



CANADIAN MUNICIPAL BUSINESS GATEWAY
加拿大城际商务促进中心

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Message from the President

Help to create a win-win situation

There is an old saying in Chinese that when people leave their native places, they lose their lustre and become lowly; but when goods are transported from their places of origin, they become more valuable. This phenomenon exactly reflects the hardships of overseas Chinese doing business abroad.

A lot of Chinese businessmen overseas – no matter how resourceful and skillful they were riding out storms at home – once landed in Canada, they found themselves isolated and helpless doing business. There were all sorts of roadblocks in every step of their way.

Over the past few decades, Chinese entrepreneurs in Canada were people coming from Hong Kong and Taiwan in the 1970s and '80s and most recently from mainland China. Among them, there were people with deep pockets eager to kick off their dreams, but when they started pouring money into their business, very soon they found out that money alone could not speed up the process of opening up the market. With the money evaporated, they had no choice but to return home. These kinds of similar experiences are rampant.

The cultural differences between Canada and China, the language barrier, the different systems, the weak network and the vast geographic but sparsely populated market environment are some of the issues that foreign entrepreneurs often encounter when doing business in

Canada. These difficulties require perseverance to tackle. They have to be persistent to crack open the market and incessantly improve product and service quality. All these efforts can only be achieved by meticulous planning. It is time-consuming to understand and grasp the road to Canadian entrepreneurship.

With the mission to make business abroad easier, a group of veteran entrepreneurs who had overcome their challenges and hardships typical to immigrants got together to create a business platform called Canadian Municipal Business Gateway (CMBG). The mandate of it is to help those who are eager to start business either in Canada or China, providing them with relevant information or business referrals. Through sharing our experiences and business connections, they will be able to recognize and seize the business opportunities, hence creating win-win situations.

The current issue of this journal is similar to that of last year. Its content centres on the business background of its members and their professional services, hoping to help those who come here to seek business opportunities such that their road ahead would be smoother and their future brighter.

Will Sung
President
CMBG

理事长的话

助您掌握商机 开创共赢

中国人有一句老话：「人离乡贱，物离乡贵！」此语道尽华侨出外营生的难处！

很多放洋营商的华人，无论他们在原居地如何长袖善舞，如何叱咤风云，很多时在到达加拿大境后，经营谋生都感到孤掌难鸣，不易开展。

过去在七、八十年代从香港、台湾或近年从中国移民加国的创业发展者，当中还有一些是腰缠万贯的金主，但都在他们开展商业时，发觉难以于短时间内仅以金钱争取时空去拓掘市场。豪掷千金之后，市场还是开展得不大如意，最后折羽而返，回流旧地。如此情况，比比皆是！

加中两地文化的差异、语言的隔膜、不同的制度、单薄的人脉关系，还有广阔但人口分布稀疏的市场环境，这都是来加营商创业者经常遇到的问题，这些困难都需要创业者以坚毅的精神去努力开拓市场，和不断的精益求精地提升产品

和服务的素质。这是需要时间一步一足迹的去感受和领悟加拿大创业之路。

基于「在家千日好，出外营商半朝难」的情况，一群曾经历移民心路，在加拿大经营多年，于其行业内苦干不倒的商人，一起共同建立一个营商平台——加拿大城际商务促进中心。其主旨是为欲在加中两地创业的人士，提供经验，介绍人脉，使他们能相互学习，掌握商机，开创共赢。

本期会刊，一如去年般，内容论述本会会友的商业背景和其能提供的专业服务，冀能帮助远方来此寻找他乡商机的人士再展征途，重现风采！

宋伟
加拿大城际商务促进中心理事长



CANADIAN
MUNICIPAL
BUSINESS
GATEWAY™



Our Executives specialize in:



Y.C. Lee, Ph.D, Executive Life Science



Kim Tran, General Manager Administration



Ryan Deng, Executive Construction

Front row from left: **Alan Chen**, VP of Finance, Board of Directors; **Will Sung**, President, Board of Directors; **Philip Ho**, Executive VP, Board of Directors; **Nick Galloro**, Executive.
Second row from left: **Kathy Yang**, Executive, Board of Directors; **Amelia Choi**, Executive; **Wai Tse**, Executive; **Raymond Keung**, Financial Controller, Executive; **Samuel Lee**, VP Marketing and Sales, Board of Directors; **Daniel Poon**, Executive; **Victor Ng**, Executive; **Henry Chiu**, VP of Communication, Board of Directors; **Donald Fang**, Executive.

A matchmaker for investors and businesses

为会员觅商机要马不停蹄

Have a business dream that you hope to achieve? Choose Canadian Municipal Business Gateway, or CMBG, your business wishing well. Our strong business connections both in Canada and overseas will bring you the results you want.

CMBG specializes in matching up qualified prospective Chinese partners or investors to Canadian companies. Since its inception in 2013, CMBG has been committed itself to explore business opportunities for its members, and the past year was no exception. Visits to both China and Canada's peripheral cities were carried out and business seminars focusing on biotech and organic products were held. It has been an exciting and rewarding year.

A year of execution

2018 is the Year of the Dog according to Chinese zodiac. It is a year of execution. Business people who have the traits in dogs – loyalty and alertness, will find themselves fruitful this year. According to the Zodiac, by focusing their efforts on meeting their business targets and be watchful to the drastic economic changes, business people will have a more productive year.

2018 is also a year of execution for CMBG. Seeing that the 1st Canada-China Biotech & Organic Products Summit organized by CMBG and the Calibration & Validation Group (CVG) in October 2017 had great results, CMBG teamed up with CVG and CaNHS to host the 2nd Canada-China Biotech & Natural Products Summit in the Markham Civic Centre in April 2018. This event offered the CMBG members and would-be members tremendous opportunities to network with the businesses in life science and technology. It was as successful as the first Summit.

Explore peripheral cities

In order to explore more business opportunities in Canada's peripheral cities, Board Directors paid a visit to Kingston, a city in the east of Toronto in June 2018. They spent a full day meeting with the officials of the economic development departments in Kingston and its surrounding areas, to see if there was any project that might be of interest to the Chinese investors.

On the other hand, CMBG has been devoted to seeking business opportunities in China for Canadian companies. In October 2018, CMBG will lead a business delegation to visit China. The 10-day trade mission will have two parts, with the first 5 days in Macao and Guangzhou. While in Macao the group will attend an international trade show which is one of the highlights of this tour. It will then fly to Shangdong, a coastal province located on the eastern edge of the North China Plain, to continue the second part of the trip.

您有一个想生意成功的梦想吗？加拿大城际商务促进中心(简称CMBG) 会令您的梦想成真。我们庞大的联系网络涵盖加拿大和海外，助您迈向成功。

CMBG专门担任企业的红娘，协助加拿大的企业寻觅中国合作夥伴或投资者，同时也为中国的投资者到加拿大找商机。中心自创立以来，致力于为会员发掘商机。过去一年，CMBG到过中国和加拿大的周边城市考察，并且举办了两次以生物科技和有机产品为主题的峰会，收获丰富令人振奋。

付诸行动的一年

根据中国的历法，2018年的生肖属狗。这是付诸行动的一年。掌握忠诚和警觉性高两大特质的生意人，今年将会是丰盛的一年。商界人士能够集中精力达到业务目标，同时会特别留意经济会否急剧变化，令这一年会有意想不到的成果。

2018年也是CMBG付诸行动的一年。鉴于去年10月CMBG与CVG举办的第一届生物科技及有机产品峰会相当成功，CMBG再接再厉，于2018年夥拍CVG和CaNHS，合办第二届生物科技及有机产品峰会。这个为期两天的活动提供很多机会让会员及准会员与从事生命科学及科技行业的人士认识和交流。这次峰会跟前一届般同样成功。

探索加中周边城市

为了探索加拿大周边城市的商机，CMBG理事们于6月到大多伦多地区以东的城市京士顿进行商务访问，会见了当地及邻近地区负责经济发展部门的官员，了解有哪些项目适合中国的投资者。

另一方面，CMBG同时为加拿大的企业到中国寻找商机。中心将于2018年10月率团访问中国10天，首5天商贸团会到访澳门及广州，并会在澳门参加国际贸易展览。商贸团随后会到位于中国东北沿海的山东省考察。

our **CONNECTION** to the world
your **OPPORTUNITY** to prosperity
四海一家 商机无限

Custom made franchise program

To start a new business is many people's dream, but how to get into the business and make it successful is nothing simple. CMBG understands that it is always a challenge for new investors to locate immediate and reliable support. With this in mind, CMBG has designed a franchise program especially tailored for members who are interested in starting their own business in Canada. This program includes the support and assistance of franchisors, training, marketing plans, and more.

The Board Directors do always remember that our mandate is to explore more business opportunities for our CMBG members.

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特别设计特许经营计划

开创新企业是许多人的梦想，但如何打进这个行业并取得成功，殊非易事。CMBG明白新投资者要找到即时和可靠的支持相当困难，因此，我们特别为有兴趣在加拿大开创生意的投资者设计了一整套特许经营计划。这套计划包括得到特许商的支持和协助，培训和提供营销计划等等。

本中心理事会成员时刻谨记，我们的任务是为会员寻找更多的商机。

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2017/2018 was a busy year for CMBG

CMBG繁忙的一年

The 1st CVG – CMBG Summit 2017 第一届生物科技及有机健康产品高峰会2017

The first Summit of CMBG/CVG on BioTech and Organic Health Products was held on October 4th, 2017 at the Markham Civic Centre. It was organized by the Calibration & Validation Group (CVG) and Canadian Municipal Business Gateway (CMBG). The event was a success as we received some very positive feedback from both the attendees and booth sponsors.

由加拿大城际商务促进中心(CMBG)与Calibration & Validation Group (CVG) 合办的第一届生物科技及有机健康产品高峰会于2017年10月4日在万锦市政厅举行。这次会议的主题是「天然健康及有机产品 - 商机与挑战」, 讲者分别来自法律界和健康食品界, 有超过120位企业家、赞助商和市政府官员出席。不少参加者及摊位赞助商对这次览博会给予正面评价。



A business tour to Zhengzhou, China 中国郑州商贸考察团

CMBG led a business tour to Zhengzhou for two weeks in November 2017. **Will Sung**, President of CMBG, Vice President **Philip Ho**, Director **Alan Chen** and Associate Director **Ringo Chen** joined the tour.

"The One Belt One Road strategy initiated by the Chinese government provides plenty of business opportunities in peripheral cities. To seize these opportunities, we need to build strong business relationships in China, and real estate industry is one of our focuses," said Mr. Sung. "We hope this trip would help us understand the differences of work styles and culture between Canada and China, and to establish mutual trust with our Chinese counterparts, so that we can do business smoother in the future."

During the tour, the group met **Ms. Wei Du**, the then Vice President-elect of Henan Construction and Decoration Association. CMBG hoped that this trip could help develop strategic partnerships with the Association. The delegates visited Xingfa Curtain Wall Window, Door & Window Co., a subsidiary of Xingfa Aluminium, Behr's Colour Studio and Jinniu Group. They also paid a visit to Daxiang Merged Media and an online dessert cooking school. Apart from these, the delegates visited a few Burger King stores. "There are many business opportunities for food franchises in Canada to expand to China, and that CMBG can be a bridge for them," concluded Mr. Sung.

商团访问加拿大期间同会领导
一行莅临我公司考察指导工作
兴发幕墙门窗生产基地





CMBG一行四人由理事长**宋伟**率领，于2017年11月到河南郑州考察两个星期。同行的有副理事长**贺国明**、理事**陈锡林**和副理事**Ringo Chen**。

宋伟说，中国政府提出「一带一路」建设，会为周边的城市带来大量商机。「为要把握这些机遇，我们需要在中国建立坚实的人脉关系。此行的主要目的，就是为加拿大的建筑商和发展商与中国相关的人物沟通，建立互信，互相了解，以及认识两地工作形式的差异，好让将来的工作顺畅。」他解释道。



考察团拜访时为候任河南省建筑装饰设计商会副会长及杜慧大任建筑·室内研究所总经理和设计总监**杜慧女士**，期望双方能建立战略伙伴关系。一行人参观了多家建筑物料供应商和大型基建建筑公司，如曾参与建造国际多座知名建筑物的兴发铝业旗下的兴发幕墙门窗生产基地、百色熊(BEHR)油漆展厅，以及金牛集团等。考察团还参观了大象融媒和一所网上甜品烹饪学校。此外，团员还考察过几家汉堡王的店铺，认为加拿大连锁快餐店在中国有很多商机，CMBG可担任桥梁角色，协助它们扩展中国市场。



Macao's head trade officer visits CMBG 澳门贸促局局长访问CMBG

Mr. Jackson Chang, President of Macao Trade and Investment Promotion Institute visited CMBG on November 30th, 2017. The two parties exchanged views on promoting business in Canada and Macao.

澳门贸易投资促进局局长**张祖荣先生**，于2017年11月30日到访CMBG，与本中心理事长宋伟及多位理事会晤。双方交流在加拿大和澳门营商的信息。

Signing cooperation memorandum on Canada-China Projects 签署中加项目合作备忘录

The officials of Zhengzhou Municipal People's Government and the Mayor of City of Markham **Frank Scarpitti** with city councilors, witnessed the signing of the cooperation memorandum on Canada-China projects between Zhengzhou Municipal Bureau of Commerce, Foreign and Overseas Chinese Affairs Office of Zhengzhou Municipal People's Government, and CMBG together with Xinflix Media Inc. The ceremony was held on December 2nd, 2017 in Zhengzhou.

CMBG和加拿大新动力传媒集团与郑州市商务局及郑州市人民政府外事侨务办公室，于2017年12月2日在郑州市人民政府及万锦市市长和政府官员的见证下，于郑州签署了中加项目合作备忘录，加强中加企业的合作关系。



The 2nd Canada-China Biotech and Natural Products Summit 2018 第二届加中生物科技及天然产品峰会2018



The 2nd Canada-China Biotech and Natural Products Summit 2018 was held on April 17th and 18th, 2018. Session one was a roundtable summit held at the Markham Civic Centre, while session two offered a one-on-one onsite meeting at the Markham Convergence Centre. This event was organized by CVG, Canadian Association of Naturopathic and Herbal Sciences (CaNHS) and CMBG. Markham Mayor **Frank Scarpitti** was the officiating guest.



由CVG、加拿大自然疗法及草本科学协会与CMBG举办的第二届加中生物科技及天然产品峰会于2018年4月17及18日举行。第一部分的峰会于万锦市政厅举行，而第二部分的单对单面谈则在万锦市融合中心(Markham Convergence Centre) 进行。大会的主礼嘉宾万锦市市长**薛家平**在会上致辞，介绍万锦市的投资环境。

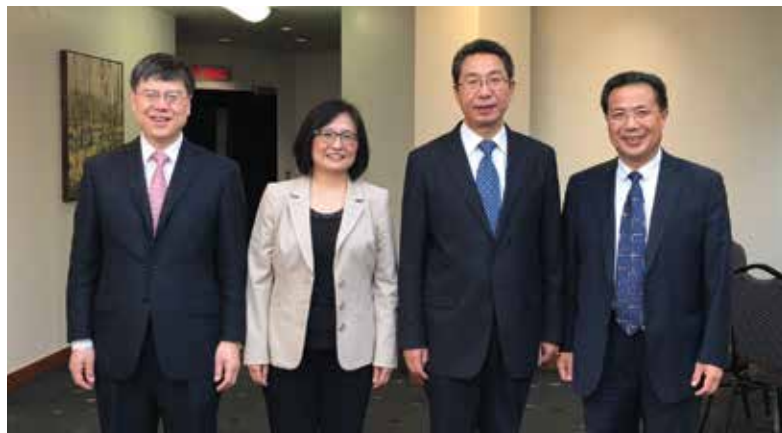
Help establish Friendship-Schools relationship 推动加中学校建立姐妹学校关系

Ace Acumen Academy of Canada has established "Friendship-Schools" relationship with Zibo Polytechnic Vocational School. The signing ceremony was held in Linzi District of Zibo on May 14th, 2018. The Academy thanked CMBG for its contribution in providing Ace Acumen Academy a great opportunity to explore the international student market in Zibo, Shandong Province.

加拿大瑞智学院与中国山东省淄博市工业学院达成姐妹合作院校协议，并于2018年5月14日进行签署仪式。瑞智学院感谢CMBG为推动两国教育文化交流不遗余力，对学院认识山东省国际留学生市场方面功不可没。



The Canada-China IP Roundtable 理事蔡燕玲出席加中知识产权圆桌会议



On June 8th, 2018, **Ms. Amelia Choi**, founder of ChoiTechAndLaw and Board Director of CMBG, was invited to the IP Roundtable to meet with Canadian Intellectual Property Office CEO, the State Intellectual Property Office Commissioner and delegation, and executives of Canadian companies to discuss doing business in China and IP protection in both countries.

加华律师事务所创始人及CMBG理事**蔡燕玲**女士获加拿大知识产权局局长邀请，于2018年6月8日在首都渥太华参加了加中知识产权圆桌会议，与中国知识产权局局长**申长雨先生**及其代表团成员和加拿大企业高层深入交流，讨论在中国营商和保护知识产权在两国的情况。

A visit to the Economic Development Corporation of Kingston 访问京士顿经济发展部门

CMBG's board members visited Kingston on June 22nd, 2018. First they went to Napanee, a town west of Kingston, to get information on the Gibbard District project. They met with the developer and head of the project, and the head of economic development for the county where the Gibbard District project is being built. The group then met with the officials and business people in the City of Kingston to explore the business opportunities in Kingston.

CMBG正副理长和数位理事于2018年6月22日到安省多伦多以东的京士顿访问。一行人先到京士顿以东的市镇Napanee考察，了解该镇正在Gibbard区进行的大型社区建设项目，并与该项目的发展商和项目经理，以及负责该县经济发展的领导见面。成员跟著到京士顿市，与负责经济发展的官员及商界人士会晤，探讨当地的商机。



Visit Carefirst with a delegation from Beijing 与北京长者服务机构领导到耆晖会考察



CMBG's directors visited Carefirst Health Care Centre on July 4th, 2018 with a delegation from Beijing. The group was led by **Mr. Zhao Jianzhong**, President of DaAi Academy and former Deputy Head of Haidian District Government in Beijing. The Academy offers senior care services and devotes itself to health and aging industry. They met **Ms. Helen Leung**, the CEO of Carefirst, and exchanged views on providing senior services.

CMBG几位理事与来自北京专为长者提供服务的大爱书院院长**赵建忠先生**及其团队，于2018年7月14日到位于多伦多士嘉堡的耆晖会总部访问。一行人与首席行政总监**梁乐欣女士**会晤，了解该会为长者提供的服务。

Facilitate the setting up of EMBA programs in Macao 推动多伦多大学于澳门开设EMBA课程

Macao and Canada Economic and Trade Association signed an agreement with the University of Toronto to set up Executive MBA programs in Macau on July 12th, 2018. CMBG acted as a joint force to bring it to life.

澳门加拿大经贸促进会与多伦多大学于2018年7月12日签署协议，合办多伦多大学澳门战略领导力高级培训课程。CMBG在推动双方合作的宜事上，担当了桥梁的角色，理事长**宋伟**(后排左三)并出席了签署仪式。





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info@cmbgateway.com



Make Clarington an energy city 把卡灵顿打造为安省能源城市

Located 45 kilometers east of Toronto, the Municipality of Clarington is becoming one of the fastest growing regions in the Province of Ontario. Its successful blending of rural and urban living provides excellent quality of life and vibrant business environment for growth.

位于大多伦多地区经济圈内，工农业基础良好的卡灵顿市，既有乡郊生活的恬静，亦有充满活力的环境供各行各业落户。近年不断发展的卡灵顿市，已成为安大略省其中一个增长最快速的城镇。



According to the 2017 Growth Trends Review Report prepared by the Municipality's Planning Services Department, residential construction saw a 3.1% growth to a total value of \$330.3 million in 2017 while the non-residential building permits also more than doubled to \$49.4 million, representing a growth of more than 130%. A major contributing factor to these values was industry.

A great place to live and work

"This shows that Clarington is a great place to live and work. Clearly, companies are also setting up shops in the Municipality providing more employment opportunities," said Clarington **Mayor Adrian Foster**.

The municipality was created in 1974 as a result of the amalgamation of three townships and one village: Towns of Clarke, Darlington and Bowmanville and Village of Newcastle. The name Clarington was adopted by blending the names of the original Townships of Clarke and Darlington.

Within the boundary of Clarington, heritage buildings and structures scatter throughout the rural countryside. Settlers came to this lakeshore area as early as 1794 when the then Lieutenant Governor of Canada Colonel John Simcoe issued a proclamation to give each male settler aged 18 or over two hundred acres of land*.

Heritage, natural beauty and numerous fields of green farmland attribute to the pleasant rural living environment of Clarington. The strategic location and home to Ontario's major facility provide conditions for its urban development.

Darlington Nuclear Generating Station

About 20% of Ontario's current electricity is generated by the Ontario Power Generation's (OPG) Darlington Nuclear Generating Station. OPG began the process of refurbishing Darlington's four reactors in October, 2016. It is estimated that the whole refurbishment project will be completed in ten years with a cost of \$12.6 billion.

Other than the energy sector, Ontario Government had also announced \$100 million in redevelopment and expansion of the Bowmanville hospital. The announcement recognized the growth of Clarington and the need of the local communities.



"We have seen lots of success in attracting business and residents," says **Mayor Foster**.

市长福斯特说：「近年不断有工商业前来卡灵顿市开业。」

根据卡灵顿市政府经济部门发表的2017年发展趋势报告，卡灵顿去年的住宅建筑总值达至三亿三千多万元，比2016年增长3.1%；非住宅建筑总值增长更惊人，一年内增长了超过130%，达至4,900万元。这个快速增长的背后是工业发展。

对于这个增长势头，**市长福斯特**表示：「近年不断有工商业前来卡灵顿市开业，为我们带来就业机会，因此愈来愈多人愿意迁入卡灵顿市居住和工作。」

历史悠久

于1974年由四个小镇及乡村合并组成的卡灵顿市，名字是从其中两个合并的小镇名字并凑而成，那两个小镇原名卡拉克和达灵顿，加起来便变成了卡灵顿。虽然卡灵顿很新，但这个地区其实历史悠久，走进市内不同街道，不难发现到处都有19世纪的古老建筑物，当中不少年纪比立国刚过150周年的加拿大还要大。

加拿大主要来自英国及法国的移民于17世纪初来到开发的。至18世纪初，当时由英廷委任的上加拿大(即现今安大略省)总督西姆科为了吸引移民，颁令任何18岁或以上男性愿意到来上加拿大的话，即每人分配二百亩土地。于是在1794年，开始有人移民到这片安大略湖滨的土地发展定居*。

核子发电厂产电占全省20%

具悠久历史的卡灵顿市位于多伦多市东面约45公里，从多伦多市开车，车行大约40分钟便可到达，是大多伦多地区的最东端。对卡灵顿经济发展最有利的条件是座落区内的达灵顿核子发电厂。这座拥有四个坎杜(CANDU)反应堆的核电厂年产3,500兆瓦以上，占全省供电量约20%，是世界上其中一个产量最高的核电厂。

为了维持核电厂在未来30年仍然运作良好，安省发电公司由2016年10月开始为核电厂进行翻新工程。整项耗资126亿元的工程将需时十年。在展开工程之前，发电公司先在核电厂附近兴建多用途的达灵顿能源中心，为工人在参与翻新工程前提供模拟训练，以确保工程每个步骤准确没有偏差。



Private sector investment is on the rise

The private sector is booming as well. A major recreational van dealer is moving to a new location in Clarington this fall, bringing 30 to 40 jobs to the community. The company is looking at another \$15 million in further expansion, creating 100 to 150 jobs. Toyota Canada is also constructing its 350,000 square foot Eastern Canada Parts Distribution Centre in East Bowmanville. Approximately 130 employees will be working at this \$40-million facility after the construction is completed and open in the fall of 2019.

All these developments do not come in a sudden. "Thanks to the great effort of Clarington Board of Trade, we have seen lots of success in attracting business and residents," says Mayor Foster.

The Municipality of Clarington contracted the Clarington Board of Trade as their economic development arm in 1999. The initiative was to let the CBOT to promote Clarington's assets, strength and opportunities to real estate developers, investors and business community. In the nearly two decades after teaming up, Clarington's population has grown 51% to over 90,000 in 2018, number of jobs increased 57% to more than 23,000. There are now 1.5 times more in the number of businesses in the municipality than it was in 2000. Average house price has also gone up 2.5 times, from \$155,000 in 1998 to \$538,000 in 2018.

Focus on energy related business

The close vicinity to the nuclear power station has inspired the town to focus on energy related business in Clarington. The opening of the Darlington Energy Complex will become the hub of nuclear energy expertise for the world. It is built near the nuclear station to provide training ground for the OPG workers in the reactor refurbishment process. Once the refurbishment is finished, the complex can be used for the training of other nuclear operators in the future.

极具经济发展潜力

这座中心属多用途性质，除设有模拟反应堆供训练外，还设有演讲会堂及展览陈列室，可进行会议等其他活动。当所有翻新工程的训练完成后，中心可以为世界各地不同地方的核电厂提供类似训练。因此达灵顿能源中心极具经济发展潜力。

达灵顿核电厂除了发电之外，坎杜反应堆所使用的水重还能够产生出医学和科学用途的同位素。安省发电公司亦已于2018年6月宣布与美国科技公司BWX合作生产同位素钼-99，预计每年产量可用于3,000万宗癌症和心脏病的造影确诊和治疗。这项合作将使加拿大成为全球医学同位素最大供应国。达灵顿核电厂将于2019年底开始供应钼-99。

除能源业外，安省政府亦宣布会动用一亿元改良及扩建区内的鲍曼维尔医院，显示省政府同意卡灵顿发展迅速，在医疗服务上亦需作出相应行动配合需求。

私营企业有长足发展

卡灵顿的私营企业的发展同样令人惊喜。安省其中一家主要的旅行车零售商决定迁址到卡灵顿，新地点于2018年秋天启用，雇有30-40人。零售商还准备再投资1,500万元扩张业务，加聘100至150名人手。而加拿大丰田车厂亦投资4,000万元，于鲍曼维尔东面兴建占地35万平方呎的加东零部件分配中心，预计2019年秋天落成启用，到时将有大约130人受雇。

这些经济发展都是这二十年来，卡灵顿市与卡灵顿商会合作无间的成果。双方于1999年开始合作，卡灵顿市委托商会负起推广卡灵顿及引进商业的重任。如今卡灵顿市人口比二十年前增加了五成，达至九万多人，商家数目增加一倍半，房屋平均价格亦增长两倍半至超过530,000元。

More exciting development is the capability of the nuclear station in producing isotopes for medical and science purposes. The heavy water from the CANDU reactors can be used to produce nonradioactive elements for medical imaging and treatment as well as space exploration. OPG has announced a collaboration deal with American BWX Technologies to produce molybdenum-99 (Mo-99). This will help ensure the world's long-term supply of this critical medical isotope that is used in over 30 million life-saving diagnostic and medical treatments each year.

Clarington has designated two locations for Clarington Science Park and Clarington Energy Park. To support the energy and science business, the municipality is offering zero development charges to the buildings used for research purposes located in the two locations. The incentive is one of the measures designed to make Clarington an energy city.

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*Ontario and Upper Canada Genealogy and History, www.ontariogenealogy.com



对于未来发展方向，福斯特市长希望朝能源业发展。市议会已通过在内划出两个地点作为卡灵顿能源区和卡灵顿科学园，发展商在这两个地点内兴建研究用途的大厦，将获免发展费待遇，希望能将卡灵顿打造成安省的能源城市。

联系方法：

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电话：+1 (905)623-3106

*安大略省和上加拿大家谱和历史，www.ontariogenealogy.com



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► **学校历史：**世纪私立学院创校于 1994 年，具备安大略省教育厅发放的注册认证。世纪私立学院集幼稚园、小学、初中、高中和预科为一体，历届毕业生均获名校或心仪的学校录取。

► **品质保证：**世纪私立学院办学 20 多年以来，以其卓越的教育品质，结合独特的蒙特梭利教育理念，在本地享有极高的声誉，是加拿大蒙特梭利教育的领导者。

► **硬件设施：**世纪私立学院坐拥 12 英亩校区，校内建筑历史悠久。有专为低龄学生和小学生而设，达到安全标准的大型游乐场。除此之外，校内还有三个足球场、一个篮球场和室内运动场。音乐室、美术室、电脑室、实验室、图书馆、礼堂、餐厅、均设于校内，为学生提供舒适、安全的校园生活。



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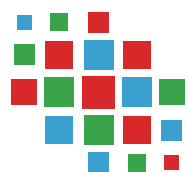
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Carefirst provides all-inclusive care for the elderly

耆晖会为长者提供全面护理

老有所依



Aging demographic is an issue facing all Canadians. For Chinese seniors who were not local grown up, their need for a Chinese service agency was more imminent. A small Chinese volunteer group was then set up and started serving the Chinese seniors in the Chinatown area of Toronto with Chinese meals on wheels in 1976.

In the following four decades, this small volunteer group had undergone gigantic development. Its operating budget had grown from \$1,000 in the first year to almost \$20 million in 2017. The group had also transformed itself into an agency providing a range of social, health care and supportive services to 10,000 clients a year, including seniors and physically disabled.

人口老化是全球性现象，加拿大不能独善其身。随著人口老化而来的是社会资源分配压力，政府在照顾长者福祉方面愈来愈感到吃力，这唯有依靠社会人士自发性的帮忙照顾耆老了。

于1976年在安省多伦多成立的耆晖会*，宗旨是要帮助有需要的长者。从最初只是送餐服务发展至现今多方面的服务，包括家居护理、康复护理、短期暂住护理、交通接送、宁养探访、成人日间活动、和老人专科社康复服务等，耆晖会在这四十多年来的服务范围有增无减。营运预算由当年的一千元增长至现今的二千万元，足见服务需求之大。



Services provided by Carefirst Seniors & Community Services Association* have covered almost every aspect of a senior life. They offer programs such as Home Care Services, Short Stay Respite Care, Adult Day Program, as well as Community Support Services like transportation, hospice visiting, supportive counselling and more. Regardless of their health condition, from healthy older adults to fragile bed-laden seniors, they will be served.

Programs keep seniors active

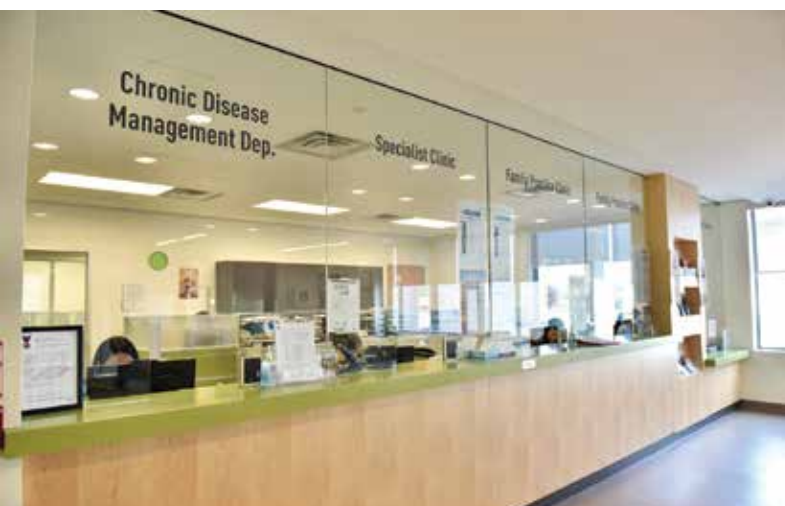
The Wellness Program offers exercise and fall prevention classes, organizes social and recreational activities, and conducts health and wellness information sessions. All these help the older adults to stay healthy, active and well-connected.

When the seniors become weak and fall ill, Carefirst Home Care Services will help them live a quality and independent life at home. Personal support workers will go to their home to assist in their daily life, including personal hygiene care and home making. They will also escort the seniors to medical appointments.

随著服务广为人知，耆晖会的服务对象除华裔耆老之外，亦兼顾有需要的其他亚裔人士，所服务的地区范围亦从最初的多伦多唐人街，扩展至大多伦多地区，包括多伦多市西面的密西沙加市和北面的约克区，每年为一万名耆老及伤健人士提供服务，其中二千名乃深居简出、行动不便及需要照顾的耆老。

全天候上门服务

有了耆晖会的协助，政府在应付社会对长期护理病床需求方面的压力减轻不少。很多慢性病患长者需要24小时的照顾，但如果长期留院，卻又阻碍其他有需要的病人。因此耆晖会的上门服务便十分重要。他们的个人护理员可以为长者提供包括个人护理、家务助理及清洁服务，所有服务都有护士监督，而且24小时7天运作。这样既可帮助留在家中的长者保持良好生活素质，亦能纾缓长者家人为照顾他们所承受的压力。





A 90-year-old woman enjoys life with Carefirst's help

At the age of 90, **Mrs. Chifong Lee** looks much younger than her actual age. She is an enthusiastic optimist. Despite her chronic illness, she refuses to live like a hermit.

Walking with the support of a walker, Mrs. Lee loves going downstairs of the senior apartment where she lives by herself and to join the group activities organized by Carefirst Seniors and Community Services Association. She is a client of Carefirst Supportive Housing Services. Carefirst staff assists her with her daily living such as food preparation and housekeeping, and calls her every day to ensure her safety. She has been receiving Carefirst's services for over twenty years and she sincerely appreciates Carefirst's assistance.

"Without Carefirst's care, I just don't know how I could survive," said Mrs. Lee gratefully. Being a receiver of Carefirst's services, she is more than happy to give help when needed.

Although Mrs. Lee did not have a chance to study at school due to the Pacific War, she is nonetheless a specialist in communications. And this exceptional skill makes her an angel for other chronic patients. During her stay in hospital, she became a patient ambassador.

"There's a Taiwanese lady who would not want to eat and listen to the nurses. The nurses asked if I could talk to her. I don't know Mandarin, but I was willing to try," recalled Mrs. Lee.

Mrs. Lee suffered osteoporosis and other chronic illness and was wheelchair-bound after the surgery. The nurses took her to the patient's room and let her go inside by herself. "I slowly pushed my wheelchair in and saw the lady. I said hello to her in Mandarin but she didn't respond and didn't talk."

So, Mrs. Lee used her body language to ask her to eat, and even tried to feed her. For some reasons, the Taiwanese lady started to eat. "I think

she was moved by my grey hair and my wheelchair," said Mrs. Lee in a grinning face.

The young looking and happy faced lady got another assignment, and this time the patient was a German lady. She was more stubborn than the Taiwanese lady and Mrs. Lee spoke absolutely no Deutsch. However, she managed to open her up and she cooperated with the nurses in the remaining days of her stay.

Mrs. Lee is also popular among her neighbours. She was once warned by a Carefirst staff as she pushed away her walker to pick up something for her neighbour. She was told that she would break her bones if she fell. But this is not a concern to Mrs. Lee, as she only cares if her neighbours get the help they need.

Always be ready to help others, Mrs. Lee is a true follower of Acts 20:35 "It is more blessed to give than to receive."



An integrated model of care

Keeping the fragile seniors at home will certainly relieve the pressure in the long term care beds demand. The family caregivers will also get some relief because of the help from Carefirst staff. To maximize the service quality, the forward-looking agency is implementing an integrated model of care which is based on the widely successful PACE model (Program of All-inclusive Care for the Elderly) from the United States.

The PACE approach utilizes a network of interdisciplinary care team – including physicians, healthcare workers, therapists, social workers, and assistants – to provide care for the seniors. Members of the team can exchange information and solve problems collectively. This approach will enable seniors to live as independently as possible in the community while having access to the care and supportive services they need.

耆晖会在这四十多年的发展可以形容为从健康长者出发，直至长者体弱多病步入晚年。他们举办的长者运动班、预防跌倒班、安康资讯讲座等，每年吸引数以十万计人次参加。参加者都认为这些班及讲座十分有用，让他们注意到如何改善日常生活和健康。一旦长者需要进入医院接受治疗，出院后如有需要，也可以到耆晖会的暂住护理中心接受全方位照顾，包括个人护理、营养、运动、服药理疗等，协助病人从医院安全地过渡回到家居社区，尽快恢复身体及活动功能。当然在他们回家后，仍然会得到耆晖会照顾的。

乐于助人的独居长者

90岁的**李周志芳**面上的笑容没带半点风霜，风趣的谈吐不会让人为她长期患病而感到可怜。不独如此，她还乐于助人，是左邻右舍的亲善大使。

无惧病魔

宗教信仰固然对李太的人生观有影响，更重要的是她这二十多年的患病路上，一直得到耆晖会的热心关怀与帮助，令她无惧病魔。



Mrs. Lee thanks Carefirst for its care. 李太非常感激这20多年来耆晖会对她的照顾。

小时逃避日军侵华，饱历沧桑的她，明白施比受更有福的道理。儿孙满堂的李太，患有慢性疾病兼骨质疏松，在医生建议下迁入长者大厦，一方面可减轻儿媳照顾她的压力，二来可更容易得到耆晖会的服务。

获耆晖会长期照顾

她独居长者公寓，耆晖会家务助理定时上门帮助照顾她的起居饮食，又会每天与她通电话，确保她平安无恙。「耆晖会帮我很多，我腰痛颈痛，什么也做不来，这二十多年来如果不是有他们的帮忙照顾，我也不知如何过活了。」李太很感恩的说。

医生建议李太做手术去治疗她的疾病，但她怕手术没用，亦担心复原期间无法照顾自己而拒绝。结果在耆晖会的家务助理鼓励下，她接受了手术，然后到耆晖会的康复护理中心，接受短期暂住护理服务。住了两个星期后，李太复原过来，才返回自己的寓所。

坐著轮椅助病友

留院期间李太充分发挥她乐于助人的精神。院友中有一位来自台湾的女士，脾

气倔强，不肯进食，护士拿她没办法，于是要求年纪与她相若的李太帮助。「我坐著轮椅，姑娘把我推到房门外，由我自己一人推著轮椅进房，姑娘们在门外悄悄等候。我不懂国语，只能向她说句你好吗，之后用手势要她吃东西。我甚至试图喂她。她居然吃了，姑娘们就一涌而上，帮她进食。」

康复路上院友扶持

另外，有一位德国裔女病人拒绝吃药。姑娘们又重施故技，由李太出马。她不懂德文，只能说句英文哈罗。这位德裔女士被她的开朗笑容感动了，明白康复路上也有院友互相扶持，对人生重燃希望，后来也积极的配合医护人员了。

热心的李太，有次不理自身骨骼脆弱的危险，帮人家从地上捡回物件，给家务助理员看见，被「狠狠」的教训了一顿。一个很容易骨折的90岁长者，看见人家有需要时，居然忘记自身安全去帮助别人。也许这种施予的福气让李太每天都过得开心充实。

没饱读诗书的李太，卻满怀处世助人的智慧。

Recognizes and supports PACE model

The Ontario government has recognized the need for an integrated healthcare model and has committed to support development of more integrated community care in their Seniors' Strategy report in 2013. Carefirst is striving to meet the government expectations for high quality, safe and cost effective integrated community-based care. It is also committed to demonstrating its capability to make it a publicly recognized model that works in Ontario.

发展综合社区护理服务

然而人口老化的步伐不会慢下来，耆晖会绝对明白这点，现正积极发展以PACE为蓝本的综合社区护理服务。PACE (Program of All-inclusive Care for the Elderly) 的概念是透过全面的护理，包括医疗、支援与交通等各方面，协助长者尽可能在家居过独立生活。目前耆晖会所提供的服务，大部分都已朝向这目标发展。安大略省政府于2013年发表的长者策略，便是要以综合模式，集合各个不同范畴的医护人员，以团队形式为长者提供医疗服务，这样可以加强医护人员的沟通，更能切合照顾长者的需要。

耆晖会的未来发展策略，不但要成功地推行这种具成本效益，并符合安省政府要求的整体综合护理模式，更希望能够获公认为有效可行的模式，使所有长者都能受惠。



Contact information 联系方式：

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*The name Carefirst was adopted in 2000 during a renaming campaign. Previous names included Chinese Meals-on-Wheels and Mutual Aid Association, Chinese Seniors Home Support Services Association, and Chinese Seniors Support Services Association.

*耆晖会中文名称是于1992年正式命名，前身曾称为中国餐饮与互助协会、中国老人家庭支援服务协会和华人耆老服务协会。



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Address: 102-1440 Don Mills Road
Toronto, Ontario, Canada M3B 3M1

The realty's Fantastic Four leads the industry



Team 360 is comprised of (from the left): **Will Sung**, Owner of Landstars 360 Realty Inc.; **Albert Jue**, Broker; **Peter Lee**, VP of Marketing; **Bosco Tang**, VP of Marketing and **Virginia Fung**, Sales Representative.

富城地产公司360团队精英队友(左起)：总裁**宋伟**、**居绍攸**、**李德亮**、**邓学海**和**冯程惠玲**。

360团队四大地产耀星

早著先机 战无不胜

Team 360 is Landstars 360 Realty Inc.'s Fantastic Four. They have been participating in numerous projects and successfully sold lots of new homes to buyers. Their formula to success is simple: have a sense and vision of the market's trend combined with innovative ideas to fit in the needs of the home buyers and investors. But this simple formula requires more to be effective.

The four members of Team 360: **Bosco Tang, Albert Jue, Peter Lee** and **Virginia Fung**, have a combined 100 years of experience in real estate business. To them, closing regular buy and sell deals can no longer provide satisfaction. They are looking for challenges to close the deal of new home projects.

Seeking new opportunities

In 2013, their sense of market trends led them to a new condominium project in Waterloo where, more than 100 kilometers west of Toronto, had never seen any real estate broker firm from Toronto showing up for business.

"We don't wait for data to support our market idea. When you have the data, it means that you're the follower, not the leader of the industry," said Bosco Tang, who recalled such a wisdom that his manager Will Sung shared with them. Their market idea is the rental market. The new condo project was located at a spot not far away from the two Waterloo universities and headquarters of big enterprises like Blackberry and Manulife. The large number of students and young professionals could be excellent renters.



合作无间的Team 360团队，每次谈起他们合作过的项目，都眉飞色舞。他们雀跃，全因他们的触觉、眼光、创新与冲劲，让他们一次又一次地取得成功。透过他们，投资者购入有盈利前景的物业，而发展商则可以更快售出物业单位。这支360团队称得上是富诚地产公司的长胜将军。

团队成员**邓学海、居绍攸、李德亮**和**冯程惠玲**，加起来有上百年的地产销售经验。对他们来说，帮买家找到心仪房屋，或者在短时间内成功替卖家售出物业，都不足以达至他们所要求的满足感。

赢得尊重和信任

他们所享受的满足感，并不以赚钱多少计算，而是成绩获得认同。就像一位演员，片酬虽然重要，但更渴望的是金像奖。Team 360的成功，令发展商要以贵宾看待，邀请公司总裁参与动土仪式；亦赢得发展商对他们的尊重和信任，放心把推广楼盘的重任交给他们。

最令他们自豪的，是他们对市场动向的触觉和眼光。团队中最擅长做介绍的邓学海，喜欢引用公司总裁宋伟的名言：「不要问我拿数据，有充分数据的时候，市场可能已呈现饱和，我们进入市场只是跟风，并不开创新天地。」这信念引领他们于2013年作首个尝试，推介多伦多西面100公里外的滑铁卢市一个住宅大厦楼盘。说是首个尝试，是因为没人想过多伦多地区的地产代理，会长途跋涉为滑铁卢的住宅单位找买家。



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詳情請電：Bosco Tang 鄧中河
416-565-6412
boscotang@rogers.com

Peter Lee 李進亮
416-930-1173
Peter.lee@rogers.com

Created a one-stop shopping plan

With their professional marketing skills, they developed a one-stop shopping plan for the investors, offering them rental management service and rental income guarantee. This idea was proven successful and the condo project was sold out quickly, with many buyers from the Greater Toronto Area.

Other innovative ideas included the deposit installments program for the Liberty Village project and the cash rebate program for the downtown Toronto Smart House potential buyers.

Deposit installment program

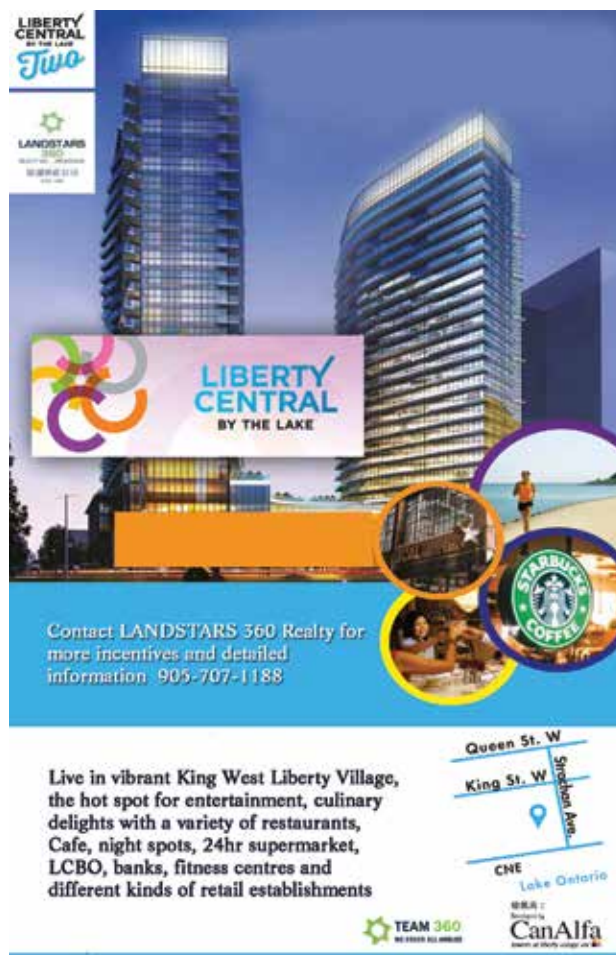
The Liberty Village is located in the old industrial neighborhood west of downtown Toronto. It is a small community with stylish condo buildings and a mix of shops, restaurants and entertainment places and is attractive to young professionals. But saving enough for the down payment scares off some young buyers.

“We found that the Chinese parents are eager to help their children buying their first home. However, they may not want to pay the whole amount of down payment. Therefore, we designed an installment program for those parents who wanted to pay part of the deposit while their children could carry on the installments to fulfill down payment requirement,” said Virginia Fung, the brain behind this innovative idea.

提供一条龙服务

不过更没人想到是他们把楼盘打造成一个投资项目，提供租务管理一条龙服务及租金保证，结果楼盘迅速售罄。此后滑铁卢市同类项目的推介会陆续在多伦多出现，证明了团队的独到眼光。这独到眼光全凭他们的经验，看准滑铁卢有两所大学，又是一些大企业如黑莓公司和宏利人寿等总部所在，符合租务市场条件，于是便主动向发展商提出代理项目，而滑铁卢的发展商从来没想过以租务市场来吸引买家，结果双方一拍即合。

其实滑铁卢不是Team 360第一次冲出多伦多的杰作。早在2008年美国因次按市场爆破，屋价大跌时，富诚地产公司便曾在多伦多推介佛罗里达州奥兰多迪士尼乐园一带的房屋。当时屋价跌至数万美元，团队同样以一条龙服务，包括买、卖、出租、物业管理和税务安排等，在多伦多找投资者。结果当年买下单位的投资者，如今出售的话，回报率高达三至四倍。



LIBERTY CENTRAL BY THE LAKE

Two

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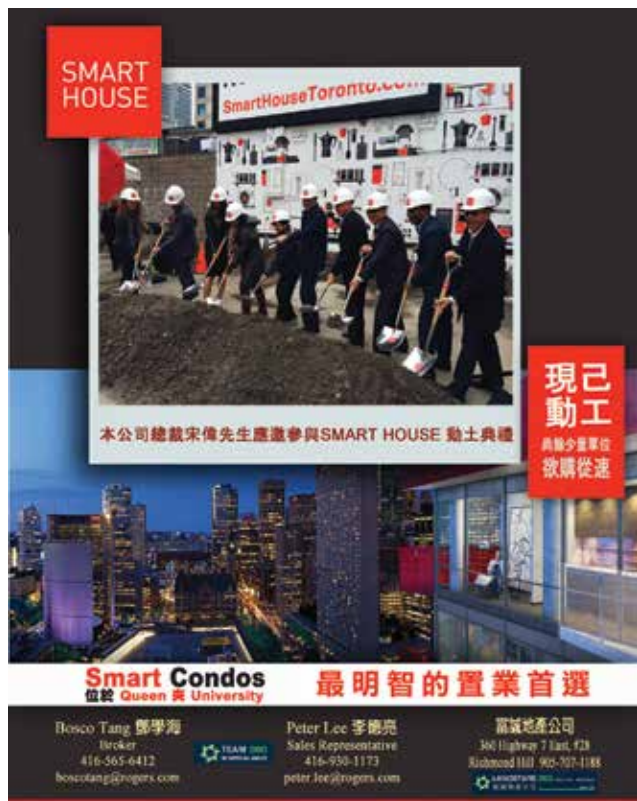
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A smart solution for buyers

A few kilometers back to the downtown core was another new project, the Smart House. This micro-condo project was the answer to the urban lovers who found that the cost of new units was beyond their reach. "Because the prices are going nowhere but up, when I read the news about this micro-condo project, I knew that we could find market for this project, so we contacted the developer and discussed the possibility of cooperation," said Peter Lee.

For the Smart House project, they designed a smart solution for buyers. On top of the rental income guarantee, Team 360 offered cash rebate for buyers. The cash rebate would be good enough to pay for the legal fee and other fees at the time of closing. Choosing cash rebate to discount was because the listed price could help the buyers to get a larger loan in the mortgage application. Because the sale was so successful, the President of Landstars 360 Mr. Will Sung was invited to the ground breaking ceremony in November 2014.

首创分期付款首期

创新是团队成功的另一要素。针对不同楼盘，Team 360会设计不同的财务安排以适应不同的客路。在多伦多市中心西面的Liberty Village，这十多年来经发展商的经营已塑造成青年人聚居的小社区形象。为吸引首次置业青年，团队设计了分期付款首期方案，增加置业者财务安排的灵活性。又如另一个在市中心心脏地带的楼盘Smart House，团队出现金回赠方案，增加楼盘吸引力。

「在推动Liberty Village楼盘时，发现很多父母都喜欢帮助孩子置业，但又不想完全替他们付首期，于是便想出这个分期付款首期的方法，由父母开始最初的部分，子女继续完成其馀部分供款。」想出这方法的冯程惠玲，点子最多。

聪明方法吸引聪明买家

至于Smart House项目，同样也有一个Smart（聪明）的方法去吸引买家。发掘这楼盘的李德亮说：「从新闻看见这个香港人称呼的纳米楼，觉得有市场，便主动接触发展商展开合作。这楼盘最小的单位面积只得二百多平方呎，是多伦多首个小型单位的楼盘。」他们的聪明方法，便是提供现金回赠。这方法比折扣更实用，原因是买家申请房屋按揭时，是以原价申请，得到的贷款额会高过折扣价所得到的贷款额，加上最后收楼时提供现金回赠，相等于替买家支付律师费杂费，是实实在在的回赠了买家。

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Next project – a condo in Kitchener

Project after project, Team 360's success is due to the collaboration and mutual trust among the team members. "Bosco is very good at talking, so he is always the one talking to the developers. Virginia is our brain behind the smart ideas. I am physically fine and so I could do all labour chores," remarked Albert Yue. Like the Fantastic Four, the four members of Team 360 all have their own strengths and they work closely together to achieve goals. Their next project is to market a new condominium in Kitchener to young professionals.

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下一站——基秦拿市

这支长胜将军的项目一个接一个，目前他们又在忙于推介一个在滑铁卢隔邻的基秦拿市，以年轻专业人士为对象的新楼盘，这四人组又要马不停蹄设计推广方法。

较为沉静的居绍攸说：「我们都是分工合作的，Bosco（邓学海）擅长说话，由他负责联络各方最理想。Virginia（冯程惠玲）主意最多，她常常提出很有创意的财务安排方案，是我们的点子王。我做跑腿就够了。」说罢四人都捧腹大笑，团队的合作精神尽显无遗。

勇于尝试，是富诚地产公司的文化，从上层的领导理念到各组干将的行动准则，都乐于创新和敢于挑战。

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EXOCLOUD

helps small businesses save resources

云端科技方便安全节省成本

Over the past few years, cloud computing has become a more popular choice for many businesses. Cloud computing has many benefits including lowering the cost of hardware, disaster recovery, secure backups, and giving you the convenience of easy access to your business anytime, anywhere. However, setting up cloud computing for your business can sometimes be confusing and expensive. EXOCLOUD provides a solution for this.

云计算在过去几年愈来愈受企业欢迎。它的好处很多，包括降低硬件成本、修复数据、安全备份，以及方便用户随时随地查看业务。但是，为企业设置云计算可能会令人觉得复杂难懂和费用高昂，EXOCLOUD正好为此提供了解决方案。



Victor Ng stresses that a remote server is much safer than a local server.

伍永泰强调，远程服务器比本地服务器安全得多。

EXOCLOUD is a full managed cloud computing service provider that delivers an all-in-one virtual office that helps small and medium-sized businesses to create their own competitive edge. Their services provide peace of mind in security, since data sharing, storage and backup services are done in the remote servers. Most importantly, this information technology paradigm is essential for business expansion.

Simple, secure and affordable

Imagine that your employees are on a business trip in three different countries, and your team needs to work on a project together. Rather than sending each document back and forth using emails, your team can use EXOCLOUD to work, organize and share their ideas and data in a customized and private IT system. The solution is simple, secure and affordable.



EXOCLOUD是一家提供全面云计算服务的供应商，提供一体化的虚拟办公室，帮助中小型企业创造自己的竞争优势。客户毋须担心数据的保安问题，因为数据共享、存储和备份服务都是在远程服务器进行。而这种信息科技对于业务扩展尤为重要。

简单安全 价格相宜

试想一下，您的雇员分别在三个不同的国家出差，而您的团队需要共同处理一个项目。他们不必使用电子邮件来回发送文档，而是在EXOCLOUD专为您公司度身定制的IT系统中工作、组织，以及分享他们的想法和数据。这个方案简单、安全，兼且价格相宜。



Mr. Ng is proposing a customized IT solution to his client.

伍永泰向客户介绍可助他业务增长的IT方案。

提供度身定制服务

随著客户需求增长，打算扩展业务的企业需要在多个地点开设新的办事处。云计算可令建设整个信息科技系统、存储和移动数据都变得相当容易，同时让员工之间的协作更加方便。Amplus Innovations Inc.成立20多年来一直为不同的公司管理IT系统，该公司并于2014年创办EXOCLOUD。采用EXOCLOUD的服务，可以省去在公司设立服务器和维护系统技术团队的费用，从而节省公司资源。EXOCLOUD按照每家公司的需要而制定适合他们的服务，让企业所有人可以集中所有数据和应用程序于EXOCLOUD，以促进业务营运。此外，EXOCLOUD的数据中心基建一流，具有银行级的保安设计和加密，确保用户数据的安全和隐私。



Provide customized services

For many businesses looking to expand, opening new offices in multiple locations is essential as the needs of customers grow. Cloud computing makes it easy to build the entire information technology system, store and move data, while increasing the ease of collaboration between employees. EXOCLOUD helps save company resources by eliminating the need for servers and the technical team to maintain the system in the office, because EXOCLOUD is built and managed by Amplus Innovations Inc., which has been managing many IT systems for different companies for more than 20 years. They provide customized services to the needs of each company so that business owners could centralize all the data and applications on EXOCLOUD to facilitate the business operations. Furthermore, the data centres of EXOCLOUD are first class infrastructure with bank-level security and encryption, ensuring the privacy of the company data.

Data recovery

Other than cyber security, the cloud backup offers another layer of safety precaution. If unfortunately a company suffers data loss due to the local portal damage caused by natural disaster such as flooding and fire, the data can be recovered quickly if it has cloud backup.

Cloud computing can benefit growing businesses in a number of ways because of its flexibility. It allows small and medium-sized business owners to choose the right fit for them. Since cloud computing is scalable, the service grows in tangent with your business. This way, business owners can be assured that they are maximizing their profits by only paying for what they need.

修复数据

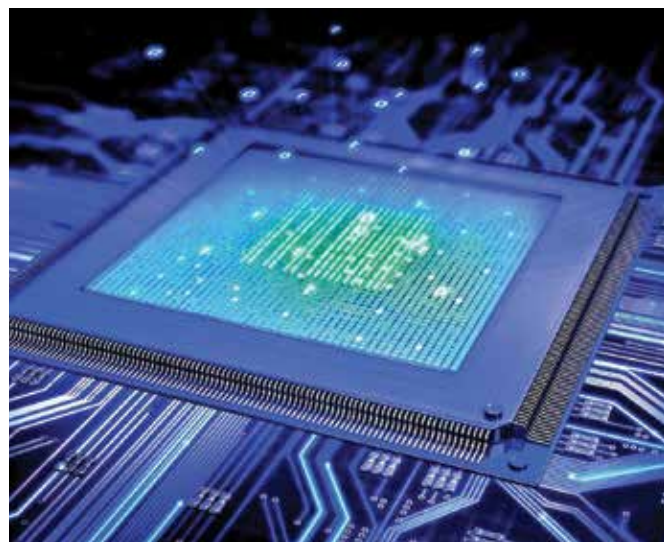
除了网络安全之外，云备份还提供了另一层安全防护措施。万一客户不幸遭受自然灾害如水浸或火灾等情况而导致公司电脑受损，数据尽失，如果在云端有备份的话，可以很快修复数据。

基于它的灵活性，云计算能在多方面帮助企业增长。它容许中小型企业选择适合自己企业的方式。由于云计算具有可扩展性，因此它所提供的服务也会随着客户的业务增长而转变。这样，可确保企业获得最大利润的同时，却只需支付最少的费用。



不再是开支项目

EXOCLOUD可帮助客户提高效率。它提供的24小时支援服务帮助客户解决有关信息科技方面的问题。云计算用户现在可以得到运用信息科技的优势，而不需要在这方面有深入的认识，又或在建设基础设施和维护方面作出大量投资。因此，IT不再是开支的项目了。难怪EXOCLOUD总裁兼首席执行官**伍永泰**说：「采用EXOCLOUD最大的好处就是——您能把省下来的金钱用于扩展业务。将IT视为支出项目的日子早已不复存在，它是帮助企业扩展业务的宝贵工具。」



IT is not an expenditure item

With EXOCLOUD, it is so easy to add or take away users to enhance the efficiency of your company. Additionally, EXOCLOUD provides companies with around-the-clock support and services for any IT problems that you might encounter. Users of cloud computing can now take benefits of all information technologies without deep knowledge of it or big investments in infrastructure building and maintenance. IT is no longer an expenditure item. "The biggest benefit of all is that you can free up your capital to expand your business. The date of seeing IT as an expenditure item is long gone. It is a valuable tool to help expand your business," said Mr. Victor Ng, President and CEO of EXOCLOUD.

Being in the IT management and consulting business for more than 20 years, Mr. Ng has witnessed his clients' business making a real difference after using a customized IT solution. His company specializes in helping clients develop a competitive edge in business expansion. As Mr. Ng puts it, "Every company envisions how they would like their operations to run; let us convert your visions using IT tools to execute your ideas."

Contact information:

Website: exocloud.ca
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从事信息科技业二十多年的伍永泰说，客户找EXO-CLOUD为他们度身设计公司的电脑系统后，业务大有进展。因此他很自信地指出，只要创业家或企业老板有计划，他的公司都可以运用信息科技协助他们，令业务更上层楼。

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Develop high quality products to **keep people's brains young** 开发高端**防脑退化**保健产品

When Dr. Y.C. Lee, Managing Director of C2C Healthcare Inc., decided to diverge from his business in pharmaceutical research and development management and start a new initiative in the healthcare business, he chose to focus on the natural health product that can truly improve the health of our brains. Finally, C2C Healthcare Inc. delivered its first baby - Cerbella®.

C2C保健公司的执行董事李耀忠博士已经从事药物研发二十五年，而近年公司转为研发天然保健产品。他认为，研究出良药的确很关键，但更重要的，是寻找适合长期服用的天然保健产品，因为在大健康时代，人们应当更加注重自我健康管理，通过对不同营养素的补充来保证人体长期健康。





Prevention is better than cure

From pharmaceutical research and development to healthcare products, Dr. Lee has literally evolved to another level in his healthcare business. He admits that while medicine is the key to saving life, maintaining a healthy daily life is more important. Nowadays, people are more cautious about the ingredients and nutrients of the health care products. So researchers in C2C Healthcare Inc. study extensively to find the right mix of the natural ingredients and then take a multi-mechanistic approach to validate the formulation.



防治结合 防重于治

李耀忠博士过往参与过不少与脑部疾病治疗有关的研发项目，在这个过程中他发现，目前市场上治疗脑部退化疾病的药物疗效非常有限，另一方面，采取积极的措施减缓脑细胞退化用以保护脑部功能更有效。看来学习及研发西药的李博士，也逐渐受到中医治未病的概念所熏陶。因此公司第一个主力研发的产品便是Cerbella®——一款延缓记忆力衰退，保护脑部健康的药物级别产品。

制药标准 领先科技

最令李耀忠博士引以为傲的，是他与团队所研究出的产品，可以「入脑」。

「其实保健品与药物一样，如果不能进入所针对的身体部分或病征，那吃进体内都只是浪费。」研发Cerbella®的团队，都是神经医学和药学领域的博士和教授。他们研究发现，结合了人参皂苷、绿茶儿茶素和奥米茄3脂肪酸等天然成分的产品能增强脑部认知功能，改善记忆力和提高注意力和执行力。但要确保产品真正有效，关键在于如何使这等有元素益的活性成分进入脑部掌管认知记忆力的细胞，从而发挥作用。



Brain health is one of the biggest health issues in today's world. After spending many years focusing on developing drugs for brain disease, Dr. Lee found that the current drugs for degenerative brain diseases had limited efficacy, but on the contrary, measures to protect brain function and slow down the degradation are more promising.

Pharmaceutical standard combined with technology

Cerbella® is not just another brain health food on the market. It is unique. Its active ingredients will end up in the final destination, our brains, maintaining the health of the brain cells and allowing the aging cells to act young again.

In the process of developing Cerbella®, neuroscientists began with identifying the reasons why our brains' functions decline as we age. Researchers then utilized some natural active ingredients in ginsenosides, green tea catechins and omega-3 fatty acids that were attributable to the positive neurobiological process, allowing our older brain cells to exhibit characteristics of younger cells.

To ensure the 3-ingredient formulation performs collaboratively and effectively, scientists had done extensive investigations and numerous clinical trials to validate the formulation.

Though this is a non-medicinal healthcare product, the development process is as stringent as the drugs.

李耀忠博士强调，「普通脑部保健品进入人体后，其有效成分可循着我们的血液循环系统输送到不同部位，但脑部的吸收率有限。」C2C保健公司研究出了多重吸收增强技术，保证Cerbella®中三种有效活性成分在被消化道吸收后，能被高效地递送到脑部。为确保临床疗效，C2C经过多重临床前试验以及临床研究，证实了Cerbella®能从多方面改善脑部功能，并获得了加拿大卫生部的生产许可。





Dr. Y.C. Lee (third from the left) and his team.
李耀忠博士(左三)与他的团队。

“This is because we have used the pharmaceutical approach to develop the natural healthcare product,” says Dr. Lee.

That explains the uniqueness of the product as well as the core mission of C2C Healthcare Inc. As Dr. Lee puts it, all products can be beneficial if they can perform. However, the formulations of most products are not validated. The trickiest part is to ensure the bioactives of these ingredients being absorbed by the brain. Researchers at C2C Healthcare Inc. developed multiple absorption enhancement techniques, enabling the brain to absorb the bioactives efficiently after the bioactives had completely entered the digestive system.

Dr. Lee believes that very few (industry figure puts it at 3%) healthcare products had undergone such level of the strict clinical trial process before they are put on the market.

Incorporate artificial intelligence into product development

C2C Healthcare Inc. understands that artificial intelligence is being employed in drug development. Their next signature product will be about improving the brain energy. C2C has already started to study the use of artificial intelligence (AI) technology, such as the IBM Watson Software, in developing the new natural health product. It is again promised to be a unique and a real result product.

C2C保健公司从产品研发到批量生产，每个步骤如制药般严谨，讲求实证。这在保健品产业的研发生产过程中极为罕见。这也是Cerbella®与市面上大多数随便采用有益元素制成的保健品截然不同之处。

紧跟人工智能新趋势

C2C保健公司清楚地认识到，人工智能已经在许多主流大药厂的研发工作中占据了重要地位，若要在未来取得成功，公司在产品研发方面必须要跟上行业的发展潮流。C2C保健公司下一步将重点研发关于增强脑部能量的保健品，这个项目的研发将会利用人工智能科技，例如IBM的Watson药物研发平台，去有效地开发及评估他们的研究设想。



Focus on the international market

The parent company of C2C Healthcare Inc., Concept 2 Clinic, is an executive research and development management consulting firm specializing in the pharmaceutical and biotechnology sectors. Its scientists and researchers have been involved in various brain medicine developments, and will start to focus on developing brain health products, because the research data about brain health is already available to them.

C2C Healthcare Inc. is a Canadian company specializing in the development and commercialization of high-quality healthcare products to the global market. Through online marketplace and referrals by the healthcare professionals, C2C Healthcare Inc. is bringing the top-quality products to the families, communities and the world. In fact, C2C Healthcare Inc. has started to explore the market in China since 2017, introducing the brain health product Cerbella® to Chinese consumers and getting positive feedbacks.

Contact information:

Website: www.concept2clinic.com
www.C2CHealthCare.ca
 Email: info@concept2clinic.com
 Tel: +1 (416)419-5312

做严谨科学 开拓国际市场

由李耀忠博士担任执行董事的C2C保健公司，其母公司Concept 2 Clinic是一家专业从事制药和生物技术领域研究和开发的管理公司。团队中除了经验丰富的资深科学家外，还有专注法规事务的专家，确保产品以及生产过程完全符合法规要求。在过去的十几年中，整个团队在满足客户需求的同时，也积累了许多不同类型产品的研发、生产以及推向市场的经验。

C2C保健公司，目标是要为全球提供高端保健产品。公司目前正在大力拓展加拿大市场，通过线上销售、理疗师、家庭医生推荐等模式，将产品带入千家万户。

与此同时，中国市场也是产品销售不可忽略的一部分，从2017年中开始，C2C保健公司已经开始积极地收集中国市场信息，将Cerbella®带入了中国；通过本次运作，C2C保健公司也开始了产品国际化的征程。

联系方法：

网址：www.concept2clinic.com
www.C2CHealthCare.ca
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您唯一需要的 脑健康伴侣 Cerbella®

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-多重技术，高效吸收-

脑部对Cerbella®活性成分的吸收率为普通脑保健产品的10倍。



-临床检验，权威认证-

市场上少有的在美国做过临床试验的天然保健产品之一。



-复方成分，改善记忆-

富含多种有益记忆力和注意力的天然成分。



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3.5颗鱼油胶囊

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ZeoDetox protects you at a cellular level, promotes normalization of biological functions, supplies you with energy and supports your active lifestyle.

- Exclusive
- Government Approved
- Patented

Complete Detox

Protect yourself and your family from the side effects of heavy metal pollution!

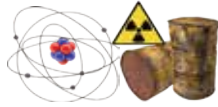


微粉化沸石(斜发沸石)

在您的排毒计划中，**ZeoDetox**占很重要的位置。它能够吸收和清除体内可能引发多种疾病的有害物质，如铅、砷、镉和汞。

ZeoDetox在细胞层面上保护您，能促进人体机能正常化，为您提供能量和保持活跃的生活方式。

Cs CESIUM-137 铯 **Sr** STRONTIUM-90 锶 **T** TRITIUM 氚



These radionuclides are released from Nuclear reactors.
这些放射性核素来自核反应堆。

Overexposure to them causes **cancer**¹ (lung, breast, thyroid, bone, digestive organs and skin), **leukaemia**¹.

过量接触会导致癌症¹ (如肺癌、乳癌、甲状腺癌、骨癌、各种消化器官癌症和皮肤癌)，以及白血病¹。

Pb LEAD 铅



Drinking water
饮用水



Vehicle exhaust
汽车尾气



Clams
蛤蜊



Meats & vegetables
肉类和蔬菜

Household dust
家居灰尘

Lead is known to cause **cancer**¹ (lung, breast, thyroid, bone, digestive organs, and skin), **leukaemia**¹, central nervous system disorders¹.

铅会导致癌症¹ (如肺癌、乳癌、甲状腺癌、骨癌、各种消化器官癌症和皮肤癌)，白血病¹及中枢神经系统失调¹。

Hg MERCURY 汞

is a toxic heavy metal naturally found in:
是一种有毒的重金属，天然见于：



Fish & Seafood
鱼和海鲜



Latex paints
乳胶漆



Factories exhausts
工厂废气



Precipitation & dust
降水和灰尘



Alcohol
酒

Mercury causes **irreversible neurological disorders**¹.
汞会导致神经系统失调¹，无法复原。

As ARSENIC 砷

is classified as a human carcinogen, found in:
被列为是一种令人类致癌的物质，可见于：



Cigarettes & smoke
香烟和烟雾



Meat and poultry
肉类和家禽



Milk & dairy products
牛奶和乳制品



Fruits & vegetables
水果和蔬菜



Rice grain
大米

It causes **cancer**¹ (lung, bladder, liver, skin), **vascular and neurological disorders**¹, negatively impacts the gastrointestinal tract, kidneys, liver, lungs, and epidermis.

它会导致癌症¹ (如肺癌、膀胱癌、肝癌和皮肤癌)，血管和神经系统失调¹，并对消化道、肾脏、肝脏、肺部及皮肤有不良影响。

Cd CADMIUM 镉

is a toxic heavy metal naturally found in:
是一种有毒的重金属，天然见于：



Factories exhausts
工厂废气



Precipitation & dust
降水和灰尘



Alcohol
酒



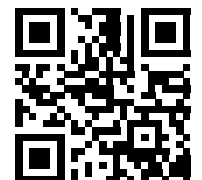
Cigarettes & smoke
香烟和烟雾

Cadmium accumulates in kidneys and causes kidney damage¹ and softening of bones¹.
镉会在肾脏中积聚，并会导致肾脏受损¹和骨骼软化¹。

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- 政府认可
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¹ - Health Canada / 加拿大卫生部

RESCO offers alternative investments,
providing high and stable returns

利时高房贷投资基金

精于风险管理 提供稳定高回报

RESCO Mortgage Investment Corporation was incorporated on November 21st, 2013 under the Canadian Business Corporation Act. It is an investment and lending company specially designed for mortgage lending in Canada.

在五花八门的投资工具中，陈先生选择投资在房屋贷款市场。一年下来，他的6万元投资赚了4,800元，领取每月400元收益，回报率是8%¹。另一边厢，黎先生是位自雇人士，生病了一个月未能工作，顿失收入。他以房产抵押，向利时高房贷投资基金借了两万元应急，解决一时困境。





With the objective of helping Canadians achieving their financial dreams in mind, the shareholders decided to start this business and initiated the planning process back in July 2013. A team of financial professionals with extensive experience in the financial industry was put together to create a product to meet the financial needs of both investors and borrowers.

8% return per year

From an investment perspective, in today's low interest rate environment and volatile stock markets, investors are looking for alternative investments that could provide a potential higher yield while not being too unstable in order to achieve their retirement dreams. RESCO MIC is able to provide such opportunity for investors to participate in mortgage lending and to share the benefits of a relatively secure mortgage business. Since inception RESCO MIC has been generating a consistent rate of return of 8% per annum, and dividend is payable monthly.

From a lending perspective, since the 2008 financial crisis in the United States, the Government of Canada has been tightening the mortgage lending rules for major financial institutions such as banks, trust companies and credit unions. As a result, a number of Canadians are no longer qualified for traditional mortgages to realize their dreams of home ownership. RESCO MIC is able to provide alternative financing for those who do not qualify under the traditional mortgage lending rules.

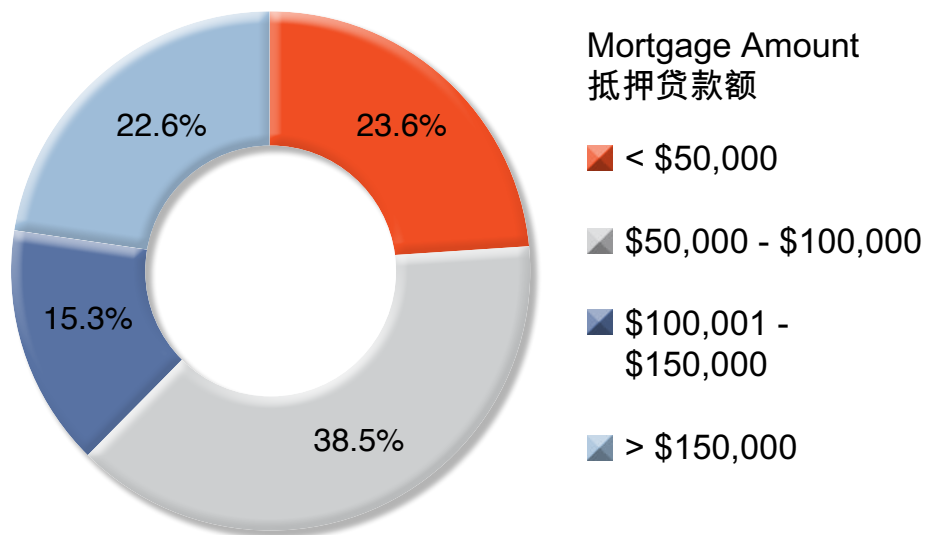
作为投资者，除了讲求回报，若投资本金原来可以在另一层面上帮助需要资金的借款人，这种投资可称得上利己利人，何乐而不为？然而如何选择合适的房贷投资产品？房贷投资市场又真的有利可图？

严格规管房地产贷款

加拿大的银行在房地产贷款市场上向来相当保守，亦受到政府严格指引规管。其中一项最简单的要求是压力测试，即要求房产买家通过一项收入与供款能力对比的压力测试，通过测试后才会获批出贷款。在这前提下，准买家若要通过测试，便只能减低房屋贷款额，加大首期付款额至屋价的两成甚或更高。以2018年多伦多的平均房价计算，两成首期动辄需款逾十万元，要有这笔储蓄才能买房，难倒很多置业者。

于2013年11月成立的利时高房贷投资基金，便是这些置业者可以求助的地方。房贷投资基金公司是加拿大专为房屋贷款设计的一种投资贷款公司，受联邦税务条例规管。投资者投放资金到这类基金，基金管理公司运用资金提供第一或第二抵押权担保的住宅贷款予置业者。当置业者未能从银行取得足额的房屋贷款时，他们可以向这些房贷投资基金借钱。而基金投资者则享有低风险兼稳定优厚的持续回报。

Mortgage Size Distribution in RESCO 利时高房贷投资基金贷款组合



With a team of professional members who have a combined 100 years of experience in the financial industry, the objective of RESCO MIC is to make prudent investments in mortgages against real property located in Canada to generate sustainable and stable income while preserving investment capital for both individual and institutional investors.

Focus on small size & short term mortgages

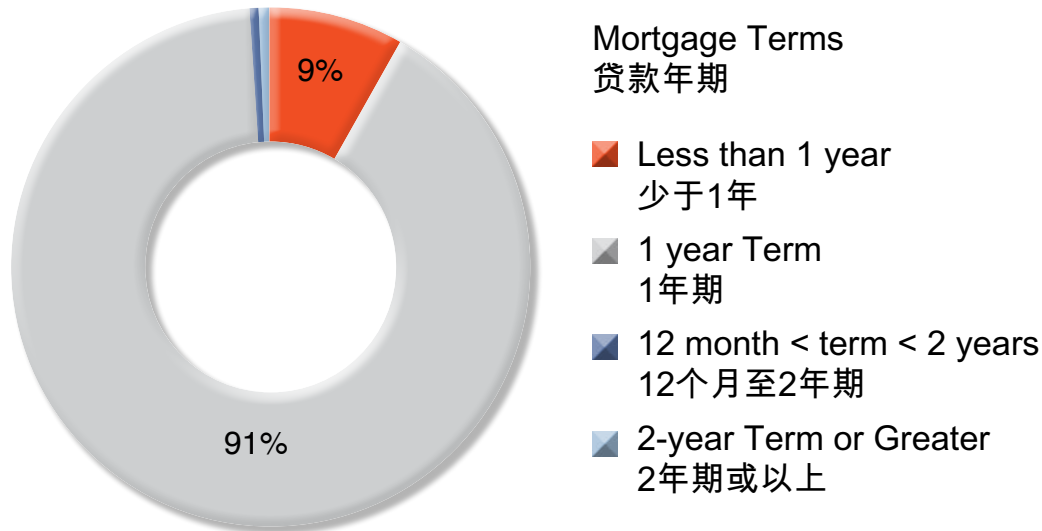
A major factor in achieving this objective is risk management. "Unlike some competitors pursuing deals with large borrowing amount, we only pursue small deals, amounting to \$150,000 or less. And we do not go for commercial deals, focusing only on short term residential mortgages. The short term deals that we're talking about are usually between six months and two years. This allows RESCO MIC to respond swiftly and make adjustments in the changing market environment," said **Chris Cheng**, Chief Operation Officer of RESCO MIC. Should there be unexpected situation and the company suffers lost inevitably, the small size of the mortgage deals would effectively limit the capital loss to minimal.

利时高房贷投资基金由一群拥有多年商场实战经验的专业人士主理。董事会成员在金融财经行业的累计经验达100年，他们有来自银行、互惠基金、房屋贷款、房地产、财务规划和金融服务业等。首席营运官郑明刚和执行董事林美娟都是资深房贷及金融服务业从业员。他们的营运理念是在投资保本的基础上，为投资者每月创收盈利。

分散投资 谨慎审批

要做到保本之同时能争取稳定高回报，首要条件是风险管理。曾在加拿大渣打银行工作近二十年，担任过互惠基金、个人信贷、分行经理及地区副总裁等多项要职的**郑明刚**表示，他们采取分散投资及谨慎审批房贷策略来将风险降至最低。分散投资是指将资金投放在小额房贷申请，一旦遇到有借款人无力还债时，他们的损失有限，不会为投资者带来重大损失。现时在利时高280多项房贷协议当中，从没有一项超过15万加元。当中以5万至10万加元的房贷协议占比重最多，接近四成(请参阅附图贷款组合)。

Mortgage Terms Distribution in RESCO 利时高房贷投资基金贷款年期分布



Another advantage of short term mortgages is the ability to avoid the volatility in property prices and mortgage rates. In the close to 300 mortgages underwrote by RESCO MIC, over 90% is one-year term, and close to 40% of the mortgage deals is between \$50,000 to \$100,000. (see diagrams Mortgage Size Distribution and Mortgage Terms Distribution)

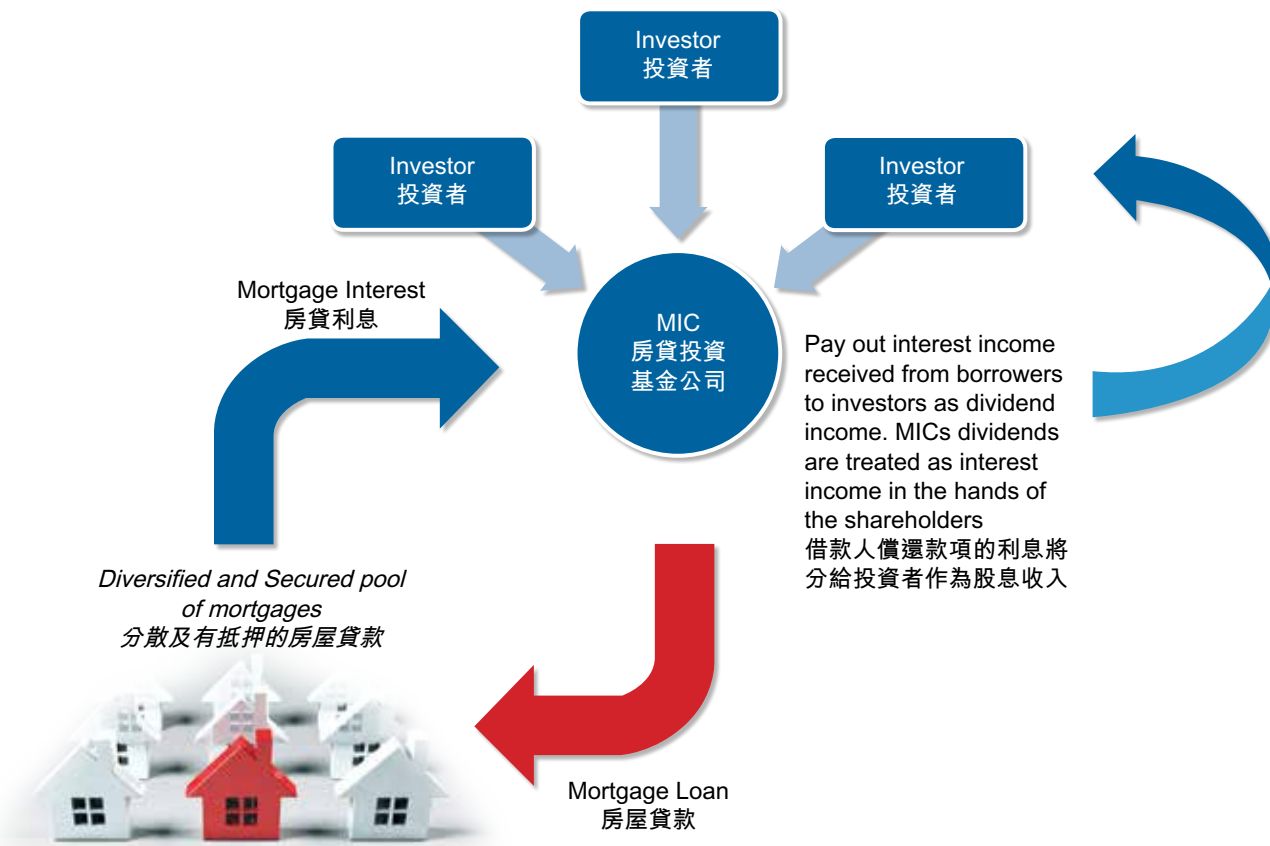
Conduct prudent mortgage underwriting

RESCO MIC also has a prudent mortgage underwriting process to avoid loss. They evaluate the credit worthiness of mortgage applicants by incorporating qualitative and quantitative measures. They weigh in five characteristics of the potential borrowers, namely collateral, character, capacity, capital and conditions. "This evaluation process results in only top 15% of all mortgage applications are approved. These borrowers are proved to be high quality and no loss of investors' capital has been recorded thus far," said **Phoebe Lam**, Managing Director of RESCO MIC.

这等房贷协议全是住宅项目，当中没有商业项目。而抵押的住宅物业都是城中房产热点，保值潜力很高。而且他们批核的房贷年期绝大部分是半年至两年期(请参阅附图贷款年期分布)，这样可减低房产价格和利率波动的风险，公司亦可迅速作出调整，应付瞬息万变的 market 情况。

更重要的，是公司不会随便审批房贷申请。本身具备大型地产项目发展经验及拥有市场分析师资力的**林美娟**表示，他们收到大量房贷申请，但批出借贷率只有大约15%。经过他们对偿还能力、收入状况、信用记录、物业抵押值和整体经济环境等重要因素分析后，若认为申请人未必能负担还款的，都会拒绝。这种审慎态度是利时高创立五年来，从未出现过资金损失的原因。

The fund flow of MIC 房贷投资基金公司运作流程



For the Canadian investors, they can hold their investments in the Registered Retirement Savings Plan (RRSP) or Tax-Free Savings Account (TFSA) to maximize the taxation benefits. Investors can keep the dividends in the accounts for re-investment and create no impact on the personal income level. Simplicity is one of the most popular characteristics of the MIC model. MICs are an easy investment to understand as most investors are familiar with the concept of a mortgage. RESCO MIC provides quarterly investment statements and annual financial statements to keep investors well informed. The financial statement is prepared and audited by an independent accounting firm.

High potential for growth

MIC has a great potential in the Canadian market. The constantly low interest rate despite the recent hikes in late 2017 and early 2018 has limited the rate of return of other fixed income investments such as bonds. While the demands of home ownership remain high, getting mortgages from the

对投资者负责

除了审慎之外，利时高对投资者的负责任态度也是公司取得成功的因素之一。公司每年向加拿大卑诗省证券委员会和安大略省证券委员会提交发售备忘录，而公司的财务报表每年都由独立第三方专业会计师事务所审计，并向投资者作定期报告。

在这种审慎负责任的经营态度下，利时高于成立至今的短短五年间，发展惊人，办公室面积从成立时的18平方米扩展至275平方米。于2015年时，旗下管理资产的总值是接近830万加元，至2017年时，已翻了接近四倍至3,100多万加元。业务范围亦已冲出了安大略省，目前有房贷借款人是来自曼尼托巴省和阿尔伯达省，而投资者方面亦吸引了加拿大境内不同族裔人士，包括印度裔、菲律宾裔、中东人士以及欧洲族裔，此外亦有20名来自中国、台湾和香港的投资者。要成为投资者亦不困难，利时高的最低投资额只是一万加元。



banks however, is more and more difficult because of the change of rules by the Canadian government.

The recent introduction of stress test requirement for the potential home buyers has created another hurdle for them. A short term loan from RESCO MIC is therefore becoming a great alternative to secure extra financial support.

Develop overseas markets

The growing demand in second mortgages means great potential to RESCO MIC. Its asset under management grew almost four times between 2015 and 2017, from \$8.3 million to \$31 million.

In view of the growing demands in the market, RESCO MIC is looking for more capital. They are planning a more proactive approach in promoting its product to the overseas markets, particularly to the Asian investors. Currently they have 20 overseas investors from China, Taiwan and Hong Kong. Potential investors in Asia might run into their promotion booth in their area soon.

投资可享延税及免税待遇

对于加拿大本国投资者来说，除了利时高每月分派股息的做法具吸引力之外，另一亮点是相关投资可享受有延税及免税待遇。利时高的房贷投资基金也适用于注册退休储蓄计划或免税储蓄户口，每个月所收到的利息便不用算入年度收入，享有延后付税甚或免税优惠。

在现今利率低迷时刻，一般的固定收入投资工具因为回报低，已不能满足寻找稳定收入的投资者。相对之下，房贷投资市场变得极具吸引力。低息鼓励了置业者踊跃投资买房，然而银行房贷服务却受到政府严格规限，这令专注第二抵押权市场的房贷投资基金，有优厚发展潜力。为增加市场比重，利时高已计划冲出加拿大，到亚洲推广宣传，吸引更多亚洲投资者，以应付需求不断增长的国内房贷市场。

¹数据属利时高真实个案，仅供参考，过往业绩无法保证未来回报。

Biographical sketches of Cheng and Lam

利时高主理人简历

Chris Cheng

Mr. Chris Cheng is an entrepreneur and licensed mortgage broker in Ontario. He has been the Chief Operating Officer and a director of RESCO MIC since 2013. He brought in with his experience of over two decades of services in the financial industry, which included senior positions at TD Mutual Funds, Personal Loan Officer, Branch Manager and District Vice-President for the Greater Toronto Area of TD Canada Trust.

Mr. Cheng is also a member of Private Capital Markets Association of Canada, Canadian Mortgage Brokers Association (CMBA) and Mortgage Professionals of Canada (MPC).

Phoebe Lam

Ms. Phoebe Lam is a registered mortgage broker in Ontario. She serves as the Managing Director of RESCO MIC and Manager of Residential Mortgage Underwriting. Before moving to Canada in 2011, Ms. Lam worked as a Research Development Coordinator at Harborview Medical Centre in Seattle and at Rush Medical Centre in Chicago, where she developed strong analytical and project management skills.

Ms. Lam is an Accredited Mortgage Professional, a member of the Canadian Mortgage Brokers Association (CMBA), and of the Mortgage Professionals of Canada (MPC). She successfully completed the Moody's Analytics Certification for Analyzing Commercial Real Estate course offered by the Canadian Securities Institute.

Ms. Lam is an experienced land investor, actively involved in a number of land development projects in Ontario, Alberta, Florida, California and Washington.



RESCO MIC's Chief Operating Officer **Chris Cheng** (left) and its Managing Director **Phoebe Lam**.

利时高房贷投资基金营运总监**郑明刚**与执行董事**林美娟**有丰富的房贷经验。

郑明刚

郑明刚是企业家兼安省注册按揭贷款经纪。他于2013年加入利时高房贷投资基金，出任营运总监，亦是董事会成员之一，在金融界工作超过二十年。郑明刚经验丰富，曾在加拿大道明银行担任多项要职，主管的部门包括互惠基金、个人信贷、分行经理以及大多伦多地区分区主管。他是加拿大私人资金市场协会成员，亦是加拿大按揭贷款经纪协会(CMBA)和加拿大按揭贷款专业人员协会(MPC)的成员。

林美娟

利时高房贷投资基金执行董事和住宅按揭部经理林美娟是安省注册按揭贷款经纪。她于2011年移居加拿大前，先后在美国西雅图和芝加哥两所医疗机构担任研发统筹员，培养出高强分析能力和项目管理技巧。她获加拿大按揭贷款专业人员协会(MPC)颁发认可按揭贷款专业人资格，同时是该会和加拿大按揭贷款经纪协会(CMBA)的成员。此外，她亦完成了由加拿大证券学院开办的穆迪分析证书课程，专注商业地产业务分析。她也是经验丰富的地产项目投资者，曾参与处理在加拿大的安大略省和阿尔伯达省，以及美国的佛罗里达州、加利福尼亚州和华盛顿州的地产开发项目。

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Build your dream home with Ryan Deng

融合建筑技术与木材的自然美

Ryan Deng is the founder of DHZ Design Build Inc. and Dougong Log Homes Ltd. Dougong Log Homes Ltd. designs and builds distinctive log homes for customers integrating architectural and engineering technologies with the natural beauty of wood.

Ryan Deng graduated from Carleton University in Canada with a Master's Degree of Applied Science in Structural Engineering and an associate degree in Business Management. His previous experiences included working for the National Research Council of Canada, and Public works and Government Services Canada.

Ryan has more than 10 years of experience as a Structural Consultant with expertise in new residential and industrial buildings, alterations to existing structures including senior care centres and sustainable lifestyle community. Some of Ryan's prominent clients are multi-million dollar corporations such as Loblaw, the largest Canadian food chain, Choice Properties Real Estate Investment Trust, and Daniels Corporation, Canada's preeminent builders and developers.

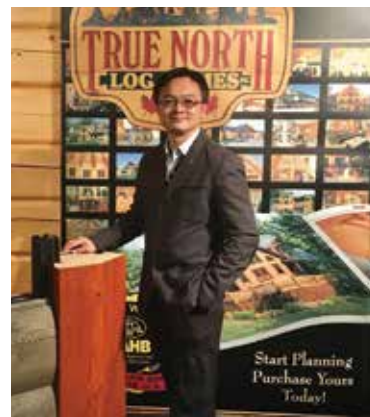
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邓皓泽是DHZ设计施工公司和斗拱实木房有限公司的创始人。斗拱实木房将建筑和工程技术与木材的自然美融合在一起，为客户设计和建造现代化独特出众的实木房。

邓皓泽毕业于加拿大的卡尔顿大学，获得结构工程硕士和商业管理副学士学位，曾于加拿大国家研究院及加拿大公共工程和政府服务部工作。邓皓泽拥有超过十年的结构工程顾问工作经验。他和建筑师以及其他专业工程公司一起合作，为客户提供顾问服务，例如新建的工商业楼宇、学院设施、长者护理中心、私人房屋，以及多层住宅大厦。客户包括Loblaw Companies Limited、Choice Properties Real Estate Investment Trust和Daniels Corporation等。



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DHZ Design Build Inc.

DHZ Design Build Inc. – “Live Home in Nature”

At the heart of the True North is the patented Keylock Air Seal Corners, which has revolutionized log home construction. This joinery system is what distinguishes a True North log home from every other. True North Log Homes is the only log home company willing to offer a 25-year “Zero” Air Infiltration Warranty.

DHZ Design Build Inc. designs and builds high-quality homes of natural comfort and beauty with integration of architecture and engineering technologies.

DHZ's commitment is to satisfy customer requirements for elegant log homes at lakeshore sites, beautiful mountain/forest retreats or urban districts.

True North 拥有十几项世界领先的实木房设计/切割与施工专利，核心专利技术Keylock Air Seal Corners 使 True North 在实木房行业中领先业界。True North 是实木房行业中唯一可以有25年实木墙没有空气渗透的质量保证。

DHZ Design Build Inc.结合建筑美学与工程技术，致力于建造拥有大自然美感，舒适与高品质的实木房。不论是在湖(海)边，崇山森林，还是城镇；DHZ都可以为你设计建造现代化优雅完美的实木房。



Dougong Log Homes Ltd. DHZ Design Build Inc.



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Review Your Canadian Trademark Portfolio As Soon As Possible in View of the Upcoming Canadian Trademark Legislative Changes

by Amelia Choi

A registered Canadian trademark gives you an exclusive right to use it throughout Canada, in association with the goods and/or services that are specified in the registration. It prevents others from using, selling, distributing, manufacturing, importing, exporting, and advertising goods/services or registering a trademark that is the same or similar to yours in Canada. It protects the brand and the goodwill associated with the trademark to exclude others from entering the Canadian market and compete. It is important to understand that a Canadian trademark is registered with the Canadian Intellectual Property Office (CIPO), and is different from a trade name or business name that you register provincially or that you use when incorporating a company. They are governed by different Canadian legislation. The rights and scope of protection offered by a registered Canadian trademark are much broader than that of a trade name.

A trademark could be a word (in any language), a letter, a numeral, a logo or design element, a slogan, or any combination thereof. ***It is very urgent for companies to review their Canadian trademark portfolios as soon as possible to ensure that all important marks are registered and protected, especially in view of the upcoming Canadian trademark legislative***

changes which are expected to come into force in June, 2019 or sooner. Similarly, foreign brand owners should proactively file trademark applications in Canada if they contemplate entering the Canadian market.

Below are some reasons why it will be beneficial to take action now - review your Canadian trademark portfolio and file your trademark applications or renew your Canadian trademark registrations as soon as possible:

- The Canadian official fee is currently the same for each new trademark application regardless of the number of goods and/or services that you specify in the application. However, this will change after the amended trademarks legislation comes into force, since Canada will officially be using the Nice classification and will adopt a "fee-per-class" system. Hence, there are significant cost advantages to filing a multi-class application now, before the amended legislation comes into force.
- Likewise, trademark renewals will also be charged on a per class basis once the amended trademarks legislation comes into force. Therefore, there are significant cost savings in renewing your registrations now if it is aligned with your business strategy.

- Currently, an applicant who plans to use a certain trademark in Canada may file a trademark application on the basis of “proposed use in Canada”; albeit before the trademark registration can be issued, the applicant must file a “declaration of use in Canada” indicating that it or its licensee has started using the trademark in Canada. Evidence of actual use is not required to be filed. However, the requirement to file such a declaration will be removed once the amended trademarks legislation comes into effect. Hence, we have already seen an influx of trademark applications that have been filed by entities seeking to secure trademark rights in Canada without real intent of using the marks here. These suspicious trademark applications were filed against **all** 45 classes of goods/services, seeking to monopolize established but unregistered brand names and generic words. This signals the rise of trademark squatters in Canada who seek to take advantage of the current generally low-cost trademark filing and the eventual elimination of the “declaration of use in Canada” requirement when the new legislation comes into force. Once these trademarks become registered, they could be used against legitimate Canadian businesses that have been or will be using the same or similar marks, and could also be used to bar these legitimate businesses from registering the same or similar trademarks. Such will lead to a rise in lawsuits, opposition and cancellation proceedings, as well as settlements through expensive licensing or rights assignment deals.
- Currently, a registered Canadian trademark is given a longer term of protection of **15 years**. However, under

the amended trademarks legislation, all renewals and new registrations that are issued on or after the new law comes into force, will only be granted a term of 10 years. Please note that in both cases, registered trademark owners can still renew their registrations before the expiry of each term.

- Canada will become a contracting party to the Madrid Protocol once the amended trademarks legislation comes into force. This means that if you are a national or a resident of Canada, or if you have a real and effective industrial or commercial establishment in Canada, then you will be able to file an international trademark application based on your existing Canadian trademark application or registration when the amended trademarks legislation comes into force. Whether an international trademark application would be beneficial to your business depends on your business strategy and other factors which we will be happy to discuss with you and advise accordingly.
- Effective January, 2015, the new Canadian border regime provides that owners of registered Canadian trademarks and copyright owners can record their registrations with the customs by submitting a request for assistance (RFA), whereby suspected counterfeit products will be detained by the customs officials for up to 10 days. During this period, the rights owners may receive a sample of these alleged infringing goods, request information on these imported goods, and commence a civil action if desired. However, customs recordal is not available for unregistered Canadian trademarks.

加拿大商标法的巨大修改即将生效 请速审查您在加拿大的商标组合

撰文：蔡燕玲

【加拿大注册商标】的专用权是以核准注册的商标、核定使用的商品/服务项目为限，其法定保障是在全加拿大有效。它可以禁止他人在未先获得授权人的许可之前使用、销售、分销、制造、进口、出口或广告标上相同或相似商标的商品和服务，禁止他人进入加拿大市场参与竞争，保护授权人的品牌和商誉。加拿大注册商标也禁止他人使用相同或相似的商业名称，并排除他人在加拿大申请注册相同或相似的商标。在加拿大，【商业名称】与【注册商标】有很大的区别。大家要明白，加拿大的商标是在加拿大知识产权局注册的。它与注册公司时登记的商业名称或在省份登记的商业名称完全不同。两者是以不同的加拿大法律来管制的。加拿大注册商标所授予的权利与保障范围比您登记的商业名称更为广泛。

商标是一个标志，包括任何语言的文字、字母、数

字、图形、标语.....等或其任何组合。目前，加拿大的新商标法预计于2019年6月份生效。鉴于加拿大商标法的巨大修改即将生效，企业都必须尽快审查它们在加拿大的商标组合，以确保所有重要的标志都已在加拿大注册好，得到保障。同时，外国品牌持有人如果计划进入加拿大市场，也应及时先在加拿大申请注册商标。

以下是其中的一些原因为何应该立刻为您在加拿大的商标组合进行复查，尽快在加拿大申请商标和申请续期：

- 目前在加拿大申请商标，无论您在申请书上指定多少类别的商品和服务，官方费用都是一律的。然而，当加拿大新商标法生效以后，它便会正式采用【尼斯分类制度】(Nice Classification)，并将采用按照商品和服务类别的数量而收费。因此，在新商标法生效之前，提交多类商品和服务的商标申请书可节省不少成本。

- 同时，一旦加拿大新商标法生效，商标续期也将按类收费。按著您的业务策略，预先做好商标续期，会更省钱。
- 目前，申请人如果计划日后在加拿大使用某个商标，它可提前在加拿大备案，但在商标受批注册之前，申请人必需声明它在商标申请书上所注明的全部商品和服务，都已在加拿大开始使用该商标；申报声明时，无需提交任何证据。这项申报【使用声明】的要求，在新商标法生效以后，将被取消。自从加拿大宣布将要取消该项【使用声明】的要求，我们已经看到一些毫无根据的商标申请大量增多。这些商标申请书里涵盖著【尼斯分类制度】的**全部**45个类别的商品与服务。这些申请人似乎没有真正意图在加拿大使用商标，而是谋求垄断一些尚未注册的品牌名称、标志和一些通用词为商标。这些人是趁机利用目前在加拿大申请商标的成本低和新商标法即将取消申报【使用声明】的要求才赶快备案。这些商标一旦成功注册，便可以用来对付其他合法的企业，阻止合法的企业注册和使用相同或类似的商标，导致合法企业需要通过昂贵的许可或转让交易.....等方式来达成和解，甚至会引起更多法律诉讼或其他商标争议。
- 加拿大注册商标现行的保护期限是**15年**，比其他国家的期限为长。但是，所有在新商标法生效以后的商标续期申请与新商标注册，将只获得10年的保护期限。无论是在新商标法生效以前或以后，商标所有人均可在注册商标过期之前申请续期。
- 新商标法生效以后，加拿大将成为【马德里协议】(Madrid Protocol) 的缔约方。这意味着，如果您是加拿大的国民或居民，又或者您在加拿大有一个真实有效的工业或商业机构，您便可凭著您的加拿大商标备案或加拿大的注册商标来申请国际商标。国际商标申请是否

适合您业务的扩展，那就取决于您的业务策略及其他因素。欢迎您向我们查询，我们乐意为您提供建议。

- 自2015年1月开始，加拿大边境实施新规定，加拿大注册商标所有人和版权所有人均可藉著提交协助请求书 (Request for Assistance, 简称为RFA) 向加拿大海关登记它们的注册商标与版权注册。海关官员便会把被涉嫌为假冒的产品扣留长达10天。在此期间，商标所有人可以取得这些被指为侵权产品的样本，索取这些进口产品的信息，并在需要时展开民事诉讼。然而，这项【海关登记】措施不可用于尚未注册的加拿大商标。



If you need assistance in reviewing your trademark portfolio, filing trademark applications, protecting your trademark rights, or obtaining legal advice in intellectual property (IP) related matter, please contact:

如需要审查商标组合、备案、保护您的商标权、或者是需要任何与知识产权 (IP) 相关事项的法律咨询，请联系：

Amelia Choi, J.D., M.Sc.

Barrister & Solicitor | Canadian Trademark Agent | Notary Public
 Founder & President, ChoiTechAndLaw Professional Corporation

Representative of Canada, Presidential Task Force on SMEs &
 Entrepreneurship, International Trademark Association (INTA)

Member of Board of Directors, Canadian Municipal Business Gateway (CMBG)
 Co-President, Canada China Friendship Society (CCFS)

蔡燕玲 法律博士、电脑硕士

律师|商标代理人|公证人

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