



# 重整香港

睡醒的獅子群

2013年10月28日



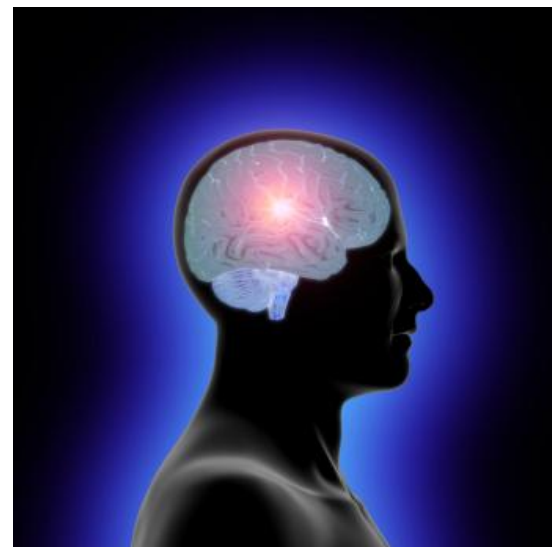
# Restructuring Hong Kong

Waken up Lions

Oct 28, 2013

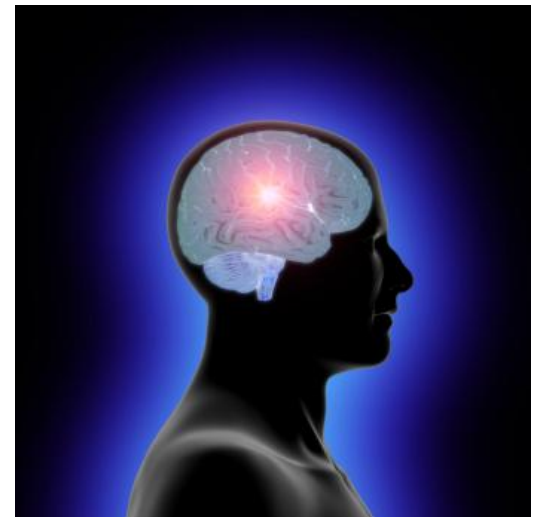
# 內容

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# 1.1 為什麼要重整？

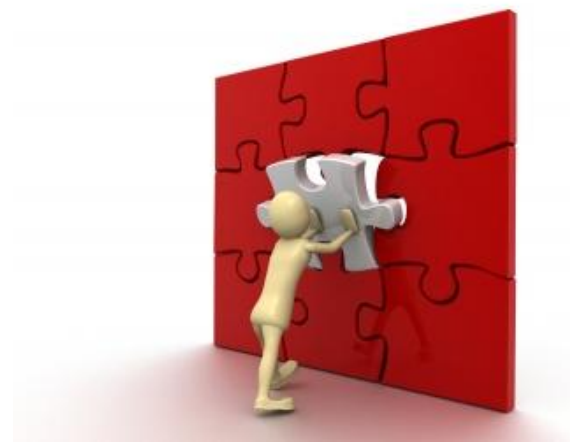
- 每一個人都渴望有一個更好的生活水準(物質上和精神上)。
- 香港政府已經提出了**相對貧窮線**。
  - 例如，個人收入少於3,600元，便屬**貧窮**。
  - 如果這個人是**65歲**以上，居住公屋，這筆收入，可以讓他安享晚年嗎？
  - 若他要租私人房屋，他能享受同樣的生活水準嗎？
- 香港應否有另一個“**最低生活標準線**”，因素不僅僅是收入？

# 1.1 Why Restructure?

- Every Individual aspires to have a better standard of living both materially and spiritually.
- Hong Kong Government has proposed the **relative poverty line**.
  - For example, \$3,600 for a single person
  - If this person is over 65, living in Government Housing, can he enjoy decent living with this sum?
  - **Can he enjoy same living standard “in Private Housing”?**
- Should Hong Kong have another “**minimum standard of living line**” that is more than just income?

## 1.2 為什麼要重整？

- 應否有特殊的資料庫和足夠的社工，以填補不足？
- 每個人的需求是不同的。
  - 有些人需要照顧年邁的父母。
  - 有些人可能有長期疾病。
  - 有些人可能是弱智或弱能人士。
  - 有些人可能曾犯法，受到鄙視。
  - 有些人可能有不同的文化背景。
- 微調是必要的。



# 1.2 Why Restructure?

- Should there be **special databases and sufficient social workers** to “fill in the gaps”?
- The needs of every individual are different.
  - Some need to take care of aging parents.
  - Some may have long term illness.
  - Some may be mentally or physically handicapped.
  - Some might have committed crime and got despised.
  - Some may be from a different cultural background.
- Fine-tuning is needed.





# 1.3 為什麼要重整？



- 國富論（亞當·斯密）提出富強的要素：
  - 勞動力，土地和資本
  - 獲取更多意味著國家更富強
- 現代的觀點是：增加有意義的經濟活動
  - 科技降低了對勞動力的需求
  - 新加坡和香港地雖少，但很繁榮
  - 美國，中國印鈔增加資本
- 不需要以侵略來增加勞動力，土地和資本。
  -

# 1.3 Why Restructure



- Wealth of Nations (Adam Smith) focused on
  - Labor, Land and Capital
  - Acquiring more means wealthier
- Modern view is to increase the quality and quantity of **Meaningful Economic Activities**
  - Technology will lower the need for labor
  - Singapore and Hong Kong prosper with little land
  - USA, China print money to increase capital
- There is **no need to conquer** to acquire Labor, Land and Capital.

## 1.4 為什麼要重整？

- 因為過去的歷史，發展中國家不信任歐美國家。
  - 歐美國家鼓吹共贏，未必有效？
  - 可能更會接納香港，參考香港致富的模式（在沒有天然資源下繁榮）？
- 目前香港的政治制度是一種恥辱
  - 必要重新檢討。
  - 我們可以做得的更好，以超民主和超披露領導世界。

# 1.4 Why Restructure?

- Developing Countries are suspicious of the West because of past history.
  - West promoting win-win not as effective?
  - The likes of Hong Kong are possible models **(prosper with no natural resources)?**
- The political system in Hong Kong is a disgrace
  - Re-examination is necessary
  - **We can do better and even lead the World with Super Democracy and Super Disclosure.**

# 1.5 為什麼要重整？

- 隨著美國，中國等大量印錢，香港擁有大量的儲備，是不是很有用呢？
  - 政府儲備，效用會不會減少？
  - 留下大筆遺產、是不是很有用？
  - 給魚不如教捕魚？
- 現代財富=有意義的經濟活動
  - 這樣的活動帶來物質上或精神上的舒適。尋找和增加這些活動。



# 1.5 Why Reconstruct?

- With the printing of money from USA, China etc., keeping large reserve is not as useful?
  - Government holding money not as useful?
  - Individuals passing large inheritance not as useful?
  - Give fish not as useful as **teach fishing**?
- Modern Wealth = Meaningful Economic Activities
  - Such activities bring comfort materially or spiritually. Define and increase them.



## 1.6 為什麼要重整？

- 中國了解到，政府收入並不需要來自稅收
  - 農民不用交稅。(思維的解脫，更重於稅務)
  - 政府收入，來自增加的**有意義的經濟活動和相對地增加貨幣供應量**。
  - 如果政府不增加貨幣供應量，公民不能富有。  
(更沒有增加的**有意義的經濟活動的動力**)
- 這樣的超凡心態將引導香港，中國與世界的重整。

# 1.6 Why Restructure?

- China learned that Government Income does not need to come from taxes.
  - No tax from Farmers.
  - Income from Increasing **Meaningful Economic Activities** and printing money to match.
  - If Government does not increase Money Supply, Citizens cannot get wealthier.(and motivated)
- Such a mindset **guides the restructuring** of Hong Kong, China and the World.



# 1.7 為什麼要重整？

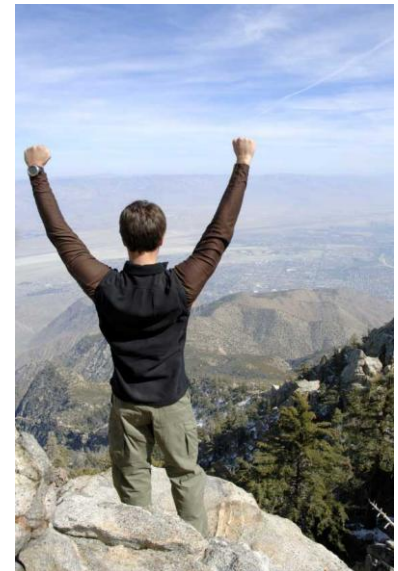
- 政府的一個重要責任：恰當地減少貨幣供應量？
  - 政府應發行債券吸收多餘的錢，防止或減輕不健康的投機行為。
  - 香港政府債券的利率等於美國政府債券利率？
- 錢可以針對長期性的項目，如新城鎮發展（也可以保持不使用）？
  - 不僅在香港發展，也可以在世界其他地方！
  - （改變了小政府，大市場的概念？）

# 1.7 Why Reconstruct?

- The importance of Government reducing the Money Supply appropriately.
  - Government should issue bonds to absorb the excess Money to prevent unhealthy speculation.
  - Hong Kong Government bond's interest set at the USA government bond rate?
  - The money could be targeted optionally at long term projects such as new township development
    - Not only in Hong Kong but elsewhere!
    - (no more small government, big market mentality?)

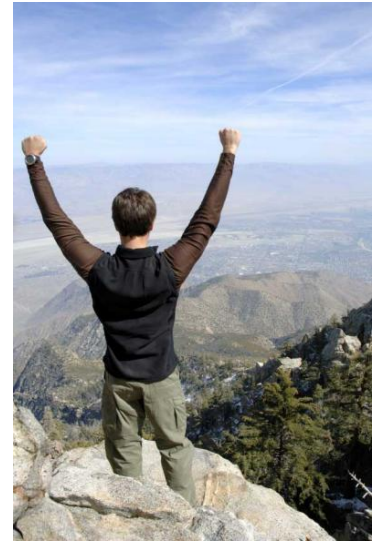
## 2.1 重建市民的自信

- 香港從英國殖民地時，已開始繁榮。
- 隨著“小政府，大市場”的鼓吹，市民認為他們通過自己的努力成功。
  - 許多人沒有意識到公共住房和義務教育的貢獻。
  - 廉政公署也有助“打破有組織犯罪和警察之間的聯繫”。
  - 市民利用多樣不同的機會，專心賺錢。



## 2.1 Rebuild Self-Confidence

- Hong Kong prospered even as a British Colony.
- With the “Small Government, Big Market” attitude, citizens felt that they succeeded via their own efforts.
  - Many did not realize the contribution of **Public Housing and Compulsory Education**.
  - ICAC did help to break the link between organized crime and the police.
  - Citizens **utilized opportunities** to make money.



## 2.2 重建市民的信心



- 新市鎮(如沙田，屯門)的開發，很少阻力。
- 重大基礎設施項目，如機場，地鐵，海底隧道，與中國談判後，順利完成，市民更覺得自豪和驕傲。
  - 中國學到了**建設基礎項目的威力**？(增強國力，適量地印銀紙，是現代的財富。)
- 大多數市民樂意保持沉默，改善自己的生活。

## 2.2 Rebuild Self-Confidence



- New towns such as Shatin, Tuen Mun were developed with little opposition.
- Major infrastructure projects such as Airport, MTR, Cross Harbor Tunnels were negotiated with China and completed with pride.
  - China learned **the power of spending on Infrastructure projects?**
- Most Citizens were content to be silent and got on with their own lives.

## 2.3 重建市民的自信

- 第一任行政長官董建華，開始85,000房屋計劃，教育體制改革等。
  - 不少市民成為負資產。
  - 體驗到好心做壞事的苦果。
- 第二任行政長官曾蔭權，大大縮減房屋建設：
  - 導致住房短缺和高昂的價格
- 儘管經濟蓬勃，社會仍**極為不滿**！



## 2.3 Rebuild Self-Confidence

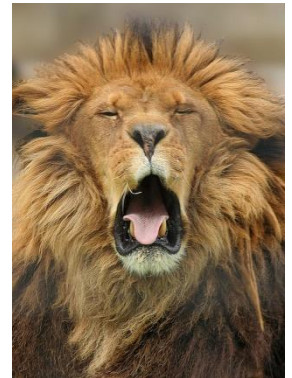
- The First Executive, Tung Chee Hwa, started the 85,000 housing program, the educational system reform, etc.
  - Many Citizens became negative worth.
  - Realized that **good intention policies can be bad.**
- The Second Executive, Donald Tsang, greatly scaled down Housing Construction
  - Led to housing shortage and high prices
  - **Social discontent in spite of booming economy!**





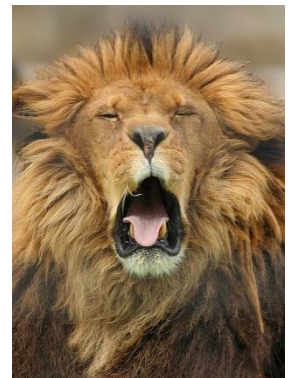
## 2.4 重建市民的自信

- 政治家們發現，他們可以用負面批評，得到傳媒的覆蓋。
  - 批評容易，提出好建議就比較困難？
  - 鼓吹負能量變成常態？
  - 挖十多年前的事，抹黑官員，逼其下台。（來自美國和英國的陰謀，減緩中國的發展？）
- 這是香港精英醒來，發揮正能量，回復市民自信心的時候了。



## 2.4 Rebuild Self-Confidence

- Politicians found that they could get the limelight by generating negative energy.
  - **Easy to criticize and difficult to propose?**
  - Generating negative energy becomes the norm?
  - Digging up decade-old events to discredit and bring down Officials occurred. (Conspiracy from USA and England to slow down China?)
- It is time for the capable Hong Kong Elites to wake up and **pump in Positive Energy?**



## 3.1 香港領導中國甚至世界 – 如何超越地解決問題？

- 香港鼓勵內地父母在香港醫院生子（令子女獲得公民身份），創做了一個雙非問題。
  - 目的是為了解決人口老化問題。
  - 沒有長遠的計劃。新的行政長官更停止這政策。
  - 深圳拒絕給這些兒童免費教育。
- 香港可以為他們和世界發展最好的**網絡課程**嗎？
  - 與中國合作？
  - 為這樣的孩子，在深圳建立最好的學校？
  - 有特級教師，不斷提高水準，聲譽滿天下？



## 3.1 Hong Kong can Lead China and the World – show how to solve Problems?

- Hong Kong created a problem by encouraging **mainland parents to have children born in Hong Kong hospitals** (get citizenship).
  - Goal was to solve the aging population problem.
  - No long term plans. New Chief Executive stopped policy.
  - Shenshen refuses to give such children free education.
- Can Hong Kong develop the **best internet courses** for them and the World?
  - **Work together with China?**
  - Build the best schools in Shenzhen for such children?
  - Have special teachers to keep raising standards?



## 3.2 解決教育問題

- 擁有香港公民身份的兒童，不能在中國接受免費教育。
  - 他們的父母不能在香港生活和工作。
  - 不同的行政長官產生了矛盾的政策。
- 解決這問題的高級方案之一：
  - 為這些孩子發展世界最好的網絡課程（單獨或與中國合作）。
  - 香港在深圳建立最好的學校，有受過專門訓練的教師，使用以上的網絡課程，改善到最好。
  - 創造雙贏。

## 3.2 Solve the education problem

- The Hong Kong **citizen babies** cannot receive free education in China.
  - Their parents cannot live and work in Hong Kong.
  - Different Chief Executives produced conflicting policies.
- One Superior Solution from such mess:
  - Develop the best Internet Courses (alone or with China) not only for the children but for the World.
  - Hong Kong fund schools in Shenzhen with the best, specially trained teachers to use above.
  - Win-win for all.

## 3.3 推介紹超民主

- 香港的政治體制有一個嚴重問題 - 行政長官沒有政黨支持？
  - 許多政治家聲稱，行政長官不代表市民，不支持，甚至抹黑他的政策。
  - 做成誰的聲音越大，誰的勝算越高（聲稱代表民意，矛盾和爭論日增）。
- 香港能否推行**超民主和超披露**，引領中國和世界？

## 3.3 Introduce Super Democracy

- Hong Kong created a Problem with its Political System – Chief Executives have no Political Party Support?
  - Many Politicians claim that they do NOT represent Citizens and discredit their policies.
  - The loudest voice wins (and claims to represent public opinion).
- Can Hong Kong lead the World with **Super Democracy and Super Disclosure?**



## 3.4 建造財富階梯

- 香港自己創造了一個問題，導致夾心階層的不滿。
  - 收入超越申請公共房屋的資格。
  - 不願負擔私營房屋租金，無法儲蓄？
  - 擁有家的夢想破滅了？
- 這一群年輕，熱情的市民的財富階梯被打斷了？
  - 富人和政府可否建造並保持一個新的財富階梯呢？



## 3.4 Create the Wealth Ladder

- Hong Kong created a problem causing discontent from the sandwich class.
  - Earn too much to qualify for Public Housing?
  - Cannot afford Private Housing?
  - **Dream of owning home shattered?**
- The Wealth Ladder was broken for this young, enthusiastic group?
  - **Can the Rich and Government create and hold a new wealth ladder?**



## 3.5 同一個世界，同一個夢想

- 香港能否帶領全球，邁向同一個世界，同一個夢想？
- 香港的精英和市民可以提升“矽谷心態”，並把它轉化為“創新的香港心態”嗎？
- 香港的精英和市民可以利用世界上最快的互聯網連接，把香港作為世界上第一的電子城市(e-City)嗎？



## 3.5 One World, One Dream

- Can Hong Kong lead and march towards the **One World, One Dream**?
- Can Hong Kong Citizens and Elites improve the innovative “Silicon Valley Mentality” and turn it to “the Innovative Hong Kong Mentality”?
- Can Hong Kong Citizens and Elites capitalize on the fastest Internet Connections in the World? **Hong Kong as the first e-City?**



## 3.6 矽谷心態

- 矽谷心態有五大特點：
  1. 什麼都是三流。我們應把它變成二流或一流。
  2. 只要我們不神經錯亂，問題便會被破解。
  3. 我們是神。我們可以改變遊戲規則。
  4. 我們為世界犯錯。
  5. 我們今天不懂的，明天便會懂。



## 3.6 Silicon Valley Mentality



- The Mentality has the **five characteristics:**
  1. Everything is third class. We shall turn it into second or first class.
  2. Either the problem cracks or we crack.
  3. We are the gods. We can change rules.
  4. We make mistakes for the World.
  5. What we do not know now, we shall know it tomorrow.

## 4.1 出生前與政府的互動

- 對“將成為父母的建議”
  - 互聯網上的信息？
  - 了解診所或醫院的支援？
  - 確保母親有適當的營養？
- 特殊情況的處理
  - 未婚媽媽
  - 濫用藥物，出生缺陷的風險等等
  - 超齡產婦
- 衛生專業人員或社工的訪問？



# 4.1 Before Birth Interactions

- Advice to new “to-be parents”
  - **Internet Information?**
  - Visits to clinics or hospitals?
  - Ensure “to-be” mothers have proper nutrition?
  - Special cases handling such as
    - Unwed mothers
    - Drug abuse situations, birth defect risks
    - Old age “to-be mothers”, etc.
  - Visits by **health professionals or social workers?**





## 4.2 嬰兒期

- 確保嬰兒有適當的營養？
- 確保嬰兒有適當的醫療照顧？
- 政府送給新出生的嬰兒小禮物。（並列入特殊的終身數據庫）？
- 確保新的父母知道從哪裡得到幫助？（家庭醫生或社會工作者？）
- 使用**Skype**或類似的高新技術不時保持聯繫。
- 處理特殊情況，如出生缺陷等。



## 4.2 Infancy



- Ensure infant has proper nutrition?
- Ensure infant has proper medical care?
- A Gift from Government to welcome the new born (**enter into special lifelong database**)?
  - Make sure that the new parents know where to get help? (Family doctor or Social Worker?)
  - Use Skype or similar **High Technology to keep in touch** from time to time.
- Handle special cases such as birth defects etc.

## 4.3.1 學校教育和成長期

- 提供需要的支持和互聯網服務
  - 許多退休人員作為志願者？
  - 宗教和非謀利組織？
  - 家庭醫生或社工？
  - 熟悉政府支持服務的社工，可以針指向具體的幫助。
  - 有高新技術數據庫支援服務。
- 學校，同輩群體，網絡課程，課外活動等等。
- 處理特殊情況
  - 特殊人才
  - 弱能人仕？



## 4.3.1 Schooling and Formative Years

- Provide **support and Internet services** if needed
  - Many retirees act as volunteers?
  - Religious and voluntary organizations?
  - Family doctor or family social worker?
    - Social workers familiar with Government Support Services and can pin-point specific help if needed.
    - **High Technology databases** to backup such services.
- School, Peer Group, Internet Course, after school activities.
- Identify special cases
  - Special talents, handicap help?



## 4.3.2. 學校教育和成長期

- 培育 “核心價值觀” ？
  - 可能不會有單一的 “核心價值觀” 。
  - 鼓勵年輕人，作自己的判斷和選擇。
  - 鼓勵他們尊重他人的權利。
- 他們最好的朋友，可能來自學校或大學。
- 善用高科技，建立自信？
  - 通過互聯網，終身學習？

## 4.3.2. Schooling and Formative Years

- Install the “**core values**” in the Young Minds?
- There may not be a single set of “core values”.
  - Encourage the Young Minds to judge and select for themselves.
  - Encourage them to honor the rights of others.
- Their best future support groups may be from schools or universities.
- Build **self confidence** with High Technology?

## 4.4.1 獲得第一份工作

- 熟悉強積金的運作 (財富階梯)？
- 建立自信
  - 需要退休人員的幫助和建議嗎？
  - 制定和實現的各項目標？
  - 加倍努力，多走一公里？
- 明視香港夢
  - 同一個世界，同一個夢想
  - 成為一個貢獻者。
- 用額外的熱情和精力，作自願服務？
- 有效地使用高科技？



## 4.4.1 Getting the First Job

- Get familiar with Compulsory Provident Fund?
- Building self confidence
  - Optional help and advice from retirees?
  - Setting and achieving the various targets?
  - **Running the extra mile**
- Seeing the Hong Kong Dream
  - One World, One Dream
  - Becoming a contributor.
  - Volunteering the extra enthusiasm and energy?
  - **Using the High Technology efficiently?**





## 4.4.2 獲得第一份工作

- 攀登財富階梯。
  - 工作如何可以做的更好？
- 現代財富=有意義的經濟活動
  - 任何活動帶來更多的舒適。(物質上或精神上)
- 參與超民主嗎？
  - 做選民，投票立法會，區議會或行政長官選舉？
  - 政黨或支持團體？(投超民主的測試票)
- 政府提供的“適合的商業環境”？(扶持財富階梯)



## 4.4.2 Getting the First Job



- Climbing up **the Wealth Ladder.**
  - How can the job be done better?
- Modern wealth=Meaningful economic activity
  - Any activity that will bring more comfort materially or spiritually.
- Participating in Super democracy?
  - Voting for the representatives or Chief Executive?
  - Political Parties or Support Groups?
- Government to provide the “**right business climate**”?

## 4.5 結婚



- 擁有自己的家？
  - 公屋？
  - 與投資基金共同擁有業權的房屋計劃？
  - 私人的資源？
- 可能的話，協調結婚及遷居日期？(全民安居)？
  - 政府送的“禮物”？
  - 確保新夫婦有自己的家？
- 恭賀這人生的重大事件
  - 更可有禮券，資助小家庭？
  - 政府扶持市民的**財富階梯**？

# 4.5 Getting Married



- Thinking about the **home**
  - Government housing?
  - Investment Fund co-own Housing scheme?
  - Total private efforts?
- Coordination of marriage date and home moving if possible? Stability more important?
- “Gift” from the Government
  - **Ensure a home for the new couple?**
  - Congratulations to an important event
  - Something extra that is useful for the home? (Government support the wealth ladder)

## 4.6 生兒育女

- 隨著低生育水平，每個孩子都是無價的。
- 醫衛人員或社工的接觸？
  - 確保有需要的話，政府會幫助？
- 提供最好的網絡教材和終身培訓。
- 重點將是創新與技術。
  - 更少的人力做更多的工作？
  - 香港目前很依賴外籍家庭傭工？
  - 當他們國家的經濟改善.....



## 4.6 Having Children

- With the low birth rate, every child is valuable.
- Contact from Health Professional or Social Worker?
- Ensure Government help is always willing and ready?
- **Internet education** and life-long training is always available.
- Focus will be on innovation and technology.
  - Fewer manpower to do more work?
  - Hong Kong relies much on **foreign domestic workers**?
  - When the economy of their countries improve.....



## 4.7 轉工

- 在現代世界中，轉工是不可避免的。
- 將會有尋求新職位和失業的時期。
- 在這種情況下，政府應該做什麼？
  - 預測工種的變化趨勢？
  - 提供職業培訓？
  - 提供失業救濟金？
  - 幫助房屋按揭或租金支付等？



## 4.7 Changing Jobs

- In the Modern World, job change is inevitable.
- There will be periods of new job hunting and unemployment.
- The role of Government in such situations?
  - Predict job change trend?
  - Provide job training?
  - Provide unemployment benefits?
  - Help to protect mortgage or rent payment, etc?





## 4.8 退休

- 很多人仍然可以在退休後，作出貢獻。
- 逆按揭付款和提取強積金？
- 不需要賺錢，但仍然可以做有用的貢獻。
  - 可能和過去的職業生涯無關？
  - 有更多的時間
- 沒有必要把大量的遺產傳給下一代。
  - 給他們最好的教育和引導。
  - 給他們機會。



# 4.8 Retirement



- Can still contribute at retirement.
- **Reverse mortgage payment** and drawing from retirement fund?
- No need to earn but can still do useful tasks.
  - Many tasks may not be related to past career?
  - More time available
- There is no need to pass plenty of money to the next generation.
  - Give them the best education and guidance
  - Give them the opportunity

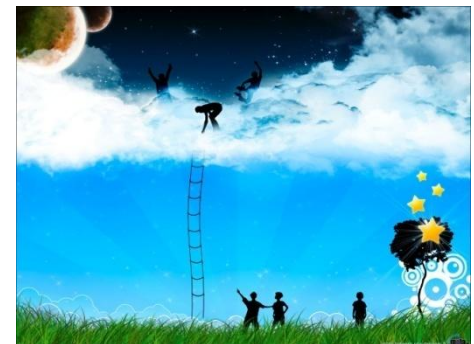
## 4.9 離開地球時，應留下什麼？

- 以現有技術，每個人都可以被永遠記住。
- 給孩子大量遺產，可能不是最好的？
- 捐贈給合適的慈善組織？
- 令後人想起你曾幫助帶來和平與繁榮？
- 同一個世界，同一個夢想。



## 4.9 Leaving the Mark on Earth

- With the present technology, every individual can be remembered.
- Passing money to children may not be the best thing for them?
- Channel money to the right organizations?
- Remembered as the ones that help to bring peace and prosperity to the World?
- **One World, One Dream.**



## 5.0.1 可能的項目名單

1. 互聯網課程和在深圳開學校
2. 超民主和超披露
3. 有商業元素的新城鎮
4. 財富階梯（基金共同擁有的家）
5. 矽谷心態和科學園
6. 公帑投資者
7. 使用退休人員作為寶貴的資源
8. 廚餘變魚糧或肥料

## 5.0.1 List of Possible Projects

1. Internet Courses and Shenzhen Schools
2. Super Democracy and Super Disclosure
3. New Township with Commercial Elements
4. Wealth Ladder (Fund co-own home)
5. Silicon Valley Mentality and Science Parks
6. Public Investors
7. Using retirees as valuable resources
8. Kitchen Waste as fish food or fertilizer

## 5.0.2 可能的項目名單

- 9. 在中國的退休中心/度假村
- 10. 擴大社會工作者的作用（如送飯）
- 11. 促進現代財富
- 12. 邀請國際投資者（如新城鎮項目）
- 13. 善用港珠澳橋項目
- 14. 促進創新（積極從新嘗試的失敗中學習）
- 15. 促進同一個世界，同一個夢想  
（這部分將會大大擴充，詳細解釋。）

## 5.0.2 List of Possible Projects

- 9. Retirement centers/resorts in China
  - 10. Expand role of Social Workers (meal delivery)
  - 11. Promote Modern Wealth
  - 12. Invite International Investors (New Township)
  - 13. Leverage on Zhuhai-Macau-Hong Kong bridge
  - 14. Promote Innovation (accept positive failures)
  - 15. Promote One World, One Dream
- (This part will be greatly expanded.)



## 6. 評論



- 最令我敬服的一點是：現代財富=有意義的經濟活動。政府可以增加貨幣供應量，配合這樣的活動的增加。
- 這意味著政府有我以前沒有想過的能力，如果處理得當，可以控制一個國家的富強。
- 那些國家的政府或經濟學家，真正了解和掌握這個概念？

## 6. Comments



- The most striking point I found was that Modern Wealth = Meaningful Economic Activities. Governments can increase money supply to match the increase in such activities.
- This means Governments have incredible power and can control wealth of a nation if done properly.
- How many Governments or Economists really understand and master this concept?