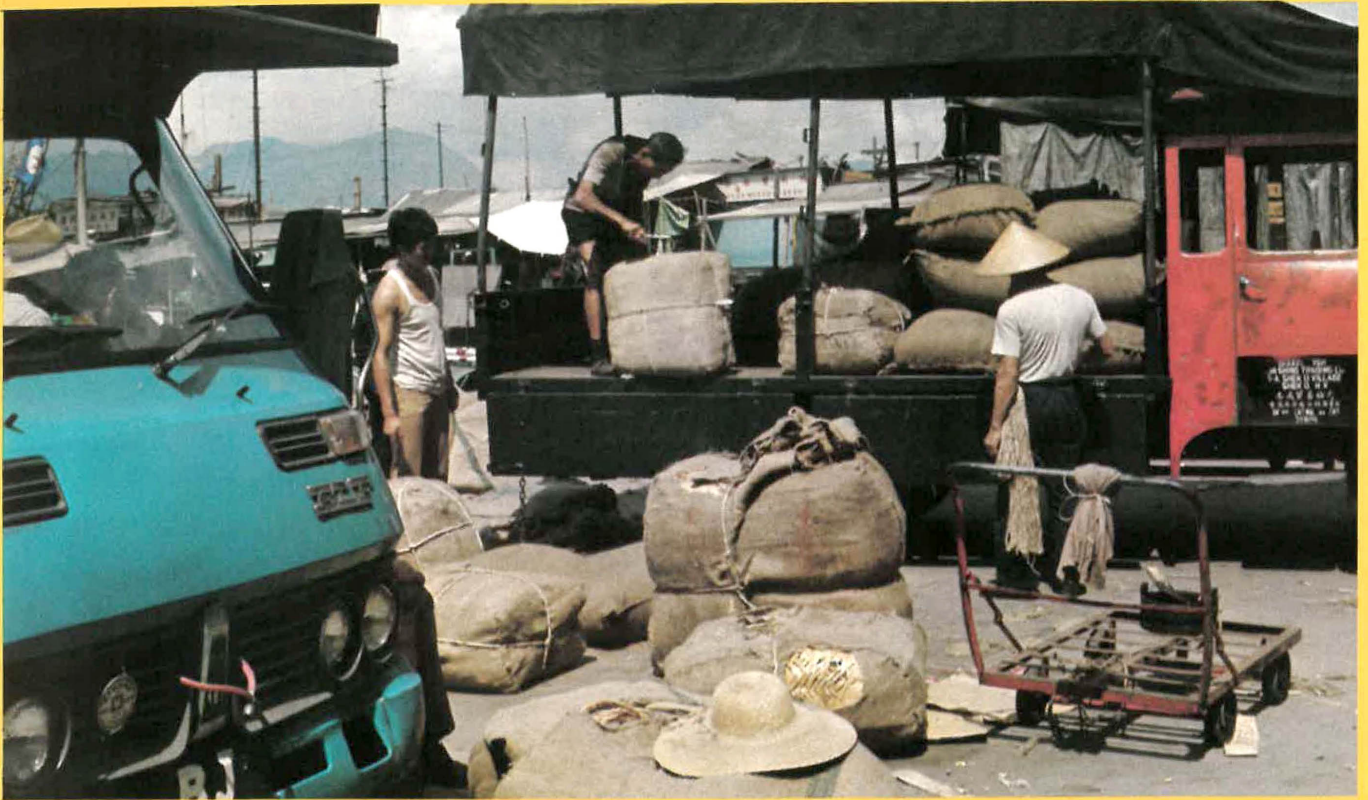


The Bulletin

Magazine of The Hong Kong General Chamber of Commerce

香港總商會工商月刊



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Contents

Director's Viewpoint.	3
Help For Those Least Able To Help Themselves – are we doing enough and are we doing it in the right way?	5
'Garden Industry' – An Old Concept New to Hong Kong	15
ISO Standards Available	21
The Chamber Worldwide.	22
The In-Tray.	23

目錄

執行董事麥理覺專欄	25
為最不能自助者提供援助	26
「花園工業」初探	29
本會與世界市場	31
國際標準資料	32
簡報滙編	32

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Director's Viewpoint

**"It's Been A
Long, Long
Time"**

SOON after I came to Hong Kong in 1951 I was given the opportunity of walking through a squatter area at Shek Kip Mei occupied by thousands of people. Accustomed as I had been to communal life in the Services and although, in my travels around the world, I had seen the degradation of utter poverty in many lands, I was frankly appalled at the conditions under which tens of thousands of human beings were existing. Existence, in fact, was the only appropriate word and the miracle was that they had settled down into a pattern of communal cooperation in a situation that, without stoicism, must have quickly degenerated into social chaos.

I have never forgotten that first impression. When I joined the Hong Kong Government a little later, the feelings generated at that time had a strong influence on everything I did in Government. I was often ashamed at the apparent lack of social progress although conscious of the great efforts being made in both the public and private sectors. It seemed so very long, so many years, before there were any clearly observable results. It was also difficult at times to accept that the economic system within which we worked seemed to produce millionaires quicker than it could produce hospitals and homes.

I visited squatter areas and later resettlement estates many times in those early years. The industry of the people crowded together in dreadful conditions was always admirable and I experienced a feeling of pride (although I had done nothing to warrant this) in witnessing the continually improving social conditions and the emergence of a social system of sorts. Many of us in the Government at that time experienced the same feeling of pleasure when new housing estates were opened, new roads completed, reclamations turned over to industry and average wage levels increased. We had nothing much, really, to shout about because so much remained to be done but in the late 1950's and early 1960's, Government was often an exciting experience.

Now here we are, a quarter of a century later and at long last able to contemplate a reasonably comprehensive system of social security. The vigour and determination with which the problems of health, housing, and jobs have been tackled is now being turned increasingly towards improving the quality of life and the establishment of a fairer and more equitable social order for the people of Hong Kong.

The great strides made in recent years in the provision of legislative protection for workers, in the development of the essential social services and in the creation of a system which protects and supports the fundamental rights of working people, have been well enough documented and commented upon. But they have come upon us piecemeal and have not been presented as part of a planned package. The general picture is therefore difficult to see although the specific effects of our social policies and development are everywhere evident.

I have wondered many times whether and when Hong Kong might see the introduction of a comprehensive social security system which would be centrally controlled and which would provide sickness, injury, unemployment and retirement benefits for all workers. We aren't there yet but the Government's Green Paper on Social Security Development is a step in that general direction. I await the outcome with great interest but the very fact that this Green Paper has been issued means that we have come a long way since 1951 in terms of social development. I think in that there is cause for quiet satisfaction and a feeling of expectation.

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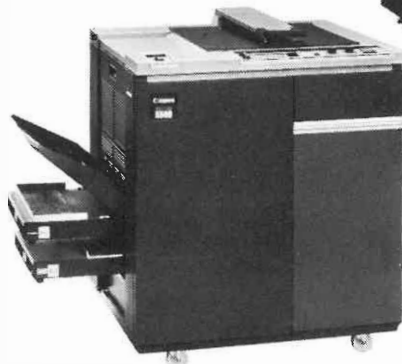
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Help For Those Least Able To Help Themselves

— are we doing enough
and are we doing it in
the right way?

The Green Paper on Social Welfare published at the end of last year summarised current welfare provisions in HK and how they might be extended. The Financial Secretary in his budget speech re-iterated Government's commitment to increased expenditure in this area. Few would be as short sighted or selfish to deny that need does exist at the lower levels of society, and that we have a responsibility to alleviate this need. But how best to go about it, and in doing so to avoid the twin evils of squandering funds needed elsewhere, and of creating a system that saps HK's vitality. Members have until the month end to comment on the more controversial aspects of the Green Paper.

“THERE is no provision in HK if you're sick or unemployed!

“If you're unemployed you'll get nothing. If you're sick you'll have an awful job to prove it. It takes so long to investigate you're probably better, or dead, by the time you get it. And I have known people die while they waited for it, or commit suicide”.

Strong words. Fighting words, one might say. And they come of course from a fighter — Mrs. Elsie Elliott.

It is obvious when talking to Mrs. Elliot that she sees things in very human terms. Her work has exposed her to conditions which the more fortunate know little about. And the more fortunate she claims, includes many of those administering HK's welfare assistance schemes.

Mrs. Elliott goes on to admit she finds it difficult to quantify the number of cases of hardship that exist in the lower strata of our society. She speaks mostly from direct experience of cases brought to her attention.

No one appears to know for sure just how widespread deprivation is in present-day Hong Kong. For a start, much must depend on how 'deprivation' is defined, and the term is notoriously relative, varying vastly with the environment of the subject. One man's deprivation may well be the next man's luxury.

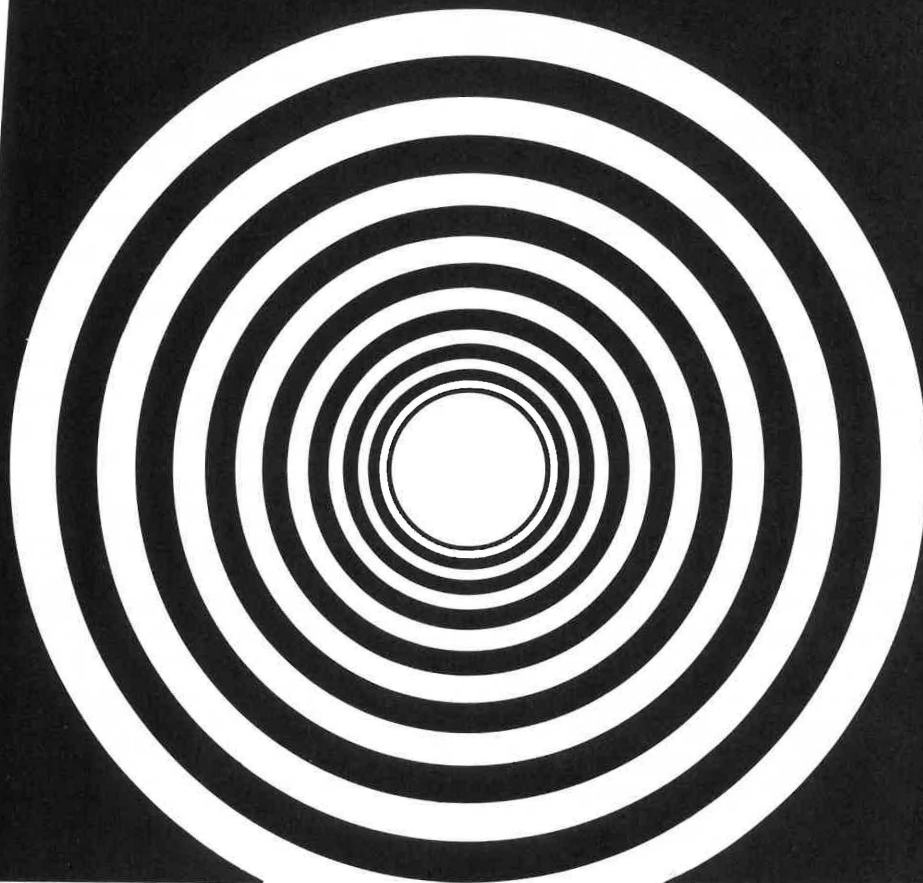
Deputy Director of Social Welfare Jimmy Sweetman points out that HK's measures to relieve deprivation compare well with those of neighbouring territories in S.E. Asia, and indeed of any region at a comparable stage of development. He points out, for instance, that even Singapore's much vaunted system does not provide for those affected by temporary sickness, beyond workers benefits comparable to those available under HK's compensation ordinance.

The statistics produced by Mr. Sweetman's Department obviously give one guide to the area. (see charts) The unemployment rate now produced by Census and Statistics Department provides another indicator. In September 1977, this stood at 4.1 per cent. This is high judged by the post war norm for developed industrial societies, and high by the standards most trade unionists would be prepared to accept as tolerable. But even so, HK may reflect that many far more prosperous countries still gripped by the aftermath of the 1974/5 recession have a rate as high and higher. And even in rich old America, the envy of lesser developed societies, there were regional pockets of unemployment estimated as high as 25 per cent during the height of the recession.

Again, no consideration of welfare can be complete without considering what the priorities ought to be. Director of the Council of Social Service, Y.F. Hui, while in no way denying the need to help the sick and unemployed, points out that one of the most urgent areas for attention concerns the need for greater provision for the mentally disabled, as well as greater measures to help youth, who after all make up the greater part of our population.

Difficult though it may be to find a convenient quantifier that will measure the extent of social deprivation in Hong Kong, there is little doubt that during the past decade our 'heartless' city has seen the birth and growth of a social conscience. And as far as the official machine is concerned, Mr. Sweetman points out that the achievements of the last seven years in particular are those that any society may take pride in. Over five per cent of Government's 1976/9 budget is devoted to social welfare.

No doubt many of HK's 'friends' in Westminster would



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like to take some credit for our awakening. But like most HK phenomena, our social conscience is really home grown. The traditional Chinese clan system, even in its contemporary manifestation of tradesmen's associations, has always considered welfare work one of its functions. And the number of voluntary associations of a charitable nature in HK must, in relation to the size of the population, be among the highest in the world.

The very existence of so many charitable groups, our

critics might say, is evidence of the failure of Government to cope with the situation. And it is true that only in recent years has social welfare begun to assume a high priority among Government objectives. The credit for this must be shared by leaders as diverse in their ways as Sir Murray MacLehose and Mrs. Elliott. The greater attention now paid to welfare is not only evidence of concerned leadership however but also a reflection of changing awareness at all levels of society.

(Continued on P. 9)

What is Provided?

Excluding both the considerable effort in the fields of medical service and education, and the work of the private organisations, the assistance provided by the Social Welfare Department can be classified* mainly as follows, and here we quote the recent Green Paper:—

Public assistance scheme

This was introduced in 1971. It is a means-tested but non-contributory scheme, designed to provide cash assistance to those whose incomes fall below a prescribed level. The benefits are reviewed and increased from time to time in line with rises in the cost of living. Originally, public assistance was not payable to those aged between 15 and 55 who were fit and available for work, but with effect from 1st April 1977, public assistance was extended to the able-bodied unemployed.

Disability and infirmity allowance

This allowance caters for two vulnerable groups, the severely disabled, and those elderly persons (aged 75 and over) who are not in residential care institutions, such as old people's homes and hospitals. Introduced in 1973, it provides a non-contributory, non means-tested allowance in addition to any entitlement to public assistance.

Accident compensation

The criminal and law enforcement injuries compensation scheme, which was introduced in 1973, assists victims of crimes of violence and people who are accidentally injured or disabled by law enforcement officers in the execution of their duties. In addition, emergency relief, in the form of cash and material aid, is available to victims of natural or other disasters, such as typhoons and fires.

In addition, the Department provides a variety of services for the elderly and in the fields of rehabilitation, family welfare and legal aid.

The public assistance scheme is unlike most social assistance schemes in having an incremental scale of assistance, whereby an amount is added for each additional member, the amount added reducing with the size of the family. Thus, under the present monthly scale \$180 is allowed a single person on his own; for a family \$130 is allowed for each of the first 3 members, \$105 for each of the next 3 members and \$80 for any subsequent family member. After February, 1978, these amounts will be \$200, \$145, \$120 and \$90 respectively. This system contrasts with that used in most social assistance schemes, where an additional amount is added for each additional family member, irrespective of the size of the family; but smaller sums are added for children, the amount varying according to the age of the child.

Whatever one may think of the provisions, they do possess one merit that puts them high in the international league table. To quote again from the recent Green Paper:—

“By international standards, the Public Assistance scheme is exceptionally free of restrictions. It does not exclude any category of people, such as the unemployed (though they were excluded before April 1977). It applies to those who are in full time work. And it applies to those who were not born and brought up in Hong Kong. The only restriction on eligibility is that there is a residence qualification, though this restriction can be waived by the Director of Social Welfare in cases of urgent need. The qualification is one year's residence in Hong Kong, except for the able bodies between ages 15 to 55, for whom it is two years.”

It should be stressed that all these schemes are non-contributory.

One must also consider the implications of these schemes in conjunction with other legislation, most notably legislation in the Labour field, including of course the Workman's Compensation Ordinance, and the facilities available at only a nominal price in Government hospitals and clinics.

*For the record, there is one scheme that concerns only the repatriation of needy Brits. There aren't many of these around apparently — no more than 15 in the year 1975—6.



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Page 7 sets out what exists. What impact does this achieve?

The charts I, II and III are reproduced from the Social Welfare Department's Report for 1975/6 (the most recent available – a further report is due shortly), and show the number of the cases helped in recent years.

Some, Mrs. Elliott perhaps among them, might claim that this is only the visible tip of the iceberg. The truth is, no-one appears to know for sure.

Mrs. Elliott says:— "There is a great reluctance to take part in the public assistance scheme, because it's so humiliating. People look upon it not as a right, but as taking taxpayers' money and being blamed for it. They'd much sooner go out on the street and get arrested hawking."

Mrs. Elliott in fact refers to a hawker's licence as the 'poor man's form of insurance'. She adds "People are very independent and I think we should try to keep it that way."

Jimmy Sweetman, looking at things from a somewhat different point of view, sees the same thing. "The Chinese in Hong Kong still do to a very great degree preserve a pride in looking after themselves. And this spreads into the employer/employee relationship. The employer wants a jolly good day's work out of his employee, but on the other hand, as we've seen in the slump of '75, he's willing to share the work out."

Both Mrs. Elliott and Mr. Sweetman agree that this attitude however is changing. As the charts show, increasing numbers are coming to accept public assistance as their right.

Mr. Sweetman points to the fact that many HK Chinese families are broken families, in the literal sense of the phrase. "Perhaps Grandma came from China and worked as an amah. Or perhaps the young man came here and grandma has now come to join him. In these conditions it's difficult for the family unit to function. But both types of grandma are eligible for assistance".

Mr. Y. F. Hui points out that 75 per cent or more of those eligible receive the age allowance. "I think this type of help would be interpreted quite differently now from the way it was twenty years ago." he claims.

It is against this background then that the Government introduced towards the end of last year the Green Paper on Social Welfare. Much of the thinking behind it was the work of Strachan Heppell, a British Civil Servant with

extensive international experience of welfare schemes, temporarily seconded to the HK Government. (He had in fact spend some time working in HK prior to this assignment.)

Like all Green Papers, its purpose was not so much to spell out Government intentions, but more to highlight problem areas and suggest ways of improvement, so that Government could assess public reaction to the need for such improvement and the degree of support the proposed measures might receive.

The Green Paper's title *Help For Those Least Able To Help Themselves* neatly sums up Government's approach to the question of welfare. The three leaders interviewed by *The Bulletin*, Mr. Sweetman, Mrs. Elliott and Mr. Hui, all agreed that whatever improvements might be needed, they have certainly no wish to install in HK the full fabric of the more extreme type of welfare state.

"People in HK are work oriented, they like to work," Mr. Hui says, while Mrs. Elliott sums up: "It is traditional that Chinese people want to be independent, to be self-reliant. They don't even want to work for somebody else. They want to be business people. They feel that if you go on public assistance, there's no chance of getting rich on it!"

Mr. Sweetman, while supporting the concept of help for

Nature of Case	1975		1976	
	No.	%	No.	%
Old Age (55 and over)	23,778	51.93	29,780	54.70
Ill Health	6,847	14.95	7,160	13.15
Low earning	7,847	17.14	8,786	16.14
Widow with dependent children	2,438	5.32	2,582	4.74
Blind	595	1.30	647	1.19
Physically disabled	592	1.29	603	1.11
Mentally ill	537	1.17	669	1.23
Drug addiction	473	1.03	561	1.03
Unemployed	2,472	5.40	2,954	5.43
Deaf	44	0.10	56	0.10
Others	168	0.37	641	1.18
Total	45,791	100.00	54,439	100.00

	1973-74		1974-75		1975-76	
	P.A.	D.I.A.	P.A.	D.I.A.	P.A.	D.I.A.
No. of new cases eligible for payment	10,905	41,885	21,183	18,677	21,055	15,957
No. of payments made to new and old cases	240,445	271,784	336,392	522,290	556,817	664,952
Amount of payment (new and old cases together)	\$45,420,017	\$26,273,044.50	\$102,853,156	\$61,202,557	\$163,327,326.03	\$78,206,100.00
Average amount per payment	\$189	\$97	\$281	\$117	\$293	\$118

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CHART III
Disabled Persons
On Register as at 31st March

Year	Blind	Deaf	Mentally Retarded	Physically* Disabled	Total
1966-67	4,951	2,370	1,757	3,775	12,853
1967-68	5,023	2,518	2,005	3,755	13,301
1968-69	5,155	2,602	2,178	4,550	14,485
1969-70	5,386	2,650	2,472	4,791	15,299
1970-71	5,552	2,748	2,834	5,005	16,139
1971-72	5,725	2,820	3,253	5,184	16,982
1972-73	5,696	2,975	3,654	5,566	17,891
1973-74	6,060	2,932	4,261	5,855	19,108
1974-75	7,011	3,065	4,852	6,166	21,094
1975-76	7,633	3,313	6,668	6,807	24,421

*Mainly persons with loco-motor disability

those not able to help themselves, adds "We should not molly coddle those well able to help themselves."

The Green Paper describes *The HK Approach* as:—
The Government has not attempted to duplicate the pattern of social security found in the developed countries. In particular, it has not introduced a compulsory social insurance scheme covering the whole population. Instead, it has concentrated on helping those who are least able to help themselves, which means primarily those in vulnerable groups — the elderly, the disabled and the poor.

The Government is convinced that this remains the right approach. It recognises that there is a limit to the resources available for social security, given the claims of many other desirable objectives. It takes account of the fact that there is no evidence that the community in general would prefer to see resources diverted from housing and the other social services to social security, so long as social security arrangements are not manifestly inadequate. Furthermore, by concentrating social security on helping the most vulnerable groups in the community, the best use is made of available resources.

The Government attaches considerable importance to retaining simplicity in the structure of social security and in its administration. To some extent, this makes it more difficult to meet all individual needs. But this disadvantage is outweighed by the benefits of a simple system which keeps to a minimum the proportion of social security expenditure which is spent on administration. A complicated system, of which the working are not understood, loses much of its impact.

The Green Paper contains a number of proposals to extend welfare provisions and also to introduce one new scheme.

Firstly, it is proposed to extend the Welfare Allowance Scheme, previously known as the Disability and Infirmity Allowance Scheme, to cover those in institutional accommodation, and extending it to the chronic sick — who are unable to work — and to lower the qualifying age from 75 to 73 and then to 70.

Secondly, improvements are proposed to provide a safety net for all those in need and to ensure an income that they can rely on. These include: long period of need — a long-term supplement — an old-age supplement — an incentive allowance for those capable of being self-supporting — and the setting up of an appeal board. These improvements are due to come into effect shortly (see chart IV and V).

More controversially, the new sickness, death and retirement scheme is intended to provide assistance to employees who are in need as a result of sickness or injury and to provide a modest lump sum upon retirement or similar benefit for those who died before the age of 60.

It is supplementary to the Workmen's Compensation Ordinance in that the sickness or injury benefit would only come into force when employee's rights under the Compensation Ordinance had been exhausted. It would thus cover the second, third and fourth months away from work. The amount of benefit envisaged is 'about half normal pay' defined in relation to average earnings during the previous twelve months.

The proposed death benefit would be a lump sum payment of six months' pay. Employees who reach the age of 60 might be able to claim a similar benefit, somewhat in the nature of a 'no claims bonus' (sic !)

It is also suggested that participants in the scheme might be able to borrow against their contributions in order to assist with home purchase. In an example quoted, a member with average earnings of \$1,500 per month and of a five-year membership of the scheme would be allowed to borrow up to \$14,400.

The scheme would be voluntary in that membership would be at the discretion of the employee. The suggested rate of contribution is two per cent of earnings subject to a maximum contribution of \$40 per month. Employers would be required to match the employee's contribution, except in cases where the employer provided benefits of an equivalent or more generous nature, in which case the employer would be allowed to contract out and the employee's participation discontinued — for his period with the contracted-out employer.

Contributions to the scheme would be paid into a statutory fund, which would be suitably invested or used for housing loans to members. The finances of the scheme would be controlled by an independent statutory Authority with members appointed by the Governor. It would include at least one representative of contributors, and would bear responsibility for the finances of the scheme, including the investment of the funds.

Both the statutory Authority and the Social Welfare Department would be involved in the administration of the scheme, with responsibility for supervising the contracting-out arrangements vested in the Authority. The scheme is intended to be self financing though Government would meet the administrative costs.

Reaction to the proposed sickness, death, retirement scheme has so far been lukewarm. Few appear to have come forward in unqualified support. It is perhaps fair to sum up the overall reaction as a feeling that Government, in an attempt not to be over-revolutionary over-quickly, has in fact succeeded only in being over-cautious. As a result what was intended as an honest compromise, designed to appeal equally to different sectors of the community, finishes up as an effort that pleases none. It is hard not to recall the story of the compromising committee that set out to design a horse and finished with a camel.

If Government anticipated a howl of 'We can't afford it!' from employers they stand to be disappointed. No responsible employers' organisation, including the Chamber, has to our knowledge adopted this point of view.

And the attitude of employees is summed up by Mr. Hui as: "They are very worried that, because of the low benefits

WE CAN'T GO ON MEETING LIKE THIS.

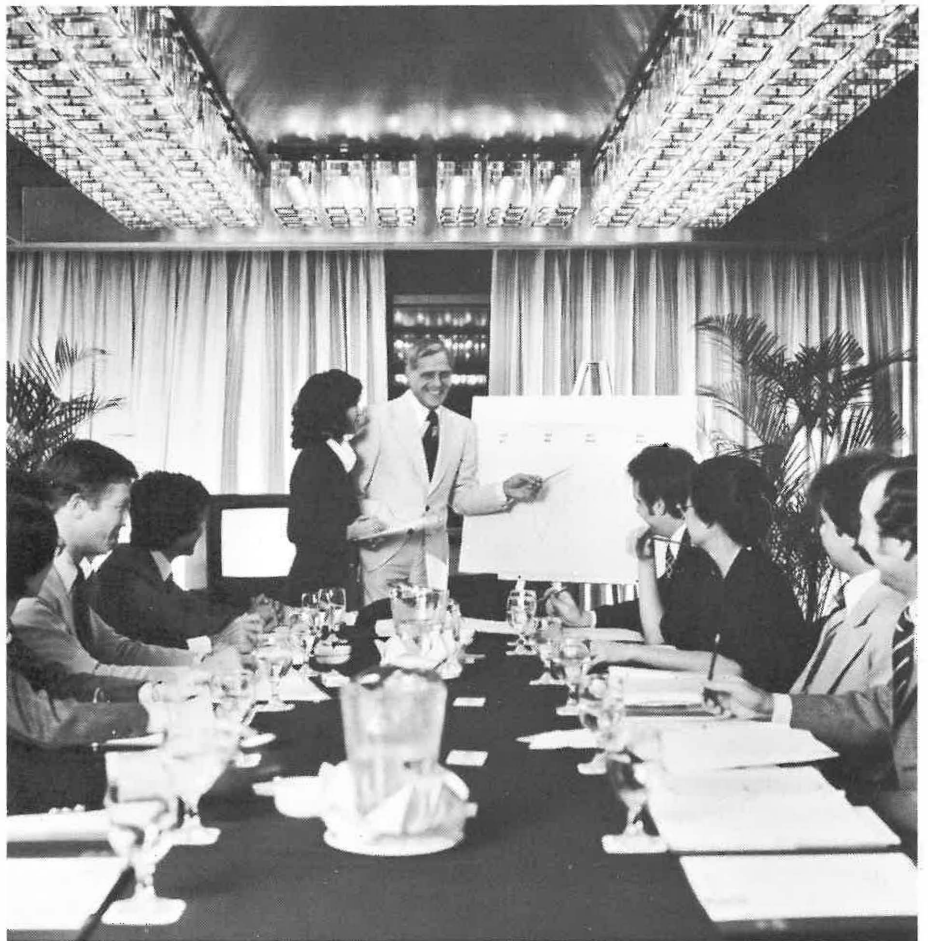
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CHART IV
Financial Estimates for Implementation of Green Paper Proposals

	1978/79	1979/80	1980/81	1981/82	1982/83
	\$m	\$m	\$m	\$m	\$m
(a) Public Assistance Scheme					
(i) supplementary allowance for long term cases	16.00	16.00	16.00	16.00	16.00
(ii) old age supplement	37.50	31.00	33.00	35.00	36.00
(iii) disregarded earnings	0.25	0.25	0.25	0.25	0.25
(iv) appeal board and other administrative measures	0.25	0.25	0.25	0.25	0.25
(b) Welfare Allowance Scheme					
(i) extension to residential institutional accommodation	5.50	5.50	5.50	5.50	5.50
(ii) extension of old age allowance	5.50	46.50	70.00	85.50	90.00
(iii) chronic sickness allowance	—	5.00	18.00	25.50	40.00
Total \$m	65.00	104.50	143.00	168.00	188.00

of the scheme and the voluntary contributory nature, the lack of interest may be thought to show that people don't need it. But the real feeling is that the level of benefit is too low." The Council of Social Service believes that a five per cent contribution from both sides would be nearer the mark and would meet with an enthusiastic response from employees.

A preliminary calculation carried out the Federation of HK Industries shows that the scheme as outlined seems to imply that a contributor who did not take advantage of the sickness benefit, but who came to claim the retirement benefit, could in effect receive less than he has paid in. A hypothetical employee earning \$1,000 p.m. who joined the scheme at age 25, would over a working lifetime to age 60 contribute \$8,400. Yet a retirement benefit of six months salary would give him a lump sum of only \$6,000. Apart from the insurance aspect, this simple calculation of course ignores the effect of inflation, interest earnings, and wage increases and thus may not be fair. Government admits that it has fully to assess the actuarial and inflationary viability of the scheme and any such assessment must of course consider the incentive appeal to younger workers, whose long term support will be essential if the scheme is to work. But if a real incentive does exist in the case of the hypothetical worker quoted, it is not fully apparent from the present outline.

The major objection to the proposal seems to centre on its voluntary nature. Most sources contacted by *The Bulletin* quoted this as a weakness, but on differing grounds.

Some felt that a voluntary scheme would by its very nature exclude those 'least able to help themselves' since they were in no position to take on the extra commitment, small though it might be. Others stressed the HK worker's — and employer's — preference for ready cash now, rather than a somewhat intangible benefit sometime in the future. This, it was felt, would discourage many even from considering the scheme. Others like Mr. Hui said simply that the benefits were too low really to appeal. While a more sophisticated group objected on the technical, but perhaps most fundamental, grounds that a voluntary

scheme could not be actuarially viable.

The last argument can be summed up simply by pointing out that a fundamental principle of any insurance scheme is 'one-in, all-in'. In other words a scheme that gives people a choice will automatically attract those most prone to claim benefits — for instance, those with a record of sickness — while failing to attract those whose contributions would be needed to provide an element of subsidy for those making claims. The result would be either the need for Government financial support on a massive level or, as might be more likely the case, a frequent and perhaps steep revision in the rate of the contribution.

Other objections have been leveled at the scheme. Its administrative complexity has dismayed some employers, in that they feel the burden of administration will fall on them, despite Government's claim to provide the administration, and that this will be particularly acute in respect of employees who change from contracted-in to contracted-out jobs. Given the volatility of the HK labour market, this could indeed be a vexing problem.

Some Government officers also appear to be none too happy about the costs of administration. The Singapore scheme for example keeps administrative costs to about 4 per cent of contributions, and it is hoped, at least after an initial period, that the HK scheme could be kept to this level. But the rate of contribution in the Singapore scheme is 31 per cent. Furthermore the Singapore scheme is administratively simpler in that participation is on a broader base than seems likely in HK; contributions are handled on an autopay basis in/out without contracting problems; and the benefits consist of relatively simple to handle transactions connected with home loans, death, resignation and retirement, rather than periods of sickness, with its attendant complication of prevention of abuse.

Other objections have included the possibilities of employers' discriminating against contributing employees; the risk of non-contributing employees demanding from employers cash benefits to match those of their contributing colleagues; and the lack of data on just how many people in fact stand to benefit from the sickness provision.

The last point stresses the disparate nature of the

CHART V

Time Table Proposed by Green Paper for Extension of Benefits

April 1978	– Improvements in public assistance scheme (including interim payment of old age supplements to all those aged 70–75 not already receiving a welfare allowance). – Extension of welfare allowance scheme to those in residential institutional accommodation. – Establishment of Social Security Appeal Board.
October 1978	Extension of welfare allowance scheme to those aged 73–74.
April 1979	Extension of welfare allowance scheme to those aged 70–72.
October 1979	Extension of welfare allowance scheme to the chronic sick.
By about the end of 1980	Introduction of sickness, injury and death benefit scheme.

scheme. Part of it is concerned to provide against longer periods of sickness. Sickness for a period of under one month is already provided for by the Workmen's Compensation Ordinance. Permanent disability is provided for under other existing schemes. The present proposal therefore covers the second, third and fourth months of sickness. No one appears to know just how many come into this category, and whether this provision therefore meets a real need, much less a priority need.

On the other hand, the retirement and house loan benefits have been included partly as an incentive to bring in sufficient contributors. Yet the incentive element, it appears, is somewhat unattractive. The scheme thus appears to fall between two stools.

What might the alternatives be? Opinions differ radically on this point, although there seems to be something of a consensus regarding the preferability of a compulsory scheme, with contracting-out arrangements for employers already providing a level of benefits commensurate with those of any Government scheme. Certainly, a compulsory scheme makes for administrative simplicity, a lower cost/benefit ratio and actuarial viability, and – supposing the level of contribution is within the means of the poorest levels of society – greater equity in distribution of benefits. The argument against such a scheme – which Mr. Heppell appears to have taken to heart – is that Hong Kong is not 'ready' for such a scheme. This is an argument often used in similar contexts, and is somewhat hard both to define and either to prove or to refute.

Put simply, the argument emphasises that HK's competitive position and its vulnerability to the winds of change in the world economy, make it wise to avoid any move that is likely to have an overall inflationary effect on HK's cost structure. Unfortunately, the only way to prove the soundness of this argument is to put it to the test. But by this the damage may be done – irretrievably.

This brings one to the next point at issue – should any extension of welfare provisions be on a contributory or non-contributory basis? Mr. Sweetman points out that current thinking, especially in Europe, is swinging against the contributory concept since contributions account for a decreasing proportion of benefit paid and the state has to accept responsibility for longer term cases. Mr. Hui disagrees with this on the grounds that worker contribution

provides an incentive element, may help to minimise abuse, and helps create an atmosphere in which a worker can claim his rights rather than feeling dependent on Government charity.

Mrs. Elliott agrees, but with the proviso that contributions should be waived in respect of those below a given wage level.

Mr. Sweetman, speaking as an individual rather than wearing his Government hat, differs. He quotes those two well known "socialists" Lord Barber and Sir Keith Joseph, who in the early seventies, acknowledging the reduced proportion of benefits coming from contributions, and the nonsense of taxing welfare benefits, came out in favour of provision of social security through tax credits, as part of a scheme to rationalise the tangle of welfare benefits, personal tax allowances and progressive tax rates, in which the UK had landed itself. Many local businessmen, including some Chamber committee members, would agree with them.

If Government has a need to increase revenue, and if expenditure on social security is a worthy priority, it is simpler, more equitable, and causes less imposition on all concerned to raise such funds from an increased rate of tax, rather than to levy this, that and the other particular charge, with its attendant administrative costs and the need for enforcement and policing measures.

There is of course an element of self interest in this, since 'if you don't make the profits, you don't pay the tax.'

At the same time there is also an element of social justice, in that the basis of any society that is going to function and survive, must include a means whereby the strong and successful provide a measure of help for the less fortunate. Few today would quarrel with that concept.

The weakness of special levies or charges is that they fall equally on the strong and the not so strong, without taking into account any relative variation between the two. This has been a basic problem encountered by many developed societies (and less developed societies!) that have accepted the belief that social benefits shall be paid for, not out of funds earned and accounted for (i.e. profits), but out of cash only partially earned and accounted for (i.e. current income). And, as we have stressed, profits tax has a sweet simplicity of administration that avoids the paraphernalia that must inevitably accompany special levies.

Lest it be assumed *The Bulletin* is suggesting a higher rate of profits tax, it must quickly be stressed that any provisos must of course be taken into account – notably, the degree of increase and the time period over which any increase is implemented.

It is disappointing that the proposed scheme for sickness, retirement and death benefits should have met with so indifferent a response, since it seems to be a step in the right general direction, albeit a hesitant step. There are of course the cynics who believe that the scheme was a deliberate Government flyer, introduced as a tactical move, in the expectation of its meeting little support. But if this were so, it still leaves open the question of Government's real intention. Is it, as some fear, to try simply to shelve the matter; or is it, as is not inconceivable, to allow scope to bring in a more ambitious scheme of its own devising?

In either case, those with an interest in the subject have until the month-end the opportunity to make their views known to the Secretary for Social Services.

H.G.

'Garden Industry'

— An Old Concept New to Hong Kong

The concept of 'Garden Industries' is virtually unknown in Hong Kong. But in developed countries the idea has been in effective use for many years and has been proved socially and economically useful. It can be regarded as complementary to the environmentalist movement, and in essence consists of planning and locating appropriate industrial concerns so as to harmonise with, or at very least not to spoil or conflict with, their natural surroundings. Some countries have introduced regulations to identify such industries and to control their location.

THE term 'Garden Industry' can only be applied to environmentally 'clean' industries — industries which do not pollute the air, the water or the surrounding land, and cause no damage to the environment; industries which need not necessarily be located in industrial areas or industrial estates, and can in fact be situated almost anywhere — in the suburbs, within the city, in industrial areas, commercial areas, residential areas, and even, as the name suggests, in garden-like rural areas.

When the Chamber's Director, Jimmy McGregor, led the industrial investment promotion team to the United States last year, he saw a number of factories located outside industrial development areas. One of these was a plant in the North East area owned by the famous Johnson & Johnson Company, world-known manufacturer of baby products. He was deeply impressed with the fact that the factory is an attractively designed building, situated among woods, meadows and gardens. It has a clean, quiet environment where the air is not only unpolluted but also fragrant with

the clean smell of the countryside.

Baby powder is one example of an industry which can easily be located in garden surroundings, but there are many others. They include cosmetics, foodstuffs (such as bread, biscuit and cakes, fruit processing), beverages and breweries, pharmaceuticals, handicrafts and others.

If such industries could be located in zones or areas agreed for the purpose they may well prefer not to be in an industrial area alongside factories liable to produce noxious, irritating or unsightly emissions.

In HK, however, not only are they in the same area as 'dirty' industries but often in the same building. If the person eating processed food, or the young lady using cosmetics, were aware of the industrial situation within which these products may have been manufactured, their brand image might suffer and sales might even fall.

Hong Kong has many industries which would be suitable for location in 'garden' areas — which for HK, in effect means the New Territories. But are they free to locate in these areas?

A Trade, Industry & Customs De-

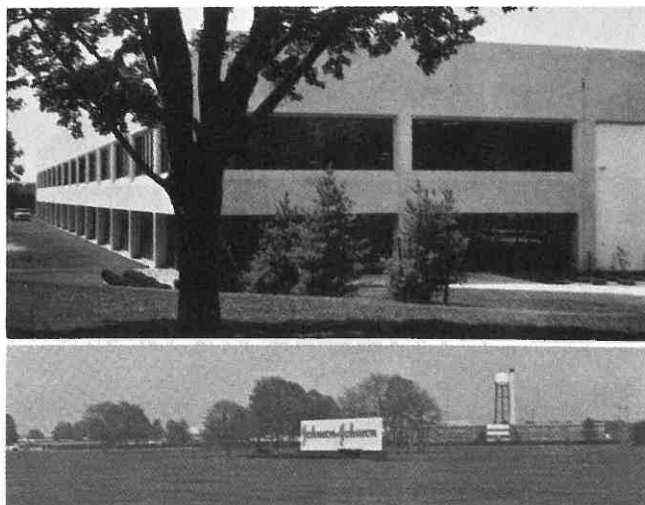
partment source told *The Bulletin*: The Hong Kong Government has always followed a policy whereby all industries, apart from those which are classified as 'offensive trades', have always been treated equally as regards location. When Government sells land, however, it specifies the use of that land for industrial, commercial or residential purposes.

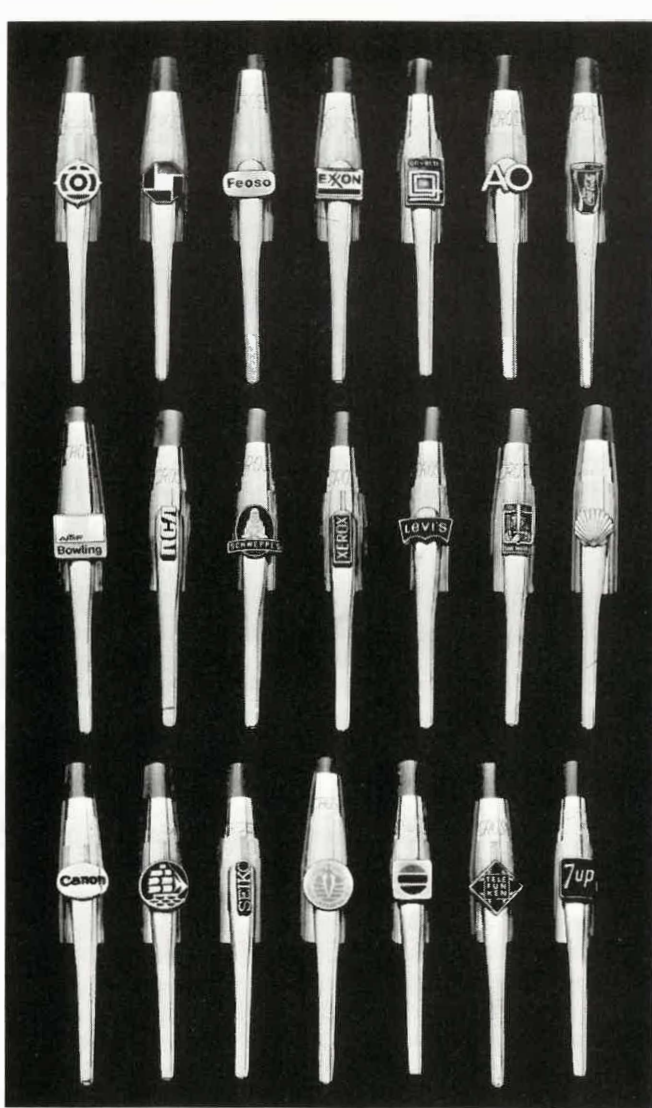
Generally land is sold by auction to the highest bidder. As long as the person who buys the land puts it to its specified use, he can develop it in whatever way he wishes.

Of course, the developer has to conform to certain regulations regarding 'offensive trades' and pollution as formulated by the Environment Branch. For example, the notorious Sheung Shui tanneries had to be moved as they were seriously polluting the environment.

DTIC went on to say that Government is aware of recent development in advanced countries in the respect of 'garden industries' and has also received suggestions from the local business community. The Government departments concerned are considering this

Johnson & Johnson factories at New Jersey, U.S.A. By Courtesy of Johnson & Johnson (H.K.) Ltd.





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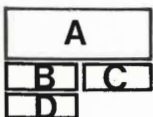
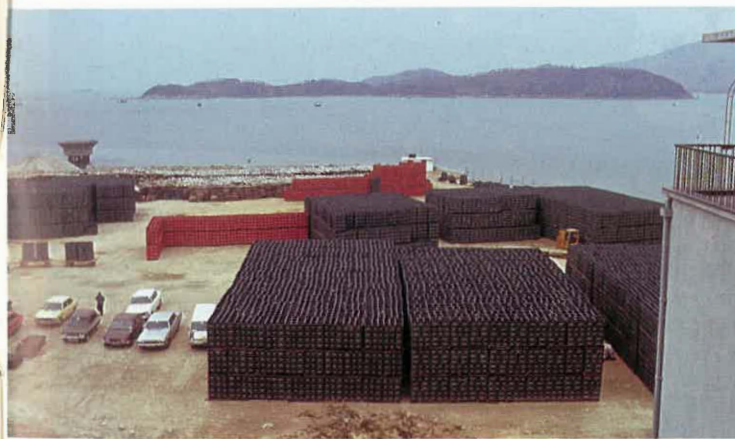
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A & B *The picturesque garden in the San Miguel brewery at Sham Tseng.*

C *San Miguel has reclaimed its own land from the sea.*

D *View from workshops*

CALTEX



Looking
good,
all around
Hong
Kong.



question, but there has not yet been any policy recognition.

Just as Government has not yet officially recognised the concept of garden industries, the Hong Kong media has also been silent on the subject. And, local industry – including companies that may be classed as garden industries – are not familiar with the idea.

In fact, *The Bulletin's* attempt to interview some of these factories was declined with thanks. They were not familiar with the concept of garden industries, and were afraid of the term environmental protection. It might have something to do with health inspection!

San Mig's beer garden

The Bulletin was more successful however with San Miguel Brewery Limited. San Miguel is located in Sham Tseng, along the south side of Castle Peak Road, facing the sea and with the hills behind. Sham Tseng is a small village and not an industrial area, although three or four big factories are located there.

As soon as we stepped inside the gate of San Miguel Brewery, we saw a garden, big by Hong Kong standards, with a fountain, lawns and trees on it, and surrounded by factory buildings. Obviously, San Miguel can be described as a garden industry.

We were shown around the factory and impressed by the clean and neat conditions and automation of the various production lines. Looking out of the windows of the workshops, one can see the factory garden, the woods in Sham Tseng, the hills at the back or the sea at the front – an ideal environment for a brewery.

Has San Miguel located in this environment by design or by accident?

Mr. H.A. Waller, Personnel Manager, told *The Bulletin*: 'The predecessor of San Miguel was The Hong Kong Brewery & Distillery Ltd., manufacturing both beer and Chinese wine on the same site in the 1930's. San Miguel later closed down the distillery and continued with the brewing of beer only. The main reason for choosing Sham Tseng lay in the fact that streams from the hills had very pure and clear water, which is extremely suitable for wine distillation. Of course, there was also convenient transportation – the Castle Peak Road on land, and the factory's own pier by the seaside.

Today however we have expanded

considerably from the previous premises, into the present large-scale modernised factory.'

San Miguel is pleased with its present premises. The company has acquired a large site of land through reclamation from the sea. This reclaimed land is now used as open-air godowns, and can be used for future expansion.

'If any one wants to build a new brewery in Hong Kong, it is no longer possible for him to find good factory premises like Sham Tseng,' San Miguel claimed.

As 1978 marks the 30th anniversary of the establishment of San Miguel Brewery Ltd., the company will organise a large-scale reception in its own factory garden for the celebration. Few HK companies have this particular opportunity available to them!

The Bulletin also visited the manufacturer of *Fanbo* cosmetics, Samfong Cosmetics Co., Ltd. Samfong has its own five-storied factory building located at the north end of Ma Tau Wai industrial area.

Mr. Gaston Chan, Executive Vice President of Samfong Cosmetics Co. Ltd., told *The Bulletin*: 'Samfong moved from China to Hong Kong in 1933 and built the factory in its present premises. At that time Ma Tau Wai was already an industrial area.

As the manufacturing of cosmetics requires high quality control and standard testing, most of the Samfong building is air conditioned. Workers wear uniform and caps in order to ensure that the cosmetics stay clean and maintain a pure quality.

Samfong has been appointed as cosmetic consultant for the *Ready to Wear Festival* for three successive years, and *Fanbo* cosmetics have become increasingly popular in Hong Kong. Does Samfong have any plan for expansion of factory and production?

'We've considered this question. But it is not at all easy to expand a factory in Hong Kong nowadays,' Mr. Chan said.

'If we reconstruct our factory for expansion on the present premises, our new building could not be too high because of the nearby Kai Tak Airport. And we would have to stop production for two years for the demolition and reconstruction of the building.

'If we seek new premises there are not suitable sites in this area, and the few sites in other areas that are appropriate are much too high in price.

'As for garden areas, they are of

course ideal, but in Hong Kong we can do little more than hope for them nowadays.'

The above two companies both date from the post-war period, when they bought land to build their respective factories. At that time, Hong Kong industry was still underdeveloped. There was ample choice in selecting a suitable site.

Since the early 1960's, however, the rapid development of industry and the dramatic growth of population has virtually saturated land in the urban and suburban areas. As with other metropolitan cities, environmental congestion and industrial pollution have become increasingly serious. Industrial areas and the industrial estates have been developed. Consequently, the foodstuffs, beverages, pharmaceuticals and other similar factories established in recent years presently have little choice but to locate in high rise industrial buildings within concentrated industrial areas.

Innocent & Beneficial

Precisely because Hong Kong is a densely populated small territory with little land left for further development, it may be time for Hong Kong to follow the example of the United States, the United Kingdom and other advanced countries, and consider whether environmentally innocent garden industries can be developed in non-industrial areas in the New Territories.

This could bring substantial benefits. High quality garden industries could be located throughout the New Territories and on some of the larger islands, providing good quality work for essentially village areas. Some of these industries would be oriented towards the domestic market but others could be strong export earners. Relatively cheap land might be made available for attractive foreign technology. Some of the industries which have been targets for Hong Kong industrial investment promotion would probably qualify to be considered as garden industries. There is a case for ensuring that any company so choosing Hong Kong is not hindered from doing so.

Sophisticated pharmaceuticals and cosmetics are two examples. The food industry is another. The recognition by Government of the concept of garden industries as a special category of industry could help greatly to alleviate a particular problem for several local industries and create opportunities for others.

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ISO Standards Available

TODAY's trade is characterised by the increasing influence of international rather than national considerations. Nowhere is this more true than in the field of standardisation. In the absence of "Hong Kong Standards", manufacturers have to comply with statutory and other standards established in the individual customer countries.

To familiarise local trade and industry with information on ISO standards, the Hong Kong Standards and Testing Centre now maintains a stock of the ISO Catalogue 1977.

The International Organisation for Standardisation (ISO) is the international specialised agency for standardisation, with membership comprising the national standards bodies of 82 countries. Hong Kong is represented by the Hong Kong Standards and Testing Centre of the Federation of Hong Kong Industries.

The ISO's work covers a wide range of topics: from containers to dental equipment, from computer languages to materials testing, from automobile safety to paper sizes, from machine tools to environmental pollution, from textiles to footwear — to mention just a few of the areas in which ISO is engaged.

Published ISO International Standards are:

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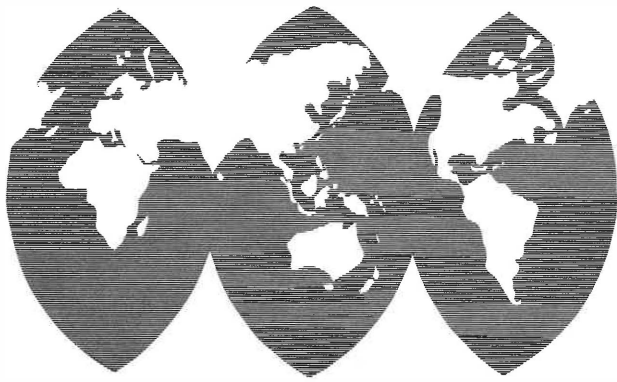
agencies, technical colleges and universities;

- reviewed at frequent intervals to take account of the latest technology.

Companies and individuals interested in obtaining copies of the catalogue are requested to contact: *The standards & Information Department, Hong Kong Standards and Testing Centre, Eldex Industrial Building, 12th Floor, Unit 4, 21 Ma Tau Wei Road, Hung Hom, Kowloon.*



The Standards and Testing of the Federation of Hong Kong Industries.



The Chamber Worldwide

Britain

A Chamber Buying Group representing a number of leading Hong Kong department stores, led by Daniel Koo of Shui Hing Co., successfully completed its work in the United Kingdom during February. Michael Parker, Assistant Manager, accompanied the group throughout.

Orders placed by the group for a wide range of British goods amounted to some HK\$7 million. There was excellent press and radio coverage of the Hong Kong group's activities.

The group visited the International Spring Fair in Birmingham; special shows in Leicester; a special display of British goods organised by the North of England Development Council in Newcastle; and consumer products exhibitions in London.

Daniel Koo, the mission leader, had a meeting with HRH The Duke of Kent, Vice President of the British Overseas Trade Board, who later visited Hong Kong himself. Mr. Koo stressed to the Duke the importance of Hong Kong as a trade gateway to the Asian region.

China

Members of the China Area Committee exchanged views on China trade with representatives from the Bank of China, China Resources and the Chinese General Chamber of Commerce at a luncheon held at the Gammon Penthouse on 3rd February, 1978.

Korea

The Chamber's Buying Mission to South Korea will consist of 20 delegates led by Mr. Wong Po Yan, OBE, Chairman of the Chamber's Japan, Taiwan & Korea Area Committee. The mission is scheduled to visit South Korea from 8th to 15th April, where it

will participate in the Spring Seoul Trade Fair, the largest trade exhibition in South Korea and meet many individual Korea suppliers.

Middle East

An 18-member joint HKGCC/TDC trade group has successfully completed a trade mission to Dubai, Riyadh, Jeddah and Cairo from 19th February to 12th March. Mr. W.S. Chan, Manager in the Chamber's Trade Division, accompanied the group throughout.



The joint Chamber/TDC business group to the Middle East at Kai Tak Airport before departure.

The delegation promoted a wide range of Hong Kong products, including garments, electronic and electrical products, watches, toys, imitation jewellery, lanterns, artistic and silk flowers, plastic household goods, hardware, glassware, electrical fans, stationery, travelling goods, handbags and shopping bags.

South Asia

The South Asia & Pacific Area Committee is considering the possibility of a trade mission to India, Pakistan, Bangladesh and Sri Lanka. The four countries on the South Asian Subcontinent have recently shown improvement in their economies.

Berlin Fair

The 16th Overseas Import Fair 'Partners for Progress' will be held in Berlin from 30th August to 3rd September. As the Honorary Repre-

sentative of the Fair Authorities in Hong Kong, the Chamber will once again organise Hong Kong's participation.

Hong Kong exporters have attended the Berlin Fair for the past ten years. Products which sold particularly well last year, when total business concluded by the delegation was worth HK\$4 million, were glassware, fluorescent lanterns, sportswear, ladies' blouses, travelling goods, ivoryware, footwear, imitation jewellery and sundry items.

The Fair is aimed especially at products from developing countries. The buyers come not only from Germany but also from other countries throughout the EEC.

Call the chamber's Trade Division Tel.: 5-252131 Mr. W.S. Chan or Miss Juella Kong for more information.

Latin America

The Central & South America Area Committee has recently added Curacao Island to the proposed itinerary of its Trade Mission to Central & South America. The Mission was already scheduled to visit Panama City and Colon Free Zone in the Republic of Panama, Caracas and Margarita Free Trade Zone in Venezuela. Dates are 10th June to 5th July. Some 20 companies have already applied for participation. For further details please contact Ernest Leong, Tel: 5-237177 (ext. 29).

Canada

The Canadian Trade Commissioner in Hong Kong, Mr. Douglas Campbell, briefed members of the North America Area Committee on the Canadian economy and prospects for the further development of bilateral trade between Hong Kong and Canada; also the role of the Canadian Trade Commission in Hong Kong.



*News, Events, Information
From Within and Around
The Chamber*

Chamber News

Welcome to the Chamber

The following 25 companies joined the Chamber during February 1978:

Again Agencies
Aries Jupiter Traders
Atlas Trade Development Centre
Campari (Far East) Ltd.
Chemsyn Ltd.
Dolares & Company
D'urban (Hong Kong) Ltd.
Fortune Trading Company
Goodhope Export Co. Ltd.
Growth Systems Ltd.
Lee Cheong Trading Company
Mariman (Lam's) Co.
Rheem Hume (H.K.) Ltd.
Robert C. Wong & Co. Ltd.
S.C.S. International Ltd.
Saha-Union International Ltd.
Shewtex Ltd.
Sinitron Limited
Solex (Far East) Company
Star International Trading Co.
Sunshine Enterprises Corp.
Taranto Limited
Wah Chong Metal Works, Ltd.
Westpoint Corporation
Ying Kee Safe & Furniture Mfg. Co. Ltd.

Chamber Spring Dinner

The Chamber held its Annual Spring Dinner at the Ocean Palace Restaurant & Night Club on 16th February, 1978 (the Tenth Day of the Chinese Lunar New Year).

Nearly 900 members with their staff and guests got together to enjoy themselves and celebrate the Year of the Horse.

Publications

'Hints to Businessmen'

The Chamber has received an up-to-date (1977) set of 'Hints to Businessmen' published by the British Overseas Trade Board. These useful booklets cover virtually every country in the world, from Afghanistan to Upper Volta and are available in the Chamber's library.

Toys & Games Magazines

The Trade Development Council is now expanding the product journals collection at its Reference Library to provide additional information to the Hong Kong business community.

Among others, there are a dozen specialised Toys & Games Magazines. Interested members are requested to consult the TDC's library.

Salary Report Published

The Hong Kong Productivity Centre has published its Report on Salary Trends and Fringe Benefits covering the period April 1976 to April 1977. The report provides up-to-date and comprehensive information on the salary structure of professional, administrative, technical and clerical staff.

The report is published in English and Chinese and is available at HK\$100 per copy at the Centre's offices.

Bits & Pieces

Summer Scheme for F. 5

The Hong Kong Association of Careers Masters intends to organise another Summer Work Experience Scheme for Form 5 students on the basis of its success for the past four years.

The success of the scheme will depend very much on the response and support of industrial and commercial concerns, and interested companies are requested to contact Miss Rose Lau, the Careers Officer of the Education Department (5-778311 ext. 239).

FEEFO Newly Formed

A Far East European Forwarders Organisation (FEEFO) has been newly formed in Hong Kong. For further information contact Room 731, Star House, Tsimshatsui, Kowloon, Hong Kong. Tel: 3-662888. Telex: 86181 HX. Office Secretary: Miss Jill Hayter.



Nearly 900 members got together to enjoy themselves and celebrate the year of Horse.

Leslie Gordon and Jimmy McGregor, Chairman and Director of the Chamber were pictured saying "Kung Hei Fat Choy" to the members at the Annual Spring Dinner.

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多年來的期待



執行董事 麥理覺專欄

筆者於一九五一年來到香港，不久之後就有機會巡視石峽尾的一個木屋區，當時該區居住着成千上萬的人。本人雖然已經熟悉了英軍中的軍旅集體生活，又已經環遊世界在許多國家見識過極度的貧困，但坦白講對於此處數萬人的惡劣生存條件仍然感到震驚。事實上，此種條件只能稱之為「生存」。他們能安頓下來，過一種羣體合作的生活，實在是一個奇蹟。當時的局面如果缺乏忍耐的精神，就勢必會迅速惡化成社會的動亂。

筆者從來沒有忘記過當時的最初印象。不久之後，本人加入香港政府服務，此種印象所產生的感受對於本人在政府中所做的一切均有強烈的影響。本人雖然瞭解政府及工商界均在付出巨大的努力，但仍然時常為社會缺乏明顯的進展而感到羞耻。似乎隔了許多許多年月之後，才有顯而易見的結果。香港的經濟制度，似乎產生百萬富翁還快過興建醫院及住宅，有時亦令人難以接受。

本人曾經多次視察過早期的木屋區及安置屋邨。居民在擠逼貧困的條件中勤儉生活，一直令人欽佩。本人目睹社會環境不斷改善及某種社會制度逐漸形成，雖然本人並無貢獻，但也為之感到自豪。當時，在港府中諸多全人每逢新的公共屋邨落成，每逢新的道路竣工，每逢填海地變成新工業區，每逢平均工資水平上昇，也都同樣感到欣慰。其實，當時並無成績可以誇耀，因為大量工作尚待完成；但在五十年代末期及六十年代初期，政府工作往往有令人興奮的經歷。

四分之一世紀過去了。今天，香港終於能考慮相當全面的社會福利制度。如今，處理醫療、居住及就業等問題的決心及努力，正日益轉向為香港居民提高生活水準，以及建立更合理及更美好的社會秩序。

近年來，在制定法例保障工人方面、在發展基本社會服務方面以及在建立保護及資助工人基本權利的制度方面，已經有了巨大的進展，而且已經為社會各界多所評述。但此類工作逐一進行，並非作為一整套計劃的組成部份。因此，雖然本港社會決策及發展的各項成效已隨處可見，但仍然難於明瞭整體的計劃及遠景。

本人曾多次提出，香港是否可能及何時才能實行全面的社會福利保障制度，統一為全體工作人口提供疾病、傷亡、失業及退休等福利。香港尚未達到此一目標，但港府的社會保障發展計劃綠皮書已經朝此一方向邁進了一大步。本人懷着極大的興趣期待綠皮書的結果，但發表綠皮書一事已經足以表示：香港在社會發展方面自從一九五一年以來已經有了長足的進展。本人認為，此種進展足以令人略感告慰，更足以令人翹首期待。



為最不能自助者提供援助

香港福利援助是否足夠？香港福利制度是否正確？

港府於去年年底發表了「社會保障發展計劃綠皮書」，闡明了香港目前所提供的社會福利援助，並提出了今後擴展社會保障計劃的建議。財政司在預算案報告中重申了港府對增加此方面開支的承諾。沒有人會漠視或否認，下層社會確實存在此種需要，我們有責任來滿足此種需求。但是究竟什麼才是最好的途徑，既可避免各方面需用有限的基金結果均受影響，又不致於造成一個削弱香港競爭實力的制度。本會會員可在本月底前對綠皮書發表意見，暢所欲言。

「在香港是沒有生病或失業救濟金的！」

「一旦失業，就一無所有。而生了病，就要大費周章來證明自己生病。調查又費時甚久，等到獲得證明可以領取援助時，人可能已經痊癒了，或者已經死了。我就知道有人在等候的期間去世了，或者自殺了。」

這些憤慨的指責及戰鬥的批評，當然是出之於一位鬥士——葉錫恩夫人之口。

葉錫恩夫人在觀察問題時，顯然充滿了人道主義的精神。她的工作使她能深入瞭解中上階層並不熟悉的情況。她強調這些中上階層包括了許多管理香港福利援助計劃的人士。

葉錫恩夫人承認，連她都感到難於計算本港社會底層所存在的貧苦困難的

事例。她的批評大都根據向她投訴引起她注意而親自查悉的事件。

港府社會福利署副署長薛文先生指出，香港解救貧困的措施，已經好過東南亞各個鄰國的措施，而且並不亞於世界上任何國家相應的發展階段。她舉例指出，甚至連新加坡自命不凡的社會制度，對短期患病工人所提供的保障，也並未超過香港勞工賠償法例的規定。

社會福利署的統計結果（參見附表）對這一問題提出了清晰的說明。統計處最近發表的失業率是又一例證。香港失業率在一九七七年九月時為百分之四點一。按已發展工業國的戰後標準來衡量，以及按大多數工會準備接受的標準來衡量，此一失業率仍然嫌高。然而，與香港相比，許多經濟繁榮的國家仍未擺脫一九七四年至七五年經濟衰退的影

响，而其失業率也同樣高甚或更高。甚至連富甲天下的美國，雖然為較不發展國家羨慕嚮往，但有些地區的失業率在衰退高峯時期估計也要高達百分之二十五。

香港進展 足以自豪

而且，社會福利如果不考慮社會的迫切需要，也就不可能充分完善。香港社會服務聯會總幹事許賢發先生表示，他雖然絕不否認必須援助患病及失業的人士，但認為當務之急是必須擴大援助弱能人士，必須擴大補助佔本港人口最大部份的青少年。

雖然很難找到衡量香港社會貧困程度的標準，但是近十年來毫無疑問社會道義已在香港這個商業城市中開始產生並發展起來。薛文先生指出，就香港政府而言，過去七年中已取得的成就，是

社會福利署目前提供的援助

除了香港政府在醫療及教育方面的巨大努力及私人團體組織的工作之外，社會福利署所提供的援助，根據最近發展的社會保障發展計劃綠皮書，主要可以分為下列三大方面：

一、公共援助計劃

公共援助計劃始於一九七一年。受助人須接受入息調查但毋須供款，因為這項計劃旨在以現金援助入息低於規定水平的人士或家庭。政府對援助款額經常予以檢討，以便根據生活費用的高漲作必要的增加。以往凡年齡由十五歲至五十四歲而有工作能力的人士均無資格領取公共援助金，但由一九七七年四月一日起，援助範圍經予以擴大，包括身心健全的失業人士在內。

二、傷殘老弱津貼

傷殘老弱津貼是發給社會上兩種極需照顧的人士，即沒有入住醫院或安老院接受住院照顧的嚴重傷殘者和老弱人士（年齡在七十五歲或以上者）。這項計劃始於一九七三年，符合資格者除接受

公共援助外，並可領取這項津貼而毋須供款或經過入息調查。

三、意外賠償

暴力及執法傷亡賠償計劃始行於一九七三年，旨在援助暴力罪行的受害者以及因執法人員執行職務而意外受傷或變成殘廢的人士。至於天災或其他災害（如颱風或水災）災民，則可獲現金及物質等緊急救濟。

此外，社會福利署還為老人服務、康復服務、家庭福利服務及法律援助等方面提供各種服務。

本港公共援助計劃所採取的遞增計算援助金的方法，與大多數國家的援助計劃有所不同。根據本港的計算，每個受助家庭多一名成員，便多領一些援助金，但每個家庭成員所得的援助金額則隨人數的增加而相應遞減。按現行比率，獨身人士每月可領取援助金一百八十港元；如以一個家庭計算，首三名成員每人每月可領取援助金一百三十元，第四至第六名每人每月一百零五元，其餘成員則每人每月可獲八十元。自一九七八年二月份開始，該等援助額將分別增至二百元，一百四十五元，一百二十元及九十

元。其他地方的社會援助計劃則不同，通常是不論全家有多少成員凡每多一名成員就多領一筆相同數額的援助金，但兒童所獲金額則較成人為少，其金額按年齡遞增。

無論如何，本港公共援助計劃確實具備一項足以媲美國際水準的優點，可引證綠皮書如下：

如以國際標準衡量，本港公共援助計劃的申請資格確屬很寬且很少限制。此項計劃並未將任何類別的人摒諸門外，例如失業人士（雖然在一九七七年四月以前尚未被包括在內），甚至有全職工作人士和並非土生土長者均可申請。惟一限制是申請人必須符合的居留本港期間：十五至五十五歲身體健全人士必須在香港住滿兩年，其他人士則須住滿一年。然而，在申請人極度急需援助的情況下，社會福利署署長有權豁免此項唯一的限制。

還應強調指出，上述所有援助計劃均毋須供款。

還必須將該等援助計劃連同本港其他法例一起加以考慮，特別是包括勞工賠償法例在內的勞工法例，以及政府醫院及醫務所僅有象徵性收費的醫療服務。

公共援助及傷殘老弱津貼開支 1973—74；1974—75及1975—76

	1973—74		1974—75		1975—76	
	公共援助	傷殘老弱津貼	公共援助	傷殘老弱津貼	公共援助	傷殘老弱津貼
有資格領取的新個案總數	10,905	41 41,885	21,183	18,677	21,055	15,957
新舊個案領取的次數	240,445	273,04 271,784	366,392	522,290	556,817	556,817
新舊個案已領取的總金額	\$45,420,017	\$ 26,273,044.50	\$ 102,853,156	\$61,202,557	\$163,327,326.03	\$ 78,206,100.00
每次領取的平均金額	\$ 189	\$97	\$ 281	\$ 117	\$ 293	\$ 118

公共援助計劃個案分類表 1974—75及1975—76的三月份

個案性質	1974—75		1975—76	
	個案數	百分比	個案數	百分比
老年人(五十五歲及以上)	23,778	551.93	29,780	54.70
患病人士	6,847	14.95	7,160	13.15
入息低微人士	7,847	17.14	8,786	16.14
有未成年子女的寡婦	2,438	5.32	2,582	4.74
盲人	595	1.30	647	1.19
傷殘人士	592	1.29	603	1.11
弱能人士	537	1.17	669	1.23
吸毒人士	473	1.03	561	1.03
失業人士	2,472	5.40	2,954	5.43
雙人	44	0.10	56	0.10
其他	168	0.37	641	1.18
總數	45,791	100.00	54,439	100.00

任何社會都會引為自豪的。如今，港府預算已有近百分之五，撥作社會保障經費開支。

當然，香港在英國議會中的「朋友」會自以為啓發了香港的覺醒。但香港的社會道義，與大多數香港的事物一樣，確實是土生土長的。華人傳統的同鄉同宗組織，直至今日的同類商會團體，一向以會員福利作為其宗旨之一。而且，香港志願慈善團體的數量之多，如按人口來計算，肯定名列世界前茅。

有些批評家會說，香港存在如此衆多的慈善團體，恰恰證明香港政府未能滿足社會福利的需求。當然，社會福利開始成為港府的首要目標，確實還是最近幾年的事。此項進展應該歸功於衆多的社會領袖。從麥理浩爵士直到葉錫恩女士，各各作出了不同的貢獻。然而，如今對社會福利的極大注意，不僅證明了社會領袖的關心，而且反映了社會各界人士的關注。

華人傳統 自食其力

本文附表轉載自社會福利署一九七五至七六年年報（也即最新年報，本年度年報即將發表），顯示了近年來援助案件的總數。

有些人，也許包括葉錫恩夫人在內，會指責上述總數僅僅是冰山露出海面的尖端而已。但事實是，似乎沒有人確切瞭解有關的人數及程度。

葉錫恩夫人指出：「需要受援的人非常不願意參加本港的公共援助計劃，因為這令人感到極為羞耻。他們不將這看作一種權利，而是看作使用納稅人的錢而要受人指責。他們寧願到街上去當小販而被拘捕。」

薛文先生雖然觀點有所不同，但也觀察到了同樣的問題。

「香港的華人仍然十二分強烈地以自食其力為榮。此種傳統也廣泛涉及到勞資關係中。僱主其僱員每日努力工作；但另一方面，如同在一九七五年表

退時期所見，僱主也願意分担工作。」

然而，葉錫恩夫人及薛文先生均認為，此種態度已在改變。如附表所示，越來越多的人已將接受公共援助當作他們的權利了。

正是在上述背景下，香港政府於去年底發表了社會福利保障綠皮書。其中的許多構想都出自於赫貝爾先生。赫貝爾先生是英國政府官員，在社會福利計劃方面具有廣泛的國際經驗，目前暫時協助香港政府工作。

如同所有的綠皮書一樣，社會保障計劃綠皮書的目的，主要並不是闡述政府的意圖，而是強調所存在的問題並提出改進的建議，以便政府可以評估公眾對該等改進需要的反應以及所建議措施能獲得的支持。

綠皮書的題目「為最不能自助者提供援助」，簡要概括了港府對社會福利問題的政策。本刊所訪問的三位社會領袖——薛文先生、葉錫恩夫人及許賢發先生——一致認為，無論香港需要何種改進措施，他們絕對不希望在香港建立極端福利國家的一整套制度。

許先生表示：「香港人的生活以工作為主，他們喜歡工作。」而葉錫恩夫人也認為：「華人有獨立自主及自食其力的傳統。他們甚至不想為別人打工。他們想自己做生意。他們認為如果依靠公司援助金生活，就再沒有機會發財致富了！」

薛文先生也支持應援助不能自助者的概念，並補充道：「我們不應當過份縱容能夠自助的人。」

港府闡明 福利政策

綠皮書闡明「香港政策」如下：

「政府並未試圖複製福利先進國家的社會保障制度。更無意對全體市民施行强制性的社會保險計劃，但曾集中力量援助最不能自助的人士，主要是老年、傷殘和貧苦的人士等。

「政府深信所採政策甚為正確。這

項政策承認了一項事實，即由於須顧及許多其他社會服務的需要，能用於社會保障方面的資源本有限度。只要社會保障方面的服務並非十分欠缺，我們也沒有任何証據足以證明社會人士樂於見到政府把擬用於公共房屋及其他社會服務的資源轉用於社會保障。而且，社會保障服務只要致力於援助最需照顧的人士，其實已把現有的資源作了最佳的利用。

「政府對社會保障制度的結構和施行力求簡化。雖然這樣做法在某種程度上會使我們較難應付個別人士的需求。但是，此舉的優點是將行政費用縮減至只佔社會保障服務總開支的極小部份。權衡輕重，利多於弊。一個複雜的社會保障制度，其施行方法不為社會人士所了解，就會失去不少應能發揮的功能。」

擴大援助 增加福利

綠皮書包括了若干擴大福利援助的新建議，並介紹了一項新的計劃。

首先，綠皮書建議擴展「福利津貼計劃」（以前稱為傷殘老弱津貼計劃），以包括住在醫院或老人院的人士以及不能工作的療養人士，並將有資格申請的年齡從七十五歲降至七十三歲，再降為七十歲。

其次，建議為所有需要援助的人士提供一個「安全網」，確保他們獲得可以賴以生活的入息。其中包括：長期需求——長期個案補助金——老人補助金——對能夠自立者的鼓勵補助金——以及設立上訴委員會。

引起更多爭論的是新的僱員傷病、人壽及退休保險計劃。該計劃旨在為受傷生病而須要資助的僱員提供援助，以及為退休人士提供小額退休金或為六十歲前死亡者的家屬提供類似的福利。

此項計劃是對勞工賠償法例的補充，即只有當僱員在勞工賠償法例中的權利都用完後才可實行傷亡福利。因此，該項福利應用於停止工作後的第二、第

三及第四個月。傷病保險金額可定為約等於正常工資的一半。正常工資是指過去十二個月的平均月薪。

此項計劃可自願參加，參加與否均由僱員自行決定。建議供款定為月薪的百分之二，但最高供款定為每月四十元。僱員則需提供相同款項，除非僱主已提供了相同甚至更慷慨的福利計劃，則可豁免參加此項計劃。而有關僱員在相應期間就不能參加政府的保險計劃。

此項計劃的所有供款均將存入一法定基金。該基金應用作適宜的投資或作為供款會員的購屋貸款。該計劃的財政事務，將由一個獨立的法定機構管理。該機構的成員由港督委派，應包括至少一名供款人的代表。該機構的責任是處理該計劃的一切財政及該基金的一切投資事宜。

該計劃的行政工作，將由上述的法定機構與社會福利署參與其事，負責監督有關豁免參加的各項事宜。該項計劃應在財務上自給自足，但政府將支付行政費用。

各方反應 不甚熱烈

對綠皮書所建議的傷病、人壽及退休保險計劃，各方面的反應似乎不甚熱烈。其原因也許可以歸結為，政府想盡量做到改革不致過大過速，而結果却變得過份謹慎。本來真誠旨在妥協而使社會各界均感滿意的建議，結果却沒有人感到滿意。

政府如過預料僱主會大聲反對“我們負擔不起！”，就要感到失望了。據知，各大僱主組織，包括本會在內，迄今並未採取此種立場。

而僱員的態度則為許賢發先生概括為：「鑒於該項計劃福利太少又屬自願供款性質，僱員擔心各方面缺乏興趣會被誤會成是市民不需要此種福利。但事實上是僱員覺得該項計劃的福利太低。」社會服務聯會相信，勞資雙方各供款百分之五會比較適合，一定會受到僱員的熱烈響應。

政府承認已充分為該項計劃估算過保險統計及通貨膨脹的因素。此種估算當然要考慮到對青年工人的吸引力，因為青年工人的長期支持是該項計劃成功的必要前提。但就上述假定的例子而言，此種吸引力即使存在，也太不明顯了。

批評焦點 自願性質

對此項計劃的主要意見，似乎集中在其自願的性質。本刊所接觸的大多數人士均認為這是一項缺點，但觀點却各不相同。

有些人認為一項自願的計劃必然會

實行綠皮書建議的財務估計 (單位：百萬港元)

	1978/79	1979/80	1980/81	1981/82	1982/83
(一) 公共援助計劃					
(1) 長期個案補助金	16.00	16.00	16.00	16.00	16.00
(2) 老人補助金	37.50	311.00	33.00	35.00	36.00
(3) 毋須計算的收入	0.25	0.25	0.25	0.25	0.25
(4) 上訴委員會及其他管理措施	0.25	0.25	0.25	0.25	0.25
(二) 福利津貼計劃					
(1) 擴大住院護理	5.50	5.50	5.50	5.50	5.50
(2) 擴大老人津貼	5.50	46.50	70.00	85.50	90.00
(3) 醫療津貼	—	5.00	18.00	25.50	40.00
總計	65.00	104.50	143.00	168.00	188.00

排斥「最不能自助的人士」，因為這些人無力負擔即使少量的額外供款。其他人強調香港工人（及僱主）認為現鈔在手好過似乎抓摸不到的未來款項。此種傾向可能使許多人對此項計劃完全置之不理。許賢發先生等人則坦白指出，保險金太少，沒有吸引力。而經驗豐富的人士則就技術性的也許是根本性的問題提出了反對意見，認為自願性計劃在保險上行不通。

最後一項意見，可以一言以蔽之：任何保險計劃的原則是「一人參加，人人參加」。換言之，可自願參加與否的計劃必然會吸引最可能領取保險金的人一例如，經常生病的人——但却吸引不到要供款以供他人領款的人。而後者是前者的必要條件。結果，該項計劃或者是需要政府的巨額財務支持，或者更可能是經常需要大幅修改供款的標準。

有些政府官員似乎也對於該計劃的行政管理經費不太滿意。例如，新加坡的計劃將行政管理經費控制在供款的百分之四左右。香港也期望至少在過了最初時期以後也能控制在百分之四的水平。但新加坡計劃的供款比率是百分之三十一。而且，新加坡計劃因為比香港廣泛，管理就較為簡易：供款均採用自動轉賬方法；不存在參加或豁免參加的問題；有關購屋貸款、人壽保險、退職退休的福利手續簡單，而病假手續就較複雜以免濫用福利。

其他的意見包括僱主歧視供款僱員的可能性；不供款僱員要求僱主發予現金以與供款同事一致的危險性；不瞭解究竟有多少人會領取傷病保險金的盲目性。

另一方面，退休保險及購屋貸款的部份目的，也是為了鼓勵足夠的人參加供款。但此項鼓勵似乎缺乏吸引力。結果，此項計劃看來是兩面不討好，兩頭都落空了。

建議改成 強制計劃

什麼才是更好的辦法呢？對於此一問題各界人士，各執一詞，差別甚大；不過又似乎一致認為最好是代之以一個強制的計劃，只有已經提供包括所有

綠皮書建議擴展社會保障計劃的時間表

一九七八年四月	(一) 改進公共援助計劃 (包括向所有尚未領取福利津貼的七十五歲老人支付老年補助金)。 (二) 向住院護理的人士擴展福利津貼計劃。 (三) 設立社會保險上訴委員會。
一九七八年十月	向七十三至七十四歲老人擴展福利津貼計劃
一九七九年四月	向七十五至七十六歲老人擴展福利津貼計劃
一九七九年十月	向廣業人士擴展福利津貼計劃。
約在一九八〇年前	實行僱員傷病人壽保險計劃

政府福利計劃的僱主才准予豁免參加。不言而喻，強制性計劃可使行政管理簡易，管理經費低廉，保險統計可行；而且，只要供款額連最貧窮的人也能支付，就能使社會公平分享福利。對於強制性計劃的反對意見——赫貝爾先生似乎也持此種見解——認為香港還沒有「準備好」來接受強制性的計劃。此種反對意見經常被用於類似的場合，似乎既難界說，又難證明或者反駁。

於是，又出現了另一個爭論的焦點——擴大福利援助應該採用供款的方法呢，還是採用毋須供款的方法呢？薛文先生指出，當前的社會福利思想，尤其是歐洲的想法，是反對供款制度，因為供款使已付福利逐漸減少，而且國家要負責長期的個案。許賢發先生則表示反對，認為工人供款有鼓勵因素，有助於縮小濫用福利，有助於創造一種新的風氣——工人是領取自己的權利，而不必感到是依賴政府的慈善救濟。葉錫恩夫人則表示同意，但附帶一個條件——對於入息低於規定水平的人士應予豁免供款。

如果港府必須增加歲入，如果社會保障的開支值得作為首要的開支；那末，增加溢利稅率來籌集所需的基金，比徵收各項費用來應付行政管理經費及警察法治開支，就更為簡單，更為公平。

為了使讀者不致誤會本刊在建議增加溢利稅率，必須在此強調要考慮許多附帶的條件——例如，增加的程度及實行的時期。

綠皮書所建議的傷病、退休及人壽保險制度，雖然仍覺保守，似乎已朝着正確的方向邁出了一步，但收到的反應竟如此冷淡，實在令人失望。難怪有人冷嘲熱諷，此項計劃是政府故意炮製的手法，正希望市民不予支持。假定真是如此，問題就是政府的真正意圖了。究竟是（正如有些人所担心的）要將此事干脆束之高閣呢，還是（正如有些人所推測的）要順應輿情而推出已在設計的更龐大的計劃？

無論如何，凡對綠皮書有興趣的人士，可在月底之前將意見提交港府社會事務司。

「花園工業」初探

為了使工業發展更有計劃佈局及更有合理安排，也為了進一步適應環境保護的新要求，美英等先進國家的工業界在近年來提出了一個新的概念——「花園工業」。已發展國家正在迅速推廣有關「花園工業」的新條例。

沒有污染 不受局限

「花園工業」並不是指建造花園的工業。「花園工業」的主要含義，是指其廠房建築、生產工序、原料產品等等均不會產生大量的廢氣、污水及煙塵等，沒有環境污染的問題；所以並非必須設立於工業區及工業邨之內，而可以在任何地方設廠生產。既可以在郊區，又可以在市區；既可以在工業區，又可以在商業區甚或住宅區；甚至可以名副其實設於花園或新界鄉村環境之中，或者其工廠場地本身就像一所花園，成為市中心鬧區中的「市肺」。

本會執行董事麥理覺去年率領本會工業投資促進團訪問美國時，看到許多工廠位於工業區之外。其中之一是舉世聞名的嬰兒護膚品製造商——莊臣（Johnson & Johnson Corporation）有限公司位於美國東北部的一所工廠。莊臣生香品製造廠的建築物極為優美周圍是樹木，草地及花園。安靜的環境，新鮮的空氣加上優雅的香味，顯然比一般的「市肺」花園更為吸引人了。因此，使麥理覺先生留下極深的印象。

有許多工業可以歸入「花園工業」的範疇。除了上述的化粧品製造工業之

外，還有食品工業（包括麵包、糕餅、糖果、水菓罐頭等等）、飲料工業（包括啤酒、汽水、冷飲等等）、部份的製藥工業、手工藝品工業、等等。

事實上，如果上述工業可以隨意選擇廠址，也顯然不願意與那些散發出化學煙塵或空氣污染的工廠擠在一個工業區內，甚至一幢工廠大樓之中。某種食品的食客、某種飲料的飲家、或用某種化粧品的女士小姐們，如果知道這些商品是在一個嚴重污染的環境之下生產出來，此種商品的銷量就勢必會大大降低了。

香港仍未 制定法例

香港的衆多食品廠、飲料廠、製藥廠、化粧品廠等等，也應屬於「花園工業」的範疇。香港的「花園工業」是否可以妥善地選擇廠址呢？

本刊先詢問了港府工商署的有關部門。據有關消息來源表示：香港政府一貫奉行企業自由的政策，對於任何工業的設廠、生產及經營，除了所謂的「厭惡性」工業之外，均一視同仁。既不會厚此薄彼，也沒有特別優待。政府在出售土地時，就規定用作何種用途。或作工業用途，或作商業用途，或作住宅用

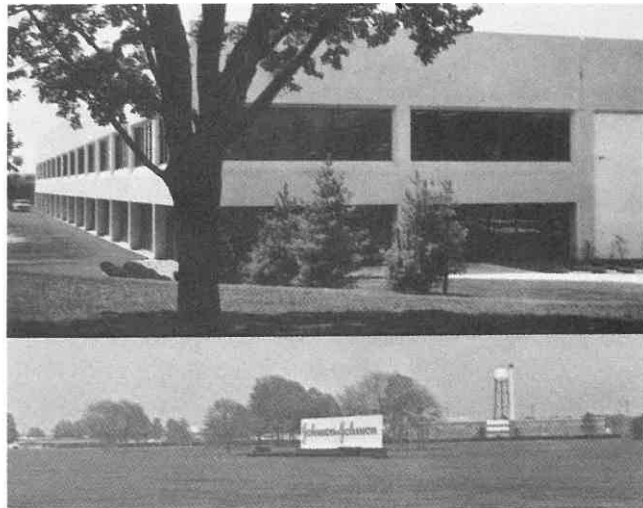
途。出售土地一般均採取公開拍賣方式，價高者得。購得該幅土地者，則可在規定用途內作任何發展。此外，並無特別優待條例。當然，環境司對某些厭惡性工業及有嚴重污染的工業有保護環境的規定。例如，上水的皮草廠就要被迫令搬遷。

該消息來源又謂：至於「花園工業」方面，有關部門當然瞭解先進工業國有此新發展，而且也接獲本港工商界所提出的有關建議。政府各有關部門正在考慮此一問題，但目前尚未有任何政策上的改變。

「花園工業」在香港還是一個新的概念。政府部門沒有制定有關的條例，傳播媒介也從未報導過先進工業國此一新發展。所以本港工商界對於此一問題就比較陌生。就是屬於「花園工業」範疇的廠商，雖然均感到香港的土地問題已成為工業發展的一大障礙，但對於此一新觀念也並不熟悉。

花園工廠 絕無僅有

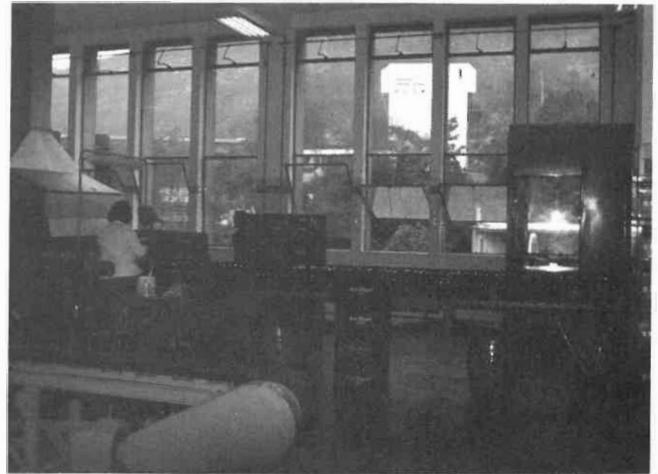
本刊特地登門訪問了生力啤酒廠有限公司。生力啤酒廠位於新界青山公路旁的深井，背山面海，環境極佳。深井是一個小村，並不是工業區，目前只有



美國莊臣護膚品公司在紐澤西州的製造廠，綠草如茵，環境極佳。



生力啤酒廠外景，風光如畫，美如花園。



生力啤酒廠內景，自動操作，整齊清爽。

三、四家大工廠。

一進入生力啤酒廠的大門，就是一個綠草茵茵的花園，按香港的標準來說還相當大。花園中有草坪、水池、小徑及樹木，周圍則是廠房，可算是名副其實的「花園工業」了。（參見附圖）

生力啤酒廠公共關係部人員帶領本刊記者參觀全廠生產部門，不僅自動化程度極高，而且處處予人一種整齊清潔的感覺。從各生產部門的窗戶望出去，不是本廠的花園，就是深井的林木，不是背後的青山，就是前面的大海。確是相當理想的環境了。

生力啤酒廠是特意選擇了深井作為廠址，還是偶然位於一個適當的地點呢？

據生力啤酒廠老廠長人事經理華力先生表示：「生力啤酒廠的前身是香港酒廠，於三十年代時生產啤酒及釀造中國酒。生力啤酒廠後來關閉了釀造部門而專門生產啤酒。選在深井設廠的主要原因，是因為背後山上的泉水非常清純，極其適合釀酒。此外，後有青山公路，還有海邊碼頭，交通也非常方便。」

「本廠已在原址上不斷建廠擴展，直至今日現代化生產的巨大規模。」

生力啤酒廠對目前的廠址也非常滿意。廠方在最近數年來，已經填海造地，作為露天倉庫，今後有必要時就可用於擴建新廠房。廠方表示：「如果現在要在香港建立啤酒廠，且不論市場方面已是生力啤酒的天下，就是廠址再難找到像深井這樣的地方了。」

今年是生力啤酒廠建廠三十週年紀念，廠方屆時將在廠內花園中舉辦盛大的園遊會，隆重慶祝。在香港亦可算絕無僅有的佳慶了。

理想措施 希望實現

本刊又訪問了生產「芬寶」化粧品

的三鳳化粧品有限公司。三鳳公司設在自置的一幢五層工廠樓宇中，位於九龍馬頭圍工業區的北端。南接一所學校大樓，比隣一幢商住兩用舊樓，再朝北就是啓德機場了。附近並沒有污染較大的工廠。

據三鳳化粧品有限公司執行副總裁陳志榮先生表示：三鳳化粧品有限公司於一九三三年由中國大陸遷來香港，即於現址建廠生產。當時馬頭圍已是一個工業區。到一九五五年，為擴展生產，改建成現在的五層工廠大樓。全樓自用，工廠、倉庫、寫字樓及陳列室均設於此。

由於化粧品要有很高的品質檢定標準，所以全廠大都密封，採用空氣調節。工人均穿着制服制帽操作，確保化粧品維持純淨的質素。

「芬寶」已連續三年榮獲香港時裝節的化粧品美容顧問，深受本港一般女士小姐的歡迎。三鳳公司有無擴建廠房增加生產的計劃呢？

陳先生表示：「我們確實考慮過此一問題，但現在要在香港擴建廠房並不容易。如在原址擴建，一則我們隣近飛機場，建築物不能太高；二則拆建廠房，就要停止生產兩年。如果另置新廠，附近地區並無合適的廠址，其他地區雖然有但地價太高。我們的行業比較專門，熟練工人都在附近居住。所以，我們就在附近租用了一層樓作為貨倉，使目前的廠房基本上仍敷應用。」

「至於『花園工業』，當然理想，但在香港是只能希望了。」

發展所需 急待推行

上述兩家公司均有較長的歷史，均於戰前就在香港買地建廠。當時，香港工業還處於初步發展的階段，人口也很

少，當然買地建廠就有充分的選擇餘地。

但自從六十年代以來，香港工業的迅速發展及人口的急劇增加，已使市區及近郊的土地幾乎達到飽和程度。因而隨之使環境擠逼及工業污染的問題日趨嚴重。工業區、工業邨也逐漸形成。結果，近年來新建的食品廠、飲料廠及製藥廠等，就大都只能設在工業區中的工廠大廈內。「花園工業」對他們而言，可能只具諷刺意味。

本刊試圖訪問其中數家工廠，不知他們是由於廠方對「花園工業」毫無所知，還是擔心環境保護會涉及衛生檢查問題，所以都婉言謝絕了。

事實上，香港正因為地狹人稠，可供發展的土地無餘無幾，就更應該高瞻遠矚，全面規制全香港的土地使用、城市建設、工業佈局及環境保護等各個方面。

香港應該效法英美先進國的工業發展，制定「花園工業」的有關條例，使本港的食品廠、飲料廠、製藥廠、化粧品廠等「花園工業」，可在新界各地非工業區發展。

此種改革將有極大的利益。高級的花園工業將可在新界各地及較大離島上建廠生產。花園工業有些將以滿足本港市場需求為主，另一些將積極拓展出口貿易。由於新界及離島地價較為低廉，也足以吸引外國技術工業本港投資。香港工業投資促進活動所爭取的目標工業中，有些也將能歸入花園工業的範疇。

例如，高級製藥工業以及高級化粧品製造工業就是兩大例證。食品工業又是一例。港府立法確認花園工業是一種特殊範疇的工業，就能大大減輕若干種本港工業所面臨的特殊問題，並能為其他工業創造更多的發展機會。

本會與世界市場

英國

本會百貨業採購團於今年二月訪問英國，已凱旋歸來。該團由本港各大百貨公司代司組成，由瑞興百貨公司古勝祥先生率領，由本會副經理白克強隨團訪問。

該團落單定購各種英國貨品的總值，已達七百萬港元之鉅。香港代表團的活動，也獲得英國報章及電台的極佳報導。

該團在伯明翰參加了國際春季貿易展覽會，在萊斯特參觀了商品陳列會，在紐卡索參加了北英格蘭貿易發展局專門組織的英國貨品展覽會，在倫敦訪問了消費品展覽會。

該團團長古勝祥拜會了英國海外貿易部副主席根德公爵殿下，並強調了香港作為亞洲地區貿易門戶的重要性。根德公爵稍後即蒞臨香港作官式訪問。

中東

本會與貿易發展局聯合組織的推銷貿易團，一行共十八人，於今年二月十九日至三月十二日訪問了阿拉伯聯合酋長國的杜拜、沙地阿拉伯的利雅特及吉特、埃及的開羅，現已凱旋返港。本會貿易部經理陳煥榮隨團訪問。

該團推銷了種類繁多的香港產品，

包括成衣、電子及電工產品、手錶、玩具、人造首飾、燈飾、人造花及絹花、塑膠家庭用品、五金製品、玻璃器皿、電風扇、文具、旅行用品、手袋及購物袋。

南亞

本會南亞太貿易委員會正在考慮可否派遣一個貿易團赴印度、巴基斯坦、孟加拉及斯里蘭卡訪問。上述南亞次大陸四國的經濟近來已有所好轉。

中國

本會中國貿易委員會委員邀請中國銀行、華潤公司及中華總商會的代表，於一九七八年二月三日假金門大廈頂樓餐廳舉行了午餐會。雙方就中國貿易及有關事宜交換了意見。

柏林

第十六屆「攜手邁進」海外入口商品展覽會將於今年八月三十日至九月三日在柏林舉行。本會作為該展覽會當局的香港榮譽代表，將再次組織香港代表團參展。

香港出口商過去十年來年年踴躍參展。去年，香港代表團接獲定單的總值達四百萬港元之鉅，銷路最佳的產品包

括玻璃器皿、日光燈飾、體育用品、女裝恤衫、旅行用品、象牙製品、鞋類，人造首飾及雜項貨品。

柏林展覽會專供發展中國家的產品展覽推銷。買家不僅來自西德，而且來自西歐各國。

詳情請詢本會貿易部陳煥榮先生或江慧明小姐（電話：五·二五式一三一）。

加拿大

本會北美洲貿易委員會最近邀請加拿大駐港商務專員金貝爾先生簡要報告加拿大經濟的近況、發展港加雙邊貿易的前景及加拿大駐港商務專署的功能。

拉丁美洲

本會中南美洲貿易委員會最近決定，將原定中南美貿易促進團的行程，增加凱拉索島之行。該團原定於今年六月十日至七月五日訪問巴拿馬共和國的巴拿馬城及科倫自由貿易區，委內瑞拉的加拉加斯及馬加里達自由貿易區。已有約二十間公司報名參加。詳情請詢本會貿易部梁紹輝（電話：五·二三七一七七，內線二九）。

韓國

本會訪韓採購團的籌備工作正在積極進行。該團將由二十位代表組成，由本會日、台、韓貿易委員會主席黃保欣先生率領。該團定於今年四月八日至十五日訪問韓國，包括參加韓國最大的貿易展覽會——漢城春季貿易展覽會及會晤韓國各大供應商。

新加坡

本會工業部馮棟澤及歐永祥於今年一月十六日至廿一日赴新加坡接受訓練。兩人出席了美國與東南亞電訊會議及展覽會，並訪問了新加坡經濟發展部、裕廊鎮公司、新加坡國際商會及新加坡廠商會。



本會與貿易發展局聯合貿易團離港飛赴中東地區訪問前，攝於啓德機場。

國際標準資料

當代貿易的特點是日益受到國際因素而非本國因素的影響。此種特點在標準化方面更為顯著。鑒於目前尚無「香港標準」，本港製造商必須遵循客戶所在國的法定標準及其他標準。

為了使本港工商界人士瞭解國際標準組織所規定的標準，香港標準及檢定中心現已蒐集了一整套國際標準組織一九七七年標準資料目錄。

國際標準組織（ISO）是專門負責標準化工作的國際組織，組成會員國包括八十二個國家及地區的全國標準機構。

及檢定中心來代表。

國際標準組織的工作範圍極廣：從貨櫃製造直至牙醫設備，從電腦語言直至材料檢定，從汽車安全直至紙張大小，從機床加工直至環境污染，從紡織成衣直至鞋類規格，確實是包羅萬物，應有盡有。



香港工業總會標準及檢定中心

已經發表的國際標準組織所規定的國際標準：

- 已是國際協定；
- 已經為各有關國家政府當局所承認；
- 已為許多國家的全國條例所參照採用；
- 已為越來越多的國際標準組織成員國直接接受為全國標準；
- 已用作簽訂商務合約；
- 已作為國際科學及學術合作的基礎；
- 已是製造廠、貿易商、政府機構、工業學院及大學的基本參考資料；
- 已用作經常參考以求採用最新技術。

凡有意獲取國際標準資料目錄的公司及人士，請詢：九龍紅磡馬頭圍道二十一號義達工業大廈十二樓A座香港標準及檢定中心標準資料部。

簡報滙編

本會簡訊

歡迎新會員

本刊歡迎二十五間公司於二月份加入本會，成為香港總商會會員公司。（新會員公司名單詳列本期英文版）

本會春譚聯歡

本會於今年二月十六日（農曆新年初十）假海洋皇宮酒樓夜總會舉行春節聯歡譚會。本會會員連同僱員約九百人赴宴，歡聚一堂，共慶馬年。會員公司慷慨捐贈名貴禮品數十份供抽獎助慶，更添歡樂氣氛。



工商消息

最新全套「商人手冊」

本會剛收到英國海外貿易部出版的最新（一九七七年）全套「商人手冊」。該套手冊極有參考價值，對全世界每個國家及地區的經濟、商業及貿易情況均有簡要介紹。請向本會圖書室借閱。

玩具雜誌

貿易發展局參考圖書室目前正在擴充商品雜誌刊物，以便為本港工商界提供更多的資料。其中包括十二份玩具及遊戲雜誌。有興趣者請向貿易發展局圖書室借閱。



本會九百位會員及職員歡聚一堂，共慶馬年。

本會高登主席及麥理覺執行董事在本會春譚上向會員致賀：“恭喜發財”。

薪金報告書

香港生產力促進中心編印的薪金趨勢及僱員福利報告書現已出版。該報告書對專業人員、管理人員、技術人員及文員等各類職員在一九七六年四月至一九七七年四月期間的薪金情況提供了最新的全面資料。該報告書以中英對照形式出版，在該中心辦事處有售，每本一百港元。

新轉運商會成立

遠東歐洲轉運商會（FEEFO）最近在香港成立。聯絡地址為：香港九龍尖沙咀星光行七三一室。電話：三·六六二八八八。

請支持中五生暑期計劃

香港輔導教師協會過去四年來為中五學生組織暑期工作實驗計劃，頗有成效。今年再接再勵，又開始籌備工作了。

該計劃的成功端賴本港工商業公司的支持及合作。有意提供支持的公司請與教育司署就業輔導組劉碧瑩小姐聯絡（電話五·七七八三一，內線二三九）。

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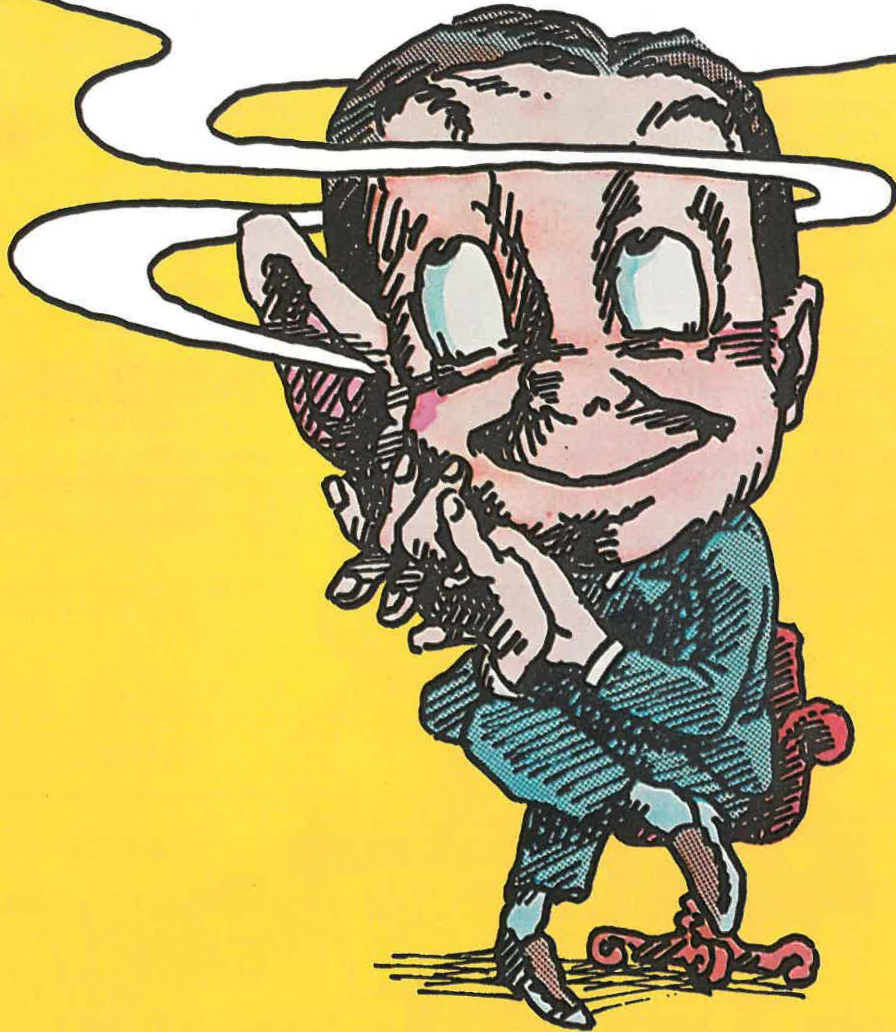
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