



**The federal election in September resulted in another Liberal minority government. The election took place in the time when the economy was hit hard by the pandemic. MRVCBA hopes that the re-elected Liberal Government will take the right measures to improve the business environment and help the recovery.**

聯邦大選9月20日結束，最後由自由黨繼續組成少數政府執政。對於這個選舉結果，萬錦市烈治文山市旺市華商會希望自由黨政府在幫助國家走出疫情，重建經濟的道路上，不要只靠提供現金補貼，而是要有實際方案改善營商環境，鼓勵民眾重投勞動市場。



Source/圖片來源: Elections Canada

## MRVCBA hopes the right policies to help recovery 大選後華商會冀政策勿走錯路

According to the Liberal platforms, the hiring subsidies will be extended to March of 2022, while the recovery benefits targeting individuals will end in October this year. As the reopening expands, the small business such as restaurants have found that they have difficulties in hiring back their staff.

Part of the reasons is the benefits that the employees are enjoying. Benedict Leung, CPA, CA, Vice President of MRVCBA, pointed out that the government benefits programs are being abused, discouraging people from going back to the workforce. Similarly, the hiring or wage subsidies are also easily abused. Mr. Leung hopes that the government can put in measures to stop the bad practices.

Another concern is the possible cooperation between the Liberal Government and the New Democratic Party. To avoid being knocked down, the Liberals may need to give in to certain demands from the NDP in return for their support in the parliament. The NDP always seeks higher basic wages for the employees and more benefits and welfares. Mr. Leung argues that while welfare policy is good for individuals, it does not help the business.

The Liberals also promised a new higher tax rate for the banking industry. Will the new tax burden of the banks be

transferred to the businesses who need daily banking services? With membership overwhelmingly the small and medium size enterprises as well as the micro businesses, MRVCBA hopes that the government can address the needs of the SME and protect them from excessive costs when they introduce new tax law regarding the big banks.

The Canada China relations were in deep freeze in the past two years. According to Mr. Leung, keeping a less extreme anti-China party in the government might be better off for Canada and easier to warm up the relationships. MRVCBA, together with other Chinese business associations in the Greater Toronto Area, had organized a few China Trade Missions in the past. These missions had successfully linked the Canadian businesses with their Chinese counterparts.

"The Chinese business community in Canada is a natural bridge between China and Canada businesses. Through communications and connections, the businesses on both sides will have better understanding of each other's business practices, rules, and regulations," said Mr. Leung, "And this is always the better way to get things done." He would like to see more active contacts between the Canada and Chinese business to help break the current stalemate.

華商會副會長梁萬邦特許會計師表示，聯邦政府自去年四月開始對個人提供的緊急援助金，以及後來改稱的復甦福利金，都是直接向民眾派錢，間接鼓勵一些較低收入人士不願工作。安省今年六月開始逐步重開之後，不論中外餐飲業或其他行業，都投訴無法聘回臨時裁撤的員工，因為他們很多都選擇繼續領取福利或已轉業。這使老闆感到無奈，即使重新開業，也沒有足夠人手工作，影響生意。

自由黨政府花了六億元進行今次選舉，結果未如願取得大多數席位，引為咎病。過去年多以來各大反對黨都基於抗疫理由，沒有對自由黨政府製造太多難處，但在新一個任期裡，自由黨政府為了避免倒台，必需與小數黨派合作。華商會擔心這樣的合作，意味政府的福利主義更進一步，對商界更為不利。

梁萬邦指出，華商會會員絕大部分是中小企，甚至微企，假如聯邦政府為尋求支持而應新民主黨的要求，推行更多福利或提高最低工資，將使商界經營成本增加。另外自由黨競選時亦曾承諾向銀行界徵收特別稅率，這措施一旦落實，有可能加重商戶的銀行費用開支。華商會期望自由黨政府推行相關政策時，需要針對中小微企實施相應的行政措施，減少對商戶的衝擊。

加拿大與中國關係近兩年惡化，梁萬邦認為，在今次選舉中表現更加反華的政黨沒有當選，對改善加中關係有幫助。華商會過去聯同友會合作籌辦了數次中國商貿之旅，帶領本地商界到中國作實地了解，加深兩地商界溝通。

梁萬邦表示，華商會的重要功能之一，便是作為本地與中國商界的橋樑。在目前政府關係未改善之際，華商會更應積極擔當緩和角色，讓兩地商界了解對方的商貿規則，從加強民間商貿往來著手，爭取改善兩國關係。



# Strong Recovery in Markham in An Unprecedented Time



## 萬錦市在史無前例時代中強勢復甦

By Frank Scarpitti, Markham Mayor

*This year, the City of Markham is celebrating 50 years of excellence. The roots of The Corporation of the City of Markham date back to the creation of the Regional Municipality of York on January 1, 1971 when Unionville, Milliken, Thornhill and Markham Village were consolidated to form the Town of Markham. For 50 years, Markham has been on the forefront of innovation and this year we are celebrating the business and academic institutions that have made us a hub for innovation. Markham is proud to be home to skilled talent and a robust and diverse ecosystem of companies that makes it an ideal place to invest and grow a business.*

Throughout the pandemic, the City of Markham has taken a fiscally responsible approach to managing our finances. We cautiously reintroduced services based on demand while adhering to strict COVID-19 protocols, looked for additional efficiencies, redeployed staff, streamlined processes and leveraged new technology. During the early days of the pandemic, we continued doing what we do best: innovating. We collaborated with IBM Canada to introduce a virtual assistant using artificial intelligence technology to provide trusted information on COVID-19 to residents and businesses. We became the first municipality in Canada to join the Digital Mainstreet ShopHERE program offering transformational support to local businesses to expand their services to include online transactions. Markham Council moved swiftly to allow for restaurant bar and patio extensions and activated our new tourism board, Destination Markham Corporation. The City of Markham continues to support Markham businesses through our Department of Economic Growth, Culture and Entrepreneurship including the Markham Small Business Centre to navigate through the pandemic with key programs and services.

There is no City of Markham property tax increase in 2021. This current year has brought unprecedented challenges for residents and businesses and we are committed to lessening the burden to our property taxpayers. In addition to approving a 0% tax increase for 2021, Markham Council also approved a suite of relief measures for residents and businesses to assist them during the pandemic. These measures included waiving of late payment charges on 2020 property taxes to December 31, 2020, elimination of the 2020 Stormwater Fee, elimination of planned 2020 water rate increase, and the suspension of the Municipal Accommodation Tax. We continue to have the lowest 16-year average tax rate increase in the GTA at 2.08% and we will continue investing in infrastructure, creating strong and resilient neighbourhoods.

I have been impressed by how we have come together throughout the pandemic in support of one another. I strongly encourage our communities to continue supporting local businesses, including restaurants as we recover and rebuild our economy.

撰稿: 萬錦市長薛家平

萬錦市今年迎來第五十周年。關於萬錦市的歷史，要追溯至1971年1月1日時，當年成立了約克區域政府，而Unionville, Milliken, Thornhill 和 Markham Village亦合併成為萬錦市 (Town of Markham)。五十年來，萬錦市一直走在創新路上，吸引了商業及學院到來落戶，使萬錦成為創新之都。對於萬錦市能吸引優質人材及多元化的企業，我們一直引以為傲，顯示這裡是適宜投資及發展的好地方。

在疫情期間，萬錦市本著謹慎理財原則，在遵守嚴格防疫措施的同時，按需要提供服務，重新分布人員以加強工作效率，簡化程序，以及運用新科技。在疫情初段，我們繼續創新，與IBM合作推出以人工智能技術製成的虛擬助理，提供可靠的新冠病毒疫情信息。我們是第一個加入Digital Mainstreet ShopHERE的城市，幫助市內商戶把業務改到網上經營。萬錦市亦迅速批准餐館酒吧開設戶外座位，以及啟動新的旅遊辦事處Destination Markham Corporation。萬錦市將繼續透過經濟發展、文化和創業部，以及萬錦小企業中心，推出項目及服務，協助商戶渡過疫情難關。

萬錦市在2021年裡並沒有提高物業稅。這一年萬錦市居民和商戶所面臨的挑戰前所未有，市議會決心要減輕居民的地稅負擔，除了地稅零增幅外，還通過一系列紓困措施，包括伸延去年地稅繳付期限，在去年12月31日前繳付地稅可獲免除逾期繳交的罰款；取消2020年污水費；取消原定2020年提高的水費增幅；以及暫免酒店住宿稅。萬錦市至今仍然是大多倫多地區16年平均地稅率增幅最低的城市，處於2.08%的水平，而我們依然會致力投資基礎建設，創造繁盛具復元力的萬錦市。

疫情期間我們互相扶持，令我感動，我衷心希望社區繼續支持包括食肆在內的本地商戶，使我們能夠重拾經濟增長。





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HELPING SMALL BUSINESS GROW

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# Vaughan remains a city in demand

## 旺市——趨之若鶩的城市

*With outstanding economic performance and population growth prior to the pandemic, the City's resilient business community and diverse economy are anticipated to rebound and continue the decade-long momentum of strong economic growth and prosperity.*

在疫情來襲前，旺市的經濟表現及人口增長已很出眾，因此旺市相信憑藉市內多元化商界的復元能力，旺市可以延續過去十年來經濟強勁增長的勢頭。

Vaughan has surpassed a decade of growth for the Vaughan Metropolitan Centre (VMC), which continues to be the largest and most ambitious project in the City's history. The heart of Vaughan's emerging downtown is now home to several transformational transit projects, including the VMC Subway, seven high-rise towers that are now fully occupied, two new commercial office buildings, immersive public art projects, vibrant community event spaces, and many other



exciting developments.

To date, there are more than 200 businesses employing more than 8,000 employees. 1.6 million square feet of new commercial office space has been proposed (including all developments submitted from pre-application to built and occupied) and more than 542,000 square feet of retail space has been proposed as part of mixed-use developments. A high standard of living, accessible location, exceptional amenities, development opportunities, a subway connection, and so much more position the VMC as one of the best places to live, work and play.

In a first-of-its-kind initiative in Vaughan, the City is leading a collaboration to transform an 82-acre parcel of land at Jane Street and Major Mackenzie Drive into the Vaughan Healthcare Centre Precinct. A feasibility study will be completed by the end of the year to determine how best to create a world-class health experience and explore various options, including a new space for ventureLAB to expand and create another regional innovation hub in Vaughan and opportunities for Mackenzie Health to collaborate with York University in academic health sciences. Collaboration between the partners will generate economic opportunities, post-secondary education, research innovation, training and development, and enhance the delivery of modern front-line healthcare for patients

Building on this momentum, Vaughan's vision for the future is quickly becoming a reality. Throughout it all, Vaughan remains a city of choice despite the universal challenges presented by COVID-19.

Creating the right environment to help professionals unleash their full potential is a top priority. The City offers invaluable planning advice, access to industry experts, and workshops to help aspiring entrepreneurs and existing business owners through the Economic and Cultural Development department.

Connect with us or learn about our services, programs and more at [vaughanbusiness.ca](http://vaughanbusiness.ca).

旺市都會中心 (VMC) 十年來的發展，是旺市有史以來最大型及具前瞻性的發展項目。至今這個市中心已具雛型，有VMC地鐵站、七幢已入伙的住宅大樓、兩座全新辦公室大樓、融入社區的藝術項目、社區活動空間和多項精采發展。

目前市中心共有200多家公司僱用了8000多人。在未來的發展綱領中，還包括160萬平方呎辦公室面積（包括所有未申請、興建中和已入伙的）和超過54萬2000平方呎，在商住兩用土地上的零售店舖。未來的VMC將會是一處生活水平高的地方，四通八達，有地鐵線連接，且設施齊備，發展機會良多，是最適宜居住、工作和消遣的好地方。

在Jane街夾Major Mackenzie街一處82畝地段，將是旺市一個破天荒的創舉，準備用來發展成旺市醫療衛生區。有關發展的可行性研究將於年底完成，屆時將會決定如何把這地段變成世界一流的醫療區，在區內提供各種發展機會，包括全新的ventureLAB設施，打造成旺市另一創新中心；亦讓Mackenzie Health和約克大學有合作機會，展開醫學科學研究。這類合作將帶來多項機遇，包括經濟發展、專上教育、科研創新和開發培訓等，亦為病人提供前線醫療服務。

這些發展藍圖將會很快落實成真。儘管新冠病毒疫情肆虐，但旺市始終是具吸引力的城市。旺市的首要任務是創造合適環境，讓各類專業行業發展所長，市政府的經濟及文化發展部，會舉辦工作坊，安排連繫業界專家，以及提供策劃意見，幫助創業者或商業東主在旺市開業。若要聯絡我們或要了解我們的服務、項目和詳情，請登入[vaughanbusiness.ca](http://vaughanbusiness.ca)網址瀏覽。



The City of Vaughan continues to be a city in demand despite the COVID-19 global pandemic. With outstanding economic performance and population growth prior to the pandemic, the City's resilient business community and diverse economy are anticipated to rebound and continue the decade-long momentum of strong economic growth and prosperity.

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RESIDENTS

**&**  
 **19,000**  
BUSINESSES

**SMALL**  
BUSINESS DRIVES  
**VAUGHAN**

**87%** OF  
businesses have  
**LESS THAN**  
**20** employees

**\$22.61B**  
2020 **REAL GDP**

YORK REGION'S LARGEST ECONOMY:  
**37%** OF  
YORK REGION'S  
**TOTAL GDP**

AN INDUSTRIAL POWERHOUSE:  
**the 4<sup>th</sup>**  
**LARGEST**  
market in the  
**GTA**  
by total inventory

I want to express my warmest and sincerest gratitude and appreciation to our small businesses, which have made significant sacrifices throughout the pandemic to ensure our community's safety and well-being. The Vaughan spirit is ready, resilient and resourceful. We remain focused on the path forward. I am confident that if we continue working together and supporting each other, we will emerge stronger.

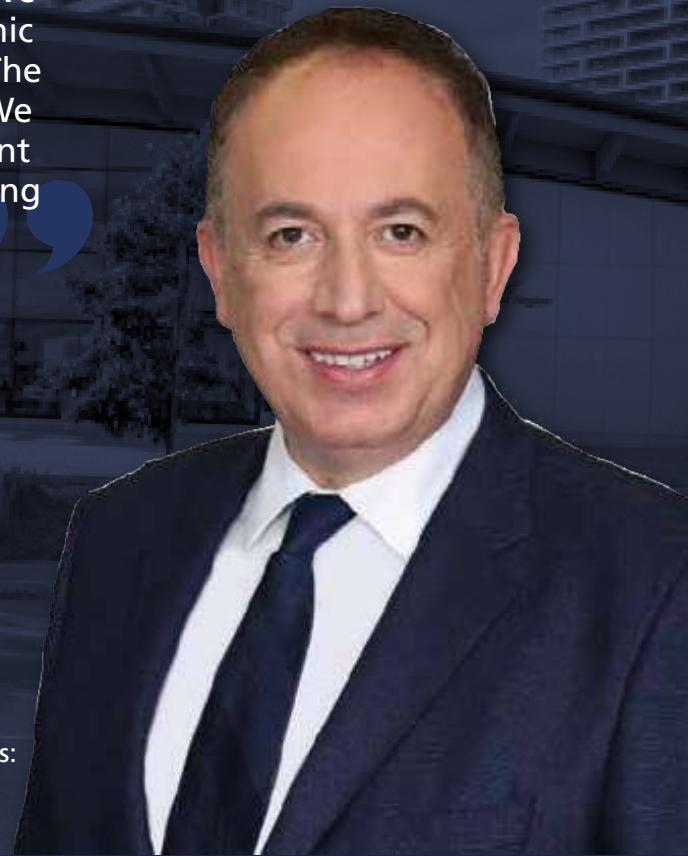
*Maurizio Bevilacqua*

Hon. Maurizio Bevilacqua, P.C.  
Mayor, City of Vaughan

**vaughan**

ECONOMIC & CULTURAL  
DEVELOPMENT

To access and learn more about City of Vaughan business services:  
[vaughanbusiness.ca](http://vaughanbusiness.ca)





# It's Time to Consider the Alternatives 有選擇才是真圓夢



**RESCO Mortgage Investment Corporation was established in 2013 with the objective of helping Canadians make their home ownership dream a reality by providing them with the mortgage financing they require.**

When RESCO was initially set up, most of the demand for alternative lending was for short-term second mortgages. However, the borrowing needs of Canadians have shifted significantly in recent years. Due ever-tightening lending regulations, qualifying for a mortgage in order to buy a home has become increasingly difficult for many Canadians, particularly first-time homebuyers. These same lending regulations have also placed existing homeowners outside qualification requirements at the time of mortgage renewal, causing much worry and anxiety.

RESCO is ready and able to fulfil this growing demand for first mortgages and have established a separate lending entity – RESCO First Mortgage Fund LP – for this very purpose. As an alternative lender, our lending requirements are different from those of the banks. As a result, we will continue to fulfil our objective of helping Canadians make their home ownership dream a reality.

As a borrower, you must be aware that not all alternative lenders are created equal. Predatory lenders are out to exploit the sensitivities and vulnerabilities of would-be borrowers, and can easily victimize anyone from idealistic youngsters to seasoned retirees. Using aggressive tactics, these lenders typically prey on those with credit problems, lost jobs or limited financial knowledge. They also use deceptive and unscrupulous practices to disguise the true cost of borrowing.

At RESCO, we put a focus on being transparent with our clients so you can be confident that there will be no bad surprises. We are proud to have gained a reputation within our industry for always treating everyone involved in our lending process with integrity.

Whether you are turned down by the traditional lenders because you are self-employed, earning cash income, purchasing investment property or going through financial hardship, RESCO is here to help. If you would like to discuss your options with us, our team of professionals with extensive experience in the financial industry can be reached directly at (365) 597-4886, or via email at [info@rescominc.ca](mailto:info@rescominc.ca).

**利時高房貸投資基金於2013年成立時，宗旨是協助加拿大置業者達成他們置業的願望，提供他們所需的房屋貸款。**

在公司成立初期，大部分客戶需求都是短期二次房貸，但隨著近年的變遷，加拿大置業者的需要亦出現重大改變。由於借貸規例不斷的收緊，令愈來愈多人難以符合房屋貸款的要求，對首次置業者的打擊尤為嚴重。即使已經得到了房貸的業主，當他們的房貸要續期時，亦遇上同樣難處，使到置業人士日益憂慮無法置業。

對於這種狀況，利時高已作好準備，成立了新的貸款分支—利時高第一房貸基金LP—以應對不斷增加的第一房貸需求。作為市場上另一類的借貸公司，我們的放款要求與銀行的有所不同。因此，我們能夠繼續本著我們的宗旨，協助加拿大人達成他們購買自己房產的夢想。

對於借款人來說，他們必需知道市場上所有銀行以外的借款公司不盡相同。有些放款人是看準機會剝削需要貸款的人士的，知道他們的弱點和迫切需要，使他們迫於就範。受害人從血氣方剛的年輕人以至人生經驗豐富的退休人士都有。這些放款人專向那些有信貸問題、失業或理財知識貧乏的人下手，而且往往以欺騙和不誠實的手法，隱瞞貸款的真實成本。

但在利時高，客戶可以放心。利時高一向對客戶公開透明，不存在不良手法，而我們亦以業界翹楚的聲譽引以為傲，對所有需要貸款的客戶都會誠實對待。

若果貸款人因為是屬於自僱人士、現金收入人士、購買投資物業人士，或者是經歷財政困難的人士而被傳統貸款機構拒絕放款，都可以得到利時高的幫助。利時高團隊都是高度專業和經驗豐富的金融業從業員，歡迎貸款人士隨時與利時高人員約談，討論各個選項。利時高的直線電話是(365)597-4886，電子郵箱是[info@rescominc.ca](mailto:info@rescominc.ca)。



# IT'S TIME

## TO CONSIDER THE ALTERNATIVES

RESCO First Mortgage Fund Limited Partnership | Mortgage Investment Corporation

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# Canadian Immigration Forecast and Key Programs

## 加拿大移民預測和熱門項目

**Canada Welcome You! 1.2 million** permanent residents in the next 3 years!  
Canada announced its 2021-2023 Immigration Levels Plan. Canada will target the highest level of immigration in its history. It is very important to have professional advice. Canada has over 80 different immigration programs and we will focus on programs for Hong Kong residents and start-up visa program.

### Start-up Visa Program

**Immigration to Canada before graduation!**

Altec Global Inc. is especially proud of our record of success in Canada's Startup Visa Program, one of the best immigration programs Canada has ever rolled out. Unique advantages: international student can apply! no age requirement, no relevant work experience required, no educational and no language requirement! Applicants only need to obtain the letter of support for the business plan from a government-approved investment institution. Fast processing 16-18 months!

### Permanent Residence Pathways for Hong Kong Residents

Canadian Minister of Immigration, Marco Mendicino announced a series of new immigration plans for Hong Kong residents.

- **A: In-Canada Graduates**

Hong Kong students studying in designated institutions in Canada can directly apply for permanent residence after graduation

- **B: Canadian Work Experience**

Hong Kong youths who have at least one year of work experience in Canada and meet the minimum language and academic requirements can apply for permanent residence.

This public policy will be in effect from June 1, 2021, to August 31, 2026.

- **Pathway for Hong Kong Youth**

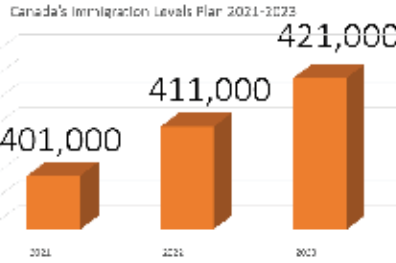
Starting from February 8, 2021, Canada will provide three years open work permits for Hong Kong youths who have obtained a post-secondary diploma or degree or the same level of overseas academic certification in the past five years. This allows Hong Kong residents to gain more valuable work experience in Canada.

- **Facilitative Measures to Support Family Reunification**

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**加拿大歡迎您!** 未來3年將接收120萬新永久居民!

加拿大宣佈了2021-2023年的移民計劃,政府宣佈史上最高吸納移民的數量!加拿大有超過 80 種不同的移民項目,在這裏我們將專注於適合香港居民的項目和加拿大聯邦創業移民項目。

### 加拿大聯邦創業移民 未畢業前即可移民加拿大!



令順達集團引以為傲的是,我們在加拿大創業移民項目(加拿大有史以來推出的最好的商業移民項目之一)中取得了巨大的成功。

獨特的項目優勢: 國際留學生可以申請! 無年齡要求, 無相關工作經驗, 無學歷, 無語言要求! 申請人只需獲得指定的風險投資機構對商業計劃的支持信, 並滿足相應的語言要求即可。快速處理16-18個月!

### 香港居民獲得永久居留的途徑 大幅降低申請永居門檻!

加拿大移民部部長門迪奇諾宣布了一系列針對香港留學生和青年的新移民計劃。

- **A: 在加拿大的畢業生**

在加拿大就讀指定院校的香港留學生, 畢業後可直接遞交永居申請。

- **B: 在加拿大擁有工作經驗的香港居民**

在加拿大擁有至少一年的工作經驗並符合最低語言和學歷要求的香港青年即可遞交永居申請。

該政策將於2021年6月1日起生效, 將一直持續至2026年8月31日。

- **香港青年途徑**

從 2021 年 2 月 8 日起, 加拿大將為那些在過去五年內獲得加拿大大專及以上文憑或相同等級的海外學歷認證的香港青年提供最長三年的開放式工作簽證。這使得香港居民將有機會獲得更多寶貴的在加工作經驗。

- **支持家庭團聚的便捷途徑**



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## Live. Work. Study in Canada

### 順利進入加拿大的橋樑

#### About Us:

Altec Global Inc. is a Toronto based Immigration and Business consulting firm established in 1992 to assist people who wish to live, work or study in Canada. We are an experienced team of professionals, with government and private sector experience, under the leadership of Susan Gong, a Chartered Professional Accountant, a Licensed Immigration Consultant, and a former member of the Immigration and Refugee Board. Over the last 30 years, the Altec team has successfully assisted a diverse global clientele in all areas of Canadian immigration and temporary visas.

#### Our Team:

Our team consists of professionals with considerable experience in Canadian immigration matters. They include:

- **Susan Gong, CPA, CA, CEO**, a former Member of the Immigration and Refugee Board. At the same time, Ms. Gong is a Canadian Chartered Professional Accountant and a Regulated Canadian Immigration Consultant (RCIC), which puts her in the unique position of having both of these qualifications.
- **Gerry Weiner** is a former Minister of Immigration of Canada as well as a former businessman in Montreal.
- **James Metcalfe** is a former Canadian Consul and Visa Officer who has extensive experience outside as well as inside Canada in the area of Canadian Immigration.

#### Start-up Visa Program:

We are especially proud of our record of success in **Canada's Startup Visa Program**, one of the best business programs Canada has ever rolled out. A program where we can count **numerous success stories**, where we have developed a special expertise.

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- Immigration settlement services
- 工簽申請
- 移民評估和專業諮詢服務
- 移民安置服務

#### Head office-Canada

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加拿大順達集團是一家位於多倫多的移民和商業諮詢公司，成立於 1992 年，宗旨在為希望在加拿大生活、工作或學習的人們提供協助。我們是一支經驗豐富的專業團隊，擁有政府和私營部門的工作經驗，在特許會計師、持牌移民顧問協會會員和移民局前主審法官江文珊女士的領導下。在過去 30 年裡，順達集團在加拿大移民和臨時簽證等領域成功幫助了許多來自世界各地的客戶。

我們團隊由在加拿大移民事務方面具有豐富經驗的人員組成。他們包括：



江文珊女士 Susan Gong  
加拿大移民局前主審法官。同時，江女士是加拿大特許會計師和加拿大移民顧問協會會員 (RCIC)，這使得她的身份更加出眾。



Gerry Weiner  
加拿大前移民部長，蒙特利爾前企業家。



James Metcalfe  
前加拿大領事和簽證官，在加拿大移民領域擁有豐富的加拿大國內外經驗。

令我們引以為傲的是，我們在**加拿大創業移民項目**（加拿大有史以來推出的最好的商業移民項目之一）中取得的成功。同時，在這個項目下我們也產生了大量的**成功案例**。

#### For Employer

We are experts in:

- Global Skills Strategy
- Labor Market Impact Assessment
- Intra - company Transferee
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- 勞動市場評估
- 跨國派遣工作簽證

#### For International Student

We are experienced in:

- Provincial Nominee Programs
- Express Entry
- Study permit/work permit applications
- 各省省提名計劃
- 快速通道項目
- 學習/工簽申請



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*The little Hong-Kong style pineapple bun is not only a favourite food for the 12-year-old boy, but also the reason behind his career choice. Stone Yu is a chef specialized in pastry and bakery. His passion on the bakery began with the family business when his father ran a bakery store in 1991. Everyday, scene of the oven-baked buns turned on his taste buds as well as his determination to become a pastry master chef.*

不要小看一個小小的菠蘿包，它是一個12歲男孩畢生事業的開始。這個小男孩一邊上課一邊跟家裡麵包店師傅學做麵包，結果現時成為一家連鎖麵包店的老板兼大師傅，管理品質，確保店內每天供應顧客的都是新鮮烘焙高質麵包。



## Visionary chef looking to expand family bakery

# 小師傅立志發展家族麵包店

After his graduation from university, he enrolled to the world renowned culinary school Le Cordon Bleu Ottawa Culinary Arts Institute. The one-year training brought him to a new level of culinary arts and hospitality. In the tide of fashion food, Stone would not consider blending his Hong-Kong style pastry technique with the French culinary technique.

“Keeping the authenticity is the only recipe to let people enjoy the special features of the food from different corners of the world,” said Stone. He said it’s hard to imagine giving the French croissant a look or a taste of the pineapple bun.

From a very early age, Stone began his training in aspects of the business such as the processes in production, staff training, and strategic planning. Now he is managing his family-owned business, Lucullus Bakery, which has locations in Richmond Hill and Markham. Within the business, he focuses mainly on quality control, product development, and staff management.

Lucullus Bakery has recently made investments into a centralized production facility and expands their business in the wholesale program. Lucullus Bakery currently sells wholesale packaged products, such as butter cookies, to 15 supermarkets in Canada.



Prior to the launch of the wholesale program, Stone has worked to put together the necessary components which has allowed it to be successful. Packaging design, recipe formulation, and procedure organization were key aspects that Stone had focused on.

“Managing the business and making buns in the kitchen are two completely different jobs.” Stone said. When he was in the kitchen, his focus was the products. Now he must look at the whole picture and make decisions after he has considered every aspect.

It sounds like a burden in running the bakery. However, when he hears his customers telling him that their families, from grandma to grandkids, are all fans of their buns, he knows that he has the right career choice.

人稱“石仔”的于基石家裡是開麵包店的，每天都有機會看見麵包新鮮出爐，那種香氣不但刺激了他的食慾，更激發了他要學做麵包的決心。

「很喜歡看到客人來到店裡，聞到麵包出爐香氣時表現出的興奮，客人喜歡吃我們店裡麵包，那種滿足感使我更有動力做更好的麵包。」石仔說出他鐘情做麵包的原因。他說，他有客人家裡三代人都是他們麵包店常客。

大學畢業時，石仔已經算得上是一位麵包師傅了。不過他未滿足，去了渥太華入讀藍帶國際廚藝學院，學習西方包點的烘焙技巧和甜點製作。掌握了東西方麵包技巧的他，並未想過要做些近年流行的中西合璧fashion包。他認為各地麵包都有其特色，應該保留其正宗特質而非為創新而創新。然而他強調製造麵包有如藝術創作，當中可以有許多變化，經常都會有新鮮感。

學有所成的石仔，從廚房走入經理房，擔任家族經營的龍島麵包店的管理人。他的家人於1991年開設龍島，先後在烈治文山市和萬錦市設有分店。他主要負責品質控制、產品研發，以及人事管理。他說：「做管理與做麵包師傅完全是兩碼事，做師傅可以對事情提出看法，但決定是由老闆做的，如何做決定，決定做出後會有什麼效果，都是由老闆一力承擔。」

儘管如此，做老闆的壓力並未阻礙石仔更上層樓的決心。除了管理門市店舖及五十多名員工之外，他正向批發事業進發，投資設立中央生產廠房。過程比零售店的做法大有不同。他要先訂好各款包點的材料份量，然後研究製作流程，最後是產品的包裝設計等，當整個流程暢順後，才能確保每日都有新鮮包點送去各大超級市場出售。

現時石仔的麵包產品，已經在加拿大15家超市有售。新冠病毒疫情令很多食肆改為外賣，但石仔並未仿效。他指出麵包是必需食品，而且是由原始材料一手炮製出來，除了吃之外，客人亦很喜歡麵包店的香氣，如果是送貨上門，客人便失去嗅覺享受，因此疫情以來，他未有想過出爐麵包外賣送貨的念頭。





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## True Health Comes from Good Water

# 還水之原本 得真的健康

**T.H.E. stands for True Health Education. THE Shop is operated by Tiana Chu. She discovered the benefits of drinking ionized alkaline water and decided to do a business in this field. But what she offers is more than just water machines and the accessories. She is educating people how to stay healthy.**

Like all other urban dwellers, Tiana is busy at work. When she drinks, she prefers different kinds of beverages rather than tasteless water. Until one day her family sent her an alarm. One of her family members suffered digestive illness. After three months of drinking the Kangen Water® every day, the health of her family member was greatly improved.

Impressed by this phenomenon, Tiana decided to study about this water. She learned that the water is hydrogen-rich because the oxygen and hydrogen molecules of water are separated through the electrolysis process. This process makes the water becoming alkaline and antioxidant. In the human body, oxidative damage has been implicated in many of our modern-day diseases such as cancer, heart disease, and diabetes. Antioxidants, on the other hand, act to tame the free radicals in the body that have potential to harm cells and cause disease.

Her curiosity of Kangen Water® did not stop there. She decided to spread the knowledge to everyone she knew. She started a store in Markham in 2014, selling the water machines as well as organizing seminars or workshops on health topics. She invited specialists on food nutrition, body pains, different kind of diseases and so on. She believed that true health came from good water, healthy eating, and illness prevention.

"The concept behind my store name –T.H.E. SHOP is to help people get the true health by educating them how to stay healthy," said Tiana.

When customers feedback that the water helped mitigate their gout problems, or improve their skin conditions i.e. eczema, she would feel happy. She said that some homemakers would tell her that it took shorter time to make good soup with this water.

That's because the electrolyzed reduced water is hydrogen rich and is easy for absorption. Despite drinking large volume of this water, people will not feel full in their guts. Naturally, people will drink more and result in better health.

Attitude decides the result. Tiana's attitude in helping her customers achieve the best of the health is the key to her business success.

水，是生命之源。不論中外醫療專家都會建議人每天多飲水，保障身體健康。然而，不同的水又有沒有分別的呢？是否任何水帶給我們的健康反應都一樣呢？Tiana Chu的家人因為健康問題嘗試飲用還原水®（電解鹼性水）後，健康明顯改善，於是引起她對水的研究興趣，進而做了水的生意，更展開了水的教育工作。

Tiana與一般城市人一樣，在高壓工作下飲水少，漸而對健康構成損害。向她發出警號的卻不是她自己的身體，而是家人的腸胃問題。患病的家人轉飲還原水®，三個月後情況完全好轉下來。對於一向喜歡飲用有味飲品的Tiana來說，再也不容忽視水的重要性了。

還原水®，即還水之原本。現代人所飲用的水經過處理，加入氯氣等大量雜質，已非源於大自然的水。還原水®先把自來水過濾，除水中雜質，再進行電解，把氫和氧分子分離，氫分子含量高的便是鹼性水，並具有抗氧化力。現代人常見的多種慢性都市病，例如癌症、糖尿病和心臟病等，都與體內氧化壓力有關，還原水®的抗氧化力便是要對抗在氧化過程中釋出的自由基，達至減慢衰老及防止疾病的效果。

Tiana了解到電解鹼性水對人體的重要性後，決心要投身水的事業，於2014年在萬錦市開設店舖，專營電解水機。她覺得單靠出售水機並不足夠，要推動健康飲食，她需要多走一步，那便是在她的店舖內舉辦健康講座。

"我的店舖取名真健康，目的是要大家得到真正的健康。除了水之外，飲食健康，痛症來源，疾病形成及治療等，都直接影響人的健康狀態，因此我們辦的講座，並不只是解釋什麼是電解鹼性水，而是讓各方面的專家講解不同的健康話題，讓人得到真正的健康。" Tiana解釋其店舖名稱的由來。

這些年來，參加過講座及轉飲還原水®的顧客，都向她反饋指出這水的好處。有人說自己的痛風問題明顯改善了，有人說濕疹皮膚比以前好，亦有主婦說用此水煲湯出味快。甚至連弄冷壓茶也省了時間，用普通水需時24小時才達到的冷壓效果，用此水只需一小時便完成。

Tiana解釋說，電解水因為去除雜質，氫分子含量高，滲透力亦特別強，人體容易吸收，即使大量飲用，也不會有漲肚感覺，因此轉飲電解水的人，不其然會多飲水，直接改善了健康。

本著助人改善健康的心態去經營這盤事業，Tiana真正能做到健康便是財富。



# Kangen Water® 電解還原水®



## 什麼是「優質」的水？

- 含大量活性氫
- 屬微鹼性還原水®
- 小水分子團特性
- 能對抗自由基、延緩衰老

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Enagic®機器從自來水中過濾出氯和其他雜質，通過電解過程將氫和氧分離，生成富含抗氧化成分的電解還原水®。當中的活性氫，有效消除自由基，延緩衰老，促進身體器官的健康壽命。還原水®已在日本的醫院中被使用了數十年。而現在，您隨時可以在家中製作出同樣的鹼性、抗氧化、富含礦物質、純淨、安全、健康的飲用水。

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**Tiana Chu**  
T.H.E. Shop  
真·健康 創辦人



查詢及預約 905.588.8887  
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# Pathway to business from healthy eating

## 養生之道化作營商之路

The passion on health and beauty has transformed an information technology specialist into a successful businesswoman. Lucy Li's relatives in Vancouver has been in a seafood processing business for decades. They decided to expand their business to the eastern part of the country with the help of Lucy.

注重養生養顏的李慕君，本來是一位資訊科技公司主管，因家族生意關係，經營起她最愛吃的海參生意上來。結果一做便是六年多，業務範圍不斷擴大，涉獵批發零售兩大範疇。

Lucy is a lover of seafood, especially the sea cucumber which helps her look young and stay energetic. She took the business lead without hesitation. This year her business, the Arctique Trading Inc., is entering its seventh year.

Lucy started the wholesale business out of a cold storage warehouse in Scarborough, she later operated a retail store in Langham Place, Markham, mainly selling dried seafood. But of course, the frozen seafood is also available for retail customers.

Other than selling frozen and dried seafood to local customers, Lucy is also selling Canadian ginseng to China. During the night when her store is closed, she will be busy with the ginseng mail orders from China. The shipments are handled by her distribution centre in China, but she is the one in charge of picking the right products.

Lucy is the vice chairman of the Toronto Cheongsam Association. She likes to volunteer in nursing homes, sharing the secrets of cooking sea cucumbers and other foods with high nutritional value. She believes that while food gives us the nutrients we need, a more important element is the way in preparing food to give people the joy of eating.



她設於萬錦市朗豪坊的店舖，主要售賣乾貨海味，但客人如想購買急凍海參花膠等，她便從她位於士嘉堡的急凍食品倉庫拿來賣給客人。可以說，客人要大量或小量購買任何類型的海產食品，她都能照顧得到。

參蔘行顧名思義，與海參和植物蔘很有關係。李慕君有親人在溫哥華經營海參加工場，順理成章由她開拓安省市場。貨源充足，要打開食店超市的批發門路，沒大困難。其後更加入了零售部分。

北極海參及其他急凍海產的客戶對象，主要是本地人。但中國客人一向鐘情加拿大出產的花旗蔘，於是李慕君便經營起花旗蔘郵遞銷售服務。當晚上本地店舖關門後，便要忙著中國分銷方面的訂單及安排付運。

本身是多倫多旗袍會副會長的李慕君，喜歡到養老院當義工，與人分享烹調海參等營養價值高食物的秘訣。她相信，能讓人吃得開心，才是食物最應發揮的作用。

HomeVoyager 紅布朗  
Good for you!

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## 參蔘行 Arctique Trading Inc.

北極海參安省總代理

Unit 2708, 朗豪坊二樓  
8339 Kennedy Road, Markham, ON L3R 5T5



Lucy Li

647-899-9558

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1. 北極參安省總代理，一手廠商批發價
2. 直郵中國三個星期到戶
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# Thank you for your support to local business 感恩社區支持幫助商戶疫後復元



## Message from the President 會長的 話

The Covid 19 case counts in Ontario is still in high level and we are not out of the woods yet. The step-by-step reopening in Ontario is a very precautionary strategy to help the business and the economy. Despite the administrative burdens on the business when they are required to check the vaccination proofs of their customers, the business owners would rather take this step than closing all together due to the worsened pandemic situation.

Small businesses have done whatever it takes to survive in the pandemic. The small businesses we showcase in this issue are all tough players. They weathered the storm properly so that they could continue to stand on their own. MRVCBA is a platform for the small businesses. We are their voice, and we would bring their concerns to all three levels of governments.

The Chinese community has celebrated the Full Moon Festival in late September. The festival is a celebration of good harvest in the ancient agricultural society. This is the same tradition to our upcoming Thanksgiving Day in Canada. I would like to take this opportunity to wish you health and wealth in this unprecedented time.

All the best to all of you.

Michelle Chu  
President, Markham, Richmond Hill, Vaughan  
Chinese Business Association

肆虐全球的新型冠狀病毒大流行，仍然困擾全球各地。安省自本年六月中開始逐步解封以來，省政府一直步步為營，以免再度下令商舖關門，食肆只能做外賣生意。由九月下旬開始，安省民眾需要出示疫苗接種證明，才能進入各類處所消費。在行政上，小商戶要負責檢查疫苗證明，的確帶來不便，但總比疫情惡化，商舖再度被迫關門，損失生意要強。

本期所介紹的小商戶，都在疫情陰霾下小心經營。他們都以自己的方式來渡過今次困難。萬錦市烈治文山市旺市華商會一向是小商戶的平台，我們作為商界聲音，一定會將商界意見及關注向三級政府反映。小商戶是加拿大經濟的基石，他們的蓬勃，才是經濟復甦的動力。

華人社區剛慶祝完中秋豐收節日，節日食品銷量理想，食肆其門如市，這些都是消費者支持本地消費的好現象。趁著感恩節即將來臨，我在此祝願大家平安是福，營商者感恩生意無損。

祝安好！

朱萬鈞

萬錦市 · 烈治文山市 · 旺市華商會



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# MRVCBA Golf Tournament 2021 華商會2021年度高爾夫球賽



The golf tournament 2021 was held on August 3. President Michelle Chu gave opening remarks.  
朱萬舒會長在8月3日的高爾夫球賽開賽前致詞。



Title Sponsor is Royal Bank of Canada, their Vice President of Commercial Financial Services Rebecca Pang addressed the guests.  
球賽主題贊助皇家銀行的代表商業金融服務副總裁Rebecca Pang發言。



Senator Victor Oh  
參議員胡子修



Acting Mayor of Richmond Hill Joe DiPaola  
烈治文山市代市長Joe DiPaola



Markham Regional Councillor Joe Li  
萬錦市區域議員李國賢



Warm-up drives before the tournament begins  
賽前熱身練習



Winners of the tournament pictured with organizers and dignitaries  
高爾夫球賽各得獎者與主辦機構及頒獎嘉賓合照

Part of the tournament proceeds are donated to charities, including  
高爾夫球賽的部分收益用於捐贈慈善機構，包括



Mackenzie Health Foundation



Cheerful team players  
健兒們賽前精神抖擻



Hong Fook Mental Health Association  
康福心理健康協會



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