



Online Retailing — Opportunities and Challenges 網絡銷售面對的機遇與挑戰

Online shopping is becoming more popular thanks to its convenience in the process of shopping, payment and delivery. Some people may even think that e-commerce will replace physical stores in the near future. The Bridge interviewed three online retailers who are in different businesses. While one has a success story, the others face some challenges.

網絡銷售(online shopping)這種電子商務的經營模式獲廣泛接受,似有威脅傳統店鋪銷售的趨勢。The Bridge今期專題特別訪問了三種不同的銷售業務,探討網絡銷售的成功經驗和所面對的挑戰。從採訪的資料來看,大型店鋪在網上銷售電子產品較成功,但售賣時裝及飾物等產品則面對較大挑戰。

By Joanna Qiao 撰文:喬珊

NCIX

Focusing on PC gaming and personalized computer system, NCIX has been expanding from the west coast to the east. The City of Markham welcomed two NCIX stores, including one retail store at First Markham Place and one outlet showroom on 14th Ave. The website of NCIX is fully functional from online shopping to technical support, from forum to business solutions. It not only sells PC computers and hardware, but also helps individual and business clients build up their computer systems.

Online shopping business takes more than half of NCIX's national wide revenue. Secret? Your brand and convenient shopping experience, **Eddy Pang**, the company's Ontario General Manager disclosed.

"We have our strength which makes us

■ NCIX offers online shopping customers to pick up their order at store. 位於萬錦廣場的NCIX店提供網上購物,店內提貨的服務。



very outstanding and unique than other competitors in the market. We sell highly equipped PC computers and mainly serve enthusiastic gamers looking for better and higher performance," said Pang. He also indicated that NCIX has won Intel's 2016 Extreme Rig Challenge competition in which top system builders competed to create the most extreme gaming rig.

"Gaming system sometimes costs much more than a regular consumer computer. It can easily reach more than \$10,000. The costly system, nevertheless to our professional gamer customers, is the jewel in the crown," stated Pang.

"We are not competing with other major computer chains in pricing or equipment, but rather we sustain our high-quality hardware and personalized computer system for gamers because such a market has a very positive yearly increase of 20%. We also serve popular game cafés in the

網站建設完備

由華人創辦,主打電玩的大型科技電腦遊戲經營商NCIX店鋪從西岸開到東岸。華人聚集的萬錦廣場內就有其大型的零售商鋪,同區內還有其倉儲式展示廳。NCIX的網站社區建設完善,從產品購物到技術服務,從玩家論壇到網絡商業服務,樣樣都兼備。公司賣個人電腦,也維修電腦和創建系統。自1996年成立以來,每月都要服務上千名客戶的維修需求,在西岸的溫哥華更提供上門維修服務。公司同樣在電腦硬件和配件上有充裕的供應。但電腦生意家家做,怎樣才能從激烈的競爭中突圍?

「我們有自己的特色!」NCIX安省總經理**彭偉鴻**自豪地說。這特色不僅在產品的銷售上,還體現在網絡購物的便利程度上。

以資深網絡遊戲玩家為主

和其他北美主流的電腦耗材店相比,NCIX非常突出自己的強項,那就是用高配置硬件服務電腦玩家。「我們服務的主要對象是商業客戶和網絡遊戲玩家,並不是普通消費者。我們在電玩遊戲方面,贏得了很多

Cont'd on P.18



Message from the President 會長的 話

RHMBCBA is undergoing transformation

Happy Spring to our community and friends at the Association. Spring is a time of renewal, rebirth and reawakening, as well as a season full of transformation. Similarly, our Association is slowly undergoing much transformation.

January was a busy month, as we saw our vibrant community celebrate Chinese New Year - the Year of the Rooster. On January 17, the Association hosted a networking event to celebrate the festival with the attendance of over 160 guests, including representatives from all levels of governments. On January 29, we held the traditional Chinese New Year Mall Walk in collaboration with York Regional Police, the City of Markham and the Town of Richmond Hill at Times Square and First Markham Place.

One of the highlights of our February calendar was the Confederation signature event - the 20th Annual Chinese New Year Gala on February 11 - which celebrated Canada 150. With more than 700 guests, including Premier Kathleen Wynne and over 20 VIPs, it was an extraordinary cultural celebration which included live music, wonderful entertainment and fabulous foods with old and new friends.

The Association will be heading toward a

number of transformational changes starting with our Annual General Meeting to be held on April 27, which will be followed by our networking event. Looking forward, we will continue to work towards expanding our footprint across the GTA's diverse business community, as well as successfully integrating with all of the growing municipalities in York Region. More joint initiatives and engagements with mainstream and demographically-focused associations will also follow for the remainder of the year.

Once again, I would like to thank all members for believing and sharing in our vision. It is your trust that has made the Association what we are today. We count on and appreciate your continuing support.

Yours very truly,

Andy Chan
President

商會發展欣欣向榮

春回大地，祝大家有一個愉快的春天，欣欣向榮！

春天是更生、重生和復蘇的日子，也是萬象更新的季節。我們的商會同樣地慢慢進行如春天般充滿生機的發展。

今年初，我們舉辦了多項活動。在繁忙的一月裡，我們舉辦了兩項慶祝農曆新年的活動，其中在1月17日舉行的商業交流聚餐有超過160人參加，包括各級政府官員。而在1月29日大年初二，我們按照傳統，聯同約克區警隊、萬錦和烈治文山兩市的市議員，到時代廣場和萬錦廣場，向商戶拜年。

我們在2月11日舉辦了第20屆華商之夜。這個一年一度由大多市華商總會屬下4個姐妹商會輪流籌辦的活動，今年正好由我們負責主理。今次活動除慶祝新年之外，還慶祝加拿大建國150周年。出席的嘉賓超過700人，包括省長韋恩和20多位政界知名人

士。當晚節目豐富，有現場樂隊演出和精彩表演助慶。

商會在4月27日的會員大會之後將會展開一連串的轉變。緊隨會員大會之後是商業交流活動暨聚餐。展望未來，商會會繼續向大多地區多元的商業社區拓展，並與增長中的約克區市鎮結合。我們會在今年餘下時間，與主流及不同族裔的商會舉辦活動。

最後，我再次感謝你們相信和認同我們的願景。由於你們的信任，讓商會走到了今天，感謝你們不斷的支持。

會長
陳卓彥

THE BRIDGE

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General Motors drives investment and jobs to Markham

通用汽車為萬錦市 製造投資和就業機會



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GM's new Automotive Software Development Centre elevates Markham's position as a global technology hub and creates 700 new jobs.

Mayor **Frank Scarpitti** joined Prime Minister **Justin Trudeau** and Ontario Premier **Kathleen Wynne** in Oshawa last June 10 to congratulate General Motors Canada on its decision to establish an R&D facility in Markham to develop new technologies for its vehicles. The move is part of a major expansion of GM's engineering and software work in Canada, with focus on supporting the development of new automotive systems and technologies for the future.

"General Motors' choice of Markham underscores the success our community has made in creating a business environment that favours innovation, attracts a highly talented workforce and shows global leadership in R&D," Mayor Scarpitti stated.

Steve Carlise, President and Managing Director, General Motors Canada, stated that, "A dynamic new innovation cluster is emerging here to support some of the most exciting work in our industry. We look forward to working with leaders and innovation partners to place Canada at the forefront of the transportation technologies that are changing our world for the better."

Defined by its rich heritage, planned



■ "We are thrilled the new General Motors R&D centre is coming to Markham. It reinforces Markham's status as Canada's high-tech capital." ~ Mayor **Frank Scarpitti**

「我們很高興看到通用汽車新研發中心落戶萬錦市。它進一步鞏固了萬錦作為『加拿大高科技之都』的地位。」—萬錦市長**薛家平**

communities, quality infrastructure, and a pro-business environment, Markham has attracted organizations providing globally competitive banking, financing, engineering, design, technical and commercialization services. GM's selection follows recent investments in Markham by major employers such as Aviva Canada, Huawei Technologies, Lenovo and TD Financial Group.

Learn more at markham.ca.

通用汽車新落成的汽車軟件開發中心不但將萬錦市提升至全球技術中心的地位，同時還創造了700個就業機會。



去年6月10日，萬錦市長**薛家平**會同總理**杜魯多**以及安大略省省長**韋恩**，一起前往奧沙瓦，祝賀通用汽車加拿大分公司在萬錦市設立研發基地，開發嶄新的汽車技術。

此舉是通用汽車在加拿大擴展其工程和軟件工作的重要部分，旨在進一步支持未來新汽車系統和技術的開發。

薛家平市長稱：「通用汽車選擇落戶萬錦，證明我們的社區成功地營建了有利的商業環境，能促進創新、吸引人才、並推動全球領先的研發實力。」

通用汽車加拿大分公司總裁兼總經理**卡利斯**表示：「一個充滿活力的全新創新集群正在湧現，它將為我們行業一些最激動人心的工作提供支持。我們期待與各界領導者和創新合作夥伴共同努力，將加拿大置於改變世界的交通技術最前沿。」

萬錦市素以豐富的歷史傳承、規劃良好的社區建設、優質的基礎設施和友好的商業環境而著稱，吸引了眾多具有全球競爭力的銀行、金融機構、工程公司、設計公司、技術和商業化服務組織安家落戶。通用汽車公司選址萬錦，是繼英傑華保險公司(Aviva)加拿大分公司、華為、聯想和道明金融集團等主要雇主近來投資萬錦之後的又一喜訊。欲獲更多詳情，請訪問markham.ca。



Lowest tax rates in GTA 大多倫多地區最低稅率

Novae Res Urbis's Greater Toronto Edition July issue ranked Markham's 2016 property tax rates lowest in the Greater Toronto Area and Hamilton, at 1.67% for commercial and 1.96% for industrial. Businesses are also attracted to Markham's low residential tax rates.

諾華瑞烏比斯(Novae Res Urbis)出版的大多地區報告7月號將萬錦市2016年物業稅率排在大多倫多和漢密爾頓地區最低水平，商業地產稅率為1.67%，工業地產稅率為1.96%。此外，企業也同樣被萬錦市的低住宅稅率所吸引。

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An Expert in Finance and Science Fiction

金融專才愛寫科幻小說

By Joanna Qiao
撰文：喬珊

Born and raised in China, **Lydia Lin** immigrated to Canada with her family in early 2000s. After graduating from Concordia University with distinction in Finance in 2004, the Beijing native landed her first career at a Canadian major bank as a Customer Service Representative. For over 12 years working in banks, Lydia is currently a Senior Commercial Banker for RBC in Scarborough area.

Joined Richmond Hill Markham Chinese Business Association in 2009 as a youth member, Lydia is one of the few Mandarin-speaking members who later becomes a director of the Association.

"My career development is kind of on the same path as RHMCA's development," Lydia said. Being a commercial banker, she is the frontier serving new immigrant investors who are looking for business opportunity. "I'm in a highly competitive industry. We fight hard to gain new customers. Being professional and teamwork is my secret of success," she continued.

Many Chinese businessmen arrive in Canada with little to no knowledge about its business environment. As one of the first professionals to be approached, Lydia will thoroughly research the client's background to tailor the service and fit the client's needs. It opens the door for the client to go to other business professionals, such as accountant, lawyer, real estate agent, to literally build up a business in a foreign country. As to Lydia, her core business is to provide holistic financial advice to commercial clients to help them establish the business and continue to grow the business.

Looking back for her over-a-decade work in bank, Lydia appreciates her work environment that pushes her for yet another achievement in professionalism. "Back in early years when I started working in bank, there weren't too many Mandarin-speaking clients, rather predominantly Cantonese-speaking customers. I had to learn the language from OMNI TV's Cantonese channel, from as simple as 1,2,3 until right now I can speak in fluent Cantonese," she recalled.

Because of her excellent language skills, Lydia has had a much further development from personal banking to commercial banking. She was a two time Royal Performance cruise winner. She was the emcee at the Commercial Real Estate



Fluent in three languages, **Lydia Lin** serves as Senior Account Manager for RBC's Commercial Financial Services. (provided by the interviewee)
林曉典精通三種語言，在皇家銀行服務商業投資客戶。

出生於中國的北京姑娘**林曉典** 2001年隨家人移民加拿大。隨後以優異的成績畢業於滿地可Concordia大學的金融專業。畢業後她從銀行最基礎的客戶服務代表開始做起，轉眼十二年間，她已經成為加拿大皇家銀行的資深商業投資顧問，負責商業投資客戶的理財需求。

「很多新移民過來創造了很多商機。但我們這行競爭非常激烈，怎樣獲得客戶的信任，全靠自己的專業知識和團隊共同努力。我們對客人的背景了解是獲勝的秘訣。我們是中國投資者到海外的首要諮詢對象。通過我們，客戶再了解到其他的財務專業服務人士，包括律師、會計師和地產經紀。」她解釋道。但萬變不離其宗，她的商業財務管理服務就是要幫客戶找到好的項目投資和融資。

看電視學廣東話

回想起當年剛投身工作，能說國語的人較少。「剛進銀行時有很多香港同事和客戶，但我並不會講廣東話，於是我就逼自己學廣東話。從電視上的OMNI廣東話頻道開始學，從1、2、3開始學。」她說道。當時會講三語（英語、國語和廣東話）的銀行專業人員不多，因此擴大了她的就業優勢，順理成章地向商業銀行方面發展開來。

林曉典事業得意，曾兩次獲得皇家銀行的Royal Performance cruise獎勵。去年她擔任了商業地產講座的主持人，也加入烈治文山市萬錦市華商會的董事局，成為新會董，並在商會的就職晚宴上代表冠名贊助的皇家銀行致辭。工作背後，她默默地服務社區。在過去的十年裡，她一直是佛光山的義工。

出版過科幻小說

雖然是金融專才，林曉典業餘愛好卻是寫科幻小說！她分別於2005年和2010年在中國出版了《尼羅河畔的夕陽》和《水晶城堡的月光》兩本玄幻小說。遊走在創作的自由國度裡，她喜歡時而感性時而理性，工作生活卻兩不誤。

investment seminar organized by Diversified Asian commercial team in 2016. The same year, she was the guest speaker representing RBC as presenting sponsor at RHMCA inauguration gala. Most recently, she was the co-emcee at RBC annual Chinese New Year Gala where more than 700 guests attended.

Besides her professional life, Lydia is a passionate writer who has keen interest in science fiction. Her first fictional work, *Sunset over the Nile*, was published in China in 2005. The second book, *Moonlight over the Crystal Palace*, was published in 2010, and was highlighted at Shanghai International Book Fair by the publisher as a top 10 bestseller in 2010.

"I love writing sci-fi story. It is a completely different world than my daily life. Dream vs. reality, I'm quite enjoying both," said Lydia with a big smile on her face.

Richmond Hill Job Growth is on the Rise

Surpasses Ontario and Canadian National Averages

烈治文山就業職位節節上升

平均增幅高於安省冠全國

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

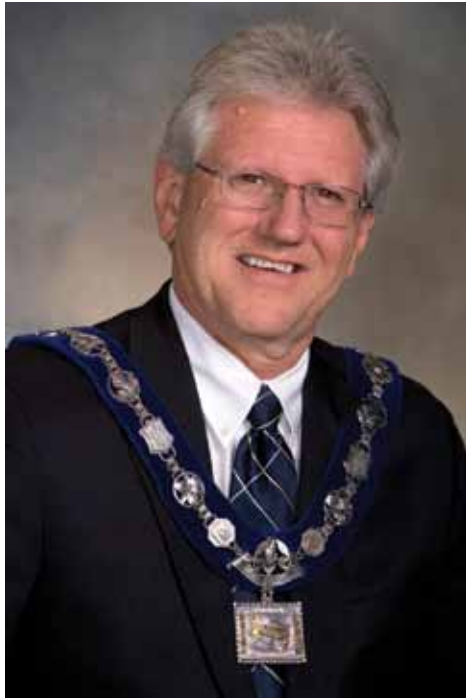
Richmond Hill, The Smart Place for Business, has become a destination where business leaders and exceptional talent find success. Over 4,600 companies employing 67,866 people – large and small, global and local – have chosen to call Richmond Hill home.

According to data from York Region's 2016 Richmond Hill Employment Survey, Richmond Hill's employment growth of 2,230 new jobs (or 3.4 per cent) between mid-2015 and mid-2016 surpasses the regional average of 3.1 per cent, as well as the provincial and national averages of 0.5 per cent and 0.4 per cent.

"While these numbers are favourable, it doesn't mean we will stop there. The Town of Richmond Hill has added over 25,000 jobs to its employment base since 1998 and we want to keep that momentum going," said Mayor **Dave Barrow**. "Cultivating strong ties with Richmond Hill's business community and helping them succeed is a key priority for Richmond Hill and a vital part of our Economic Development Strategy," he added. "Richmond Hill is a great place to live, work and play and our job growth certainly speaks to that." Much of this growth can be seen over the past ten years, specifically in the health and social assistance sector, acting as its primary driver with an addition of 3,340 jobs, the report said.

Richmond Hill is proud to be recognized by Statistics Canada (2011 Census) as the Most Educated Workforce in Canada. Our businesses have access to a highly-educated workforce with nearly three-quarters of residents holding a post-secondary education. Compared with the rest of Ontario, Richmond Hill's population is a magnet for youth with nearly half of residents between the ages of 20-49.

Job growth in Richmond Hill can largely be attributed to the success of its businesses. "We are an innovative place for business," said Mayor Barrow. "With existing businesses expanding and developing, and



■ "Richmond Hill is a great place to live, work and play and our job growth certainly speaks to that," stated Mayor **Dave Barrow**. 「烈治文山是一個居住、工作和玩樂的好地方，我們的職位增加是最好的證明。」市長包樂說。

new companies moving in, the need for talent is at an all-time high."

Richmond Hill is proud to be the home of YLAB, a makerspace housed at the David Dunlap Observatory. YLab is bringing the "maker movement" to life, fostering an exchange of ideas and resources in a centralized location.

Numerous innovative Richmond Hill businesses have been awarded prestigious rankings over the years including Profit Magazine's 200 Fastest Growing Companies, Deloitte Technology Fast 50, Branham 300 Award recognizing Canada's top IT companies and Profit 500 Canada's Top Female Entrepreneur Awards.

Visit **BusinessRichmondHill.ca** to learn more about Richmond Hill and how your company can join The Smart Place for Business.

烈治文山已成為工商領袖及傑出人才尋求成功的落戶地。作為「企業的明智之選」，烈市目前有超過4,600家公司，共聘有67,866名僱員。這些公司的規模有大有小，既有跨國企業，也有本地翹楚，都不約而同地選擇以烈治文山為家。

據約克區2016年烈治文山就業調查顯示，由2015年中至2016年中，烈治文山增加了2,230個位(即3.4%)，高於約克區的平均增長3.1%，更遠比安省的0.5%和全國的0.4%為高。

烈文山市長**包樂**(Dave Barrow) 對這個增長感到高興。他說：「這些數字確實令人鼓舞，但我們不會停留在此。自1998年以來，烈治文山市一共增添了超過25,000個職位，我們要保持這個勢頭。」

包樂市長續說：「與烈市的商業社區建立緊密的聯繫，以及協助它們成功是烈市的主要優先工作，也是我們經濟發展的重要策略。」他並補充說：「烈治文山是一個居住、工作和玩樂的好地方，我們的職位增加是最好的證明。」

調查報告顯示，職位增長的一大部分是在過去十年出現，特別是在醫療保健和社會輔助方面，共增加了3,340個職位，是職位增加的火車頭。

烈治文山獲加拿大統計局(2011年人口普查)確認是全國擁有最多高教育水平勞動人口的城市。我們的企業擁有接受過高等教育的勞動力，當中有接近四分之三的居民接受過專上教育。與安省其他地方比較，烈市最能吸引年輕一輩，幾乎有一半居民的年齡介乎20至49歲之間。

烈市就業職位增長強勁，很大程度上歸功於企業的成功。「我們是企業的創新溫床。」包樂市長說。「隨著現有的企業擴張和發展，以及新公司搬進來，烈市對人才的需求是前所未有的高。」

烈治文山很榮幸Ylab(約克區實驗室) 能夠在這裡落戶。這個設於大衛鄧拉普天文台(David Dunlap Observatory) 的「自造者空間」，活化敢於創新的「自造者運動」，讓人們在一個集中的地方促進思想和資源上的交流。

多年來烈治文山多家創新的企業屢獲多個知名機構的企業排名，例如Profit雜誌200家發展最快的公司、德勤高科技高增長50強、表彰加拿大傑出IT公司的Branham 300 Award，和Profit 500位加拿大優秀女性創業家獎等。

如欲取得更多關於烈治文山市的信息，或想了解更多關於如何在烈市這個企業明智選擇之地開展業務，請瀏覽BusinessRichmondHill.ca。



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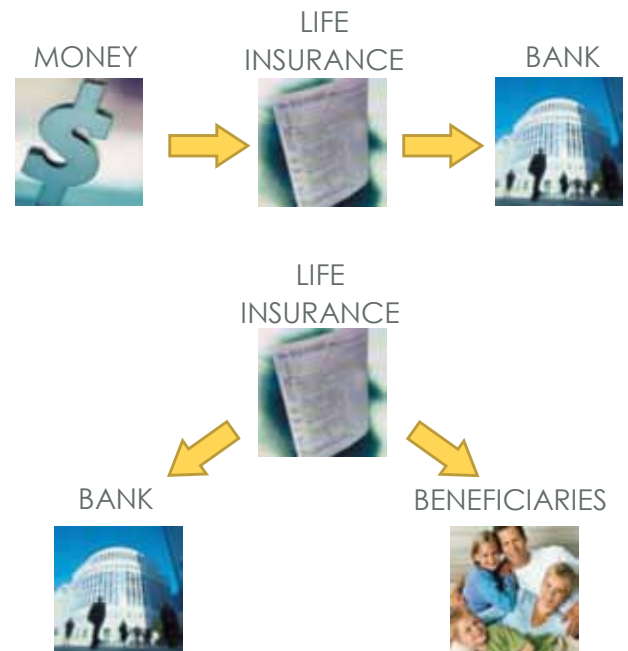
How to increase your Retirement Fund by switching your bank account

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2. When you die, the insurance proceeds are used to pay off the outstanding loan and the balance goes to your beneficiary. Since you have insurance proceeds to your beneficiary you can spend the money you earned over your lifetime during your retirement without putting aside money to them. That means more funds for retirement.

HOW THE PROCESS WORKS



Summary	① Alternative Investment	Retirement Through Insurance	Increase Your Retirement Funds & Estate Values
Deposits (over 20 years)	\$440,974	\$440,974	-
② After-Tax Cash Flow	\$806,452	\$1,013,800	+26%
Net Estate Values	\$0	\$714,472	③ \$714,472

① 6% compound return per annum.
 ② Marginal tax rate 50%.
 ③ Net Estate values to your beneficiary.



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▲ Premier **Kathleen Wynne** thanks the Chinese business people for their contribution in strengthening the economic development in Ontario.



▲ The four presidents of CGTCBA with Premier **Kathleen Wynne** dot eyes for the dancing lions.



A memorable night at the 20th CGTCBA 華商之夜省長出席

The 20th CGTCBA Annual Gala was held on February 11th, 2017 at the Hilton Suites Toronto/Markham with over 700 people attending. Among them were Premier **Kathleen Wynne** and many officials from all three levels of government.

Besides celebrating the Chinese New Year, this gala also celebrated Canada's 150th birthday.

Tim McMillan, president and CEO of Canadian Association of Petroleum Producers, was the keynote speaker. He shared his opinions on the future of Canadian energy and economic growth with the guests.

大多市華商總會於今年2月11日舉辦第20屆華商之夜慶賀農曆新年。同時還慶祝加拿大立國150年。安省省長**韋恩**及多位政界、工商和社團領袖均有出席，超過700人參加。

晚宴的主講嘉賓為加拿大石油生產商協會主席兼行政總裁**麥美倫 (Tim McMillan)**，講題為「加拿大能源及經濟增長的前景」。

Photography by Ming Ho



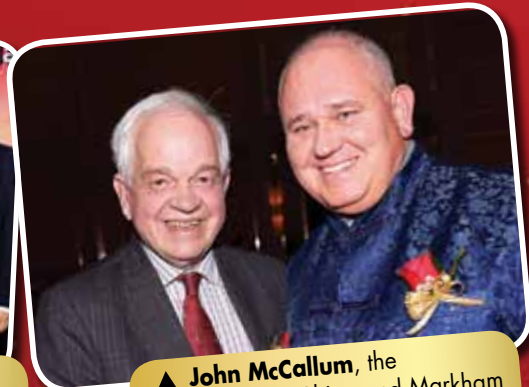
▲ **Margaret Wang** (middle), founder and CEO of Tweebaa Inc. receives an appreciation plaque from CGTCBA. Tweebaa Inc. is the gala's Presenting Sponsor.



▲ Senator **Victor Oh** (left) and MP **Michael Chong**.



▲ The Hong Kong Economic and Trade Office (Toronto) is the gala's Event Supporter. Its Director **Kathy Chan** receives an appreciation plaque presented by CGTCBA's four presidents.



▲ **John McCallum**, the Ambassador to China and Markham Mayor **Frank Scarpitti**.



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



▲ Dr. **Helena Jaczek**, Minister of Community and Social Services, Richmond Hill Mayor **Dave Barrow** (middle) and **Tim McMillan**.



▲ **Michael Cheng** (left) with **Raymond Young**, and **Annie Chan** (left) with **May Cheng**.



▲ **Andy Chan** (second from the right) with Toronto police Chief **Mark Saunders** and Staff Superintendent **Peter Yuen**.



▲ **Ivy Lee** won two round trip tickets to Hong Kong sponsored by Japan Airlines. **Derek Ho**, the Airlines' Director of Global & Strategic Sales, presents the prize.

Annual Gala 賀新禧



▲ **Kit Wong** and **Mandy Liang** are the two emcees for the event.



▲ **Annie Ho** (first from the right) and directors of the CGTCBA.



▲ A toast to a successful night by members of the event organizing committee.



▲ The ballroom dance performance is performed by **Patrick Rusincki** and **Tatiana Veselkina**.



Celebrate Chinese New Year with retailers

商會市議員警隊齊向商戶拜年

Board members of the Richmond Hill & Markham Chinese Business Association (RHMBCA) together with city councillors and York Regional Police officers extended their greetings to the retailers at Times Square and First Markham Place on the second day of the Chinese New Year (January 29, 2017), wishing them luck and prosperity in the Year of the Rooster.

烈治文山市萬錦市華商會多位會董，在雞年大年初二聯同兩警局局長和多位烈萬兩市議員，到烈治文山市和萬錦市的華人商場向商戶及市民拜年，祝願雞年經濟繁榮、商戶生意興隆、財源廣進，居民事事順利、身體健康。

Photography by Don Lam



▲ The group visits Shing Hing Food Co. at First Markham Place.



▲ RHMBCA's President **Andy Chan** and board members with Superintendent **Jim MacSween** visit a cosmetic store.



▲ Lion dance performance at Times Square.

► Vice-president **Ben Leung** gives a red pocket to a little girl and wishes her good health.



▲ Vice-president **Annie Ho** and Markham Councillor **Alan Ho** (first from the left) wish the retailers good fortune.



▲ Director **Michelle Chu** (second from right) visits a restaurant with Richmond Hill Councillor **Castro Liu** (first from the left) and **Godwin Chan**.



▲ Director **Henry Chui** (second from the right) with Markham Councillor **Alan Ho** and retailers at a jewelry store.

■ The Chinese New Year networking dinner was held on January, 17 with over 100 guests attending. RHM/CBA's directors and the VIPs wish everyone good luck.



Celebrating the Year of the Rooster and Networking

商界聚首交流並賀雞年



▲ Jimmy Yin (right) and Rex Tsai are from the booth sponsor, Tymico Canada.



▲ Self-introduction by Naum Bsepaly.



▲ Will Cheng won a prize donated by Kenny Wan (right).



WHERE TALENT AND OPPORTUNITY INTERSECT

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By Karen Feng and Grace Caputo 撰文：馮嘉韻、Grace Caputo

As more and more visitors to Canada are interested in entering this country's housing market, a recent decision of the Tax Court of Canada (Parthiban v. The Queen, 2017 TCC 30) delivered some welcoming news to non-residents considering the purchase of a house in Canada in terms of the GST/HST New Housing Rebate (the "rebate").

The rebate may allow an individual to recover a portion of the GST/HST when they purchase a new house from a builder and all the criteria have been met. A recent court case addressed the applicability of new home buyer's immigration status for the purpose of the rebate application. In this case, the taxpayer purchased a new home from a builder shortly after the taxpayer and his family moved to Canada, but before having permanent resident status. After purchasing the house, the taxpayer and his family moved in and occupied the home on a continuous basis. The taxpayer claimed the rebate in respect of the purchase of the new home, which was denied by the Canada Revenue Agency (the "CRA") because, according to the CRA, the taxpayer's house in Canada could not be considered his primary place of residence since the taxpayer's status while in Canada was that of a visitor, and not as a permanent resident or citizen.

The court decision focused on whether or not the taxpayer intended to use the home as a primary place of residence when he entered into the agreement for the purchase and sale of the home, a requirement for the rebate under paragraph 254(2)(b) of the Excise Tax Act ("ETA").

The CRA challenged the taxpayer's intention to use the home as his primary place of residence because, as visitors, there was no guarantee that the family would obtain lawful residence status in Canada after they bought the house. However, the court clarified that the taxpayer's entitlement to the rebate under the legislation rests on the characterization of the house as a place of residence and the person's intent to have the home as their place of residence, not the person's immigration status. The taxpayer's intention was evidenced by the fact that the family was living in Canada the majority of the time and that his children had been born in Canada. The court was satisfied that the taxpayer intended to use the home as his primary place of residence. Furthermore, the court indicated that a taxpayer's intention does not have to be a "smart, risk-free,

sensible plan for the family".

According to this case, an individual's legal residency status in Canada is not a requirement in determining their eligibility for the rebate. On that basis, an international student who purchases a house with the intention to use it as their primary place of residence should be able to claim this rebate even though that student does not have permanent resident status and may still have access to his or her parents' house back in their native country. The same would potentially apply to others in Canada who are



on a work visa or a travel visa. A taxpayer should be entitled to the rebate as long as there is genuine intention to use the new house as a primary place of residence, the facts support such intention, and the other conditions are also met. Given that there is often confusion for newcomers to Canada between immigration law and tax law, the tax court decision is indeed welcoming news to taxpayers and clarifies that the immigration laws do not appear to have any bearing in terms of this particular rebate.

Given the complexity of the rules and the stringent conditions, the CRA diligently reviews rebate claims. In addition, since legal precedents may surprise unwary taxpayers, it is prudent to talk to a specialized accountant/advisor when applying for the GST/HST new housing rebate.

(Karen Feng is a Certified Public Accountant and works as a senior tax analyst with the domestic tax group at Grant Thornton LLP. She can be reached at Karen.Feng@ca.gt.com.)

(Grace Caputo is a Chartered Professional Accountant and works as a manager with the sales tax group at Grant Thornton LLP. She can be reached at Grace.Caputo@ca.gt.com.)

隨著越來越多來加國的訪客對住房市場表現出濃厚的興趣，加國稅務法庭最近作出的一個關於GST/HST退稅的判決，為打算在加國購房的非永久居民帶來了利好消息。

GST/HST退稅允許從發展商直接購買新住宅的個人獲得部分消費稅退稅。最近的一宗稅務糾紛涉及到非永久居民購買新住房時是否可以申請GST/HST退稅。在Parthiban一案中，當事人及其家人以訪客的身分來到加國後從發展商手中購得一新住房並將其作為主要住所。然而，當事人申請GST/HST退稅時卻遭到加國稅局的拒絕。稅局聲稱，由於當事人在加國的身分是訪客，而非永久居民或公民，他在加國的住所只能被當作第二住所，而非主要住所。

法院依據《消費稅法》第254(2)(b)條將裁決的重心放在當事人簽訂房屋購買合同時的意圖。

稅局基於該當事人購房時的訪客身分及其將來在加國無法取得合法居留的可能性，對其購房時的意圖提出了質疑。然而，法院澄清說，當事人是否有權獲得GST/HST退稅取決於他是否打算將購得的房屋用作主要住所，而非他的移民身分。納稅人的移民身分不是在GST/HST退稅申請審核中需要考慮的因素。購買房屋時打算將其用作主要住所的想法才是關鍵。在本案中，由於當事人的兒子在加國出生並且一家人大部分時間居住在加國，法院認為當事人有意將其加國的住宅作為主要住所。此外，法院還強調，納稅人只需要有將新購買的房屋用作其主要住所的意圖即可；而該意圖並非一定要是無風險、合理且經過深思熟慮後的想法。

基於此案的裁決，一個人在加國的移民身分並非決定其退稅的要求之一。由此類推，留學生如在加國買房並意圖將其作為自己的主要住宅，他也應該可以申請退稅；即便他在中國仍有父母的住房可以居住。這也適用於持工作簽證或旅遊簽證暫住加國的人。只要有意將新購的房屋用作主要住宅且購房人的行為符合該意圖，並在符合消費稅法的其他相關要求下，該人則可申請退稅。鑑於新移民常將移民法與稅法混淆，該項稅務法庭的裁決正好確認了移民法與申請新購住房消費稅退稅毫無關聯。

由於規則很複雜，條件很嚴苛，加國稅局在審核退稅申請時尤為仔細。加之現有的法定先例也可能對一些納稅人不利，建議大家申請退稅時先諮詢註冊會計師或稅務顧問，以避免不必要的耽擱或麻煩。

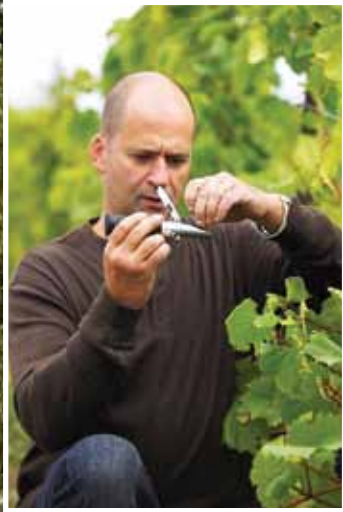
(馮嘉韻是Grant Thornton LLP 會計師樓的高級稅務分析師。她擁有加國特許會計師執照。她的聯繫方式是：Karen.Feng@ca.gt.com。Grace Caputo是Grant Thornton LLP會計師樓流通稅部門的經理。她也擁有加國特許會計師執照。她的聯繫方式是：

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不懈的努力 持久的追求

柳泉酒莊為安省釀酒業添磚加瓦

圖文由柳泉酒莊提供



■釀酒師Mario Testa對釀製葡萄酒的每道工序都精益求精。



■柳泉酒莊出產的黃金冰酒已連續4年在國內和國際大賽中榮獲金獎殊榮。

社會的發展催生了一批賺快錢的行業，這讓那些生產線長，重視精工細作的傳統行業面臨著巨大的挑戰。而2016年低迷的經濟形勢，更讓一些以傳統行業為主的中小企業倍感雪上加霜。在這樣的情況下，柳泉酒莊的全體員工不忘初心，以傲人的成績展現了柳泉酒莊的強勁實力，也為安省的釀酒業寫下了濃墨重彩的一筆。

眾所周知，全加拿大酒業大賽(All Canadian Wine Championships)，加拿大皇家酒業大賽(The Royal Wine Competition)以及紐約國際葡萄酒大賽獎賽(Finger Lakes International Wine Competition)是業界知名的幾大賽事，參賽的酒莊大多是葡萄酒業內的龍頭企業。正是在這樣的賽事中，充滿信心的柳泉酒莊雖是以小酒莊的身份參賽，卻以其出品的2013年Vidal Icewine黃金冰酒同時摘得三大賽事金獎桂冠的殊榮而再次書寫了業界傳奇！柳泉酒莊出產的黃金冰酒已連續4年在國內和國際大賽中榮獲金獎殊榮。看著金燦燦的獎杯，柳泉酒莊的總經理黃振發先生不禁浮想聯翩，過去的一幕幕放電影般出現在眼前。

作為在多倫多最早投資並經營酒莊的華人企業家，黃振發先生已經在這片土地上奮鬥了7年有餘。在過去的7年裡，他不遺餘力地積極宣傳和推廣安省的釀酒業，旨在讓更多的人了解安省在釀製葡萄酒及冰酒的優勢。柳泉酒莊的釀酒師Mario Testa則沿襲了傳統的意大利釀製工藝和配方，從葡萄的種植到葡萄酒的釀製，他對每道工序都精益求精。來之不易的獎杯和大眾的認可堅定了釀酒團隊的信心。他們知道自己的辛苦和努力沒有白費，意大利傳統的葡萄酒的釀製工藝和配方同時得到了業界的充分肯定。

柳泉酒莊位於安省Stouffville桃源小鎮著名的橡樹嶺自然保護區內(The Oak Ridges Moraine)，環境優美，獨特的水質資源，四季分明的氣候為葡萄的生長提供了優越的自然條件；而這裡細膩粘稠的土壤，富含營養成分和礦物質，為葡萄的生長提供了豐厚的土壤條件。柳泉酒莊出品的黃金冰酒以色澤金黃，香氣馥郁醇厚，口感柔和、清甜並伴有豐富的水果芬芳著稱。

■柳泉酒莊位於安省Stouffville桃源小鎮，環境優美，水質資源獨特。

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An energetic couple who never say retire

八旬夫婦熱愛生命活躍商界

By Joanna Qiao 撰文:喬珊

"We are not retired. Those who say 'retired' have withdrawn from life!" says **Jim Conrad**. **Nancy**, his wife for 51 years is all smiling and sitting beside him at a coffee shop.

Being two of the longest members of Richmond Hill Markham Chinese Business Association (RHMCBA), Jim and Nancy are the familiar faces to the network at almost every event such as the Association's regular networking dinner. In their 80s, Jim and Nancy are more active than ever in the business community they have been living with.

"We joined RHMCBA almost since it was founded. The Chinese community is expanding and expanding. We love diversity. We love RHMCBA for its culture, its support and friendliness and networking," Jim continues, indicating that they were one of the founding members of the Association introduced by former MP **C.S. Leung** (founding president of RHMCBA) to the network.

"Our business is a Mobile Commerce business," he explains. The Conrads have been independent business owners with Amway for a couple of decades after they both retired from their professional career. Jim graduated as a chemical engineer from McGill University then relocated to Toronto to work, while Nancy, a Toronto native, worked as Registered Nurse at different hospitals, now serves Magna to provide health assessment to hundreds of employees.

Leading a very active lifestyle, Jim and Nancy travel and work very well into their senior years. Alongside with their direct sales business, they have been to many social clubs such as members of Toastmaster



■ Jim and Nancy lead an active life for both personal and business to be healthy and happy. 保持活躍生活是Conrad老夫妻健康快樂的根源。(by Joanna Qiao)

Club to improve their personality styles and work on with their positive relationship goes fresh and strong.

"Our objective is to grow our Amway business. We have business partners with weekly online launch event. We go to Michigan once a month, having business partners in California. We've been traveling around for business as well as pleasure," adds Jim, sipping into coffee with a great smile on his face.

The Conrads have been a great friend with many other business and social associations in all cultural communities. Chinese community is yet another immigrant group they are interested in and appreciative to. "We have travelled to Hong Kong and China for business. We are all immigrants at the end and Chinese are now the majority," giggles Jim. He indicates his German heritage and Nancy whose ancestors were Irish. Living in a more than ever diverse society, the Conrads are enjoying every possible opportunity to mingle with all cultural groups.

At the leisure time, they love being active. "We've done a lot of sports like tennis and ski. We love travel and went to Europe and Colorado," adds Nancy. Although not as much skiing as before, the lovely couples never slow down. Simple things such as walking and going around is their daily fun to be healthy. As a good tradition, they spend certain time in summer up in the Killarney Park for canoeing or hiking.

To contact Jim and Nancy, simply go to their personal website: www.amway.ca/conradjimnancy.

經常參加烈治文山市萬錦市華商會活動的朋友一定記得**Jim**和**Nancy**兩夫婦，鶴髮童顏，精神奕奕。沒錯，年過八十耄耋之齡，老倆口心康體健，絕不言退休。「我們不會退休。說退休就意味著退出人生舞台了，不是我們的生活。」**Jim**笑意盈盈地說。

商會創會會員

經當年創會會長**梁中心**推薦，Conrad兩夫妻可算是商會最早一批入會的成員了。老倆口在本身的工作退休後加入國際直銷巨擘安利十幾年，成為三百萬安利全球營銷夥伴中的一員。兩人在安利的官方網站上有專屬的個人網頁，根據自己的節奏經營這份舒心的個人事業。

展開這份人生第二職業前，滿地可出生的**Jim**畢業於麥基爾大學化學工程專業，在煉油工業服務。而**Nancy**則是土生土長的多倫多人，畢業後成為一名註冊護士，曾在兩家多倫多主要醫院工作，最後成為加拿大汽車零件大企業Magna的企業醫療專員，負責管理全公司幾百名員工的健康醫療事項。

生命不息腳步不止

說起自己的安利事業，**Jim**無不自豪地介紹道：「我們從事現代化的電子商務，每周在官網上都有線上產品推介會，每個月都會去安利位於密歇根的總部，我們的合作夥伴有遠至加州的。」**Jim**和**Nancy**喜愛旅遊，既為工作，也為休閒。總之生命不息，腳步不止。

「我們都是移民」

Conrad兩夫妻非常欣賞加拿大的多元文化，除了和各華商會保持緊密連繫外，他們也參加了很多其他少數族裔的協會，包括南亞裔的。兩人曾跟著商會的海外活動去考察過香港和中國，足跡遍佈全球。祖籍德國的**Jim**和祖籍愛爾蘭的**Nancy**稱自己也是「移民」。「今天的我們都是移民。而越來越多的中國人來到加拿大，活躍在社區的各個階層，他們才是主流社會。我們喜歡和所有族裔的人做朋友。」**Jim**笑道。

閒暇時間，老倆口是絕對坐不定的。年輕時兩人熱愛滑雪，滑遍了歐洲和美國科羅拉多。兩人還喜愛打網球和其他各種體育運動。現在年紀大了，依然身體力行保持活躍。即使是三月的寒冷天氣，他們也要想辦法到商場內踮踮一圈，腳步從不會停歇。而夏天，兩人就保持每年的傳統，去安省北部的Killarney省立公園的度假屋消暑，划獨木舟，徒步健走讓身心愉快。

如要聯絡**Jim**和**Nancy**，可去他們的個人網站 www.amway.ca/conradjimnancy。



■ Jim and Nancy introduce their business at a networking event held at the York Regional Police Headquarters. ©Conrad夫婦在商會於約克區警隊總部舉辦的商業網絡活動上作自我介紹。



Online shopping business takes more than half of NCIX's national wide revenue. NCIX的全國收益超過一半來自網購業務。

Chinese community and anywhere else. Almost all the game cafés you can spot in GTA are our clients whom we provide the hardware and build up the whole system," he continued.

To better service its online shopping customers, NCIX provides in-store pickup for those who cannot spare daytime waiting for home delivery. "Our store opens until late evening which gives clients time to pick up their equipment after work. This is very popular particularly for customers who live in small town or more north to Toronto like Caledon. They prefer online shopping as well as look for deals online to find the best price."

In order to retain and grow its customer base, NCIX offers reward program to attract clients.

大獎回來，例如英特爾每年都舉辦的Extreme Rig Challenge (客戶自組機器) 比賽，NCIX的團隊就在去年贏得全球大獎。」彭偉鴻驕傲地說。公司經常會幫客戶安裝各種高配置的電腦遊戲機，價格往往超過一萬元，普通消費者會望而卻步，但資深玩家就在所不惜。主流大型連鎖店買一台電腦平均800元，到NCIX買個人化高配的電腦平均就要花1,500元，但買家趨之若鶩。官網上隨時更新的遊戲和配置眼花撩亂，而且更新頻率極高，吸引買家。

「我們和其他主流電腦連鎖店其實不是競爭關係，我們有特色服務，而電玩市場每年有20%的增長。我們還會服務華人社區很流行的網吧，給它們建造整個系統，提供機器和設備。」他說道：「基本上在多倫多能看到的網吧都是我們的客人！」

網購後店鋪取貨

「網購的送貨很重要。因為多倫多的顧客都很忙，很多人不太可能白天在家等收貨，錯過了之後還要在工作時間去快遞公司的辦公室取貨，非常不方便。我們有一個便利措施是讓客戶網上購物後，在就近NCIX店鋪取貨。而且如果是新機器，我們會把所有安裝服務全都做好後再通知客人取貨，非常便利。」彭說。

他還指出，加拿大的網絡購物雖然沒有美國和中國那麼深入生活，但這兩年已經逐步增加，尤其是住得比較遠的客人，例如Milton區和小鎮的居民，就喜歡網上購物的便利。他們也會通過網上購物去找最優惠的價錢，省時間又省錢。

NCIX超過一半的生意額來自網上購物，因此成本降低，產品在價格上的競爭力就可提高。彭偉鴻說，公司還嗅到潛在商機，設立網上購物的回贈計劃，吸引更多客戶多次購買。

小本經營自做網站

網絡生意，大有大做，小有小做。現時全職是樓宇貸款顧問的Iris Chan平時還有個副業，就是網絡銷售化妝掃具和男士襯衫袖釦。雖然只賣兩種產品，但各種選擇五花八門。為節省成本，Iris專門去學設計網頁的課程，乾脆自己做網站。

「我很喜歡學習新東西，也知道網站做出來後需要不斷更新。如果次次都找網頁設計師來做，既麻煩又費錢，而且還要等設計師完工，自己很難掌握時間。」她說。

Iris表示，現在市面上有好多軟件都可以實現網站DIY，還配有很

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「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。」

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■ Iris learned web design and designed her own, saving time and budget. Iris自學設計網上購物網站，既省錢又可掌握時間。

Unlike NCIX, **Iris Chan** runs a small online business. She is a mortgage specialist and has a side online business that sells makeup brushes and cufflinks. Although she sells only two products at www.lajoie.com, there are more than three dozens of selections to choose from. With a limited budget, she learned website design and built up the trendy looking website on her own.

"I love to learn new stuff. Creating a website is one thing, but updating it is another. Hiring a website designer to update the content from time to time is neither cost efficient nor time efficient," said Chan.

She indicated that there are many choices of software people can use to design sophisticated website that has online shopping functions and the price is reasonable.

As conventional as everybody else, Chan started her jewel and accessory business in a retail store. As the business went busy, she had to manage more and more stocks in limited space. Instead of looking for a bigger space for the business, she decided to start doing online retailing. "I want to make money even when I'm sleeping and traveling. Then there is my e-commerce model that can make it come true!"

While enjoying the benefits of online retailing, Chan also embraces challenges. "Return and exchange is an issue if buyers are not honest. Some of them return the wrong order, others return products that have already been used," she complained, adding that such a challenge increases when it is busy shopping season like Christmas.

Fashion business

Is it worthwhile to replace a physical store with an online store? A fashion chain that has more than 20 stores in Southern Ontario major shopping malls believes it is still important to keep the traditional way.

Mr. Ng who is the president of the chain cautioned the cost for business owner to promote its website. "To promote your website against all other competitors, increasing website traffic is critical. If your website attracts more traffic, its rank will be on the front page of google search result. This is, however, not easy. It relies on hiring a website traffic marketing company to boost your traffic, and to target the right viewers, such as female in our case. It is a cost that's not anywhere inexpensive. It might be much more than paying for store rent," he stated.

Also, selling clothes online is very different from selling other one-size product. "Your inventory with a variety of sizes matters. At the same time, your client's monitor also plays a role in selecting the colour of the clothes. You might at the end think the clothes you received has a different colour of the same one you saw online. It may be resulted in many returns and exchanges the company has to deal with."

To run an online fashion business, it involves expenses such as staff to post inventories online, tracking and updating daily, in addition to the cost of photography, videography and studio rent, Ng continued.

The fashion chain keeps its retail stores in operation while providing customers discount by email sign-up. "By doing so, we can promote our products to our customers through regular email blasts. It can also attract them to visit our website to boost the traffic," illustrated Ng.



■ NCIX sells highly equipped PC computers. (Courtesy of NCIX)
NCIX主打銷售個人化高配的電腦。

多比較複雜的功能，比如網上購物付款等，非常容易用。價錢方面，可按月付費，也可每年付費。

想睡覺或旅行時都有生意

Iris曾經開創商鋪銷售珠寶首飾的產品，慢慢地生意額上升，她要囤積越來越多的貨。與其要租一個展示廳，她想倒不如乾脆擺上網售賣。「我想睡覺或旅行的時候都有生意，於是就催生了現在做的e-commerce。」她解釋道。

網上購物沒有時間和地點的限制，完全可以實現「睡覺或旅行時都有生意」的目標，Iris是否從今以後就可以高枕無憂了呢？其實個中挑戰還是不得不面對的。

面對不誠實買家感無奈

「好坦白，網上購物對賣家而言最大挑戰就是要面對買家的不實行為。有些不誠實的買家網上購物拿到真品後，卻又偷龍轉鳳地退回來，或者用過後退貨，甚至是貨不對辦地退貨，對賣家來說非常無奈，但又不得不接受。」Iris坦言。尤其是節假日網上購物銷量增加時，這種壓力非常大。

來自約克區的另一家時裝實體網購品牌也道出了網絡購物的挑戰。該品牌多年來已經在約克區和南安省設有超過20家實體店，位於各個主要購物商場內，吸引客流，之後發展網絡購物。但是否網絡時裝買賣的成本就真的可以用「省去實體店鋪租」來考量麼？其負責人吳先生認為「一半一半」。

網購推廣費比鋪租貴幾倍

「其實要建立起網絡銷售的熱點，就一定要帶動起你這個網站的流量，這樣才能讓消費者在Google上搜索同類產品時，首先看到你的網頁，但這並不容易。既要請市場公司負責增加你網站的瀏覽量，還要吸引我們想要的客戶群例如女性，在推廣方面的花費很大，分分鐘是一個實體店鋪租金的好幾倍。是否要取消實體店，用網絡購物代替，真的要自己先算一算。」

「要在網上購物找突破，產品的獨特性和怎麼做市場宣傳至關重要。賣時裝，產品的尺寸是否足夠非常重要。這和其他只有一個尺寸的產品，如家電和配件等網絡銷售很不同。而且客戶看網上產品的顯示器不同，很有可能實物的顏色和她看到的不同，又不能試尺寸，這當中需要很多整合。」吳先生說道。現在時裝網絡購物絕大部分都有免費退貨換貨滿足客戶，但對銷售商來說是很大挑戰。

專人負責網站花費不少

要做時裝的網絡銷售，雖然省去了鋪租，但也起碼要兩名員工負責將貨品明細擺上網，加上攝影成本，攝影室，還要每日有人負責更新，都是不少的費用。而實體店的人流量是實實在在的，所以該時裝連鎖店的生意模式還是保持著其擁有的20多家商鋪，收集店鋪購物的客戶的電子郵件地址，在統一發電郵搞促銷的同時，吸引網絡瀏覽量，以便慢慢推進網絡購物。

WILLOW SPRINGS



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