

# The BRIDGE

Where Businesses Grow



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## The incubator of Canadian Talents - Waterloo 孕育人才之城滑鐵盧



By Joanna Qiao 撰文：喬珊

Home to Google, Blackberry and many other high tech companies, Waterloo region has emerged as a globally connected community and Canada's Silicon Valley. Today, the University of Waterloo (UW) is expanding geographically and academically; the small town's historical old buildings are being transformed into a tech-savvy hub to house brilliant ideas and young entrepreneurs; and the real estate market is sizzling with high rise condos being built in prime locations. The future of Waterloo Region is the present.

### A city with young population

Located 100 kilometres west of Toronto, Waterloo is the 4th largest urban centre in Ontario and the 10th largest in Canada. Compared to many cities, Waterloo has a relatively young population that falls below the provincial and national average age.

Communitech is a hub in Kitchener's historic Tannery District where there are many tech startups from UW, Wilfrid Laurier University and Conestoga College.

▲ A view of downtown Kitchener and the Tannery District from the top floor of UW's School of Pharmacy. 從滑大藥劑學院頂樓俯瞰基秦拿市中心和科技園區。

### Making dreams come true

VeloCity, a UW innovative program that gives its brightest students access to turn their business ideas into successful startups, has its "Garage" at Communitech, only a 12 minute drive to the main campus.

"To us, success means finding your passion, something VeloCity students do every day," says **Nancy Heide**, the Associate Director of VeloCity. She finds it inspiring to be around passionate students who are working hard to make their entrepreneurship dreams become a reality.

An excellent example of VeloCity's success is the story of UW students **Hongwei Liu** and **Desmond Choi**, who co-founded MappedIn, an

interactive software for indoor wayfinding and digital 3D maps, typically useful at shopping malls or university campuses. They were both admitted to the VeloCity program before they created MappedIn.

### Investment from Dragon's Den

At the age of 21 and 19, Hongwei and Desmond had already made MappedIn a company worth \$1.5 million dollars. They stepped into CBC's hit show "Dragon's Den" in 2012, asking for \$150,000 investment in exchange of 10% of the company share. The brilliant MappedIn received a bidding fight from all five Dragons and eventually got a combined investment from three of them.

☞ Cont'd P.12

超越平凡 與眾不同

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## Message from the President 會長的話

Annie Ho  
President, RHMCSA

何鄧小仙

烈治文山市及  
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# A fruitful year for RHMCSA

As 2014 draws to a close, many of us are thinking about and making plans for the upcoming holidays. Naturally, our thoughts turn to our family, friends, and business partners who contribute and bring happiness to our day-to-day lives. I would like to send my best wishes to our members of RHMCSA and to all your family and friends. May the holiday and fast-approaching New Year be filled with happiness and success.

As the last issue of 2014, I can't think of a better time to look back at RHMCSA's highlights and accomplishments during the year. We have approached networking in new and different ways beyond dinner at a Chinese restaurant. We've also extended the exposure of "The Bridge" newsletter to include the Chinese Business Council of Vaughan and the Canadian Municipal Business Gateway. To further enhance relationships with external organizations and associations, we've held several joint events that mutually benefit all groups and of course, our members.

For 2015, RHMCSA will continue our vision of promoting trade and investment in the Town of Richmond Hill and City of Markham, encourage and promote the interest and unity of the Chinese Business communities, and liaise with all three levels of government

with the goal of achieving strong economic and social well-being in this region.

I would like to extend my gratitude to the RHMCSA board of directors, my family, and TD Bank Group for all their continued and steadfast support. It has been an incredible year with several personal highlights as President. The first was meeting one of the most successful businessmen of this century, **Mr. Donald Trump** and a humble Canadian astronaut-turned-hero, **Mr. Chris Hadfield** in Florida. The second was meeting **Prime Minister Stephen Harper** at the CGTCBA Annual Gala to celebrate Chinese New Year. Lastly, I had the honour of joining Honorable **Ed Fast**, Minister of International Trade and our Prime Minister for the Trade Mission to the People's Republic of China for a weeklong trip last month. It was an eye-opening and impressive experience that left me excited for further opportunities between RHMCSA and our country with China.

Before I sign off, I want to wish everyone Happy Holidays and a Happy New Year!

Annie Ho  
President

## 豐盛的一年

2014年已踏入尾聲，大家可能已經開始計劃假期。歲末感言，我在此要感謝在過去一年裡給生活帶來歡樂和奉獻的家人、朋友以及生意夥伴們。我也僅代表烈治文山市和萬錦市華商會，給你們的親朋好友們送上最誠摯的祝福。

今期《The Bridge》是今年最後一期刊物，我藉此總結一下商會今年的成果。今年，我們的會員活動打破了過往在中餐館傳統聚餐交流的形式，發展到在區內其他地點，著重交流，提高質量。今年，《The Bridge》季刊吸納了新的商業機構如「旺市華商會」和「加拿大城際商務促進網絡」。為加強和其他機構和組織的合作關係，我們舉辦了互利互惠的合辦活動，最大程度的讓所有參加者，尤其是我們商會的成員獲得最新資訊。

對即將到來的2015年，商會將秉承一貫的理念，推廣在烈治文山市和萬錦市的商貿和投資活動、團結華商會和推動相互的利益，並加強和三級政府在商貿和社會活動上的交流。

在此我要感謝商會所有會董，我的家人和道明集團的長期支持。作為商會主席，我個人在2014年裡也收穫良多。首先，是和本世紀最成功的商界精英之一的創普先生見面，以及和本國的宇航英雄Chris Hadfield在佛州見面。其次，是在大多市華商總會



▲ 與總理哈珀合照。(照片由總理辦公室提供)

的春節晚宴上和總理哈珀聚首一堂。最後，是上月我有幸參加了由國際貿易部長Ed Fast和總理哈珀帶領的貿易團，到中國進行了為期一周的貿促活動。通過交流，讓我眼光擴闊，也對商會日後在中加貿易上的美好前景非常期待。

擱筆前，順祝各位假日及新年快樂！

會長  
何鄧小仙



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Canadian Municipal Business Gateway (CMBG) was founded by five entrepreneurs in the Greater Toronto Area. Its aim is to provide business networking service and business networking opportunities for entrepreneurs. It serves as a bridge between related parties and help business succeed.

Since its inception, the founders of CMBG have been visiting many towns and cities other than the GTA areas, seeking investment opportunities for their members.

For more information, please visit [www.cmbgateway.com](http://www.cmbgateway.com) or email to [info@cmbgateway.com](mailto:info@cmbgateway.com).

加拿大城際商務促進網絡是由大多倫多地區五位企業家聯合創辦，旨在為商會商界提供商際網絡服務及商機。

商務促進網絡深明企業的真正需要。它起著橋樑作用，將相關的個人及企業串連在一起，協助他們成功。

自成立以來，促進網絡的幾位創辦人走訪了大多倫多地區周邊多個城鎮，為他們的會友尋找投資的商機。

如需更多資訊，請瀏覽網站 [www.cmbgateway.com](http://www.cmbgateway.com)，或電郵至 [info@cmbgateway.com](mailto:info@cmbgateway.com)。



▲ The Deputy Head of Chang Ning District, Lian Cheng Zhang (front row, middle) and his delegates visit the City of Vaughan. On his right side is Gino Rossati, Deputy Mayor of City of Vaughan. 上海長寧區副區長張連城(前排中)率團考察旺市的城鎮規劃，獲加拿大城際商務促進網絡安排與旺市市政府交流。其右為旺市副市長Gino Rossati。



▲ CMBG's board members visit the Municipality of Clarington and exchange views with the Deputy Mayor Willie Woo (middle). CMBG的會董參觀卡靈頓市，與副市長Willie Woo (中) 交流。



▲ Wayne Emmerson, Mayor of Town of Whitchurch-Stouffville talks about the Town's development at Willow Springs Winery in Stouffville. 斯托維爾鎮鎮長與參觀柳泉酒莊的人士談該區的發展。

▶ Sheila McGrory, Manager of Economic Development at Town of Whitby introduces the opportunities in Whitby to CMBG. 惠比市經濟發展部經理 Sheila McGrory 向參觀的CMBG成員介紹該市的發展潛力。



# Tony Chan: We make the difference

## 超越平凡 與眾不同

By Jenny Tang 撰文：唐琦



▲ Tony Chan loves his career and has won a lot of prizes. Tony 熱愛地產工作，曾獲多個獎項。

With fierce competition in the real estate services industry, particularly among Chinese brokers, it is not easy to outperform others. But **Tony Chan** and his wife **Shirley Ye** have determined to make their team rank among the best. It has been scoring in RE/MAX Top 100 Team in Canada since 2010. In the third quarter of this year, it further advanced to the Top 50.

### From Computers to Real Estate

Tony majored in Computer Information Management in university. The computer industry was booming when he graduated. He soon got a job as a programmer in a computer company with a good salary. However, he soon discovered that he liked the real estate industry more right after he started his job. He then shifted his focus to this industry and obtained all the necessary real estate broker's licenses. In 1988, he decided that he should follow his dream and he joined the real estate industry.

「超越平凡，與眾不同」，是**Tony Chan**與太太**Shirley Ye**從事地產代理工作的座右銘。從2010年開始，他們所帶領的團隊便連續擠身在RE/MAX加拿大地產銷售排行榜的前100名。而今年的第三季度，他們的團隊更打進了前50名。獲得如此驕人的戰績絕非僥倖。

### 放棄電腦系統分析師工作

Tony在大學主修電腦資訊管理，畢業後很快就找到了一份不錯的編程工作，然而他發現自己的興趣並不在此。來自珠寶世家的他，卻把目光投向地產行業。他利用業餘時間進修，考取了地產代理牌照。經過無數次掙扎，Tony終於在1988年初做出了他人生中的一個重大決定：辭去電腦公司的工作，投身地產行業。

地產代理工作並不是一帆風順的，剛入行時適逢房地產業的低谷，當時很多行家紛紛轉業。Tony感慨地說：「這個時候我反而堅定了自己堅持下去的決心，因為我知道成功的機會可能就隱藏在最困難的時候。同時這也確實是我的興趣所在。」他通過廣告、朋友介紹，以及參加各種活動來積累客戶，同時仔細為客戶規劃，用自己的專業知識去贏取客戶。經過多年不懈的努力，他取得了好成績，並成功策劃和銷售了很多大型項目。

### Persistence is a prerequisite for success

The timing was not good when he started his new career, as the property market had gone down. Many people changed to other industries. "There is always an opportunity in crisis," said Tony. He vowed to stay in the industry that he was truly interested in. After years of effort, Tony's business finally turned around and achieved good results. He had also accumulated rich experience on commercial real estate and project development. Furthermore, the team even had the opportunity to participate in the planning and selling of some famous projects.

### Consider clients' needs

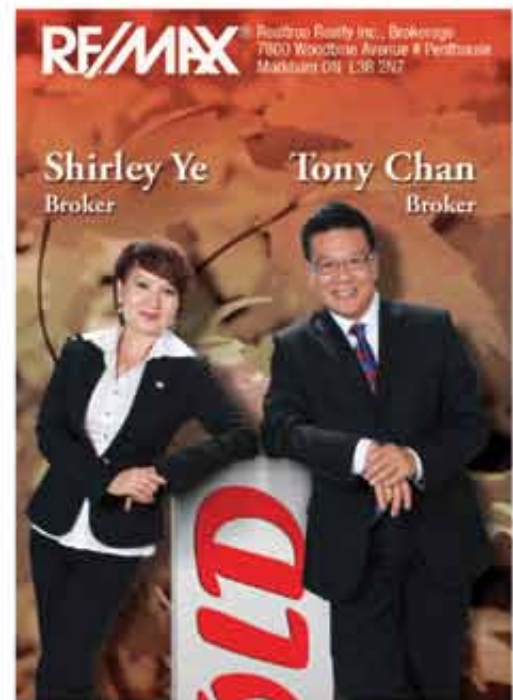
"Selling or buying a house or a business investment is one of the major decisions for a family." This is a consideration that Tony and his team always keep in mind. Their goal is to provide professional opinions from different perspectives to their clients. They once helped an Iranian client who failed to sell her house through an Iranian broker. Referred by her friend, she came to Tony's team to have another try to sell her property. It was quite a challenge due to the client's urgency in selling the house for money. Tony's team spent a lot of time analyzing market information and networking resources. Finally they sold the house at a satisfactory price within the stated timeframe. Tony recalled that the client even burst into tears after hearing the good news, saying that, "You guys are the best sales team I have ever seen!"

Besides working, Tony often engages in public activities and always donates to people who need help. He used to be the vice president

of ACCE and now he is a director of RHMCCA.

### Setting up a new company

"Beyond the ordinary, we make the difference" - this is the belief that Tony always adheres to while it is also his secret of success. To realize such principles, this year Tony and Shirley set up their own company called RE/MAX Realtron TNS Realty Inc., Brokerage. With their experience and expertise in real estate, they are ready to provide the best services possible to clients.



▲ Tony and his wife Shirley make a perfect team. Tony與他的太太組成的團隊今年第三季躋身RE/MAX加拿大公司銷售榜的前50位。

### 急客人所急 想客人所想

和Tony交談時，他說得最多的一句話就是：「無論是買賣房屋還是商業投資，都是客人一生中的一個重要決定，所以一定要站在客戶的角度，為他們提供專業意見和服務。」曾經有個伊朗裔屋主在委託和自己語言相通的代理未能把房子賣掉後，因為急於用錢，在最後時刻經朋友介紹找到了Tony和Shirley的團隊，在很短的時間，他們和客戶一起對周邊的成交、環境、居民情況等做了詳盡的分析，透過廣告和媒體等網路資源，突出了房屋優勢，終於在客人要求的時間內，以理想的價格替他賣掉了房子。事後這位客人感動地說：「你們真是最棒的團隊！」

在做好地產事業的同時，Tony和他的團隊還一直以來真心回報社會，熱心公益和參與社區活動，他曾經擔任多倫多創業協進會的副會長，目前是烈治文山市萬錦市華商會的會董。

### 成立匯通地產提供更佳服務

秉承「超越平凡 與眾不同」這原則，Tony和Shirley今年成立了自己的地產公司RE/MAX Realtron TNS Realty Inc. (匯通地產公司)，並希望在更深、更廣的領域為客戶服務。



# IN TRUSTS WE TRUST

## 信託基金 信心託付

By Jin Wen, CPA, CA, CPA (Illinois), Manager, Tax Services, Grant Thornton LLP  
撰文：文瑾 CPA, CA, CPA (Illinois) 致同事務所中國業務服務部稅務服務部經理

Trust is a commonly used tax planning vehicle in Canada.

A trust is established when a person, the settlor, transfers property to the trustee for the benefit of one or more beneficiaries. The title of the property would be in the trustee's name and the trustee has control over the property unless the settlor specifically reserves the right to control the property.

A trust is considered a separate individual for tax purposes, meaning that a trust would pay taxes on its income unless such income is distributed to the beneficiaries. A trust must file a tax return on or before 90 days after its year-end. Trusts are usually subject to the top personal marginal tax rate.

### Use of trusts

#### 1. Income splitting

If you are in a high tax bracket and some family members are in a low tax bracket, you could place assets into a trust for your children. Income that is paid to the children or payable on their behalf for expenses such as private school

信託基金在加拿大是一種常用的稅收籌劃工具。當一個人，即委託人，為了一個或多個受益人的利益將財產所有權轉移給受託人時，就建立了信託關係。受託人通常全權控制一個信託基金的財產。

信託基金在稅法上是一個獨立的個體，必須申報其收入並繳稅，除非其所有收入都被分配給受益人。通常信託基金必須在年度結束90天內提交一份納稅申報單並按最高個人邊際稅率繳稅。

### 信託基金的使用

#### 1. 收入劃分

如果你處於高稅率而子女處於低稅率，則你可以為你的子女設信託基金，將有收益的財產轉入此信託基金。你可以把收益通過信託基金支付給孩子或代其支付一些諸如私立學校學費等費用。這樣，這筆收益將被認定為子女的收入，在他們的稅單上按較低的稅率納稅。

#### 2. 資產價值凍結

如果你希望把家族企業未來的升值轉移給你的子女，你可以進行「資產價值凍結」以凍結你現有的股份價值。為此，你需要將你現有的普通股份換成固定價值優先股，然後建立信託基金。該信託基金以你的子女為受益人並認購新的普通股。未來的收入和增長將累積到新的普通股上。通過凍結你現有普通股的價值，你可以最大化減少在你過世那年須

tuitions can be taxed in the children's hands at lower tax rates.

#### 2. Estate Freeze

If you own a corporation and wish to pass future corporate income and growth to your family members, you could implement an "estate freeze" to freeze the existing value of your shares. To accomplish this, you would exchange your existing common shares for fixed value preference shares. A family trust would then be created to subscribe for the new common shares for the benefit of family members. Future income and growth would accrue to the new common shares. By freezing the value of your existing common shares, you would minimize the taxes upon death.

#### 3. Multiply the Capital Gains Exemption

Canadian tax law provides that a \$800,000 capital gains exemption is available to individuals who sells Qualified Small Business Corporation shares. If one individual owns the shares, the maximum exemption is \$800,000. If a trust owns the shares and there are numerous discretionary beneficiaries, the \$800,000 can be multiplied

要繳納的稅收。

#### 3. 倍增資本增值免稅額

加拿大稅法為出售小型企業公司股票的個人提供800,000 加元的資本增值免稅額。如果僅一個人持有這種股票，則最大免稅額度為800,000加元。如果信託基金持有這種股票，並且有多受益人，則每個受益人都可享受800,000加元的資本增值免稅額。這等於是將800,000加元的免稅額加倍。

#### 4. 保留企業控制權

在家族企業中，父母可能希望在控制該企業所有權的同時又讓其子女享受企業未來的收益。父母可以通過股權重組而持有具有投票權但價值固定的股份；同時，信託基金則會代表子女持有有升值潛力但無投票權的股份。

#### 5. 遺囑認證費規劃

信託基金還可用于規劃遺囑認證費。一旦你把你的財產轉入一個信託基金，那些財產將不再是你遺產的一部分，從而可以節省基於遺產額度的遺產認證費。

圍繞信託基金的稅務規則非常複雜，在設立一個信託基金前請務必諮詢你的稅務顧問。這樣你既可以享受信託基金帶來的種種好處，又能避免落入稅法中的陷阱。

# A Welcome Dinner For Ambassador Luo 華商總會宴請中國大使羅照輝



▲ Ambassador Luo (4th from the left) and his wife with the presidents of the CGTCBA. On his right side is Gloria Lo, Director of HKETO. 羅大使(左四)及其夫人與華商總會眾會長合照，其右為香港經貿處處長盧潔瑋。

The Confederation of Greater Toronto Chinese Business Association (CGTCBA) hosted a welcome dinner for Mr. Luo Zhaohui, the new Chinese Ambassador to Canada on September 11th, with over 100 people attending.

The dinner was co-organized by the Hong Kong Economic and Trade Office, with the participation of Friends of Hong Kong, namely, the Hong Kong Canada Business Association, Asian Business Network Association, Association of Chinese Canadian Entrepreneurs and Mississauga Board of Chinese Professionals and Businesses. The dinner was also to celebrate the 65th Anniversary of the founding of the People's Republic of China.

One of the aims of this dinner was to exchange of views of the Hong Kong communities with Ambassador Luo. The Ambassador appreciated the contribution of CGTCBA in promoting the Canada-China trade. In his speech, Ambassador Luo disclosed that he was preparing for Prime Minister Stephen Harper's third visit to China during the APEC Summit in November.

由包括烈治文山市萬錦市華商會在內的大多市華商總會主辦、香港經貿處協辦的歡迎中國駐加拿大大使羅照輝履新暨慶祝中國國慶65周年晚宴，於9月11日舉行，有超過100人出席。這次宴會的其中一個目的，是把香港人社區的心聲與羅大使交流。

羅大使發言時透露，他正在密鑼緊鼓地準備加拿大總理哈珀於今年亞太峰會期間第3次訪華的事宜。

羅照輝對於華商總會及其所屬的4大商會，在發展加中貿易和其他方面合作所做的努力，表示十分讚賞。

參與籌辦這次活動的都是「香港之友」，包括港加商會、華商網絡協會、創業協進會及密西沙加華人專商業協會。🔗

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▲ Mayor Frank Scarpitti presents a gift on behalf of the City of Markham to Ambassador Luo. Annie Ho, President of RHMCSA and VP Ben Leung are also in the picture. 萬錦市市長薛家平代表該市致送禮物歡迎羅大使。旁為烈萬市華商會會長何鄧小仙及副會長梁萬邦。

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# Membership appreciation karaoke night attracts 70 people

## 答謝會員卡拉OK晚會吸引70人參加

▼ We have recruited 17 members at the event. Some of them are in the picture.

Our first membership appreciation karaoke night was held on October 17th at Ten23 in Markham. About 30 members bringing 39 friends attended this event. Among these friends, two joined us as corporate members and 15 as general members.

It was a relaxing night, with attendees chatting, exchanging business cards and singing. Everyone had fun. (Photography by Henry So and Paul Yee)

商會首次舉辦的答謝會員卡拉OK晚會於10月17日在萬錦市的Ten23舉行，有30名會員攜同39位朋友出席，其中分別來自兩家公司的4位朋友即時加入了本會成為公司會員，另有15位朋友成為普通會員。

當晚出席的人士在輕鬆的氣氛下聊天、交換名片和大展歌喉，度過一個愉快的晚上。📷



▲ **Wilson Yam** is presented a Certificate of Appreciation for being a long-time supporter of our networking events.

▼ **David Geiss** of Officescape won a bottle of icewine sponsored by Willow Springs Winery.



◀ **Andrew Lai** (left) and **Lanny Shum**

▼ **Pauline Chan** and **Harriet Thutwe**



▼ **Bonnie Wan**



▲ **Richard Thomas** and **Laura Ho**

▼ From the left: **Benzi Yeung**, **William Zhang**, **Christina Liu** and **John Liu**.



◀ **Clara Liang**







# An enjoyable evening celebrating Moon Festival

## 商會晚宴逾300人齊追月



▲ The York Regional Police surprised the Association's directors by giving each one a special moon cake with the YRP's logo on the top. In the picture, Mr. **Chungsen Leung**, Parliamentary Secretary for Multiculturalism, Consul General **Fang Li**, Mr. **Bill Fisch**, chairman and CEO of York Regional Council, Mr. **David Barrow**, Mayor of Town of Richmond Hill, Ms. **Gloria Lo**, Director of HKETO and YRP Chief **Eric Jolliffe** along with the directors celebrate the festival with over 300 guests.

◀ Mr. **Bill Fisch** sings happily with the YRP officers led by Chief **Jolliffe**.

▶ Consul General **FANG Li** sings with Consul (Commercial) **Yanhua Li**.



◀ Mr. **Bill Fisch** is retiring in December. President **Annie Ho** presents a souvenir to him and thanks him for his contribution to the York Region.



◀ Manulife is the title sponsor for the event. Its director of Individual Insurance, Retail Markets, Ms. **Lina Lee** receives an appreciation plaque from President **Annie Ho** and Event Chair **Ernest Cheung**.

▼ Our founding president, **Chungsen Leung** MP, cheers with CG **Fang Li**.



▲ Director **David Ho** presents a Samsung's Galaxy Tab 4 to the lucky winner.

▲ Mr. **Hong Jiang** blows the song "Deep into a bamboo forest" with hulusi.





# Mackenzie Health Provides World-Class Healthcare

## 麥健時醫療網絡智能化

By Joanna Qiao 撰文：喬珊

Providing world-class healthcare at both its hospital and community locations is Mackenzie Health's vision. With a cutting-edge innovative Mackenzie Richmond Hill Hospital in operation and Mackenzie Vaughan Hospital expected to open in 2019, the dynamic regional healthcare provider has served Southwest York Region and more than half million people since 1963.

### Hospital + Community-based clinics

Currently, Mackenzie Health has more than a dozen community-based clinics and services located in Richmond Hill, Vaughan and surrounding areas.

"Putting them (community-based services) in convenient locations through the community helps to make them more accessible for patients, helps to reduce the costs to the healthcare system and improves the overall patient experience," explained **Altat Stationwala**, President and CEO of Mackenzie Health

The Mackenzie Health's two flagship programs are its Chronic Kidney Disease Program and Stroke Program, according to Altat. Although both programs have comprehensive inpatient care services, they also have a network of outpatient clinics in the community dedicated to early identification, treatment and education for those at risk to help prevent or significantly delay the onset of kidney disease or stroke.

### Rationale behind its name

"When we rebranded ourselves, we obviously named the Mackenzie Richmond Hill and Mackenzie Vaughan Hospital after the road that connects them and the communities where

they are located. The name also leverages the proud historical connections to Major Addison Alexander Mackenzie for whom Major Mackenzie Drive is named and three former prime ministers of Canada. Our broader name Mackenzie Health really captures our mission to create healthier communities," Altat stressed.

### Using "smart" facilities

Mackenzie Health launched a first-in-Canada Innovation Unit at its Richmond Hill Hospital in June this year. From "smart" beds that can sense patient's movement and help to prevent them from falls, to "smart" stations installed in every room to provide patient information to caregivers for faster response; from "smart" badges to quickly identify staff's location to "smart" hand hygiene solution to alert staff of potential "missed" hand-hygiene. The integrated technologies make it possible for the unit to transform into a living and breathing laboratory to better support the evidence-based practice and further enhance patient experience.

Mackenzie Health Foundation was established in 1977, and has raised over \$94 million for capital projects and medical equipment for Mackenzie Health. Last year, donors helped the Foundation grant over \$1.6 million to Mackenzie Health. This year, the Foundation successfully completed its \$5 million fundraising goal to bring a second MRI scanner to Mackenzie Richmond Hill Hospital after almost a year and a half fundraising campaign, to which RHMCA has proudly made a donation of \$15,000 last year. The second and more powerful MRI scanner arrived at the Hospital last August, ensuring

▲ A first-in-Canada Innovation Unit was launched at Mackenzie Richmond Hill Hospital in June. 麥健時烈治文山醫院新增多項智能設施，為病人提供最佳的服務。

patients to receive timely access to state-of-the-art medical imaging in the community.

### Vaughan Hospital opens in 2019

Talking about today's challenges, Altat shares the common pressure of increasing patient volumes that Richmond Hill Hospital faces in one of Canada's fastest growing communities. "Today, 50% of our (patients) volume at the Richmond Hill site comes from Vaughan. The Emergency department we just opened about three and a half years ago was designed for a maximum capacity of 80,000 (people). But we surpassed that within the second year...and this year is 95,000. So 5,000 roughly added every year. The new Mackenzie Vaughan Hospital will take some pressure off from the Emergency Department here (at Richmond Hill site)," he said.

### Diversity of staff

Undoubtedly, Mackenzie Health is serving communities with fast-growing ethnic populations. How to implement hiring policy to better serve the community is what Mackenzie Health focuses on.

"The diversity of the community has to be fundamentally reflected in the diversity of our staff. Our staff speak over 50 languages, so they are often able to communicate with patients and families in the language in which they are most fluent," explained Altat. Mackenzie Health now has more than 2,400 staff, 415 affiliated physicians and 900 volunteers, with a workforce that speaks many of the most common languages in our community such as Italian, Russian, Cantonese, Farsi, and Mandarin.

多年來致力於給西南安省地區提供服務的麥健時醫療網絡(Mackenzie Health)近年以高科技設備逐步實現現代化醫療服務。目前，網絡旗下有改建了的麥健時烈治文山醫院和將於2019年投入使用的麥健時旺市醫院。網絡的社區醫療服務機構遍佈烈治文山市、旺市、巴里市和週邊地區，從1963年至今，服務區內超過50萬的人口。

### 新增智能病床

今年六月，麥健時醫療網絡成為加拿大第一個投資智能醫療設備的機構，成立了「創新設計組」，在麥健時烈治文山醫院新增了34張智能病床。這種有感應功能的病床，可在病人出現不尋常狀況時，向醫護人員及時發出警報。智能病床還設有內置體重計，方便隨時測量病人體重。

醫院還安裝了眾多智能設備。其中還包括安裝在每個病房內的「智能前台」，隨時向醫護人員提供病人的背景資料和病況，以便他們迅速作出反應。「智能識別卡」是醫院員工的身分代碼，可隨時顯示醫護人員的位置，確保能最快取得溝通。「洗手監督」則是院內的一套提示系統，通過感應器提醒醫護人員是否忘記洗手。



▲Last year RHMCA donated \$15,000 to help install a second MRI scanner to Mackenzie Richmond Hill Hospital. 去年商會捐款15,000元協助烈治文山醫院添置第二部磁力共振掃描機。希望更多人捐款給醫院，以便醫院能進一步提高質量。

### 醫療服務設施地點方便居民

麥健時醫療網絡的主席及總裁**Altaf Stationwala**在接受本會訪問時，非常讚賞麥健時以兩個綜合醫院為主，輔以數十個社區醫療機構為網絡的結構。他指出：「把醫療服務投放到社區內的方便地點，對居民來說，更容易到訪，對醫療系統來說，也減少過多病人就診的壓力，從而提高服務質量。」

他還指出，麥健時醫療網絡的旗艦項目就是慢性腎病和中風治療。兩項都提供全方位的住院治療，並對非住院病人實行網絡化的社區醫療跟進服務，從教育預防，到對高危人群的早期干預，以及治療均面面俱到。

### 商會捐款協助購置磁力共振掃描機

麥健時醫療基金會於1977年成立，至今已為麥健時醫療網絡的基礎項目和醫療設備籌得超過9,400萬元。基金會用了一年半的時間，成功籌得500萬元購入第二台磁力共振掃描機，於今年八月份在烈治文山醫院安裝。而烈治文山市及萬錦市華商會也於去年慷慨捐獻15,000元予此項目。第二台磁力共振掃描機不僅大大縮短了病人的輪候時間，而且也是社區和醫院互助的極佳例子。

談到醫療系統總免不了面對病人等候時間的問題。而要服務烈治文山市和旺市這些加拿大人口增長最迅速的社區之一，醫療系統所面對的病人數量壓力可想而知。Altaf表示，今天到麥健時烈治文山醫院看病的人一半都是來自旺市的。「醫院的急診室三年半前開放時，設計的規模是每年服務八萬人。但第二年的人數就超過了這個數字，今年更達到了九萬五，差不多每年都增加五千人到急症室就醫。好消息是，即將於2019年投入使用的麥健時旺市醫院將大大緩解麥健時烈治文山醫院急症室的壓力。」他說道。

### 醫護人員多元化

麥健時醫療網絡不僅要跟得上區內人口的增長，更要跟得上人口多元化的變化。烈治文山市是加拿大最多少數族裔居住的社區之一，Altaf表示，麥健時醫療網絡就從人力資源部的僱用策略上著手，旗下醫護人員能講超過50種語言，確保就醫的少數族裔人士和醫院溝通暢通無阻。

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## ↑Cont'd P.1

VeloCity's commitment to education, idea sharing, and the creation of support systems has allowed it to become a highly successful startup community, which has contributed to the success of companies like MappedIn, Kik, Thalmic Labs, BufferBox and Vidyard in Communitech.

### Co-op pharmacy program

Just a five minute walk across the street is UW's School of Pharmacy building. The UW's School of Pharmacy was designed and built to not only provide a suitable learning environment for students and faculty, but also to act as a catalyst for the community, as well as presenting the city of Kitchener with a distinct landmark. The hybrid school has since set an important precedent for future developments in this realm.

"This is the newest school of pharmacy in Canada to offer an undergraduate pharmacy curriculum that is one of the most innovative in North America," says **Mary Stanley**, Associate Director of the School. The school has the only co-op pharmacy program in Canada, featuring an extensive pharmacy business curriculum and providing students with over 2,200 hours of practical experience in four co-op terms spread throughout the program.

Back to 1957 when the University was just opened, it had 74 students, while the city of Waterloo was officially incorporated from a village to a city in 1948 with population of 1,237, ranking only number 56 in Canada's municipal districts. In 2012, the University had 30,000 full-and part-time undergrads, 5,100 full-and part-time grad students. Meanwhile the population of



▲ Canadian retail giant Canadian Tire has its innovation office at Communitech. 眾多加拿大大公司如Canadian Tire在此設有研發辦公室。

the City is estimated at 559,000.

### Canada's most innovative university

Three educational institutions, UW, Wilfrid Laurier University and Conestoga College are situated along Waterloo's University Avenue. UW has been ranked Canada's most innovative university from UW's incubator programs. Wilfrid Laurier University is known for its academic excellence in business and math programs. While Conestoga College has half of the regional population participating in its training and education activities, 87% of its graduates have contributed more than \$1 billion to the local economy each year, according to City of Waterloo's Economic Development Office.

## 高科技城滑鐵盧

吸引了谷歌、黑莓等眾多高科技公司駐紮總部的滑鐵盧是安省西南部的科技重鎮。今天，滑鐵盧大學已經成功建立了以高科技尖端學科為主導的辦學方向，同時發展多學科，對年輕有為的學生提供良好的創業和實習環境。

曾是農業小鎮的滑鐵盧和旁邊的基秦拿市，聯合東北邊的貴湖市，以及東南的劍橋市，形成強大的科技鐵三角，進入了舊區改造成科技園區的飛速發展。各個主要城市中心地點高樓紛紛拔起。滑鐵盧的未來就是現在。

### 人口平均年齡較年輕

滑鐵盧市在多倫多西邊大約100公里，是安省第四大城市，也是加拿大第十大。與眾不同的是，滑鐵盧人口平均年齡較安省和全國都年輕，這得益於區內三所大學學院龐大的學生和年輕創業家的數量。

位於基秦拿中心地帶的歷史老廠區Tannery District如今被改造成了設計摩登的科技園區Communitech，裡面駐紮了眾多科技、文化和學生創業家的公司，也是很多本國大企業如Canadian Tire和TD銀行研發部的辦公室。

### VeloCity助學生創業

園區內最有名的一個科技項目之一，是滑鐵盧大學為學生企業家創辦的VeloCity。經過篩選的優秀學生能入住VeloCity辦公室和宿舍，在導師和企業帶領下，將想法變成現實，並可獲機會迅速創業。

項目的負責人**Nancy Heide**表示，學校成功之處在於能找到有想法有能力的學生，並幫助他們創業成功。

這個科技項目培養出很多年輕的科技新貴，其中一個成功例子就是華裔學生**Hongwei Liu**和**Desmond Choi**。Liu於2010年成功申

## GOLDEN OPPORTUNITY FOR PROPERTY INVESTMENT

Imagining living in a community that has world-class education and job opportunities full of entrepreneurial spirit. **Peter Whitby**, associate at Momentum Developments, knows where the premier locations are in the region.

"We recognize the importance of the school and our two developments are literally across the street from the UW's Health Sciences Campus. Our developments offer high end finishes, amenities and security. We cater to a higher end resident including professors, graduate students, tech workers and professionals," said Whitby during an interview.

Momentum Development's One Victoria Condominiums with 15 storeys is located right beside Communitech and UW's School of Pharmacy. Another development, One Hundred Condominiums with 19 storeys, about 400 meters west, was launched in May. Both high-rise condominiums are mixed-use developments consisting of residential and commercial components, with premium retail and café spaces on the ground floor and office space on levels two and three.

With established purveyors of quality education, fast growing employment guaranteed, and modern residential areas being built, Waterloo and Kitchener are poised to become a golden investment for today and tomorrow.

▼ UW's Quantum Nano Centre. 滑大的量子納米中心。



請VeloCity，本來還以為只是搬到一個有空調的「高級宿舍」，但其實是進入了一個創業的綠色通道。他和項目主管以及團隊成員集思廣益，決定要做出一個大型室內地圖指引軟件，讓在校園和商場內「找不到北」的人可以找到方向，取名叫「MappedIn」。

### 獲多位Dragon's Den 評委投資

兩人在2012年帶著當時已經價值150萬元的MappedIn公司，成功走進CBC的王牌投資真人秀「Dragon's Den」節目，要求以百分之十的公司股份來換15萬元的投資。兩人只是簡單的給五位挑剔的評委演示了一下MappedIn立體地圖的指示功能後，即招來所有評委的搶標大戰，五人

都想做唯一投資人，獲得最大利益。最後兩人選了三個評委聯合投資的方式。他們當年一個21歲，一個才19歲。

VeloCity重視教育、集思廣益，並輔助學生創業。除了MappedIn，來自這個項目的成功例子還包括Kik、Thalnic Labs、BufferBox及Vidyard。他們都是從Communitech裡走出來，發揚光大的。

### 藥劑學院提供實習機會

從科技園區步行三分鐘的馬路對面就是滑鐵盧大學的藥劑學院。學院副總監Mary Stanley自豪地說：「滑大的藥劑學院是加拿大最新的藥劑學院，提供北美最具創新內容的藥劑師本科課程。本學院也是加拿大唯一一個提供實習機會的，包括一個詳細的藥劑商務課程，會為學生提供在四個學期內超過2,200個小時的實習機會。」

要理解為甚麼滑大被評為加拿大最具創新精神的高等學府，就要親身到訪這裡著名的量子計算機學院和納米技術學院，及其傳統強項如臨床心理學系、工程系和數學系等等。

回到半個多世紀前的1957年，滑大剛開辦時，不過是個只有74名學生的小學府，而當時的滑鐵盧市才於1948年從農村合併為城市，人口不過1,237人，在加拿大僅排名第56位。如今，根據2012年的統計，滑大有三萬名全職和兼職學生，5,100名研究生，同時滑鐵盧地區的人口超過55萬，很多來自於不斷龐大的學生人口。

### 加拿大最創新大學學府

滑鐵盧市的「大學街」是名副其實的大學街，從西往東分別是滑鐵盧大學、Wilfrid Laurier大學和Conestoga學院。三所大學風頭過人。根據滑鐵盧市經濟發展辦公室的數據，滑大連續二十一年被評為加拿大最創新的大學學府，本國22%的IT公司的成立都和其培育計劃息息相關。Wilfrid Laurier大學的商科和數學教學優良，而Conestoga學院就有滑鐵盧地區半數的人口進入學習過，其中87%的畢業生每年就為當地經濟貢獻超過10億元。



▲UW's VeloCity program has its garage at Communitech. 滑鐵盧大學的VeloCity培育計劃在Communitech設有實習辦公室。

## 地產投資好時機

Momentum地產發展公司率先搶下商機，在滑鐵盧的中心地帶建造商住兩用的豪華高層公寓辦公樓，包括正在建造的One Hundred和已經規劃好的One Victoria兩個高層項目。

建在基秦拿交通要道旁的One Hundred起如此名字，意為「有100個買的理由」，包括周邊的大學環境、高科技園區就業機會、多元文化飲食、國際大型連鎖商、綜合娛樂、潮流居住環境等等。

該公司合伙人Peter Whitby表示，「發展商認準了區內大學的教育前景，因此兩個高層項目距離滑大的藥劑學院僅幾分鐘的步行距離。高層商住兩用公寓提供的是高端生活商業環境，綠地、休閒、娛樂和保安設施盡有。理想的買家正是區內最旺盛的科技相關人才包括科技公司員工、畢業學生、大學教職人員和專業人士。」

在滑鐵盧和基秦拿地區擁有世界一流教育學府的前提下，就業環境蓬勃發展，科技園區規模日益擴大，區內發展模式是環保和可持續發展的長遠模式。一如商會董事、地產商宋偉預言，現在的滑鐵盧地區的發展方向就是過去烈治文山和萬錦市剛崛起時的樣子，但滑鐵盧的騰飛會更快，要投資現在就是時候。



**Kenny Wan**  
MBA, CPA, CA



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# Seven RHMBCA members won the municipal election



## 本會7位會員贏得市選議席

Seven of our members won the municipal election on October 27. In the City of Markham, Frank Scarpitti was re-elected as the Mayor while Amanda Yeung Collucci as the Ward 6 Councillor. She is a new face in the city council.

As in the Town of Richmond Hill, all of our members who are incumbent councillors seeking another term at council were successful in the municipal election. They are Mayor Dave Barrow, Regional and Local Councillor Brenda Hogg, Regional Councillor Vito Spatafora, Ward 3 Councillor Castro Liu and Ward 6 Councillor Godwin Chan. Congratulations to all of them!

加在10月27日舉行的市選中，本會7位會員贏得議席。在萬錦市，現任市長薛家平獲選連任，而首次參選角逐第6區市議會議席的楊綺清即擊敗其餘5名對手成功當選。

尋求在烈治文山市市議會連任的本會會員，全部得償所願，成功取得議席。他們是：市長包樂、區域議員賀白蘭、區域議員施偉圖、第3區市議員廖立暉及第6區市議員陳志輝。恭喜他們能繼續在市議會服務市民。☺



RHMBCA won the Most Valuable Award

### 本會獲頒最有價值獎

RHMBCA has been supporting the New Horizon Championship for many years. This year annual charity table tennis tournament was held in September. RHMBCA was the first runner up in the Premier Team's category. Also, to recognize the Association's contribution to this event, RHMBCA was given the Most Valuable Award. The Award was presented to us and accepted by President Annie Ho at the Canada-HK New Horizon Lions Club's gala on October 18th.

本會多年來一直支持加港新里程獅子會舉辦的慈善乒乓球錦標賽，今年也不例外。在本年度的賽事中，本會於卓越組別的賽事中獲得亞軍。此外，為答謝本會多年來的貢獻，大會特別於今年頒發了「最有價值獎」給本會，由本會會長何鄧小仙代表領取。☺

### RHMBCA Chinese New Year Networking Dinner

Date: Tuesday, January 27, 2015  
Time: 6:00 pm - 10:00 pm  
Venue: Paramount Times Banquet Hall  
550 Highway 7 East, Building E,  
2nd Floor, Richmond Hill  
Ticket: Members: \$35; Non-members: \$45  
Register online at [www.rhmcba.ca](http://www.rhmcba.ca)  
Enquiries: [info@rhmcba.ca](mailto:info@rhmcba.ca); 905-731 8806

### CGTCBA 18th Annual Chinese New Year Gala

Date: Saturday, February 28, 2015  
Time: 6:00 pm  
Venue: Hilton Suites Toronto/Markham  
Conference Centre & Spa Hotel  
8500 Warden Ave., Markham  
Ticket: \$168  
Register online at [www.rhmcba.ca](http://www.rhmcba.ca)  
Enquiries: [info@rhmcba.ca](mailto:info@rhmcba.ca); 905-731 8806




## 積寶山殯儀館

一站式全客殯儀費用 費用包括：專業殯儀師服務，前一晚鞠躬禮容、遺體防腐處理、化妝、殯儀服務、文件處理、所有殯儀車、輓語、花圈及運送遺體車等等。

全新擴建寬敞禮堂，為南安省最大型禮堂之一，更增設優質接待室，配合各種葬禮儀式，服務專業，以周詳卓越見稱。

- 全新擴建寬敞禮堂，為南安省最大型禮堂之一
- 現增設密西沙加殯儀服務，地點適中，新建禮堂，安靜寬敞

「我們豐富經驗的團隊，誠意分擔親人訣別的傷痛，切身處地給您真誠慰藉，為您妥善安排親人奉安人生的最後一程。」



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Landpower Real Estate Inc.  
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**Christina Liu**  
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**John Liu**  
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**Susanna Ng**  
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Dragon Fire  
Distribution Inc.



**Kerry Tsang**  
Kerry's Macarons Inc.



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Living Realty Inc.  
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**Anna Ye**  
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## CGTCBA joined PM's trade mission to China

### 4會長隨總理赴華促進加中貿易

▲ Prime Minister Stephen Harper and the four presidents of CGTCBA. From the left: John Leung (TCBA), Lilian Kwok (MCBA), Annie Ho (RHMCBA) and Carson Ho (SYRCBA). 總理哈珀與華商總會的四位會長合照。(Office of the Prime Minister)

The four presidents of the Confederation of Greater Toronto Chinese Business Association were invited to join the trade mission to China with Prime Minister Stephen Harper in November. They visited Hangzhou and Beijing.

In Beijing, Prime Minister Stephen Harper met with the Chinese President Xi Jinping and Premier Li Keqiang. He also witnessed the signing of more than 20 commercial agreements

大多市華商總會屬下的四個華商會會長應總理哈珀的邀請，參與於11月初的中國商貿之旅。他們一行與總理哈珀一起訪問了杭州及北京。

哈珀總理在北京期間，與中國國家主席習近平及總理李克強會面。他同時見證了加中兩國的企業逾20項合作項目的簽署。哈珀訪華期間，中國政府宣布，將在加拿大成立北美第一個人民幣離

岸結算中心，以支持人民幣在兩國間商貿和投資領域的運用。

Several sectors stand to benefit from these agreements, including sustainable technologies, aerospace, transportation, construction, mining, energy, infrastructure, agri-food, and information

岸結算中心，以支持人民幣在兩國間商貿和投資領域的運用。

哈珀這次訪華，促成了多個合作項目，使包括可持續發展技術、航空航天、交通運輸、建築、採礦、能源、基礎設施、農業、食品、信息和通信技術等行業受惠。這些合約總值達25億元，預計將在加拿大市場創造2,000多個新的職位。🔗

and communications technologies sectors. The signings are valued at more than \$2.5 billion and are expected to create more than 2,000 new jobs in the Canadian market.



▲ The four presidents of CGTCBA visit the headquarters of the Alibaba Group in Hangzhou. 華商總會四位會長參觀阿里巴巴集團在杭州的總部。

## Minister Kenney attended CGTCBA's Business Seminar

### 康尼部長出席華商總會研討會

The Confederation of the Greater Toronto Chinese Business Association's 2014 Business Seminar was held on November 6th. The theme of the seminar was "Business Transforming". Over 100 people attended.

Employment Minister Jason Kenney was the keynote speaker and he talked about Job Creation and Economic Development.

Other topics included 2015 Economic Outlook, Scientific Research & Experimental Development, Business Succession Planning, Increase the Competitive Edge but NOT the IT Costs of Your Business, Estate Planning and Trust, Mortgage and Business, Important Things You Need to Know about Business Insurance, and A Diagnostic Approach to Treasury.



▲ Minister Jason Kenney with CGTCBA's directors and the seminar speakers. 康尼部長與大多市華商總會會董及研討會的講者合照。

大多市華商總會於11月6日星期四舉辦「業務演進」研討會，聯邦就業及社會發展部部長康尼出席了研討會，並就「職位創造與經濟發展」為題發表主題演講，同場演講的還有幾個行業的精英，超過100人參加。

康尼部長稱，加國經濟現正面臨技術工人短缺的嚴峻挑戰，解決問題的方法包括：一. 對加拿大的移民制度進行全面的改革，二. 改革現有的教育體系，培訓年輕人成為加國勞工市場所需要的人才。

研討會的講題還包括：2015經濟展望、現金管理、企業接班規劃、按揭與業務、遺產規劃與信託、增加競爭優勢但不用提高資訊科技成本、科研與試驗發展，以及商業保險須知。🔗

**惠刊廣告**  
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