



黃黎浣織女士
Mrs. Susan Wong

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愛的承諾 全心捐獻社區

九十四歲的黃黎浣織一生備受恩寵，她稱自己不愁衣食，只是吃喝玩樂，她慶幸找到深愛自己的丈夫黃利安，但童話式的人生卻因丈夫驟然去世而終止，黃黎浣織以淚洗面兩年，直至「九一一」事件的發生，方從個人的哀慟中回復過來，她立志完成丈夫捐助社會的願望，要為苦難的世界帶來幸福。因為丈夫留下的資金組合頗為複雜，她覺得不能假手於人，決意自己學習理財事務，從過往一無所知，到研究理財的奧秘，終能運籌帷幄，投資自如，多年努力沒有白費，更將所賺所得捐獻社會，讓有意義的計劃得以實行，讓別人因她而活得更好。

七十五歲前，黃黎浣織的角色是妻子、母親、外婆，想不到丈夫去世卻扭轉了她，「九一一」事件讓她選擇活得積極，走出自己舒適的家，和不完美的世界接軌，將財富和別人分享。十九年後，她被社區稱許為「慈善家」。今天的她投資精明，捐獻精明，記得每種股票價位上落差價，在投資電話熱線上指揮買賣；對各個慈善團體的人事和運作瞭如指掌。背後一切都是努力，她解釋說：「我不想退步，我不要只是吃和睡的人生。」

亂世中遇上真愛

黃黎浣織談到自己的一生，總是不忘加上「多謝天主保佑」，一生衣食豐足，作為一個天主教徒，她感謝天主的恩賜。她在1924年於香港出生，父親在上環街市經營豬肉批發，

家境殷實，就是在日軍佔領香港的三年零八個月中，她也從未試過捱餓。她在港島西南男女校初中中文畢業，後轉到聖心書院前身的意大利嬰堂讀英文，因為戰事，香港的學校全部關閉，黃黎浣織只能轉讀日文，畢業後在香港的日本橫濱銀行工作。

相對於太太，黃利安的童年生活並不順遂，他1919年在牙買加出生，三歲時被爸爸送回中國家鄉，由祖父母撫養，後來再被送到香港上學，中學考上了香港華仁書院，每天坐火車由大埔千里迢迢出來港島上學。「他很想念在牙買加的父母和十五個兄弟姊妹，曾多次去信希望回牙買加。」黃黎浣織形容丈夫自小子然一身，不像她有一個完整的家。黃利安1937年中學畢業後，考上了大學，但因為交不起學費而無力升讀，後來被介紹到香港望族何東的家庭當小秘書，何東原配麥秀英再於1940年保薦黃利安進入香港滙豐銀行工作。

日軍佔領香港時，英資銀行關閉，黃利安被調到日資銀行工作，認識了同事黎浣織，他們相識八年後結婚。「當時有六個人追求我，我選他的原因不是為了樣子，也不為財富，全然是因為他的人品好和脾氣好。」黃黎浣織今天說來仍一臉自豪，慶幸找到真愛，締結一世良緣。

五十年幸福婚姻

黃利安結婚時在滙豐銀行任櫃台員，月薪四百港元，以後步步晉升，三十年後已是最頂級的華人經理，但在待遇和晉升機會上仍無法與英裔員工看齊，72年萌生退休之意。「他要退休，我很高興，因為可以去旅行環遊世界。」丈夫在盛年退休，黃黎浣織坦言自己一點也不擔心，能夠和心愛的丈夫在一

起比什麼都重要，她說：「他除了要去上班外，我們做什麼也在一起，游水、行山、打太極……。」夫婦二人一生環遊世界四次。

黃利安環遊世界回港後，72年十月買來經紀牌照從事股票買賣。「他喜歡靠思考買賣股票。」黃黎浣織仍然深深地記着丈夫的投資之道。事實上黃利安買賣股票所賺到的錢，也遠比在銀行打工為多。那時家裏的一個工人家境困苦，黃利安用她的三千港元投資股票，後來再以賺回來的錢到澳門投資房產，加上分紅利息，十一年間三千元滾動變成一百萬港元。

在五十年婚姻裏，黃黎浣織從來不用為錢傷腦筋，也不用管理金錢：「我只是吃喝玩樂，不用打理金錢，最多只是給錢工人去買菜，到百貨公司買東西也只是記帳。」然而丈夫的理財態度還是深深地影響了她，她在訪問中反覆地說：「人不會理財，財不會理你。」錢放着不用沒有意義：「錢是賺來用的，不去使用那就不是自己的錢。應使得使，應慳得慳。」她稱夫婦二人的金錢觀很是吻合。

賺錢花錢之餘，黃利安更明白捐錢的重要，將錢的意義發揮至最大。黃利安一生只做兩份職業，工作超過半個世紀，93年在太太勸說下退休。夫婦移民多倫多後，即捐助華人社區中各慈善團體，例如孟嘗會、頤康基金會等，其後更在多倫多大學設立經濟學研究生獎學金，資助成績優異的學生，「他當年因為家貧而無力上大學，今天希望幫助他人。」

從喪夫之痛中站起來

黃黎浣織稱丈夫的身體一直比她硬朗，想不到99年渡過了金婚紀念後，一次平常不過的膽石手術卻出了意外。八十歲的

黃利安，十月感恩節長週末入院，等了一天才做手術，手術後出現突變而被送入深切治療部，四日後去世，臨終前太太承諾他：「放心去吧，我會好好看管你的資產。」

面對丈夫的突然離世，黃黎浣纖無法接受，也深深自責，事隔十九年，她情緒仍然波動，哽咽道：「如果不是我勸他移民，在香港醫院就會得到救治！」之後兩年她一直活在傷痛之中，不願見任何人，有人致電一說起就哭，經常要到墳場探望丈夫，接受輔導一年才稍稍平靜，但眼睛卻哭壞了。

2001年九月十一日的清晨，黃黎浣纖看見紐約生靈塗炭的一幕，心中悲痛難受，就在那一刻，她在亡夫遺照前說：「Leon，我清醒了，今後要站起來做個有用的人，我吃喝玩樂幾十年，做人糊糊塗塗，以後要做些事幫助人。」黃黎浣纖承諾丈夫要看管財產，其實心裏沒把握：「我那裏懂這些事！」不諳英文的她根本無法讀懂四間投資公司、六間銀行不同的月結單和買賣合約，但她選擇面對，她在書房裏將丈夫一疊疊的文件細看，因為眼不好就用特大的放大鏡去讀，又請銀行的人將文件翻譯成中文，慢慢認英文字。「很多人都願意耐心地教我，我不明白就問『為什麼？』，他們都叫我做『問題婆婆』。」黃黎浣纖笑道。由一竅不通到今天可以和孫女討論究竟Facebook股票是否值得買，黃黎浣纖付出的心力不少，她稱這完全是因為對丈夫的承諾，也要對自己的生活開支負責。

貢獻社區慷慨捐輸

然而黃黎浣纖沒有忘記世上有許多需要幫助的人，當年打算只在多大經濟系設立獎學金，但因為丈夫的事故，她再在多大設立公眾衛生學研究獎學金，獎學金額每年每個萬多元。此

外她又捐助社區各慈善機構，包括公益金、頤康基金會、孟嘗會、耆暉會、宗教團體等，這麼多年她捐款的總額不少，但她不願透露具體數字，因為不想標榜自己。2008年開始她積極支持耆暉會的長者活動，例如捐助耆暉「一站式綜合社區服務中心」；自2009年開始贊助每年的《耆暉之夜》；以及近期的「流動健康服務車」。有人謂有錢的人並不少，但願意捐錢的不多，黃黎浣纖被社區中人形容為「很捨得捐的」，對此她只是說人是「空手來，空手去」，沒有什麼不捨得的。

黃黎浣纖捐錢，要先明白機構的運作，究竟怎樣用錢，意義在哪裏？她印象最深刻是當年捐助頤康興建六千呎的長者日託中心，她覺得很有意義。而向孟嘗中文學校捐出十萬加元，她的意願是讓每一級別的小孩，讀得好的都能領到獎學金，不會喪失對中國傳統文化的興趣。

黃黎浣纖曾經後悔來加拿大，但現在心中的結已經解開，她相信這是天主的安排：「如果不是這樣，自己不會學到社會這麼多東西，仍然只是個在溫室長大，一事無成的人。」



黃利安夫婦與女兒Vincenzina
童年時合照
Mr. & Mrs. Leon Wong and daughter



與女兒及外孫女
合照
With daughter and
grand-daughter



黃黎流纖家族合照
Susan Wong with family members



黃利安家族合照
The Leon Wong family



夫婦二人環遊世界多次，
在雪梨歌劇院前合照
At Sydney Opera House



在俄羅斯留影
Visiting Russia



在埃及金字塔前合照
Visiting Egypt



在香港政府大球場，任高主教小學頒獎嘉賓
Presenting awards to students in Hong Kong



在孟嘗會中文學校結業典禮中致辭
Speaking at Mon Sheong Chinese School



與前多倫多大學校長David Naylor醫生合照
With the president of University of Toronto



頤康護理院黃利安日託中心開幕時，與眾嘉賓及頤康全人合照
Opening of Adult Day Program Centre at Yee Hong



孟嘗會提名，黃黎浣織獲頒英女皇登基鑽禧紀念勳章
Receiving the Queen's Jubilee Award



捐贈提供接送老人服務的巴士給聖保羅日托中心
Donating a bus to St. Paul



捐建孟嘗會訪客室，開幕時留影
Photo taken at Mon Sheong



在耆暉會活力保齡賽中任頒獎嘉賓
Presenting awards at Carefirst's "Bowl for Seniors"



參加公益金慈善晚會活動
Taking part in United Way Fundraising event

Mrs. Susan Wong

94-year-old Mrs. Susan Wong has led a charmed existence since birth, never having to worry about basic necessities. Adored by her husband, Leon Wong, she spent her days “eating, drinking and being merry.” But this fairy tale life was cut short by her husband’s sudden death. Devastated, Susan grieved for two years until the 9/11 attacks in America. This world event woke her up from her daze and she resolved to fulfill her husband’s philanthropic desire to bring happiness to those suffering in the community. Leon’s investments and businesses were quite complicated, and Susan did not want to leave it to others to manage. Even though she knew nothing about investments or money matters, she was determined to learn from scratch. Today, investing is no longer a mystery to her, and she manages their assets on her own. Years of hard work have paid off. Susan is at ease trading stocks and donates the proceeds to charities and meaningful projects so that others can lead better lives.

Before the age of 75, Susan’s role was wife, mother, and grandmother. She never imagined that her husband’s death would turn her life upside down. In the face of the September 11 tragedy, she emerged from her cocoon to connect with the world around her. Nineteen years later, she is praised by the community as a proactive philanthropist. Today, she is a savvy investor and donor, directs trading on an investment hotline, and knows the personnel and operations of each charity she is involved with. Hard work is the reason for her success. “I don’t want to go backwards. I don’t want to sleepwalk through life again,” she said.

Whenever Susan talks about her life, she always adds, “Thank God for His guidance and a lifetime of comfort”. As a Catholic, she is

grateful for God's gifts. She was born in Hong Kong in 1924 to a well-off family. Her father had a wholesale pork business in Sheung Wan Market. Even when the Japanese occupied the territory during World War II, she didn't go hungry. She was a student at the Southwest junior middle school and after graduating from grade 9, continued on at a school that later became Sacred Heart Canossian School. When the school was closed down nine months later because of the occupation, Susan studied Japanese and later worked in the Bank of Yokohama in Hong Kong.

By comparison, Susan's husband, Mr. Leon Wong, had a difficult childhood. Leon was born in Jamaica in 1919. When he was three years old, following Chinese custom at that time, his father sent him away to their ancestral hometown in China to be raised by his grandparents. Later he was dispatched to Hong Kong, where he was admitted to Wah Yan College. Every day he rode a train from Tai Po to Hong Kong Island to attend school. "He missed his parents, his fifteen brothers and sisters in Jamaica. He wrote many letters home hoping to return to Jamaica," said Susan. Leon had a lonely childhood, unlike Susan, who grew up in a loving family.

After Leon graduated from high school in 1937, he was accepted to university but could not afford the tuition. Later he got a job as a junior secretary to the prominent Ho Tung family in Hong Kong, and it was Ho Tung's wife who recommended him for a job with the Hong Kong Shanghai Banking Corporation in 1941.

When the Japanese occupied Hong Kong, the British bank temporarily closed its operations. Leon was transferred to the same Japanese bank where Susan was working, and they got married eight years later. Susan recalls, "At that time, there were six people courting me. The reason why I chose him was not for his wealth, nor his looks. It was because of his good character and even

temperament.” Susan is happy that she found her true love and very proud of their long and happy marriage.

When Leon got married, he was working as a teller at HSBC, earning a monthly salary of four hundred Hong Kong dollars. Over the next thirty years he was promoted step by step until he became the top Chinese manager. But he was not treated equally in compensation as other British managers. In 1972 he decided to retire. “I was delighted, because his retirement meant that we could travel the world.” Even though her husband retired in the prime of life, Susan said that she was not worried. Being with her beloved husband was more important than anything: “Except when he was working, we did everything together, swimming, walking, and Tai Chi.” Altogether the couple travelled around the world four times.

In October of 1972, when they returned to Hong Kong after a long trip, Leon bought a brokerage license for stock trading. “He liked to analyze the stock market,” said Susan, who still remembers her husband’s investment skills. In fact, Leon earned more money buying and selling stocks than he did from his bank salary. At that time, they had a domestic helper who was in a difficult financial situation. Leon used her money, three thousand Hong Kong dollars, to invest in stocks on her behalf. He then bought real estate in Macau with the profits. With dividends, the sum grew to a million dollars over the course of eleven years.

In her 50-year marriage, Susan never had to worry about money: “I was carefree, I didn’t have to worry about anything. The most I did was give money to our housekeepers for groceries, and to buy things on credit at the department store.” However, her husband’s financial aptitude deeply influenced her. She said: “People must manage their finances. Otherwise, wealth will not come their way.” But money if not spent is meaningless: “Money is earned to be spent. If you don’t

spend it, it's not yours. When you need to spend, spend. When you need to save, save." Susan said she and her husband shared the same concept of money.

Leon also understood the importance of philanthropy and how to use money most effectively. Leon worked in only two occupations his entire life. After working more than half a century, in 1993, he retired on the advice of his wife. The couple then moved to Toronto as retirees, where they donated to many charities in the Chinese community, such as Mon Sheong Foundation and Yee Hong Centre for Geriatric Care. Later they established a postgraduate scholarship in Economics at the University of Toronto to fund outstanding students. "At the time [my husband] was unable to go to college because of poverty. So today I hope to help others," said Susan.

Susan always believed that her husband was healthier than herself. But in 1999, after they celebrated their golden wedding anniversary, eighty-year-old Leon was admitted to the hospital for what was supposed to be a routine gallstone operation. When complications arose during surgery, he was sent to the intensive care unit. He died four days later, after Susan promised him: "Don't worry, I will take care of your assets."

In the face of this tragedy, Susan blamed herself and was overwhelmed by loss. Even after nineteen years, she is still emotional about it. "If I hadn't insisted we move to Canada, he would have been treated in a Hong Kong hospital," she said. For two years after her husband's death, she lived with terrible grief, unable to see anyone. When people called on the phone, the first sound of their voices would send Susan into tears. She would often go to the cemetery to visit her husband. After receiving grief counselling for a year, she was calmer, but her eyes had deteriorated

because she had cried so much.

In the early morning of September 11, 2001, when Susan saw the horrific scene unfolding in New York, she was both saddened and shocked. At that moment, she made a promise to her late husband: “I’ve been awakened. From now on, I will stand up and be a useful person. For decades I lived life in a blur. Now I will do things to help others.” Susan had made a commitment to take care of her late husband’s property. But in fact, she was not sure if she had the ability to. “How could I understand his business?” she said. She could not read English, nor could she understand the monthly statements and trading contracts of the four investment companies and six banks involved in his finances. However, she resolved to learn. In her study room, she looked over her husband’s stack of financial documents. Because her eyesight was poor, she used a large magnifying glass to read. She also had the bank translate the documents into Chinese. And slowly she recognized English words. “Many people patiently taught me. If I didn’t understand, I asked ‘Why?’. They came to call me ‘curious grandmother’”, Susan said. Having learnt so much, Susan can now even discuss with her granddaughter whether Facebook stocks are worth buying. All her effort, she says, is due to her commitment that she made to her husband and to herself that she would take responsibility for her own living expenses.

After all this, Susan has not forgotten there are people in need. In the past, she intended on only setting up a scholarship in the University of Toronto’s Department of Economics. But because of her husband’s death, she went on to establish a scholarship in Public Health in University of Toronto’s Department of Medicine as well. The value of the scholarship is more than ten thousand dollars every year. In addition, she has donated to many charities in

the community, including United Way, Yee Hong Foundation, Mon Sheong Foundation, Carefirst, as well as religious groups. Over the years Susan has donated a significant amount, but she does not want to disclose specific figures, because she does not want any publicity. Since 2008, Susan has actively supported senior activities at Carefirst, such as donating to the Carefirst's One Stop Multi-Services Centre. From 2009 onward, she has sponsored Carefirst's annual Charity Gala and its recently developed Mobile Medical Unit.

Some say that rich people aren't uncommon, but charitable rich are few. Friends in the community describe Susan as very generous. She says, "We are all born with nothing and leave the world with nothing." It's not a difficult decision for her to be charitable.

Before donating money, Susan must first understand the operation of the organization, how they plan to use the money, and how significant the result will be. One of her most memorable donations was the 6,000-square-foot Senior Day Care Centre at Yee Hong Centre for Geriatric Care. She also donated a hundred thousand dollars to Mon Sheong's Chinese School. She hopes that her money will help children from every grade excel enough in their studies to receive scholarships, as well as keep interest in Chinese culture alive.

Susan once regretted coming to Canada, but now the knot in her heart has been untied. She believes that it was all God's plan: "If it didn't happen this way, I would not have learnt so many things. I would still be a flower in a greenhouse having accomplished nothing."