ND HILL & MARKHAM CHINESE BUSINESS ASSOCIATION

烈 治 文 山 市 • 萬 錦 市 華 商 會



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Supported by a highly integrated transportation network, the City of Vaughan has fast and efficient trucking, rail, and air services. Housing the largest railway yard in Canada, and being located only 10 minutes away from Canada's largest and busiest airport, Toronto Pearson International Airport, Vaughan is one of our country's foremost multi-module transportation hubs.

The City of Vaughan is not just growing its transportation infrastructure, for it is also one of the fastest-growing municipalities in Canada, achieving a population growth rate of 10.9% since the 2011 Census of Canada, while the whole nation's growth is about 5.9%.

#### First stop for railway shipment

The MacMillan Yard operated by Canadian National Railway (CN) is located at Vaughan's Keele Street and Hwy 7. CN assembles up to 80 trains with 4,000 freight cars daily at the Yard, just one of Greater Toronto's eight major rail cargo transfer facilities.

"The first thing is ideal location. The City of Vaughan is located very centrally. We are 10 minutes away from Canada's international airport. We have both the CP (Canadian Pacific Railway) and CN rail in our city for import and export," says Vaughan City Councillor Sandra Yeung Racco during an interview with RHMCBA.

She also indicates that Vaughan's railway vard is the very first stop for international shipments from the Far East after they arrive by sea in the port in Vancouver, adding that the city handles 350,000 to 400,000 containers annually. Because Vaughan has a huge logistic component, it is home to many global logistic and warehousing companies such as FedEx,

Costco, Longo's, and Sears, all of which have built huge distribution centres here.

Besides the railways, Vaughan is surrounded by Hwy 400 and Hwy 407. "We are very accessible," Racco says. In addition, the Yonge-Spadina subway extension lines will extend service to an extra six subway stations, reaching out as far as Vaughan Metropolitan Centre (VMC) thereby allowing the city to benefit from this multi-billion-dollar infrastructure investment.

From Italians' deep roots in Woodbridge, to Thornhill's significant Chinese, Korean, and Iranian communities, 45% of Vaughan's population is comprised of immigrants, with visible minorities accounting for 27%. Significant ethnic groups include Jewish, South Asian, Russian, and Chinese.

# Launch VICC to help businesses

The municipal council has just approved the launch of the Vaughan International Commercialization Centre (VICC). "The concept of VICC is to assist small or medium enterprises to localize international technologies in order to create and commercialize new innovative products," explains Racco. "In addition, the VICC will provide local companies with the expertise required to identify a gap of products on the international market so that they can export across the globe. What we're doing right now is the first not only in Ontario but in Canada."

#### Investing in condo market

▲ Vaughan as viewed from Canada's Wonderland. 从加拿大奇妙乐园眺望旺市。 (Wikimedia Commons)

Will Sung, President of Chinese Business Council of Vaughan, also President of Canadian Municipal Business Gateway, is very positive about Vaughan's potential. As a veteran businessman who runs a well-established real estate brokerage, Landstars Realty Inc., he knows more about Vaughan's real estate market than anybody else.

"Investing in the high-rise condo market and renting it out is a good idea," Sung says, explaining that due to low supply and high demand, the rent of a standard three-bedroom condo unit in Vaughan is the most expensive nation-wide with an average price over \$2,000. well above rent in Markham with an average of \$1,800, where there are no condo units anywhere close to a subway station, he explains.

"The City of Vaughan is at a stage of fast growth like never before. Investors should catch the chance happening right now to get into business like what we did twenty years ago in Markham and Richmond Hill," Sung says, indicating that the cost to buy an acre of land was \$200,000 back then, but is now \$4 million or more in Richmond Hill.

Cont'd P.13





# Message from the **President** 會長的話

Annie Ho President, RHMCBA 何鄧小仙

11 豆1 7 1 1 加 烈治文山市及 萬錦市華商會會長

# Anticipating a fruitful trade mission to China

Time flies! As we approach the end of 2015, this is also the last issue of our newsletter for the year.

Looking back at our past events, the Young Professionals and Entrepreneurs (YPE) division held a Leadership Conference "Stand Out" in early September. Members heard from experts speaking about social media and identity theft and ended with a panel discussion on how to land the job you want. The daylong event was a great success.

We also celebrated the Mid-Autumn Festival with a Gala event at the end of September. Now a yearly tradition, members feasted on a multi-feast Chinese meal and of course, moon cakes!

The Canadian Federal Election also took place on October 19, 2015. It is my great pleasure to congratulate to our two RHMCBA members who won their ridings: Bob Saroya of Markham – Unionville and Majid Jowhari of Richmond Hill. Special congratulations to our 23rd Prime Minister of Canada, Justin Trudeau. The RHMCBA Board of Directors looks forward to working with Mr. Trudeau and the Federal Government in the upcoming years.

Continuing our look forward, after a year of planning and preparation, the Confederation of Greater Toronto Chinese Business Association: China Trade Mission will be heading to Beijing, Shanghai, Suzhou, Wuhan, Congqing, Guangzhou, Nanhai and Hong Kong for a 14-day visit. The trip starts on November 21, 2015 with 35 delegates from the private and public sectors meeting major trade partners in China. We are pleased to have Mayor Frank Scarpitti from the City of Markham as the honorary team leader. I will be joined by 25 members from RHMCBA. All the delegates will meet with local business owners and entrepreneurs throughout China with the goal of bringing back more contracts and jobs for Canadians. We anticipate great networking opportunities and solid results.

2015 has been a wonderful year and may you all end this year on a healthy and positive note. I wish everyone a very happy holidays and an excellent new year!



# 期望中国商贸之旅带来丰硕成果

时光飞逝,转眼间2015年即将结束,这是今年最后的一期 会讯。

商会的青年专才及企业家支部在9月份举办了一个名为"脱颖而出"的领袖讲座。多位专家讲授身份盗窃与社交媒体、成功之道及建立个人品牌等议题,结束讲座前并有小组讨论如何觅得理想的工作。这个整天举行的讲座非常成功。

我们同时在9底举办了庆祝中秋节晚宴,会员与商政界朋友共享 一顿丰富的中式晚餐,当然也有品尝美味的月饼应节。

加拿大于10月19日举行了联邦大选,由自由党胜出掌政。在此特别祝贺我们的两个会员--蔡报国及马万里当选国会议员,前者为保守党夺得万锦于人村的议席,后者为自由党取得烈治文山一席,并特别祝贺杜鲁多成为加国第23任总理。烈万市华商会会董期待与总理杜鲁多和联邦政府在未来合作。

经过一年多的计划及准备,大多市华商总会商贸团将于11月 21日出发,访问中国两个星期。一行35人将会到访北京、上海、 苏州、武汉、重庆、广州、南海及香港。团员来自公私营机构及 个别商界人士。我们很高兴万锦市市长薜家平担任商贸团的名誉 团长。我将与25位来自烈万市华商会的会员同行。团员将有机会 与中国的企业家会面,期望能签署更多的商业合约,为加国带来 更多职位。预计此行会有很多拓展商业网络的机会,并会有不少 实质成果。

2015年是美好的一年,祝大家身体健康,并有一个愉快的假期 和美满的新一年。

> 会长 何邓小仙

The BRIDGE

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# RICHMOND HILL & MARKHAM CHINESE BUSINESS ASSOCIATION

# 烈治文山市•萬錦市華商會

# **Board of Directors**



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Sunny Ho Legal Counsel

# Liberals won the General Election in a landslide victory

联邦选举自由党大胜 杜鲁多任新总理



▲ Majid Jowhari (left) attends RHMCBA's Mid-Autumn Festival celebration 2015 with Markham Councillor Amanda Yeung Collucci, RHMCBA's Immediate Past President and Director Kenny Wan, and Past President and Director Will Sung. 马万里出席本会中秋晚宴时与万锦市议员杨绮清、本会卸任会长温建业、前会长及现任会董宋伟合照。

The Liberal Party won the  $42^{nd}$  General Election on October 19, 2015, with Justin Trudeau being the new prime minister. Justin Trudeau is the son of the late Prime Minister Pierre Trudeau. The Liberals won 184 seats to form a majority government, while the Conservative Party has 99 seats. The New Democratic Party got 44 seats, Bloc Quebecois has 10 seats and the Green Party keeps one.

Our new member **Majid Jowhari** of the Liberal Party won the riding of Richmond Hill, and another member **Bob Saroya** of the Conservative won the riding of Markham-Unionville. Congratulations to them!

在10月19日举行的第42届加拿大联邦大选中,自由党压倒性胜出,夺得184个议席,组成多数政府,党魁贾斯廷杜鲁多当选新总理。他是已故加拿大总理杜鲁多之子,也是加国史上首次出现儿子继成父业当选总理的情况。保守党只获得99席,新民主党得44席,而魁人政团有10席。绿党则仍保持一席。

▲ Bob Saroya (right) and his Conservative comrade Jobson Easow with RHMCBA's Past President and Director Daisy Wai (left) and Catherine Miao. 蔡报国(右) 于今年3月出席本会在万锦市政中心举办的商业网络活动时,与其保守党战友庄而信、本会前会长及现任会董韦邱佩芳(左) 和Catherine Miao合照。

本会新会员马万里(Majid Jowhari) 在烈治文山选区为自由党取得一席,而会员蔡报国(Bob Saroya) 也为保守党在万锦--于人村选区保留一席。两人皆是首次当选的国会议员。本会谨在此恭贺他们当选,为人民服务。







# 四海一家 商机无限

# 加拿大城际商务促进会

# **CMBG (Canadian Municipal Business Gateway)**

以促进加国城际和国际城市商业往来为宗旨,提供各种交流与合作、开阔视野及拓展商机的强大商务网络平台。

CMBG is an organization that promotes business opportunities and provides business networking services.

We understand what businesses need and serve as a bridge among interested parties to help them succeed. Furthermore, we encourage business interaction and aim to assist the parties to achieve their business goals, explore new opportunities and enter new domains.

We are well connected with various municipal governments inside and outside Canada. We are readily positioned to facilitate communication between business partners, and in instances with government assistance, which is an advantage to enable implementation in an expedient way.

# **Opportunities:**

CMBG believes having a platform that provides opportunities is a vital and valuable element for every business. We have created a platform for our members and all interested parties. Linking businesses with each other and municipalities, municipalities with municipalities and with international parties will create opportunities and help business flourish.

# • Municipal Connections

We believe developing relationships with neighbouring municipalities is key to moving local businesses forward. We have established relationships with various municipal governments, among others, City of Vaughan, Oxford County, Town of Whitby and Town of Clarington which will facilitate communication between businesses via the governments and lead execution onto a smoother path.

#### International Connections

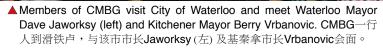
CMBG promotes and assists Canadian businesses to perform internationally. It has formed delegations to visit overseas parties, particularly those in China, to explore business opportunities and reach new horizons. It has also assisted the overseas parties to do vice-versa.

#### Franchising

When deciding to start a new business, it is important to know



▲ City of Vaughan and CMBG welcome delegation from Changchun, China. 本会与旺市官员欢迎长春代表团来加考察。



what will make it succeed. CMBG understands it is a challenge for new investors to locate immediate and reliable support. To that end, it has designed a franchise program especially tailored for members who are interested in starting their own business in Canada. With the support and assistance of franchisors, investors have the immediate advantage of training, marketing and much more.

**CMBG** is committed to providing help for the growth and success of businesses. With our experienced people and their vast established networks, local and international, we are proud to help in all ways we can.

With these resources in place, CMBG will not only aid in Canada's economic growth, but also create a better understanding with businesses overseas and foster healthier international business relations.

We are Canadian Municipal Business Gateway - CMBG A different business platform in every way!



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# **CHINA TRADE MISSIONS: MANY MORE TO COME**



By Benedict Leung, CPA, CA

中国商贸团:提升业务拓展商机

Vice and Past President of RHMCBA, co-chair 2015 CTM Organizing Committee 撰文:梁万邦 特许会计师 烈治文山市万锦市华商会副会长及前会长 2015中国商贸团筹委会共同主席



▲ Xue Bing (middle), the Consul General of the Chinese Consulate General in Toronto invited the delegates and organizers of the China Trade Mission to have dinner at his residence. 中国驻多伦多总领事**薛冰**(右7)在官邸宴请中国商贸团的负责人和主要团员,其左为万锦市市长**薛家平**,右为94岁高龄的密西沙加市前市长**麦考莲**。右5为本文作者**梁万邦**,右3为本会会长**何邓小仙**。

China is the second largest economy in the world and a major Canadian trading partner. While this is the case, many Canadian businesses remain unaware of this expanding relationship, which has grown since the global financial crisis broke out in 2008. The Richmond Hill & Markham Chinese Business Association (RHMCBA) has played an important role in initiating and leading the previous three and most current China Trade Missions (CTM) since 2008 in conjunction with the mayoral offices and economic departments of the City of Markham and the Town of Richmond Hill. The feedback

and results from each of these trade missions have been encouraging and fruitful.

#### Need face to face communication

As the co-chair of the organizing committee of all past three trade missions, I have personally witnessed the success of each of these trips. This foreknowledge of the usefulness of these missions was the key motivating factor for us to organize the 2015 CTM. While the information highway is designed for explicitly for the exchange of information, neither the Internet nor social media could ever replace person-to-

person interactions. Regular meetings produce positive environments which foster the necessary trust to solidify trading relationships, especially when dealing with trading partners in China.

#### Seek new avenues of trade

Since 1670, Canada has been a key trading nation in the Northern Hemisphere, from the fur trade to the crude oil trade, and from financial services trading to the lobster trade. Treasures from underneath soil will be used up soon. Commodity trading is slowing down. Canadian businesses have to focus on new avenues of trade. Naturally, for the past 60 years Canada's emphasis has been on its trade relationship with its next-door neighbour. It is time for Canadian businesses to seek new territories. China should figure at the top of that list.

#### Stimulate Sino-Canadian trade

China is an emerging market and is a leading economic powerhouse with huge domestic demand for both consumer and industrial goods and services. About 5% of the Canadian population are either first or second generation



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# THINK AHEAD PLAN BEFORE YOU ACT

BENEDICT M. LEUNG, B. Comm.

Chartered Accountant

LEUNG & COMPANY CHARTERED ACCOUNTANTS

Chinese-Canadians. They have maintained strong ties with Greater China in many ways. Putting to work this unique resource will strengthen Canada's penetration into the Chinese market and help to stimulate Sino-Canadian trade.

However, 90% of Canadian businesses are small to medium in size. Municipal-guided trade missions are the most effective channel for these local small to medium businesses to realize the importance of this expanding market and join in.

# **Expand your business in China**

Canada has over 3,300 municipalities which govern Canada's population of around 33 million people. Local Chinese business associations would be the natural fit to collaborate with municipal CTMs. With the first North American Chinese Currency clearing hub in Toronto, it makes it easy for Canadians to deal with the Chinese market directly. The distance of travel and differing language should not be seen hurdles to gaining market shares and profits. There is no deadline to successfully expand your business. Gather a plan together and meet our potential business partners, suppliers, or customers and we will help to find the right matches. See you in China during our next China Trade Mission.

# 🦇 中国商贸团 助拓展更多商机

中国是世界上第二大经济强国,也是加拿大第二大经济伙伴。然而,很 多加国商人对自世界金融海啸于2008年爆发以来,中国经济发展迅速,两 国贸易关系日渐扩展仍不知情。烈治文山市及万锦市华商会在自2008年起 举办的3次中国商贸团扮演了重要的角色。这几次的商贸团获得烈万两市的 市长办公室和经济发展部门的支持,获得令人鼓舞的成果。

# 面对面沟通很重要

作为过去3个商贸团的共同主席,我见证了每个团所取得的成果,而预见 商贸团有成效正是推动我们筹办2015年商贸团的关键。两国贸易伙伴的相 互了解和面对面的沟通,增加了国际贸易的成功机会。定期会议可营造积 极的气氛,促进必要的信任以巩固贸易关系,尤其是与中国的贸易伙伴打

自从1670年以来,加拿大是北半球一个重要的贸易国家,从皮草到原 油,从金融服务到龙虾。我们从地下发掘所得的宝藏很快便会用完,而商 品贸易明显放缓,加国商人必须找出新的贸易途径。过去60年来加拿大著 重与邻国的贸易关系,现在是时候让我们开拓新的领域,而中国应该列在 首位。

#### 利用独特资源打进中国市场

中国是冒起中的庞大市场和经济强国,国内对消费品、工业商品和服务 的需求很大。加拿大有约5%人口是中国第一代及第二代移民,在多方面与 大中华保持密切的关系。利用这一独特的资源,将有助加拿大打进中国市 场,从而促进中加贸易。

# 缩窄中加分歧

中加两国在文化及社会方面无疑有很大的差异,然而不论私人或政府机 构,都积极找出有效方法去解决这些差异。来自加拿大联邦和省政府的不 同部门已尽力缩窄这些分歧,让大的企业打进中国市场。不过,90%加拿大 的公司是中小型企业,由市政府带领的商贸团是有效的渠道,让中小企认 识到中国这个市场的重要性,并加入分一杯羹。

加拿大人口约3,300万,市镇超过3,300个。与中国的相比,加国的市镇就 小很多,在中国超过3,300万人口的城市多的是。本地的华商会与市政府组 成商贸团乃天作之合。北美第一个人民币结算中心在多伦多成立了,让加 拿大人容易直接与中国交易。地域的距离和语言的不同不应是获得市场份 额的障碍。成功拓展您的业务并没有最后期限。请准备好计划,与我们潜 在的业务伙伴、供应商和客户会面。我们将帮助您找到合适的配对。希望 在中国商贸团见到您。



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RHMCBA celebrated this year's Moon Festival on September 29 at the Elegance Chinese Cuisine and Banquet with over 330 people attending. guests had an enjoyable night with good food, great prizes and plenty networking opportunities. (Photography by Ming Ho)

烈治文山市万锦市华商会于9月 29日举办了中秋追月晚宴,有超过 330位嘉宾参加。中国驻多伦多总 领事薛冰,多位万锦市议员和联邦 大选候选人也有出席同庆。约克区 警队特别赠送印有约克警队中文字 样的月饼给商会会董。当晚有多份 由商户及会董赞助的礼物作抽奖, 出席的嘉宾都尽兴而回。《

- Regional Police. Xue Bing, Consul General of the Consulate- General of PRC in Toronto is in the front row, sixth to the right.
- ► CG Xue Bing (back row, fifth from the right), President Annie Ho, Immediate Past President Kenny Wan and Vice-President Ben Leung with Markham councilors.
- ▼ A lucky winner won \$500 cash from a 50/50 draw. Kit Wong and Mandy Liang are the hosts of the event. Mandy was the winner of Miss Chinese Toronto Pageant 2013.







# Live the Remington

Comfortable yet fun, exclusive yet connected, relaxed yet vibrant, these are just a few special qualities of the Remington lifestyle.

For over 60 years, The Remington Group has been creating homes for people and businesses in Canada. We achieved this through collaborations and partnerships with the business communities. This is why we strongly support the mission of the Richmond Hill and Markham Chinese Business Association.

Congratulations on a successful Mid-Autumn Festival celebration.







# **K&K** Wellness Care Health and Beauty in One

# K&K提供美容及保健服务

As your one-stop health centre, K&K Wellness Care provides services from Chinese Traditional Medicine to a beauty spa and tai chi classes, offering its customers a whole new concept of being healthy.

Located at Bayview and 16th Avenue in Richmond Hill, K&K Wellness Care provides health, beauty, and nutrition services. Kiki Zhang, one of the founders of the Wellness Centre, believes that a combination of education, a good healthcare regime, and regular skin care maintenance can provide a barrier-free enhancement to one's natural beauty.

### Serving customers from age 3

"We serve customers from three to ninety-nine years old," Kiki told RHMCBA at K&K's spacious clinic. As a registered nutritionist, Kiki helps clients build a healthy life by eating healthy and exercising regularly, while her partner and K&K's cofounder Kiddy Poon, a registered acupuncturist and Traditional Chinese Medicine practitioner, provides a wide range of services from pulse diagnosis to acupuncture and tuina.

As a Traditional Chinese Medicine Practitioner, Kiddy benefited from traditional Chinese medicine twenty years ago when she suffered from a sickness that western medicine didn't work to cure. When consulting with her patients, she likes to explain to them in detail about their pulse and what Chinese traditional medicine can do to help them reach a healthy harmony within their body. With years of hard work, Kiddy has patients not only from local referrals, but also from overseas in Asia and America.



▲ K&K's two partners Kiki Zhang (left) and Kiddy Poon (right). 健康中心的两位创办人Kiki Zhang (左)和 Kiddy Poon (右)。

# Believe in simple traditional Chinese medicine

The clinic waives the pulsing fee for seniors and children under 18 years old. Kiddy believes that proper but simple traditional Chinese medicine is the cure to people's illnesses, and that it does not necessarily have to be something expensive or extravagant in nature. With this principle in mind, Kiddy runs her clinic like a big family, listening to her patient's stories and looking for a cure in the best interest of her patients.

Having happily celebrated their one-year anniversary, Kiki and Kiddy, along with six staff with registered licenses in related areas, are busier than ever serving their expanding customers.

IMAGINE YOURSELF AS A MARKET LEADER. WE CAN HELP MAKE IT A REALITY.

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K&K Wellness provides weight loss, facial treatment, acupuncture, Traditional Chinese Medicine and massage therapy services targeting individuals' personal needs.

From Kiddy's expertise, the acupuncture services will help solve customer's health issues such as pain control, weight loss management, immune system balance while delivering traditional Chinese Herbal medicine. The Wellness centre also provides a wide range of massage therapy services from therapeutic massage to relaxation massage, as well as the very ancient and traditional Chinese treatment cupping and tuina. Website: www.kandkwellnesscare.com

座落在烈治文山Bayview夹16街一个小商场内的K&K健康中心从门外看毫 不起眼,推门进入才豁然开朗。偌大的诊所内干净明亮,墙上的陈列柜上有 各种美容用品和健康食材。另外一处的几十个小抽屉里就摆满了各式中药。 房间内茶香满飘,种种摆设显示这是一个全面的健康中心。

# 著重了解病人状况

中心的创办人是安省注册针灸中医师Kiddy Poon和注册营养师Kiki Zhang, 中心就结合了她俩的名字命名为"K&K"。Kiddy负责看诊,通过把脉为病人 开方子。Kiddy把脉时,详细给病人讲解脉象和身体的关系,又会花时间了 解病人的心理和生理异常,并拿出很多中医书本讲解,令病人很快能明白自 己身体病况是如何在脉搏和舌苔上体现出来的。和很多家庭医生限制看病时 间和言简意赅的看诊风格不同,Kiddy的方式非常亲切易懂,少了份医生的 权威,多了些朋友般的倾谈。

Kiddy开药方也坚持以最根本最有效且便宜的中药为主。类似"四物汤" 这样服用一周才二十多块钱的中药方子就曾是她推荐给某些病症的病人服 用。一元一包的"灯心草"更是她开给长期受失眠困扰的病人方子,效果却 奇好。而且她不会一次开很多,通常只是两到七天的量,把脉看身体恢复情 况后再对症下药。



"中药始终是用来医病的。是药就有三分毒,因此我不建议病人长期服 用导致身体有依赖性。一旦身体走上正轨,就要停药。"她说。

#### 顾客从3岁到99岁

另外一位经营者是注册营养师 Kiki Zhang,专门负责客人的营养健康和美 容的需要。"我们的健康中心服务从三岁到九十九岁的人,全部都是家人 和朋友介绍的。有时候爸爸妈妈会带吃饭睡觉不好的小朋友过来看中医, 我们就会给孩子开些开胃顺气的调理品。又有很多时候是服务他们的年迈 父母的。"她说道。

中心除了可看中医、做美容、针灸和推拿外,也有健康专家给客人量度 身高体重和体脂、肌肉含量等,继而得出客人每天应该消耗的卡路里数, 给客人量身定做一个运动和饮食的方案,又有减肥烧脂机可协助运动。此 外,中心还提供太极班和健身班,都是一对一或小班教学,务必达到人人 学成的效果。K&K的团队中包括了物理治疗师、按摩师、针灸师、中药师 一起为病人安排疗程,以帮助他们在最短的时间内获得最大效果。

中心的网站为www.kandkwellnesscare.com。本商会会员只要持此文章即可 换取提供一次免费的椅上按摩的礼券。



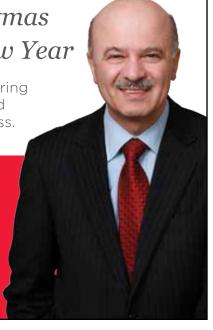
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# Cont'd P.1 Why Vaughan?

- Vaughan ranked #1 in Ontario real estate investment by the Canadian Real Estate Wealth magazine in 2014.
- 2.7% business growth and 3.1% employment growth from 2013 to 2014. Vaughan's economic base accounted for 38% of the regional economic base, an increase from 36% in 2013.
- In 2011, Vaughan's foreign-born population represented 46.4% of the city's population, compared to the provincial average of 28.5%. South Asian, Chinese, and Filipino are the top three visible minorities.



▲ A typical street planned for the Vaughan Metropolitan Centre. (City of Vaughan)

# 旺市交通便捷 制造业物流业兴旺 约克区的旺市是加拿大主要铁路系统的中转中

约克区的旺市是加拿大主要铁路系统的中转中心,又毗邻本国最繁忙的国际机场。即将建成的地铁延伸线将终点站设在旺市大都会中心(VMC)。这些强大的交通基建让旺市有无可比拟的优势,令制造业和物流业兴旺发达,并带动区内房地产。

正因为如此,旺市近年来成为加拿大人口增长最快的城镇之一。2011年人口统计显示,旺市的人口增长达到了10.9%,超过了全国平均增长的5.9%。

# 地理位置优越

位于旺市Keele Street夹Hwy7的The MacMillan铁路站场由加拿大国家铁路公司运营,而加拿大太平洋铁路公司的火车也在这里行驶,是大多地区八个主要铁路货运中转站之一,平均每天货运量达八十班火车多达四千节车厢的货物。

旺市市议员,也是旺市华商会荣誉主席的**杨** 士淳在采访中,力推旺市的交通基建。她指出旺市最大的优势就是其地理位置。"我们离加拿大最大的国际机场,皮尔逊国际机场只有十分钟车程,我们还有主要铁路线站场。这个站场是国际货柜经过海运到达温哥华后,经铁路中转的第一站。货物在这里分流后,才将被送往加拿大东部和美国。"她说。

# Vaughan Metropolitan Centre (VMC)

- Located at Hwy 7 and Millway Ave., the Vaughan Metropolitan Centre is the city's new downtown composed of residential housing and businesses
- With an 8.6 km subway extension line and a new regional transportation hub, businesses will have connections to Toronto through York University
- 1.5 million sq ft of office space, at minimum
- 12,000 residential units to be home to 25,000 people
- Density targets of 200 people and jobs per hectare by 2031
- Employment targets of 11,500 jobs of which 5,000 will be new office jobs

# One of Canada's Most Expensive Condos is being listed in Vaughan!

- · Located at 1 Cordoba Dr.
- Listed for \$14M
- Over 16,000 sq ft, two-floor penthouse with 4 bedrooms, 11 bathrooms
- 7 car garage, 15 ft ceilings, 6,000 sq ft swimming pool and 360 degree view private terrace
- Monthly maintenance fee is \$8,137



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▲加拿大目前最贵高层公寓位于旺市。(mls.ca)

这里每年处理35万到40万个集装箱,因此区内有发达的物流业、仓储业和制造业。国际大企业如联邦快递、Costco、Longo's超市总部、Sears百貨公司的物流倉庫都在這裡。

# 多种交通方式并存

除铁路中枢外,旺市内有Hwy 7和Hwy 407贯穿。最重要的还有即将建成通车的Yonge-Spadina地铁延伸线。新建的六个站从西区的Downsview公园,经过约克大学,一路至旺市大都会中心,直接把商机和人流带到和多伦多市区有四十多公里远的约克区。

"我们是多伦多之外唯一一个城市拥有地铁的。旺市大都会中心是约克区以及大多地区最大的市中心之一,它的建成将大大促进商业发展,同时让更多人搬到这里工作和生活。"她说。

和人口增长成一致性的是旺市的多元文化。从意大利族裔聚居的木桥镇,到伊朗裔、韩裔和华裔聚居的康山,旺市有高达45%的移民人口。主要少数族裔有犹太人、南亚裔、俄罗斯裔及华裔。

#### 多元文化讲99种语言

多元族裔的特点不仅体现在居住人口上,更体现在就业上。仅旺市市府内的职员就讲高达99种的少数族裔语言。此外旺市有超过三分之二的居民有专上或以上的学历。

旺市的Concord地区也被认为是大多地区,甚至是安省最大的工业区。区内的传统工业包括制造业、建筑业和运输业林立。旺市政府为鼓励这些传统工业能具备可持续发展,提供相关市府服务,帮助它们在技术、系统和处理上拥有最新技术,"旺市国际商业化中心(VICC)"就是一个最好的例子。

杨士渟说:"我们是刚刚拿到市府批示,成立了旺市国际商业化中心的。该机构的理念是要帮助区内中小型企业,为运送过来的国际货物或服务投放到本地,同时也帮助要把本地品牌打到国际市场的的商家。这不仅是安省第一个市府扶持项目,也算是加拿大第一。"

# 房地产投资好去处

旺市有安省最大的工业区,其区内可使用空地的潜力也不可小看。"在整个南约克区,我们有最多的可使用土地。事实上,仅旺市商业地带(VEZ),就有大约1,300亩空地可以发展。"杨士渟说。

她还分析道,旺市是一个机会极多的处女地。华人来这里投资发展,相对 同族裔竞争少,机会多,良性循环的可能性大。

烈治文山市万锦市华商会前会长,同时也是旺市华商会现任会长的地产商 宋伟也认同这一观点。他认为现在的旺市已经开始高速发展,但目前工业用 地多,竞争少,价格相对便宜,投资赚钱要得先机、要趁早。

和土地价格相反的是旺市高企的公寓出租价格。宋伟解释道,因为供应少,但需求又大,旺市的公寓租值是加拿大最高之一。一个三睡房的平均租金要两千块钱,而邻近的万锦市不过才平均1,800元。日后地铁完成后,地铁站沿线的公寓会更抢手,租金更高。旺市是房地产投资的好去处。

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# 为什么选择肝市?

- ◆ 旺市被加拿大房地产财富杂志评为2014年安省最具房地产投资价值的第一名。
- ◆ 2013/14年间,区内商业增长2.7%,就业率增长3.1%。在2013年, 旺市经济运行占了地区经济运行的38%。
- ◆ 2011年人口统计显示,旺市非加国出生人口占全市人口近一半, 达到46.4%,安省的同类统计只有28.5%。主要少数族裔包括 南亚裔、华裔和菲律宾裔。

#### 旺市大都会中心

- ◆ 选址在Hwy 7和 Millway Ave. 处,西邻 Hwy 400。将是未来旺市的市中心,商业和居住项目并存。
- ◆ 因为地铁延伸线,旺市大都会中心将和约克大学,以及多伦多紧密 相连。
- ◆ 占地面积至少150万平方尺,拥有12,000个居住单位,可居住 25,000人。
- ◆ 预计到2031年,该处每亩密度是200个人和工作职位。
- ◆ 预计中心将创造11,500个就业机会,其中5,000个是全新的办公室工作。

### 全加最贵公寓单位

- ◆ 位于旺市Bathurst夹Steele的1CordobaDrive的一个双层顶楼公寓。
- ◆ 叫价1.400万,目前为止加拿大最贵的公寓单位。
- ◆ 四睡房、11个洗手间,饭厅有可容纳三十人就餐的大餐桌。旋转楼梯直上顶楼 360度全景私人露台,外加 6,000 平方尺泳池。
- ◆ 单位内私人影院、书房、游戏室等设施一应俱全。
- ◆ 每月管理费高达8.137元。



▲ RHMCBA's directors and associate directors with Richard St. John and event sponsor Jin Wen (the lady in blue), a tax manager at Grant Thornton LLP. 商会会董及负责青年专才及企业家支部的副会董与讲者 Richard St. John及赞助商 Grant Thornton LLP 的文瑾(蓝衣女士)合照。

The Young Professionals and Entrepreneurs (YPE), a division of the Richmond Hill & Markham Chinese Business Association, hosted a leadership conference with the title of "Stand Out!" in September aiming to provide young business people with valuable insights into the workplace and the business world.

**Richard St. John**, a marketer and success analyst at The St. John Group, spoke on *Let's Talk Success*. **David Malamed**, a forensic accounting partner with Grant Thornton LLP, talked about Identity Theft, and **Jim Lissitsas**, Vice-President of Franklin Templeton Investments Corporation, spoke on *Building Your Brand*. Over 40 people attended the conference.

The purpose of YPE is to encourage individuals—particularly young people who are new to the business and corporate worlds—to take the initiative to network and connect with business leaders within the Richmond Hill and Markham communities (and beyond) in order to positively impact their careers and the community.

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# Conference helps Young Professionals and Entrepreneurs Succeed

# 青年才俊讲座 助年轻人商界成功

烈治文山市万锦市华商会辖下的青年专才及企业家支部于9月上旬举办了一个全日的商界青年才俊讲座,旨在为年轻人提供在职场及商业世界里宝贵的意见,以及实用的技巧和建议,协助他们寻找新工作,或是在现有的职位发挥潜能,取得成功。

与会的讲者都是不同行业的成功人士,而讲题对商界的年轻人都很有帮助,计有 The St. John Group营销专家及成功分析师 Richard St. John 谈成功之道,Grant Thornton LLP 合夥人 David Malamed 谈身份盗窃与社交媒体,而 Franklin Templeton Investments Corporation 副总裁 Jim Lissistsas 则讲授如何建立自己的品牌。有40多位年轻的专才和企业家出席讲座。是次活动由Grant Thornton LLP 赞助。

商会辖下的青年商会已重新名命为"青年专才及企业家"(Young Professionals and Entrepreneurs),以便更能反映现今商会青年会员的组成状况。欢迎15岁至35岁的有志青年加入本会的"青年专才及企业家"团队。详情请浏览本会网址 www.rhmcba.ca,或电邮至 info@rhmcba.ca。③







# **Grant Thornton**

# An instinct for growth

By Jin Wen 撰文: 文瑾

# Investing in Canadian Realty 投资加拿大房地产

Canada is a popular destination for real estate investments. This article discusses various legal structures available for foreign investors to invest in Canadian realty.

# **Canadian corporation**

A foreign investor may incorporate a Canadian resident corporation to acquire Canadian realty. This option is generally recommended for a development project in Canada to avoid branch tax which is levied on after-tax Canadian earnings of business carried on in Canada by non-resident corporations. Income from sale of property is often active business income and is first subject to Canadian federal and provincial corporate income tax. After-tax profit can be repatriated by way of dividends which are subject to withholding tax. The total Canadian tax ranges from 30.175% to 44.88%.

# Non-resident corporation

A foreign investor may use a corporation outside of Canada to purchase Canadian realty.

This is often the preferred vehicle for Canadian rental properties as a passive investment. If the rental property is located in Ontario, the combined federal and Ontario tax on rental income is 26.5% and the combined federal and Ontario tax on the capital gain on the property's sale is 13.25%. No Canadian withholding tax applies to dividends paid by non-resident corporations. Branch tax is intended to approximate the Canadian withholding tax but does not apply to income from property. Should branch tax apply as in the case for active business income, the tax rate advantage disappears.

# **Canadian partnership**

Foreign investors can also invest in real property by way of a Canadian partnership which is not a distinct legal entity but a grouping of persons with the common goal of carrying on business for profit. Profit is calculated at the partnership level and is distributed to the partners based on a partnership agreement. Therefore, the tax consequences of a Canadian partnership

will be determined according to the legal status of each partner which can be individuals, trusts or corporations. Each partner has the flexibility to organize its affairs to its own advantage. All the partners of a partnership must be Canadian residents in order for the partnership to maintain its Canadian status. Thus, a more complex structure is often considered in situations that involve foreign investors.

### **Debt financing**

A foreign investor can also consider debt financing as a way of investing in Canadian realty. Simple interest at a reasonable rate paid on an arm's-length loan is exempt from Canadian withholding tax. If there is a Canadian co-investor, the Canadian investor may own all the shares of the Canadian corporation that will purchase the real estate. The non-resident investor may invest by taking back debt but not owning any shares. To prevent tax base erosion caused by excessive interest paid to overseas shareholders, Canadian tax legislation restricts the amount of debt owed to non-resident shareholders. This restriction may be avoided if the non-resident investor does not own shares.

The above options are not exhaustive. Each structure has its benefits and drawbacks. The choice of an appropriate structure will be governed by factors such as tax planning, liability issues, business considerations, and regulations in the home country. Professional advice should be sought before making an investment.

(Jin Wen is a tax manager with Grant Thornton LLP. She is a Canadian Chartered Professional Accountant. She can be reached at Jin.Wen@ca.gt.com)

加拿大(加国)一直是房地产投资的热门选择。本文将介绍几种常见的 海外投资者投资加国房地产的方案。

### 注册加国公司投资

海外投资者可以在加国注册公司购买房地产。这种方案通过注册加国公司而避免针对海外公司在加国的经营收益征收的分公司税;因此非常适合房地产开发销售项目。房地产交易盈利须缴纳联邦及省份公司收入所得税。税后收入可以以分红方式实现资金回笼,但公司须就支付给海外股东的分红缴纳预扣税。如公司在安大略省经营,纳税总额会在30.175%到44.88%之间。

#### 海外公司直接投资

海外投资者也可用其外国已有公司购买加国房地产。这通常是购买出租物业的首选方案。如房地产位于安大略省,出租收入只须缴纳26.5%联邦及省税;而转卖房产收益只须缴纳13.25%联邦及省税。由于公司未在加国发行股票,公司分红无须上缴预扣税;但须就其在加国的经营收益上缴分公司税。换句话说,对海外公司而言,分公司税代替了分红预扣税。但是,由于分公司税仅适用于经营收益,而非包括出租收入在内的投资收益,海外公司直接投资出租物业则可享受税率上的优势。

### 加国合伙企业投资

海外投资者也可以通过加国合伙企业投资房地产。合伙企业本身不是一个法律实体,而是合伙人之间以赢利为共同目标形成的一种法律关系。利润以合伙企业为单位进行核算并基于合伙协议分配给合伙人。合伙人可以是个人、信托或公司。因此,各个合伙人的税务状况则由各自的法律性质决定;这也为各个合伙人根据自身需要进行税务筹划提供了灵活性。合伙

企业的合伙人必须都是加国税务居民,该合伙企业才会被认定为加国合伙 企业。因此,海外投资者采用此方案时应考虑更严密的策略。

#### 债权投资

海外投资者还可以通过债务融资来投资加国房地产。与分红不同,支付给海外债权人的利息通常是不必缴纳预扣税的。在加国的投资者可持有用于购买加国房产的公司的股份;海外投资者则以债权人身份注资该公司但不持有股份。由于流向海外的利息不必缴纳预扣税,过多的利息支出会侵蚀加国征税的税基。因此,加国税法限制海外股东过多持有本公司的债权。海外投资者不持有公司股份便可能避免此局限。

以上例子绝非穷尽,也各有其优缺点。选择合适的构架需考虑包括税收筹划、法律责任、商业运作及本国法规在内的多种因素。投资者应及时谘询专业人士,以达到利益最大化。

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