



Members of the Board and former presidents of RHMCA wishes the Association all the best.

Celebrating the Inauguration of a New President

新會長就職晚宴近700嘉賓到賀

Richmond Hill and Markham Chinese Business Association celebrated its 23rd anniversary with an inaugural gala on September 17, 2016 at Hilton Toronto/Markham Suites Conference Centre. About 700 people attended the event.

Mr. Andy Chan is the new President. He is also the Association's first second generation President.

The gala was attended by officials from all three levels of government, business people and community leaders.



RHMCA donates \$15,000 to Markham Stouffville Hospital.

烈治文山市·萬錦市華商會新一屆會長及會董就職晚宴已於9月17日舉行，當晚同時慶祝商會成立23周年，約700位嘉賓到賀。商會把晚宴收益的15,000元捐給萬錦多福醫院，回饋社會。

新會長陳卓彥先生於2008年加入商會，曾司職商會秘書長及法律顧問多年，也是商會首位會長來自移民的第二代。多位三級政府官員及政商界名人都有出席晚宴，場面熱鬧。 **Cont'd on P.12**



▲ Markham Mayor **Frank Scarpitti.**



▲ Richmond Hill Mayor **David Barrow.**



▲ Vaughan Mayor **Maurizio Bevilacqua.**



▲ **Xue Bing**, the Consul General of the PRC in Toronto.



▲ **Kathy Chan**, Director of HKETO.



Message from the
President
會 長 的 話

新年快樂

Happy New Year !

I am delighted to send my new year wishes to all of you as we wrap up an eventful 2016 and shift our newfound momentum into 2017.

This past year has seen much evolution and a noteworthy change of leadership in the Association, which has led to an expansion of our regional footprint and also growth in the grassroots business communities in which we operate. Looking forward, we will continue to play an important role in strengthening our business, community and governmental ties and also by providing value-added services to our members and their respective constituents. We will also continue to deepen our core relationships with those whom best serve the interests of our stakeholders.

We are grateful for your continuing support and cooperation.

Yours very truly,

Andy Chan
President

新年快樂！

新年伊始，謹在此向大家送上新年的祝福。

2016這重要的一年圓滿地結束了，我們將新動力轉移到2017年。

過去一年，商會有很大的演變，而領導層亦有顯著轉變。除了在原來的商業社區有所增長外，我們的足跡亦在約克區擴展。展望未來，我們將繼續在加強我們的商業、社區和政府關係方面發揮重要作用，並為我們的會員提供增值服務。此外，我們會繼續與最有利於我們持份者利益的人士加強核心關係。

我非常感激大家不斷的支持和合作。

會長
陳卓彥

THE BRIDGE

Published by: **Richmond Hill & Markham Chinese Business Association**

360 Hwy 7 East, Lower Level, Richmond Hill, ON L4B 3Y7 • Tel: 905.731.8806 • Fax: 905.731.8867 • info@rhmcba.ca • www.rhmcba.ca •
Editorial Advisors: Andy Chan, Annie Ho, Will Sung, Daisy Wai, Joseph Wong, Yan Zhou • Advertising: Daisy Wai – daisyad2000@rogers.com;
905.771.9393 • Editor-in-chief: Miranda Tsui – mirandatsui@rhmcba.ca • Designer: Cliff Yau – cliffyau75@hotmail.com



Board of Directors 2016-2018



Andy Chan
President



Annie Ho
Vice-President &
Immediate Past President (2013-16)



Ben Leung
Vice-President &
Past President (2007-09)



Kit Wong
Vice-President &
Past President (1996-99)



Ernest Cheung
Treasurer & Director



Catherine Miao
Secretary & Director



Rahul Sharma
Legal Counsel &
Director



David Ho
Past President (2005-07) &
Director



Will Sung
Past President (2009-11) &
Director



Daisy Wai
Past President (2003-05) &
Director



Kenny Wan
Past President (2011-13) &
Director



Arthur Chan
Director



Tony Chan
Director



Michelle Chu
Director



Henry Chui
Director



Sheriden Huang
Director



Lydia Lin
Director



Alex Leung
Director



Henry Liu
Director



Matthew Lyn
Director



Allan Sum
Director



Joseph Wong
Director



Yan Zhou
Director



Arthur Cheung
Associate Director



Nicholas To
Associate Director



Lilly Wu
Associate Director



Benzi Yeung
Associate Director

York Region Takes Steps to Accommodate Unprecedented Growth

約克區積極應對前所未有的增長挑戰



■Markham Urban Growth Centre has been developed to accommodate the influx of people and business. 區域政府積極發展萬錦市發展中心，以應付人口及企業急升的需要。

York Region has become a destination of choice for a growing number of individuals, families and businesses. Our Region is one of Canada's fastest-growing large urban municipalities with nearly 1.2 million people and approximately 25,000 new residents moving here every year. York Region also has the second largest business centre in Ontario with approximately 50,000 businesses and a highly educated and highly skilled workforce.

To accommodate this influx of people and businesses and to create conditions for further economic growth, we have been implementing our regional Centres and Corridors Strategy. In 1994, York Region's first Official Plan established a system of centres and corridors to provide a focus for residential and commercial growth. Centres are viewed as the Region's expanding downtown areas, and include Markham and Richmond Hill, and the corridors are the connections between them, including Highway 7 and Yonge Street. By taking this approach we are supporting livable and complete communities that help better manage growth and encourage intensification.

While we celebrate this unprecedented growth and all of the benefits that come with it like cultural diversity, job creation and a greater

variety of restaurants, theatres and entertainment options, this growth is creating some significant challenges such as a reduction in affordable housing options and increased traffic gridlock.

Regional Council recognizes these challenges and has been actively working to address them. Increasing the range of available and affordable housing choices in York Region is reflected in our 2015 - 2018 Strategic Plan, our Regional Official Plan and our 10 year Housing Plan. Currently, we are evaluating a variety of financial incentives and other planning tools, like reduced



■In the first half of 2016, York Region had the second highest number of condo sales in the GTA. A lot of multi-story residential buildings are under construction in Richmond Hill.

約克區共管柏文於2016年上半年的銷量在大多地區排第二。圖為在烈治文山興建中的多層住宅大廈。

約克區已成為愈來愈多個人、家庭和企業落戶首選之地。它是加拿大發展最快的大型地區之一，有接近120萬人口，而每年有大約25,000人來這裡定居。約克區還擁有安省第二大商業中心，有近50,000個企業和高學歷、高技能的勞動人口。

實施中心和走廊策略

為了容納湧入的人口和企業，以及為進一步發展經濟創造條件，我們實施了地區「中心和走廊策略」。在1994年，約克區首個公務計劃(Official Plan)制定了中心和走廊系統，集中應付住宅和商業的增長。這些中心被視為是約克區的市中心擴展區，包括萬錦和烈治文山，而走廊則連接它們，包括Hwy 7和央街(Yonge Street)。通過這個方法，我們幫助這些宜居和完善的社區，能更好地管理增長和鼓勵在區內發展。

我們一方面慶祝這種前所未有的增長，以及它所帶來的好處如文化多元化、創造就業機會，和更多種類的餐廳、戲院和娛樂的選擇，然而這種增長卻帶來一些重大的挑戰，例如可負擔房屋的選擇減少和增加了交通擠塞。

積極解決可負擔房屋的需求

約克區區域議會明白這些挑戰，並且積極提出對策。事實上，增加可負擔房屋的種類和選擇都反映在我們2015-2018年的策略計劃、區域公務計劃和十年房屋計劃裡。目前我們正在評估不同的刺激財務的方法和其他規劃措施，例如減少車位的需求，鼓勵發展更多出租房屋等等。對於有意購買房子的人來說，約克

parking requirements, to encourage more rental housing development. For those looking to purchase, York Region is currently experiencing a record year for condo sales. In the first half of 2016, we had the second highest number of condo sales in the GTA next to the City of Toronto. If you look along our centres and corridors, including Markham and Richmond Hill, at least 20 multi-story residential buildings are under construction, representing 4,900 residential units. This is a positive start, but clearly more needs to be done.

York Region residents have told us that traffic congestion is their number one issue and Regional Council is making good progress to offer better travel options. We have committed more than \$2 billion to expand and modernize our rapid transit systems and regional roads. Specific transit projects include Viva Bus Rapidways along Highway 7 and Yonge Street in Markham and Richmond Hill and the extension of the Spadina subway to Vaughan Metropolitan Centre. With respect to road



■ Viva Bus Rapidways were built along Hwy 7 to ease traffic congestion.

約克區興建巴士專線，積極解決交通擠塞問題。

improvements, there are currently more than 100 projects at various stages of development across the Region.

We truly have a bright future here in York Region. A growing number of people and businesses are choosing to locate here and take advantage of our excellent quality of life. While we appreciate this success, we continue to take steps to invest in the future so we can grow responsibly and ensure everyone can fully enjoy all aspects of our great Region.

區今年共管柏文的銷量破了歷年紀錄。在2016年上半年，我們共管柏文的銷售數量在大多地區位列第二，僅次於多倫多市。要是您沿著我們的中心和走廊看，包括在萬錦和烈治文山，您會發現至少有20幢多層住宅柏文共4,900個單位正在興建。這是一個積極的開始，但顯然有更多的工作要做。

改善交通擠塞

不少約克區居民告訴我們交通擠塞是當前最急需要解決的問題。區域議會在提供更好的交通選擇方面有良好的進展。我們投資了超過20億元擴充和更新捷運系統和地區性的道路，這包括特別的運輸項目例如在萬錦和烈治文山市沿著Hwy 7 和央街的Viva巴士專線，以及由士巴丹拿至旺市大都會中心的地鐵伸延線。至於改善道路方面，目前整個約克區有超過100個項目工程已在不同的階段展開。

約克區的前景確實一片光明。愈來愈多人及企業選擇在這區落地生根，並且享受我們極之優秀的生活質素。在欣賞這些成就之餘，我們會繼續穩步投資未來，讓我們可以負責任地拓展，確保每一個人都可以充分享受這個美好區域的每一方面。

The Regional Municipality of York
Regional Services

- Court Services
- Family and Children's Services
- Forestry
- Housing
- Long Term Care
- Paramedic Services
- Planning and Economic Development
- Police Services
- Social Assistance
- Solid Waste Management
- YRT/Viva
- Water/Wastewater
- Public Health
- Regional Roads

For more information, please contact
Access York at 1-877-464-9675
or visit york.ca/RegionalServices

York Region
f t in



萬錦姐妹城市驅動文化和經濟增長

Text and photo provided by the City of Markham 圖文由萬錦市政府提供

Markham's Economic Alliance Program was established in 1990 to create a global network of business relationships with communities and business groups in strategic market locations.

The program has succeeded in attracting more than \$100 million in Foreign Direct Investment to Markham.

A decade of success with Wuhan, China

In September, Markham hosted two memorable days of events to celebrate the 10th anniversary of the sister city relations it has enjoyed with Wuhan, China. Markham and Wuhan's links date back more than 15 years when the strategic alliance was formed. The municipalities formally transitioned to sister city status with the signing of the first MOU in 2006. Mayor **Frank Scarpitti** and Wuhan Plenipotentiary Mayor **Hu Lishan** renewed the sister-city relationship, and oversaw the Canada-China Economic Trade Conference, attended by over 200 Markham and Wuhan business leaders. To date, Wuhan investments are reflected in HS Nouvel Developments committing almost \$30 million to mixed-use real estate projects in Markham.

Collaboration and Win-Win Relationship with Nanhai

Markham and Nanhai have a long history of collaboration. A "Friendship City" status between the two cities was officially established in 2014. This October, Mayor Frank Scarpitti and Members of Council welcomed a Nanhai government and cultural delegation, led by **Zhang Heping**, Chairman of the Nanhai Committee of Chinese People's Political Consultative Conference, Foshan City, for three days of cultural and economic exchanges.

The critically-acclaimed 2016 International Cantonese Opera Festival made its Canadian debut in Markham – the nation's most diverse city – at the Flato Markham Theatre. The festival featured more than 70 performing artists from 14 international opera groups, and drew



Members of Markham Council and guests joined the Mayor to support the signing of a renewed sister city MOU, and to unveil the naming of Wuhan Avenue. 萬錦市議會議員及嘉賓們與市長一起見證諒解備忘錄的續簽，並為新命名的武漢大道揭牌。

hundreds of audience members locally and from around the world.

Mayor Scarpitti and Chairman Zhang signed a new MOU committing to continued strong collaboration between the two communities.

"The MOU that we signed establishes key common goals in business, trade, investment, culture and education for the coming years," said Mayor Frank Scarpitti. "By strengthening our ties with Nanhai, we deepen our cultural connections, facilitate business opportunities and bring mutual benefit to our communities."



Chairman **Zhang Heping** and Mayor **Frank Scarpitti** are joined by City of Markham officials and Nanhai government delegation members to sign a MOU.

張和平主席和薛家平市長與市議員及南海代表團一起簽署兩地的諒解備忘錄。

萬錦市的經濟聯盟策略制定於1990年，旨在與世界各地戰略市場上的社區和商業團體建立全球性的商業關係網絡。

到目前，這策略已成功地為萬錦市吸引了超過1億加元的外國直接投資。

與中國武漢成功攜手十週年

本年9月，萬錦市舉辦了一系列的紀念活動，慶祝與中國武漢締結姐妹城市關係10週年。萬錦和武漢的淵源可追溯到15年前，兩市在那時就結成了戰略聯盟。2006年，隨著第一個諒解備忘錄的簽署，兩市正式轉變為姐妹城市。在今年9月7日，**薛家平**市長和武漢市長的全權代表胡立山先生續簽了姊妹城市協議，並與200多位來自萬錦和武漢的商界領袖共同出席加拿大—中國經濟貿易高峯會議。HS Nouvel Developments近期在萬錦的新發展項目就是武漢在此地投資的一個縮影，它為萬錦市的混合用途房地產項目注資近3,000萬加元。

與佛山南海合作共贏

萬錦和佛山南海之間有著悠久的合作歷史。兩個城市之間的「友誼城市」地位於2014年正式確立。今年10月，

薛家平市長和萬錦市議員接待了由佛山市南海區政協主席張和平先生率領的南海政府和文化代表團，進行了為期三天的文化和經濟交流。

享譽世界的第23屆全球華人粵劇文化節在加拿大最多元化的城市—萬錦的弗拉托萬錦劇院拉開了加拿大首演的序幕。該粵劇節雲集了來自14個國際性劇團的70多名表演藝術家，吸引了本地和世界各地的數百名觀眾。

薛家平市長和張主席簽署了新的諒解備忘錄，承諾兩個社區之間將繼續開展強而有力的合作。

薛家平市長表示：「我們簽署的諒解備忘錄確定了未來幾年在商業、貿易、投資、文化和教育領域的關鍵共同目標。通過增強與佛山南海的紐帶，我們加深了我們的文化聯繫，促進兩地的商機，並為我們的社區帶來了互惠互利。」



Mayor Frank Scarpitti welcomes Chairman Zhang Heping to City of Markham
薛家平市長歡迎張和平主席到萬錦市交流。

City merges Economic Development and Culture 萬錦市融合經濟發展與文化兩項城市職能

In May 2016, Markham's Executive Leadership Team advanced its city-building objectives to support and grow two critically important functions by combining them into one new department: Culture and Economic Development. The alignment of the two business units will create many more opportunities to raise the profile of Markham as a destination for business, residents and visitors.

Stephen Chait has assumed the role of Director of Culture and Economic Development.

"My goal is to work with staff from both departments to develop a plan to capitalize on the synergies of these two key services," he stated. "This new department will shape and advance Destination Markham as a new operating priority under the City's strategic plan, Building Markham's Future Together."

2016年5月，為推動其城市建設目標，萬錦市的行政領導團隊將兩個至關重要的部門—文化與經濟發展部—合併為一，以支持和促進這兩項政府職能的進一步發展。這兩個部門的協同合作將創造更多機會提升萬錦市作為商業、居住和旅遊目的地的形象。



Stephen Chait has been named Director of Culture and Economic Development.

車寶勳：新任文化與經濟發展局局長。

合併後的文化與經濟發展局將由車寶勳負責。他表示：「我的目標是與兩個部門的員工攜手合作，制定計劃，充分發揮這兩項關鍵服務的協同效應。這個新的部門將進一步塑造和推進『Destination Markham (以萬錦為目的地)』項目，令其成為萬錦市戰略規劃『共同建設萬錦之未來』的一個新的運作重點。」



Kenny Wan
MBA, CPA, CA



溫建業特許會計師樓

Kenny Wan Chartered Accountant

溫建業特許會計師致意

Compliment Of Kenny Wan

服務社會 · 忠誠可靠

- | | |
|------|-------------------------|
| 會計 | Accounting |
| 稅務 | Tax |
| 融資 | Finance |
| 地產發展 | Real Estate Development |
| 家庭信託 | Family Trust |
| 財產轉移 | Estate Planning |

可以幫到你!

Liberty Square, East Building-Suite 306,3621 Highway 7 East, Markham, Ontario L3R 0G6

Tel : 905-305-8089 Fax: 905-305-8580 Email: Kenny@kennywan.com

Richmond Hill's SBEC helps build your business 小企業中心助你開創及發展業務

Text and photo provided by the Town of Richmond Hill 圖文由烈文山市政府提供

The Richmond Hill Small Business Enterprise Centre (SBEC) is a one-stop source of services and programs for entrepreneurs and small businesses. Our services include complimentary resources on how to start your business, a variety of seminars and workshops as well as one-on-one business consultations. The SBEC works with various groups in the community such as Service Ontario, Immigrant Welcome Centres, and our public library system which offers business support to local companies.

The Small Business Enterprise Centre offers an ongoing schedule of seminars on a wide range of business-related topics. Attendance for the 2016 Fall Business Seminar series was excellent and the reviews of the quality of speakers, networking opportunities and topics discussed were extremely positive. Visit RichmondHill.ca/SBEC to review the schedule of upcoming winter seminars and sign-up for free online.

To spur the economy of tomorrow, the SBEC encourages youth (aged 15-29) to start their business with the help of the

Summer Company program. This program is delivered by the SBEC in partnership with



SBEC holds a variety of seminars.
SBEC為小企業創業者開設不同題材的講座。

the Government of Ontario. The participants of these programs are provided with one-on-one consulting, fundamental business training, mentorship and seed funding. Funds can be up to \$3,000 for the Summer Company Program. Applications for Summer Company will begin in March! Please contact Alexandru Horghidan at 905-771-2546 or send him an email at alexandru.horghidan@richmondhill.ca. If there is a business you are itching to start or you have one right now that you want to take to the next level, please reach out!

For more information on how the SBEC can help your business, visit BusinessRichmondHill.ca or email us at ecdev@richmondhill.ca.

烈治文山市小型企業中心(簡稱小企中心 SBEC)為在烈市創業的人士及小企業提供一站式服務,計有免費的資源指導你如何開創業務、不同題材的講座和工作坊,以及一對一的商業諮詢服務。小企中心並與社區多個機構合作,例如安省政府服務處、歡迎移民服務中心和公共圖書館等,為本地公司提供業務上的支援。

小企業中心持續舉辦各種與業務相關和題材廣泛的講座及研討會。今年秋季的商業研討會系列非常受歡迎,參加者眾多。他們對講者的質素、交流機會和主題討論都給予很高的評價。請瀏覽小企中心網頁 RichmondHill.ca/SBEC 查看冬季講座的安排,並在網上報名免費參加。

為了刺激未來的經濟,小企中心鼓勵年輕人(15至29歲)透過「暑期開創公司」計劃的幫助來開創業務。這個項目由小企中心與安省政府合辦,參加者可獲一對一的創業諮詢服務、基本業務培訓、良師指導和創業資助,資助可高達3,000元。「暑期開創公司」計劃將於3月開始接受申請!查詢有關項目請與Alexandru Horghidan聯絡,電話是905-771-2546,電郵地址為 alexandru.horghidan@richmondhill.ca。假如你已有目標開創某一項業務,又或你已有一盤生意,想更上一層樓,請即與我們聯絡!

欲了解更多關於小企中心可以如何幫助你的業務,請瀏覽 BusinessRichmondHill.ca, 或電郵至 ecdev@richmondhill.ca。

All Businesses are Important to Us, Including the Smallest Ones.

The Richmond Hill Small Business Enterprise Centre's services include:

- Free one-on-one consultation for business start-ups
- Free business seminars and workshops
- Networking opportunities
- Young entrepreneurship programs

BusinessRichmondHill.ca
ecdev@richmondhill.ca | 905-771-2546



Construction Started on the Mackenzie Vaughan Hospital

Mackenzie Vaughan Hospital 展開建築工程



Text and picture provided by Mackenzie Health 圖文由Mackenzie Health提供

On October 25, 2016, Mackenzie Health marked the largest milestone to date for Mackenzie Vaughan Hospital with the beginning of construction and an official groundbreaking ceremony.

Joined by Minister of Transportation and MPP for Vaughan, **Steven Del Duca**, **John Fraser**, Parliamentary Assistant to the Minister of Health and Long-Term Care, and Mayor of Vaughan, **Maurizio Bevilacqua** to help mark the occasion, Mackenzie Health broke ground and looks forward to completion of the new additional hospital by 2020.

Mackenzie Vaughan Hospital will be the first hospital in Canada to feature fully integrated "smart" technology, featuring systems and medical devices that can speak directly to one another to maximize information exchange. The smart hospital vision includes the existing Mackenzie Richmond Hill Hospital creating a truly connected patient experience inside and outside the hospital.

Upon completion, Mackenzie Vaughan Hospital will provide modern surgical services and operating rooms, advanced diagnostic imaging and other specialized services. The hospital will have 342 beds on opening day and the majority of patient rooms will be private.



■ Celebrating the groundbreaking of the new Mackenzie Vaughan Hospital.

多位嘉賓參加Mackenzie Vaughan Hospital 的動土儀式。

The groundbreaking marks the realization of Mackenzie Health's vision to create a two-hospital model of care for our community – one that will provide much needed access to expanded services and programs to our growing community, closer to home.

Groundbreaking follows the August 2016 announcement of Plenary Health as the preferred proponent team to design, build, finance and maintain the new Mackenzie Vaughan Hospital.

For more information and to view artists renderings of the future Mackenzie Vaughan Hospital, visit www.mackenziehealth.ca/mvh.

2016年10月25日是Mackenzie Vaughan Hospital 的重大日子，醫院在這一天的舉行動土典禮並正式展開建築工程。

安省交通廳廳長及旺市省議員**鄧德華 (Steven Del Duca)**、安省衛生及長期護理廳議會助理**John Fraser**，以及旺市市長**Maurizio Bevilacqua**一同參加了Mackenzie Health這次動土儀式。新醫院將於2020年投入服務。

Mackenzie Vaughan Hospital 將是加拿大第一家能夠將智能科技系統和醫療設備完全整合的醫院，讓它們可以直接溝通，以擴大資訊交流。這家智能醫院的願景包括在現有的Mackenzie Richmond Hill Hospital，創造出一種在醫院裡外都能夠真正聯繫病人的體驗。

Mackenzie Vaughan Hospital落成後，將會提供現代化的手術室及外科服務、先進的造影診斷及其他專科服務。醫院開幕後將會有342張病床，而且大部分都是私家病房。

新醫院動土標誌著Mackenzie Health 實現了為我們的社區建設兩家醫院護理的願景，為我們日益擴展的社區提供更多接近居所的服務。

Mackenzie Health於今年8月公布委任Plenary Health負責計設、建造、融資和維修新的Mackenzie Vaughan Hospital。

欲了解更多有關資訊，及查看設計師描繪Mackenzie Vaughan Hospital 的未來藍圖，請瀏覽醫院網頁www.mackenziehealth.ca/mvh。



Smart Businesses Grow Here



Smart business executives know innovation is the key to success.

Choose Richmond Hill.
A place where your team can
GROW. INNOVATE. EXCEL.

JOIN US! BusinessRichmondHill.ca | ecdev@richmondhill.ca | 905-771-8800





Simplest way to prevent illness – wash your hands!

預防疾病最簡單方法—洗手

By Yeena Peng, Markham Stouffville Hospital 撰文: Yeena Peng, 萬錦多福醫院

Whether you sing the ABC's or Twinkle Twinkle for 30 seconds– Markham Stouffville Hospital (MSH) wants to remind everyone of the importance of washing our hands.

With flu season in full swing hand hygiene is the most important thing anyone can do to prevent illness – and hand washing is the easiest. This is true for flu prevention, but also for preventing other infections and to help the hospital keep patients safe.

MSH takes patient safety very seriously and is a priority for our doctors, nurses, volunteers, and staff every day. However, patients have a role in their own safety as well. Patients can wash their hands regularly and remind loved ones who come for a visit to wash their hands before they enter the room.

But with so many products out on the market between antibacterial soaps and hand sanitizers, how do patients know what is best to use?

Quite simply, any soap and lukewarm water for 15-30 seconds is most effective. Hand sanitizers are convenient and remind

people to practice good hand hygiene when sinks with soap and water are not available. In fact, MSH has sanitizers installed in the hospital at every point of care to remind our care providers to clean their hands. Sanitizers help make hand hygiene part of daily routine.

But hand washing with soap and water is still the best. Good hand washing technique that includes scrubbing from front to back, in between fingers, and over fingernails will help remove all the unwanted soil from our hands. And a little singing doesn't hurt either.

萬錦多福醫院(簡稱MSH)提醒公眾洗手非常重要,只需用30秒洗手,即可預防疾病。

隨著流行性感冒季節高峰期的來臨,保持雙手衛生是預防疾病最重要的措施,任何人都可以做得好,而洗手就是其中最容易的。洗手不單可預防流感,還可以預防其他傳染病和協助醫院維護病人的安全。

MSH非常重視病人的安全,這是醫生、護士、義工和員工日常的優先事項。然而,病人亦要維護自身的安全,就是經常洗手,同時提醒家人和朋友進入病房探望他們前先洗手。

可是,市面上有眾多不同的抗菌肥皂和消毒洗手液產品,病人怎麼知道哪一種是最好的呢?

簡單來說,使用任何肥皂在溫水下洗手15至30秒就最有效。消毒洗手液很方便,就算沒有肥皂和清水的時候仍可保持良好的手部衛生。事實上,MSH在醫院每個護理站都裝置了消毒洗手液提醒護理人員清潔雙手。消毒液有助讓保持手部清潔成為日常生活的一部分。

不過,用肥皂和清水洗手仍然是最好的方法。正確的洗手方法是擦淨手掌及手背、手指縫及手指甲,以去掉手部的污垢。洗手的時候不妨唱一下歌。

Hand washing tips:

- Wash your hands with soap and lukewarm water for 15-30 seconds
- Sing a song like Happy Birthday or Twinkle Twinkle two times to make it to 30 seconds
- Make hand washing routine – take off your jacket and shoes then wash your hands
- Place a stool by the sink to make hand washing accessible for children
- Use lotion when your skin is dry and cracked. Rough cracked skin acts like a carpet – it collects all the germ crumbs.



洗手小貼士:

- 用肥皂和溫水洗手15至30秒
- 唱生日歌或小星星兒歌2次就有30秒
- 把洗手視作例行公事—脫去外衣和鞋後便洗手
- 在洗手盤下放一張凳幫助小朋友容易洗手
- 皮膚乾燥或皸裂時應塗上潤膚露,因為粗糙的皮膚猶如地毯,容易積藏細菌。

Let Markham Stouffville Hospital partner with you and your family during one of the most exciting times of your life.

Our new Childbirth and Children's Centre has been designed with you and yours in mind. From large, spacious rooms with jacuzzi tubs to assist with your labour to extensive support during and after delivery – our entire team is here to work with you to ensure you have a very unique and personal birth experience.

Our team consists of highly trained obstetricians, midwives and labour and delivery nurse, paediatricians and neonatologists - all dedicated to the care of mother and baby.

To assist babies who need additional support after they are born, we have a state-of-the art neonatal intensive care unit staffed by experts in caring for our youngest patients.

Our obstetricians and midwives are currently accepting new patients. Visit our website at www.msh.on.ca to learn more about Markham Stouffville Hospital and our Childbirth Centre and to learn how to get connected with a provider.

You can email myhospital@msh.on.ca for more information about our team and our program.

We look forward to seeing you and your family.

www.msh.on.ca

[/MarkhamStouffvilleHospital](https://www.facebook.com/MarkhamStouffvilleHospital)

[@MSHospital](https://twitter.com/MSHospital)



MARKHAM STOUFFVILLE HOSPITAL



Mackenzie Health

Your Community Hospital

Mackenzie Health is a regional healthcare provider that includes Mackenzie Richmond Hill Hospital, the future Mackenzie Vaughan Hospital, and a comprehensive network of community clinics.

Mackenzie Health is proud to offer:

Community Hospital Services:

- Emergency
- Intensive Care
- Surgery
- Medicine
- Woman and Child
- Chronic Disease and Seniors Wellness
- Diagnostics and Therapeutics
- Outpatient Clinics and Services
- Long-Term Care Centre

Flagship/Regional Programs:

- District Stroke Centre for York Region
- York Region Chronic Kidney Disease Program
- Centre for Behaviour Health Sciences
- Domestic Abuse and Sexual Assault (DASA) Care Centre
- Genetics Clinic



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

23 邁向銀禧

Taking the New Challenge

A huge **thank you** to our
very generous sponsors!
You made our 2016 Inauguration Gala
a great success!

Presenting Sponsor



RBC Royal Bank®
RBC 皇家銀行

Platinum Sponsor

**Miller
Thomson**
lawyers | avocats

Diamond Sponsor



Special Wine Sponsor



Performance Sponsor



Gold Sponsors



Silver Sponsors



Mercedes-Benz
Markham



**Sound & Lighting
Sponsor**



SUNNY C. HO BSC., LL.B.
BARRISTER, SOLICITOR & NOTARY
何志立律師行



致臻地產
ZENITH HOLDINGS





▲ Members of parliament attending the event. From left: **Majid Jowhari**, the Honourable **John McCallum**, Minister of Immigration, Refugees and Citizenship, RHMCCA's President **Andy Chan**, **Jane Philpott**, Minister of Health, and **Shaun Chen**.

▶ RBC Royal Bank is the event's Presenting Sponsor. **Lydia Lin** represents the Bank to receive an appreciation plaque from **Andy Chan**.



▲ From left: **Peter Yuen**, Staff Superintendent of Toronto Police; **Eric Jolliffe**, Chief of York Regional Police, and Deputy Chief **Thomas Carrique**.



▲ **Ricky Chan** (2nd from left) won two premium round trip tickets to Hong Kong sponsored by Mandarin Holidays. The prize is presented by **Rocky Lo** (2nd from right), Director of Sales and Revenue Management of Air Canada and **Allan Sum**, President at Mandarin Holidays.



▲ Markham City Councillor **Amanda Collucci** and Vaughan City Councillor **Sandra Yeung Racco**.



▲ From left: **Isa Lee**; the Honourable **Michael Chan**, Ontario Minister of International Trade and **Castro Liu**, Richmond Hill Councillor.



▲ The gala co-chairs: **Ben Leung** (left) and **Kenny Wan**.



▲ **Melanie Liu** sang the National Anthem at the gala. She is with her mother **Loretta**.



▲ The Platinum Sponsor is Miller Thomson.



▲ **Pamela Ho** and her daughter **Stephanie**.



▲ **Will Sung** (second from right), **David Ho** (third from right), and **Henry Chui** (second from left) with their guests.



■ Immediate Past President **Annie Ho** and President **Andy Chan**.



▲ **Sherry Wan** (left) and **Elaine Chan**.



▲ **Ernest Cheung** (right) with his sister **Stephanie**, and his parents **Nancy** and **Tony**.



◀ The gala's highlight is the performance of the famous foursome, The Watch.



HUM LAW FIRM

A PROFESSIONAL CORPORATION

EMPLOYMENT LAW • HUMAN RIGHTS • LITIGATION

劳工法

人权法

民事诉讼

20+ years of combined legal experience • 超过20年的法律经验

Ms. Lai-King Hum, Senior Lawyer, 譚麗琼 and Ms. Allisa Wu, Associate, 吴家萱

416.214.2329 • info@thehumlawfirm.ca • www.thehumlawfirm.ca

From Mortgage Manager to Developer

從樓宇貸款到地產發展

By Joanna Qiao
圖文: 喬珊



■ Alex Leung derives pleasure from working as a developer. 梁焯堂愈來愈喜歡發展商的工作。

Started off as a realtor and then turned into a developer, **Alex Leung** has literally expanded the way he looks at real estate business.

Born in Hong Kong, Leung immigrated to Canada with his family when he was in grade 12. He went on to study at the University of Waterloo and earned a bachelor's degree in business and economics minor. Upon graduation, he worked at one of Canada's Big Five banks, CIBC, as a mortgage manager. Being involved in the real estate industry was a stepping stone for Leung to become a developer.

In 2006, Leung became a licensed real estate agent and joined Gold Trade Realty Ltd. Later on, he proceeded to become a licensed real estate broker, joined Re/Max Excel Realty Ltd. and led a team specializing in pre-construction condo development sales.

Equipped with his experiences in the industry, Leung has established close relationships with various condo developers and become their platinum agent. He is one of the first agents given exclusive access to new condos and the privilege to sell large number of units before they are available to the public. Leung and his team have made record sales of about 200 condo units within a period of six months. As a result, he has won Top Producer awards in the company for three consecutive years.

In 2014, Leung made a bold career move when he joined North America's luxurious

home and condo developer, the Great Gulf, as Director of Sales Management. The Great Gulf has multiple projects within Canada and in the U.S. One of the most anticipated buildings is ONE BLOOR, a 75-storey luxurious commercial and residential condo that is considered one of the landmarks in Toronto.

"My perspective on the real estate market has changed as my role changes from being a real estate agent to a developer. As a real estate agent I focused on pricing and sales, while as a developer I also have to assess each project with respect to potentials of the location as well as possible future developments by the local municipal government," Leung said at the interview with RHMCSA.

When asked about what he enjoys most working in the currently sizzling hot real estate market, Leung admitted that "meeting with so many different people and providing them good services with respect is satisfying and challenging."

"In our company, we have a one-year program called 'Sales Training Apprentice'. The objective of the program is to recruit new real estate agents to work under the guidance of our senior agents. I am delighted to see our new agents benefit from the training and gain experiences every day," Leung added.

Although he has busy work schedules and travels around the world, Leung enjoys family time with his wife at home in Markham.

從地產經紀到發展商，**梁焯堂**已從火熱的單一樓房買賣，昇華到現在著眼於更全面的土地資源、市政規劃和未來遠景，令自己的職業生涯越發精彩。

出生於香港的**梁焯堂**於十二年班時隨父母移居加拿大，之後入讀滑鐵盧大學主修商科，副修經濟學。畢業後他進入加拿大帝國商業銀行(CIBC)，成為貸款經理。2006年他考獲地產經紀牌，轉投房地產業，加盟金利來地產。幾年後他又考到了地產經紀人牌，加入了億兆地產，帶領自己的團隊專門負責新高層公寓樓盤的銷售。

發展商的白金地產經紀

梁焯堂和很多公寓發展商建立了良好關係，成為眾多發展商的白金地產經紀，第一時間可以拿到較好的樓層和單位。他的團隊曾試過創下在半年內賣掉200個高層公寓單位的紀錄，而他自己則連續三年在公司內拿到金牌經紀的榮譽。

2014年是**梁焯堂**事業的轉捩點，他加入了北美知名豪華公寓和樓盤發展商Great Gulf成為銷售總監。從買賣房屋，到徵地、建造並售樓，讓他學到更多專業知識，也愈發喜歡這一行。

「做發展商是要看全局，不僅僅看單一幢大廈。要了解這個地區是否有發展潛力，政府是否有發展計劃等。如何分配商業和民住的比例都是很深的學問。」他接受採訪時說。

享受培訓新人

從地產經紀到發展商，讓**梁焯堂**有機會認識很多人。「不同的人，做事都不同，如何服務他們恰到好處很富挑戰性，也是很有趣的事情。」在公司裏，他也很享受可以培訓新人。Great Gulf每年都有Sales Training Apprentice 培養計劃，為新入行的經紀提供一年的銷售培訓。「看著新人從毫無經驗到掌握各種銷售策略並能獨當一面，令我很有成就感。」他滿足地說。

雖然工作繁忙，並經常要飛往世界各地，但工作之餘，**梁焯堂**和妻子很懂得享受家庭生活，在萬錦市安居樂業。



Innovation that excites

特別優惠

憑此現金券，於VILLAGE NISSAN購買新車
除享有NISSAN廠家提供優惠外

再獲

\$500

現金優惠**

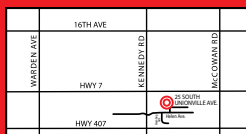
**現金券只限於指定型號，並請於購買前出示方為有效。*現金券不可以與零售商其他優惠同時使用。*有效期至2017年1月31日。

各款型號 任君選擇



請親臨 Kennedy 夾 407 以北，
VILLAGE NISSAN，
參觀2017年新車系列。

實質實惠 實係 VILLAGE NISSAN



25 South Unionville Avenue, Unionville, ON L3R 6B8
(即 Kennedy Road 夾 407 以北)

(905) 477-3337 | www.villagenissan.com

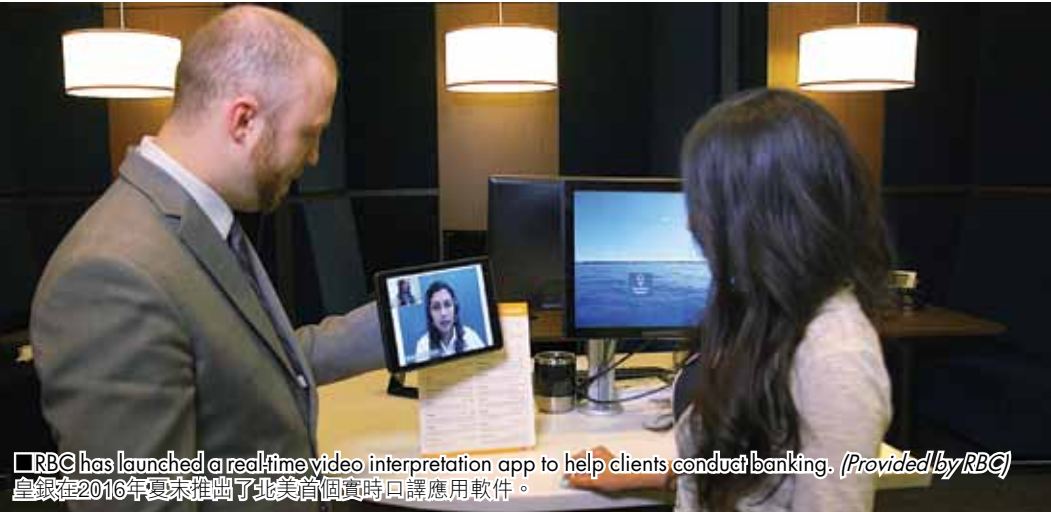
Competing for Ethnic Markets in Banking Industry

搶奪族裔客戶銀行業出奇謀

Hiring multi-language speaking staff, creating real time interpretation apps, as well as launching an ethnic bank to serve primarily immigrants, Canadian banking business operators are becoming fiercely competitive to woo business from immigrants.

加拿大五大主流銀行在搶奪少數族裔和移民客戶上，已經從語言翻譯到了解儲蓄習慣的方方面面下足功夫。更有移民創業人士乾脆在加拿大開間族裔銀行，讓遠在他鄉的移民客戶重拾和祖籍國一樣便利的金融服務。

By Joanna Qiao 撰文: 喬珊



RBC has launched a real-time video interpretation app to help clients conduct banking. (Provided by RBC) 皇銀在2016年夏末推出了北美首個實時口譯應用軟件。

Aiming to “become a preferred bank for the Chinese community in Canada”, Wealth One Bank of Canada (WOBC) has started its operation in the most Chinese-populated cities of Vancouver and Toronto. It is the first of its kind founded by Chinese investors. Its service slogan is “same language, better understanding”.

Ming Gu, a senior news producer from Toronto, also a Chinese immigrant who came to Canada in the early '90s, has worked on a couple of translation projects for one of the five major banks on its Chinese language websites.

He said that providing ethnic language service is not quite the same as bridging two different banking systems between Canada and an immigrant's country of origin.

“The banking system in China, as well as its policy and products are

very different from Canada's. A direct translation of finance-related services into Chinese language might not be helpful for immigrants to understand the Canadian system. For example, it is very critical for banks in Canada to access the credit rating system prior to determine whether an application by a client for a line of credit and how much is approved. By verifying the Social Insurance Number (SIN) will bring up detailed credit history of the applicant. However, the same prerequisite doesn't exist in China's banking system, hence Chinese newcomers do not realize the significance of credit rating,” Gu explained.

Licensed translators who speak Mandarin, Cantonese, Hindi or Punjabi find it easy to get a job nowadays. **Maggie Yuan** works in a marketing firm of which part of its business is to provide multi-language translation services for mainstream clients' ethnic marketing materials. The firm has some strong portfolios on launching ethnic market campaigns in Chinese and South Asian communities in the GTA.

“From the economic standpoint, mainstream companies can't afford

本國華人開設首間銀行

號稱是加拿大第一間由本國華人投資，服務華人社區的加拿大第一財富銀行於2016年9月開業。該銀行的市場焦點自然集中在華人聚居的安省和卑詩省，總部位於多倫多的北約克，兩間分行就設在萬錦和溫哥華，而公司的服務口號是「同文同語，理解需求」。

理財方式不同

華人的理財方式到底和主流有什麼差別，來自多倫多的資深媒體製作人**顧銘**道出其中一二。他曾協助把本國一間主流銀行的英文網站內容翻譯為中文，明白當中的分別。「中國的銀行系統跟這裡的非常不同，因此其政策和產品也有很大區別。如果僅僅是把語言翻譯過來，其實並不能有效地協助新移民了解這裡的金融服務。」

他說「信用評分制度」就是一個典型的例子。很多新移民來到加拿大都對信用評分一頭霧水，因為這個制度並沒有在中國廣泛實施。他們想像不到，自己的信用評分可以很大程度上影響貸款買房買車，甚至是信用卡的額度。一張工卡號碼會跟著自己一輩子，和信用評分網綁在一起，而中國是沒有類似工卡這樣的系統的。如果不了解，他們也不知道怎樣善用信用產品才能提高信用評分。而這些往往是字面翻譯表達不了的。





to overlook the needs of immigrant communities. For big corporate accounts I have been dealing with, such as in banking, the needs for Chinese language translation have been on the rise. Companies that strategically make diverse investment in a multi-cultural environment will be rewarded with a positive image. This is quite political, but it is all about business,” Yuan said.

In fact, Canadian big companies have been continually developing faster and more convenient tools to cultivate immigrant clients who have language barrier. Last August, Royal Bank of Canada which already has a Chinese version of its website, introduced a first of its kind language app in North America that links clients with qualified interpreters to conduct banking via real-time video.

Christine Shisler, Senior Director of Cultural Markets of RBC, explained why such a language app makes business sense.

“Regardless of which RBC branch a client visits, we’ll be able to offer service in the language of choice. This is critical in helping our clients, especially newcomers, understand how banking works in Canada.”

Shisler stressed that RBC wants to be the bank that newcomers turn to for all the important firsts, from first bank account to first home purchase. That entails a lot of tailored services with respect to language and cultural background.

Nevertheless, one way to better understand the needs of newcomers, said Shisler, is to be actively involved in the community, such as presentation of the RBC Top 25 Newcomers Awards. In addition, the RBC Beijing office, for example, will help students and families initiate their financial affairs before they arrive in Canada. This implies a more aggressive business approach that resonates with what Wealth One Bank of Canada is doing, except we start from the country of origin of Chinese customers instead of upon their arrival.

建立族裔語言網站

在多倫多一家服務少數族裔市場的公關公司做客戶服務的原慧晶也為主流客戶提供翻譯服務。公司收到最多翻譯要求的語言就是國語、廣東話、印地語和旁遮普語等。

「為爭奪少數族裔市場，主流大公司都越來越願意花錢建立少數族裔語言網站。這種需求尤其在銀行、金融、保險、公共服務和娛樂行業為盛。大公司如在多元文化上花功夫，往往能成功在移民社區內建立正面形象。這不僅是建造社區，更是生意之道。」她解釋說。

實時口譯應用軟件

加拿大主流銀行不僅僅就停留在建造少數族裔語言的網站上。2016年8月，加拿大皇家銀行RBC就推出了北美第一個實時口譯的應用軟件，提供14種少數族裔語言的口譯服務。需要時，銀行服務人員只要在平板電腦上打開應用軟件，就可以立即連線專業口譯人員，通過三方會談來給少數族裔客戶提供服務。

皇銀的多元文化市場高級總監**Christine Shisler**表示，銀行做這樣的投資是成功的營運理念。

「實時口譯應用程式令我們可以隨時服務少數族裔客戶，尤其是我們的新移民客戶。皇銀的目標是成為新移民的開戶銀行和貸款銀行。要贏得生意，除了語言上下功夫，更要在文化上理解客戶的需求。」她解釋道。

這並不是皇銀第一次做投資來取悅少數族裔市場。其年度「25名頂尖新移民獎」舉辦至今已八年。為了搶奪新移民市場，皇銀甚至把分行開到了移民的原居地。2016年2月皇銀獲批准，把其北京的服務提升到分行級別，在移民和留學生們還沒登上飛機前就展開服務。似乎和「第一財富銀行」把原居地的特色服務帶到加拿大有異曲同工之效。



積寶山殯儀館

一站式全套殯儀費用

價錢最平，費用包括：專業殮葬師服務，前一晚瞻仰遺容、遺體防腐處理、化妝、殯儀服務、文件處理、所有殯儀車、開路、花車及運送遺體車等等。

全新擴建寬敞禮堂，為南安省最大型禮堂之一，更增設優美接待室，配合各種宗教儀式，服務專業，以周詳卓越見勝。



柏劉靜宜(TAMMY)
華人服務高級經理
手電：416.720.8655
辦公室直線電話：905.305.8358



張鎮江(MICHAEL)
持牌殯儀主理
手電：647.883.3647
辦公室直線電話：905.305.8508

「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，為您妥善安排親人摯愛人生的最後一程。」

8911 WOODBINE AVENUE, MARKHAM, ON
737 DUNDAS STREET EAST, MISSISSAUGA, ON
www.chapelridgefh.com

Changes to Principal Residence Exemption

住宅出售稅務減免新制度

By Jin Wen 撰文:文瑾



On October 3, 2016, Federal Finance Minister announced changes which will affect non-residents owning residential property in an effort to ensure "housing markets are stable and functioning efficiently."

This would be accomplished by tightening the use of the principal residence exemption, which many believe was being abused by foreign buyers. Under the current rules, a Canadian resident individual who disposes his or her "principal residence" may claim an exemption to shelter the gain, hence eliminating or reducing taxes that would otherwise be payable.

The principal residence exemption rules do not permit an individual to designate more than one property per year. This is intended to limit the tax benefit to one property. As a result, an individual who disposes of a principal residence in one year and acquires a replacement residence in the same year is precluded from designating both properties as a principal residence for the year. To ensure that an individual in this circumstance is not denied an exemption in respect of both properties for the year, the formula for the exemption provides for the inclusion of one additional taxation year for exemption room (the one-plus rule).

Under the proposed rules, the one-plus rule will be eliminated if the individual was not a resident in Canada during the year in which he or she acquired the property. This change is intended to capture situations where the one-plus rule would have enabled a property to be treated as a principal residence for a year throughout which the owner was not resident in Canada. In addition, if a trust is used to hold real property, the proposed rules will also limit the type of trusts that will be able to

designate a property as a principal residence.

Currently, the sale of principal residence need not be reported on the tax return if no tax arises on the sale due to the exemption. Under the proposed rules, starting with the 2016 taxation year, in order to claim the exemption, an individual must report some basic information (the date of acquisition, the proceeds of disposition, and a description of the property) of the sale on his or her income tax return for the year of the sale.

In addition, the proposed rules permit the Canada Revenue Agency to reassess tax after the normal reassessment period (three years after the date of initial notice of assessment) on a gain from the disposition of real property if the taxpayers do not initially report the disposition.

Since the new rules are very complex, taxpayers should talk to their accountant to ensure proper reporting and the maximization of tax benefits.

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

聯邦財政部長於2016年10月3日宣布將修改非稅務居民擁有物業的稅務制度，以確保「住房市場穩定和有效的運行」。

新制度將通過收緊住宅出售時稅務減免條件的方式來杜絕海外賣家濫用該項稅務減免。根據現行規定，加拿大居民出售其住宅時可將其指定為主要居住地並就其申報主要住所稅務減免。該稅務減免可減少或徹底消除住宅出售時營利所帶來的個人所得稅。

住所稅務減免限定每人每年只能就一處房產申報該稅務優惠。因此，如果某人在某年出售原有房產後購置新房產，該納稅人當年就不能將兩處房產都指定為主要居住地。換言之，其中一處房產將無法享受主要居住地的稅務減免。為了避免這種情況，現有制度採用的「加一法則」，從而兩處房產均可被指定為主要居住地。

新制度規定，如果出售方在購買房產那年不是加拿大稅務居民，該人將無法享受「加一法則」。該提議是針對現有制度下非稅務居民可能利用「加一法則」獲取多餘稅務優惠的漏洞。此外，新制度還就使用信託持有不動產的情況更大範圍地限制可以享受主要住所稅務減免的信託的類型。

目前，納稅人如果由於住所稅務減免而沒有應納稅額，那麼該納稅人無需申報該項住宅出售。新制度規定，從2016年起，如要享受稅務減免，即便是沒有應納稅額，個人出售住宅時也必須在其個人所得稅報稅單上申報出售的基本信息（購買日期、成交額、財產描述等）。

新制度還規定，如果納稅人不就住宅出售進行申報，那麼加拿大稅局可在正常納稅評估期（最初評估通知之後三年）之後就不動產出售收益再次進行評估。

新規則非常複雜，納稅人應該諮詢其會計師以確保準確的申報及把稅務優惠最大化。

(文瑾是Grant Thornton LLP會計師樓稅務部經理。她是加拿大特許專業會計師。她的電子郵箱是: Jin.Wen@ca.gt.com)

Let us help
unlock your
potential
for growth.

 **Grant Thornton**
An instinct for growth™

GrantThornton.ca
Audit • Tax • Advisory

© Grant Thornton LLP, A Canadian Member of Grant Thornton International Ltd

A Nanhai government delegation visits Markham

南海區經貿文化交流團到訪萬錦

A Nanhai government and cultural delegation, led by **Zhang Heping**, Chairman of the Nanhai Committee of Chinese People's Political Consultative Conference, Foshan City, came to the City of Markham for a three-day of cultural and economic exchanges in October 2016. The two cities have established a "Friendship City" status since 2014. The representatives of the Confederation of Greater Toronto Chinese Business Association (CGTCBA) joined the City of Markham to welcome the delegation. From left to right: **Ben Leung, Winne Fung, Zhang Heping, Annie Ho** and **Evan Chau**.

佛山市南海區政協主席張和平於2016年10月率領南海政府和文化代表團到萬錦市，進行為期三天的經貿和文化交流。萬錦市與南海區早於2014年已締結友好關係。大多市華商總會代表出席歡迎到訪的代表團。左起：梁萬邦、嚴雯、張和平、何鄧小仙和周大軍。



Seminar to Understand Digital Media in Business 講座認識數碼媒體在商界的影響

The CGTCBA held a one day business seminar on August 18, 2016. The theme of the seminar was "Business in the Digital Era". One of the objectives of the seminar was to assist entrepreneurs to understand the revolutionary development of the digital media in business.

大多市華商總會於2016年8月18日舉辦了為期一天的講座，主題為「商務電子新世代」。講座的目的是幫助企業了解數碼媒體在商業的革命性發展。



**For Advertising
Opportunities**



**惠刊
廣告**

Please contact : Daisy Wai
daisyad2000@rogers.com

905.771.9393



Reza Moridi, MPP
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.



9555 Yonge Street, Suite 311
Richmond Hill, ON L4C 9M5
T: 905-884-8080
rmoridi.mpp.co@liberal.ola.org
www.rezamoridi.onmpp.ca
facebook.com/rmoridi
@rezamoridi

Restoration company helps mitigate damages in properties

物業發生災情宜馬上找搶修公司

By Joanna Qiao 撰文:喬珊

Established in 1981, Rainbow International offers restoration services to residential, commercial and industrial properties that have experienced fire, water, smoke and environmental damages, as well as mold removal. Its Markham location is one of over 1,500 international franchisees in ten countries.

Ms. **Maggie Yang**, the Senior Project Manager, liaises and coordinates with its Chinese customers, insurance brokers and property management companies. She believes there is a significant demand in the community for the restoration service.

"Unfortunately, many Chinese immigrants do not have much knowledge in house maintenance so as to prevent the occurrence of water and fire related disasters. This is because we used to live in apartments back home," said Yang in an interview with RHMCA.

Unexpected cases at work has prompted Yang to realize how important it is to promote proper house maintenance to the Chinese community. She recalled that Rainbow International once handled a residential water damage loss amounted to almost \$1 million. The cause for the loss was simply due to lack of maintenance of the house before winter hit.

A common misconception for many Chinese clients is that they believe when a loss is occurred from such as water damage or sewer back up, the first step they should do is to find out if it is covered under their insurance policy. "Keep in mind that these unfortunate events often happen at night or during weekends when enquiries for insurance coverage are not readily available. Clients tend to wait rather than mitigate the damage as soon as possible. They do not realize that the damage deteriorates over time and causes mold growth in some cases. Mold remediation is definitely more costly than water or fire damage, and in most cases not covered by the insurance company," warned Yang.

"Right after damage occurs, calling in a certified restoration company to mitigate



■ Maggie Yang (right) with Peter Sandica, President of Rainbow International Restoration at its Markham office. 楊立(右)和公司總裁Peter Sandica。(圖片由受訪提供)

the damage will be the important first step to take. Filing a claim and dealing with the insurance company can follow later," she stressed.

In order to best protect their interests when prevention fails and disaster strikes, Chinese clients need to understand the proper procedures to handle the stressful situation, what Rainbow International will do, Yang said, is after they receive an emergency call, a service team will rush to the damage site within an hour or less. The team will not only provide a preliminary evaluation including possible cause of the loss and the extent of the loss, but also help mitigate damages immediately upon the client's authorization.

Based on experience working with insurance brokers, Yang pointed out that the rule of thumb to determine whether a loss is claim worthy is if the loss amount is 1.5 or 2 times higher than the deductible. Hence, an accurate assessment of the damage is crucial in the process.

Rainbow International Restoration provides 24/7 Chinese language hotline. For further information, please contact Ms. **Maggie Yang** at maggiey@rainbowrh.ca.

位於萬錦市的Rainbow International Restoration災後搶修公司專注於對住宅和商業單位發生水災、火災、霉菌的搶修工作。華人往往在災後首先想到的是打電話給保險公司，殊不知往往錯過了最佳搶修時間。

Rainbow萬錦公司的華裔高級項目經理**楊立**主要負責華人社區的災後搶修工作，她看到不少華人打理房屋和災後搶修的誤區。「很多華人業主移民來加拿大之前都是住公寓的，並不需要知道房屋維修和受損後如何處理的知識。」

水閥凍爆水浸房屋

楊立對一些具有「華人特色」的災後搶修特別有印象。「例如冬天來臨之前如果不做好屋頂水槽的清理工作，就會造成堵塞繼而對屋內造成水害。還有一個客戶對暖爐檢測護理後就放假飛回中國，殊不知嚴寒天氣造成家中水閥爆裂，導致全屋被水浸並結冰。最後是鄰居報警，要消防員破門把水閥關掉，但已造成這兩百萬的房子只剩一個殼，損失高達一百萬元。」

楊立坦言，一般華人客戶在災後理賠上和保險公司有很大的語言障礙，同時事發後在沒有諮詢過災後搶修公司進行檢查估價，便打電話給保險公司報告索賠，如果事後發現受損程度不值得索賠，但已經打破了無賠償紀錄，這樣就很有可能導致保費上漲，或將來續保困難。

她建議，若遭遇房屋受損，首先讓災後處理公司上門評估，再和保險經紀根據所買保險的墊底費和以前的索賠紀錄來決定是否值得報保險。一般經驗是損失超過墊底費的2.5倍以上時才值得去索賠，否則長遠看會對客戶不利。

延誤令受損情況惡化

楊立還提到，常見誤區是華人客戶在受損後，認為最重要的是知道保險會不會賠，但很多水浸或污水倒灌發生在夜晚或週末。「客戶寧可等到下一個工作日找保險公司，卻不立即聯絡救災。這樣受損情況不斷惡化，受損金額增大，甚至導致黴菌大量繁殖。然而處理黴菌的費用相對其他災害處理要高得多，保險公司一般不會負責這筆費用。」所以事發後要第一時間找專業的災後處理公司，減損止損是關鍵的第一步，理賠是第二步。

Rainbow International提供免費評估，詳情可電郵楊立 maggiey@rainbowrh.ca。✉

Leadership Conference provides valuable insights 青年才俊講座分享成功經驗



■ RHMBCBA's directors and associate directors pose with the speakers. 講者 **Mustafa Nazarali** (右六), **Tammy Hudgin** (右七) 及 **Ken Chan** (右三) 與商會會董及副會董合照。

The second Stand Out! Conference hosted by the Young Professionals and Entrepreneurs ("YPE") division of RHMBCBA on November 19, 2016 aimed to provide attendees with valuable insights into the workplace and the business world, as well as practical tips and suggestions to foster success in existing careers or positions, or in a search for a new job or position.

Mustafa Nazarali, Co-founder and President of Appreciate. Believe. Create! Inc., **Tammy Hudgin**, Founder of Creating Your Presence, and **Ken Chan**, Public Affairs Director – Canada at Vertex Pharmaceuticals, and **Dinesh Balakrishnan**, Recruitment Specialist at Lannick shared their valuable views with the attendees.

YPE sincerely thanked the sponsors, namely Grant Thornton, VSP Valuation and Ballantry Homes, for supporting this conference.

烈治文山市萬錦市華商會轄下的青年專才及企業家支部於11月19日舉辦了第二屆脫穎而出! 講座, 目的是為年輕人在職場及商界提供寶貴意見, 包括實用的技巧和建議, 助他們尋找新工作, 或是在現有的職位上發揮潛能, 取得成功。

這次講座的講者有 Appreciate. Believe. Create! 共同創辦人及總裁 **Mustafa Nazarali**, Creating Your Presence 創辦人 **Tammy Hudgin**, Vertex Pharmaceuticals 加拿大公共事務總監 **Ken Chan** 和在 Lannick 擔任招聘專家的 **Dinesh Balakrishnan**。

大會感謝 Grant Thornton, VSP Valuation 及 Ballantry Homes 的贊助, 令講座得以順利舉行。



□ Attendees mingle with other participants during the conference break. 出席者於講座小休時互相交流。



◀ **Tammy Hudgin** (in the middle of front row) with attendees. 講者 **Tammy Hudgin** (前排中) 與參加者合照。

▼ Associate directors **Nicholas To** (left) and **Arthur Cheung** mingle with attendees. 商會副會董 **陶智勇** (左一) 及 **張覺健** 與參加者合照。



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



Join Us

Please visit www.rhmcba.ca
or contact Michelle Lun
mlun@rhmcba.ca, **905.731.8806**

ZENITH
- H O L D I N G S -

致臻地产

GTA PROPERTIES
GLOBAL CONNECTION

服务范围
OUR SERVICE

Specialized in Luxury Homes / 豪宅专家
Land Development / 土地买卖开发独家资源
Access to Platinum Broker Unit Allocation / 一手房源
Based in Toronto, Serving the globe / 立足大多，服务全球
Work With Top Developers in Ontario / 顶级建筑商强强联手

联系我们
CONTACT

Work / 公司电话：416-999-9889
Mobile / 手机电话：647-338-8208
Website / 公司网站: www.zenithholdings.ca
Email / 邮件地址: info@zenithholdings.ca
Address / 公司地址: 50 Acadia Ave. Suite 120, Markham,
ON, L3R 0B3



Follow us / 关注我们 @zenithholdings

Welcoming *New Members* 歡迎新會員

CORPORATE MEMBERS	
Gelenk Networks Inc.	Kevin Gu
	Bing Li
	Wendy Wang
Hilton Garden Inn Toronto/ Markham	Todd Noftall
	Karen King
	Mercedes Mellon
Reno Compass Inc.	Rooney Wei
	Will Cheng
	Ryan Zhang
GENERAL MEMBER	
Joanne Hy	Rai Grant Insurance Brokers
YOUTH MEMBERS	
Robin Zifei Liu	Shenglin Financial Group Inc.
Duke Ying Wang	
Willa Yang	Versatile Accessibility Ltd.

Events Announcement

RHMCBA's AGM & CNY Dinner Party

Date: Tuesday, January 17th, 2017
 AGM: 6:00 p.m.
 Dinner: 7:00 p.m.
 Venue: Spring Villa Chinese Cuisine
 7301 Woodbine Ave, Markham
 Ticket: To be confirmed
 Please register online at www.rhmcba.ca.
 Enquiry: mlun@rhmcba.ca; 905-731 8806

20th CGTCBA Annual Gala 2017

Date: Saturday, February 11th, 2017
 Reception: 6:00 p.m.
 Dinner: 7:00 p.m.
 Venue: Hilton Toronto/Markham Suites
 Conference Centre
 8500 Warden Ave., Markham
 Ticket: \$188 per person
 Please register online at www.rhmcba.ca.
 Enquiry: mlun@rhmcba.ca; 905-731 8806

STAPLES®

HOLIDAY CENTRE
 Gift giving made easy

#Think**STAPLES**
 this Holiday Season



3175 Highway 7,
 Markham, 905.479.3101

7725 Markham Road,
 Markham, 905.472.0746

45 Red Maple Road,
 Richmond Hill, 905.882.6995

1450 Clark Avenue West,
 Thornhill, 905.669.5096

1700 Elgin Mills Rd. E,
 Richmond Hill, 905.770.1600

32 Steeles Avenue West,
 Thornhill, 905.763.0227

冬季大減價

WINTER SIDEWALK SALE



The **Furniture Mall**
 萬錦市傢俬城大紅Mall
 傢俱 • 波斯地毯 • 燈飾 • 精品

星期五至日
 優惠更多



粉飾家居 迎接佳節

- 超過 **70,000** 呎紅色大樓傢俬城
- 滙聚 **7** 間店鋪，提供一站式購買方便
- 超過 **15,000** 件傢俬，任君選擇
- 各式各款傢俬、吊燈、地氈、精品、飾物



8400 Woodbine Avenue, Hwy 7 以南
 星期一至五：上午10時至晚上8:30時
 星期六：上午10時至下午6時
 星期日：中午12時至下午5時
 電話：905-481-2976



勿失良機

搶購前，先瀏覽網址 www.thefurnituremall.ca