

# The BRIDGE

Published by Richmond Hill & Markham Chinese Business Association



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

## Founding father leads to a new day 創會元老再創新紀元

The new President of Richmond Hill & Markham Chinese Business Association **Mr. Will Sung** was inaugurated in a memorable night on October 2, witnessed by close to 500 guests, politicians, diplomats and community leaders. Mr. Sung is the 9th President of the association since its inception in 1993.

"Thanks to our past presidents, board of directors and volunteers who have devoted their time and efforts to carry out the missions of this Association," said Mr. Sung in his inaugural speech. "Their continuous support energized us to march forward to our goals."

Moving forward will not be easy given by the constantly changing business world. "In the midst of economic globalization, Canadian businesses require solutions that go beyond their existing ways of practice. They need new channels for their products and services to reach out to emerging markets which are both populous and presenting huge demand. Richmond Hill and Markham Chinese Business Association will focus its efforts and resources to act as a bridge for local businesses to reach out to their counterparts in China. Reciprocally, we will help Chinese businesses to seek investment opportunities here," said Mr. Sung.

RHMCBA has the honour to invite **Tridel**, a premier builder in Canada, to be the title sponsor of the inauguration gala. "As Title Sponsor for the Inauguration Gala, we are particularly proud that Mr Will Sung is the next President of this fine organization," says Mr. Leo DelZotto, President of Tridel.

Mr. Sung is the founding director of RHMCBA. He is a key witness of the development in the Highway 7 area. He recalls

that RHMCBA was incepted during the time of economic hardship in Ontario. "However, the entrepreneurs in the Towns of Markham and Richmond Hill would not just give up. They did an amazing job to build up these two cities. I am confident that we will do it once again and come out of the current storm," said Mr. Sung.



President Will Sung toasted to the guests, with Ben Leung at left and Vice President Michelle Chu at right  
宋偉向來賓祝酒，右旁為副會長朱萬舒，左旁為卸任會長梁萬邦。

烈治文山市·萬錦市華商會新任會長宋偉，於十月二日正式就職。大約五百名來自社會各界的嘉賓，包括三級議會代表，領事使節及社區領袖，見證宋偉接過會長權杖，出任華商會自一九九三年成立以來的第九任會長。

宋偉在其就職演說中，感謝華商會歷屆會長、理事及義工們對商會的貢獻，至今華商會能逐步實現創會宗旨。由其領導的華商會，將會繼續向前邁進。不過不斷轉變的營商世界，將對華商會帶來嚴厲挑戰。宋偉表示：「現時經濟全球化，加拿大商界需要新途徑開拓發展中市場，以配合這等市場人口稠密，需求龐大的特點。烈治文山市萬錦市華商會將會嘗試承擔橋樑角色，把加國產品與商品帶到中國市場，同時亦把中國資金引來加國。」

就職晚宴得到地產發展商Tridel作主題贊助。Tridel總裁Leo DelZotto表示：「能夠支持宋偉先生出任這個優良組織的領導，是我們的榮幸。」

宋偉是華商會的創會元老，見證著7號公路的發展。回想當時安省經濟亦正處困難時期，宋偉指出：「當年這裡的創業家咬緊牙根經營下去，結果創造驕人成績，令烈治文山市及萬錦市出現如今的興旺，相信這群創業家，有能力再一次走出目前的低迷局面。」



President Will Sung received the president hammer from Immediate Past President Ben Leung.  
宋偉從卸任會長梁萬邦手上接過權杖。

## An accountant who is more than a report keeper

### 不要只作總結成績的會計師

Carrying around a blackberry and two cell phones, Benedict Leung is probably one of the busiest chartered accountants in town. He will reply emails late at night, or answer phone calls early in the morning when having breakfast with kids. But it is not his accounting business keeping him busy.

Leung & Company is Ben's principle business. This chartered accountant firm and its six employees are always highly occupied. However, their boss is often absent from his office desk. He is instead always spotted at all kind of community activities like business association, charity, student organization and more to promote his business.

How could he run his business while he is engaging himself in the community? He would only give one answer: delegation and high level of energy. He sets up a system to let his staff execute his business decisions and he takes full responsibilities of their works. By entrusting the staff to do the job, the staff will, in return, do the job in due diligence. This system has successfully freed him up to meet clients, prospects and different stakeholders of the community.

Ben is not an ordinary accountant.

"Being a traditional accountant means you're helping your clients to summarize a report card," says Ben Leung. "A better accountant will then help the clients to analyze their results. For me, a revolutionary accountant, I will give my clients the future pictures of what they should do base on what they have done." More often than few, his advises are well received and helpful to his clients' business success.

特許會計師梁萬邦隨時都在接電話或回覆電郵，但他卻不是為自己的生意忙碌，而是為著不同的社區機構服務。然而他自己開辦的梁氏會計師行亦一樣業務繁忙，梁萬邦之所以能分身有術，



Ben Leung is the Immediate past President of RHMCA, he is always promoting the association. 梁萬邦是本會去屆會長，他總是不會忘記推廣本會。

By doing so, he has to go beyond his own accounting profession and keeps alert to the changing world and gaining different knowledge, and then applies his knowledge to different clients accordingly.

Ben is also an opportunist.

"I set up my accountant firm in 1992 during the economy downturn in Ontario," recalls Ben Leung. "The rent of my current office would be very high if the economy was good and I would not think about it. But during that time, I was offered a 5.5-years lease in which I didn't need to pay rent for 4.5 years, so I took the lease."

He started his business and he engaged professionals who were willing to work for a lower than market payment, just for the sake of having an opportunity to learn. Sale of the first year was only \$20,000. It doubled up every year in the next 5 years. It maintains a steady growth in next 10 years.

"The Chinese word of crisis is a combination of danger and opportunity, I can take advantage of the opportunity in 1992, those who want to start their businesses should take advantage of the current opportunity," suggests Ben Leung. But he also warns those prospective entrepreneurs: do not start a business if the first and foremost reason is not profit-making.

全因他懂得培訓出一群辦事精明的下屬，可以信賴他們照顧他的生意，讓他能參與社區上不同的事務，從商會、慈善機構以至學生組織也有。

會計業務可以很平凡，但梁萬邦不想做平凡的會計師。他強調，一般會計師是為客人總結過去一年業績，然後作出分析。但作為一位具革新意念的會計師，他會根據客人的業績，為他們描繪未來業務發展的前景。他的建議，結果大都能令客人的業務更進一步。要做到這點，最重要是不要將自己局限於會計行業裡，要不斷學習不同領域的知識，加以靈活運用。

這位不平凡的會計師，也是機會主義者，充份實現轉危為機的概念。當1992年安省經濟最困難的時期，梁萬邦決定創業。原本租金昂貴的寫字樓，讓他得到一紙四年半不用付租的租約，加上一些專業人士願意不計報酬加入公司，結果令他的會計師行，從第一年只得二萬元收入起，以每年收入倍增的成績建立起來。他深信在今天的經濟悶局裡，能夠有勇氣像他當年運用機會創業者，也一樣可以成功的。但他亦忠告一句：不是以賺取利潤為首要創業原因的人，最好不要創業。



## Member's Column – Saigon Star Restaurant

### 會員介紹－西貢星越菜

When Bill Ha received a flower basket from a customer who suffered from celiac disease and had been staying away from the delicious Asian food for long time, he knew he had done the right thing. The passion in restaurant business and the ability to see the new trend of dietary habits has made Bill Ha an industry leader.

Saigon Star Restaurant is a classic example of Bill's vision. Now, the gluten-free menu developed by his another restaurant, Riz Pan Asian Cuisine, is another proof of his idea in developing his business. Gluten is a composite of the proteins gliadin and glutenin. It is the "glue" that makes dough sticky and is found in wheat, rye and barley, and also in some soy products like the soy sauce, which is commonly used in Asian food. The celiac patients are intolerance to gluten. And thus they are deprived of the luxury to enjoy Asian food, until the innovation of a gluten-free menu.

In 1993, Bill moved his Saigon Star from downtown Toronto to Richmond Hill. The timing might be risky. But it didn't take long to see the demographic change and development of Richmond Hill. Saigon Star has then become the landmark of Bill's restaurants group. Coincidentally, RHMCA was also born in 1993. The association and its member grew together.

Despite Bill has built up a group of restaurants, include 4 locations of Lemon Grass and a fast-food Lemon Grass in food court, Riz and Green Papaya in midtown Toronto, and Indo Chine in downtown area, there is still only one Saigon Star in Richmond Hill. "Saigon Star is my baby," says Bill. "Lemon Grass is managed through a central kitchen. It is like a management formula. If I apply the same formula to Saigon Star, then Saigon Star will lose its unique characters."

Competition in the restaurant business is always tough. The closure of Ruby Restaurant has sound the alarm to many restaurants. To run a good restaurant, Bill will suggest other restaurateurs not to compromise food safety with lower cost, no matter how delicious their food is. He attributes his success to the culinary management skill he acquired before he started his business.

西貢星越菜老闆Bill Ha有一次收到客人贈來的花籃，令他驚喜萬分。原來客人有腹腔毛病，對麵筋敏感，不能進食大麥、小麥及黑麥等，而東方菜中經常使用的醬汁如豉油等，亦有麵筋成分，以至這類客人不能享受美味的東方菜色。不過Bill Ha旗下的Riz餐廳研制出一套不含麵筋成分的餐單，給了這類客人機會享用東方美食。



Bill Ha moved his Saigon Star to Richmond Hill in 1993.

Bill Ha便是憑著一份對餐館業的熱誠，及其對飲食潮流的前瞻性眼光去發展業務。如今餐館集團內共有4間檸檬草餐廳及一間Riz和Green Papaya，以及在市中心的Indo Chine。惟設於烈治文山市的旗艦店西貢星，依然只此一家。他說：「西貢星是我的寶貝，檸檬草是集團式經營，採用中央廚房，若西貢星也轉用這模式，便會失去其獨特性。」

西貢星於1993年遷至烈治文山現址，當年亦是本會成立之年。西貢星正好與本會一起成長，見證七號公路一帶的發展。對於紅寶石酒家的結業，Bill Ha勸告同行不要單以為弄出好菜色便能招徠客人，而不惜為求減低成本，忽視衛生程度。



Richmond Hill Mayor Dave Barrow (front, 2nd right) and Mississauga Mayor Hazel McCallion (front, right) are members of the China Trade Mission delegation. The mission is organized by the Confederation of Greater Toronto Chinese Business Association. The delegation will visit Canada Pavilion of the Shanghai Expo. Ambassador of Canada Pavilion Mr. Mark Rowswell or Dashan, (back row, 2nd right) is confident that Canada Pavilion will be among the top 3 pavilions of the 2010 Expo. The delegation will visit Shanghai, Beijing, Shijiazhuang, Xiamen and Hong Kong. Detail of the mission is available on [www.cgctba.com](http://www.cgctba.com). 由大多市華商總會籌辦的商貿訪團，邀得烈治文山市長巴路（前排右二）及密西沙加市長麥考蓮（前排右一）參加。訪問團將訪問上海世界博覽會的加國展館，展館親善大使大山（後排右二）有信心加國展館將從芸芸展館中脫穎而出。代表團將訪問上海、北京、石家莊、廈門及香港，詳情請瀏覽華商總會網頁。

## Gallery Inauguration Gala 2009



Board members of RHM/CBA, from left: CS Leung, Daisy Wai, Peggy Tang, Sunny Ho, Will Sung, Ben Leung, David Ho, Annie Ho, Kit Wong, Gin Siow and Alex Li.



Board of RHM/CBA looked on President Will Sung addressing the guests.



MP John McCallum presented greeting from Opposition Leader Michael Ignatieff.



President Will Sung toasted to the guests.



Co-chairs Sunny Ho and Michelle Chu addressed to the guests.



MP Paul Calandra presented greeting from Minister of Citizenship, Immigration and Multiculturalism. Jason Kenney

## Some of the VIPs



MP Bryon Wilfert.



Markham Deputy Mayor Jack Heath.



Chinese Consul-General to Toronto Zhu Taoying.



Richmond Hill Mayor Dave Barrow.



York Regional Council Chairman Bill Fisch.



Jim Ritchie of Tridel (centre) received Title Sponsor plaque.



Kevin Murphy (centre) of Manulife Financial received Gold Sponsor plaque.



Alex Chiu of the Town of Markham received Gold Sponsor plaque.



John Tidball and David Rounthwaite of Miller Thomson received Gold Sponsor plaque.



Kam Lo of TD Canada Trust received Gold Sponsor plaque.



Henry Liu of Zhan Hui Printing received Gold Sponsor plaque.



Tony Tong of Century 21 Landstars Realty received Silver Sponsor plaque.



Michael Lam of HSBC Bank Canada received Silver Sponsor plaque.



Mrs. Au of Korean Grill House received Silver Sponsor plaque.



Dave Barrow, Mayor of Town of Richmond Hill received Silver Sponsor plaque.



Dantele Zanotti of United Way York Region received donation from RHMCBA.



Sunny Ho of Sunny Ho Law Office received Silver Sponsor plaque.



Alfred Hui received Silver Sponsor plaque on behalf of Kenny Wan Chartered Accountant.



Andrew Benson Leung of Leung & Company received Silver Sponsor plaque.



Michelle Lu, a 12-year old vocal talent performed in the gala.



Brian Michaels, a famous illusionist in Canada, and his assistant gave a wonderful magic show during the gala.

## Events 本會及社區活動

### RHMCBA events 本會活動:

#### Annual General Meeting and Networking 周年會員大會暨聚餐

Date 日期: November 24, Tuesday 十一月二十四日星期二

Time 時間: 5 pm - 10 pm

Venue 地點: Golden Court Abalone Restaurant, 黃金閣Richmond Hill

Fee 費用: \$25/members; \$35/non-members

RSVP 登記: 905-731 8806, or email: info@rhmcba.ca

### Markham Small Business Enterprise Centre events

#### 萬錦市小企業中心活動:

(for registration, please visit: [www.msbec.markham.ca](http://www.msbec.markham.ca))

#### How to start a small business seminar 如何開創小生意

Date 日期: November 12, Thursday 11月12日星期四

Time 時間: 6:30 pm - 9:00 pm

Venue 地點: Canada Room, Markham Civic Centre,  
101 Town Centre Blvd., Markham

Fee 費用: \$15, \$10 for RHMCBA members 本會會員特價

RSVP 登記: online at [www.msbec.markham.ca](http://www.msbec.markham.ca) 請上網登記

### Richmond Hill Small Business Enterprise Centre

#### 烈治文山小企業中心研討會:

#### Small Business Forum 小生意論壇

Date 日期: November 10, Tuesday 11月10日星期二

Time 時間: 8:30 am - 12:00 pm

Venue 地點: Premier Ballroom & Convention Centre, 9019 Leslie St.,  
Richmond Hill

Fee 費用: \$20

RSVP 登記: 905-771 2523, or email: [ecdev@richmondhill.ca](mailto:ecdev@richmondhill.ca)

### York Region Community and Health Services Department 約克區社區及衛生服務部

#### PROTON - Food Handler Certification Course

#### 質子計劃 - 食物處理人員證書課程

This one-day course on how to handle food safely to prevent food-borne illness and outbreaks are useful for the food handlers and general public who wants to learn more about food handling.

Upon successful completion of the course, participants will receive a certificate that is valid five years. Displaying this certificate will increase consumers' confidence in the eateries. Cost for the course is \$45.00. Please visit [www.york.ca](http://www.york.ca) to learn more about the program. Program lecture and materials are offered in English and Chinese.



質子計劃是一項專為食物處理行業的人員或有興趣學習如何安全處理食物的公眾人士參加。課程會在一天內完成，學員可獲頒發證書，有效期為五年。若食店能張貼有關證書，將能增加客人對食物安全的信心。課程費用為45元，用中文講授。詳情請瀏覽前段英文部分列明的網址。

課程日期: 十一月二十四日 (國語班)

十二月九日 (廣東話班)

時間: 上午九時至下午四時半

電話: 1-800-361 5653 或 905-940 1333

地點: 衛生部萬錦辦事處, 4261 Hwy 7 East,

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## Views on HST 關於合併稅的意見

安省明年七月一日將實施合併銷售稅HST。對於新稅制，消費者或商界都有不同意見，本欄搜集了數位本會理事及會員的意見。

Ontarians will see the goods and services tax (GST) and the provincial sales tax (PST) be merged into one tax, the harmonized sales tax (HST) by July 1, 2010. Business and consumers have different opinions on HST, followings are viewpoints of some of our members and directors:

### **Ben Leung, Immediate Past President of RHMBCA, chartered accountant:**

HST will encourage business to invest since they are able to credit back all the 13% tax that they are paying right now in commercial activities. Take a one-million dollar office renovation job as an example. The business will have 8% or \$80,000 more back to their pocket under the new HST system. This can be a good incentive for investment. However, he is concerned about the influence on industries that do not acquire much equipment, like financial services or tourism. He is also concerned that underground economy will be more vibrant in order to avoid paying taxes.

本身是特許會計師的前任會長梁萬邦表示，合併稅下商界各項商業活動都可以得回13%退稅，例如辦公室進行一百萬元的裝修，可再多得八萬元退稅，確實會刺激商界的投資意欲。然而新稅制對於那些無需太多器材的行業來說，如金融服務業及旅遊業等，影響會較深。他亦擔心新稅制下會鼓勵更多人為求逃避銷售稅而轉入地下經濟。

### **Michael Cheng, M. Art Groups, commercial renovator:**

He is charging his customers 5% GST on his renovation jobs, and will be charging them 13% after July next year. Since his customers are businesses as well, and they will have the tax credited back. So he is not too concerned about losing business. Only that the customers will need some time to get use to the new bills that will see higher taxes. He agrees that he will not do his own office renovation before next July, in order to avoid paying the 8% PST in buying materials that are not refundable.

從事商業裝修的Michael表示，雖然他要向客人徵收13%稅，但客人都是做生意的，以往只能得5%退稅，新制後客人會獲退還全數稅款，因此他不太擔心新稅制會影響生意，只是客人初時會因為先付更多的稅而不習慣，需時適應。他認為若要裝修自己的辦公室，也會待至明年七月後，當可退回目前要繳付的8%省稅後才會進行。

### **Victor Chok, Portfolio Strategy Corporation, investment adviser:**

For those goods that consumers are already paying two taxes, an harmonized tax is the right way to minimize the administration. It is not right however for the provincial government to extend the tax base through a blended tax. He would like to see the services be exempted from tax all together, or a lower tax rate if the blended tax has to be applied to everything. The ideal HST rate will be 10%.

從事投資顧問行業的Victor表示，省民購物時原要繳付兩個稅，所以合併兩稅以減省行政開支是對的，但省府卻利用合併稅來擴闊徵稅範圍便不應該。他認為當局應考慮免除服務行業的消費稅，或者將合併稅率降至10%，才算合理。

## CANADA SMALL BUSINESS Financing Program

Small businesses are an important part of Canada's economy, but they face unique challenges when seeking financing. The Canada Small Business Financing Program makes it easier for small businesses to obtain loans from financial institutions by sharing the risks with lenders.

### **Eligibility**

Small businesses operating for profit in Canada with gross annual revenues of \$5 million or less. Farming businesses, not-for-profit organizations, or charitable and religious organizations are not eligible under this program.

### **Loans can be used to finance up to 90 percent of the cost of**

- purchasing or improving land, real property or immovables;
- purchasing leasehold improvements or improving leased property; or
- purchasing or improving new or used equipment.

### **Amount of Financing**

Up to a maximum of \$500 000 for any one business, of which no more than \$350 000 can be used for purchasing leasehold improvements or improving leased property and purchasing or improving new or used equipment.

### **Costs**

The interest rate is determined by the financial institution. The following two options are available:

- Variable Rate: The maximum chargeable is the lender's prime lending rate plus 3 percent.
- Fixed Rate: The maximum chargeable is the lender's single family residential mortgage rate for the term of the loan plus 3 percent.

### **How to apply for a loan**

Financial institutions deliver the program and make all credit decisions. Small businesses must visit their local bank, credit union or Caisses populaire to obtain a loan under the program.

### **For more information on the Canada Small Business Financing Program**

Tel. (toll-free): 866-959-1699

Fax: 613-952-0290

Email: [CSBFA-LFPEC@ic.gc.ca](mailto:CSBFA-LFPEC@ic.gc.ca)

Website: [www.ic.gc.ca/csbfa](http://www.ic.gc.ca/csbfa)

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