



李赵素芳
Lusan Li

Banking and Finance Professional

移民拓寬了眼界和心胸

李趙素芳的願景

移民他國是人生的一大抉擇，對許多人來說，也許比找對象還更多考慮，因為找對象起碼你先要認識，有了好感之後開始交往，相互了解之後，再談下一步；但是移民可不是出國旅遊這麼單純，這是要連根拔起之後，在異國他鄉重新安置的，除了具備的知識和工作經驗以外，幾乎必須捨棄你在原居地的一切，犧牲不可謂不大。

移民加國 連根拔起

李趙素芳(Lusan Li)出生於香港，70/80年代在香港的英國建利銀行集團(Grindlays Bank PLC)和加拿大怡東融資公司(CEF Capital)擔任投資銀行業務的高級職位，工作範圍包括企業組織貸款，第一和第二資本市場，業務跨越亞太區國家，做得相當出色，當時銀行還付費送她去進修MBA的學位，她利用周末的時間穿梭往返校舍讀書，銀行方面是希望她學成之後有機會更上一層樓，而當時正值港人掀起移民潮，魚與熊掌不可兼得，她幾經考慮，為了拓寬眼界和心胸，同時也希望為當時還年幼的一對子女找尋安定的生活環境，和先生商量之後，終歸還是選擇了移民加拿大，就如同很多新移民一樣，重新開始。在穿越時光隧道多年之後，如今回想起來，雖然難免會有感觸，但總結這些走過的腳印還是美好的。她認為全家當時的抉擇是正確的，她個人更是無怨無悔。

在她那窗明几淨的寓所裡，李趙素芳輕鬆地回顧她走過的移民路。她說，1987年年底，初來乍到加拿大，之後申請了一年的離境許可，返港處理掉一些事務，1988正式成為移民的一份子，翌年初，順利的在加拿大帝國商業銀行(CIBC)找到一份對口的工作，擔任國際私人銀行業務。最使她感念不忘的是CIBC提供給她為期一年的培訓計劃，這項計劃讓她認識了加拿大的銀行業，讓她有機會跨越國界，了解到金融業務的體制和國際化。她當時是CIBC極少數負責亞洲地區私人銀行業務的華人之一。

家庭第一 個人最後

新的工作和新的生活環境，對她而言雖然不是那麼的顛簸起伏，但當時來自四面八方的挑戰，還是讓她和她的家人吃了不少苦頭，包括照顧年幼的孩子；打進主流職場所遭遇的困難；以及難以適應多倫多漫長嚴寒的冬季等。但是既然選擇了移民，就得想辦法克服所有預想到的困厄。她不諱言一直是把家庭放在第一位的，因為她相信沒有安頓好一個家，作為家庭主婦是無法安下心來做事的。她把本身所擔任的工作擺在第二位，再其次是有餘力去幫助社區，最後才是考慮到她個人。這些她立身處世的原則，多年來都得到她先生和子女的充分支持，確立了原則之後，讓她無後顧之憂。

在CIBC工作了14年，她曾擔任分行經理，後來獲提升為Richmond Hill & Mississauga轄區的亞洲業務總經理，當時是業績最佳的總經理之一，後來更榮升總監，成為全行11名Global Specialists小組成員之一，他們是具備有專業知識和全球宏觀角度的法律、稅務及投資經驗，工作是負責策劃和配合CIBC旗下海外7間附屬公司推廣私人和公司業務理財計

劃，包括財務重整安排、全球投資、貸款、遺產管理和信託。Lusan Li也曾任職瑞士銀行(UBS)，擔任私人銀行總監。

Lusan Li在香港外資銀行任職期間曾被公司派往印度、菲律賓和澳洲等國家深造，而在CIBC的這些年，李趙素芳接觸到不同族裔的職員同事和客戶，在這個基礎上，她看到了不同種族的人如何在同一個屋頂下，互相包容，一起工作，這更配合她在加拿大多年培養的「環球觀」- Global view。她開始思考如何回饋這個社會。1997年，她在一個偶然的場合，被邀請擔任西乃山醫院(Mount Sinai Hospital)為首屆全女子高爾夫球慈善比賽的共同主席，有趣的是，她在此之前完全不懂高爾夫球，而且她是第一個被提名出任這個慈善球賽的亞裔女性，沒想到一進入這項慈善活動就欲罷不能，現已經舉辦了12屆，她仍然是該女子高爾夫球比賽委員，另外，她也是西乃山醫院基金會管理局的委員及預算和財務小組委員。自90年代以來，她參與最多的是西乃山醫院的慈善活動，這3年對加拿大癌症協會亦十分投入。她擔任2006金水仙慈善晚宴共同主席。在1997年也曾擔任烈治文山市萬錦市華商會首屆週年晚宴的共同主席，席上為約克區警隊(York Regional Police Force)籌款購置供該部門使用的流動車輛。

金水仙慈善基金會

Lusan Li在參與加拿大癌症協會慈善籌款期間，還參與該協會計劃捐贈小組。今年初李趙素芳還協助推動金水仙晚宴籌委會成立捐贈基金(Endowment Fund)，名為「金水仙慈善捐贈基金—Golden Daffodil Charitable Endowment Fund」，希望以華人社區的名義，集腋成裘，長期支持加拿大癌症協會推展工作。她強調這個慈善捐贈基金的主要目的，是希望主流社

會認識到加拿大華人一直以來對癌症協會作出的重大貢獻。這個基金是交給協會管理，而且是永久性的，除了建議每年固定為加拿大癌症協會舉行金水仙慈善晚宴及義賣籌款外，更鼓勵善長仁翁和機構透過該基金認捐，讓基金的基數一年比一年加大，將每年孳生的利息撥作慈善活動，為加拿大華人留下確認紀錄。她指出，過去10年來，金水仙慈善晚宴為加拿大癌症協會籌得的善款超過加幣150萬元。

Lusan Li原定今年五月間，參與加拿大福慧基金會前往中國四川邊遠山區，探訪當地一些接受福慧基金會獎學金和補助金的學生和孤兒的，但是因為四川汶川發生大地震而被迫取消行程，Lusan Li只好與其他義工轉往中國其他省份訪問，履行她願意幫助貧困孩童的心願。今年七月間，她擔任加拿大福慧基金會周年晚宴共同主席，為中國的貧童獻出愛心。

她雖然強調以家庭為第一，但是由於丈夫也是從事金融投資行業，充分理解她的工作，而且兒女都已學成獨立，她有更多的時間和空間投入公益活動。她目前從事的是Family Office業務，這種業務在歐洲和美國是相當普遍的，為家族的第二代或第三代策劃私人及其個人公司的財務安排和資產管理，也有為他們在加中兩地安排投資項目。一對兒女都是香港出生的，移民時一個只有4歲，另一個8歲，他們都在加拿大受教育，如今都成為律師，分別可在加拿大、英國、香港或美國許可執業。

學會了解尊重別人

她回顧早年在香江投資銀行做事的時代，下班後與朋友或同事找尋快樂時光，最惦記的就是年底時公司有多少花紅，不大留意身邊或社區的事，移民後發覺這兒的種族多元

化、文化多元化，社區的參與遂變得相當重要，透過許多社區活動，會提高對加拿大的認識。

Lusan Li從參與社區慈善活動中深刻體會到一點，要隨時提醒自己敞開心胸，應參與有百分之百透明度的慈善機構活動，機構要善用捐贈者的善款或者政府的補助款。如果一個人肯「用心」去參與，可以學會了解和尊重別人。她更鼓勵各界人士多參與社區和慈善活動，融入加拿大多元文化社會，拓寬眼界和心胸，令生活在加拿大更有意義。



荳蔻年華的時代



全家福合照



1987年出席MTRC的一項簽約儀式



事業型的女性



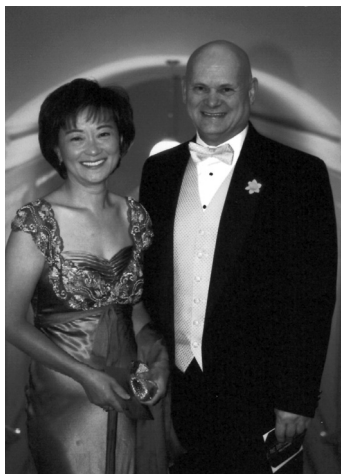
與歐陽健昌一起將支票交給
加拿大癌症協會



與西乃山醫院President & CEO Joseph Mapa
一起為慈善活動出力



與前中國駐多倫多總領事陳小玲合影



2007年在滿地可金水仙晚宴
(Le Bal de la Jonquille)上，與加拿大癌
症協會Ontario Division President & CEO
Peter Goodhand合影



2008年為加拿大福慧基金會籌款，擔任共同主席



為The Marvell Koffler Breast Centre,
Mount Sinai Hospital籌款



1998擔任西乃山醫院(Mount
Sinai Hospital)的女子高爾夫
球慈善比賽的共同主席

Lusan Li – A Different Kind of Banker

Immigrating to a foreign country is a major decision and often a life-altering event. For Lusan Li, moving to Canada has profoundly changed her by broadening her horizons in all aspects of her personal, professional and community life. Today, Lusan belongs to a new breed of bankers – a banker with heart.

Lusan was born in Hong Kong and spent more than ten years of her career in the former British colony. Back in the seventies and eighties, Lusan held fairly senior positions as an investment banker with Grindlays Bank PLC and CEF Capital Ltd. The scope of her responsibilities included euro-syndication loans, project finance as well as capital market transactions for the Asia-Pacific region. During this time, she was also sponsored by her company to pursue an MBA with the hope that further education would lead to more responsibilities and a move up the ranks. Around this time, emigration became a hot topic in Hong Kong with the impending handover of the territory in 1997. Faced with the dilemma of choosing between career advancement in her home country and securing a more stable living environment for her children, Lusan and her husband decided to immigrate to Canada. Like all other immigrants, they left behind all that was familiar and started from scratch. After all these years, Lusan reflects on the move with mixed emotions but is confident and has no regret about the family's decision.

During an interview, Lusan vividly recounted her path of immigration. Lusan and her family settled in Canada in 1988 and she was soon employed by CIBC as a private banker for cross-border business. Lusan was grateful for a one-year training program sponsored by CIBC during her induction, which greatly enhanced her understanding of the Canadian banking industry as well as international banking systems. At that time, she was one of very few Chinese-Canadians responsible for CIBC's international private banking business.

The new living and working environments provided special challenges, including raising a young family and trying to move ahead in the mainstream society, not to mention the long cold harsh winters in Toronto. Since immigration was a personal choice, she felt she must persevere and overcome the hardships to make it a success. Lusan is firm in her belief that her family always comes first, her career second, followed by community work, with her personal interests last in her list of priorities.

In her 14 years at CIBC, Lusan had been appointed branch manager and later became general manager, leading a team of financial advisors for the Richmond Hill and Mississauga areas. As general manager, she achieved one of the best financial results in the Greater Toronto Area. She was then promoted to director level, being one of 11 global specialists across the country. Their mandate was to plan and coordinate with CIBC subsidiaries in seven jurisdictions to expand private and corporate international financial services, including global investments, asset management,

credit structure, trusts as well as other fiduciary services. Lusan was also once a director at UBS Bank (Canada) for global wealth management business.

During her early banking career in Hong Kong, Lusan was sent to India, the Philippines, Australia and other countries for in-house training. Also, while at CIBC, she had the opportunity to work with colleagues and clients from a diverse range of ethnic groups. Under these circumstances, she saw how people of different origins could work together harmoniously and learn from one another. Grateful for the opportunities that Canada had given her to work with people from around the world, which also reinforced her global view, Lusan began to seek opportunities to repay Canada – to repay the community. In 1997, she was invited by Mount Sinai Hospital to co-chair its inaugural women-only golf tournament in Canada. What is amusing is that she did not know how to play golf at all at that time. After participating in a few more charitable events, Lusan was irrevocably drawn to this work and felt she could not stop. This year, Mount Sinai Hospital held its 12th annual tournament and she is still on the organizing committee. She is also a member of the budget and finance committee and a member of the Board of Governors for the Mount Sinai Hospital Foundation. Since 1990, Lusan has participated in numerous charity events at Mount Sinai and, in the past three years, she has also become involved with the Canadian Cancer Society, including co-chairing the 2006 Golden Daffodil Charity Ball. In 1997, she was the co-chair for the inaugural gala

dinner for the Richmond Hill and Markham Chinese Business Association, raising funds for the purchase of a mobile unit for York Regional Police Force.

Lusan also worked with the Planned Giving Department of the Canadian Cancer Society. Earlier this year, Lusan helped the Golden Daffodil Charitable Ball organizing committee establish the “Golden Daffodil Charitable Endowment Fund”. She hopes that the Fund will help all Canadians recognize the enormous contributions Chinese-Canadians have made to the Canadian Cancer Society. Moreover, as the Fund is preserved in perpetuity in that only income generated from the Fund is expended, she also hopes that the Fund will serve as a lasting legacy of the contributing community at large, which includes donors, patrons, volunteers and committee members who have supported the Golden Daffodil Charitable Ball. Lusan points out that, in the last ten years, the Golden Daffodil Charity Ball has raised over C\$1,500,000 for the Canadian Cancer Society.

In May of this year, along with the Fu Hui (Canada) Foundation, Lusan planned to visit students and orphans living in remote mountainous areas in Sichuan, who had received scholarships and grants from the Foundation. However, due to the devastation caused by the earthquake in Sichuan, part of the trip was cancelled, and Lusan and other volunteers visited other parts of China. In July this year, she was the co-chair for the Fu Hui (Canada) Foundation’s Grateful Hearts Banquet, fulfilling her wish to help under-privileged children.

Although Lusan puts her family first, her children are now grown-up and independent, giving her more time to contribute to community work. Both of Lusan's children were born in Hong Kong and moved to Canada when they were six and nine years old. Now both of them are lawyers and, between the two of them, are qualified to practice in Ontario, New York, Hong Kong and England. Lusan's husband, who is also in the investment industry and understands the demands of her job, provides Lusan with his full support. At present, Lusan's work relates to the "Family Office" which is a common concept in Europe and the USA. She provides a financial advisory service to second and third generation clients, and also covers investment projects between Canada and China.

Reminiscing her early days in Hong Kong, she recounted "happy hour" with her friends and colleagues after work, how carefree she was with one of her main concerns then being the amount of her year-end bonus rather than what went on in the community. After settling in Canada, Lusan discovered the diversity and multi-ethnicity of society and how important community participation is. She feels that it is only through this participation that we can live the life of a true Canadian.

From her involvement in charity work, Lusan has learned one profound lesson – to keep her mind open and thus to continue to broaden her horizons. She encourages everyone to get involved with charities that have a high degree of transparency as well as good corporate governance. These charities should spend donor funds and government grants wisely and effectively. She feels that

if we participate with our hearts, we can learn to understand and respect each other better through the process. Lusan encourages everyone to become an integrated part of this multicultural society and make their lives more meaningful by participating in community and charitable activities, thus opening our hearts and minds to new possibilities.