with it.

Before going to the last station - Hong Kong, the delegates from different Canadian cities visited their sister cities in China, namely Wuhan, Zibo, Huaian and Taizhou, while others went to Chengdu.

In Hong Kong, the delegation attended the World SME Expo organized by the Hong Kong Trade and Development Council. Ben Leung, the past president of RHMCA made a speech in a seminar at the Expo on the role of CGTCBA, and how it could help small and medium enterprises in Canada. He also talked about the challenges that enterprises have been facing in Canada. The group also visited the official residence of the Consul General of Canada before leaving Hong Kong.

大多市華商總會舉辦的訪華商貿團已於12月初結束行程返國。一行71人的商貿團走訪過上海、徐州、北京、房山、湘潭、成都及各市的姊妹城，與當地政府、商貿部門及商家會面及探討商貿機會，以及參觀當地的工業，部分市還與當地簽署友好合作意向書。商貿團共同主席梁萬邦形容此行收穫甚豐。

商貿團首站到上海，獲加拿大駐上海總領事官在研討會上提供加中貿易要訣，並與數十位上海商界人士交流。商團隨後到徐州，與當地各商貿及經濟發展局的首長進行研討會，並參觀當地的工業設施。賓頓市及巴里市還與徐州市簽署城市友好意向書。

抵達北京後，商貿團探訪加拿大大使館，獲駐華大使提供加中貿易具體資訊及數據，並由大使館的經濟師向他們提供經濟分析。商貿團隨後參觀中國商務部，獲美洲司介紹中國各地商務部的工作，以及他們可如何向加國商人提供協助。

商貿團跟著訪問北京最新發展、潛力甚高的房山區。該區計劃發展娛樂城、中央購物區、釀酒業及食物加工業等，希望能吸引到訪的六個城市投資。隨團的六個市長及副市長均在加中貿易研討會上發言，向房山區介紹該等城市，房山區政府官員則向商貿團講解中國政府的對外政策。團員並獲安排於翌日參觀工廠及生產設施，而賓頓市及卡靈頓則與房山區簽署友好合作意向書。

各市隨後探訪各自的姊妹市，包括武漢、淄博、泰州及淮安，其餘的到成都，最後一站為香港。商貿團獲香港貿易發展局安排參加港加商會舉辦的迎商周，以及由香港貿易發展局舉辦的香港國際中小企業博覽會。商貿團共同主席暨本會副會長梁萬邦代表加拿大在研討會上發言，談大多市華商總會在加國的角色、它如何協助中小企，以及加拿大中小企面對的挑戰。團員還獲安排到加國駐香港總領事館的官邸參觀和交流。



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# An Enjoyable Mid-Autumn Festival Gala

## 歡 樂 中 秋 夜

The Mid-Autumn Festival gala was held on September 25th at Casa Victoria Fine Dining and Banquet with over 330 people attending. Guests were enchanted by the singing of **Mayor Frank Scarpitti**, **Mayor David Barrow**, and **Consul General Fang Li**. It was an enjoyable night for all in attendance.

本會的中秋迎月晚宴於9月下旬舉行，超過330人參加，場面熱鬧。薛家平市長、巴羅市長以及中國駐多倫多總領事房利都有高唱與月亮有關的歌曲。當晚獎品豐富，更有現金獎，眾人均盡興而歸。



◀ (Front row from left) **Peter Kwok**, Deputy Director of HKETO, Mayor of Markham **Frank Scarpitti**, Consul **General Fang Li**, **Kenny Wan**, President of RHMCSA, York Regional Police Chief **Eric Jolliffe**, and Mayor of Richmond Hill **David Barrow**, along with the directors of RHMCSA wishing the attendees a fruitful year.



▲ The Honourable **Michael Chan**, Minister of Tourism and Culture hopes the attendees have fun.



▲ Consul General **Fang Li** sings "The Moon Represents My Heart" with **Michelle Chu**.



▲ Mayor **Scarpitti** sings "The Moon Represents My Heart" in Mandarin, in response to RHMCSA director and past president **David Ho's** donation of \$500 to Markham Stouffville Hospital.



▲ **Kevin Lin**, title sponsor of the gala, receiving an appreciation plaque from **Kenny Wan** with his wife **Mandy**.



◀ Mayor **Barrow** receiving a cash prize of \$520.

▶ **Peter Wong** (right) of NCIX presents a monitor worth \$279.99 to the lucky winner.



▼ Guests enjoying the show.



# November Networking Night Celebrating Christmas



▲ Directors attending the networking night. Most absentees have gone to China on the trade mission.



▲ **Brian Quach** mingling with the attendees. He joined RHMBCBA as a member at the event.

▼ **Rebecca Chu** receiving a gift presented by Mayor **Barrow**.



▲ **Priscilla Chung** and **Rudolf Cheng** introducing themselves to **Jim Cleghorn**. Priscilla joined the Association at the dinner.



▲ **Jonathan Yeung** joined the Association in the evening.

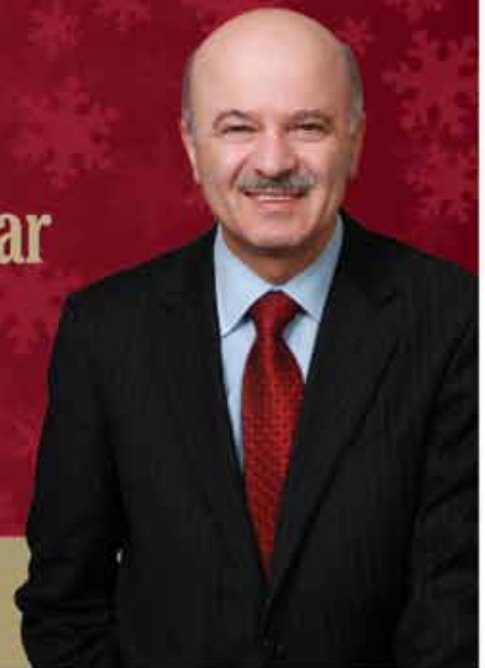


## Reza Moridi, MPP for Richmond Hill

# 恭祝聖誕及新年快樂

# Merry Christmas & Happy New Year

May the New Year bring you prosperity,  
good health, and happiness.



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# SOME SUGGESTIONS FOR FEDERAL BUDGET 2013



Benedict Leung, CA, Managing Partner of Leung & Company Chartered Accountants

*(Benedict Leung, past president of Richmond Hill & Markham Chinese Business Association, was invited by Chungsen Leung, MP and Parliamentary Secretary for Multiculturalism to propose some ideas on how we can improve our economy and taxation system to Jim Flaherty, Canada's Minister of Finance.)*

I would like to talk about improving the economy of Canada in three areas:

## 1. Entrepreneur Investment for Immigration Purpose

When business immigration is under the administration of our federal government, a targeted list of industry and business that fit the needs of Canada and its economy will be clearly defined. We need a specific list of businesses that can create jobs to meet the needs of the provinces or offer semi private social services such as day care, retirement homes, long term care, education, vocation schools etc.

To attract foreign investors to stay in Canada, all levels of government shall promote friendly competition under a free and fair condition. Minimum government intervention on administrating businesses would promote further trade. Sensitivity to national security should also be a priority. Political and environmental concerns should be weighed against the benefits of potential business.

Reasonable and enforceable policies should be in place, to ensure that those applying for immigration under this category comply with all rules and conditions, in managing and operating their businesses with the required capital investment for a required period of time.

Immigration should be a transparent process. The use of the "middleman" in the immigration process should be highly regulated and gradually eliminated.

## 2. Small & Medium size Enterprises (SME)

SMEs are the core of the Canadian business which accounts for over 80% of Canadian employment. Due to a lack of professional support and in some cases, the inexperience of the entrepreneurs, most SME failures occur during the startup stage. To be successful, owners of SMEs need coaching and support from both government and private sectors.

*Government support may include:*

- Simplified taxation system
- Availability of government sponsored initial funds
- Stable government policy and minimum government interventions
- Make land available for businesses
- Improve and invest in public transportation systems
- Increase the threshold amount for CPP, EI, WSIB and EHT

*Private sector support includes:*

- An open-minded banking loan and commercial leasing policy
- Removal of the monopoly of big corporations to access prime retail location
- Reduce the trade cartel to allow newcomers into the "game" for better competition
- Standardize the qualification of professional business services
- Keep Canadian currency at or below US currency
- Maintain low interest rates and low housing price policy

## 3. Tax Reform

*For SME:*

- Lower the HST to 11%

- Provide a simplified approach to corporate tax filing, such as a fixed taxation rate on revenues of certain industries
- Promote the use of credit cards for business transactions for transparency
- Provide a special device to every electronic POS to capture all sales for taxation

*For international corporation:*

- Lower tax rates to encourage any transfer pricing that are favorable to Canada
- Provide tax credit for employing Canadians

*For Non-Resident individual:*

- Set higher legal barriers for those who switch residency for tax evasion

*For newcomers:*

- Increase patrolling to monitor the reporting of foreign assets and foreign income
- Set up new mechanisms to check the completeness of reported foreign business activities

*General:*

- CRA offices are usually the first point of contact between taxpayers and the tax authorities. Incoming calls to CRA should not be limited to computer or internet. There should be qualified and adequate staff on duty to meet the on-going needs of SME business.

## TALENTS WANTED

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# 對新財政預算案的建議



梁萬邦 特許會計師

(編者按：烈治文山市及萬錦市華商會發展部副會長及前會長梁萬邦應多元文化部國務秘書梁中心議員的邀請，就2013年的財政預算案提出建議。)

本文將集中在三方面探討如何改善加國的經濟：

## 1. 投資移民

加國經濟有賴於移民及其創業，在新的挑選投資移民政策中，應多加入對本國經濟有利的元素。在聯邦方面，應優先挑選有利加國長遠經濟發展的行業；在省提名方面，應符合各省本身所需，讓準移民們多放投資到可創造就業的行業，或投身去提供部分社會所需的服務，如日託、老人服務中心、安老院及職業培訓學校等，當然對服務質素及價錢要保持在合理的水平。

三級政府的經濟及商業政策應對準移民提供一個自由公平並友善的營商平台，並減少政府對營商者的干預，但不能犧牲國家安全利益。政府及社會大眾應對準投資移民們在環境保護、資源運用、商業利益中迅速找出一個平衡

點，好讓投資者有明確方向。

另一方面，已到境的投資者們應履行他們的投資及創造就業的承諾，積極投身相關行業。

吸引投資移民不是本國的專利，要贏得有實力和有決心的投資者，商業移民之審批一定要充分透明及有效率。

## 2. 中小企業

超過八成的本國經濟和就業是離不開中小企業的成功，接近半數的小型企業挨不過創業期，皆因缺乏正確和有效的專業指導和及時的資源支援，如果政商界分別伸出援手，會有更多的小企晉升為中企。

政府的幫助可包括簡化稅務及其申報程序、提供創業基金及穩定之商務政策、減少官僚、供應所需之土地、改善公共交通網絡，以及提高強制性退休金、就業保險金、勞工傷亡賠償及保健稅等等的免繳上限。政府以外的支援包括嚴緊但具彈性的銀行商業貸款、大型商場業主應持開明態度接受所有商業的申請、協助新人入行以加強競爭力、專業服務資格規範化、

保持加幣匯率與美金相若或低於美金水平，以及保持低息率及低屋價政策。

## 3. 稅務改革

**針對中小企：**合併稅可從百分之十三減低至百分之十一、簡化入息稅申報、鼓勵使用電子交易以提高商業行為透明度，方便稅收。

**針對大型國際性企業：**減低稅率，鼓勵將利得稅留於本國；給予海外企業僱用加國居民退稅優待。

**針對非稅務居民：**增加脫離稅網之一次性稅務成本，包括更高稅款及需更長時間遷離加國。

**針對新移民：**加強監管新移民海外資產和海外收入申報的全面性及準確性，商業移民申請與抵境後之稅務應有關連性。

**針對稅局之服務：**國庫局之前線人員起著商人與稅局橋樑的作用，他們不但應具備所需的專業知識，更需有效地與納稅者溝通。☎

**MERRY CHRISTMAS**

*Best wishes for a Happy New Year. Wishing you and your family peace and joy this holiday season.*

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# ADAPT AND INNOVATE OR DIE

Victor Chok, CFP, CIM FCSI

For the past decade and a half, we have witnessed unprecedented frequency of change and magnitude of volatility in the world economies and equity markets happened.

Let us review what have happened and explore ways to conserve and grow our wealth from the uncharted future.

## Aftermath of credit boom

If we sit back and reflect carefully, we can realize since the Asian financial contagion in the late 1990s, the high tech meltdown in 2001 to the global financial crisis in 2008; all these three incidences happened at the same time the interest rate continuously declined to an unseen level before.

Although not a single factor attribute to these crises, the record low interest rate makes ultra-aggressive risk-taking by corporations and individuals accessible. Because low interest cost makes opportunity cost lower and conducive to leverage and speculation.

Since the fall of Lehman Brothers and its delayed subsequent bail-out, the U.S. Government and G20 countries around the globe have pumped hundreds of billions if not trillions into the financial systems to resurrect. Nevertheless, the prescription of using liquidity to solve solvency does not seem to work even after the latest QE3 (quantitative easing round3) in late September of 2012. The Federal Reserve Board has used all tactics in its rule book. The recent announcement of purchase of hundreds of billions of mortgage bonds until further notice is just another version of money printing out of thin air. This action does not correspond to increased production or productivity by the U.S. economy. We do not see any rampant inflation now; the reason is most major money centres and banks still have significant amount of toxic assets recorded in their balance sheets as book value not at deeply discounted market value.

So, we are in the period of what Bill Gross of PIMCO quoted as 'New Normal' era of slow economic growth. The back drop is inflation can return vehemently. This can trigger by any surprise economic or political events around the world.

On the surface, the outlook seems bleak. Underneath, we have low natural gas price makes possible by hydraulic fracking and horizontal drilling; revival of U.S. manufacturing in some States; the maturing of biotechnology industry and its products enter mainstream and new materials discovery and usage such as carbon nanotubes. All these and other new developments point to an optimistic future after the gloom.

## Go fishing and/or go hunting

In the history of equity market cycle, bull market is borned out of bear market. Economic expansion comes out of recession or deflation. Recession is a process to cleanse out the wrong misallocation of capital or efforts from the last expansion. This is a healthy and constructive destruction procedure.

So, as an individual investor, you can prepare and benefit by having two portfolios. A 'Go fishing'/permanent portfolio that can weather most economic climate: prosperity, inflation, tight money and deflation/recession. Since we are facing a low growth and low interest rate environment, generating tax-advantaged incomes becomes more important.

While an aggressive go hunting/variable portfolio is for you to test your skills for winning big profit or quick gain.

The most important thing is never mix these two portfolios and bundle them together. That will be hazardous to your wealth.

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.

# 配合適應和創新

Victor Chok, CFP, CIM FCSI

過去十五年，世界經濟以及股票市場經歷多次不同程度的動盪和變遷：九十年代末期亞洲金融危機、2001年高科技泡沫爆破、2008年全球金融風暴；這些事件均發生於利率不斷下調至歷史新低水平期間。

## 信貸劇漲的後果

歷史新低的利率環境造就了人們作出非常進取的風險承擔行為，原因是低利率成本令投資機會成本降低，導致槓杆套數和炒賣活動。

自「雷曼兄弟」倒閉，美國政府和G20成員國已向全球金融體系注資不下數萬億元，希望能重新鞏固整個體系。但即使加上本年9月推出的「第三輪量化寬鬆措施」，這個利用資產流動性解決償還能力不足的做法也並不湊效。

就算連同最近宣布無限期購入數以千億元計的按揭債券措施，也不過是憑空地大印金錢，而不是因現時美國經濟的生產量和生產力有所增加所致。我們現時還未見有任何失控的通脹出現，原因是絕大多數的銀團和銀行的資產負債表上仍有大量只顯示賬面價值而非市值已大打折扣的「易呆壞資產」(toxic assets)。

我們現處於正如PIMCO投資集團基金經理 Bill Gross所說的「新常規」經濟緩慢增長期內，背後隱隱待發的將是新一輪劇烈通脹。引發的原因可能只是環球任何一些突發的經濟或政治事件。

表面看來，前景可能有點悲觀，但底下裡，因為有新科技如「水力迫裂開採」和「橫向鑽探」令天然氣價格長期保持低位；美國一些省份的製造業復蘇；生物科技業成熟及其產品進入主流；

以及新物料的發現和使用，例如「碳納米管」(carbon nanotubes)和一些其他新的發展，讓我們有個樂觀的未來。

## 安穩垂釣還是進取狩獵？

在股票市場周期歷史中，經濟增長通常都從經濟衰退或通縮中冒出來。經濟衰退是一個將上一次經濟擴張時錯配的資金或做法去蕪存精的過程。這可說是一個健康和有建設性的毀滅程序。

作為一個投資者，擁有兩個截然不同的投資組合可為自己作好預備和獲得利潤。一個「穩坐垂釣」或可稱為「永久」的投資組合可以經得起絕大部分的經濟氣候考驗。由於我們正面對一個低增長和低利率的環境，所以對稅務有利的收入就更顯重要。

至於一個「進取狩獵」或可稱為「變動式」的投資組合，則可以測試你賺取可觀利潤和快錢的技巧。但最重要的是，千萬不要將這兩個投資組合混成一體，這樣做法將會對你的財富做成傷害。☸

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# 省油汽車受歡迎

油價高企，用於汽油的開支愈來愈大，加上環保意識提高，人們購車的時候，節省汽油成為重要的考慮因素。

據萬錦平治汽車(Mercedes-Benz)銷售及租賃顧問**黃卓傑**表示，採用柴油的汽車較使用電油的省錢。「66公升的電油可以走500公里，但同樣數量的柴油，則可以走900至1,000公里。」該公司推出全新的GLK 250 BlueTec四驅車，以柴油運行，既環保，又省油，扭力比電油大，在市內每走100公里耗用柴油11.1公升，在高速公路則耗油8.1公升，車價約為47,500元，甚受用家歡迎。

## 省油兼價低受追捧

該公司另一款旅行車B250 Sports Tourer則是節省能源的汽油車，在市區每100公里耗油7.9公升，在公路需5.5公升，售價不用30,000元，銷量最佳。

談到省油及環保的車輛，不得不提智能車(Smart Fortwo)。輕巧的智能車可載2人，黃卓傑說，用電的智能車充滿電池時可行走300公里，約需8元；至於用汽油的智能車可謂十分省油，適合於市區行走，在市內100公里耗油5.8公升，在公路只需4.7公升，售價在18,000元至30,000元之間。

## 日產多款汽車減耗油量

在提供環保車方面，日產(Nissan)亦不甘後人，在未來幾年會推出多款環保汽車。今年首先推出全新的Altima、Sentra及Pathfinder。據Village Nissan的資料顯示，這些型號全都採用最先進的無級變速器



(CVT transmission)，減低汽車用油量之餘，還令行車更暢順，比同級車輛有更大的動力和排放較少廢氣。Village Nissan同時會把氮氣打進輪胎，令能源效益進一步提高。

## 雙動能車不算最環保

雙動能車是省油的其中一個選擇，不過Scarboro Subaru銷售及市場主管**任志強**認為，油電兩用車其實並不算最環保，因為車速高於時速65公里時，車輛便會自動轉用汽油推動。此外，電動車的電池壽命不夠10年，又不能循環再用，換電池費用高昂，一般需要800至1,000元。

任志強說，Subaru的Impreza家庭房車省油，在市區每100公里耗油7.5公升，在公路則只需5.5公升。單在10月份加拿大共售出3,035部，比去年增加31.2%，其中Impreza為功臣，10月份的銷售量較去年同期高出591.4%，車價由19,000至28,000元。

任志強又表示，所有Subaru的汽車都是全天候4輪帶動，是否換雪胎視乎消費者的需要。他指出，所有Subaru系列的車輛都不必使用高級汽油(渦輪增壓引擎除外)，為駕駛者省錢。他並強調Subaru把安全放在首位。

其實不同品牌的環保車各有優點，如何選擇很視乎個人對品牌的印象和喜好，作出決定前不妨多搜集資料，及考慮自己的預算。☞



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# Kenny & Ben Awarded QE II Diamond Jubilee Medal

## 溫建業梁萬邦喜獲英女皇鑽禧勳章



▲ John McCallum (right) and Markham Mayor Frank Scarpitti congratulate Kenny Wan (third from right) and Ben Leung (second from right). 溫建業(右三)及梁萬邦接受國會議員麥家廉(右一)及萬錦市長薛家平的祝賀。左二為約克區警隊警長蔣振宇。

Kenny Wan, our president, and Ben Leung, past president and vice president, have been awarded a Queen Elizabeth II Diamond Jubilee Medal. The medals were presented by the Honourable John McCallum, MP for Markham-Unionville to 30 recipients. Kenny and Ben are among 4 of the Chinese receiving the medal. The medal serves to honour significant contributions and achievements by Canadians.

本會會長溫建業及前會長、現任副會長梁萬邦獲頒英女皇伊利沙伯二世登基鑽禧紀念勳章，由萬錦市於人村選區的國會議員麥家廉在萬錦市政廳頒發。這個勳章是頒給對社區有重大貢獻的加國公民，是次有30人獲獎，其中4位為華裔人士。

### 本會活動

#### RHMCBA EVENT

##### Chinese New Year Networking Dinner

Date: Tuesday, January 29, 2013  
Time: 6:00 pm - 10:00 pm  
Venue: Emperor Fine Chinese Cuisine  
9019 Bayview Avenue, Unit 9,  
Richmond Hill, L4B 3M6  
Ticket: Members: \$35,  
Non-members: \$45  
Enquiry: mirandatsui@rhmcba.ca /  
905-731 8806

### 大多市華商總會活動

#### CGTCBA EVENT

##### 16th Annual Chinese New Year Gala

Date: Saturday, February 16, 2013  
Time: 6:00 pm  
Venue: Hilton Suites Toronto/  
Markham Conference Centre  
8500 Warden Ave., Markham  
Ticket: \$168  
Enquiry: mirandatsui@rhmcba.ca /  
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### 社區活動

#### COMMUNITY EVENT

##### Qingming Riverside – An epic dance spectacle by Hong Kong Dance Company

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**BAYVIEW HILL (BAYVIEW/16TH NORTH)**



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Beautiful Luxurious Home On Boake Trail, Best Looking House In The Neighborhood. Extra Wide Frontage, 4,500+ Sq Ft, Unique Custom Layout. Brand New Gleaming Hardwood Floors. Large Deck, Fully-Fenced Backyard. Walking Distance To Bayview Hill Elementary School.

**BAYVIEW HILL (BAYVIEW/16TH NORTH)**



**JUST LISTED**

Immaculate Wycliff-Built Triple-Car Garage Executive Home, Totally Renovated With Finest Euro-Quality Finishing. 5+2 Bedrooms, 5 Washrooms. Brand New Custom Solid-Wood Kitchen, Grand Foyer, Bright & Spacious. Walk-Out Basement. Must see to Believe!!!

**BAYVIEW HILL (BAYVIEW/16TH NORTH)**



**JUST LISTED**

Stunning Luxurious Home On Sought-After Crescent Facing Secluded Park. Fully Loaded, With Bridlepath Custom-Builder Like Upgrades. 5+2 Bedrooms, 8 Washrooms. Top Brand Appliances. Brand New Home Theatre, Sauna, Wet Bar, Wine Cellar. Inground Concrete Pool.

**BAYVIEW HILL (BAYVIEW/16TH NORTH)**



**JUST LISTED**

Located In The Heart Of Bayview Hill, 4 Bedrooms, 5 Washrooms Executive Home, Brand New Gleaming Hardwood Floor. Finished Basement With Separate Service Staircase. Original Owner. Professional Landscaping & Premium Stone Driveway, Grand Stone Front Entrance.

**BAYVIEW HILL (BAYVIEW/16TH NORTH)**



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Greenpark Built Diplomat 'Castle'. Most popular 5 Bedroom Greenpark Layout. Newly Renovated Exterior Aug 2012. Stone Wall, Stone Floor. New Entrance Glass Doors. New Windows Aug 2012. Newly Sealed Interlocking Driveway. New Air Conditioner Aug 2012.

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**JUST LISTED**

Detached Luxury Home, Custom Top Designed Thru-Out, Loaded with \$\$\$ Upgrades. Iron Picket Railings, Gourmet Kitchen, Custom Crown Mouldings, High End Appliances. Pool With Gazebo & Patio. Show Like A Model Home!!!

**BAYVIEW HILL (BAYVIEW/16TH NORTH)**



**JUST SOLD**

Totally Renovated Top To Bottom. 5 New Ensuite Bedrooms. Circular Oak Stair With New Iron Pickets. New Italian Marble Floor. New Custom Wainscoting & Crown Moulding, Brand Name Bathrooms (TOTO), 24K Gold Plated Faucet. Brand New Stainless Steel Appliances.

**BAYVIEW HILL (BAYVIEW/16TH NORTH)**



**JUST SOLD**

Executive Luxury 3-Car Garage, 4+2 Br Home. Solid Wood Kitchen, Lots of Built-In Cabinets With Slate-Stone Floor. New Granite Counter Tops, New Faucets. Finished Basement, Separate Service Stair And Entrance With 1 Bedroom Nanny/In-Law Suite.

**BAYVIEW HILL (BAYVIEW/16TH NORTH)**



**JUST SOLD**

Elegant, Executive Luxury, 4+2 Br Home. Very Well Maintained & Spotless. Professionally European Design Finished Basement. Interlocking Extra-long Driveway, No sidewalk, Park 6 Cars. Professionally landscaped, Great For Relaxation, You're In An Oasis Of Serenity!