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CGCC VISION

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乳香、石油、地緣政治 Frankincense, Oil, Geopolitics

科技引領金融與文創比翼齊飛
Technology to Drive Financial
and Cultural Industries to
Take Off Together

借創新科技讓香港華麗轉身
Innovative Technology Is Key to
Hong Kong's Transition

普洱如酒 日久甘醇
Just like Wine, Pu'er Tea
Mellows with Age

目錄 CONTENTS

NOV 2015



會長的話 CHAIRMAN'S MESSAGE

- 2** 發揮中總功能 推動社會向前
Give Full Play to the Chamber's Role in Driving the Society Forward

名家灼見 INSIGHTS



- 6** 乳香、石油、地緣政治
Frankincense, Oil, Geopolitics

政經縱橫 SPOTLIGHT



- 14** 科技引領金融與文創比翼齊飛
Technology to Drive Financial and Cultural Industries to Take Off Together
- 27** 善用華商優勢抓緊經濟新機遇
Chinese Entrepreneurs Should Make Good Use of Their Competitive Edge
- 32** 借創新科技讓香港華麗轉身
Innovative Technology Is Key to Hong Kong's Transition

立會匯報 VOICE IN LEGCO

- 34** 欲激活旅遊業
須慎防狹隘本土主義 “倒米”
Vigilance Needed Against
Hindrances from Parochial Nativism
to Reinvigorate Tourism Industry

商海導航 TALKING BUSINESS

- 38** 勞資攜手為未來
Working Hand in Hand for a
Better Future

閒情逸致 LEISURE

- 40** 普洱如酒 日久甘醇
Just like Wine, Pu'er Tea Mellows
with Age

商會快拍 CGCC SNAPSHOT



46 廣交會揭示企業發展新機遇
New Opportunities Revealed from Canton Fair

48 揮桿賀115會慶
Celebrate 115th Anniversary through
Golf Games

50 “碧科”奪中總盃
“Big Four” won the CGCC Cup

53 《鄧稼先》電影欣賞會
Film Show: Dr Deng Jiaxian

54 接待嘉賓
Reception of Guests

56 會員活動
Members' Activities

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The Chinese General Chamber of Commerce (Incorporated in Hong Kong and limited by guarantee)

會長 Chairman

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香港辦事處 Hong Kong Office

香港中環干諾道中24至25號4字樓
(港鐵中環站A出口或香港站C出口)
4/F, 24-25 Cornnaught Road, Central, Hong Kong
(MTR Central Station Exit A / Hong Kong Station Exit C)
Tel: (852) 2525-6385
Fax: (852) 2845-2610
E-mail: cgcc@cgcc.org.hk
Website: www.cgcc.org.hk

廣州代表處 Guangzhou Office

廣州南沙區港前大道南162號中總大廈801室
Room 801, 162 South Gangqian Road, Nansha, Guangzhou
Tel: (8620) 3991-2168
Fax: (8620) 3468-3839
E-mail: info@gzo.cgcc.org.hk

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楊釗 博士
Dr Charles Yeung

發揮中總功能 推動社會向前

GIVE FULL PLAY TO THE CHAMBER'S ROLE IN DRIVING THE SOCIETY FORWARD

今年是中總成立115周年，我們除籌辦不同主題慶祝活動外，亦將於11月底舉行會慶酒會，既向前輩先賢致敬，也祝賀中總發展邁進嶄新里程。我十分榮幸能與全體成員同心攜手，繼續為未來會務發展做好四個主要方面的工作，在促進香港長遠發展和推動國家建設等發揮商會獨特作用。

構建優良營商環境

自1900年成立以來，中總貫徹服務工商、與時並進的宗旨，協助會員拓展業務，促進本港經貿發展。面對外圍經濟瞬息萬變，加上近年社會內部矛盾增加，我們將進一步團結會員及工商界力量，積極強化與政府及社會各界溝通聯繫的功能角色，特別是就一些對企業營運有深遠影響的議題，例如即將實施的《競爭條例》、備受勞資雙方關注的標準工時和強積金制度安排等反映業界意見。我們更會繼續全力支持特區政府依法施政，並推動工商界以實際行動配合政府發展經濟、改善民生，協助抓準香港發展定位和培育新增長點，致力優化營商環境，提升整體競爭力。

抓緊國家發展機遇

中總在促進香港與內地經貿往來所發揮的作用一直廣受各界認同。張德江委員長在今年七月接見本會高層訪京團時，亦讚揚我們在國家改革開放和促進香港經濟發展有着重要影響力。國家積極部署新一輪經濟改革藍圖，五中全會亦審議通過“十三五規劃”建議，提出全面建成小康社會、保持經濟中高速增长等重點發展方向，並提升港澳在國家經濟發展和對外開放中的地位和功能；我們也將繼續協助工商界抓緊新形勢發展帶來的龐大商機，包括如何配合“十三五規劃”和廣東自貿區建設，特別是加強與南沙、前海、橫琴三大經濟新區聯繫，並透過舉辦考察訪問、座談研討活動，進一步促進與內

地、台灣、澳門的經貿交流，共同推動大中華地區更緊密合作。

強化對外區域聯繫

近年，區域經濟發展迅速，中總在推進香港與世界各地，尤其是東盟和東亞區域經貿合作亦付出不少努力。我們全力支持香港與東盟自由貿易協定的談判，多年來亦積極參與世界華商大會和其他相關活動，與海內外華商探索發展商機。事實上，國家不斷加快“走出去”步伐，月前正式簽訂在印尼興建高鐵的協議，習近平主席訪英之行亦落實了包括金融、基建、能源、新興產業等多個領域的經貿投資合作計劃，對開拓與西方戰略夥伴合作關係踏出了重要里程碑。中總作為聯繫環球工商企業的重要平台，我們將善用商會網絡優勢，積極配合“一帶一路”、亞投行、絲路基金等發展，全面發揮香港“超級聯繫人”的獨特功能。

促進人才培育發展

中總也十分重視社會持續與穩定發展，特別是年輕人作為國家與社會未來發展棟樑，我們必須為他們的成長提供適當鼓勵與支援。我們每年均資助本地學生前往內地實習交流，協助他們擴闊視野，了解國家最新發展。我們亦會繼續透過產、官、學等不同管道，促進本港文化創意、科技創新發展，並積極加強兩岸四地青年人交流互動，為人才培育和青年的事業發展提供更廣泛基礎和動力。

展望將來，我們在秉承中總愛國愛港優良傳統的同時，也將與時俱進，積極發揮商會網絡優勢，配合國家全面深化改革及區域經濟發展的新形勢，為促進香港與國家的繁榮進步全力以赴。🌀

“我十分榮幸能與全體成員同心攜手，繼續為未來會務發展做好四個主要方面的工作，在促進香港長遠發展和推動國家建設等發揮商會獨特作用。

I am very honoured to work together with all our members to continue focusing on four main areas in the Chamber's future undertakings, performing the unique functions as a chamber of commerce in promoting Hong Kong's long-term development and national development.”

As this year marks the 115th anniversary of the founding of the Chamber, besides organizing various themed celebration events, we will also hold a cocktail reception in late November to pay tribute to our predecessors and celebrate the Chamber's development towards a new milestone. I am very honoured to work together with all our members to continue focusing on four main areas in the Chamber's future undertakings, performing the unique functions as a chamber of commerce in promoting Hong Kong's long-term development and national development.

Building an excellent business environment

Since its establishment in 1900, the Chamber has always focused on its mission to serve the business community and keep with the times in assisting members to expand their business and promoting Hong Kong's economic and trade development. Faced with the rapidly changing external economic situation, plus the increase in internal social conflicts in recent years, we will further unite the strength of members and the business community to actively reinforce our functional role to communicate with the Government and the society. Specifically, we will express the business community's views on issues that have a profound impact on business operations, such as the upcoming implementation of the *Competition Ordinance*, standard working hours that are of much concern to both employers and employees, and the arrangements under the MPF system. We will also continue to support the HKSAR Government's administration according to law; encourage the business community to take concrete actions to cooperate with the Government to develop the economy and improve people's livelihood; help Hong Kong set its development orientation and cultivate new growth drivers; strive to improve the business environment; and enhance our overall competitiveness.

Capturing opportunities arising from national development

The Chamber's role in promoting economic and trade exchanges between Hong Kong and the Mainland has always been widely recognized by various communities. When meeting with the Chamber's high-level delegation to Beijing in July this year, Zhang Dejiang, Chairman of the NPC Standing Committee, commended the Chamber for its vital influence on the country's reform and opening up and Hong Kong's economic development. The country actively rolls out its blueprint for a new round of economic reforms and the Fifth Plenary Session has endorsed the key development directions of the "13th Five-Year Plan" to build up a moderately well-off society, maintain economic growth at middle to high speed as well as enhance the status and function of Hong Kong and Macau in the country's economic development and opening up. With this new development, we will continue to assist the business community to capture the huge business opportunities arising from it, including supporting the "13th Five-Year Plan" and the construction of the

Guangdong FTZ. Specifically, we will strengthen ties with the three new major economic areas of Nansha, Qianhai and Hengqin, and by organizing study visits, forums and seminars further promote economic and trade exchanges with the Mainland, Taiwan and Macau, working together to promote closer cooperation in the Greater China region.

Strengthening ties with external regions

In recent years, with the rapid development of regional economies, the Chamber has also devoted a lot of effort in advancing Hong Kong's economic and trade cooperation with the rest of the world, especially ASEAN and East Asia. We fully support Hong Kong's negotiations on the ASEAN Free Trade Agreement. Over the years, we have actively participated in the World Chinese Entrepreneurs Convention and other related activities to explore business opportunities with local and foreign Chinese businesses. In fact, the country is accelerating its pace of "going global". It has recently signed an agreement on constructing a high-speed rail in Indonesia, and President Xi Jinping's visit to the UK has also firmed up several economic, trade and investment cooperation plans including finance, infrastructure, energy and emerging industry. This sets an important milestone for forging strategic partnerships with its Western partners. As an important platform to link up global business enterprises, the Chamber will make good use of the chambers of commerce network to actively support the development of the "One Belt and One Road", Asian Infrastructure Investment Bank and Silk Road Fund initiatives, giving full play to Hong Kong's unique role as a "Super Connector".

Promoting the nurturing and development of talents

The Chamber attaches great importance to sustainable and stable social development. Specifically since young people are the pillars of future social and national development, we must provide appropriate encouragement and support for their growth. We sponsor local students for internships and exchanges in the Mainland every year to help them broaden their horizons and understand the latest national developments. Through different channels such as the industries, government and academia, we will continue to promote the development of cultural and creative industries and technological innovation in Hong Kong, and actively strengthen interaction among the young people of the Mainland, Taiwan, Hong Kong and Macau, providing a broader foundation and impetus for the nurturing of talents and career development of our younger generation.

Looking to the future, while upholding the Chamber's fine tradition of loving the motherland and Hong Kong, we will advance with the times and actively capitalise on the strength of the chambers of commerce network to align with the new developments arising from the country's comprehensive deepening of reforms and regional economic development, devoting every effort to promote the prosperity and progress of Hong Kong and the country. 🌐

乳香、石油、地緣政治

Frankincense, Oil, Geopolitics

香港城市大學榮休校長張信剛

Professor Chang Hsin-kang,
President Emeritus of City University of Hong Kong



卡塔爾外交部每年主辦多哈論壇，邀請各國政要和學者討論中東前景。今年多哈論壇上，亞洲學者都同意亞洲與中東的關係將會更加緊密，而中國則會在中東地區扮演日益顯著的角色。香港城市大學榮休校長張信剛於論壇上以“乳香與石油”為題發言，《商薈》更邀得張教授撰文，暢論中東局勢與亞洲的關係。

Asian scholars who participated in this year's Doha Forum agreed that the relationship between Asia and the Middle East would become closer. China would also play an increasingly important role in the Middle East. **Professor Chang Hsin-kang, President Emeritus of City University of Hong Kong**, spoke at the forum using “frankincense and oil” as his topic. This issue of *CGCC Vision* has invited Professor Chang to share his insights in the Middle Eastern situation and its relationship with Asia.

乳香與石油

阿拉伯半島的氣候十分乾燥炎熱，多山，多沙漠，少河流，所以沒有像鄰近的美索不達米亞、波斯、埃及那樣，發展出農耕文明。因為它位於亞、非、歐三大洲的交匯之地，所以貿易成為很重要的經濟活動。阿拉伯半島出產的乳香、沒藥和珍珠很早就已傳遍亞、歐、非三洲。由於印度洋的季候風便於海上航行，阿拉伯半島南部與印度西岸和非洲東岸在2,000年前便已交往頻繁，以至於印度的香料、寶石、高級棉紡品和非洲的象牙、犀牛角、黃金等通過也門和阿曼轉口，分銷到三大洲各地。但這些都不是生活必需品，所以貿易量有限，而且很受氣候和戰爭的影響。

殖民主義者的作為

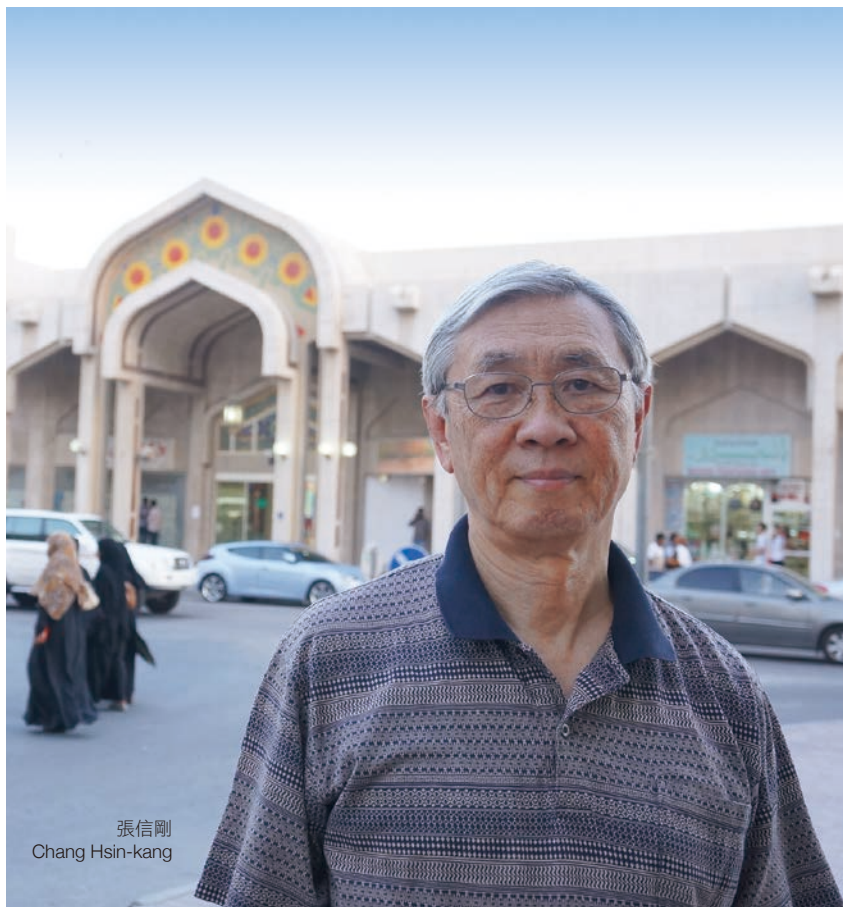
19世紀，英、法兩國成為工業化的殖民帝國，工業產品大量銷到亞洲和非洲各地。這時歐洲工業國家對原料的需求大為增加，因此印度洋上的貿易急劇上升，遠遠超過亞歐交通十分通暢的蒙元時期（13-14世紀）及葡萄牙人與荷蘭人主宰印度洋貿易的時期（16-18世紀）。20世紀以來，石油

在全世界的使用大為增加，逐漸成為必需品和重要的戰略資源。從一次大戰前到二次大戰後，裏海周圍和海灣地區陸續發現了大量石油和天然氣的儲藏。

1930年代阿拉伯半島海灣地區發現石油以來，英國、美國、法國、荷蘭等國的石油公司與海灣地區的國家簽訂了許多不同的協定，大致就是石油公司以出售石油所得的一小部分收益換取對某一片油田的開採權和銷售權。這些協議看起來很不平等，因為地主國一旦簽訂協定，自己地下的資源要不要開採、開採多少、價格如何決定、運往何處就完全由外國石油公司決定；唯有伊朗較早迫使外國公司讓步，拿回開採權。但是，阿拉伯各國的首長們並不糊塗。他們知道自己根本沒有開採能源所必須的人才和技術，與其守着藏在地下的資源過窮日子，不如靠它賺錢，並用一部分賺來的錢培訓或招聘人才，購買設備，以準備將來自己開發。

中東石油生產國的關係

1959年，石油輸出國組織（OPEC）成立，這是各個石油生產和輸出國初步嘗試通過協調爭取主動權。1960年



張信剛
Chang Hsin-kang

代，歐洲國家經濟起飛，對石油的需求大增，石油價格猛漲，因此石油出產國的財富陡然上升。1973年埃及和敘利亞對以色列發動突襲戰爭之後，產油的阿拉伯國家以石油作為武器，發揮了相當大的效用。其結果是原油價格由每桶3.5美元上升到15美元，這些國家乘機積蓄了大量的石油美元，並且調整了它們與西方石油公司的關係，得到了石油開採和生產的主動權。

在整個中東地區，伊朗、伊拉克、沙特阿拉伯是最大的三個石油輸出國，也是三個地區大國，但是它們之間的關係十分複雜。1979年伊朗什葉派教士領導的革命掀起了持續至今的伊斯蘭復興運動，令海灣各國也順勢宣揚他們的遜尼派瓦哈比教條的信仰，但是什葉派的興起又令海灣國家的遜尼派統治者感到憂慮。所以，阿拉伯半島各國的統治者既反對以色列，又反對更加反對以色列的伊朗。

1980至88年，伊拉克和伊朗打了一場雙方都遭受重大損傷但勝負難分的



阿拉伯半島出產的乳香早已傳到亞洲。
Frankincense produced in the Arabian Peninsula have been brought to Asia since a long time ago.



伊朗、伊拉克及沙地阿拉伯是中東地區的三大石油輸出國。
Iran, Iraq and Saudi Arabia are the three largest petroleum exporters across the Middle East.

戰爭。經過這場戰爭，由教士主導的伊朗政權得以鞏固，伊拉克總統薩達姆·胡賽因也更加專斷獨裁。儘管伊拉克的石油收入因為戰爭的破壞而大為減低，薩達姆仍然保持將近100萬人的軍隊。他一方面鎮壓他認為懷有分裂意圖的庫爾德族，同時又因為科威特不同意伊拉克自由進出海灣而動兵“收復”1932年被英國從伊拉克劃出來作為保護國的科威特。

1990年蘇聯解體後，美國成為世界上沒有對手的超級強國。它的第一個大動作就是動用高科技以雷霆之勢摧毀了在兩伊戰爭中得到大量美國裝備的伊拉克軍隊。

伊拉克戰爭和石油價格

2003年，美國帶領幾個盟國的聯軍進攻伊拉克，理由是要“找出並銷毀大規模殺傷性武器”。薩達姆被處死，他的追隨者多數被判刑，幾十萬軍隊被解散，許多人成為當時很活躍的基地組織和日後興起的“伊斯蘭國”的招募對象。

在一些伊拉克流亡政客的配合下，美國主導推出一部新憲法，把伊拉克政權交給曾受到薩達姆壓制的佔伊拉克人口多數的什葉派，由這個親美的新政府處理石油生產與油田招標。此時，新憲法規定的庫爾德自治區政府決定不經過巴格達的中央政府，自行對外招標開發境內的油田，導致大量財富北流。今天聲勢頗大的“伊斯蘭國”就是因為控制了一部分位於伊拉克北方的油田而獲得了穩固的收入。

就在美軍準備撤出伊拉克之際，美國因為次貸危機而引發了一場全球金融海嘯。此時石油價格猛漲，最高時曾達到每桶原油145美元（伊拉克戰爭之前每桶石油只是在30至40美元之間）。但幾年後烏克蘭危機爆發，油價又回落到如今的“低價”，大約每桶50美元。

就在油價高企的那幾年，美國油葉岩得到大規模開發，美國境內的油田和氣田也增加生產。現在美國的能源需要已能自給自足，而低油價卻嚴重打擊了以石油為主要收入來源的國家，

這包括了幾個美國不喜歡的國家，如俄羅斯、伊朗、委內瑞拉，但也包括了美國一向支持的擁有大量主權基金的海灣國家。

地緣政治的轉移

在人類歷史上，亞歐大陸素來是文明最為昌盛的區域；印度洋毫無疑問地是全球貿易最重要的海洋。19世紀末，美國在亞歐大陸之外崛起。1877年，美國海軍學院歷史教授馬漢藉著作宣揚“海權論”，指擁有海軍優勢的國家將會影響全世界歷史的進程。1904年，英國倫敦經濟學院院長麥金德提出“心臟地區論”，認為誰能控制東歐平原，就能控制“世界島”。

羅馬帝國在奧古斯都時代達到盛世，歷史學家稱之為 Pax Romana (羅馬和平)；13-14世紀，蒙古人統治亞歐大陸的大片面積，許多歷史學家也就以 Pax Mongolica (蒙古和平) 來形容蒙元帝國的統治。很自然地，當代不少人都把如今美國在全世界的霸權稱為 Pax Americana (美國和平)。



20世紀中葉，美國的GDP佔全世界經濟總量的一半左右，而歐洲於50年代也開始復興，所以在20世紀下半葉，大西洋上的貿易遠超印度洋的貿易。20世紀末期，亞洲各國先後快速發展；一如英國歷史學家湯恩比所預言，21世紀將會是亞洲世紀。

中印崛起 卻非取代美國

到21世紀中葉時，估計全球各國GDP總量的前六名應該是：中國（2014年第2）、美國（2014年第1）、印度（2014年第8）、日本（2014年第3）、俄羅斯（2014年第9）、印尼（2014年第16）；其中四個半國家在亞洲，印度洋上的貿易一定會再度興旺起來；而屆時南海將成為全世界最重要的商道。

然而，即使中國GDP總量居世界第一位，美國、日本及不少歐洲國家的人均GDP仍將遠超中國；中國自己估計到21世紀中葉時將會是一個中等發達國家，可謂恰如其分。

中國和印度這樣的人口大國和文明古國在過去兩三百年的大幅落後是歷史的異常；18世紀中葉以前，中國和印度這兩個大國的GDP合佔全世界的60%左右。如果沒有意外，中國和印度恢復大國和強國的地位是可以預期的。這才是歷史的常態，但這絕不意味着中國或是印度能夠取代美國的地位。

中國既沒有做全球霸主的意圖，也沒有這樣做的條件。中國有14個陸上鄰國，其中4個擁有核武器，和印度還有未解決的邊境爭執；有9個海上鄰國，包括強國日本和幾個與中國有領土爭端的南海國家。為了應付這樣一個複雜而困難的地緣態勢，中國必須審視全域，堅毅沉着，既要與鄰為善，又要堅守底線。很明顯，只有和平的環境才能令中國發展和進步；任何要取消“美國和平”的意念都是妄想，並且會自我傷害。反過來，任何美國遏制中國崛起的軍事行動都是缺乏遠見，也不理解中國的厚實和堅韌。

我曾發表文章指出在中亞陸地，中國也需要與相關國家共贏合作，讓“新絲綢之路”穩定安寧。海上安全航行與陸上穩定安寧是中國的真實需要，且與美國的根本利益毫無衝突。近來中國政府正式提出的“一帶一路”有利於區域經濟的一體化，有助於經濟活動的全球化。亞洲基礎建設投資銀行的創建是這個大戰略的一步，也是歷史上第一次由中國牽頭成立大型國際機構。這個創舉已經初見成績，在此次的多哈論壇中被許多人提及。

未來的能源需求

從世界能源需求的角度看，中國、印度將會是21世紀能源需求的主要國家，到2025年，中國將會超過歐盟成為世界最大的石油入口國/地區。相反，美國在能源方面已經自給自足，即將成為淨輸出國；所以中東對美國的重要性正在減弱。歐盟的新能源還不足夠，所以會繼續需要俄羅斯的天然氣，但不必大量進口（除利比亞以外的）中東石油。

非洲有不少國家都有豐裕的能源儲存，但是非洲也即將進入人均能源消耗快速增加的階段。非洲大陸能否在能源上自給自足是一個目前沒人能夠回答的問題。能夠確定的是，非洲的能源需求仍然會滯後於亞洲，不會成為中東石油的重要輸出地。

總體而言，到2035年，美國、俄羅斯和沙特阿拉伯這三國將會供應全球液態能源的35%，而OPEC國家總會供應大約40%，和2013年的比例相同。

中東往何處去？

由此看來，且不論各國如何面對碳排放的問題，中東的石油在未來幾十年不會缺少買家，只是多數買家將會是亞洲人。

中東產油國家不必擔心他們的石油未來沒有買家，但他們卻不熟悉買家的歷史、文化與社會。

對亞洲各國來說，中東是他們最容易得到能源的地區。但是它們不能確定的是中東多變的局勢和不穩定的生產量能否保證他們的能源供應。更重要的是，能源的運輸是否安全？毫無疑問，印度洋上航運暢通，特別是霍爾木茲海峽和馬六甲海峽以及南海的航行安全對即將大幅增加的運油量極為重要。

兩伊戰爭時，石油運輸就受到軍事行動的影響：一艘香港東方海外公司的50萬噸超巨型油輪曾被伊拉克空軍炸沉。當未來的印度洋成為世界最重要的海上貿易地區時，海上安全的重要性將會大增；可以預期，利益不同的各大國在中東與印度洋地區的博弈可能會加劇。

對石油輸出國和使用國來說，印度洋上的和平將是真主、上帝、大梵天、佛陀、玉皇大帝、老天爺的莫大恩賜！🙏

Frankincense and oil

As the Arabian Peninsula is located where Asia, Africa and Europe intersect, trade has become a vitally important economic activity. Frankincense, myrrh and pearls produced in the Arabian Peninsula have been brought to different corners of Asia, Europe and Africa since a long time ago. India's spices, gems and superior cottons; Africa's ivory, rhinoceros horns, gold, etc. have travelled through Yeman and Oman before reaching various locations on the three continents. However, since none of the above is daily necessities, the trade volume has been quite limited and is easily affected by the weather and wars.

The acts of colonialists

Global oil consumption has increased considerably since the twentieth century and oil has become a necessity and a major strategic resource. From pre-WWI through post-WWII, enormous quantity of oil and natural gas reserves have been discovered around the Caspian Sea and in the Gulf area.

Since oil had been discovered from the Arabian Peninsula and the Gulf area in the 1930s, oil companies from the U.K., the



中國提出的“一帶一路”策略有利區域經濟一體化。
China's "One Belt and One Road" strategy is beneficial to the regional economic integration.

U.S., France and the Netherlands have signed a long list of various agreements with Gulf area countries. These agreements seemed to be very unfair, because once the land-owning country signs one, the foreign oil company makes all decisions on whether the country's underground resources are to be exploited, how much should be exploited, how price should be set, and where the oil is sent, etc. Arabian emirs, certainly, knew what they were doing. They understood that they did not possess the necessary talents and technology to exploit these resources, which was why they would rather sell the oil and make money out of it.

Relationships amongst petroleum producing countries in the Middle East

Across the Middle East, Iran, Iraq and Saudi Arabia are the three largest petroleum exporters. The three countries are also the top three powerful nations in

the region. Yet, the relationships amongst them are very complicated. The 1979 Iranian Revolution led by the country's Shi'a clergy unveiled the curtains to the Islamic Revival Campaign, which has been ongoing until today. Gulf nations, as a result, took the opportunity to promote the faith in the Wahhabi doctrine of the Sunnis. However, the rise of the Shiites worried the Sunni rulers in the Gulf nations. As a result, rulers from various countries of the Arabian Peninsula are not only anti-Israel, but are also against the anti-Israel Iran.

After engaging in war with Iran in 1988, Iraq suffered from a sharp cut in petroleum revenues because of the destruction caused by the war. Saddam Hussein, however, still maintained a 1-million-strong military force. In addition to oppressing the Kurds, who he considered had intentions of dividing the country, he also launched a military campaign to "recover" Kuwait. This was because Kuwait, a British protectorate

that the U.K. demarcated from Iraq since 1932, did not agree with Iraq's uninhibited access to the Gulf.

Since former U.S.S.R. dissolved in 1990, the U.S. became the super power nation with no competition. Its first major action was to make use of high-technology to swiftly crush the Iraqi troops, which had acquired a large quantity of U.S. army from the Iran-Iraq war.

Iraqi war and oil prices

The U.S. invaded Iraq in 2003. After Saddam Hussein was executed, a new U.S.-led constitution was rolled out and the state power of Iraq was handed over to the Shiites. The new U.S.-friendly government oversaw oil production and oil field tenders. Meanwhile, the Kurdistan regional government stipulated under the new constitution decided to take care of its own external tendering for the development of oil fields within the region, without going

through the central government of Bagdad. As a result, a significant amount of wealth moved north.

When oil prices were steep a few years ago, oil shale in the U.S. was developed in large scale, resulting in increased output in the oil fields and gas fields in the U.S. At present, the U.S. is already self-sufficient in meeting its domestic energy demand. Yet, low oil prices have seriously affected countries where oil is a major source of income. These include a number of countries that the U.S. does not like such as Russia, Iran, and Venezuela, but also include Gulf nations with huge sovereign funds that have been supported by the U.S.

Shift in geopolitics

Many people would refer to America's global hegemony as Pax Americana (peace in the U.S.). In the mid twentieth century, GDP of the U.S. represented about half of the world's total economic capacity. Europe's rebound began in the 1950s, which was why during the second half of the twentieth century, trade across the Atlantic was much larger than the trade in the Indian Ocean. By the end of the twentieth century, various Asian countries began to register accelerated growth. As predicted by English historian A. Toynbee, the twenty-first century would be the century of Asians.

China and India rise to power, but not to replace the U.S.

It is expected that by the middle of the

twenty-first century, China, the U.S., India, Japan, Russia, and Indonesia would be the six countries that top the GDP chart. As four and a half of these countries are located in Asia, trade in the Indian Ocean will prosper once again. By that time, the South Sea will become the most important trade thoroughfare of the world.

However, even though China's GDP ranks first in the world, the per capita GDP of the U.S., Japan and a number of European countries still outnumber that of China's. According to China's own modest and appropriate estimation, it will become a medium-developed country by the middle of the twenty-first century. The estimation shows that China does not intend to become a global hegemon, nor does it have the criteria to become one.

I once published an article and pointed out that both Central Asia and China have to work with relevant countries to achieve win-win collaboration and to keep the "new Silk Road" stable and peaceful. Safe voyages in the ocean and stable and peaceful situation on land are what China truly needs, and these do not conflict with the fundamental interests of the U.S.

Energy demands in the future

From the perspective of global energy demand, China and India will be the major countries that require a lot of energy in the twenty-first century. By 2025, China would outpace the European Union and become the world's largest oil importer. Many African countries possess abundant

energy reserves, but Africa, too, is soon to approach the stage of accelerated growth in per capita energy consumption. Will the African continent be able to become self-sufficient in energy? This is a question that no one can answer at present. We can only be certain that energy demands in Africa will still lag behind Asia, and Africa will not become a major export destination for Middle Eastern oil.

Where will the Middle East go?

In light of the above, let us first put aside the question on how various countries are handling the carbon emission problem. Oil from the Middle East will not lack buyers in the next few decades. However, most of the buyers will be Asians. Middle Easterners have a love-hate relationship with Europe and the U.S. Yet, they would not deny that they are familiar with the two continents. However, they do find Asian countries, in particular East Asian ones, unfamiliar.

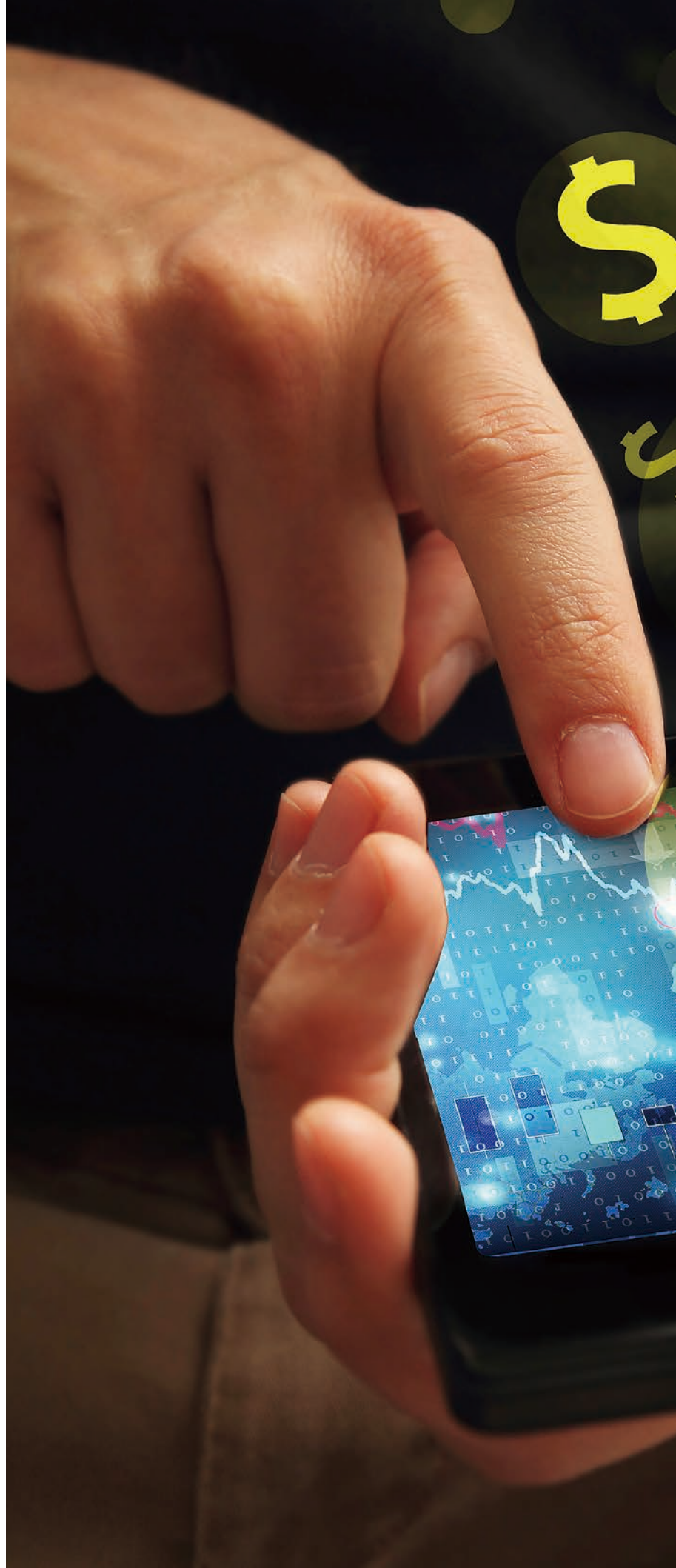
For Asian nations, the Middle East is where they could most effortlessly obtain energy. However, what they cannot be assured of is whether the ever-changing situation and unstable production volume of the Middle East can ensure their energy supply; more importantly, whether energy can be transported safely. For oil exporting and consumption countries, peace over the Indian Ocean would be the biggest gift from Allah, God, Brahma, the Buddha, the Jade Emperor and the heavenly father! 🌀

科技引領 金融與文創 比翼齊飛

Technology to Drive Financial and Cultural Industries to Take Off Together

金融服務與文創產業，似乎互不相及。不過只要細心觀察，不難發現兩者皆處關鍵時刻，若可活用科技作跑道，彼此均可大大得益，未來可望並肩翱翔，前景廣闊無垠。

Financial services and cultural & creative industries can greatly benefit from each other if they can flexibly use technology, and they are likely to flourish together in the future.



李紀珠：移動互聯網為 金融服務獻新猷

絕 大多數人現在生活已離不開一部手機，**台灣金控暨台灣銀行董事長李紀珠**認為，移動互聯網迎來巨大經濟效益，並帶動金融服務創新。

李紀珠指，移動網絡流量佔全球網路流量的比例以每年1.5倍的速度成長，且增速未見延緩。平板電腦、智慧型手機等手提裝備，只會愈來愈普及，日益為互聯網金融提供了更好的發展空間，進而帶動金融革命的新浪潮。在這大勢之下，她認為傳統金融業在面對客戶流失、手續費收入減少等挑戰之際，應轉危為機，學習互聯網金融優勢，運用互聯網技術，加速實體通路與虛擬通路整合。

她續指，互聯網經濟不僅適用於歐、美等地，在內地、台灣，甚至在非洲等落後地區也可應用。對此，李紀珠認為互聯網金融是個“普惠金融”——它可以不限時間及地域，即時且成本低，擁有大數據分析和直接金融服務功能，重視客戶體驗並快速回應。

李紀珠更認為，對於互聯網金融的監管，可仿效台灣銀行公會電子支付業務委員會，以業者自律監管為主導。她強調，蓬勃發展的網絡金融對監管機關、從業者和消費者三個主體都有重重挑戰。對於從業者來說，內部管控和風險控制尤其關鍵。她提醒，金融監管法規的制定需要靈活，給網絡金融從業者一定的創新空間，但又要擔起維持網絡金融穩定的重任。

崔世平：互聯網變天展現 澳門新機遇

澳門特區政府科技委員會委員、中國科學技術協會全國委員會委員**崔世平**從澳門的經驗出發，闡釋互聯網在服務金融情況和機遇。

崔世平指，近年澳門互聯網發展有四大改變：一是互聯網的速度提升；二是互聯網無償服務增加；三是用戶群擴大，互聯網覆蓋率提高；四是移動端興起，手機客戶端的運用變得更為廣泛。

他認為，通過互聯網加快效率，有助推動實體經濟發展和提高生產力，“互聯網+”帶來了資金流動、信息流動和人員流動，加強不同區域的互聯互通，為澳門帶來了全新發展機遇。他續指，中國在移動支付領域已經成為國際先鋒，自由貿易港澳門引入支付寶等電商服務，為中小企業打開了網絡支付大門，亦能協助內地網絡金融產品走出國門。

崔世平透露，為建設智慧旅遊城市，澳門的旅遊景點會繼續建立免費無線網熱點，方便遊客通過網際網路訂購機票、酒店、餐飲等服務，實現網際網路快速支付。

舒明：共創共享的物流 新世代

金融業以外，互聯網經濟時代的得益者尚有其他行業。**順豐集團副總裁舒明**表示，物流業也能借助互聯網經濟的巨大優勢，推動物流行業的發展。

他認為，物流是一個提升效率的工具，中小企業可透過物流壓縮成本。要達到“網際網路+”首先應該實現“供應鏈+”。為實現“供應鏈+”，物流業要針對食品、醫藥、汽配、金融等不同的行業，開發個性化的行業解決方案，打通企業採購、生產、銷售等供應鏈環節，實現“物流、商流、金流”的三流合一。

舒明闡釋，在互聯網時代，可以通過數據和互聯網驅動的科技革命，專門為中小企業提供物流綜合性服務。從虛擬世界的互聯網，到連接一切的物聯網，由互聯網金融到物聯網金融，實現共創共享。



李紀珠 Lee Jih-chu



崔世平 Chui Sai-peng



舒明 Shu Ming



鄧月容 Haster Tang



詹文嶽 Dennis Chan

鄧月容：結算效率增加實現資金靈活

金融與科技結合乃大勢所趨，香港銀行同業結算有限公司行政總裁鄧月容表示，這些發展趨勢可以具體表現在金融的創新推動智能生活，電子商貿及移動商貿與金融配套發展和電子儲值支付及零售交易支付系統新發展。

她解釋，香港作為國際金融中心，銀行間每天處理的資金結算總額相當於一年本地生產總值。互聯網的新發展趨勢，能令在途資金時間縮短，流動資金更為靈活運用，有效實現多渠道融資，減少依賴金融借貸和減少融資成本。

鄧月容亦提到，金融和網絡科技深入結合，將大大提高支票清算效率。據其介紹，香港每天有約45萬張支票通過其機構清算，企業或個人到銀行清算的速度已無法滿足需求，她透露，今年年底將推出每天20.5小時人民幣支付結算及電子支票系統，便利企業交易，開出、收取、清算都可以通過網絡進行。

詹文嶽：鞏固現行法律以保健全發展

互聯網經濟雖然便利，但亦不無風險。富邦華一銀行執行董事暨行長詹文嶽認為在利用互聯網提升效率的同時，必須改善相關法律制度。

詹文嶽指出，互聯網經濟在第三方支付、大數據、直銷銀行、P2P交易模式及眾籌這五個方面仍存不少風險。他闡釋，在第三方支付上，存在信息安全、資金安全和交易安全的風險；而在大數據的應用上，涉及數據真實、分析準確性和隱私權保護的風險；此外，對於直銷銀行來說，他們將面臨網路和軟硬件安全風險；另外，P2P交易模式在道德、流動性和借貸人資質及風資金安全方面亦相當值得關注。至於眾籌方面，詹文嶽認為非法集資、出資人權益及侵權的風險亦是存在。

他認為加強監管互聯網金融，可多管齊下。例如建立強化互聯網金融的市場准入法，並探索建立跨部門的協調和合作，鼓勵互聯網金融行業的自律組織建設。同時，可通過實名制和反洗黑錢監控、信息披露和公司治理，以使法律制度更臻完善。

詹文嶽也列舉阿里巴巴收購蘇寧股權加強O2O業務、萬達集團戰略控股協力廠商支付公司快錢等實例，指出網絡金融朝向“集團化”及“線下”的發展趨勢。面對這種發展趨勢，他建議政府必須發揮作用，維護網絡金融開放、共用、平等、互惠等重要價值。

何超瓊：澳門體現文創與旅遊有效結合

澳門是中外文化交匯、華洋共融的城市，其中澳門歷史城區更被列入聯合國世界文化遺產，美高梅中國控股有限公司聯席主席及執行董事何超瓊表示，澳門深厚的文化底蘊為澳門的文化產業發展提供不可或缺的優勢，文化創意產業亦已貫穿澳門不同經濟領域之中。

自回歸以來，國家為澳門的文化創意產業提供了基本條件，在“十一五”和“十二五”規劃中，更把澳門定位為世界旅遊休閒中心。澳門政府亦致力推動文化創意產業的發展，在多項政策的推動下，澳門的文創企業數字由2009年至2014年增長超過一倍。

為了滿足旅客不斷提升的要求，旅遊業需要推陳出新。文化及創意與旅遊業一脈相承，澳門在過去15年累積了龐大的市場基礎、優秀的人才及財務資源，為澳門發展成為世界旅遊休閒中心注入強大生命力。以著名的水上匯演“水舞間”為例，它以中國傳統文化為基礎，運用現代化的演繹方法，融合中西表演元素，成功吸引中外旅客，成為澳門獨特的自創品牌，體現文化創意與旅遊產品有效結合。

何超瓊認為綜合旅遊產業就是一個巨大的創意交流空間和國際展示平台，

可以帶動與其他產業合作。她鼓勵兩岸四地的文創人才以澳門為發展基地，為澳門文化創意產業注入活力，為旅遊業的多元發展，帶來更大效益。

許誠毅：了解當地文化有助創作

《捉妖記》在內地上映一個月已累積超過20億元票房，創下華語電影紀錄，成為今年夏天電影界話題。著名電腦動畫師及《捉妖記》導演許誠毅認為在創作方面，知己知彼極為重要。

許誠毅在香港土生土長，後來機緣巧合到美國工作一段時間後，才漸漸融入當地生活、了解當地文化。後來他

到內地準備拍攝《捉妖記》，亦花費不少時間學習內地的文化。每個地方有其獨特的文化，創作者須深入了解，電影才容易獲得觀眾的共鳴。

在美國打滾逾20載，許誠毅認識到迪士尼及夢工場如何經營文化產業，例如在製作電影之外，亦需要顧及周邊產品。他以《史力加》為例，此戲在上映前已經設計一系列周邊產品，包括玩具、背包等，配合電影上映。《捉妖記》上映前，則未有顧及這點，不久後市面即出現未經授權的產品，反映這方面的發展潛力相當龐大。

無論中外，電影創作者都要面對大眾及媒體的讚賞與批評。許誠毅寄語有意從事動漫事業的青年人，要選擇真



何超瓊 Pansy Ho



許誠毅 Raman Hui



林芳吟 Lin Fang-yin



馬建軍 Ma Jianjun



利德裕 Edmund Lee



正有興趣及喜愛的事業，並且好好累積經驗，等待合適機會。至於對業界未來的發展，他相信前景不俗，因為現今兩岸四地經濟發展迅速，內地亦有更多投資者願意投資拍攝電影，相比以往將會更有優勢、有更多機會。

林芳吟：通過數碼化讓中國文化走向世界

台灣多年來亦不斷探索文化創意產業的發展，成功將科技結合文化藝術的頑石創意股份有限公司總經理及創意總監林芳吟認為，文化創意除了創造產品價值，還要創造這個時代的價值。

林芳吟致力在博物館內透過科技連接古今，溝通中外，並透過數位化的說故事方式，將產業變成具創意的特殊領域。同時她發現，不少傳統文化人

對新科技甚有戒心，因此當初將科技帶進博物館時，要改變業界固有思維也不免耗神。

在林芳吟眼中，文化創意最重要的是內容。內容可以因應不同的平台、載體或設計語言而產生很多不同面貌。展示內容的場所，亦可不拘一格。如今，甚至可以利用科技分析觀眾喜好，使博物館成為更完整的產業平台。例如頑石創意曾與觸控面板廠商及電子書業界合作，於台灣新北市立圖書館總館設置“電子書牆”，鼓勵讀者使用，藉此分析喜好，推薦相關書籍，提供更有效的服務。

透過設計，可以把文化符號生活化、趣味化。例如台北故宮博物院內展示的國寶級展品，就曾設計成可愛形象，賦予生命及個性，變得更為可親。林芳吟更續以圓明園特展為例，

通過科技可以將故地景況重現觀眾眼前。中國文化歷史悠久，兩岸四地如可發揮彼此優勢，將有助中國文化走向世界。

馬建軍：中國文化資源優勢應轉變為文化產業優勢

文化創意產業近年在內地亦發展迅速，中國恒天集團時尚創意投資發展有限公司總經理馬建軍認為，一個地區或國家完成工業化之後，經濟發展的重心會轉移至服務業和高增值產業，漸漸形成多元化的發展，社會文化亦變得更多樣化，使文化創意產業迅速發展。

中華民族五千年來累積豐富的文化資源及多樣文化形態，但是這些文化資源尚未得到充分有效的利用，馬建軍



指出，如何通過發展文化產業，把中國的文化資源優勢轉變為文化產業優勢是目前面對的問題。

他認為，目前中國文化產業的發展相對滯後，產品未臻及時，市場不夠發達。在全國一體化的背景下，推動跨文化、跨區域、跨國界的文化交流體驗和文化產品，將有助社會文化交流和產業發展。正如荷里活電影產業於美國社會，乃是時代的文化潮流和價值觀所在，港澳台影視作品亦曾經引領華人社會的文化。所以，如何適應未來全球化發展和市場競爭力需要，達成良性競爭、產業共贏、國民互利和企業共進的文化產業新格局，是中國未來發展的重要方向。

馬建軍認為，我們應把五千年文化歷史推陳出新，兩岸四地共謀發展。相信兩岸四地在文化創意產業的合作，

將有更為廣闊的空間和更為美好的前景。

利德裕：跨行業培育 創意人才是新趨勢

香港設計中心行政總裁利德裕認為香港未來除了創意人才，亦應重視培養擁有設計思維的領袖，從教育的角度來推動設計文化，把創意帶到社會各層面。

香港設計中心與政府合作不少項目，以設計推動社會進步，將設計帶進生活中，例如九龍塘歌和老街公園項目就曾邀請年輕設計師及著名設計師合作，從用家角度出發去完善公園設施；旺角郵局翻新亦然，提高郵遞效率之餘，亦變得更便於使用者；PMQ元創方則成功將保育結合設計，成為新進品牌的展示場所，成立僅僅一年多已經有超過400萬人參觀。

利德裕續以香港理工大學的教學酒店唯港薈為例，指出酒店採用本地設計師意念，在規劃初期便已將設計概念、營運模式及餐飲文化完整融匯，短短數年間已成為世界級酒店。其收益回饋為大學教育經費，故酒店亦是香港最大的社會企業。

無論創作、商業或服務業，現今都面對很多挑戰。利德裕認為，未來應培養更多像喬布斯一樣的領袖，蘋果公司不只生產商品，其強大更在於設計，並將開發、研究、市場推廣及售後服務等連成一線。所以，香港不能繼續囿於傳統模式，應以跨行業的形式培育人才，培訓更多有設計思維的領袖，將設計思維帶到社會的各個層面。🌀

Lee Jih-chu: Mobile internet offers new initiatives to financial services

Most people now cannot live without a mobile phone. **Lee Jih-chu, Chairperson of Taiwan Financial Holding and Bank of Taiwan**, believes mobile Internet offers huge economic benefits and can drive innovation in financial services.

Lee pointed out that mobile traffic as a percentage of global internet traffic is growing at a rate of 1.5 times per year. Showing no signs of slowing down, it provides increasingly better space for the development of Internet finance, thus setting off a new wave of financial revolution. Under this trend, she believes that the traditional financial industry should learn from the strengths of Internet finance and accelerate the integration of physical and virtual paths.

In Lee's view, Internet finance is "inclusive finance". It enables access to big data analysis and direct financial services anytime, anywhere, instantly and at low cost, paying close attention to customers experience and responding to it quickly.

Lee also believes that the regulation of internet finance should be industry-led self-regulation. She stressed that the thriving internet finance industry poses a challenge to regulatory authorities, practitioners and consumers. She cautioned that the formulation of rules for financial supervision and regulation needs to be flexible. They should not only allow practitioners of internet finance some room for innovation, but also take up the task of maintaining the stability of internet finance.

Chui Sai-peng: Internet makeover presents new opportunities to Macau

Drawing from the experience of Macao, **Chui Sai Peng, Member of the Science and Technology Committee of the Macao SAR Government and Member of the National Committee for China Science and Technology Association**, described the Internet's role in financial services and opportunities.

Chui noted that the development of Internet in Macao has undergone four major changes in recent years: first, the increase in internet speed; second, the surge in free internet services; third, the expansion of subscriber base and increase in internet penetration; and fourth, the rise of mobile

clients, with mobile client applications becoming more widespread.

He believes that "Internet+" has led to increases in capital flows, information flows and personnel flows to strengthen interoperability among different regions. He added that with China now a global pioneer in mobile payments, Macau, as a free trade port, has brought in e-commerce services such as Alipay, which will not only open up the door to online payment for SMEs, but also assist the Mainland's internet financial products to go global.

first achieve "Supply Chain+". To achieve "Supply Chain+", the logistics industry has to customise solutions for different industries to connect supply chain links such as procurement, production and sales together in order to realise integration of "material flow, business flow and capital flow".

Shu explained that through technological revolution driven by data and the internet, we can provide integrated logistics services specifically designed for SMEs. From the virtual world of the Internet to the Internet of Things (IOT) that connects everything, and



移動互聯網帶動金融服務創新。
Mobile internet can drive innovation in financial services.

Chui revealed that in order to build an intelligent tourist city, free WiFi hotspots will continue to be set up at Macao's tourist attractions to enable rapid internet payment.

Shu Ming: New generation of logistics for co-creation and co-sharing

Besides the financial sector, the era of internet economy also benefits other industries. **Shu Ming, Vice President of SF Express**, said that the logistics industry will benefit.

In his view, logistics is a tool for improving efficiency. To achieve "Internet+", we should

from internet finance to IOT finance, we can realise co-creation and co-sharing.

Haster Tang: Improving efficiency of clearance for fund flexibility

Combining finance and technology is an inevitable trend. **Haster Tang, Chief Executive Officer of Hong Kong Interbank Clearing Limited (HKICL)**, said that financial innovation can drive smart living, development of e-commerce and mobile commerce with finance, and new development of electronic stored-value payment and retail payment systems.

She explained that as Hong Kong is an international financial centre, the total amount of funds settled between banks on a daily basis is equivalent to one year's GDP. The new development trend of the Internet enables more flexible use of working capital and effective realisation of multi-channel financing.

Tang also mentioned that an in-depth combination of finance and Internet technology will greatly enhance the efficiency of cheque clearance. According to her, about 450,000 cheques are cleared in Hong Kong every day through HKICL. Later

Chan pointed out that the Internet economy is still exposed to a lot of risks in the five areas of third-party payments, big data, direct banking, P2P transactions and crowd funding. He explained that third-party payments are exposed to information, fund and transaction security risks; and big data applications are exposed to risks with regard to authenticity of data, accuracy of analysis and protection of privacy. In addition, direct banks will face network, hardware and software security risks. Furthermore, for P2P transactions, risks such as those associated with morality,

Citing examples such as Alibaba's acquisition of a stake in Suning to strengthen its O2O business and Wanda Group's strategic investment in a controlling stake in third-party payment company 99Bill Corp, Chan noted that Internet finance is developing towards "merger of companies into groups" and "offline operations". He suggested that the Government must strive to safeguard Internet finance's key values such as openness, co-sharing, equality and being mutually beneficial.

Pansy Ho: Macau embodies effective integration of cultural & creative and tourism industries

Pansy Ho, Co-chairperson and Executive Director of MGM China Holdings Limited, said that Macau's rich cultural heritage provides essential advantages for the development of cultural industries in the special administrative region, and that the cultural and creative industries have already penetrated into various economic sectors in Macau.

Since reunification, Macau has been positioned as a global tourism and leisure centre under the country's "11th Five-Year" and "12th Five-Year" plans. The Macao SAR Government is also committed to promoting the development of cultural and creative industries, with the number of cultural and creative enterprises in Macau more than doubled between 2009 and 2014.

The cultural, creative and tourism industries share the same attributes. The famed water-based show "House of Dancing Water" is an example. Based on traditional Chinese culture, it blends Chinese and Western elements together through modern interpretation, thus making it a unique brand of Macau.

Ho believes that the integrated tourism industry, which offers a huge space for creative communication and is an international showcase, can drive cooperation with other industries. She encouraged cultural and creative talents in the Mainland, Taiwan, Hong Kong and Macau to use Macau as a development base to inject vitality into Macau's cultural, creative and tourism industries.

Raman Hui: Understanding of local culture will help creative work

"Monster Hunt" grossed more than HK\$2 billion at the box office in just one month after it started screening in the Mainland,



內容是文創產品最重要的元素。
Content is the most important element for the cultural products.

this year, HKICL will launch a system for RMB clearance and e-cheques. The system will run 20.5 hours per day, and issuance, collection and clearing can be carried out via the Internet.

Dennis Chan: Reinforcing existing laws to ensure sound development

Although the Internet economy is convenient, it is not risk-free. **Dennis Chan, President of Fubon Bank (China)**, believes that while using the Internet to boost efficiency, the relevant legal system must be improved.

liquidity, credentials of borrowers and funds are particularly worthy of concern. As for crowd funding, Chan believes that there are risks associated with illegal fund-raising, investor interests and infringement of rights.

He proposed the enactment of a "market access law" to strengthen Internet finance. He also suggested exploring the establishment of cross-departmental coordination and cooperation to encourage the setting up of self-regulatory organisations in the Internet finance industry. At the same time, the legal system can be improved through a real-name system, anti-money laundering monitoring, information disclosure and corporate governance.

setting a record for Chinese movies. **Raman Hui, a well-known computer animator and director of *Monster Hunt***, believes that it is extremely important to know ourselves and others when engaging in creative work.

Hui was born and raised in Hong Kong, and after working for some time in the U.S., gradually integrated into local life and gained an understanding of the local culture. As every place has its own unique culture, people who are engaging in creative work must acquire an in-depth understanding in order to make it easier for their movies to resonate with the audience.

Having worked in the U.S. for over 20 years, Hui is well aware of how Disney and DreamWorks are operating in the cultural industry; e.g. in addition to making movies, they also need to take peripheral products into consideration. Using *Shrek* as an example, he said that a series of peripheral products had already been designed before the movie started screening, including toys and backpacks. This had not been taken into consideration before the screening of *Monster Hunt*. As a result, unlicensed products started to appear on the market shortly after, showing that the development potential is quite large in this area.

Hui advised young people who are interested in animation to choose a career they genuinely are interested in and love; then they accumulate their experience while waiting for the right opportunity. As for the future development of the industry, he believes the prospect is good, because of the rapid economic development in the four places currently. Also, more investors in the Mainland are willing to invest in making movies. Thus, compared to the past, there will be more opportunities.

Lin Fang-yin: Enabling Chinese culture to go global through digitisation

Over the years, Taiwan has continued to explore the development of cultural and creative industries. **Lin Fang-yin, General Manager and Creative Director of Bright Ideas Design**, a company that has successfully combined technology with arts and culture, believes that besides creating product value, the cultural and creative industries must also create value of this era.

Lin strives to connect the past and the present in the museum through technology, and, through digitised storytelling,

transform the industry into a special area characterised by creativity. She also found that many people in the traditional cultural industry are very wary of new technology. Therefore, it is exhausting to try to change the thinking inherent in the industry.

In the eyes of Lin, content is the most important element for the cultural and creative industries. Content may vary in form according to various platforms, carriers or design languages. The venues for showing the content may also be wide-ranging and should not be limited to one type. Today, it is even possible to use technology to analyse viewer preferences to make the museum a more complete industrial platform. For example, Bright Ideas Design collaborated with a touch panel manufacturer and the ebook industry to install an "eBook Wall" at Taiwan's New Taipei City Library to analyse readers' preferences in order to provide more effective services.

Through design, we can make cultural symbols closer to life and more appealing. For example, the national treasure exhibits displayed at Taipei's National Palace Museum have been designed with lovely images to bring them to life and give them character so that they are more likeable. Citing the Yuanmingyuan Exhibition as another example, Lin added that familiar places of the past can be re-constructed through technology.

Ma Jianjun: Chinese cultural resources should be transformed into cultural industry resources

With the rapid development of the cultural and creative industries in the Mainland in recent years, **Ma Jianjun, General Manager of China Hengtian Group Fashion Creative Investment and Development Co Ltd**, believes that after industrialisation, a region or country will shift focus to services and high value-added industries for economic development, and its social culture will become more diverse, leading to a rapid development of cultural and creative industries.

Chinese people have accumulated rich cultural resources and diverse cultural forms over the past five thousand years, but these cultural resources have not been fully put into use effectively. Ma pointed out that how to transform China's cultural resources into cultural industry resources through the development of cultural industries is an issue we are now facing.

In his view, in the context of national integration, promoting cross-cultural, cross-regional and cross-border cultural experiences and cultural products will facilitate social and cultural exchanges and industrial development. Just like the Hollywood movie industry exemplifies the cultural trends and values of the times in the American society, filmography in Hong Kong, Macau and Taiwan has been the leading lights of Chinese social culture. Therefore, how to adapt to the future development of globalisation and market competition to achieve a new cultural industry landscape for mutual national benefits and co-progress of enterprises is an important direction for China's future development.

Edmund Lee: Cross-industry nurturing of creative talents is a new trend

Edmund Lee, Executive Director of Hong Kong Design Centre, believes that on top of creative talents, Hong Kong should also pay close attention to nurturing leaders with design thinking in the future, and, from the perspective of education, promote design culture to bring creativity to all levels of society.

The Hong Kong Design Centre is in collaboration with the Government on many projects to promote social progress through design. For example, the project for Cornwall Street Park, Kowloon Tong has invited both young designers and renowned designers to team up to improve the park facilities from the user perspective. Also, the PMQ project has successfully combined conservation with design to become a showcase for new brands.

Citing Hotel Icon, the Hong Kong Polytechnic University's teaching hotel, as an example, Lee noted that the hotel has adopted the ideas of local designers. In the early stages of planning, it blended the design concept, business model and food culture together, and it has become a world-class hotel in just a few years.

Lee believes that Hong Kong should nurture more leaders like Steve Jobs. Apple Inc not only makes merchandise, it is also strong in design, and has aligned its processes for development, research, marketing and after-sales services together. Hence, Hong Kong cannot continue to confine itself to the traditional model. Instead, it should nurture talents with a cross-industry approach. 🌀

善用華商優勢抓緊經濟新機遇

Chinese Entrepreneurs Should Make Good Use of Their Competitive Edge

早前於印尼巴厘召開的第13屆世界華商大會上，本會多位首長應邀在多場論壇發表專題演講，由中國商道的承傳、東盟區域一體化合作前景到海陸新絲路均有所提及，內容精闢，為與會華商開拓商機帶來新視點。

Some Office-bearers of the Chmaber delivered keynote speeches at the forums of the 13th World Chinese Entrepreneurs Convention (WCEC) held in Bali, Indonesia. Participating Chinese entrepreneurs worldwide gained new insights in exploring business opportunities from their messages.

霍震寰：構建新世代的中國商道

商道，是指企業文化的普世價值。本會永遠榮譽會長霍震寰認為，若要國家的整體經濟、民間的商貿活動及中國商道能夠有序發展，必先重新理順中國企業和中國商道的傳承和開拓。

他們雖然流着中國人的血，但從出生、成長，到生活、教育和事業，可能都與中國沒有絲毫關連，加上網絡化和全球一體化的衝擊，國界感覺上已慢慢地模糊，民族認同淡薄，而異族通婚盛行，問題更見複雜。因此華人更應多加引導下一代學習和了解博大精深的華夏文化。

中國商道傳承源於青年

霍震寰指出，中國商道之所以能持續發展，靠的是上承傳統、下啟創新，傳承與創新交匯於青年群體。現代青年人應繼承老一輩為事業奮鬥和守信的精神，利用新的條件和環境，為中國商道增添新的正能量。

大中華家族企業處於傳承期

據估計，由家族所有或經營的企業，最保守估計佔全球企業的65%至80%；世界500強企業中，40%的企業是由家族所有或經營，可見家族企業是世界上最普遍、最能夠傳承的企業形式。

霍震寰指出，在大中華地區，搭乘改革開放的首批成功企業家已逐步踏入退休年齡，未來10年將是大中華家族企業傳承、發展和轉型的關鍵時期。他指出，企業傳承的工作歷時可長達25年，必須及早部署，而且單是做好財富分配或企業交接並不足夠，更重要的是凝聚家族理念。

華僑傳揚中國的聲音和價值

霍震寰認為，華僑和僑商的愛國傳承有一個重要問題需要探討，就是第三代以後的華僑的“中國情結”傳承，



中國商道在傳承與創新之中持續發展，而傳承與創新交匯於青年群體。
The Chinese business principles are evolving with traditions and innovation, and these two forces are converging amongst young communities.

他同時強調，現代商道應更偏重於人道，爭取商人將追逐個人名利超越為探求利世濟民，將人的逐利性和社會性整合轉化為追求創新成長的力量，體現企業的社會責任，促進社會和諧。

蔡冠深：香港發揮“超級聯繫人”優勢

隨着東盟十國預計於今年底建成經濟共同體 (AEC) 和統一市場，加上中國一東盟自貿區“升級版”，以及涵蓋亞太 16 個國家的區域全面經濟夥伴協定 (RCEP) 即將完成談判，將進一步突破投資與貿易限制，驅動東亞經濟實現新一輪快速增長。同時，香港與東盟關於自貿協定的談判可望在明年達成協議，將大大提升香港對多邊貿易合作的參與。

強化區域金融支援和合作

在此新形勢下，本會永遠名譽會長蔡冠深認為，香港可進一步發揮“超級聯繫人”優勢，與區內成員發展更緊密的經貿合作聯繫。他指出，香港是全球三大金融中心之一，亦是區內重要的融資和投資中心，擁有大量金融、會計、法律人才，兼有資金流通自由、資本市場高效和跨國銀行網絡完善、法律體系完備和低稅率及簡單稅制等優勢。

蔡冠深表示，香港更是全球最大的離岸人民幣業務中心及亞洲最大的資產管理中心，處理內地 20% 的國際貿易，可為區域發展提供多方面的金融助力。此外，按照亞洲開發銀行的預測，亞洲從 2010 年到 2020 年期間，在基礎設施方面投資將接近 8 萬億美元，面對如此巨大的融資需求，他相信香港金融業擁有的強大優勢和有利條件，可提供多功能的服務。

香港是內地與東盟的平台

事實上，香港在內地、東南亞擁有廣泛的商業網絡、良好的合作經驗和成熟的專業服務優勢，香港企業對內地及東盟市場亦有相當認識和豐富的營



運經驗，蔡冠深認為，香港可在推動區內華商的經貿投資合作中，擔當橋樑中介，以至共同投資人的角色。

根據聯合國最新發佈的環球投資報告，香港在全球吸引外來投資和推動對外投資都排名第二，反映全球投資者都充分肯定香港作為“超級聯繫人”與投資夥伴的雙重角色。蔡冠深同時指出，內地改革開放 37 年來，香港一直是內地最大的外來投資來源地，也是東盟和全球投資者進入內地市場的重要門戶，不少東盟企業都積極利用香港的平台，跟香港夥伴企業共同合作，進入內地市場投資發展。

東盟一體化加速發展，正釋放巨大的亞洲經濟潛能，也為發揮華商優勢和品牌價值提供龐大發展空間。蔡冠深總結，在國家“聯合走出去”的政策下，港商在東盟地區可發揮其營商經驗、金融、法律及人脈等優勢，與內地企業一同走向東南亞，到當地參加各種路演，商品展示和招商引資活動，一起在當地尋找合適的合作夥伴，尋求新商機。

王敏剛：“一帶一路”是絲路的延續

聞名遐邇的絲綢之路無人不曉，本會永遠榮譽會長王敏剛從歷史文化角度細說絲綢之路的由來，並闡述與“一帶一路”的一脈相承。

絲路與“一帶一路”一脈相承

他說道，3,000 年前，透過絲綢貿易，西方認識到東方有個富裕的國度—中國；2,000 年前，東方漢朝和西方波斯羅馬首度國與國正式接壤，東西方文化大交流，絲綢貿易帶動人類文化進入新世代；1,300 多年前，唐朝盛世，絲綢生產技術開始外傳，豐富人類文明；1,000 年前往後，宋、元、遼、金年代，遊牧與農耕民族大融合，絲綢以外，還擴大大更多領域如陶瓷、皮革、醫藥、食品，人類文明再跨越一大步；500 多年前，明朝廣開海上貿易通道，開展國際和平安陸交流大平台，絲綢貿易仍是主導交流產物；到清朝，隨着西方工業革命，絲綢價值開始消滅，但仍是高貴時尚產物，德國學者利豪芬在 180 年前，便用“Silk



重溫絲路歷史是開展未來區域合作的契機。
Looking back on the history of Silk Road would make a good start for regional cooperation in the future.

Road”(絲綢之路)來形容自古以來絲綢貿易所經的交通路線。

1993年，聯合國啟動了“絲綢之路計劃”，推動地域經貿文化發展。2015年，中國呼籲重啟海陸絲綢之路的發展，王敏剛認為，藉着重溫絲綢之路文明歷史，正是共同開拓未來的合作和發展的契機。

“一帶一路”促合作互利

王敏剛續指，2015年中國宣佈啟動“一帶一路”，重現古代絲綢之路溝通國際文化貿易的功能，內容豐富多元，促進交流合作、互助互惠，中國願意在投、融資及技術分享與各國合作，深獲世界各國支持。他表示，400億的絲綢之路基金及亞投行的設立，均給予各國基建融資提供堅實的支持，加上中國過去30多年改革開放的累積產業和經營經驗，能為合作國家帶來信心保證。

中國以五通：政策、建設、貿易、金融、民心通，發展“一帶一路”規劃，

為各行各業帶來無限商機，由基建帶動的機遇和40億人口新興市場動力，王敏剛期望世界華商運用當前大好形勢，發掘“一帶一路”的商機。

Ian Fok: Constructing Chinese business principles for the new generation

Business ethics and principles refer to the universal values in corporate culture. **the Chamber's Life Honorary Chairman Ian Fok** believed that Chinese enterprises must first rationalize the ways of passing on and expanding their business as well as Chinese business principles before they can facilitate the sequential development of the country's overall economy, commercial and trade activities at the community level and make progress in the development of Chinese business ethics.

Family enterprises in Greater China undergoing succession period

According to conservative estimates, the number of enterprises owned or operated by families represents 65% to 80% of all businesses around the world. Amongst the

Fortune 500, 40% of the enterprises are owned or operated by families. The figure shows that family businesses are the most common mode of operation in the world, and this mode of operation is most likely to be passed on to the next generation.

Fok pointed out that the first batch of successful entrepreneurs in Greater China who jumped onto the bandwagon of the opening up and reform of the country is gradually entering the age for retirement. The next 10 years will be a critical period for the succession, development and transformation of family businesses in the area. He pointed out that as the process of business succession can take as long as 25 years, early planning is essential. In addition, wealth distribution and handover of business alone are not enough; it is more important to carry on the ideals of family cohesion.

Disseminating the voice and values of China amongst overseas Chinese

In Fok's view, a major issue to be discussed is concerned with the passing down of a love for Chinese heritage amongst overseas Chinese and merchants. Very often, third-generation Chinese migrants and their offspring may become increasingly less connected to their Chinese roots, because they are born and raised outside of the country, and their life, education and career have very little to do with their ethnic origins. The impact of the internet and globalization is also blurring their sense of country borders and ethnic identity. The issue is further complicated by exogamy. For these reasons, overseas Chinese should put more effort in guiding their descendants to learn and understand about the rich and profound Chinese culture and heritage.

Chinese business principles should be succeeded by the youth

Fok pointed out that Chinese business principles are standing the test of time and continuously evolving because merchants are embracing both traditions and innovation, and the two forces are converging amongst young communities. The youth of our time should uphold the diligence, integrity and trustworthiness exerted by the older generation in their careers, and make good use of new circumstances and environment to inject positive energies into Chinese business ethics and principles.

He also stressed that modern business principles should focus more on the human factor. Merchants should transcend from seeking personal fame and fortunes to

exploring how to benefit the world and mankind at large. The urge to look for profit and social integration should be merged and transformed into a driver for seeking innovation and development; companies should demonstrate their social responsibilities and facilitate the construction of a harmonious society.

Jonathan Choi: Hong Kong should act as the “Super Connector”

A new round of accelerated growth in the East Asian economy is expected to take place as the 10 ASEAN countries are soon to complete the formation of the ASEAN Economic Community and the unification of their markets. The upcoming “upgraded version” of the China-ASEAN free trade zone and the soon-to-conclude negotiation for the Regional Comprehensive Economic Partnership (RCEP) amongst 16 Asia-Pacific countries will also propel such growth. Meanwhile, negotiation between Hong Kong and ASEAN regarding a free trade agreement is also expected to conclude next year.

Strengthening regional support and cooperation in finance

The Chamber’s Permanent Honorary President Jonathan Choi reckoned that Hong Kong can further exert its edge as the “Super Connector” in this new landscape. He pointed out that Hong Kong is a top three global financial centre, as well as a major financing and investment hub in the region. We are particularly competitive for our large number of financial, accounting, and legal talents on top of freedom of capital flow, a highly efficient capital market, a comprehensive network of multinational banks, a robust legal system and a simple tax regime with low tax rates.

According to Choi, Hong Kong is the world’s largest offshore RMB business centre and Asia’s largest asset management centre. In addition, Asian Development Bank has estimated that the infrastructure investment in Asia during the period from 2010 to 2020 will be close to USD\$8,000 billion. Choi believed Hong Kong’s financial industry is in a particularly strong position to benefit from the favorable conditions in the light of such huge financing requirements.

Hong Kong is the platform for the Mainland and ASEAN

As a matter of fact, Hong Kong companies are very knowledgeable and experienced on

the markets of the Mainland and ASEAN. Choi believed that Hong Kong can act as an important intermediary or a joint investor in promoting the economic and trade investment cooperation amongst Chinese merchants in the region.

According to the latest global investment report published by the United Nation, Hong Kong ranks second globally in terms of attracting foreign investment and in promoting external investment. Choi also pointed out that over the 37 years of opening up and reform in China, Hong Kong has always been the largest source of foreign investment for the Mainland; it also acts an important gateway for ASEAN and global investors to tap into the Mainland market. A good number of ASEAN companies are actively making use of Hong Kong’s platform for investing and developing in China.

Choi concluded that under the state policy of “joining up to go global”, Hong Kong merchants would have a lot to share on their business operation experience as well as financial, legal and connection edge with the ASEAN region. It can work with mainland enterprises in exploiting the East Asian market, and collaboratively seek suitable local partners and new business opportunities.

Peter Wong: “One Belt and One Road” is an extension of the Silk Road

The renowned Silk Road is a name familiar to all ears. **The Chamber’s Life Honorary Chairman Peter Wong** retold the origins of the Silk Road from the historical and cultural perspective and elaborated how “One Belt and One Road” shares its common roots.

The Silk Road and “One Belt and One Road” share common origins

According to Wong, the West learned about China through trade along the Silk Road 3,000 years ago. About 2,000 years ago, the borders of the Han dynasty of the East and Persia and Rome of the West officially adjoined for the first time, when trade of silk brought human culture to a new era. Tang dynasty entered a time of peace and prosperity about 1,300 years ago, and the techniques of silk-making began its dissemination outside China. About 1,000 years ago during the era of Song, Yuan, Liao and Jin, civilization took another significant step as trade extended beyond silk to cover a much larger scope. During

the Ming dynasty about 500 years ago, maritime trade routes were widely opened up, but silk remained the dominating commodity in import and export. By the Qing dynasty, the value of silk began to decline as the Industrial Revolution took place in the West; silk, however, remained a high-end fashion product. Baron Ferdinand von Richthofen, a German scholar, used the term “Silk Road” about 180 years ago to describe the ancient transportation routes of the silk trade.

In 1993, the United Nation kicked off the “Silk Road Project” to promote regional economic, trade and cultural development. In 2015, China made an appeal to revive the development of both the land-based and maritime Silk Road. Wong believed that looking back on the civilization and history of the Silk Road would make a good start for working collaboratively towards exploiting more cooperation and development opportunities in the future.

“One Belt and One Road” promotes cooperation and mutual benefits

Wong continued that with China’s announcement on rolling out the “One Belt and One Road” strategy in 2015 to revive the function of connecting international culture and trade of the ancient Silk Road, China is eager to partner with different countries in investment, financing and technology sharing. Its stance is strongly supported by various nations. According to Wong, the establishment of the 40 billion dollars’ worth Silkroad Foundation and the Asian Infrastructure Investment Bank are providing support to the financing of infrastructure of various countries. The industries and experiences accumulated during China’s opening up and reform can further provide partnering countries with a seal of confidence.

China develops the “One Belt and One Road” plan based on the five connected areas of policy, construction, trade, finance and popular sentiment. Boundless business opportunities will be brought to different industries and sectors. Opportunities will be created by infrastructure and the momentum is driven by an emerging market with a population of 4 billion. Wong hoped that Chinese merchants around the world can leverage on the excellent prospects we have at present and explore business opportunities from “One Belt and One Road”. 🌀



借創新科技 讓香港華麗轉身 Innovative Technology Is Key to Hong Kong's Transition

互聯網主通過資訊分享繼而創造價值，行政長官創新及科技顧問楊偉雄認為，雲端計算、大數據和社交媒體興起帶動資訊共享，創造更大價值。

Internet participants create value by sharing information. **Nicholas Yang, Advisor to the Chief Executive on Innovation and Technology**, foresees even greater value as the increasing popularity of cloud computing, big data and social media promotes information sharing.

談 及香港經濟發展，楊偉雄認為大致可分為香港 1.0、2.0 及 3.0 三個時期。70 至 80 年代香港着力發展輕工業，成為亞洲四小龍之一；進入 90 年代，本港工業逐步遷至珠三角，香港由製造業成功演變為服務型經濟體；千禧年之後，隨着互聯網日益興起，內地轉向高端製造業及現代服務業邁進，楊偉雄強調，香港須再次轉型成為知識型經濟體，開啟全新 3.0 時代。

創新科技帶動經濟轉型

楊偉雄援引數據指出，以人均 GDP 計算，2014 年香港在世界排名第 10 位，而內地則排名第 90 位，但原來香港 GDP 只佔整個中國 GDP 的 2.6%。香港如何能夠改變現狀，把握內地“互聯網+”的發展契機，鞏固自身同時還能更多參與國家經濟建設？楊偉雄認為，香港可通過大力發展創新及科技產業實現華麗轉身。

楊偉雄表示，香港具備中西融合、金融發達、專業精神及法治基礎等優勢。特別是在城市管理方面，香港較內地更為成熟。他指出，現時內地每年約有三個新興城市崛起，面積與香港相近，香港正好將城市規劃及管理經驗與內地城市分享，推動國家城鎮化的建設。

政府擔當引領者

事實上，香港在社會、經濟及人才等方面都具備發展創新科技產業的優勢，但楊偉雄強調，政府亦需擔當引領者的角色。他舉例說，研發基金對於創新科技發展至關重要，現時本港以公營機構參與研發為主，大部分私營機構反而因研發成本過高，不願意投入大量資金研究創新科技。但私營機構才是市場主體，亦是最能將科研成果市場化的生力軍，政府應積極動員私營機構參與科研工作。同時，香港經濟以中小企為主，建議政府在中小企科研的初期階段，提供籌集資金及資訊共享等方面的支援。

Hong Kong industry began relocating to the Pearl River Delta in the 1990's. This set the stage for Hong Kong's successful transition from a manufacturing-based economy to a service-based economy. Since 2000, with the Internet gaining prevalence, the Mainland has shifted its focus to high-end manufacturing and modern service industries. Yang stresses that Hong Kong needs yet another economic restructure to become a knowledge-based economy. It is time to step into the new 3.0 Era.

New technologies fuel economic transition

How can Hong Kong change its status quo by seizing the Mainland "Internet+" development opportunities and taking more active part in China's economic development while consolidating our own strengths? Yang thinks the answer lies in technical innovation. We should work assiduously to develop the innovation and technology sector for a triumphant turnaround.

Yang points out that Hong Kong leads the Mainland in urban management. As China continues to grow, three new cities the size of Hong Kong are emerging every year. Hong Kong should share her urban planning and management experience with the Mainland peers to further China's urbanization.

The government as a bellwether

With favorable social, economic and manpower conditions, Hong Kong is well poised to develop a strong innovation and technology industry. However, Yang stresses that it is imperative for the government to take a spearheading role. For example, the public sector is currently at the center stage of R & D because most private enterprises are reluctant to invest in R & D due to its high cost. He

楊偉雄認為，設立創新及科技局對香港來說十分必要，既有助與內地科技部門、科研機構對接聯繫，加強業界互動交流；創新及科技局亦發揮跨部門合作的平台作用，便於合作統籌及制訂統一標準。

鼓勵年輕人投身科研

楊偉雄寄語有意投身科技研發的年輕人，首先科研人員要有共識，繼而有所聚焦，挑選最重點的科研項目來攻關場，並與其他持份者互相合作，方能創造成功。

強化“官產學研”多層面合作一直是政府努力工作的方向，楊偉雄認為，香港的高等院校應積極和業界交流，並為有志創業的年輕人提供發揮創意的平台和空間，培養他們的企業家精神。楊偉雄指出，不少投資者憂慮年輕人創業失敗，但他強調，勝敗乃兵家常事，社會應給予年輕人創業空間，方可培育出更多出類拔萃的初創企業。🔗

suggests the government engage the private sector in research, possibly with financing and information sharing supports for SMEs during the early stage of R&D.

According to Yang, the Innovation and Technology Bureau is vitally important to Hong Kong. It is a crucial interface with Mainland technology administrations and research bodies, as well as an inter-departmental cooperation platform that helps coordinate efforts and unifies standards.

Encouraging young people to develop new technologies

Offering a word of advice for young people planning a career in technology innovation, Yang says R&D teams should have consensus and targets, selecting the most focused projects to make major breakthroughs and working with other stakeholders to ensure success.

The HKSAR Government has made consistent efforts to enhance wide co-operation among the government, industry, academia and research sectors. Yang thinks tertiary institutions in Hong Kong ought to engage in active exchange with the industry and create innovation platforms and space for young entrepreneurs. He notes that many investors have little faith in new businesses founded by young people; however, on the business battlefield winning or losing is just a fact of life. The younger generation should be given the space to start business ventures. This is the only way to support more outstanding startups. 🔗

欲激活旅遊業 須慎防狹隘本土主義“倒米”

Vigilance Needed Against Hindrance from Parochial Nativism to Reinvigorate Tourism Industry

立法會功能界別商界（第二）議員 廖長江

Martin Liao, Legislative Council Member, Commercial (Second) Functional Constituency

特區政府必須痛定思痛，做好基礎建設，增強接待旅客的能力，並且加強教育宣傳，斬斷偏激者借反水貨客滋擾推銷狹隘本土主義之路。

The HKSAR Government must learn from mistakes and improve Hong Kong's infrastructure to increase our capacity for tourists, and enhance education and publicity to stop radicals from advocating parochial nativism under the pretext of protest against nuisance caused by parallel traders.

旅遊業慘墮調整期

執筆時正值今年的十·一黃金周，但是這個往昔客似雲來的黃金檔期在本港旅遊業、零售業一片“寒冬”聲中，早已預告會遜色。雖然當局出乎外界意料地“報喜”，指黃金周首日訪港的旅客數目按年增長15.4%，當中內地訪港旅客還按年增長16.2%，但業界隨即指出要仔細分析有關數字，因為當中不少是過境的旅客，更有數以萬名內地考生及其家長來港參加美國大學入學試學術能力測試（SAT），商戶未必受惠。與此同時，本港零售業總銷貨價值則宣告連續六個月下跌，最新公佈的8月份數據按年下跌5.4%，業界都憂心忡忡。

事實上，本港旅客數字近年不斷攀升的好景已不再，至今更已連續三個月下跌；8月份訪港旅客按年下

跌6.6%，就內地旅客而言更減少7.1%。不但酒店入住率下跌，更有導遊因此開工不足或被迫轉行，特區政府都已確認本港的旅遊業進入了“調整期”。為了救亡，商務及經濟發展局最近即推出一千萬元配對基金，以加強在海外大力宣傳香港的景點。但是令人驚奇的是，在各方都想方設法激活旅遊業以保就業之際，打住本土主義旗幟的“趕客”行動無視社會的整體利益，又再蠢蠢欲動。

“趕客”行動雪上加霜

今年首季本土激進份子利用本港水貨猖獗引致的兩地矛盾，專挑內地旅客來飛腿踢篋、動手動腳和當街辱罵的野蠻行為，當時已經引起社會嘩然，亦令來港的內地旅客數目應聲下跌，大眾可謂記憶猶新。豈料這些所謂的“光復行動”沉寂半年後忽然又告死灰復燃。

9月初，兩個本土組織又再發起反水貨客的“光復上水”示威行動。據報道，參與者不乏多個激進組織的成員，不但遊街沿着商場向店舖高叫口號，而且與反對他們的團體以至店舖人員互相指罵。有激進搞事者辱罵藥店職員是“賣國賊”，在場還有人揮舞“龍獅旗”，藥房和金舖都如臨大敵匆匆落閘，更有示威者涉嫌襲警被捕。

其實隨着中央收緊深圳居民赴香港簽注，由“一簽多行”改為“一周一行”後，內地深圳福田及羅湖口岸海關等又嚴打水貨行動後，本港地區受到水貨客阻街等滋擾的情況已大為改善。故此外界對“光復”之聲重來都頗感奇怪，有評論便解讀為本土組織成員想參選10月區議會選舉，於是欲利用地區居民對水貨活動滋擾的厭惡感，挑撥市民反內地情緒。若此論屬實，那麼在11月區議會選舉前這類活動恐怕會有增無減了。

名反水貨 實為歧視

無論如何，對於這種損人不利己的狹隘本土主義，我早已在立法會內發言嚴加譴責。香港作為一個國際大都會及自由貿易經濟體，一向講求包容尊重，更何況是自己祖國的同胞。那些明目張膽歧視內地人的“驅蝗行動”、不斷在街道及商舖打游擊的“鳩鳴行動”、名為打擊水貨活動卻對內地旅客不斷滋擾的“光復行動”雖然名目不同，說穿了都只是偏激、狹隘的本



土主義作祟，想拉住整個社會向後倒退。但如果我們予人錯覺，以為香港群眾寧願閉關鎖港，拋棄自由經濟，只會是在搬石頭砸自己的腳。

更何況，現在作為本港四大支柱之一的旅遊業正在面臨危機，大眾更要對那些想借內地與香港之間種種矛盾來借題發揮的滋事分子加倍警惕。某些曾湊興在街上“拉篋”嘲笑內地旅客的立法會議員，更應該知錯能改。

重訂香港旅業定位

誠然，造成本港旅遊業今日困境的因素出自多方面。有的是大環境使然，例如是鄰近地區匯率下跌，令到香港即使仍“物美”已不再“價廉”，而且多個地方都放寬簽證來吸引內地旅客，不同旅遊熱點亦奮力宣傳搶客，香港已經不再是內地客外遊的首選。有報道便指，在今年十·一黃金

周內地外遊的市場規模比去年增加超過15%，最熱門的目的地分別是韓國、日本、台灣、泰國和美國等，當中的韓、日更是遠遠拋離其他地方，但有興趣到訪香港的旅客人數卻大幅下跌。這些外圍因素特區政府可能無力干預，但它卻絕對有能力處理好那些本地因素，包括旅遊業界早已垢病的旅遊景點缺乏新意、設施及基建配套不足、針對內地客的不愉快事件等問題。

總括而言，我認為特區政府必須痛定思痛，做好基礎建設，增強接待旅客的能力，並且加強教育宣傳，斬斷偏激者借反水貨客滋擾推銷狹隘本土主義之路。同時，要認真地為本港旅遊業的定位及未來發展全面檢討，找出香港吸引遊客的獨特一面，才能令這個國際大都會如紐約、巴黎、東京一樣，長年遊客絡繹不絕。🌀

Tourism industry sunk into adjustment period

The time of writing this article coincided with this year's "National Day Golden Week", which in the past was a golden period when tourists came in an endless stream. However, a downturn had long been predicted for this year given the sluggishness of Hong Kong's tourism and retail industries. While the authorities had unexpectedly "reported good news" with figures showing the number of visitors to Hong Kong on the first day of the Golden Week had increased by 15.4% year-on-year, including the 16.2% year-on-year growth in visitors from the Mainland, industry insiders immediately pointed out that the figures had to be interpreted prudently. This is because many visitors were transit passengers and a few dozen thousands were Mainland students, accompanied by their parents, coming to Hong Kong to take the SAT College Admission Examination, so Hong Kong's businesses might not benefit from it. At the same time, Hong Kong's total retail sales

value dropped for six consecutive months, decreased by 5.4% year-on-year for August according to the latest released data, causing severe concerns in the industry.

In fact, the good time of continuous increase in the number of visitors to Hong Kong witnessed in recent years is already gone. The number has dropped for three consecutive months so far. August visitor arrivals fell by 6.6% year-on-year, with visitors from the Mainland falling by 7.1%. As a result, the hotel occupancy rate dropped and some tour guides had to either work under capacity or change jobs. The HKSAR Government confirmed that Hong Kong's tourism industry has entered a "period of adjustment". To salvage the situation, the Commerce and Economic Development Bureau recently launched a HK\$10 million matching fund to boost the promotion of Hong Kong's tourist attractions abroad. But surprisingly, when all parties are trying to stimulate the tourism industry in order to safeguard employment, the movement to turn visitors away under the banner of nativism is ready to make trouble again, ignoring the interests of society as a whole.

Turning visitors away will make matters worse

In the first quarter of this year, taking advantage of the conflicts between the Mainland and Hong Kong arising from the rampant parallel trading activities in Hong Kong, nativist radicals specifically picked on Mainland visitors for barbaric acts such as physical and verbal abuse, which caused a public outcry at that time and consequentially the number of Mainland visitors to Hong Kong plummeted. This indeed is still fresh in the public's memory. Out of a sudden, the so-called "Restoration Campaign" resurfaced after six months of silence.

In early September, two nativist groups once again initiated the "Recover Sheung Shui" demonstrations to protest against parallel traders. According to reports, many of the protesters were members of several radical groups. They not only chanted slogans at shops along shopping malls, but also hurled insults at opposing groups and shop employees. Some radical troublemakers called pharmacy employees "traitors". Some were also waving the "Dragon and Lion Flag". The pharmacies and goldsmiths had to hurry to pull down their shutters to guard against any eventualities. A few protesters were later arrested on suspicion of assaulting police officers.

Actually, with the Central Government tightening the visa requirements for Shenzhen residents to visit Hong Kong, i.e. changing from "multiple-entry" to "one trip per week", and the crackdown on parallel trading activities at the customs of Futian Port and Luohu Port in Shenzhen, road obstruction by parallel traders in Hong Kong has been greatly reduced. Therefore, it is quite surprising that the "Restoration Campaign" has resurfaced. Some commentators interpreted this as the result of nativist group members preparing to participate in the District Council elections in November. So they wanted to provoke anti-Mainland sentiments by exploiting the district residents' disgust at the nuisance of parallel trading activities. If this is true, such activities would increase unabatedly before the District Council elections in November.

Provoking sentiments through protest against parallel trading

In any case, I had earlier spoken up at the Legislative Council to severely condemn such parochial nativism which will only cause harm without any benefit whatsoever. As a cosmopolitan city and free trade economy, Hong Kong has always stressed on tolerance and respect for all, let alone our motherland's compatriots. To put it bluntly, the "Exterminate Locusts Campaign" that blatantly discriminates against Mainlanders, the "Gau Wu Movement" that constantly stages hit-and-run protests on the streets and against shops and the "Restoration Campaign" that continually causes nuisance to Mainland visitors under the pretext of fighting parallel trading activities, although all have different names, are just extreme and parochial nativism at work to pull the whole society backwards. But if we give the wrong impression that the Hong Kong people would rather close and lock the door of Hong Kong and abandon free economy, we will only be shooting ourselves in the foot.

Moreover, the tourism industry, as one of the four pillars of Hong Kong, is now facing a crisis, the public should redouble vigilance against agitators trying to use the conflicts between the Mainland and Hong Kong to stir up trouble. Those Legislative Council members who have joined to "pull suitcases" along the street to ridicule Mainland visitors should also mend their ways.

Reposition Hong Kong's tourism industry

Admittedly, the plight of Hong Kong's tourism industry today is due to many

factors. Some are dictated by the macro-environment. For example, falling exchange rates in the neighbouring regions has led to prices in Hong Kong losing their attractiveness even though the merchandise is still of good quality, and many places have loosened visa requirements to attract Mainland visitors. With other tourist attractions also marketing themselves to compete for visitors, Hong Kong has ceased to be the preferred travel destination of Mainland visitors. It has been reported that the Mainland's outbound travel market during this year's National Day Golden Week expanded by more than 15% from last year. The most popular destinations were South Korea, Japan, Taiwan, Thailand and the United States, with South Korea and Japan far outstripping other places. However, the number of tourists interested in visiting Hong Kong dropped sharply. While the HKSAR Government may be unable to intervene in the external factors, it definitely has the capacity to deal with the local factors, including the lack of new ideas from tourist attractions that has long been plaguing the tourism industry, insufficient infrastructure and facilities, and unpleasant incidents targeted at Mainland visitors.

In conclusion, I believe that the HKSAR Government must learn from mistakes and improve Hong Kong's infrastructure to increase our capacity for visitors, and enhance education and publicity to stop radicals from advocating parochial nativism under the pretext of protest against nuisance caused by parallel traders. At the same time, it must comprehensively review the positioning and future development of our tourism industry and identify the unique strengths that will enable Hong Kong to attract tourists so that this cosmopolitan city, like New York, Paris and Tokyo, can attract an endless stream of tourists all year round. 🌀

如對上文內容有任何意見，歡迎向廖長江議員反映。

Should you have any comments on the article, please feel free to contact Mr Martin Liao.

地址 Address:

香港中區立法會道1號立法會綜合大樓703室
Rm 703, Legislative Council Complex,
1 Legislative Council Road, Central, Hong Kong

電話 Tel: 2576-7121

傳真 Fax: 2798-8802

電郵 Email: legco.office.liao@gmail.com

強 積金制度於2000年推出至今已近15年，現時香港近九成就業人口享有強積金計劃或其他退休計劃的保障。自制度實施以來，運作一直暢順，有賴僱主及僱員的參與。目前，制度的參與率近百分之百，已登記參加強積金計劃的僱主數目近30萬，僱員數目逾250萬。

積金局最近推出了“積金路上 有我同行”短片系列，讓大眾了解一些僱主及僱員對強積金制度的看法。短片系列由四位不同背景的市民，親述他們自己的強積金故事，僱主不妨花點時間觀看短片，並把當中的正面訊息帶給僱員，幫助他們更明白“儲蓄為將來”的意義。



勞資攜手為未來

Working Hand in Hand for a Better Future

老闆助員工籌劃退休

司徒廣釗（Ralph）是一間社交媒體市場推廣公司的合夥人，員工以年輕人為主。Ralph有感年輕員工對退休保障的概念比較模糊，因而常鼓勵他們多關心自己的強積金投資。他分享道：“我希望公司能幫助員工找得到他們的回報，以及建立正確的退休保障概念。”Ralph並非言而不行，他安排了專責同事處理強積金的行政事宜。他認為強積金對於退休保障是一件長線的事，愈早去做就愈好。因此，他早前又與積金局合作，為員工安排講座，協助他們理解退休策劃的重要和基本原則，以及如何管理強積金。

僱主守法循規 僱員退休有保障

郭宏興（興哥）是一名點心師傅，入行逾30年。興哥憶述從前飲食行業的打工仔福利欠奉，但強積金制度的實施卻帶來轉變。他認為今時今日業





內的僱主和僱員都認同儲錢退休的重要，都會遵守強積金法規。興哥說：“強積金條例清清楚楚，僱主沒有供款就是犯法，我們打工仔就有保障。”興哥認同強積金制度能夠為打工仔帶來退休保障，他希望工友都更加關心自己的強積金。

強積金助工人累積退休儲蓄

從事泥水工程的邱貴榮（榮哥），自強積金制度實施起便參加強積金計劃，持續供款至今十多年。他說：“不要少看每月幾百元的供款，至今已累積到十多萬元”。榮哥指行內甚少考慮儲蓄，普遍是賺多少便花多少，他慶幸有強積金制度，讓他能夠為退休累積儲蓄，也能夠減低將來退休時對子女的依賴。榮哥笑言：“假如沒有強積金，我的錢早就花光了。”

年輕人悟未雨綢繆的重要

八十後梁曉華（Morris）投身職場只有數年，但他卻不會因而忽略自己的強積金投資。他說：“退休計劃始終是長期投資，要花時間定期檢視，及早

籌謀準備。” Morris 大學時期曾經擔任積金局的學生大使，協助推行有關強積金的學校教育活動，向學生介紹強積金的同時，自己也學懂積穀防飢的道理。因此，他現時會定期留意自己的強積金戶口，並配合個人的儲蓄及投資計劃，希望好好把握自己年輕的優勢，及早為退休生活作好準備。

The Mandatory Provident Fund (“MPF”) System has been in operation for almost 15 years. At present, the enrolment rate of employers and employees are close to 100%, showing clearly that both employers and employees are committed to making the System work.

The Mandatory Provident Fund Schemes Authority (“MPFA”) has recently launched a video series entitled “Walking Together on the MPF Journey”, in which four members of the public share their views about the MPF System. The video series contains many positive messages about MPF. Employers are encouraged to share it with their employees, with a view to helping them understand more about the importance of “saving for the future”.

Assist staff with their retirement planning

Ralph Szeto, a partner in a social media marketing agency, often encourages his employees to attend to their MPF

investments. He has arranged for a dedicated member of staff to handle the company’s MPF administration. In addition, he has previously worked with the MPFA to organize a retirement planning workshop for his employees. Ralph says, “I hope my company can enable staff to find rewards here and at the same time helping them develop concrete concepts of retirement protection.”

Comply with MPF legislation for employees’ retirement protection

Kwok Wang-hing, a veteran dim sum chef, has witnessed first-hand changes in the retirement benefits for catering workers over the years. He believes that nowadays employers and employees recognize the importance of “saving for retirement”, and so are motivated to comply with the MPF legislation. According to Kwok, “the MPF legislation is very clear and precise. The law makes it an offence for employers not to make MPF contributions for employees, and that gives us workers protection.”

Accumulate savings for retirement

Yau Kwai-wing is a construction worker who has been enrolled in an MPF scheme since the inception of the MPF System. By now, he has more than \$100,000 in his MPF account. He is delighted that the System has helped him accumulate retirement savings, so he will not need to rely on his children when he retires. “Without MPF, I would have spent all my earnings,” says Yau.

Start planning early in life

“Retirement planning involves long-term investment,” says Morris Leung, a young working adult, “and it’s important to put aside time to regularly review this investment. Making an early start in planning and preparation is also essential.” Morris joined the MPFA as a student ambassador when he was a university student, helping the MPFA carry out various education initiatives at schools. That experience shaped his belief in the need to plan for the future.

資料來源：積金局
Source: MPFA

請登入積金局網頁 (www.mpfa.org.hk) 或 YouTube MPFA Channel 觀看“積金路上 有我同行”短片系列。

The “Walking on the MPF Journey” video series can be viewed at the MPFA website (www.mpfa.org.hk) or on the MPFA YouTube Channel.



普洱如酒 日久甘醇

Just like Wine, Pu'er Tea
Mellows with Age



2008年12月，世界茶文化交流協會會長白水清一生潛修茶道，為中華各地茶客廣覓上佳茶葉，80年代以來致力推廣茶文化遍及東南亞各國。從前愛鐵觀音，後來為普洱着迷。初時青澀，陳年甘醇，如酒的普洱，於白水清就代表了文化，代表了人生。

Bai Shuiqing, Chairman of the World Culture Association of Tea, has devoted most of his life in cultivating the way of tea and seeking the best tea leaves for tea lovers everywhere. He has been promoting tea culture among countries in the South East Asia since the 1980s. Formerly a fan of Tieguanynin, Bai has fallen in love with pu'er. Just like wine, pu'er tea is green and bitter when new but sweet and mellow when aged. To Bai, pu'er is a symbol of culture and life.



白水清
Bai Shuiqing

飲茶與品茶之別

時 至今日，喝普洱茶的文化歷久未衰。但普遍來說，香港人對於普洱的認識就止於“飲用”。“香港人常說‘飲茶’，這茶文化就是‘飲用文化’。飲用就是大大杯的吞下去，喝了能解渴，也能幫助消化。當你喝第一口，就知道最後一口的味道也是如此。”他解釋，這正好符合中國老百姓的生活方式。“所謂柴米油鹽醬醋茶，這七項我們三餐是離不開的，這是老百姓的文化。”

“品茶卻是另一回事——琴棋書畫詩酒茶，屬於品嘗文化。”他認為，飲茶是口腹，品茶是精神。“品嘗在於對茶葉講究、對沖泡時間講究、對水質講究。”

水質十分重要

水質對於沖泡一壺上等茶湯尤其重要。白水清說，每地的水質都不一樣，譬如歐洲的水是硬水，而且偏甜，不能用來泡茶。“試帶茶葉到歐洲，原本在香港能泡出鮮紅的茶湯，在歐洲卻會泡成黑色，放冷以後還會凝成很厚的水垢。”

茶湯，乃是水和茶葉的結合。倘若水質不佳，縱茶葉為上乘之品，兩者性質不合，泡成的茶湯亦會失真，不能完美呈現茶葉的特性。譬如，水的硬度便是茶友必須留意的細節。“就水的硬度來說，最好介乎80到150

之間。這條件適用於所有用以泡茶的水。”

香港的水適宜泡茶，但請君還應注意酸鹼值，不同酸鹼值的水適合沖泡不同的茶。“茶葉和水要融合，才能把茶最好的一面展示出來。譬如說鐵觀音、大紅袍、龍井是弱鹼性，所以水須在pH值7以下。”至於白水清鍾愛的普洱，別有一番沖泡的要訣：“當普洱的湯色轉到葡萄紅時，茶性為pH值7以上。這時候就得用pH值7到7.8的水，才能充份引發普洱的優點。”

苦盡甘來

“茶葉來說，則是看色、香、味。顏色要清澈，香味則可以是張揚、沉穩、持續、短暫，但茶的靈魂不在於色香，更在於‘味’——滋味跟回味。”他呷着茶續道：“茶在口腔中先別急



着吞下去，慢慢地流進喉嚨後，茶的苦味會馬上化開，幾秒鐘後便有回甘之感。”

勝在中庸

在白水清眼中，普洱中庸性溫，乃是精萃。“它香不過鐵觀音，鮮爽活潑不比龍井。但喝了，卻會回味彌久。”他指出，獨有生長環境造就普洱特性。這種特性，與他十分配合，喝下去感到舒服，所以格外喜歡。

“所有茶葉的長處不盡相同，普洱的優點就在於養胃、安神、降血脂。”白水清認為，喝茶喝到最後，是看自己的身體適應喝什麼茶。如身體對鮮爽活潑型的茶不適應時，可以選擇茶性比較柔和的紅茶和普洱茶。

愈陳愈香 值得收藏

“要理解普洱茶的價值，先要理解一般茶葉的製造工序。”白水清闡釋，所有茶葉都離不開“高溫提香”和“乾燥保質”兩工序。所謂高溫，是指80度以上。但他指出，凡是依靠此兩工序儲存的茶葉，一律沒有收藏的價值，意即茶葉不會因為陳化而變得更香更濃。





“所以普洱茶的關鍵在於低溫之下完成製造工藝，它是曬青毛茶，就是用太陽的熱力曬茶葉。”陽光的溫度大概是45度至50度，此溫度下，茶葉的活性酶得以完整保留，導致茶葉愈存愈好。當然，陳化的年份亦非無止無盡，懂茶的人自能鑑定茶葉何時到達品飲的高峰期，繼而鎖定這種高峰期的口味，而非任其繼續陳化。

白水清更特別提到，茶葉必須存於乾燥的環境，茶葉的特性才得以完整保留。相反，若然存於潮濕之地，滋味就會變質。“好茶的特點是，新出品的口感一定比較濃，然後會愈陳愈香。”

The difference between tea drinking and tea appreciation

This habit of drinking pu'er has endured to this day, yet in Hong Kong pu'er is only a tea that you drink. This represents the common lifestyle. Bai, however, said, “Tea appreciation is a different matter. Lyre-playing, the game of chess, calligraphy, painting, poetry, wine and tea are fancies of the intellect.” In his opinion, tea drinking is physical satisfaction while tea appreciation is spiritual pleasure. “To appreciate tea one must be discerning about tea varieties, brewing time and water quality.”

The importance of water quality

To make a pot of premium tea, water quality is vital. According to Bai, water quality varies from place to place. In Europe

for example, they have hard water with a hint of sweetness which is not suitable for brewing tea. Tea is the integration of water and tea leaves. So, if water quality is not that good, the best tea leaves cannot brew the best cup of tea and this would be a waste.

Sweetness comes after bitterness

“In tea you look for color, aroma and flavor. The color must be clear and the aroma can be pungent, full-bodied, lingering or fleeting. However, the soul of tea lies not in color and aroma but in the flavor, i.e., relish and after-taste.” He continued after taking a sip, “Allow the tea to stay in your mouth for a little while. Don't hurry. Swallow it down the throat slowly. The bitterness will dissipate quickly in a few seconds. In its place is a sweet after-taste.”

The golden mean

Bai thinks pu'er's middle-of-the-road disposition and warm property are its essence. He points out that pu'er owes its special character to its unique habitats. Such character matches his own and he finds comfort in each sip; that is why he likes it so much. Bai further comments that ultimately it is one's physical condition that determines which tea one should drink. For

example, one can choose more delicate teas such as red tea and pu'er if one does not incline to tea with fresh and brisk qualities.

A collector's choice whose aroma matures with age

The key to producing pu'er tea is to complete the process in low temperature. Pu'er is a sun-greened raw tea, i.e., a tea

dried by the heat of the sun. But the time to complete the process needs to be closely monitored and expert tea drinkers can tell the best time to stop the process in order to "lock in" the aroma. Bai points out particularly that tea must be stored in a dry place to retain the properties of leaves. ☞

老茶餅選購關鍵

The key to select old tea cake



茶客選購老茶餅時，應當如何分辨？有人以為茶葉愈老，茶味愈香，老茶餅的香氣亦應比一般茶葉更為濃厚，然而，白水清指出，一般來說，老茶餅的香氣卻是內斂而不張揚，茶香只會於泡成茶湯後才會發揮。當天白水清拿出1952年的紅印茶餅，一嗅之下，確實亦無撲鼻之香。

How to select old tea leaves in cake form? Some may think that the older the leaves the stronger the aroma. Bai, however, points out that generally the aroma of old tea leaves is intrinsic and will only be released when brewed. He showed us a 1952 red-sealed tea cake which in fact does not give out any strong aroma.



朱小丹（中）Zhu Xiaodan (middle)

廣交會揭示企業發展新機遇

New Opportunities Revealed from Canton Fair

本會會長楊釗率領代表團出席“第118屆中國進出口商品交易會”（“廣交會”）開幕式，期間與廣東省省長朱小丹、副省長招玉芳、商務部副部長鍾山及部長助理張驥等領導會面。談到粵港資企業，朱小丹指加工貿易企業比重較大，這些企業的轉型需要一個過程。廣東省希望利用自貿區的資源，為轉型提供綜合性的服務平台，方便廣東的加工貿易企業加快轉型，開拓市場。鍾山則希望香港在國家未來的開放中發揮更重要作用，例如可以在“一帶一路”戰略中把握商機，發揮積極作用。因為國家產業結構調整過程，對港澳地區同樣是一大發展機遇。

在穗期間，代表團還應邀出席由廣州市工商聯舉辦的“慶祝第118屆中國進出口商品交易會開幕宴會”，本會副會長馬忠禮於活動上代表致辭。（15/10）

Led by the Chamber's Chairman Charles Yeung, a delegation was formed to attend the opening reception of the 118th session of the China Import and Export Fair ("Canton Fair") and meet with **Governor of Guangdong Zhu Xiaodan, Vice-Governor of Guangdong Zhao Yufang, Vice-Minister of Commerce Zhong Shan and Assistant-Minister of Commerce Zhang Ji**. Zhu said the ratio of processing trade is relatively large among Guangdong and Hong Kong-funded enterprises, and it takes time for them to transform. It is hoped that Guangdong will be able to make use of the resources from FTZ to provide an integrated service platform for speeding up the transformation and exploiting market of processing trade. Zhong hoped that Hong Kong will play an even more important role during the process of opening in future. For example, Hong Kong could grasp the business opportunities actively from "One Belt and One Road". He believed it is a good time for Hong Kong and Macau to develop during the process of China's industrial structure adjustment.

During the time in Guangzhou, the delegation also attended a dinner reception celebrating the opening of the Canton Fair, which was hosted by the Guangzhou Federation of Industry and Commerce. **The Chamber's Vice-Chairman Lawrence Ma** addressed the reception. (15/10) 🍷



招玉芳（中）
Zhao Yufang
(middle)



揮桿賀 115 會慶 Celebrate 115th Anniversary through Golf Games

“哪一位球手打丟了最多個球？”本會副會長馬忠禮在“115周年會慶領事工商盃高爾夫球賽暨交流晚宴”致辭時，笑指要頒發特別獎予打丟最多個球的選手。擔任本會高球小組召集人的常董范佐華隨後致辭，並邀請各國嘉賓明年再臨：“屆時我們再研究一下自由貿易協定，還有 TPP，雖然我不太曉得那是甚麼。”其幽默言辭，引來全場笑聲不斷。





“Who lost most balls today?”, asked the **Chamber’s Vice-chairman Lawrence Ma**, in the 115th Anniversary Golf Tournament cum Networking Dinner. He smiled that the golfer who lost most balls should be awarded with a special prize. **The Chamber’s Standing Committee Member Vincent Fan**, who was also Convener of the Chamber’s Golf Group, invited the participating guests to come again next year: “We continue to discuss about free trade agreement and TPP, although I have no idea what it is.” His humorous words were greeted with plenty of laughter.

The tournament was held at the Hong Kong Golf Club, participated by representatives from consulates and foreign chambers of commerce in Hong Kong. The tournament was kick-started by Lawrence Ma, Vincent Fan, **the Chamber’s Committee Member William Fu**, who was also the Individual Cup Champion of the 2014 tournament, **Consul General of Germany in Hong Kong Nikolaus Graf Lambsdorff**, who was the Consul General Cup Champion of the 2014 tournament and **Representative of Singapore Chamber of Commerce David Ong**, who was the Chamber Cup Champion of the 2014 tournament. Playing in the games were 10 teams formed in mixed combinations of the hosts and foreign guests from, among other countries, Djibouti, Germany, Korea, Malaysia, Myanmar, Holland, New Zealand, Singapore, Thailand, the US, Vietnam and Yemen. After the games, a networking dinner was arranged for the golfers to foster friendship through chit chats. (16/10) 


賽事假愉景灣高爾夫球會舉行，多國駐港領事館及外國商會負責人應邀參加。馬忠禮、范佐華、上屆個人盃冠軍會董傅承蔭、上屆領事盃冠軍德國駐港總領事 **Nikolaus Graf Lambsdorff** 及上屆商會盃冠軍新加坡商會代表 **David Ong** 主持開球禮，為高球賽揭開序幕。主客雙方混合組成10隊作賽，吉布提、德國、韓國、馬來西亞、緬甸、荷蘭、新西蘭、新加坡、泰國、美國、越南及也門等多國領事及商會均派代表參賽。球賽氣氛熱烈，各人在賽後晚宴上亦言談甚歡，增進友誼。(16/10)



“碧科” 奪中總盃

“Big Four” won the
CGCC Cup

“香 港中華總商會115周年會慶盃”早前於沙田馬場舉行，一眾首長及會董到場觀賽。會慶盃由“碧科”奪標，並由本會會長楊釗頒獎予該駒馬主。(4/10)

The Chinese General Chamber of Commerce 115th Anniversary Cup race was held at the Shatin Racecourse. Among the spectators were the Chamber's Chairmen and Committee Members. The Championship went to “Big Four” and the **Chamber's Chairman Charles Yeung** presented the Cup to the owner of the horse. (4/10) 



《鄧稼先》電影欣賞會

Film Show: Dr Deng Jiaxian

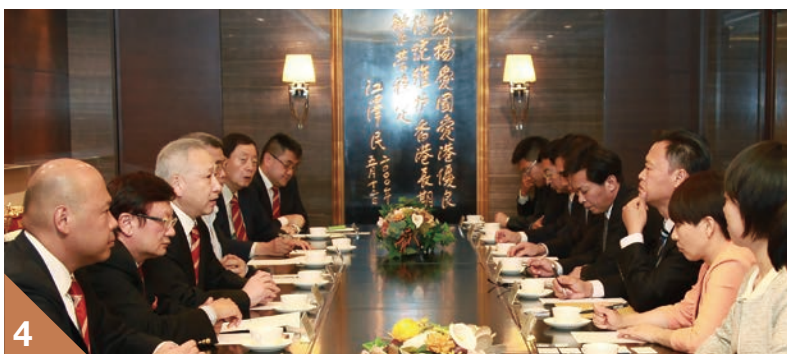
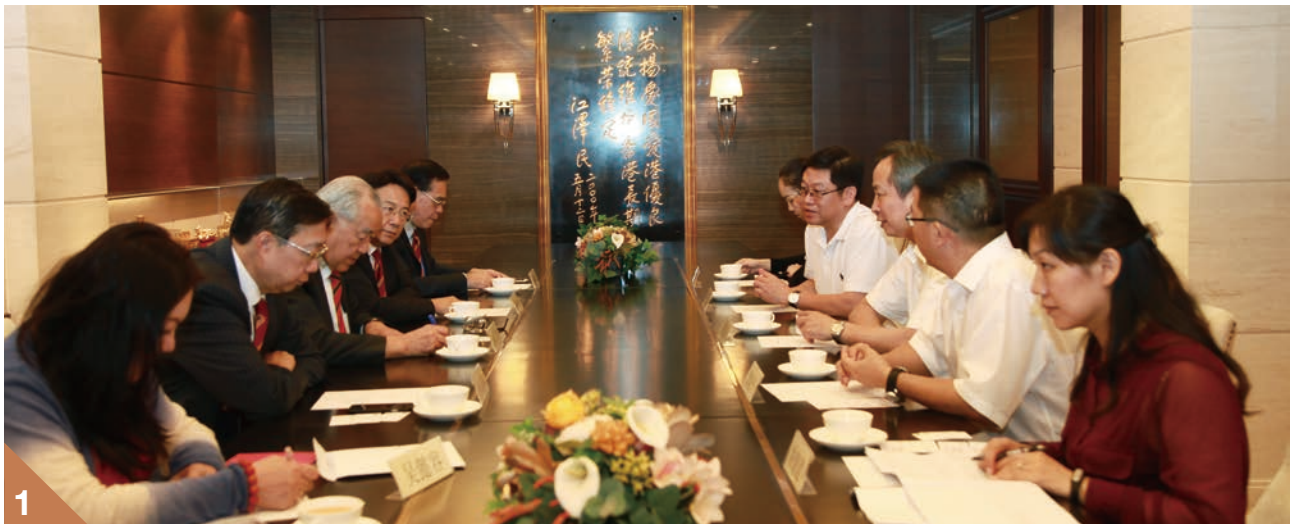


本會婦委會假新光戲院舉辦“慶祝國慶六十六周年《鄧稼先》電影欣賞會”，並邀得中華廠商會、中國企業協會、香港總商會、中華出入口商會轄下的婦女組織參與協辦。行政長官夫人梁唐青儀、全國人大常委會基本法委員會副主任梁愛詩、中聯辦協調部副部長廖勳、本會副會長莊學山與各協辦機構代表一同出席電影會歡迎儀式和觀賞電影。

婦委會主席周莉莉致辭時指鄧稼先為原子彈和氫彈事業奉獻生命，理想崇高，值得敬仰。鄧稼先的兒子鄧志平及侄兒許進亦有出席是次活動，並於放映後分享觀後感。是次電影欣賞會門票經各大婦女團體悉數派出，觀眾近千人，包括各婦女團體成員、中小學生及市民大眾。(24/10)

The Ladies' Committee of the Chamber hosted a film show in the Sunbeam Theatre to celebrate the 66th anniversary of the founding of the PRC. The event was co-organized by the ladies' divisions of other chambers including CMA, HKCEA, HKGCC and HKCIEA. **The wife of Chief Executive Regina Leung, Deputy Director of the HKSAR Basic Law Committee Elsie Leung, Deputy Director of the Coordination Department of the Central Government's Liaison Office in the HKSAR Liao Xun, the Chamber's Vice-chairman Chong Hok-shan**, as well as representatives from the co-organizers attended the welcome ceremony of the show and appreciated the movie *Dr Deng Jiaxian*.

In addressing the audience after the film show, **Chairman of Ladies' Committee Lily Chou**, said Dr Deng was admirable for his devotion in the career of making atomic bomb and hydrogen bomb. As a highlight, **the son and the nephew of Dr Deng, Deng Zhiping and Xu Jin** shared his comments about the film in the sharing session after the show. Tickets of the show were distributed out through various women's organizations. The show drew an audience of nearly 1,000 members from women's organizations, primary and secondary schools, as well as the general public. (24/10) 📍



接待嘉賓 Reception of Guests

1. 廣州市人大常委會副主任張嘉極（右三）（22/10）
Zhang Jiaji (third from right), Deputy Director of Standing Committee of Guangzhou Municipal People's Congress
2. 河北省委統戰部副部長宋曉瑛（右五）（27/10）
Song Xiaoying (fifth from right), Minister of the United Front Working Department of Hebei Provincial Committee of PRC
3. 內蒙古商務廳副廳長王文傑（右二）（13/10）
Wang Wenjie (second from right), Deputy Director General of Department of Commerce of Inner Mongolia Autonomous Region
4. 淮安市副市長竇立夫（右三）（20/10）
Dou Lifu (third from right), Deputy Mayor of Huaian



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5. 哈爾濱女企業家協會副會長樂芳（前排右六）（8/10）
Luan Fang (sixth from right, front row), Vice-Chairman of Harbin Provincial Association of Women Entrepreneurs

6. 香港跨境電子商務協會副會長陳慧蓉（右二）（29/10）
YoYo Chan (second from right), Vice-Chairman of Hong Kong Cross-Border E-Commerce Association

7. 日本參議院議員大久保勉（左）（13/10）
Tsutomu Okubo (left), Member of House of Councilors in Japan

8. 葡萄牙經貿投資促進局主席 Miguel Frasilho（左二）（23/10）
Miguel Frasilho (second from left), CEO of AICEP Portugal Global

9. 西班牙駐港副總領事（經濟及商務）Maria Perez-Ribes（左）（23/10）
Maria Perez-Ribes (left), Deputy Consul-General (Economic and Trade Affairs) of Spain Consulate



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會員活動 Members' Activities

1. 婦委會代表由香港潮州商會副會長胡劍江陪同下參觀“2015香港潮州節”各展位，觀賞潮州特色藝術展品，並品嚐潮州美食。(10/9)
Accompanied by **Vice-President of Hong Kong Chiu Chow Chamber of Commerce Michael Woo**, representatives of Ladies' Committee visited “2015 Hong Kong Chiu Chow Festival” to enjoy the artworks and delicacies from Chiu Chow.



2. 油尖旺區聯絡處及愛心行動委員會招待油尖旺區近150位中學生到廣東參觀交流，行程包括參觀企業及遊覽當地特色景點，並與大學城學生互動交流。(10-11/10)

The Yau Tsim Mong District Liaison Group and “We care • We share” Committee arranged a trip for nearly 150 secondary students in the district to Guangdong. During the trip, they visited enterprises and tourist attractions in Guangdong. Later, in Higher Education Mega Center, the participants exchanged views with the students there.