

從未預期要得到回報

蔣羅婉笙服務社區的心願

她出生於香港一個經濟環境不錯的家庭，父輩和祖父輩是開當舖的，但是她本身與這個行業無緣，在香港聖嘉勒女子中學讀完中四就來到加拿大，在這兒繼續讀完中學和大學，選擇了保險業作為她的終生職業，在永明金融公司做了32年，孩子長大之後，在朋友「慫恿」下，抽空做些社區的義務工作，原以為點到為止，沒想到越陷越深，終至「難以脫身」。

參與慈善工作的感覺怎麼樣？「我覺得很有意義，在事業有了基礎，孩子成長之後，能夠騰出點時間服務社區，我覺得還挺愉快的。」獲選為2009年「紅楓傳奇」人物的蔣羅婉笙(Audrey Chiang)，在士嘉堡永明金融(Sun Life Financial)辦公室接受訪問時，輕鬆的敘述她的感受。

出身大家族 為善最樂

她本人姓羅，在香港是個大家族，人丁甚旺，上一輩經營當舖及投資物業和基建，也捐了不少錢給東華三院等慈善機構，本地知名的善長羅志勤就是她的堂兄，羅志勤不但致力提倡粵劇，經常贊助知名的粵劇團來多倫多為慈善團體公演，對於其他的慈善活動也不吝出錢出力。講到她這位堂兄，蔣羅婉笙流露一股仰慕之情，頗以自己的族人為榮。

或許有些人對於經營當舖業者，懷有異樣的眼光，但是蔣羅婉笙則認為，不同的時代有不同的需求，在那個年代，雖然銀行業已相當普遍，但不是每個人都可以從銀行借貸到錢，再說，銀行借錢的手續較繁雜，如果一個人有急需，數額又不大時，典當



蔣羅婉笙
Audrey Chiang

是最便捷的，何況隨時可以贖回。換言之，當舖是因應社會供求的需要而存在的。

1972年，她離開香港的家人，來到薩斯卡川省(Saskatchewan)的首府薩斯卡頓(Saskatoon)，投奔在薩大藥劑系深造的兄長，她在兄長的安排下，進入一所寄宿的女校繼續中學的課程，兩年後中學畢業，喜歡熱鬧的Audrey移居安省，申請入讀咸美頓市的麥馬斯達大學(McMaster University)，主修經濟學，1977年畢業。與她同期的還有本地東亞銀行的伍琦鎮(Cedric Ng)，以及皇家多美年證券公司副總裁蘇潘慕潔(Irene So)。三年的大學生活很快就過去，面臨畢業後就業的選擇，她曾經考慮過銀行等機構，但她更嚮往上下班時間有彈性，不困身，而且可以拚業績的保險業，最後選擇了永明人壽，後來政府的新例允許保險業跨足金融投資業，遂改名的永明金融。

選擇保險業 磨練自己

蔣羅婉笙回憶自己當年入行時的心情，她說，保險業的收入不穩定，但是自由度較銀行和一般公司高，她當時仍單身一個人，沒有家庭負擔，公司亦希望她能開展華人的市場，幫助他們理解保險對家庭的用途。她很願意接受這項挑戰。成為永明公司的保險顧問後，蔣羅婉笙幹勁十足。她說，保險業是一種看似容易，但絕不輕鬆的行業，新入行者很難受人尊重，講的話也很難讓人信服，必須靠自己的專業知識和耐心，去慢慢贏得客戶的尊敬和信心。幫助很多家庭得到申報賠償。她說，早年從事金融保險業的女性不多，華裔女性業者就更少，但她認為女性一般做事較細心，態度也比較親切，如果平時多注意培養自己的氣質，利用時間多吸收這方面的知識，一旦接觸到有意願的顧客時，說服

對方的可能性就相當高。即便是婚後有了孩子，她仍然不懈不怠地提升自己的水平，經驗非常豐富。

經過32年的磨練，她已經是永明金融公司資深的高級顧問(Senior Advisor)。一般人以為，但凡從事金融保險業者，在吸納了相當數量的客戶之後，就可以「坐以待幣」吃長糧，不必再拚業績了。蔣羅婉笙不認同這種說法，她說，客戶不是被鎖死的，隨時可以離開，也會凋零，再說公司每年都有一定的配額(Quota)必須達到，業者還要配合新例的修改，選課進修，提升專業水平，絕對不能存有「吃長糧」的心態。

為頤康籌款 走入社區

1998年是她難忘的一年，頤康申請到開設三間護理安老院的執照，其中有一間設在密西沙加市，當時她有一位大學時期的同學建議她走入社區，協助頤康籌款，這時候整型外科醫生黃家海和華商麥朝彥已組成「密西沙加華人專商業協會」—Mississauga Board of Chinese Professionals & Businesses)，主動地擔起為籌建密市頤康護理安老院，皮爾區籌款的責任。蔣羅婉笙是成員之一，從這以後，11年來，她盡己之力，每年都協助專商業協會籌措善款，總數超過加幣100萬，受惠團體包括祈德醫院、大多倫多中華文化中心、延齡草健康中心(Trillium Health Center)、多倫多大學密西沙加分校、頤康中心等多間慈善團體。此外，蔣羅婉笙還幫助許多其他籌款機構，例如耆暉會，紅十字會四川地震賑災活動，及麥考蓮市長基金會。不為餘力。

以作善為樂 公益社會

對於一些當年開創不易，但已經根基屹立的社團機構，她同

意應該培育新人接班，無需太過執著或割捨不下，不必認為「非我不可」，更不必有「非我莫屬」的心態。培育新人接班可以讓該社團生生不息，有新的氣象，至於舊人如真的想把社團搞好，應該以開放的心情交棒，或者以顧問或名譽董事的身份留下來備詢，提供一些意見，因為前人的一些寶貴的經驗，值得後人借鏡。不過，她亦認為社團負責人是社會的焦點，言行都要十分審慎，行差踏錯理應受到社會的監督和批評。

踏入2006年後，蔣羅婉笙成為「密西沙加華人專商業協會」的主席，除了本身的金融保險業務以外，花在服務社團方面的時間相當多，所幸三個孩子最小的已14歲，無需讓她太操心。早年留學英國取得機械工程師資格的丈夫，近年已轉而從事IT行業，他非常體諒和支持妻子公餘參與服務社區。從早年殖民地的香港來到加拿大，順利完成學業，充分自由的選擇了自己喜愛的保險金融業，建立了美滿的家庭，學到了許多相關知識，如今又有時間和意願出來服務社區，她對自己目前所擁有的一切相當滿意，由於她所從事的這一行是自由業，只要體力許可，不受退休年齡的限制。

2007年4月是她在事業上豐收的一年，她促成了由密市市長麥卡蓮率領的30人代表團「密西沙加團隊」—Team Mississauga訪問中國的北京、西安、南京、上海、廣州和香港六大城市，彼此建立了良好的溝通管道，開拓密市與前述中國六大城市的商機。

公司認同表現 鼎力支持

蔣羅婉笙雖然出生在香港，18歲才移民加拿大，但是讀大

學和生活在國外是她孩提時代的渴望，她在楓葉國裡逐步實現她的夢想。長年作為一個全職盡責的金融公司保險業顧問，同時又是3個孩子的母親兼妻子和家庭主婦，要同時扮演好這幾種角色，她坦承很不容易，她自問最困難的時期已經捱過了，個人表現已獲得公司高度的肯定。她認為加拿大真是一個美好的國家，在接觸華人社區之後，她覺得自己既是加拿大人，也是華人社區的一員，她希望有生之年能為這兒的中港台華人社區出點力，回饋社會。由於她的工作表現卓著，公司高層非常支持她回饋社會的善舉，今年二月就同意以密市市長麥加蓮88歲慶生的名義，由Sun Life捐出8,888元，透過密市華社轉交「延齡草健康中心」—Trillium Hearth Center，這是對她多年努力的認同，她亦將更用心回饋社區。



Family photo of Audrey Chiang with her husband, sons and daughter
 蔣羅婉笙與丈夫及兩子一女的全家福



Mayor Hazel McCallion 88th birthday celebration in February 2009
 密市市長麥卡蓮歡慶88歲生日，一眾好友為她舉辦慈善慶生會



Sun Life Financial donating \$8,888 to Trillium Health Centre at Mayor Hazel McCallion's 88th birthday celebration event
 密市市長生日宴上，SunLife Finance高層支持華社善舉，撥出8,888元善款，以市長名義捐贈「延齡草健康中心」(Trillium Health center)



Audrey at the Phoenix Ball
 蔣羅婉笙「鳳宴」慈善餐會



2007 April, Audrey Chiang and Team Mississauga at the Great Wall
 2007年4月眉，蔣羅婉笙率領密市訪華商貿考察團在八達嶺長城關口前合影



Audrey with her cousin Mr. Michael Lo, a philanthropist
 蔣羅婉笙與慈善家，也是她的堂兄羅志勤



Audrey with Mayor Hazel McCallion
 蔣羅婉笙與密市老市長麥卡蓮



Audrey appearing in a Cantonese opera as Princess Chang Ping for fundraising
 2001年參加慈善餐會，扮演帝女花粵劇中之長平公主



With Stanley Kwan, Chartered Accountant
 與特許會計師關保衛



Audrey with Ms. Rita Tsang, President and CEO of Tour East Holidays (left) and previous Chinese Consul General in Toronto Chen Xiao Ling.
 蔣羅婉笙與東亞旅行社負責人朱碧芳(左)及中國前駐多倫多總領事陳小玲



Former MP Hon. Wajid Khan, Prime Minister Stephen Harper and Audrey Chiang
 前國會議員簡華植，加拿大總理哈伯與蔣羅婉笙

MRS. AUDREY CHIANG

Audrey Chiang was born to a middle class family in Hong Kong. Her parents and grandparents were engaged in the pawn shop business. She attended St. Clair, an all-girl school, until form 4 and then came to Canada to finish high school and afterwards university. After graduation, she entered the insurance industry as a career financial advisor. She has been with Sun Life Financial for the past 32 years. After her children had grown up and at the urging of her close friend, she joined the ranks of volunteers to engage herself in charity work for the community. It started out as a casual pastime. Little did she know it would later turn into an all-encompassing occupation as chair of a Chinese association.

“What is it like to be involved in charity work?” we ask Audrey Chiang, a recipient of the 2009 Chinese Canadian Legend Award. “It is very meaningful work. After one has established a career and the children have grown up and if one has time to spare, one should spend time to help out the community. One can get a great sense of achievement and satisfaction from the work.” Audrey explains her experience in volunteer work in her spacious Sun life Financial office in Scarborough.

Her maiden name is Lo, a big family in her home town. Their forebears operated pawn shops and invested in local real estate and businesses. As their family prospered, they made large donations to many local charities. The well known philanthropist, Mr. Michael Lo, is her elder cousin. Mr. Lo has a great passion for Cantonese opera and often promotes this classic Chinese art form in Canada by bringing Cantonese opera troupes from Hong Kong and China over here at his own cost.

Talking about her cousin Michael Lo, Audrey shows great admiration for him and untold pride in her family.

When asked about her family’s business and how she feels about an often negative impression associated with pawn shops, Audrey feels it is a business mostly misunderstood by people. At different times there are different needs. Pawn shops served an important function in the community. At the time, although the banking system was already well established in Hong Kong, not everyone could easily get a loan from the banks. If the amount is not excessive and the need is urgent, it would be far easier to go to a local pawn shop to get the money, rather than go through complicated banking procedures. The pawned items may be redeemed at any time when the loan is repaid. The business survived because there was a need for it in that society, and like all businesses, there was great competition.

In 1972, Audrey left her family and her beloved Hong Kong to come to Canada. Her elder brother was a pharmacy student at the University of Saskatoon. So he arranged for her to enter into a convent school in nearby Bruno, a small town in rural Saskatchewan. After two years, she moved to Hamilton, Ontario where she was accepted into the McMaster University majoring in economics. She graduated in 1977. Many of her classmates would later become leaders in the Chinese community. Among them, there were Cedric Ng, chief executive officer of Bank of East Asia (Canada) and Irene So, Director and Senior VP of RBC Dominion Securities, just to name a few. After graduation, Audrey considered a slew of career choices including banking. But she settled

on a career of financial advisor for Prudential Assurance of England. In particular she liked the flexibility of the working hours and remuneration based on merit. Through several acquisitions and mergers, her company has now become Sun Life Financial.

Audrey remembers her feeling about entering into the insurance industry at the time. It was a decision fraught with uncertainty as there was no guaranteed income. One thing it did offer was freedom. As she was still single at the time without the burden of a family, and the company put great trust in her to develop the insurance business in the Chinese community, she courageously took on the challenge. She explains insurance may seem like a simple business on the surface, but do not be fooled; it is not an easy undertaking by any stretch of one's imagination. To make a sale in insurance, one has to earn the trust and respect of a client. As a newcomer, that is a strike against you. To overcome this hurdle, Audrey invested time in gaining product knowledge and developing her interpersonal skills and having abundance of patience. Slowly but surely, she turned her prospects into premium paying clients. She explains, in the early days of insurance, there were not many females in the business, let alone Chinese females. But women are generally more meticulous and patient, and that is a great advantage in being a female advisor. By constantly honing one's knowledge and interpersonal skills, one will succeed in gaining a client's trust and business. Even after marriage and having three children, Audrey continuously updates her knowledge and brings herself to a new level each year. She is certified as a Chartered Life Underwriter and is a life time member of the Million Dollar Round Table, a world recognized high standard of achievement.

With 32 years of experience under her belt, she is now senior financial advisor at Sun Life. Many people think that once a sizable client base has been built, one can just live off that. Nothing could be further from the truth, as there is competition in the market place, the clients are not chained to anyone and may leave if their financial needs change. At the same time, the company has a quota to maintain. One can never slow down just to be content with one's existing client base.

1998 was an important year for Audrey. Yee Hong was in the middle of a project to build three senior homes for the GTA, one of which was in Mississauga. At the urging of a university friend, Audrey decided to participate in the fund raising campaign as a volunteer for the newly formed Mississauga Board of Chinese Professionals & Business (CPB), founded by Dr Joseph K.H.Wong and Andre Mak. Since joining the CPB, she has never looked back. After eleven years of tireless volunteer work, she has helped raise over one million dollars in charitable donations for many organizations, including Chinese Cultural Centre of Greater Toronto, the Credit Valley Hospital, the Trillium Health Centre, University of Toronto (Mississauga) and the Yee Hong Centre for Geriatric Care.

Running an association requires a lot of hard work from all involved. After the organization is well established in the community, Audrey feels that it is important to groom new blood to carry on the work. There is a need to develop new talent to pass the baton to. The senior members must not hang on to their roles forever. However, the more experienced members of the association can provide valuable advice and guidance to

the younger generation. Since a charity organization is a focal point in the local community and is therefore under the ever watchful public eye, any mistake or wrong doing could result in severe public criticism.

In 2006, Audrey was elected chair of CPB. Apart from her professional work, she contributes much of her spare time to community work. Her three children have all grown up, the youngest being 14, and no longer require as much attention from her. Her husband is a university graduate from England and works in the IT industry. He is very understanding and supportive of his wife's charitable activities. Looking back on her life, having moved from Hong Kong to Canada, graduated from university, engaged in an ideal career, gained valuable knowledge and skills, participated in charitable work, made many great friends along the way, she is well satisfied with her achievement. As there is no age limitation of retirement in her career, as long as her health allows, she will not retire.

2007 was a bumper year for Audrey. She organized Team Mississauga, a Business Mission to China under the stewardship of Mayor Hazel McCallion. Team Mississauga visited Beijing, Nanjing, Xian, Shanghai, Canton and Hong Kong, establishing good relationships with business partners in China and opening new channels for future communications.

Although Audrey Chiang was born in Hong Kong, coming to Canada to study and then living here had always been a dream for her since childhood. Now she has fulfilled that dream as a successful senior

financial advisor at Sun Life Financial, Chair of CPB, a great mother of three and a caring wife. She admits it is not an easy task to juggle all these different roles, but the worst is behind her. Her many charitable works have even been recognized by her company. Audrey thinks Canada is a great country. She thinks of herself as a Canadian but also as a member of the Chinese community, and as such she should help out and contribute to that community. As recognition of her many years of community work, her company, Sun Life Financial, made many financial contributions over the years to Audrey's charities and most recently donated \$8,888.00 to the Mayor Hazel McCallion's birthday charity, the Trillium Health Center. Her effort has not gone unnoticed, and she hopes to work even harder in the future.