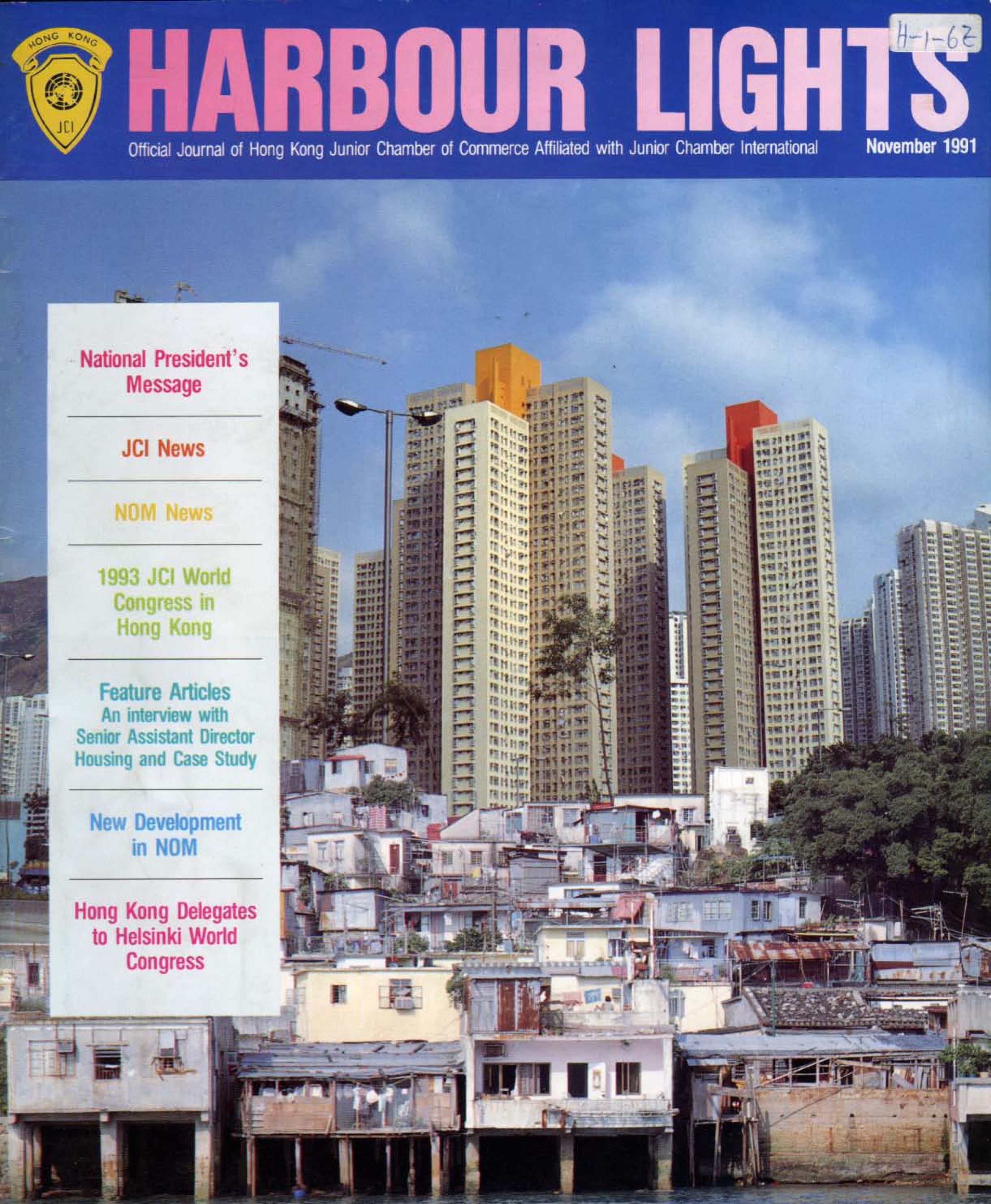
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HARBOUR LIGHTS

Official Journal of Hong Kong Junior Chamber of Commerce Affiliated with Junior Chamber International

November 1991



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MESSAGE FROM NATIONAL PRESIDENT



It is an important moment of H.K. Junior Chamber of Commerce as we are going to present our bid for the 1993 JCI World Congress this month in Helsinki. After several years' planning and more than a year's intensive preparation, we are full of confidence to tell the other JC members that H.K. is the best venue for the 1993 JCI World Congress and H.K. Junior Chamber of Commerce is the best organiser for such a large scale international event. Hong Kong is one of the most important financial and commercial centres in the world; we have the first class conference and hotel facilities. It is easy to access and it is a lovely city full of excitement. The experience of staying in Hong Kong is surely memorable and valuable.

All our members are in high spirit and moral to host a first class World Congress in 1993. Hong Kong has hosted several Area Conferences and one World Congress before. I believe all the participants in those events had a wonderful time and memorable experience during their stay in Hong Kong. If Hong Kong is successful in the bidding, 1993 JCI World Congress will be no exception. We will ensure that every delegate feel happy and enjoy a remarkable Congress. Dear members, I am sure that you are quite eager to know that whether we will be successful or not; believe me, all our delegates in Helsinki will demonstrate to the rest of the world that Hong Kong is the best choice.

Most of you may be aware that we had a very successful NOM and LOM theme project on September 15, 1991 — the historical election day of the Legislative Council. The name of this project is ''One plus One, Support election '91''. Thanks to the support of all the LOMs and the hard working National Board members which was led by co-ordinator NEVP Eddy, it was proved extremely successful and good comments were received. Over 250 Jaycee members had appealed to the general public on the street to cast their vote on that day. It was widely covered by the mass media and surely the status of Jaycees was enhanced. This activity also marked the opening of the Jaycees Week. It was the first time that we abandon the traditional exhibition of Jaycee week and replaced it by a theme project. The closing of the Jaycee Week was the Jaycee Olympics. These projects involved a lot of intensive preparation and participation of NOM Board members and LOMs. It was proved to be effective and successful.

When this issue comes out, quite a number of the chapters had held their Annual General Meetings. To those who had been successful elected as Presidents and Executive Committee members, I would like to tender my sincere congratulations as well as my salute to them. They will be the core of the development of Jaycee next year and they have prepared to devote their time and effort to serve this organisation. There will be a lot of challenges in front of them, but with their leadership, determination, courage and confidence, I believe that they can conquer them one by one. Certainly next year will be a fruitful and successful year to all the chapters and the NOM.

My best wish to all of you.

Daniel Cham

Board of Directors 1991

National President
Daniel Cham

National Immediate Past President
Larry Lau

General Legal Counsel
Ada Po

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Ng Leung Yau
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Hon. Legal Consultant
Lam Hon Mo

Hon. Auditor
Wan Tsoi & Co.

International Model United Nations (IMUN)

The International Model United Nations was held in the headquarters of United Nation from July 29 to Aug 2, 1991. 90 Countries (plus 3 observer states) had taken part in it. The meetings include Opening and Closing General Assembly, which were held on the first and last day (the General Assembly Hall of the UN was used in these meetings); meetings for each of the three committee meetings (IMUN Committee on the Environment, IMUN Committee on Economic Development, IMUN Committee on the future of Children) were held on 3 days and over 100 resolutions submitted by a number of countries were discussed, amended and adopted. 5 regional groups were formed (Asian, Eastern European, African and Latin American) and the delegates from each country. The purpose of Regional Group meetings is to reach consensus within regions in order to ensure a stronger joint position during the official sessions and debates with other nations. Regional Groups are forums where most of the caucasing and negotiation on resolutions is done. These meeting also presented opportunities for delegations to reconcile their positions among the three topics of discussion and to ensure that none of the proposed resolutions of one committee conflicts with those of the others. However, the regional groups had no formal authority or involvement in the IMUN General Assembly and Committee meetings. These informal meetings were held every evening. The Japan JC has sponsored US$840,000 for this event and in the Banquet hosted by Japan JC, they had donated US$70,000 to UNICEF.

Some prominent figures were invited to give speeches in various meetings, they include: Prince Albert of Monaco, Kazuo Aichi, Minister of States of Japan (a former JC member), Carlos Fortin, deputy to the Secretary-General of the UN Conference on Trade and Development, Janes Grant, Executive Director of UNICEF, Douglas Mclean, CARE's Deputy Director etc.

In the IMUN Committee on Economic Development and the Age of Global Citizenship, resolutions were made the following topics:

A. International cooperation for development:

1. Economic interdependence and multilateral trade (GATT)
2. Debt for development
3. Emergency of free trade area (regional integration and common markets)
4. Aid to emerging free market economies and the impact on the developing world.

B. The changing face of economic development:

1. The role of human development
2. ''Popular participation'' in development
3. Role of entrepreneurs and of small and medium size enterprises

C. The Age of Global Citizenship

In IMUN Committee on Environment, resolution on the following items were adopted:

A. Protection of the atmosphere:

1. Global warming
2. Ozone layer
3. Air pollution

B. Protection and management of land resources:

1. Deforestation
2. Desertification

C. Conservation of biological diversity and environmentally sound management of biotechnology:

1. Biological diversity
2. Biotechnology

D. Protection of the oceans and its resources

1. Oceans and coastal areas
2. Marine living resources
3. Supply and quality of fresh-water resources



E. Environmentally sound management of waste:

1. Toxic Chemicals
2. Hazardous waste

In the IMUN Committee on the future of Children, resolutions on the following items had been adopted:

A. Children's right
   1. Survival, protection and development (immediate and long-term access to health care, adequate standard of living, including food, clean water and housing.
   2. Participation
      (right to freedom of expression, information and religion, as well as an active role in society)

B. Children's health

1. Immunization against preventable childhood disease
2. Malnutrition
3. Children and the environment
4. Clean water and safe sanitation
5. Children and AIDS

C. Literacy and education

1. Universal access to basic education
2. Equal opportunities for girls
3. Sanitation, nutrition and family planning education of women
4. Children's right to leisure and involvement in cultural activities

D. Children in especially difficult circumstances:

1. Street children
2. Drugs
3. Economic exploitation
4. War and violence
5. Victims of the debt burden

In a nutshell, the IMUN was a well-planned, organised, intensive and productive activity organised by JCI and United Nation. All the resolutions adopted will be passed to UN and its agencies for consideration. Once the report of IMUN and resolutions have been received, a copy will be kept in the library for future reference.

(This page sponsored by Junior Chamber International and incorporate JCI News)



JCI World President Visit to Hong Kong

It is perfect timing for JCI President Reginald Schaumans to visit Hong Kong on 7 Oct 1991 just before the World Congress. In the dinner reception attended by over 50 Hong Kong Jaycees members, President Schaumans shared with us his interesting JC experience and gave us valuable advice on bidding for the hosting right of 1993 World Congress. We were grateful for his enlightening speech while, in turn, President Schaumans thanked us for the hospitality and showing him around the marvellous venues proposed for the 1993 World Congress.





Jaycee Membership Survey 1991

In order to match with our major emphasis theme "Our Hong Kong, Our Concern", NOM has initiated a membership survey among our members in order to collect information on their attitudes towards major issues in Hong Kong and Jaycees. Starting in May, 1991, the questionnaires were mailed to each individual member and promoted in different fellowship meetings. Eventually, we managed to collect 173 copies of questionnaire for further analysis. This reflected about 15% of the members opinion.

The questionnaire is divided in three sections, i.e. 1. Hong Kong and You; 2, Jaycees and You; 3. Personal Data. After analyzing the data, some interesting findings are listed out for reference.

* Over 85% of the respondents indicated they have some and much confidence in the prosperity and stability of Hong Kong after 1997. This is a very good indicator that most of us have positive attitude towards the future of Hong Kong
* Among some systems which may help maintain the prosperity and stability of Hong Kong after 1997, most respondents agreed that all the proposed systems can help, but the following two would be considered as the most important ones, i.e.

  (1) Active but non-interference policy by Mainland China Government
  (2) Maintain low tax system

  This means the economic and political freedom is perceived as the key to the prosperity and stability of Hong Kong after 1997.
* From now to 1997, during this transitional period, among the proposed ten government policies or plans, most of the respondents thought that these policies are important and the Government should take care of them as soon as possible, but in the economic development issue, more than 90% respondents thought that it was a top priority. Isn't it shown that everybody cares about money before all other issues?
* Concerning emigration of our members, 35% of the respondents indicated that they have intention to do so, but only 40% of them has applied for foreign citizenship and waited for approval.
* 76.3% of the respondents had already registered as voter. And half of the respondents indicated that they would participate in the voting of Urban Council and Legco election. 16.18% of them would also join other election activities apart from just voting. It's indeed an actual example to show our concern to Hong Kong.
* Out of the 16 listed social issues, 1997 and the prospects of Hong Kong distinctively stood out and become the most concerned issue among all the respondents. Economic issue (including inflation, unemployment) and Security Problem are the 1st and 2nd runners-up. However, we found that nobody concerned about environmental protection issue, transportation and labour issue (shortage, imported, illegal, protection and welfare). Isn't it sarcastic that the JC had organized a lot of environmental protection projects and we are not concerned it at all????
* The data showed that the three major reasons for joining Jaycees are as follows:

  1. Training for individual development
  2. Meeting more people and making friends
  3. Service to the community
* Over 60% of the respondents still perceived Jaycees as a "Training Organization". In this respect, we have to work harder to correct that we are more than a "worldwide leadership development organization". A stronger emphasis on the JCI mission should be promoted, i.e.

''Purpose of the Junior Chamber: The purpose of Junior Chamber, inspired by the Declaration of Principles, shall be to contribute to the global community by providing the opportunity for young people to develop the leadership skills, social responsibility and fellowship necessary to create positive change.''

* Concerning the future direction of Hong Kong Jaycees Movement, the respondents selected the following three areas as the most important ones:

  1. Enhance social image and increase public awareness;
  2. Introduce more high quality training projects;
  3. Carry on recruiting more new members;

The findings, to a certain extent, reflect that members do concern very much the status of our organization among others in Hong Kong. And this may help recruit more good potential members.

* The statistics also showed that about 75% of the respondents spent not more than two days a week in Jaycee activities. This indicated that more participation should be encouraged. The active participation of all these members can be a strong momentum to our organization.

* The personal profile of the respondents are very high because most of them are well educated and with more than HK$15,000 monthly income. A large portion of the respondents are self employed and with management experience. The quality of our members is gradually improving and we hope they will become better and better.

Through this survey, it reflects a little bit about what our members think and act towards Hong Kong and Jaycees. We hope they will continue to participate and contribute more to the community and the Jaycees organization.

JCI Prime Course, No. 12

TO ''BUTTERFLY'' OURSELVES

It was the 21st of September, 1991 ....

14 caterpillars crawled up to the ''Hilltop''. Three days later, we flew back for our vision — each with a dynamic heart and a pair of caring wings. We are butterflies.

Butterflies are the 14 ''PRIME'' graduates. On that very day, we metamorphosed. Through specialized training, group interaction and active participation, we have grown up. Not merely to be a trainer, but an effective coach.

Butterflies are taught to be on the move. To fulfil our coaching mission, we have to unlearn ourselves and to empathize our targets; while at the same time, to motivate ourselves and to drive others.

Butterfilies are fanatic around the core value of quality. To encourage adult learning, we must deliver life-relevant, urgent and friendly materials to our JC members. With the 14 of us, it is certainly an Q-Q situation — quality & quantity, will both be upheld.

Butterflies have to express our gratitude towards our coaches, namely Senators Peter Sim, Caroline Keung & Paul Chan. From them, we crystallize our training objectives; from them, we see our solid future.

Butterflies would also like to thank our NP Senator Daniel, NEVP Eddy, NVP Marco, NTD Peggy; needless to say, the Ad Hoo Committee Chairman Valerie and the Committee on Training Department for providing us such a perfect environment to grow.

Butterflies are teaming up to bring in fresh air to our organisation. As we are the first batch of graduates in HK, with Senator Peter Sim as our honourable advisor, an alumni will be formed to exchange training ideas, to launch training programmes periodically, to set up a library for training materials and, most important of all, to strive hand-in-hand for the ''EXCEL'' course ahead.

Butterflies are small, but small is beautiful. Our wings are strong, our minds are creative and our hearts are devoted to training in our LOMs, NOM and, JCI as a whole.

Now, dear fellow Jaycees and Jayceetes, let's ''butterfly'' ourselves to be the best we can be. Remember ''if it is to be ..... it is up to US.''

AMILY NG (Hong Kong Jayceettes)
''PRIME'' Certified Member Trainer 1991





"Youth-In-Action" Campaign: Interview with Senator Junia Ho



Hong Kong has a very special political background. She is a juncture of Eastern & Western culture. On one side, she has been under the control of British colonial government and on the other side, she was strongly affected by Chinese traditional culture.

As the year 1997 getting near and near, its influence in the daily life of Hong Kong's people and society becomes stronger and stronger. Hong Kong people have a general feeling of uncertainty towards their future. For the younger generation, the civic education is not mature enough to guide the young people to participate actively in community's affair and to build up their personal responsibility as an citizen of Hong Kong. Hence, the Central Commission On Youth felt that there is a urgent need to organize some activities to secure the involvement of young people in community's affair and to promote their positive image. Therefore, with the co-operation of nine organization, a youth campaign namely "Youth-In-Action" was organized.

In order to gain insight into "Youth-In-Action" campaign, we have pleasure to interview the Hon. Secretary of the Organization Committee, Ms. Junia Ho. She is a member of Central Commission On Youth, a member in Promotion of Civic Education Committee and the Past National President of the Hong Kong Junior Chamber of Commerce.

Q. How many organizations are involved in this campaign and what role did each organization play in this campaign?

There are nine organizations, all concerned with young people, which are convinced to organize this Youth-In-Action campaign. They are Hong Kong Junior Chamber of Commerce, The Outstanding Young Person's Association, The Hong Kong Federation of Youth Groups, Lions Clubs, Rotary International, The Boy's and Girl's Clubs Association, Caritas-Hong Kong, Group & Community Work Service, Hong Kong Christian Services and Community Youth Clubs. Each organization has organized some projects to co-operate with the objectives of this campaign such as One Plus One — Support Election 91, 'Vision from the 90s' — Youth and the World Forum, International Youth Exchange Programme, Group Study Exchange Programme, Youth Activities Month and so on.

Q. How does Hong Kong Junior of Chamber of Commerce take part in this campaign?

In order to follow the objectives of 'Youth-In-Action' campaign, Hong Kong Junior Chamber of Commerce has organized the project namely 'One plus One — Support Election 91'. This project is decided to encourage the young people to take active part in the community's affairs and to involve themselves in setting our society on the right path for the future. As we know that today's young citizens are tomorrow's leaders, we need their vigor, their idealism in moulding our society for future.

Q. What is the future planning of 'Youth-In-Action' campaign?

The 'Youth-In-Action' campaign started with an opening ceremony on July 7, 1991, namely 'I can do it' concert. This kick off event was composed of jogging, bicycle ride, sailing, marching and a concert in the Hong Kong Stadium. Famous singers and movie stars such as Alan Tam, Jacky Chan, Andy Lau and over 50 other singers and DJs performed in this concert. Besides that, 'Youth-In-Action' Committee and Television Broadcasts Limited co-operated to organize the essay competition called 'Experience Sharing among Young People' in October, which encourage young people to express their excellent personal experience based on the spirit of 'I can do it' in writing. In November, a project namely 'Action Day on Courtesy' will be organized with the co-operation of 8 public transportation organizations. In December, there will be a concert for the closing ceremony, with the theme of 'Loving and Caring', organized by the Hong Kong Commercial Radio.

Q. In what ways, will 'Youth-In-Action' campaign help to the development of younger generation?

The main theme of 'Youth-In-Action' campaign is focused on four main areas Youth Development, Youth and Family, Youth and Society as well as Youth and the World. In the area of Youth Development, the organizing committee organized the activities which provided opportunities for their personal growth such as confidence, creativity and responsibility as an tomorrow's leader.

In the area of Youth and Family, the organizing committee organized the activities which helped to establish a good family relationship between the young and old generation. In the area of Youth and society, young people is no longer a passive position in society, activities such as 'One Plus One — Support Election 91' was organized to encourage the young people to take positive part in community's affairs and to make greater contribution to the life of Hong Kong. In the area of Youth and the World, there will be activities such as "vision of the 90's — Youth and the World' Forum. Youth from the third world, Eastern Europe and China will be invited to participate.

In conclusion, the community as a whole must be prepared to trust the young people and give encouragement and opportunity to the young, especially the chance to participate more fully in public life. Parents, educators, employers, government, as well as the organizations working with youth, all have a part to play in promoting a more positive attitude to the younger generation.

From 'One Plus One' Support Election Campaign to JC Olympics

The JC Week took an entirely new form this year. Starting with the 'One Plus One' campaign on 15 Sept 1991, over 250 JC members gathered at the Tsim Sha Tsui Public Piers well before 9 a.m. After the ribbon-cutting ceremony by special guests like the Secretary for Constitutional Affairs, Chairman of Pok Oi Hospital, Chairman of TOYP Association and the Miss Hong Kongs, the high-spirited Hong Kong Jaycees dashed into 18 different locations to promote voting in the first direct election into the Legislative Council. At the same time our moving billboard was going around Hong Kong to demonstrate clearly our desire to encourage active participation in important community issues.







There were other functions during the week but the grand finale was the JC Olympics on 22 Sep 1991 hosted by the City Jaycees. We had the opportunity to make use of the international-standard Wan Chai Sports Ground although our athletics standard did varie significantly. Nevertheless, sportsmanship and participation were what we treasured most. We have to congratulate Queensway JCs who acquired the Lady's Overall Championship while the Men's Overall Championship went to the host, the City JCs.







PERSONALITY PROFILE

We have introduced our National Officers in the Internal and the External Area in the last two issues. This time we would like you to know more about the personnel in the administrative and financial operations of NOM.



Ada Po

"To grasp every opportunity to learn and experience new things."

Our General Legal Counsel is incidentally an administrative executive. Ada loves sports activities; to meet people as well as to experience new things are her expectations in life. Like most of us, she treasures her 1985 Presidency in Yuen Long JC most. Ada is definitely afraid of darkness so gentlemen please take good care of her at night.



Helen Yu

"Work hard!"

Helen remembers very vividly she was shaking all the time when she gave her first election speech in 1987. Being the Secretary General, she believes typing skill is her best (of course!) but taking minutes makes her nervous (probably because she is an office manager by profession?) She prefers sports games but Helen got very little time for them. She does not like playing mahjong because she is always the loser.



Vincent Mak

It comes as no surprise that our Honorary Treasurer is a professional accountant. However, he mentions that his expectation in life is to focus on community activity involvements. Vincent has a memorable Asian Pacific Area Conference in Yokohama in 1989 although he does not specify whether it was the hospitality of Japanese ladies or the high standard of the Conference programmes. Vincent loves reading in his leisure time.



Edward Tse

"Do not under-estimate your own ability. There is always something extra you can achieve."

'Always be myself' and 'National Vice President' are respectively Edward's expectations in life and in his JC career. There are many activities like buying flats, making ceramics and swimming which he likes and many others like visiting dentist and tedious meetings which he doesn't like. Edward has a record of guessing correctly 52 mahjongs in 30 seconds but he is not so good in swimming (because of sharks in the open sea!) Obviously Records & Recognition Director has got a well-organised record for himself.



Alison Lam

"Every person needs some simple book-keeping knowledge as it is very helpful in your daily life as well as in your personal investment."

Finance Director Alison is proud of having been the Deputy Convention Director in the 1984 National Convention hosted by Victoria JC. She also expects to be an active organising committee in the 1993 World Congress in Hong Kong. Alison wants to be a successful marketing personnel and own a big house! Her preferred activities are mahjong, Karaoke, hiking and travelling but she would avoid long meeting and cheating guys.

1993 JCI WORLD CONGRESS IN HONG KONG

..... The Peninsula Jaycees has the full endorsement of this NOM to bid for, and if successful, to host the 1993 JCI World Congress in the City of Hong Kong.

(From National President Senator Deniel CHAM)

..... With these prestigious honours which might be viewed as credentials for our enthusiasm and capabilities, you can rest assured that in undertaking to organize a World Congress, we would be able to make it one of the best ..... the task of hosting the XLVIII JCI World Congress in Hong Kong.

(President of Peninsula Jaycees Senator Cindy MOK)

It is my honour and pleasure, on behalf of all the members of ....., to invite you to join the 1993 JCI Hong Kong Congress. You will receive a warm welcome here and have lots of fun, as well as the opportunity to experience this vigorous, exciting and beautiful city .....

(Bidding Chairman & Congress
Director-Designate Senator NG Leung Yau)

Hong Kong is a caring society. It realies on its own effort to make its way in the world. It is where free enterprise prevails. Indeed, Hong Kong is JCI in action.

All Jaycees will welcomed here ..... see at first hand what a disadvantaged territory originally has been able to achieve on its own over the years by dint of hard work and will respect for the dignity of the human being. In effect, it is the Jaycee Creed put into practice.

(From Senator A. De O. Sales — Hon. Life
President of Hong Kong Junior Chamber
of Commerce and 1956 JCI President)

I'am well aware of the importance of the hosting a World Congress in an atmosphere conducive to a well planned and executed meeting. At the same time offer the delegates an opportunity to visit one of the most vibrant cities in the world.

As Professor of Economics Milton Freidman said ''the miracle of Hong Kong should be viewed by all countries who aspire to economics stability under the free enterprise system.

(From Senator Ira D. KAYE — 1957 JCI President)

In my capacity as a Hong Kong belonger and a past Jaycee, who have been showered with much kindness and hospitality by Jaycees in every corners of the world, I hope 1993 will be the year when we may be given the opportunity to reciprocate as the host of your JCI Congress.

(From Senator Jennifer C.W. Yu — 1988 JCI President)

It gives me great pleasure to support, on behalf of Cathay Pacific Airways ..... Hong Kong would be a highly appropriate site for the 1993 JCI World Congress ..... the delegates who would attend from around the world would find the experiencing of visiting the territory most rewarding.

(From Peter Sutch — Deputy Chairman and
Managing Director of Cathay Pacific Airways)

It gives me great pleasure on behalf of the Hong Kong Hotels Association to extend fullest support ..... Hong Kong Hotels are often rated among top ranking hotels internationally ..... in many instances their facilities and their service are well above the chain's normal standards in other cities ..... may I invite you all to experience our hospitality and facilities personally.

(From Manuel Woo — Executive Director
of Hong Kong Hotels Association)



FEATURE ARTICLE

An interview with Mr. LIM YEW-GUAN, Senior Assistant Director of Housing Department, Hong Kong Government



(1) Please tell us something about the Long Term Housing Strategy.

The Long Term Housing Strategy was adopted by the Government in 1987. The aim is to satisfy forecast demand for housing projected up to and including 2001 by ensuring that housing at an affordable price or rent is available to all households, to improve residential living conditions by redeveloping older public housing rental estates, and to promote and satisfy the growing need for purchase flats, arising from improved economic conditions in Hong Kong.

Based on the Census and Statistics Department's projection of future population trend and a review of housing demand and supply conducted in 1986, the demand for housing was estimated to be about 1 million newly constructed flats supplied over a period of about 15 years counting from 1986. It was expected that about half of these flats would be from the public sector (i.e. public sales and rental flats) and the other half from private developers. This target is reviewed annually and the latest figure has been revised upward to 1.18 million flats.

This means that a total of about 408,000 public housing flats (rental or sales, unless otherwise stated) will have to be provided from now to 2001, on top of 273,000 already completed in the last 5 years. Out of this 408,000, 205,000 will be produced in the forthcoming 5 years, and 203,000 for the next 5 years to 2001. About 300,000 private sector flats will be expected to be produced over the next 10 years.

(2) Can you tell us why the target production figures decrease over the period 1986 to 2001?

The main reason in provision of so many flats is a very large scale undertaking, and therefore it is essential to tackle it as vigorously as possible in the first few years of the target period, instead of leaving the big effort to the latter part. Some spare capacity can then be left to tackle increases in demand, which can only be expected because so many variables can insert their influence. After all we already have to revise the figure from 1 million to 1.18 million after 5 years (1986 compared to 1991), and amendments are not surprising for all subsequent annual reviews.

(3) For land allocated to Housing authority/Housing Department, what are the priorities of those to be given to public rental estates development and those for public sales estates development?

The need for land to build so many flats is also on a very large scale. Up to now, we estimate that there is still a shortfall of 48 ha. (1 ha = 10,000 m^2) in this requirement, although may sites have already been identified for production of new flats. This shortfall will mainly have to be made up by land produced or vacated in rural areas of Hong Kong, or reclamation in connection with the new port developments. Sites for public rental flats are allocated by the Government free of charge. For those public sales flats, the Government will be reimbursed by the Hong Kong Housing Authority on land formation costs.

How the land is utilised depends on a planned ratio between rental and sales flats produced. During the first 5 years of this Strategy, the ratio between newly completed rental and sales flats is kep at about 70% to 30%. In the middle 5 years, recognising that the demand for owned flats is on the increase due to improved economic



conditions in general, the ratio will be set by us at about 50% to 50%. The trend of less rental flats is continued in the remaining 5 years with the ratio to be set at 40% to 60%. For the past 5 years, an average of about 40,000 rental units are available every year for allocation (about 33,000 newly completed ones plus vacancies). Beginning this year, the number of rental units newly completed each year will average 22,000. The annual production of rental compared to sales flats in the remaining 5 years up to 2001 will be 14,000/24,000

Despite an increasing sales flat component in the annual production of public housing, we still plan to retain a significant portion of rental flats to take in households affected by clearances, and from the waiting list of public housing applicants.

(4a) How many applicants are presently in the waiting list for public rental housing?

(4b) How long will intakes into rental estates clear the waiting list and establish equilibrium among supply and demand?

(4c) What is the expected average time for an applicant to be allocated a public housing rental flat?

There are at present almost 160,000 households in the waiting list of public housing applicants. 28,000 are single person households, 40,000 two person ones and 90,000 comprising three persons or more. About 14,000 rental flats are available for allocation to applicants in this category every year, out of a total of 40,000 mentioned previously. So on the face of it, the prospect of a reasonably speedy allocation is bleak but it is actually much better than that because many of these households are squatter area and temporary housing area residents. Before their turn in the waiting list is up, many will already have been cleared and allocated rental flats. Others who are eligible for sales flats will have purchased them. Together these households comprise about 45% of applicants who move into public housing from the waiting list annually. In real terms, this comes to about 11,000 each year. The other 55% are those whose turn has come to be allocated. Consequently we are in a much healthier situation than it appears on the face of it.

If an applicant is accepted into the waiting list, how long it takes for him to be allocated a rental flat depends on what his preferences are in locations. If say he wants to go to the newest estate at Tin Shui Wai (completion of the first blocks expected in March 1992) at the northwest part of the New Territories, it can be only several months at the most. Those applicants who prefer other relatively developed rural areas such as Yuen Long, Tuen Mun and Sheung Shui will take about half a year to be allocated.

Estates in so called new towns nearer urban areas (such as Shatin & Junk Bay) are more difficult to obtain, taking about 5 to 7 years. Households affected by massive redevelopment schemes of various urban rental estates and by other Government development schemes have priority to being allocated rental flats in urban areas, which are consequently not generally available to waiting list applicants.

(5) The policy on housing subsidy is severely criticised, will there be any changes to this policy?

I would say that the principle of this policy is fair. The policy was formulated in 1987 and after public consultation, started in 1988. At one time, the option was considered that those tenants in public rental estates whose income exceeded a certain limit and who had been living in their flats for a certain number of years would be required to move out. The resultant social disturbance and disruption would however be too great. Therefore the policy was set to only reduce the rent subsidy given to well-off tenants; who had been living in public rental flats for at least 10 years.

How do we define a tenant is well off? We ask all households which have been living in our rental estates for 10 or more years to complete returns on their family income. For those whose total incomes exceed twice the income limit criterion of the waiting list, double rent will be imposed. To give an example, if the income of a 4 person family exceeds $15,800/month, it will have to pay double rent. About 26% of those families are required to pay double rent at the moment. This is 74,000 out of a total of about 260,000.

Regarding possible changes to the policy, we intended that a review would be conducted in 1991. A review group has recently been set up consisting of Members of the Hong Kong Housing Authority to look into all aspects of the policy as they wish, for example, what should be the amount of the enhanced rent to be charged in future? Or should the calculation of family income be changed? Currently the income of every member of the household is included, and there is some suggestion that the income of married sons and daughters who have other families to support should not be included. However, there are practical difficulties in objectively evaluating how much these sons and daughters contribute to the household income.

I believe that the principle of this policy will not be called in doubt, but only various implementation measures will be fine-tuned. A report on the review group's recommendations in this respect is expected within 1992.

(6) How are the selling prices fixed for flats in public sales flats?

The selling price of public sales flats is not directly linked to the selling price of private flats (The often quoted figure is 60-70% of sales price in the private sector), contrary to media reports and popular belief. The Housing Authority is now offering flats for sale at Kwun Tong, near Laguna City, a very large scale residential development of more than 30 blocks, whose selling price currently average HK$3,000/sq. ft. of gross floor area, or HK$3,500/sq. ft. of saleable area. The corresponding price of our flats nearby is HK$1,220/sq. ft. and HK$1,570/sq. ft.

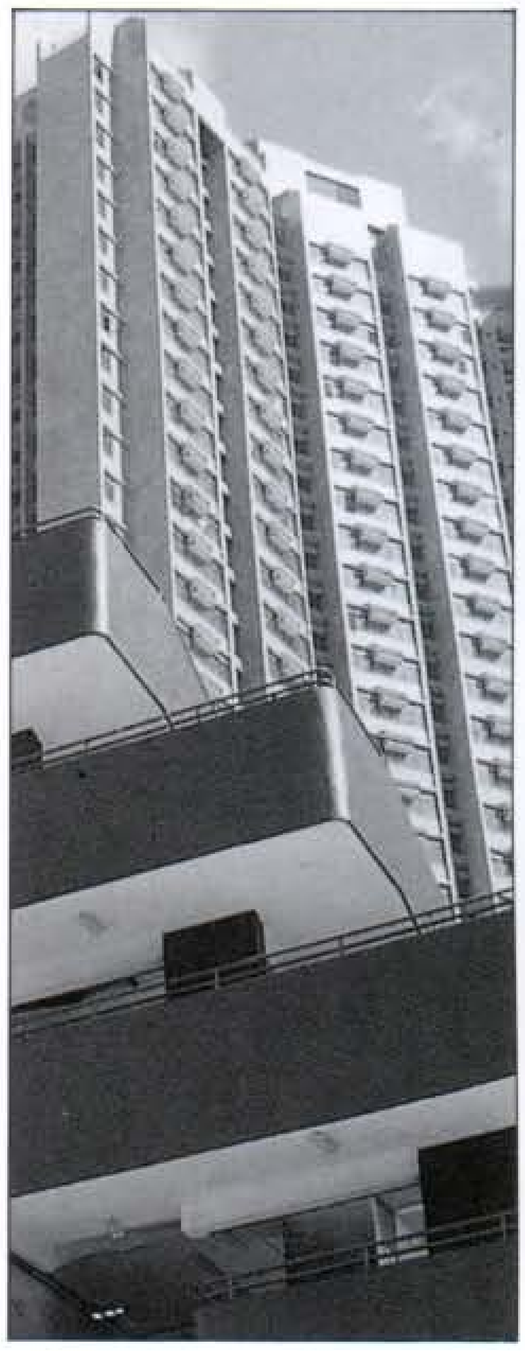
Actually the price is not fixed by means of a rigid percentage, but by a meticulous process. First, our surveyors will ascertain the cost of construction and land formation cost of our sales flats. Then, they will consider how much similar public sales flats will fetch if offered for open sale, and the price will be fixed taking into account the location, facilities offered by the sales flat estates, and the constraints imposed by the income limit of applicants of these flats.

(7) Have the Housing Authority considered an alternative method of calculation?

The alternative of course is that of adding a reasonable profit margin to the cost of producing the flats, that is construction and land formation costs. This will most probably turn out to be very inexpensive. But this raises the question of fairness again. Those Hong Kong people who do not qualify to buy these flats at such low prices, as compared to prevailing market prices will feel unfairly treated. In addition, since these flats can eventually be sold in the open market (10 years after purchase), the subsidy to eligible purchases can become a source of deep social grievances. Moreover such substantial discrepancies in purchasing prices will hae a very unbalancing effect on housing prices because many private sector flats will be priced out. The private sector will have less incentive to provide flats, with the result that the public sector will have to shoulder more and more responsibility in building flats. The development costs will still have to be borne by the population.

The current pricing policy is equitable in that we always try to ensure that the sales flats remain affordable to applicants, who currently have an income limit of $14,000 per month per applying household. As a matter of interest, the purchase prices of sales flats used to include land premium, that is we had to pay Government land sales price not just the land formation cost. The housing price soar in 1981 and 1982 made Government change its policy and land premium was not charged after 1982.





(8) Recently, pressure groups on Hong Kong's public housing policy went on press with a report of their survey of several public rental estates, including some ear-marked for the new sales scheme. This survey indicates that the estates are generally in bad repair. What is your opinion?

It is indeed discovered that there are defects such as water-stains or leaks in the ceilings, at windows frames and others. The important point, however, is that we will rectify all these defects.

As for cause, some can no doubt be attributed to poor workmanship during construction but many cases are caused by bad finish of private contractors engaged by tenants to do internal decoration works. For example, an improperly sealed floor finish on the floor above can result in water leaking down to the floor beneath.

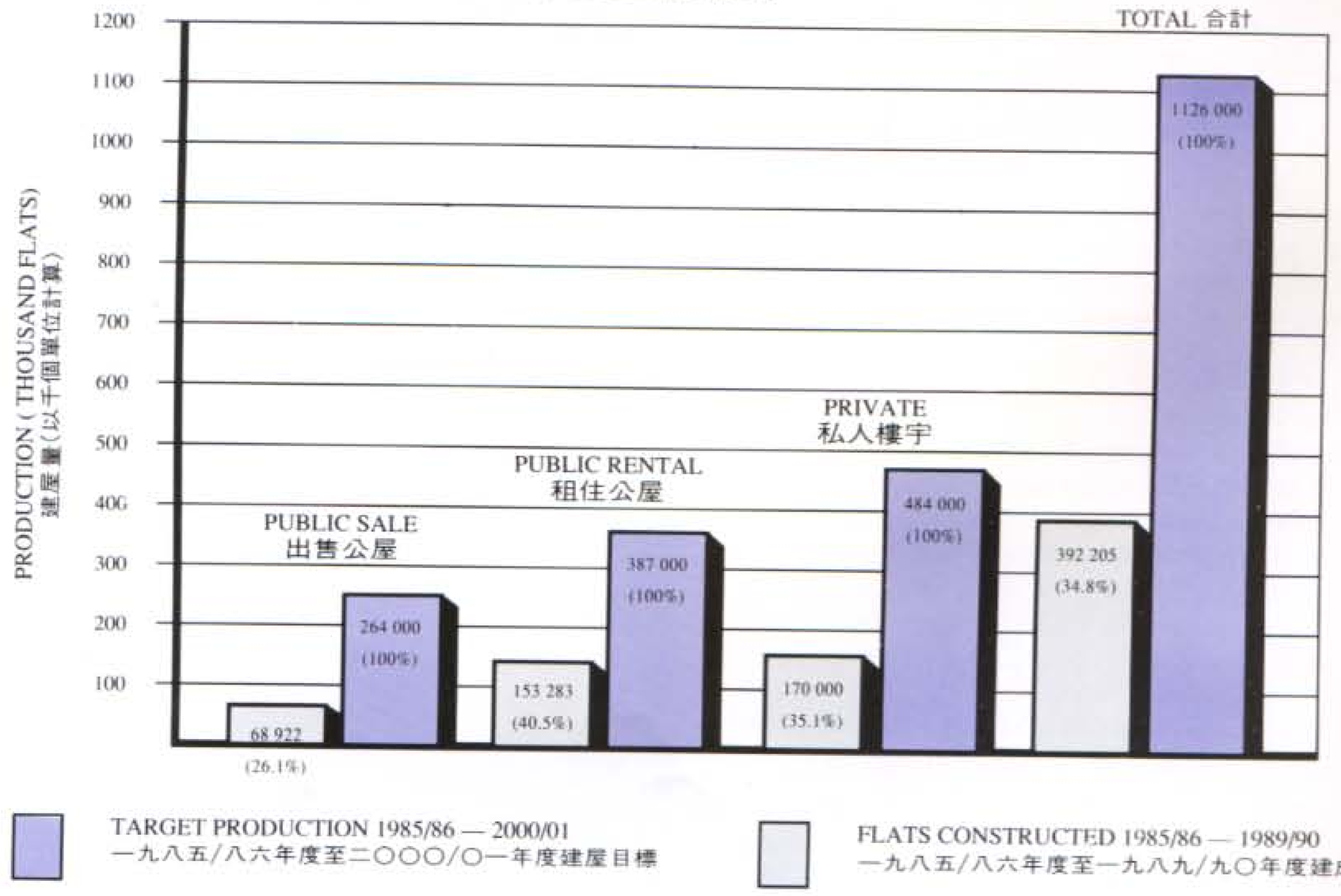
We are very concerned about quality control in the construction of all public housing. A consultant engaged by us have made recommendtions about standards to be adhered to. Our contractors by 1993 will have to meet all these quality assurance standards. Internally, our site supervision will also be improved to make sure the standards are achieved.

(9) Is the private sector expected to meet more of the housing demand in future?

In the past, flats constructed in the private sector average about 30,000 per year. According to statistics compiled by the Government's Lands & Works Branch (a policy setting body in the Central Government), there is indeed an upward trend recently. This year the total is expected to reach 31,000 and is forecast to be 34,000 next year. This development has twofold advantages. Firstly, in-takes into public housing can proceed more quickly as private housing absorbs more and more of the demand. Secondly, the capacity of the construction industry can be utilised more fully. Our estimate is that only when more then 70,000 flats are to be built by private developers every year will industry capacity be fully used.



OVERALL STRATEGY TARGETS AND ACHIEVEMENTS TO 1989/90
截至一九八九/九〇年度爲止的策略目標及建屋數字總覽



Housing — Case Study (I)



Mr. Greed runs a medium-size firm trading in consumer electronic products like radio, cassette recorder, walkman and telephone set. The firm was set up in 1985 and there are also several factories in the Special Economic Zones in Mainland China. Business has been progressing smoothly and profitably.

Apart from the trading business, Mr. Greed has invested a small portion of his money in the property market since 1987. It has brought relatively handsome profit for him.

After June 4 incident in 1989, Mr. Greed considered the property prices were so undervalued that he acquired in Nov 89 four units in various locations at a total initial cost of around HKD1.2 million in one go. The total monthly instalment was around HKD40,000 on average. At the same time, Mr. Greed also opened a Japanese restaurant in Tsimshatsui, which costed him another HKD2.5 million and monthly operating expenses stood at about HKD200,000.

Cashflow of Mr. Greed's trading firm has become tight especially near 1990 Chinese New Year. However, Mr. Greed purchased another four units in July 90 using HKD2.6 million despite criticism from his partners and complaints from this suppliers/creditors.

Things started to get worse in Oct 90 when several lots of Mr. Greed's goods were rejected by overseas buyers. Some of his suppliers also started to refuse creditor terms but insisted on cash on delivery. Mr. Greed's banker also noticed the divergence of his funds and pressurised him to regularise the frequent overlines and overdue loan repayments.

Consistent account excesses and a writ served on Mr. Greed's firm in Jan 91 by a supplier prompted the bank to cut Mr. Greed's facilities by one-third, which made the situation very serious as wages for workers before 1991 Chinese New Year would soon be due for payment.

Reluctant but helpless, Mr. Greed hastily sold 7 of the 8 properties and was forced to liquidate his personal share portfolio as well to repay the bank, other suppliers and settle claims by buyers.

Mr. Greed was unfortunate that he could not catch the sharp rise in property values in Mar 91 and also lost a lot of long-time buyers. However, he was lucky to escape a bankruptcy petition. Now, Mr. Greed has ceased his trading business and become a minority shareholder in the Japanese restaurant, with no property other than his home. He reckons his financial loss is around HKD7 million.

Housing — Case Study (II)

Mr. Chan is an owner of two properties agency company located at Shatin and Kwun Tong. He started his own real estate business in 1987. Before that, he was a technician of an air-conditioning company. In 1982, he bought his first property unit in City One Shatin for his personal usage. Within the same year, as the market value of City One Shatin's units raised, he sold out his unit and gained a profit of HK$200,000. Since the profit return of trading properties is so attractive, he started to invest in other pre-completion and second-hand property units. However, due to lack of experience and without strong financial support, he has suffered a loss on some units. As he felt that the potential on trading of property units is very high, he resigned his job and worked as a property agent in a medium size properties agency company. With four years working experience, Mr. Chan was well trained and was promoted to the post of branch manager. On the other hand, he has built up a good relationship with the solicitors and bankers. In 1987, he resigned from this agency company and started his own business in Shatin and in 1989, he opened his branch office in Kwun Tong.

In March 1991, he faced a great challenge in his business career, because he decided to invest in Laguna City's units. As usual, Mr. Chan employed a group of people to line up for these pre-completion units with a 'line-up' expense of HK$30,000 on each unit. Although his initial investment on these 15 units is HK$450,000, within the same month, excluding all the necessary official expense, he had gained a total of HK$1,800,000, which is usually called 'the undertable money', by selling out 12 units. Besides that, Mr. Chan had chosen 3 potential units for long term investment.

In mid-August, while the market value of private property units had been raised to reach the level of HK$3,000 per square feet. Mr. Chan sold out these 3 units at an average of HK$2,100,000 per unit.

From March to August of 1991, Mr. Chan had gained a net profit of about 4 million HK dollars. The rate of return is about 10 times on initial investment. It seems that the rate of return is so high that it is very attractive. However, the risk is comparatively higher than other kind of business due to the changes of government policy, political impact and banker's attitude towards properties market.

From July to beginning of August, Mr. Chan has to face this difficulty as the banking policy towards mortgage loan changed. At that time, the mortgage loan can only be 60% on property market value, therefore, Mr. Chan has to invest more on these units, and comparatively the rate of return on these units decreased. As China and British government made commitment on Port and Airport Development Strategy, the property market has shown a tendency to improve. Mr. Chan's business is still operated under the theory of 'High risk — High Profit'. But for those buyers, who do not have strong financial backup, will have to be careful.









Business Network Club

Introduction

During the JCI World congress at Puerto Ricco in 1990, the idea of forming a Junior Chamber International Business Network was adopted. In response to this issue, and in view of the better business image created for the Hong Kong Jaycees, the Hong Kong Junior Chamber of Commerce is forming a "Business Network Club". In fact, similar clubs already exist within the Jaycees in many countries. It is our desire to establish linkage with these overseas Jaycees and to provide networking, contact and exchange opportunities for interested members.

Classification of Different Sub-groups:

(a) Trading & Manufacturing (various products)

(b) Professionals (e.g. doctors, auditors, lawyers, etc.)

(c) Engineering (e.g. architects, surveyors, engineers, computing professionals .... etc)

(d) Servicing (e.g. PR, marketing, retailing, personnel agencies, real estate, travel & hospitality, food & beverage, etc)

(e) Banking & Finance, Insurance

Enquiries

For further information please feel free to contact the Business Network Club Secretariat during office hours:

- *MR. Davis Kwong* (Chairman) at 838-8199
- *MS. Ezekiela Poon* (OC) at 737-5073 or 1108-32356

Benefits

If you are a member of this club, you will have:

(a) A membership directory classified into business groups for easy reference and contact.

(b) Informative business seminars and workshops.

(c) Meeting with potential business partners/clients, locally and internationally.

(d) Opportunity to represent HK Jaycees to get in touch with similar organizations overseas.

(e) Participation in various trade missions.

(f) Opportunity to obtain oversea Jaycees business directories.

(g) Enhancement of Professionalism

International Affairs Department (IA Dept)



The IA Dept was formally set up in April 1991 with 30 members from various chapters. The purpose of the department is to provide better opportunities for Hong Kong Jaycees members to participate in all types of international affairs activities. For instance, the IA Dept is organising the Hong Kong Delegates to Area Conference and World Congress; a seminar on Sisterhood and Friendship Pact was held; reception for All-China Youth Federation, Youth Voyage Delegation, Macau Jaycees and most recently the JCI World President were also arranged by IA Dept.

The management committee members are as follows:

Chairman: Peter Lo
Vice-Chairman (Management): Thomas Kwong
Vice-Chairman (In-bound) : Addy Cheong, Arthur Ho
Vice-Chairman (Out-bound) : Ricky Tsui
Vice-Chairman (China) : Jennifer Cheng
Hon. Secretary : Cecilia Aw
Hon. Treasurer : Peggy Poon

H.K. DELEGATES TO HELSINKI WORLD CONGRESS

Message from On-to-Helsinki Organizing Committee Chairman

I am greatly honoured to participate in the JCI World Congress in the capacity of On-to-Helsinki Chairman. Each year the World Congress gives us an opportunity to meet Jaycees from all over the world, and this year I can share this enjoyable event at Helsinki — a very special city which I seldom have a chance to visit if not for the World Congress.

It is a particularly meaningful occasion for the Hong Kong delegates as we have prepared a series of presentation for bidding the 1993 JCI World Congress. I world like to take this opportunity to thank National President Daniel Cham, Advisors, Bidding Committee members and the hard working On-to-Helsinki Organising Committee members for their assistance and efforts, which will certainly make the bid presentation a great success.

Lastly, let me congratulate the Helsinki World Congress Committee, World President Reginald Schaumans, Congress Director Michael Borgman and wish all the Jaycees a most fruitful and pleasant trip in Helsinki.



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Junia Ho
Past National President



Senator
Sandy Oqawa



Senator
Eddy Wong
National Executive Vice President



Senator
Peter Ong



Senator
Daniel Cham
Chief Delegate, National President



Ronald Ho
National Vice President



Senator
Chow Kee Wing



Senator
Jennifer Yu
Past JCI President



Wilfred Li
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Peggy Poon
On-To-Helsinki Congress Chairman



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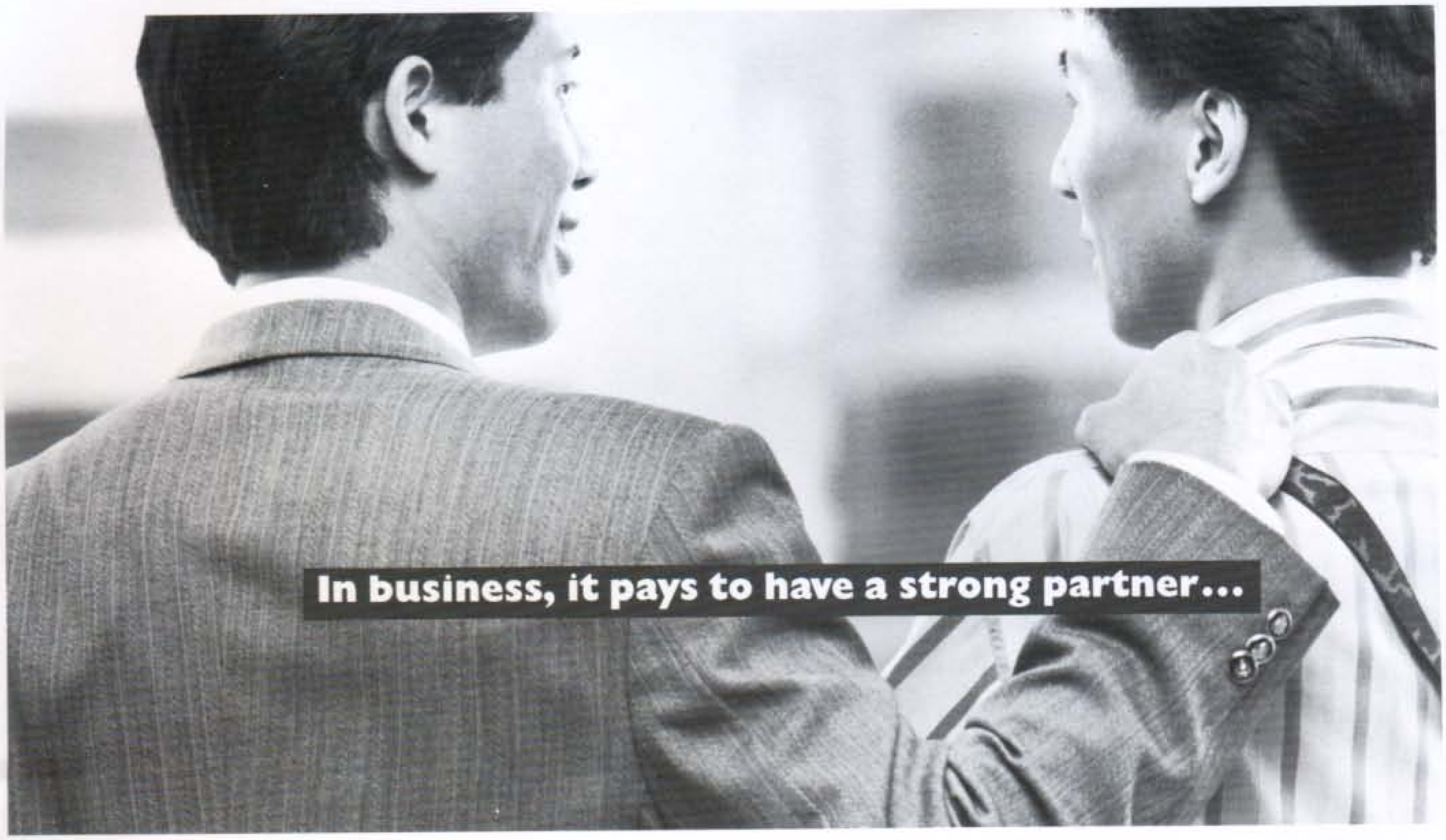
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