



**The Hong Kong Polytechnic University
(Australia) Association Inc.**
香港理工大學澳洲員生會

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Newsletter Vol. 2 2004

潘教授與員生會會長劉若山伉儷合照



會長的話

劉若山

2004 年猴年開始，澳洲、甚至香港和中國都喜見經濟、旅遊及一般消費都比去年活躍很多，隨着經濟向好，相信我們的會務發展都會有正面的幫助。

在此我會報導一下員生會會務，分〔對母校〕，〔對內〕及〔對外〕三方面作報告：

〔對母校〕方面，我們一直和校長事務處和校友事務及拓展處(Alumni Affairs & Development Office)保持緊密聯繫，2004 年 1 至 2 月委員蔡青容在港度假期間曾多次探訪母校，校長潘宗光教授亦親函來信多謝我們去年為大學籌款的努力(來信附在本會訊內)。當 AADO 在 2 月初通知我大學會在 3 月 21 日舉辦兩年一度的大型校友嘉年華會及尋求贊助，我們委員會經商量後贊成協助，除呼籲到會友蔡尚志答應捐出港幣一千元贊助該活動、高德賢捐出禮物、伍愛銓、何少中、何澤強、Connie Lam 等一眾協助負責當日攤位外，本會亦同時捐出港幣一千元贊助、安排攤位展示、抽獎遊戲及印製宣傳單張，在很短時間已籌備好一切，加上有 AADO 及義務學生們協助佈置攤位及其他安排，當日一眾會友高興地到場駐守本會的攤位，招待逾六千位入場客，亦有解答人們對本會或澳洲一般的查問。是日嘉年華會進行得非常順利，大部份為校友的遊人反應熱烈。我在大會舉行後收到一位校友的電郵，說他會稍後移居澳洲昆士蘭省，查問加入本會和就業方面的協助。我在此多謝協助過本會的校友，特別一提是會友魏茂盛幫助將攤位資料，包括本會 Banner 及一些紀念品等由雪梨送到大學，當日他亦有抽空到場協助，其對大學情義可見一斑。

潘宗光校長已答應會在今年 10 月下旬第三度來澳洲雪梨出席本會的 2004 年周年大會，今次潘校長更預算增加行程到墨爾本一遊並與當地會友見面，亦會探訪澳洲多間大學以作交流。

〔對內〕方面，我們委員會經常開會見面交流，為會友安排文娛活動，繼 2 月 28 日有 Central Coast 一天遊之後，會友可參加 4 月 24 日早上由香港中文大學澳洲校友會主辦的「如何在退休前作好準備」講座及 5 月 14 日晚上由本會安排的晚宴敘會，當晚會有兩位特別嘉賓講者出席，包括有理工校友兼史卓菲市副市長曾子崇議員及國際公演說學會 Toastmasters 的資深會員兼演講比賽優勝者謝銘峰先生，他倆都會有獨特的講題，大家務必熱烈支持及出席盛會。該等活動詳情亦已登在本會訊內。10 月周年大會之前尚會安排多一、兩次活動，大家有任何建議可請通知我或聯絡任何委員。

〔對外〕方面，介紹本會及新年活動的文章在 2 月 16 日刊登於星島日報澳洲版社區新聞內頁(可參閱 www.singtao.com.au/AUSTRALIANews/public/article_v.cfm?articleid=45939&intcatid=16)，校友曾子崇議員都是因為見到這篇文章才主動聯絡本會。紐省澳華公會(本人為其現任執行委員之一)今期季刊亦有專稿介紹本會，該季刊的讀者有數千個紐省家庭。此外本人也曾代表員生會出席由香港經貿發展處雪梨分部有份協辦的澳港新年晚會，席中亦有同多個團體代表交流。本會雖然祇成立了兩年多，在澳洲華人社區中知名度已算頗高，加上潘校長屢次到訪都有要幸得到本地傳媒大事報導，在宣傳工作上也算滿意；惟要進一步拓展會務仍需有賴各會友的鼎力支持及推介。

Letter from the President

校長潘宗光教授的來信

各位校友：

相信大家最近在報章看到了不少有關政府削減大學資源的報導，一定關心削資對母校的影響。因此，我希望在這裏向大家報告大學在面對削資壓力下所採取的應變方法，以釋各位對母校發展的疑慮。同時，我也要藉此機會向大家匯報理大籌款工作的最新情況。

(1). 大學削資

在政府面對龐大財赤的情況下，我們明白理大應該肩負社會責任，與市民共度時艱。因此，我和其他大學校長與教統局及教資會經過多輪磋商，除決定跟隨公務員在二零零四及二零零五年合共削減薪酬百分之六外，還同意削減二零零四至二零零五年的預算百分之十，以達致財政司司長提出各政府部門在未來五年最終削減支出百分之十一的目標。但同時，我們期望政府在二零零五年以後不會再削減對高等教育的資助。事實上，政府削減大學資源並非始於今日。在一九九八年至二零零四年間，政府已連續六年削減大學撥款，累積減幅高達百分之十，這還未包括政府最近因政策改變而取消對授課式碩士課程與逐步撤消部分高級文憑課程的資助，與及二零零四年一月、二零零五年一月每年跟隨公務員減薪的百分之三的減幅。因此，理大在近年已作出了一連串有效部署，節省了不少開支。早在一九九五年，我們已在數個行政部門推行業務程序重整計劃 (re-engineering)，簡化工作程序和精簡架構，藉此減省不必要的行政開支。此外，我們早在二零零一年先於其他院校推行自願離職計劃，至今已有近二百五十名同事主動參與計劃，紓緩了我們部分的財政壓力。隨著特區政府在二零零三年通過大學薪酬與公務員體系脫鉤，我們亦已準備就緒，計劃推行一套既符合成本效益而又可與公開市場銜接的大學薪酬級別架構，用更靈活的方式進行聘任工作。雖然新體制只適用於新同事，但我們亦把此建議廣泛諮詢現職同事，並積極收集、歸納和考慮他們的建議和意見。該建議若在三月舉行的校董會會議通過，便會在四月一日起實施。

相信大家都知道，立法會財務委員會最近已正式通過於二零零四至零五年把大學撥款削減一成，又會在二零零五至零八年實施 0-0-X 方案。雖然方案中二零零七至零八年的「X」上限不高於百分之五）是一仍待落實的變數，但這方案至少可讓我們切實制訂二零零四至二零零七年的財政預算，使我們可以策劃未來數年的發展、續簽即將屆滿的聘任合約和落實一些工作項目。我們殷切期望政府不會在二零零七至零八年度進一步削減大學經費；若政府因應財政情況而必須削減，幅度亦應減至最少。

(2). 籌款工作

自去年三月至今年一月底，有賴各位校董、顧問委員會成員、全體同事、校友、學生和各界友好的共同努力，理大已成功籌得捐款約港幣二億元，連同從政府「等額補助基金計劃」配對的金額，共帶來約四億元的額外資助，成績令人鼓舞。我們在此謹向各位社會賢達、熱心人士及校友對本校的慷慨捐輸，致以衷心謝意。

回顧過去一年的籌款工作，我們創下了香港高等教育界的三項籌款紀錄，包括：

(甲) 李兆基博士去年九月二十三日出席捐贈典禮時，應本人邀請即場增加捐款額，把原來四千二百五十萬的捐款金額增至四千五百萬。此別開生面的捐款方式，在高等教育界堪稱史無前例，並成爲一時佳話；(乙) 浙江萬向集團董事長、本校榮譽博士魯冠球博士去年十一月捐贈五百萬元人民幣，令理大成爲全港第一所獲內地企業家資助的院校；(丙) 常務副校長、各位副校長、院長和本人去年十月合共捐出一百萬港元，成立一個專爲鼓勵本校教職員及學生捐款的內部補助基金。各同事或學生每捐出兩元，便可獲基金配對一元，這三元將撥歸捐款部門內部發展之用。至於其後向政府「等額補助基金計劃」申請所得的配對資助則會用作支持理大的

整體發展。該計劃自推出以來，獲校內師生積極響應，於去年年底已成功籌得超過二百萬元，連同內部補助基金配對和政府的配對資助，共為大學帶來六百多萬元的收益。

我們在籌款方面的成績，實在代表社會各界對理大在教學、應用科研與支持工商界發展等各方面出色表現的肯定和支持。最令我欣慰的是捐款者不單來自本港，更包括了加拿大、澳洲及美國的校友。他們千里迢迢捐款來表達對母校的關懷和支持，使我非常感動。

為答謝各位校友及社會人士對理大的支持，我保證我們一定會善用大家捐出的一分一毫，繼續竭盡所能，為香港社會提供高質素的課程、培育「首選畢業生」，並透過應用科研與專業服務支持香港工商界的持續發展。最後，我再一次呼籲大家與母校保持緊密聯繫，繼續積極支持母校的未來發展。

謹祝大家工作愉快，身體健康！

校長
潘宗光 謹啓

二零零四年三月十五日

HKPolyUAA Seminar & Dinner - May 14, 2004 (Friday)

Our next Seminar & Dinner function is scheduled on May 14, 2004, 7:00 – 10:00pm, at the Aspects of Asia Restaurant (翡翠樓酒家), 1 Lakeview Road, Eastwood, NSW 2122.

We are honoured to have two very special guests to giving talks in this function. They are:

- 1) Councillor Alfred Tsang (曾子崇議員) who is Deputy Mayor of Strathfield Council (史卓菲市副市長) and a Hong Kong Polytechnic alumni member, to talk about himself and how he sees Asian migrants entering into politics;
- 2) Mr. Michael Tse (謝銘峰先生) of ACCA Toastmasters Club (公眾演說學會澳華公會分組) and winner of a recent International Speech Competition, to give his winning speech and talk a bit about his public speaking experience.



Please make your bookings through Bosco Lau (e-mail boscolau@optushome.com.au or call 0413 088 329) or George Lai (0416 244 378). The cost of the function is \$25 per head, family members and friends are also welcomed.

Our speakers for the coming Seminar –
Left - 曾子崇議員 and Right - 謝銘峰先生

Membership Renewal and/or Updated Details Notification

If you have not paid for your 3-year, 5-year or life membership, your membership will expire by June 30, 2004. You can renew your membership now (even if your membership has already expired) by sending us a cheque of:

- (1) \$15 for an annual membership up to 30/6/04, or
- (2) \$40 for a 3-year membership up to 30/6/06 or
- (3) \$60 for a 5-year membership up to 30/6/08 or (4) \$200 for a life membership.

Your cheque should be addressed to "The Hong Kong Polytechnic University (Australia) Association" and be sent to P.O. Box 3671, Marsfield, NSW 2122.

If you have updated details about yourself, you can send them via e-mail to hkpuaa@yahoo.com.au, or fill up the Membership Form downloadable from our website www.hkpuaa.cjb.net and send to us.

專題講座：香港中文大學澳洲校友會將於二零零四年四月廿四日(星期六)，假 Pennant Hills Community Centre 舉辦一個專題講座，題目是：「**如何在退休前作好準備**」。今次校友會特別邀請了幾位資深講者，分別從不同的角度，多個的層面，就如何在退休前作好準備提出寶貴意見。大會亦備有討論時間，讓講者解答來賓的疑問，同時，來賓亦可發表個人的意見，以期達到集思廣益的效果。本講座亦歡迎香港理工大學澳洲員生會會員及其他朋友參加。

「如何在退休前作好準備」是一個很廣泛的題目。為避免泛泛而談、不著邊際，大會暫選定四個不同的熱門話題，由具有該方面豐富經驗的校友詳細介紹：

- (一) 李自萱女士的講話會集中在退休後一般人所遇到的心理問題，並介紹如何作出適應。
- (二) 梁建存博士則集中介紹人在老化的過程中，身體可能出現的病徵，以及討論生理上退化的問題和解決辦法。
- (三) 許齊紅女士會介紹各種不同的退休投資方法，並談及政府現有的退休福利項目。許女士採用個案形式來論述，好能深入分析個別利弊。
- (四) 最後，梁志超律師會解釋撰寫平安紙及安排遺產時所需注意的事項。並討論如何處理海外資產問題。

李自萱女士 一九六二年畢業於香港中文大學崇基學院社工系。畢業後服務於高等教育機構和社會福利團體。因她在社會福利上，特別在老人服務上作出超卓的貢獻，所以，她在一九七八年贏得全港「十大傑出青年獎」。她現任職澳洲政府老人及健康部門的項目執行官，專職「聯邦福利照顧計劃」(一個全國性老人及有缺憾者的諮詢服務)。

梁建存博士 一九八四年畢業於香港中文大學生物化學系，隨即負笈澳洲國立大學，並在一九八八年獲取博士學位。學成後，他一直從事科研工作，研究範疇先後包括癌症、遺傳病學及內分泌學。過去十年，對激素 (hormones) 促成身體結構及功能的病態變化之分子機制，有深入的研究，成績卓越，已發表的科學論文有數十篇之多。他現職於Garvan 醫學研究中心的腦下腺研究系，為該系的高級研究主任及實驗室主管。

許齊紅女士 一九九三年畢業於香港中文大學聯合書院工商行政系。她現職於澳洲聯邦銀行 Commonwealth Bank 財務顧問。曾於中文電台介紹老人財務處理。

梁志超律師 一九八四年畢業於香港中文大學崇基書院社工系。來澳洲後再考獲律師執照。他現於市中心內開設自資的律師行。他亦是香港中文大學澳洲校友會的法律顧問。

「如何在退休前作好準備」講座

日期 / 時間：二零零四年四月廿四日(星期六) 上午九時至十二時

地點：扯旗山會堂 (Pennant Hills Community Centre) 圖書館旁

費用：會員 \$5、非會員 \$10、六十歲以上免費

報名：請向陸汝川報名 家 (02) 9484-4835, 公司 (02) 9551-9535,

電郵：look_peter@hotmail.com 或 lookp@rba.gov.au 或在當日出席交費參加亦可。

Our HK PolyU (Australia) Association has successfully participated in the PolyU Alumni Homecoming Carnival 2004 on March 12, 2004 with the following features:

- 1) an Information Booth attended by our volunteers to introduce the Association and answer any queries,
- 2) a Display Panel showing interesting information about the Association and Australia in general,
- 3) a Special Lucky Draw conducted to arouse visitors' interest in the Association (a total of 10 prizes donated by George KO and Bosco LAU) and
- 4) copies of a Special Edition HKPolyUAA Newsletter being dispatched to interested visitors.

We would like to thank the following members and friends who have helped to sponsor the event and attended our Information Booth:

Franky CHOI (蔡尙志), George KO (高德賢), Rosanna NG (伍愛銓), HO Siu-Chung (何少中), Connie LAM, HO Chek-Keong (何澤強), NGAI Mou-Shiang (魏茂盛) and Albert LAU (劉冠良).



The photos showed our Booth, and Albert LAU representing the Association to receive a sponsor souvenir from Dr. NG Tat-Lun, President of the Federation of PolyU Alumni Associations (理大校友聯會伍達倫博士).



春天正是遊江南的好時節，趁着復活節的假期，參加了旅遊團到名嶽黃山一遊。話說登上黃山光明頂當天，艷陽高照，環顧四周名松，俯覽腳下雲海，景色之美，令人滌盡心內煩囂。

正當忙於欣賞景色和拍照之際，無意間抬頭一望——咦，那位團友頭頂上的太陽帽不是繡着理大的校徽嗎？不期然趨前細望，看看是哪位「自己人」。斯時，那位團友剛好回頭一轉，噢，他的太陽帽子後面竟繡了雪梨歌劇院家傳戶曉的外貌，不得了，那可是理大澳州員生會的標記啊！想也沒想到在安徽省黃山頂上會遇到來自澳州員生會的會員，親切感頓時泛起，於是立即上前自我介紹，原來是任教於應用數學系多年、現已退休的趙奮騰老師，趙老師現定居雪梨，不時回港探親，今次乘在港之便到黃山小遊。兩個理大人今次在黃山之頂相認，全憑理大澳州員生會那頂搶眼的太陽帽！

理大員生會各地分會人才鼎盛，會員迅速增加，說不定下次會在世界更遠的角落遇上「自己人」。下次出門，一定緊記戴上有理大校徽的帽子！



以上小品文章—「黃山行」是由蘇邵麗媚女仕(Mrs. Amy Soo, Aide to the President & Assistant Secretary to Council & Court, HK PolyU) 提供。我們特別多謝 Amy 海外來鴻提供這甚具趣味性的真實故事，亦可見理大校友眾多，足跡走遍天下。

**Central
Coast
Tour**
28.02.04



Over 30 HKPolyUAA members and their families attended the one-day tour at the Central Coast, about an hour drive north of Sydney.

All of the participants enjoyed a delicious lunch at the Malaysian Hut, a new restaurant at Erina Fair and owned by our Executive Committee Member Hugh Lee (李曉民).

After lunch some of us continued to visit The Entrance and watch pelicans feeding, while others did shopping at Erina Fair and visited other places of interest.

Malaysia Hut (馬拉棧) is at Store T320, Erina Fair Shopping Centre, Terrigal Drive, Erina, Central Coast. The restaurant is open 7 days a week for lunch and dinner, please make your bookings through Hugh Lee on 0407 383 937 (special discounts are offered to our Association members, please inquire when making your bookings). More photos of the day tour are available at our website – www.hkpuaa.cjb.net.

If you have old classmates and friends who were associated with the HK Technical College, the HK Polytechnic or the HK PolyU and are now living overseas in Canada, the U.S.A. or the U.K., please help to contact them to see if they are interested to join a PolyU overseas association.

Information is available as:

- 1) For the Canadian Associations please visit www.polyu.edu.hk/aado/alumni/main_new.htm (2 associations centered at Toronto and Vancouver);
- 2) For the U.S.A. Associations please visit www.polyu.edu.hk/aado/alumni/What'sNew/USAA/index.htm (3 associations centered at New York, Los Angeles and San Francisco);
- 3) For the U.K. Association (tentatively based in London) please send you inquiries and referrals to the AADO at alumni@polyu.edu.hk.

You may also contact the Ms. Miranda Kwok of AADO on (852) 2766-4101 for more information.



Albert Lau's University Graduation

Bosco Lau, was pictured with wife Cecilia and sons Albert and David at the University of NSW on April 1, 2004.

The family attended Albert's Graduation Ceremony with other graduates and family friends. Albert has attained a Honours Degree in Commerce (Majoring in Accounting and Information Management).

Albert now works for PricewaterhouseCoopers in Hong Kong as an Audit Associate since December 2003.



New Meaning of "Retirement Planning"

– by Bosco Lau

It seems that most people are afraid to hear the word "Retirement" when they are still at their working age; but if you can plan your retirement early and carefully, you can enjoy life and retire risk-free irrespective when you would retire (at age 65, between 50 to 65, or before 50 or even earlier).

From reading one of the popular "Rich Dad, Poor Dad" series books – the "Cashflow Quadrant: Rich Dad's Guide to Financial Freedom" by Robert T. Kiyosaki, the "quadrants" refer to the four ways of making money: "E – employment, S – self-employed, B – business and I – investment", and one can choose any one or a combination of ways to make money. Retirement would normally mean "retiring from a profession or job", that is, ceasing to have income from a salaried job or from self-employed profession like doctors and lawyers, at some retirement age. However, retirement from a traditional business is not that easy, until of course you pass the ownership of your business to your children or a successor, or sell the business or wind it up. For investments, one can always continue indefinitely or even through life. You can spread out your investments according to your goals and risks taking, and as you are getting older you tend to take less risk or rely on professionals to advise you how best to invest.

The basic aim of retirement planning is to leave enough asset and income earning capability after you retire from your employment and/or business. It is estimated that most people would need about 50% to 70% of their pre-retirement income in order to live comfortably after their retirement, such percentage would have to be higher still for low-income earners.

Plan your **RETIREMENT** could mean –

- R** – **Real Estate** (at least secure one fully paid up real estate property where you can live, preferably more properties for rental income generation or investment purpose)
- E** – **Enjoying Life** (plan how you can enjoy an easier life, yet a purposeful and not boring life)
- T** – **Travel** (plan to visit places that you would like to visit but have not been able to do so)
- I** – **Investment Income** (plan some secured income to sustain a reasonable and enjoyable lifestyle; NEVER rely solely on superannuation or social security income, and do not rely on money from your children – instead they may need your financial help e.g. to buy a first home!)
- R** – **Relationship with Your Loved Ones** (since you will have more time after retirement, plan how you would enjoy life with your loved ones)
- E** – **Extending Life** (devise health plans – comprehensive medical check-up, regular exercises, healthy diets, taking health supplements, etc. to protect your body against ageing and diseases, and to extend your lifetime where possible so that you can enjoy life healthier and longer!)

- M**– **Motivation** (retirement does not mean “total rest”; enlighten and motivate yourself with further studies, new challenges, etc. – try something you would like to do but have not had the time to do before retirement)
- E** – **Estate Planning** (plan how you would distribute your assets after your death; consider issues like writing a will, setting up trusts, taking insurance policies for your children, etc.)
- N** – **Network of Friends** (plan how you can continue association with your good friends and perhaps make acquaintance with some new friends; remember, good friends are those who are willing to accompany you even during your bad times)
- T** - **Taxation Planning** (plan your taxation matters before hand; examine legitimate ways to reduce taxes on your income and assets after you have retired and even after your death.

I have read many Robert T. Kiyosaki’s books (in fact one of his books is called “Rich Dad Retire Young, Retire Rich”, and more recently a book by Paul Zane Pilzer – “The Wellness Revolution : How to Make a Fortune in the Next Trillion Dollar Industry”. Both authors suggest that for good retirement living or retiring early, one must seriously seek alternative source of income apart from one single source of income from a job or business. Pilzer’s book suggests that people are now more concerned about their health and tend to live longer with better wellness thanks to improved medication and health supplementation; the Cashflow Quadrant book also suggests Network Marketing is a high income potential and low capital/low risk form of business venture and that the majority of successful network marketers started their business on a part-time basis.

If we combine the two authors’ thoughts and suggestions, it looks like a Network Marketing Business on promoting health-related products and/or services could be a “big plus” to retirement planning. There are big network marketing companies that manufacture and/or sell health supplements, etc. to help people improve their wellness, and support individuals who join as distributors (some referred to as IBOs – independent business owners) of their products and make money through building networks of distributors and customers and sharing profits with the parent companies. A good Network Marketing Plan often can provide means of “Passive Income” which simply means some secured on-going income for the qualified distributor irrespective whether he/she is still working or active in the business, and that type of income could even be passed onto one’s successor even when he/she passes away (Do beware of those network marketing plans that require distributors to attain set sales targets periodically in order to qualify for on-going bonuses, as such plans could forfeit the concept of retirement – if you retire from such business you might lose all on-going income!).

With an increased and on-going income from an alternative source, one can certainly reduce or eliminate one’s debts and could potentially generate more income and/or create more assets through investment. A good Network Marketing Plan could also lead to other advantages such as:

- Enjoying life with your loved ones - the whole family can involve in the same business
- Travel - plenty of travel opportunities with international network marketing business (many network marketing businesses allow distributors to develop international businesses in many countries; the largest business has operations in over 80 countries and territories, and offer company-sponsored incentive trips to high performance distributors – like annual leadership seminars)
- Investment income –generation of secured and sustainable income through network sales and consumption
- Extending life – good health products improve wellness of individuals and their families and friends
- Motivation – continuous learning and motivation possible with new product/market offerings and higher goals and incentives for individual to attain at his/her own pace
- Network of friends – a successful network marketer must have possessed/learnt good interpersonal skills, and would certainly associates more friends and makes many more new friends

References:

- 1) www.thewellnessrevolution.info/index.html or the book itself
- 2) www.richdad.com or the highly recommended “Cash Quadrant...” book itself

Note: The above article does not recommend or endorse any business venture without careful study of the business opportunities available and suitability of individuals; if you have any comments or require further information on the subject please contact the author.