



DAILY INFORMATION BULLETIN

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INDEPENDENT OFFICE TO ASSIST INDEBTED OFFICERS

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AN INDEPENDENT CIVIL SERVICE FINANCE ADVISORY OFFICE IS TO BE SET UP TO ASSIST CIVIL SERVANTS WHO FIND THEMSELVES IN FINANCIAL DIFFICULTIES.

AT THE SAME TIME, A NEW CIVIL SERVICE REGULATION IS TO BE INTRODUCED WHICH WILL MAKE IT A DISCIPLINARY OFFENCE TO BORROW FROM UNAUTHORISED SOURCES, PARTICULARLY UNLICENSED MONEY LENDERS.

THIS WAS DISCLOSED TODAY BY THE SECRETARY FOR THE CIVIL SERVICE, THE HON MARTIN ROWLANDS, WHEN HE MOVED THE SECOND READING OF THE PUBLIC OFFICERS (ASSIGNMENT OF EMOLUMENTS) BILL IN THE LEGISLATIVE COUNCIL.

THE PROPOSALS FOLLOW RECOMMENDATIONS BY A WORKING GROUP, CHAIRED BY MR LI FOOK-WO, WHICH REVIEWED EXISTING GOVERNMENT ARRANGEMENTS FOR ADVANCES OF SALARY AND LOANS TO CIVIL SERVANTS, AS WELL AS RULES GOVERNING THE BORROWING OF MONEY BY CIVIL SERVANTS. THE REVIEW IS ONE OF MANY RECENT DEVELOPMENTS TO IMPROVE INTERNAL MANAGEMENT WITHIN THE CIVIL SERVICE.

MR ROWLANDS SAID THAT FOR THE NEW CIVIL SERVICE REGULATION TO BE EFFECTIVE, IT WAS NECESSARY THAT CIVIL SERVANTS FIRST BE HELPED TO RID THEMSELVES OF DEBTS WHICH WOULD BE PROHIBITED ONCE THE REGULATION CAME INTO FORCE.

THE INDEPENDENT OFFICE, HE SAID, WOULD HAVE TWO FUNCTIONS -- ARRANGING FOR INDIVIDUAL CIVIL SERVANTS TO OBTAIN ADVICE ON THEIR FINANCIAL PROBLEMS, AND ARRANGING FOR THE REFINANCING OF DEBTS BY MEANS OF LOANS FROM ONE OF THE MANY BANKS OR DEPOSIT-TAKING COMPANIES PARTICIPATING IN THE SCHEME.

UNDER THE REFINANCING SCHEME, THE BANK OR DEPOSIT-TAKING COMPANY WOULD SETTLE THE OFFICER'S DEBT ON HIS BEHALF. THE OFFICER WOULD THEN REPAY THE BANK OR DEPOSIT-TAKING COMPANY BY MONTHLY INSTALMENTS OVER A PERIOD OF UP TO 10 YEARS.

+I SHOULD LIKE TO MAKE IT CLEAR THAT CIVIL SERVANTS WHO AVAIL THEMSELVES OF THIS FACILITY WILL BE CHARGED INTEREST AT A COMMERCIAL RATE,+ SAID MR ROWLANDS.

+I SHOULD ALSO LIKE TO MAKE IT CLEAR THAT THE OFFICE WILL ACCEPT APPLICATIONS FOR REFINANCING DURING A LIMITED PERIOD OF TIME, PERHAPS SIX MONTHS, AND THAT ANY OFFICER WHO AT THE END OF THAT PERIOD HAS NOT RID HIMSELF OF DEBTS TO UNAUTHORISED SOURCES WILL BE LIABLE TO DISCIPLINARY PROCEEDINGS UNDER THE NEW CIVIL SERVICE REGULATION.+

MR ROWLANDS SAID THE WORKING GROUP HAD ALSO CONSIDERED OTHER STEPS TO KEEP CIVIL SERVANTS OUT OF SERIOUS DEBTS.

+PROPOSALS HAVE NOW BEEN DRAWN UP TO INCREASE THE SIZE OF DEPARTMENTAL RELIEF FUNDS SO THAT HEADS OF DEPARTMENT MAY MAKE LARGER LOANS TO STAFF IN NEED, AND TO INCREASE THE AMOUNTS OF SALARY WHICH OFFICERS MAY DRAW IN ADVANCE TO HELP MEET EXPENSES ARISING FROM DOMESTIC CALAMITY AND OTHER UNFORESEEN NEED.

+CONSIDERATION IS ALSO BEING GIVEN TO ENCOURAGING THE FORMATION OF CREDIT UNIONS AMONG CIVIL SERVANTS,+ HE SAID.

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OBJECTIVES OF ASSOCIATION OF BANKS BILL

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A BILL WHICH SEEKS TO INCORPORATE A NEW ASSOCIATION TO REPLACE THE EXCHANGE BANKS' ASSOCIATION AND TO INCLUDE EVERY REGISTERED BANK AS A MEMBER WAS INTRODUCED INTO THE LEGISLATIVE COUNCIL TODAY.

MOVING THE SECOND READING OF THE HONG KONG ASSOCIATION OF BANKS BILL 1980, THE FINANCIAL SECRETARY, THE HON SIR PHILIP HADDON-CAVE SAID THE PROPOSED LEGISLATION WAS PUT FORWARD TO MEET FIVE DISTINCT OBJECTIVES WHICH HE OUTLINED AS FOLLOWS:

- * TO GIVE ALL BANKS LICENSED IN HONG KONG, INCLUDING THOSE INCORPORATED OUTSIDE HONG KONG, A CLEARLY DEFINED OPPORTUNITY TO HAVE THEIR VOICES HEARD IN THE RUNNING OF THEIR TRADE ASSOCIATION=
- * TO ENSURE THAT THE GOVERNMENT IS INVOLVED IN THE PROCESS OF KEEPING THE ASSOCIATION'S CONSTITUTION UP TO DATE=
- * TO ENSURE THAT THE GOVERNMENT, OR RATHER THE FINANCIAL SECRETARY, IS DIRECTLY INVOLVED IN THE FORMULATION OF RULES MADE BY THE ASSOCIATION AND IN THE ENFORCEMENT OF THOSE RULES=
- * TO PROVIDE THAT THE CHAIRMANSHIP OF THE ASSOCIATION WILL BE HELD BY TWO NOTE-ISSUING BANKS, ALTERNATING AT INTERVALS OF TWO YEARS= AND
- * TO REQUIRE BY A CONDITION ATTACHED TO ITS LICENCE THAT EVERY BANK SHALL BE A MEMBER OF THE ASSOCIATION.

THE NEW ASSOCIATION WILL ALSO STRENGTHEN THE OPERATION OF INTEREST RATE AGREEMENT FOR TWO REASONS, NAMELY THE AGREEMENT PROTECTS THE SMALLER LOCALLY-OWNED AND INCORPORATED BANKS FROM A DEGREE OF COMPETITION WHICH THEY ARE NOT EQUIPPED TO MEET, AND THE AGREEMENT FORMS PART OF THE SPECTRUM OF INTEREST RATES IN HONG KONG OVER WHICH THE FINANCIAL SECRETARY CAN AT PRESENT EXERCISE ANY INFLUENCE.

SIR PHILIP SAID IN THE PRESENT DAY CIRCUMSTANCES, IT WAS IMPORTANT THAT, AT SOME POINT IN THE PROCESS OF DETERMINING INTEREST RATES, THE WIDER PUBLIC INTEREST WAS TAKEN INTO ACCOUNT, AS WELL AS NARROWER MARKET FACTORS.

UNDER THE PROPOSED LEGISLATION, A COMMITTEE WILL BE ESTABLISHED RESPONSIBLE FOR THE MANAGEMENT OF THE ASSOCIATION. IT WILL HAVE 12 MEMBERS - THREE CONTINUING ONES (THE TWO NOTE-ISSUING BANKS AND THE BANK OF CHINA) AND NINE ELECTED MEMBERS. A CONSULTATIVE COUNCIL WILL ALSO BE SET UP TO GIVE ALL MEMBERS A FORUM IN WHICH THEY CAN CONTRIBUTE TO THE MAKING OF THE POLICIES TO BE PURSUED BY THE ASSOCIATION.

/IN ADDITION

IN ADDITION A DISCIPLINARY COMMITTEE WILL BE ESTABLISHED AND IT HAS THE POWER TO IMPOSE PENALTY ON A MEMBER FOR BREACH OF RULES. THE PENALTIES WHICH MAY BE IMPOSED ARE A REPRIMAND, SUSPENSION OF MEMBERSHIP, SUSPENSION FROM CHEQUE CLEARING FACILITIES, AND EXPULSION FROM MEMBERSHIP. THE TWO TYPES OF SUSPENSION CAN BE APPLIED ONLY AFTER CONSULTATION WITH THE FINANCIAL SECRETARY, AND A MEMBER CAN BE EXPELLED ONLY WITH THE APPROVAL OF THE GOVERNOR IN COUNCIL.

THE NEW ASSOCIATION IS ALSO EMPOWERED TO MAKE BY-LAWS SUBJECT TO THE APPROVAL OF THE GOVERNOR IN COUNCIL ON A NUMBER OF ADMINISTRATIVE MATTERS.

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DATE APPOINTED TO APPLY LAW AGAINST LOAN SHARKS
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THE COMMISSIONER OF POLICE HAS A LONG LIST OF MONEY LENDERS WHOSE ACTIONS WILL BE CLOSELY AND CRITICALLY MONITORED TO ENSURE THAT THEY COMPLY WITH THE PROVISIONS OF THE MONEY LENDERS ORDINANCE, THE ATTORNEY GENERAL, THE HON JOHN GRIFFITHS SAID TODAY.

IN A STATEMENT IN THE LEGISLATIVE COUNCIL, MR GRIFFITHS ANNOUNCED THAT FRIDAY NEXT WEEK (DECEMBER 12) WOULD BE THE DATE THE ORDINANCE COMES INTO EFFECT.

AFTER THAT DATE NO ONE WILL HAVE TO PAY INTEREST AND NO LENDER WILL BE ENTITLED TO DEMAND INTEREST, IN BOTH CASES, IN EXCESS OF 60 PER CENT PER ANNUM EVEN IF THERE WAS A PREVIOUS AGREEMENT.

DETAILED PROVISIONS OF THE NEW LAW WILL BE VIGOROUSLY ADMINISTERED BY THE REGISTRAR OF MONEY LENDERS (REGISTRAR GENERAL) AND BY THE COMMISSIONER OF POLICE. IT IS THEIR INTENTION THAT APPLICATIONS FOR MONEY LENDERS LICENCES WILL BE CLOSELY SCRUTINISED AND WHERE NECESSARY OPPOSED BEFORE THE NEW LICENSING COURTS, MR GRIFFITHS SAID.

HE SAID THE COMMISSIONER OF POLICE HAD ALREADY MADE ARRANGEMENTS TO DEPLOY A CONSIDERABLE NUMBER OF PERSONNEL SPECIFICALLY TO DEAL WITH THOSE UNSCRUPULOUS LENDERS WHO IGNORE THE NEW LAW.

HE INVITED MEMBERS OF THE PUBLIC TO CO-OPERATE BY INFORMING THE POLICE OF BREACHES OF THE LAW.

A BI-LINGUAL LEAFLET WILL BE DISTRIBUTED, EXPLAINING IN CLEAR AND SIMPLE TERMS ITS MAIN FEATURES, THROUGH CITY DISTRICT OFFICES, PUBLIC LIBRARIES, MUTUAL AID COMMITTEES AND OTHER PUBLIC CENTRES.

+IT IS HOPED IN THIS WAY THAT THE 'BORROWERS' PROTECTION' PROVISIONS OF THE ORDINANCE WILL SOON BECOME WIDELY KNOWN THROUGHOUT ALL SECTIONS OF THE COMMUNITY WITHIN HONG KONG,+ MR GRIFFITHS SAID.

/HE ASKED

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HE ASKED INDIVIDUAL MEMBERS OF THE PUBLIC TO SEEK ADVICE IF THEY SHOULD BE IN DOUBT WHETHER OR NOT THE PROVISIONS OF THE LAW WERE BEING BREACHED. FOR THOSE ELIGIBLE, THE LEGAL AID DEPARTMENT AND THE SERVICES IT PROVIDES ARE AVAILABLE.

HE ALSO ASKED THOSE REPUTABLE INSTITUTIONS AND PERSONS CARRYING OUT MONEY LENDING IN HONG KONG TO CONSIDER AS A MATTER OF PRIORITY WHETHER THE NEW LICENSING PROVISIONS APPLY TO THEM.

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THREE CHANGES TO PUBLIC ORDER (AMENDMENT) BILL
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THE PUBLIC ORDER (AMENDMENT) BILL 1980 WHICH SEEKS TO REVISE THE LAW ON PUBLIC MEETINGS WAS PASSED BY THE LEGISLATIVE COUNCIL TODAY WITH THREE AMENDMENTS.

THE CHANGES WERE RECOMMENDED BY AN AD HOC GROUP OF UNOFFICIALS HEADED BY THE HON PETER C. WONG, AND TOOK INTO ACCOUNT THE VIEWS OF THE HONG KONG FEDERATION OF STUDENTS AND THE HONG KONG SOCIAL WORKERS' GENERAL UNION.

AT THE RESUMED DEBATE ON THE BILL, MR WONG NOTED THAT CERTAIN PROVISIONS RELATING TO PUBLIC MEETINGS AND PROCESSIONS IN HONG KONG HAD BEEN WIDELY CRITICISED FOR BEING +TOO BROAD IN SCOPE, ENACTED AS THEY WERE AT A TIME WHEN THE LOCAL SCENE WAS NOT AS STABLE AS IT IS TODAY+.

+IN INTRODUCING THE BILL NOW BEFORE COUNCIL, AIMED AT RELAXING THE EXISTING LAW, MY LEARNED AND HONOURABLE FRIEND, THE ATTORNEY GENERAL SAID THAT THE OBJECT OF THE BILL WAS NOT TO FRUSTRATE PUBLIC DISCUSSION BUT ONLY TO ENSURE THAT SUCH PUBLIC EXPRESSION COULD TAKE PLACE CONVENIENTLY AND WITHOUT THE DISRUPTION OF THE LIVES OF OTHERS.+

THE MAIN TASK OF THE AD HOC GROUP, HE SAID, WAS THEREFORE TO EXAMINE WHETHER A SENSIBLE BALANCE OF THESE COMPETING INTERESTS HAD IN FACT BEEN ACHIEVED.

AFTER CAREFUL DELIBERATION OF THE PROPOSALS AND CONSIDERATION OF REPRESENTATIONS MADE TO UMELCO AND A MEETING WITH THE ATTORNEY GENERAL, THE GROUP CONCLUDED THAT GIVEN THE PRESENT POLITICAL CLIMATE IN HONG KONG, THE BILL +GOES A LONG WAY TOWARDS STRIKING A FAIR BALANCE BETWEEN THE COMPETING INTEREST REFERRED TO BY THE ATTORNEY GENERAL+.

THE FOLLOWING THREE AMENDMENTS WERE MADE :

- * THE NEW DEFINITION OF 'MEETING' WAS AMENDED TO AVOID THE USE OF THE TERM 'PUBLIC INTEREST', WHICH IS IMPOSSIBLE TO DEFINE WITH ANY DEGREE OF CERTAINTY=
- * THE LIST OF EXEMPTIONS WAS AMENDED TO INCLUDE CONFERENCE OR SEMINARS GENUINELY INTENDED FOR THE DISCUSSION OF TOPICS OF A SOCIAL, RECREATIONAL, CULTURAL, ACADEMIC, EDUCATIONAL, RELIGIOUS, CHARITABLE, PROFESSIONAL, BUSINESS OR COMMERCIAL CHARACTER=

* PUBLIC MEETINGS WHERE ATTENDANCE IS LESS THAN 30 PERSONS WOULD BE EXEMPTED FROM NOTIFICATION PROCEDURES.

ON THE THIRD POINT, MR WONG SAID THAT TO PERMIT A GREATER NUMBER OF PERSONS TO DO SO WITHOUT PRIOR NOTIFICATION MIGHT POSE DIFFICULTIES FOR THE LAW ENFORCEMENT AGENCIES.

HE ALSO REVEALED THAT A LEAFLET EXPLAINING THE IMPLICATIONS OF THE BILL HAS BEEN DRAFTED BY THE GOVERNMENT.

+ALTHOUGH IT DOES NOT PURPORT TO BE AN EXHAUSTIVE COMMENTARY ON THE NEW PROVISIONS, IT NEVERTHELESS HIGHLIGHTS SOME OF THE MORE IMPORTANT ASPECTS AND GIVES EXAMPLES CONTRASTING 'MATTERS OF PUBLIC INTEREST' WITH 'SOCIAL PURPOSES'.

+IN SHORT, THE AIM OF THE LEAFLET IS TO ASSIST AN ORGANISER TO DECIDE WHETHER HIS PARTICULAR MEETING SHOULD BE NOTIFIED TO THE POLICE.

+MEMBERS OF THE PUBLIC WHO INTEND TO ORGANISE PUBLIC MEETINGS OR PROCESSIONS WOULD BE WELL ADVISED TO READ THIS VERY USEFUL LEAFLET,+ MR WONG SAID.

ANOTHER UNOFFICIAL MEMBER, DR THE HON HO KAM-FAI, ALSO SPOKE IN SUPPORT OF THE BILL.

HE SAID : +THE BILL HAS STRUCK A GOOD BALANCE BETWEEN THE NEED FOR PRESERVING CIVIC LIBERTY ON THE ONE HAND WHILE PROVIDING THE MEANS TO MAINTAIN PEACE AND ORDER FOR THE COMMUNITY ON THE OTHER.+

HE WELCOMED THE PROVISIONS AIMED AT RELAXING THE CONTROL OF MEETINGS, PROCESSIONS AND GATHERINGS OF A PUBLIC NATURE AND THE METHODS TO FACILITATE EXPRESSION OF VIEWS AND GRIEVANCES BY THE PEOPLE IN PUBLIC.

+THESE PROVISIONS WILL AFFORD THE PUBLIC A MUCH LARGER DEGREE OF FREEDOM IN EXPRESSING THEIR FEELINGS AND VIEWS ABOUT COMMUNITY AFFAIRS THAN UNDER THE EXISTING ORDINANCE,+ DR HO SAID.

+I WOULD LIKE TO TAKE THIS OPPORTUNITY TO PLACE ON RECORD THE ASSURANCE GIVEN BY GOVERNMENT TO THE AD HOC GROUP THAT EACH APPLICATION FOR PUBLIC MEETINGS OR PROCESSIONS WILL BE CONSIDERED ON ITS OWN MERITS BY THE COMMISSIONER OF POLICE AND THAT THE DECISION TO INTERFERE AT PUBLIC MEETINGS OR PROCESSIONS WILL BE MADE AT A SENIOR LEVEL AND THE POLICE OFFICERS CONCERNED HAVE BEEN SPECIALLY TRAINED AND WILL ACT WITH MAXIMUM CONSTRAINT AND MINIMUM FORCE,+ HE ADDED.

AT THE COMMITTEE STAGE OF THE BILL THE ATTORNEY GENERAL, THE HON JOHN GRIFFITHS, REFERRING TO THE REVISED DEFINITION OF 'MEETING', SAID THE EXPRESSION +ISSUES OR MATTERS OF INTEREST OR CONCERN TO THE GENERAL PUBLIC OR A SECTION THEREOF+ WAS MORE READILY UNDERSTANDABLE THAN +MATTERS OF PUBLIC INTEREST+.

+I DO NOT SUGGEST THAT THIS AMENDMENT IS A PERFECT SOLUTION TO THE QUESTION OF WHAT IS OR IS NOT A 'MATTER OF PUBLIC INTEREST'.

/+HOWEVER IF

+HOWEVER IF AN ORGANISER OF A PROPOSED MEETING ASKS HIMSELF THE QUESTION 'IS THE MEETING BEING ORGANISED TO DISCUSS AN ISSUE OR MATTER OF INTEREST OR CONCERN TO THE GENERAL PUBLIC OR A SECTION OF IT?' IT SEEMS TO ME TO BE HIGHLY UNLIKELY THAT THERE WILL BE MANY INSTANCES WHEN HE CAN HONESTLY ANSWER 'I DON'T KNOW',+ MR GRIFFITHS SAID.

AS TO THE INCLUSION OF +PROFESSIONAL, BUSINESS AND ECONOMIC+ SEMINARS IN THE LIST OF EXEMPTIONS, MR GRIFFITHS SAID HONG KONG WAS INCREASINGLY USED AS A REGIONAL CENTRE IN WHICH TO HOLD SUCH SEMINARS.

THE AIM OF THIS AMENDMENT IS TO MAKE CLEAR THAT THEY CAN BE HELD WITHOUT NOTIFICATION, HE SAID.

ON THE QUESTION OF THE PROPER SIZE OF A MEETING THAT CAN DISPENSE WITH NOTIFICATION, MR GRIFFITHS SAID WHERE NUMBERS WERE CONCERNED, THERE WAS INFINITE ROOM FOR DIFFERENCES OF OPINION ON WHAT WAS THE RIGHT FIGURE, BUT THE LIMIT HAD TO BE PITCHED SOMEWHERE.

+AFTER LISTENING CAREFULLY TO THE ARGUMENTS PUT FORWARD, THE GOVERNMENT NOW FEELS THAT IT CAN SAFELY PROPOSE 30 INSTEAD OF 20 AS A PROPER FIGURE,+ HE SAID.

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TAKEOVERS CODE MAY BE REVISED
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THE TAKEOVERS COMMITTEE IS TO MEET SHORTLY TO DISCUSS WHETHER ANY CHANGES IN THE CODE ARE DESIRABLE AND ACCEPTABLE IN THE LIGHT OF RECENT EVENTS.

THIS WAS DISCLOSED BY THE FINANCIAL SECRETARY, THE HON SIR PHILIP HADDON-CAVE IN REPLY TO A QUESTION BY THE HON LYDIA DUNN IN THE LEGISLATIVE COUNCIL TODAY.

SIR PHILIP SAID ORIGINALLY, THE GOVERNMENT INTENDED TO REGULATE TAKEOVERS BY LEGISLATION, BUT AFTER DUE CONSIDERATION, IT WAS DECIDED TO ADOPT A VOLUNTARY CODE.

+CODES HAVE SIGNIFICANT ADVANTAGES OVER LEGISLATION, PARTICULAR PROVISIONS CAN BE MODIFIED EASILY BOTH IN THEIR CONTENT AND IN THE MANNER OF THEIR APPLICATION. AND IT WILL OFTEN HAPPEN THAT PERSONS AND COMPANIES BEING REGULATED ARE ABLE TO PUT UP VALID REASONS WHY A PARTICULAR PROVISION OF A CODE SHOULD NOT APPLY TO THEM IN A PARTICULAR INSTANCE.

+AGAIN CODES OF PRACTICE CAN BE DRAFTED AND ENFORCED VOLUNTARILY BY THOSE WHOM THEY ARE DESIGNED TO REGULATE, RATHER THAN IMPOSED UNDER THE STATUTORY AUTHORITY.

+HOWEVER, A VOLUNTARY CODE WILL BREAK DOWN IF IT DOES NOT REPRESENT 'THE COLLECTIVE OPINION ON BUSINESS STANDARDS OF THOSE CONCERNED PROFESSIONALLY' IN THE FIELD IT ATTEMPTS TO REGULATE. IN THIS SENSE LEGISLATION CAN LEAD, BUT A CODE HAS TO FOLLOW,+ HE SAID.

SIR PHILIP SAID A TOPICAL EXAMPLE OF THE VALIDITY OF THIS MAXIM WAS OUR RECENT EXPERIENCE WITH THE PROVISION IN THE TAKEOVERS CODE FOR A MANDATORY BID FOR MINORITY SHARE-HOLDINGS WHEN CONTROL OF A COMPANY PASSED.

HE ALSO NOTED THAT WHILE LEGAL CONTROL PASSES AT 50 PER CENT, IT IS FAIRLY OBVIOUS TO MOST PEOPLE THAT DE FACTO CONTROL PASSES AT A SOMEWHAT LOWER LEVEL, THE EXACT POINT BEING IMPOSSIBLE TO DEFINE, VARYING AS IT DOES WITH INDIVIDUAL CIRCUMSTANCES.

SIR PHILIP SAID THE HONG KONG TAKEOVERS COMMITTEE NOW FOUND ITSELF IN THE SAME POSITION AS THE LONDON TAKEOVERS PANEL IN ITS EARLY YEARS, THAT IS TO SAY, HAVING TO REVIEW EACH POTENTIAL CHANGE IN CONTROL ACCORDING TO CIRCUMSTANCES.

THE LONDON PANEL EVENTUALLY FOUND THIS AN IMPOSSIBLE TASK AND ABANDONED THE JUDGEMENTAL APPROACH IN FAVOUR OF A +TRIGGER-POINT+ APPROACH. THE ACTUAL TRIGGER-POINT CHOSEN WAS INITIALLY 40 PER CENT OF VOTING RIGHTS, BUT IT WAS SUBSEQUENTLY REVISED DOWNWARDS TO 30 PER CENT.

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TRADE PROTECTIONISM STILL A THREAT TO HK

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HONG KONG WILL CONTINUE TO FACE THE THREAT OF PROTECTIONISM IN MANY OF ITS MAJOR MARKETS, THE HON DAVID NEWBIGGING TOLD THE LEGISLATIVE COUNCIL TODAY.

HE SAID HOWEVER THAT THE TRADE DEVELOPMENT COUNCIL WOULD CONTINUE ITS EFFORTS TO EXPAND AND DIVERSIFY BOTH THE RANGE OF HONG KONG'S PRODUCTS AND THE MARKETS TO WHICH THEY ARE SOLD.

MR NEWBIGGING WAS SPEAKING AT THE TABLING OF THE HONG KONG TRADE DEVELOPMENT COUNCIL ANNUAL REPORT FOR THE YEAR ENDED MARCH 31, 1980.

HE SAID THAT HONG KONG'S EXTERNAL TRADE IN 1979 REACHED AN ALL-TIME RECORD OF \$161 771 MILLION, REPRESENTING AN AVERAGE ANNUAL GROWTH OF 19 PER CENT IN TERMS OF VALUE IN THE LAST DECADE.

THE RAPID GROWTH IN HONG KONG'S TOTAL EXPORTS IN 1979 WHICH REACHED \$75 934 MILLION - A 37 PER CENT INCREASE OVER 1978 - ALSO REFLECTED A STRENGTHENING IN IMPORT DEMAND IN MANY OF HONG KONG'S MAJOR MARKETS.

+ALTHOUGH THE UPSURGE IN HONG KONG EXPORTS CANNOT BE ATTRIBUTED TO ANY SINGLE FACTOR, IT IS PERHAPS APPROPRIATE TO MENTION THE VALUE OF SERVICES PROVIDED BY THE TDC IN ASSURING A YEAR-ROUND MARKET PLACE FOR HONG KONG-MADE PRODUCTS BY ITS PARTICIPATION IN NUMEROUS OVERSEAS TRADE FAIRS, IN ADDITION TO THE RESEARCH PROJECTS UNDERTAKEN BY TDC STAFF FOR MARKET DEVELOPMENT AND DIVERSIFICATION,+ HE SAID.

MR NEWBIGGING POINTED OUT THAT THE TDC IS CONTINUOUSLY ADDING TO ITS TRADE FAIR PROMOTIONS AND DURING THE PAST YEAR INTRODUCED SIX NEW INTERNATIONAL FAIRS TO ITS PROGRAMME.

/+IT ALSO

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+IT ALSO SPONSORED VISITS BY HONG KONG BUSINESSMEN TO FIFTY-FOUR CITIES WORLD-WIDE.

+THESE BUSINESS GROUP VISITS HAVE BEEN SUCCESSFUL AND REPRESENT A VITAL LINK WITH BUYERS IN SOME MARKETS WHICH MIGHT NOT OTHERWISE BE EXPOSED TO THE 'MADE IN HONG KONG' LABEL.+

ONE OF THE MOST SIGNIFICANT CHANGES IN THE YEAR, MR NEWBIGGING SAID, WAS THE DISCONTINUATION OF THE ANNUAL READY-TO-WEAR FESTIVAL AS A DIRECT RESULT OF THE LACK OF APPROPRIATE EXHIBITION FACILITIES IN HONG KONG.

+HOWEVER, IN RECOGNITION OF THE NEED TO PROMOTE THE GARMENT INDUSTRY, THE TDC MOUNTED A MAJOR FASHION PRESENTATION AT IGEDO IN DUSSELDORF, GERMANY, IN WHICH 79 HONG KONG GARMENT COMPANIES PARTICIPATED.

+ALTHOUGH SUCCESSFUL IN TERMS OF SALES, THE IMPACT IN INTERNATIONAL MEDIA COVERAGE WAS CONSIDERABLY LESS THAN THAT ACHIEVED BY THE READY-TO-WEAR FESTIVALS HERE IN HONG KONG,+ HE SAID.

HE THEREFORE WELCOMED THE RECENT ANNOUNCEMENT THAT A POSSIBLE SITE HAS BEEN IDENTIFIED BY GOVERNMENT AND A TEAM OF CONSULTANTS WILL BE APPOINTED EARLY NEXT YEAR TO STUDY THE COST OF BUILDING A PERMANENT EXHIBITION CENTRE IN HONG KONG.

HE HOPED THAT THIS STAGE TWO CONSULTANCY WILL BE COMPLETED SOON TO ENABLE AN EARLY GOVERNMENT DECISION TO BE MADE.

MR NEWBIGGING ALSO REPORTED THAT THE TDC HAD OPENED ITS 18TH OVERSEAS OFFICE IN PANAMA IN NOVEMBER LAST YEAR.

A NEW OFFICE HAS BEEN OPENED IN MARSEILLE AND IT IS PLANNED TO OPEN TWO MORE OFFICES SHORTLY IN NAIROBI AND OSAKA RESPECTIVELY.

AS FAR AS TRADE WITH JAPAN IS CONCERNED, HE SAID THAT ALTHOUGH THE TDC HAD EXPANDED ITS PROGRAMME OF TRADE PROMOTIONS IN JAPAN LAST YEAR AND WOULD CONTINUE TO DO SO THIS YEAR, THE RESULT HAD BEEN DISAPPOINTING AND HONG KONG'S TRADE BALANCE WITH JAPAN CONTINUED TO DETERIORATE.

+THE TDC IS TACKLING THIS PROBLEM VIGOROUSLY AND, AS A FIRST STEP, WILL UNDERTAKE A MAJOR RESEARCH PROJECT TO DEFINE THE JAPANESE MARKET IN RELATION TO THE ACCEPTANCE OF HONG KONG-MADE GARMENTS,+ HE ADDED.

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MACLENNAN ENQUIRY MAY CONTINUE TILL MARCH

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THE MACLENNAN ENQUIRY COULD CONTINUE UNTIL THE END OF MARCH NEXT YEAR, BEARING IN MIND THE LARGE NUMBER OF WITNESSES STILL TO BE CALLED, THE CHIEF SECRETARY, THE HON SIR JACK CATER SAID TODAY.

IN REPLY TO A QUESTION BY THE HON LI FOOK-WO IN THE LEGISLATIVE COUNCIL, SIR JACK SAID THIS WAS THE COMMISSIONER'S MOST RECENT ADVICE. THE COMMISSIONER HOWEVER, POINTED OUT THAT THIS COULD BE A SHORTER OR LONGER PERIOD DEPENDING ON THE WITNESSES AND CROSS-EXAMINATIONS AND WHETHER NEW ISSUES ARISE WHICH NEED FOLLOWING-UP.

AS TO THE COST OF THE ENQUIRY, CALCULATED FROM THE COMMISSION'S APPOINTMENT UP TO THE END OF JANUARY, SIR JACK SAID IT AVERAGED ABOUT \$36 600 PER DAY.

BUT THIS FIGURE COULD BE MISLEADING, HE SAID, AS IT INCLUDES QUITE A LARGE NUMBER OF DAYS ON WHICH THE COMMISSION WAS NOT SITTING.

+THE COST PER DAY ON WHICH THE COMMISSION WAS SITTING OR IS EXPECTED TO SIT UP TO THE END OF JANUARY HAS BEEN CALCULATED AS BEING OF THE ORDER OF \$100 000.

+APART FROM EXPENSES DIRECTLY INCURRED AND CONTROLLED BY THE COMMISSION, THIS FIGURE ALSO INCLUDES THE COST OF LEGAL REPRESENTATION FOR THE SPECIAL INVESTIGATION UNIT AND CERTAIN MEMBERS OF THE ROYAL HONG KONG POLICE FORCE AS WELL AS THE COST OF THE STAFF OF THE COMMISSION WHO ARE SECONDED FROM THE JUDICIARY AND THE CIVIL SERVICE.

+IT IS NOT POSSIBLE TO ESTIMATE WITH ANY ACCURACY THE DAILY COST WHICH MAY BE INCURRED SHOULD THE ENQUIRY CONTINUE BEYOND THE END OF JANUARY,+ SIR JACK SAID.

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ID CARD CROSS-CHECKS WILL BE QUICKER

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VARIOUS WAYS ARE BEING URGENTLY EXAMINED TO EXPEDITE THE SUPPLY OF PARTICULARS IN RESPONSE TO POLICE ENQUIRIES ON THE AUTHENTICITY OF ID CARDS, THE SECRETARY FOR SECURITY, THE HON LEWIS DAVIES SAID TODAY.

IN THE MEANTIME POLICE CHECKS OF IDENTITY CARDS ARE MADE BY MEANS OF EXAMINING THE CARD AND COMPARING THE PHOTOGRAPH WITH THE PERSON CLAIMING TO BE THE RIGHTFUL HOLDER, HE SAID.

HE SAID OTHER CHECKS WERE ALSO MADE BUT FOR OPERATIONAL REASONS HE DID NOT DISCLOSE THEM.

+WHERE THE BEAT OFFICER HAS ANY REASON TO SUSPECT THAT THE CARD IS NOT AUTHENTIC MORE DETAILED POLICE ENQUIRIES ARE NECESSARY AND ARE CONDUCTED IN POLICE STATIONS,+ HE SAID.

/MR DAVIES

MR DAVIES WAS REPLYING IN THE LEGISLATIVE COUNCIL TO THE HON CHAN KAM-CHUEN WHO ASKED WHETHER THE GOVERNMENT WOULD CONSIDER COMPILING A CENTRAL REGISTER OF LOST ID CARDS SO THAT POLICE OFFICERS ON ID CHECKING DUTIES COULD CHECK SUSPECT CARDS BY MEANS OF THEIR BEAT RADIOS.

+WITH THE MANUAL RECORD SYSTEM IN USE IN THE REGISTRATION OF PERSONS OFFICE AN ARRANGEMENT OF THE TYPE PROPOSED CANNOT BE INTRODUCED,+ MR DAVIES SAID.

+A RECORD OF REPORTED LOSSES OF IDENTITY CARDS IS MAINTAINED AND AN INFORMATION SECTION DEALS WITH POLICE ENQUIRIES CONCERNING THE REGISTERED PARTICULARS OF IDENTITY CARD HOLDERS. THESE ENQUIRIES TAKE TIME TO HANDLE AND SO THE USE OF BEAT RADIOS WOULD BE INAPPROPRIATE,+ HE EXPLAINED.

IN REPLY TO ANOTHER QUESTION BY MR CHAN ON WHETHER THE GOVERNMENT WOULD CONSIDER ADDING MORE ANTI-FORGERY FEATURES TO ID CARDS BY, FOR EXAMPLE, ADDING THE HOLDER'S SIGNATURE AND PRINTED SERIAL NUMBERS, MR DAVIES SAID THIS WOULD BE DONE BUT ONLY AS NEW OR REPLACEMENT CARDS WERE ISSUED.

HE SAID A NUMBER OF ADDITIONAL SECURITY FEATURES WERE BEING CONSIDERED BUT HE DID NOT PROPOSE TO MAKE THE DETAILS PUBLIC.

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CONTINUED GROWTH OF EXPORT CREDIT INSURANCE BUSINESS

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THE BUSINESS OF THE HK EXPORT CREDIT INSURANCE CORPORATION IN 1979/80 CONTINUED TO GROW, WITH THE VALUE OF EXPORTS INSURED AT \$3 380 MILLION AND PREMIUM INCOME AT \$16.3 MILLION, EACH INCREASED BY 36 PER CENT OVER THE PREVIOUS YEAR.

THIS WAS DISCLOSED IN THE LEGISLATIVE COUNCIL BY THE SECRETARY FOR ECONOMIC SERVICES, THE HON DAVID JEAFFRESON, AT THE TABLING OF THE CORPORATION'S LATEST ANNUAL REPORT TODAY.

MR JEAFFRESON POINTED OUT THAT THE NUMBER OF CURRENT POLICIES STOOD AT 1 103, COMPARED WITH 1 041 LAST YEAR. INSURED EXPORTS FORMED ABOUT 5.7 PER CENT OF THE VALUE OF TOTAL EXPORTS, CLOSE TO THE PERCENTAGE FOR THE PREVIOUS FINANCIAL YEAR. WITH THE INCREASE IN BUSINESS, LIABILITY NOW STANDS AT \$1 951 MILLION. IN MAY THIS YEAR, THE LEGISLATIVE COUNCIL AGREED TO INCREASE THE GOVERNMENT'S GUARANTEE TO \$2 500 MILLION.

+AS IN PREVIOUS YEARS, AND CONSISTENT WITH THE CHARACTERISTICS OF HONG KONG'S DOMESTIC EXPORTS, CLOTHING CONTINUED TO BE THE MOST SIGNIFICANT PRODUCT THE CORPORATION COVERED, IN TERMS OF VALUE REPRESENTING 37 PER CENT OF EXPORTS INSURED.

+SIMILARLY, THE UNITED KINGDOM CONTINUED TO BE THE LARGEST MARKET COVERED, WITH 34 PER CENT OF THE TOTAL.

+EXPORTS TO THE EEC AS A WHOLE ACCOUNTED FOR 61 PER CENT OF EXPORTS INSURED BY THE CORPORATION.

/+THERE WERE

+THERE WERE SIGNIFICANT INCREASES IN BUSINESS TO A NUMBER OF MARKETS, FOR EXAMPLE ARGENTINA, CHILE AND CHINA,+ MR JEAFFRESON SAID.

HE EXPLAINED THAT IT IS IN THE NATURE OF THE INSURANCE BUSINESS THAT AN INCREASE IN BUSINESS TENDS TO BE ACCOMPANIED BY AN INCREASE IN CLAIMS.

IN 1979/80, ACTUAL CLAIMS AND PROVISIONS FOR CLAIMS AMOUNTED TO \$16.3 MILLION, AN INCREASE OF 75 PER CENT OVER 1978/79. THE PROPORTION OF GROSS CLAIMS TO PREMIUM INCOME WAS 84 PER CENT, COMPARED WITH 58 PER CENT IN 1978/79.

THIS SIGNIFICANT INCREASE LED TO A MINOR UNDERWRITING LOSS OF \$57 035, ALTHOUGH THE CORPORATION STILL HAD AN OVERALL SURPLUS OF APPROXIMATELY \$4.5 MILLION, HE SAID.

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TRADE DESCRIPTIONS BILL PASSED WITH AMENDMENTS
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THE TRADE DESCRIPTIONS BILL, DESIGNED TO GIVE CONSUMERS GREATER PROTECTION AND TO PROVIDE MORE STRINGENT CONTROL OVER FORGERY OF TRADE MARKS, WAS PASSED BY THE LEGISLATIVE COUNCIL WITH SEVERAL AMENDMENTS.

THE CHANGES WERE RECOMMENDED BY UNOFFICIAL MEMBERS OF THE LEGISLATIVE COUNCIL AFTER TAKING INTO CONSIDERATION REPRESENTATIONS FROM BOTH LOCAL AND OVERSEAS COMMERCIAL CONCERNS AND ORGANISATIONS, AS WELL AS THE LEGAL PROFESSIONS.

SPEAKING AT THE RESUMED DEBATE ON THE BILL, THE HON O.V. CHEUNG SAID: +THIS BILL WAS CONCEIVED AS A MEASURE FOR THE PROTECTION OF THE CONSUMER, BUT IT HAS BEEN RECOGNISED BY THE ADMINISTRATION THAT IT ALSO HAS A DUTY TO PROTECT PRIVATE PROPRIETARY RIGHTS, AND ARE OF THE OPINION THAT SUCH RIGHTS WILL BE AS WELL PROTECTED AS HITHERTO.

+THE ADMINISTRATION HAS ASSURED US THAT IF SUCH PROGNOSIS BE IN SOME RESPECTS WRONG, IT WILL PROPOSE CHANGES IN THE LIGHT OF EXPERIENCE.+

MR CHEUNG POINTED OUT THAT THERE WAS SOME SERIOUS CONCERN THAT THE PROPOSED BILL WOULD BE LESS EFFECTIVE IN ITS ENFORCEMENT PROVISIONS THAN THE MERCHANDISE MARKS ORDINANCE WHICH IT IS GOING TO REPEAL.

+IN PARTICULAR, THERE WAS CONCERN ON THE TRANSFER OF THE ENFORCEMENT POWER FROM THE POLICE TO THE TRADE, INDUSTRY AND CUSTOMS DEPARTMENT, BECAUSE IT WAS THOUGHT THAT THE EXISTING PRACTICE FOR SEARCH WARRANTS TO BE EXECUTED BY THE POLICE SHOULD BE MAINTAINED, AS THE POLICE HAD THE MANPOWER REQUIRED FOR SUCH OPERATIONS TO BE CARRIED OUT QUICKLY, AND IF NECESSARY, SIMULTANEOUSLY IN DIFFERENT LOCATIONS,+ HE SAID.

HOWEVER, UNOFFICIAL MEMBERS HAVE OBTAINED THE ASSURANCE FROM THE GOVERNMENT THAT THE TRADE INDUSTRY AND CUSTOMS DEPARTMENT WILL BE ABLE TO ACT SWIFTLY ON COMPLAINTS BEING MADE.

THE NUMBER OF OFFICERS DIRECTLY ENGAGED IN ENFORCING THE ORDINANCE WILL BE INCREASED FROM 31 TO 46.

ON OFFENCES COMMITTED BY A CORPORATION, IT WAS DECIDED THAT THE BURDEN OF PROOF THAT A DIRECTOR OF THE CORPORATION WAS NOT INVOLVED SHOULD REMAIN ON HIM, AS AT PRESENT, AND NOT SHIFT TO THE PROSECUTION, AS ORIGINALLY PROPOSED.

REGARDING THE MARKING OF ARTICLES CONTAINING GOLD, MR CHEUNG SAID THAT THE ENACTMENT OF THE BILL WOULD ENABLE THE GOVERNOR-IN-COUNCIL TO MAKE MARKING ORDERS TO CONTROL FRAUDULENT AND MISLEADING DESCRIPTIONS OF ARTICLES WITH GOLD CONTENT OFFERED FOR SALE.

+THIS CONTROL MEASURE HAS LONG BEEN OVERDUE AND, IN OUR VIEW, SHOULD BE IMPLEMENTED AS SOON AS POSSIBLE, TO FORESTALL ANY FURTHER DAMAGE TO HONG KONG'S REPUTATION.+

IT WAS ALSO AGREED THAT MARKING ORDERS SHOULD BE EXTENDED TO COVER PLATINUM AND, IF NECESSARY, PALLADIUM, MR CHEUNG SAID.

THE HON ALEX WU EXPRESSED RESERVATION THAT THERE WAS SCOPE FOR MORE IMPROVEMENT THAN THE BILL PROVIDED.

HE POINTED OUT THAT THE MERCHANDISE MARKS ORDINANCE WHICH THE BILL WAS INTENDED TO REPLACE INCLUDES CERTAIN PROTECTION FOR COPYRIGHT IN ADDITION TO THAT AVAILABLE UNDER THE COPYRIGHT ORDINANCE.

HOWEVER, HE WAS CONCERNED THAT THESE PROVISIONS HAVE BEEN REMOVED BECAUSE UNOFFICIALS WERE TOLD THAT THEY +DISTORTED+ THE BILL.

+WITH THE REMOVAL OF REFERENCE TO COPYRIGHT FROM THE PROPOSED LEGISLATION, COPYRIGHT HOLDERS ARE DENIED ONE FORM OF REDRESS AND MUST TURN TO THE MORE CUMBERSOME, MORE EXPENSIVE AND, IN MY VIEW, LESS RELEVANT PROVISIONS OF THE COPYRIGHT ORDINANCE.

+IT IS HARD TO SEE WHY, IN THE NAME OF LEGAL TIDINESS, WE SHOULD BE REDUCING PROTECTION FOR ANYONE.

+THE FACT THAT THIS BILL IS DIRECTED MAINLY TOWARDS CONSUMER PROTECTION IS NOT AN ARGUMENT FOR REDUCING PROTECTION OF INDUSTRIAL PROPERTY.

+GIVEN OUR DEPENDENCE ON EXPORTS AND THEIR ACCEPTANCE IN OVERSEAS MARKETS, IT WILL BE A PITY IF WE HAVE SIMPLY MADE IT EASIER TO MAKE AND SELL FALSE GOODS - A FRAUD ON INDUSTRIAL PROPERTY OWNERS AND CONSUMERS,+ HE SAID.

MR WU HOPED THAT THE GOVERNMENT WOULD NOW LOOK WITHOUT DELAY AT THE COPYRIGHT ORDINANCE SO AS TO RESTORE AND IF NECESSARY STRENGTHEN ITS PROVISIONS AS THEY AFFECT THE INTEGRITY OF HONG KONG'S MANUFACTURED PRODUCTS.

ANTI-SMOKING EDUCATION EFFORTS

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IT HAS BEEN THE GOVERNMENT'S POLICY THAT THE FIRST PRIORITY IN COMBATTING THE SMOKING PROBLEM SHOULD BE GIVEN TO EDUCATING THE PUBLIC, PARTICULARLY THE YOUNG, AS TO THE DANGERS OF SMOKING, THE SECRETARY FOR SOCIAL SERVICES, THE HON ERIC HO SAID TODAY.

TO ACHIEVE THIS OBJECTIVE, THE PUBLICITY EFFORTS ARE DESIGNED TO ACHIEVE THE MAXIMUM IMPACT WITHOUT STIMULATING A CURIOSITY IN SMOKING.

THIS REQUIRES A BALANCED PRESENTATION OF MEDICAL FACTS AND LONG-TERM EDUCATION TO CHANGE PUBLIC ATTITUDES RATHER THAN A ONE-OFF VIGOROUS MEDIA CAMPAIGN, HE SAID.

MR HO WAS REPLYING IN THE LEGISLATIVE COUNCIL TO A QUESTION BY REV THE HON JOYCE BENNETT.

HE LISTED SOME OF THE EDUCATION EFFORTS:

- * 'SMOKING AND HEALTH' HAS BEEN INCLUDED IN THE HEALTH, SOCIAL STUDIES AND BIOLOGY CURRICULA FOR PRIMARY SIX STUDENTS AND IN SECONDARY SCHOOLS,
- * TEACHING KITS COMPLETE WITH SLIDES AND CASSETTES ARE BEING PROVIDED,
- * EXTRA-CURRICULAR ACTIVITIES ON THE THEME 'SMOKING AND HEALTH' ARE BEING ORGANISED THROUGH THE COMMUNITY YOUTH CLUBS,
- * AN EDUCATIONAL TV FILM IS ALSO AVAILABLE, AND
- * AN INTER-SCHOOL DRAMA COMPETITION AGAINST SMOKING WILL BE HELD IN JANUARY 1981.

AN EXHIBITION ON THE HEALTH HAZARDS OF SMOKING JOINTLY ORGANISED BY THE CENTRAL HEALTH EDUCATION UNIT OF THE MEDICAL AND HEALTH DEPARTMENT AND THE HONG KONG ANTI-CANCER SOCIETY WAS HELD IN THE CITY HALL IN AUGUST THIS YEAR AND ATTRACTED 100 000 ATTENDANCES.

THE EXHIBITION WAS REPEATED LAST WEEK IN THE TSUEN WAN TOWN HALL AND IT IS INTENDED THAT THIS WILL BE SHOWN IN OTHER REGIONAL CENTRES AND SCHOOLS AS AND WHEN THE OPPORTUNITY ARISES, MR HO SAID.

OTHER PUBLICITY INCLUDES DISTRIBUTION OF POSTERS AND STICKERS DESIGNED BY THE GOVERNMENT INFORMATION SERVICES. AN ANNOUNCEMENT OF PUBLIC INTEREST (API) IS ALSO PERIODICALLY SHOWN ON THE TWO TELEVISION STATIONS IN THE TIME ALLOCATED TO GOVERNMENT, HE ADDED.

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80 MORE ESTATE ROOFTOPS TO BE IMPROVED
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IMPROVEMENTS TO THE ROOFTOPS OF 80 MORE PUBLIC HOUSING BLOCKS WILL BE CARRIED OUT DURING THE COMING WINTER MONTHS, THE SECRETARY FOR HOUSING, THE HON DONALD LIAO SAID IN REPLY TO A QUESTION BY THE HON ANDREW SO IN THE LEGISLATIVE COUNCIL TODAY.

HE SAID THAT ABOUT 600 BLOCKS, OR 60 PER CENT OF THE TOTAL, HAD ALREADY BEEN PROVIDED WITH SOME FORM OF ROOF INSULATION -- 200 OF THEM DONE IN THE PAST TWO YEARS ALONE, AT A COST OF \$8.5 MILLION.

THE REMAINING 40 PER CENT WERE MAINLY IN OLDER ESTATES WHICH, WHILE MEETING THE STANDARDS OF THE TIME WHEN THEY WERE BUILT, NOW REQUIRED IMPROVEMENT.

MR LIAO ADDED THAT ALL NEW HOUSING AUTHORITY ESTATES WERE NOW DESIGNED TO INCORPORATE IMPROVED ROOFTOP INSULATION.

+IMPROVEMENTS HAVE BEEN ACHIEVED BY BETTER VENTILATION, PROVIDED BY INCREASING CEILING HEIGHTS OF THE TOP FLOORS AND BY THE USE OF MORE OPEN BLOCK DESIGNS- AND BY IMPROVED THERMAL INSULATION WITHIN THE ROOFS,+ HE SAID.

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CHANGES TO TV LICENCE TERMS
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THE TELEVISION ADVISORY BOARD, AFTER DETAILED EXAMINATION, HAS ADVISED THAT IT IS GENERALLY SATISFIED WITH THE PERFORMANCE OF THE TWO TELEVISION STATIONS IN THE PAST FIVE YEARS, THE SECRETARY FOR INFORMATION, THE HON ALAN SCOTT SAID TODAY WHEN INTRODUCING THE TELEVISION (AMENDMENT) BILL 1980.

IN RECOMMENDING THAT THE LICENCES BE EXTENDED FOR A FURTHER PERIOD OF EIGHT YEARS, THE BOARD HAS ADVISED THAT THEIR RENEWAL, DUE BY THE END OF THIS YEAR, SHOULD BE MADE SUBJECT TO CERTAIN TERMS AND CONDITIONS.

THE RECOMMENDATIONS HAVE BEEN LARGELY ACCEPTED BY THE GOVERNOR-IN-COUNCIL AND THE BILL SEEKS TO IMPLEMENT SOME OF THESE RECOMMENDATIONS, MR SCOTT SAID.

HE SAID OTHER RECOMMENDATIONS, RELATING TO MORE DETAILED MATTERS SUCH AS RAISING THE STANDARDS, QUALITY AND CONTROL OF TELEVISION BROADCASTING, PROGRAMMES FOR CHILDREN, FAMILY VIEWING HOURS, PUBLIC AFFAIRS PROGRAMME AND CONTROL OF ADVERTISING, WERE BEING PURSUED SEPARATELY BY AMENDMENTS TO THE CODES OF PRACTICE ISSUED BY THE TELEVISION AUTHORITY.

HE ALSO POINTED OUT THAT THE CHANGES PROPOSED BY THE BILL HAD THE GENERAL AGREEMENT OF THE TV LICENCEES.

DEBATE ON ITS SECOND READING WAS ADJOURNED.

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SITE FORMATION SAFETY BILL INTRODUCED

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THE BUILDINGS (AMENDMENT) BILL 1980, WHICH EXTENDS THE SCOPE OF THE PRINCIPAL ORDINANCE TO COVER THE SAFETY OF LAND ADJACENT TO BUILDINGS AND CONSTRUCTION SITES AND EXTENDS EXISTING PROVISIONS TO CONTROL SITE FORMATION WORKS, WAS INTRODUCED INTO THE LEGISLATIVE COUNCIL TODAY.

SPEAKING AT THE SECOND READING OF THE BILL, THE DIRECTOR OF PUBLIC WORKS, THE HON DAVID MCDONALD SAID ONE OF THE AMENDMENTS WOULD ENABLE THE BUILDING AUTHORITY TO IMPOSE CONDITIONS WHEN GIVING APPROVAL OR CONSENT TO COMMENCE SITE FORMATION WORKS.

THE BUILDING AUTHORITY IS ALSO EMPOWERED TO TAKE ACTION TO RENDER SAFE ANY NATURAL, FORMED OR MAN-MADE LAND, OR ANY EARTH-RETAINING STRUCTURES, THAT ARE DANGEROUS OR LIABLE TO BECOME DANGEROUS BY RISK OF COLLAPSE.

DEBATE ON THE BILL WAS ADJOURNED.

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PNEUMOCONIOSIS SCHEME LEVY TO BE 0.2%

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THE PNEUMOCONIOSIS COMPENSATION FUND BOARD, WHICH WAS STATUTORILY ESTABLISHED LAST MONTH, HAS RECOMMENDED THAT THE RATE OF LEVY ON THE VALUE OF CONSTRUCTION WORKS AND QUARRY PRODUCTS SUBJECT TO THE LEVY SHOULD BE 0.2 PER CENT.

THIS WAS STATED TODAY BY THE COMMISSIONER FOR LABOUR, THE HON J.N. HENDERSON IN THE LEGISLATIVE COUNCIL FROM WHICH HE OBTAINED APPROVAL OF THE RATE ON BEHALF OF THE BOARD.

THE BOARD HAS ALSO RECOMMENDED THAT CONSTRUCTION WORKS OF THE VALUE OF \$250 000 AND BELOW SHOULD NOT BE LIABLE TO THE LEVY, MAINLY BECAUSE IT WOULD BE EXTREMELY DIFFICULT AND COSTLY TO COLLECT THE LEVY IN RESPECT OF SUCH MINOR WORKS.

MR HENDERSON SAID THAT THE LEVY WOULD COME INTO EFFECT 30 DAYS AFTER THE PUBLICATION OF THE COUNCIL'S RESOLUTION IN THE GAZETTE.

IN THE VIEW OF THE BOARD, HE ADDED, THE RATE WILL BE SUFFICIENT TO COVER THE TOTAL EXPENDITURE FOR 1981, ESTIMATED TO BE \$19.82 MILLION. IT IS ESTIMATED THAT THE INCOME FROM A LEVY OF 0.2 PER CENT ON THE VALUE OF CONSTRUCTION WORKS AND QUARRY PRODUCTS BETWEEN JANUARY AND DECEMBER 1981 WILL BE APPROXIMATELY \$20 MILLION.

THE BOARD IS CURRENTLY IN THE PROCESS OF RECRUITING STAFF AND OBTAINING OFFICE ACCOMMODATION AND HOPES TO BE IN A POSITION TO START WORK IN THE BEGINNING OF 1981.

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CHECK ON USE OF CHINESE IN OFFICIAL BUSINESS
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THERE IS A FULL-TIME ENFORCEMENT SECTION IN THE HOME AFFAIRS DEPARTMENT TO ENSURE THAT DEPARTMENTS ADHERE TO THE GOVERNMENT'S POLICY ON THE USE OF CHINESE IN OFFICIAL BUSINESS, THE DIRECTOR OF HOME AFFAIRS, THE HON GRAHAM BARNES TOLD THE LEGISLATIVE COUNCIL TODAY.

IN REPLY TO A QUESTION BY THE HON ANDREW SO, MR BARNES SAID TEAMS OF SENIOR CHINESE LANGUAGE OFFICERS IN THE SECTION PAY REGULAR VISITS TO ALL GOVERNMENT DEPARTMENTS TO EVALUATE THE SERVICES PROVIDED AND TO DISCUSS PROBLEMS WITH THE DEPARTMENTAL STAFF.

HE SAID EXPANSION OF THE USE OF CHINESE HAD ALSO REQUIRED AN INCREASE IN THE ESTABLISHMENT OF CHINESE LANGUAGE OFFICERS. THERE ARE NOW 266 OF THEM AS COMPARED WITH 228 IN JUNE 1978. THE ENTRY QUALIFICATION FOR THE GRADE HAS BEEN RAISED TO DEGREE LEVEL.

MR BARNES NOTED THAT IN FEBRUARY 1979 AN ADVISORY PANEL ON CHINESE LANGUAGE POLICY WAS ESTABLISHED IN UMELCO TO WATCH OVER THE PROGRESS IN INCREASING THE USE OF THE CHINESE LANGUAGE WITHIN THE GOVERNMENT AND TO ADVISE ON HOW THE STANDARD OF THE GOVERNMENT TRANSLATION AND INTERPRETATION SERVICES COULD BE FURTHER IMPROVED.

+MY STAFF AND I MEET REGULARLY WITH THIS PANEL AND OUR DISCUSSIONS HAVE BEEN MOST USEFUL IN ASSISTING THE GOVERNMENT TO FURTHER THE USE OF CHINESE IN OFFICIAL BUSINESS.

+I UNDERSTAND THAT THE PANEL IS REASONABLY SATISFIED WITH THE GOVERNMENT'S PROGRESS,+ HE SAID.

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RAPE REPORT STATISTICS
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RAPE CASES REPORTED TO THE POLICE EACH YEAR IN 1974-79 WERE 101, 83, 62, 55, 62 AND 104, GIVING AN AVERAGE OF 78 A YEAR. TO THE END OF OCTOBER THIS YEAR THERE HAVE BEEN 65 REPORTS, THE SECRETARY FOR SECURITY, THE HON LEWIS DAVIES SAID TODAY.

IN REPLY TO A QUESTION BY THE REV THE HON PATRICK MCGOVERN, MR DAVIES SAID IN ALL THE CASES, THE POLICE WERE SATISFIED ON QUESTIONING THE VICTIM AND AFTER MEDICAL EXAMINATION THAT THERE WERE GROUNDS FOR CONCLUDING THAT A RAPE HAD OCCURRED.

AN ANALYSIS OF THE 104 REPORTED CASES IN 1979 SHOWS THAT 39 CASES ARE STILL UNDER INVESTIGATION AND 65 HAVE RESULTED IN PROSECUTIONS. OF THESE 43 HAVE RESULTED IN CONVICTIONS, 17 IN ACQUITTALS, FOUR ARE PENDING RESULTS AND IN ONE CASE THE ACCUSED DIED BEFORE TRIAL, MR DAVIES SAID.

THERE ARE HOWEVER NO STATISTICS TO SHOW HOW MANY OF THE REPORTED CASES LED TO PREGNANCY.

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DOOR NOT CLOSED ON NON-GRADUATE SOLICITORS

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THE LEGAL PRACTITIONERS (AMENDMENT)(NO.2) BILL 1980 WHICH SEEKS TO ABOLISH THE STATUS OF ENROLLED STUDENTS IN SOLICITOR TRAINING IN HONG KONG WAS INTRODUCED INTO THE LEGISLATIVE COUNCIL TODAY.

SPEAKING AT THE SECOND READING OF THE BILL, THE LAW DRAFTSMAN, THE HON GERALD NAZARETH SAID THE ACTUAL ABOLITION OF THE ROLL OF STUDENTS, PROVIDED FOR IN THE STUDENTS RULES MADE BY THE COUNCIL OF THE LAW SOCIETY, WOULD BE EFFECTED BY AMENDMENTS TO THOSE RULES.

+BUT THAT IS NOT TO SAY THAT THE DOOR IS BEING PERMANENTLY SHUT ON THE MEANS TO QUALIFY LOCALLY AS A SOLICITOR OUTSIDE THE UNIVERSITY SYSTEM.

+AS PART OF THE REVISION OF THE WAYS OF ENTERING THE PROFESSION, THE HONG KONG LAW SOCIETY PROPOSES, IF THE BILL IS ENACTED, TO AMEND THE STUDENTS RULES TO ENABLE PROFESSIONAL EXAMINATIONS TO BE PRESCRIBED.

+SO THAT IF THE MEANS, PARTICULARLY FACILITIES AND STAFF, ARE FOUND TO PROVIDE SUITABLE COURSES AND EXAMINATIONS, NON-GRADUATE ENTRY INTO THE PROFESSION CAN AGAIN BE PROVIDED FOR,+ MR NAZARETH SAID.

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PASSENGER SAFETY ON KCR TRAINS

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TWENTY PASSENGERS HAVE FALLEN FROM KCR TRAINS OVER THE LAST 12 MONTHS, 14 OF THEM BETWEEN STATIONS AND SIX AS TRAINS WERE DRAWING INTO OR PULLING OUT OF STATIONS, THE SECRETARY FOR THE ENVIRONMENT, THE HON DEREK JONES SAID TODAY.

MOST OF THESE ACCIDENTS WERE CAUSED BY THE PASSENGERS CONCERNED STANDING OR SITTING ON THE STEPS LEADING INTO THE COACHES AND VIRTUALLY ALL OF THEM WERE DUE TO CARELESSNESS ON THE PART OF THE VICTIMS, MR JONES SAID, IN REPLY TO A QUESTION BY DR THE HON HO KAM-FAI IN THE LEGISLATIVE COUNCIL.

MR JONES SAID MEASURES HAD BEEN AND WERE BEING TAKEN, THROUGH ADVERTISEMENTS IN THE MEDIA, FREQUENT ANNOUNCEMENTS AT STATIONS AND THROUGH THE DEPLOYMENT OF STAFF ON TRAINS AND NOTICES ON CARRIAGE DOORS, TO INFORM THE PUBLIC OF THE DANGERS OF RIDING ON THE STEPS OR OTHERWISE IMPROPERLY.

+THE DESIGN OF THE EXISTING RAILWAY COACHES, HOWEVER, DOES NOT PERMIT DIRECT CONTROL OF PASSENGERS AT ALL TIMES.

+DOORS ARE OPERATED MANUALLY AND EACH 12 CAR TRAIN HAS 48 EXITS. SO RELIANCE MUST ULTIMATELY BE PLACED ON THE PUBLIC BEHAVING SENSIBLY,+ HE SAID.

BY CONTRAST, HE SAID, THE NEW MODERNISED AND ELECTRIFIED SERVICE, WHICH WILL COME INTO OPERATION IN 1982, WILL ELIMINATE VIRTUALLY ALL THESE PROBLEMS.

IN PARTICULAR, ALL DOORS ON CARRIAGES WILL BE CENTRALLY CONTROLLED IN A SIMILAR WAY TO THE MTR AND PASSENGERS WILL NOT BE ABLE TO OPEN THE DOORS IN TRANSIT, HE ADDED.

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TRAFFIC IMPROVEMENTS AT PING SHEK/CHOI HUNG JUNCTION

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TRAFFIC CONGESTION AT THE PING SHEK/CHOI HUNG JUNCTION IS EXPECTED TO BE RELIEVED WITHIN THE NEXT THREE WEEKS WHEN WORKS CURRENTLY IN HAND ARE COMPLETED.

IN REPLY TO A QUESTION BY REV THE HON JOYCE BENNETT, THE DIRECTOR OF PUBLIC WORKS, THE HON DAVID MCDONALD SAID THESE WORKS INCLUDED MINOR WIDENING OF THE WEST-BOUND CARRIAGEWAY OF LUNG CHEUNG ROAD FRONTING CHOI HUNG ESTATE, AND ADJUSTMENT OF THE TRAFFIC LIGHT SIGNAL TIMINGS TO INCREASE THE THROUGHPUT CAPACITY FOR KOWLOON-BOUND TRAFFIC FROM CLEAR WATER BAY ROAD BY ABOUT 20 PER CENT.

IN ADDITION THE NEWLY CONSTRUCTED SECTION OF CLEAR WATER BAY ROAD OPPOSITE FEI NGO SHAN WILL BE OPENED TO TRAFFIC WITHIN THE NEXT FEW DAYS WHICH WILL ENABLE KWUN TONG-BOUND TRAFFIC TO BE DIVERTED FROM THE PING SHEK/CHOI HUNG JUNCTION, HE SAID.

+THE INTRODUCTION OF THESE CHANGES SHOULD SIGNIFICANTLY IMPROVE TRAFFIC CONDITIONS AT THE JUNCTION,+ MR MCDONALD SAID.

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ASSISTANCE TO TRAFFIC ACCIDENT VICTIMS ON PRIVATE ROADS

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THE GOVERNMENT WILL REVIEW THE EXISTING SITUATION WHERE TRAFFIC ACCIDENT VICTIMS ON PRIVATE ROADS ARE BARRED FROM CLAIMING TRAFFIC ACCIDENT ASSISTANCE, THE SECRETARY FOR THE ENVIRONMENT, THE HON DEREK JONES SAID IN THE LEGISLATIVE COUNCIL TODAY.

IN REPLY TO A QUESTION BY THE HON WONG LAM, MR JONES SAID IT WAS ALWAYS THE INTENTION THAT THE TRAFFIC ACCIDENT VICTIMS ASSISTANCE SCHEME SHOULD APPLY TO ALL VICTIMS OF TRAFFIC ACCIDENTS REGARDLESS OF WHICH PARTY WAS AT FAULT OR OF WHERE AN ACCIDENT TOOK PLACE.

HE SAID HOWEVER THAT UNFORTUNATELY THE DEFINITION OF +ROAD+ IN THE LEGISLATION APPEARS TO BAR CERTAIN VICTIMS OF ACCIDENTS ON PRIVATE ROADS FROM CLAIMING ASSISTANCE.

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HISTORICAL ARTEFACTS ARE PRESERVED AND EXHIBITED
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IT IS THE GOVERNMENT'S POLICY TO ENSURE THAT ITEMS OF HISTORICAL INTEREST ARE PRESERVED AND KEPT ACCESSIBLE TO THE COMMUNITY, THE SECRETARY FOR HOME AFFAIRS, THE HON DENIS BRAY SAID IN REPLY TO A QUESTION BY THE REV THE HON JOYCE BENNETT IN THE LEGISLATIVE COUNCIL TODAY.

MR BRAY POINTED OUT THAT THE PRINCIPAL INSTRUMENT OF THIS POLICY WAS THE URBAN COUNCIL'S MUSEUM OF HISTORY AND THE GOVERNMENT ARCHIVIST ALSO PRESERVED PRINTED AND WRITTEN MATERIAL RELATING TO HONG KONG'S HISTORY.

AS TO THE MUSEUM OF THE ROYAL HONG KONG POLICE FORCE, PRESERVATION OF WHICH WAS RAISED BY MISS BENNETT, MR BRAY SAID IT WAS A RATHER SPECIALISED COLLECTION WHICH WOULD NOT IN THE NORMAL WAY FORM PART OF THE URBAN COUNCIL'S MUSEUM OF HISTORY.

+ITS PRESENT HOME IN POLICE HEADQUARTERS IS BADLY NEEDED FOR OFFICE SPACE AND THE COMMISSIONER OF POLICE HAS MADE PROPOSALS FOR A NEW PLACE OF DISPLAY.

+HE HAS ALSO RECEIVED THE OFFER OF A DONATION FROM A PRIVATE SOURCE TO FIT OUT THE NEW MUSEUM WHEN THE SPACE HAS BEEN ALLOCATED. IN THE MEANTIME THE EXHIBITS WILL BE KEPT INTACT AT POLICE HEADQUARTERS, + MR BRAY SAID.

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FACTORY CANTEEN LICENCE APPLICATIONS
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OUT OF A TOTAL OF 185 APPLICATIONS FOR CANTEEN LICENCES RECEIVED SINCE AUGUST 1 THIS YEAR, 48 HAVE BEEN REJECTED AND THE REMAINING 137 ARE STILL BEING PROCESSED, THE SECRETARY FOR THE ENVIRONMENT, THE HON DEREK JONES SAID TODAY.

IN REPLY TO A QUESTION BY THE HON ALLEN LEE IN THE LEGISLATIVE COUNCIL, MR JONES SAID LICENCES FOR FACTORY CANTEENS WERE PROVIDED FOR UNDER AMENDMENTS TO THE FOOD BUSINESS BY-LAWS AND THE FOOD BUSINESS (NEW TERRITORIES) REGULATIONS, MADE UNDER THE PUBLIC HEALTH AND URBAN SERVICES ORDINANCE, WHICH CAME INTO EFFECT ON THAT DATE.

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BILLS PASSED
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FOUR BILLS COMPLETED THEIR COMMITTEE STAGE AND THIRD READING AND WERE PASSED IN THE LEGISLATIVE COUNCIL TODAY.

THEY WERE THE PUBLIC ORDER (AMENDMENT) BILL 1980, SUMMARY OFFENCES (AMENDMENT) (NO. 2) BILL 1980, TRADE DESCRIPTIONS BILL 1980, AND THE UNDESIRABLE MEDICAL ADVERTISEMENTS (AMENDMENT) BILL 1980.

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RULES AGAINST LOAN SHARKS
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THE MONEY LENDERS ORDINANCE 1980 - LEGISLATION DRAWN UP TO PROTECT THE PUBLIC FROM UNSCRUPULOUS LOAN SHARKS - COMES INTO EFFECT ON DECEMBER 12.

THE NEW LEGISLATION, SAID A GOVERNMENT SPOKESMAN, INCORPORATES A NUMBER OF +RULES+ DESIGNED TO PROTECT BORROWERS IN THEIR DEALINGS WITH MONEY LENDERS, AND SEEKS TO CURB +ABUSES+ BY LOAN SHARKS.

AND, IF ANY MEMBER OF THE PUBLIC WANTS TO REFER TO, OR KEEP A RECORD OF, THE NEW PROVISIONS THE GOVERNMENT IS PRINTING A SPECIAL LEAFLET EXPLAINING THEM.

THESE LEAFLETS WILL BE AVAILABLE AT CITY DISTRICT OFFICES, NEW TERRITORIES DISTRICT OFFICES, THE GOVERNMENT PUBLICATIONS CENTRE, PUBLIC LIBRARIES, MUTUAL AID COMMITTEES, RURAL COMMITTEES, HOUSING ESTATE OFFICES AND THE GOVERNMENT INFORMATION SERVICES' MARKETING OFFICE.

THE SPOKESMAN SAID THE MAIN FEATURES OF THE NEW LAW ARE:

- * NOBODY CAN LEND MONEY AT AN EFFECTIVE RATE OF INTEREST EXCEEDING 60 PER CENT. IT IS A CRIMINAL OFFENCE TO DO SO AND CARRIES A MAXIMUM PENALTY OF \$100 000 AND TWO YEARS IMPRISONMENT.
- * INTEREST RATES IN EXCESS OF 48 PER CENT MAY BE REDUCED BY THE COURTS.
- * ALL MONEY LENDERS MUST BE LICENSED= IN ORDER TO OBTAIN A LICENCE FROM THE LICENSING COURT MONEY LENDERS MUST SUBMIT THEMSELVES TO DETAILED SCRUTINY BY THE NEWLY APPOINTED REGISTRAR OF MONEY LENDERS AND THE POLICE= THE REGISTRAR AND THE POLICE MAY OBJECT TO AN APPLICANT, AND IF SO THE LICENSING COURT WILL NOT GRANT A LICENCE UNLESS IT IS SATISFIED THAT THE MONEY LENDER IS A FIT AND PROPER PERSON= THE MAXIMUM PENALTY FOR CARRYING ON A MONEY LENDING BUSINESS WITHOUT A LICENCE IS A FINE OF \$100 000 AND TWO YEARS IMPRISONMENT.
- * MONEY LENDERS MUST PROVIDE A WRITTEN LOAN AGREEMENT PRIOR TO ADVANCING ANY MONEY= THE AGREEMENT MUST CONTAIN ALL THE DETAILS OF THE LOAN= IF MONEY IS ADVANCED BEFORE THE BORROWER SIGNS THE AGREEMENT THE LOAN IS NOT ENFORCEABLE= FAILURE TO PROVIDE A PROPER WRITTEN AGREEMENT IS AN OFFENCE CARRYING A MAXIMUM PENALTY OF \$100 000 OR TWO YEARS IMPRISONMENT.

/X BORROWERS ARE

- * BORROWERS ARE ENTITLED BY LAW TO MONTHLY WRITTEN STATEMENTS FROM THE MONEY LENDER SHOWING HOW THE LOAN STANDS, THAT IS, HOW MUCH HAS BEEN REPAID, INTEREST RATE ETC.= IF A BORROWER ASKS IN WRITING FOR SUCH A STATEMENT AND GIVES THE MONEY LENDER \$10 FOR EXPENSES THE MONEY LENDER MUST SUPPLY THE STATEMENT WITHIN ONE MONTH= FAILURE TO PROVIDE A STATEMENT RESULTS IN THE MONEY LENDER BEING UNABLE TO RECOVER ANY REPAYMENTS FOR AS LONG AS THE DEFAULT CONTINUES AND INTEREST DURING THE DEFAULT PERIOD IS TOTALLY FORFEITED= FURTHERMORE SUCH A FAILURE IS AN OFFENCE BY THE MONEY LENDER FOR WHICH THE MAXIMUM PENALTY IS A FINE OF \$100 000 AND TWO YEARS IMPRISONMENT.
- * IF A BORROWER REPAYS A LOAN EARLY THE MONEY LENDER IS NOT ALLOWED TO CHARGE EXTRA UNLESS HE IS A MONEY LENDER SPECIALLY APPROVED BY THE GOVERNMENT.
- * NO MONEY LENDER CAN CHARGE COMPOUND INTEREST.
- * NO MONEY LENDER CAN PREVENT A BORROWER REPAYING BY INSTALMENTS.
- * NO MONEY LENDER (UNLESS HE IS SPECIALLY APPROVED BY THE GOVERNMENT) CAN CHARGE A BORROWER ANY MONEY FOR THE COST OF NEGOTIATING OR MAKING THE LOAN - UNLESS THE COST INVOLVES STAMP DUTIES OR SIMILAR DUTIES.
- * NO MONEY LENDER CAN INCREASE THE RATE OF INTEREST SIMPLY ON ACCOUNT OF DEFAULT IN REPAYMENT BY A BORROWER (BUT HE CAN CHARGE THE AGREED RATE OF SIMPLE INTEREST ON THE AMOUNT IN DEFAULT).
- * NO MONEY LENDER CAN TAKE OR DEMAND FROM A BORROWER, AS SECURITY, DOCUMENTS SUCH AS IDENTITY CARDS, PASSPORTS, BANK BOOKS OR PHOTOGRAPHS= IT IS AN OFFENCE TO DO SO AND CARRIES A MAXIMUM FINE OF \$100 000 AND TWO YEARS IMPRISONMENT.

THE GOVERNMENT IS DETERMINED TO BREAK THE POWER OF 'LOAN SHARKS', THE SPOKESMAN SAID. +TO THIS END THE POLICE HAVE REDEPLOYED MORE THAN 350 PERSONNEL TO ENFORCE THE NEW PROVISIONS AND THE REGISTRAR OF MONEY LENDERS HAS FORMED A TEAM OF OFFICERS TO SCRUTINISE APPLICATIONS FOR LICENCES,+ HE SAID.

WEDNESDAY, DECEMBER 3, 1980

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RTHK PRODUCTION WON MAJOR INTERNATIONAL AWARD
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AN RTHK PRODUCED DRAMA, +THE YOUNG CONCUBINE+, WHICH WON A SILVER AWARD AT THE FIRST COMMONWEALTH FILM AND TELEVISION FESTIVAL IN AUGUST, HAS NOW TAKEN FIRST PLACE IN A MAJOR AMERICAN COMPETITION.

THIS SECOND INTERNATIONAL AWARD CAME AT THE CHICAGO FILM FESTIVAL. DIRECTOR CALVIN WONG WAS PRESENT TO RECEIVE THE TROPHY -- A GOLDEN HUGO -- WHEN +THE YOUNG CONCUBINE+ WAS JUDGED THE BEST LOCAL TELEVISION PROGRAMME IN COMPETITION WITH SCORES OF ENTRIES FROM MANY PARTS OF THE WORLD, NOTABLY THE USA AND BRITAIN.

SECOND AND THIRD PLACES IN THE SAME CATEGORY WENT TO UNITED STATES PRODUCTIONS, +MARK TWAIN : BENEATH THE LAUGHTER+ (DALLAS) AND +AGENT ORGANE : THE VIEW FROM VIETNAM+ (CHICAGO).

THE YOUNG CONCUBINE IS FROM THE RTHK SERIES THE HERITAGE, WHICH TELLS STORIES FROM NEW TERRITORIES VILLAGE LIFE FROM THE TURN OF THE CENTURY TO THE TIME OF THE JAPANESE OCCUPATION.

EXECUTIVE PRODUCER FOR THE SERIES WAS RTHK'S HEAD OF DRAMA, CHEUNG MAN-YEE.

MR STUART WILKINSON, DEPUTY DIRECTOR OF BROADCASTING IN CHARGE OF TELEVISION, SAID THE WINNING OF TWO INTERNATIONAL AWARDS IN THE SPACE OF THREE MONTHS WAS A GREAT ENCOURAGEMENT TO EVERYONE WORKING ON RTHK'S PROGRAMMES.

+WHILE IT IS VERY SATISFYING TO WIN WORLD RECOGNITION THROUGH ONE OF OUR DRAMAS, IT SHOULD BE REMEMBERED THAT THIS KIND OF SUCCESS REPRESENTS A GENERAL RAISING OF PRODUCTION STANDARDS ACROSS A VERY WIDE RANGE OF PROGRAMME-MAKING.

+IN ALL THAT WE DO -- CHILDREN'S PROGRAMMES, DOCUMENTARIES, CURRENT AFFAIRS PROGRAMMES, PROGRAMMES FOR SCHOOLS AND DRAMAS -- WE BELIEVE WE NOW SET A HIGH STANDARD ON THE HONG ONG TELEVISION SCENE,+ HE SAID.

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SWD STAFF VISIT BUS ACCIDENT VICTIMS AT HOSPITAL
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A TEAM OF SOCIAL WORKERS FROM THE SOCIAL WELFARE DEPARTMENT TODAY CALLED AT QUEEN ELIZABETH HOSPITAL TO ARRANGE INITIAL APPLICATIONS FOR PEOPLE INJURED IN THE BUS ACCIDENT ON MONDAY UNDER THE TRAFFIC ACCIDENT VICTIMS ASSISTANCE (TAVA) SCHEME.

THE DEPARTMENT HAS ALSO CONTACTED THE FAMILY OF THE MAN KILLED IN THE ACCIDENT AND IS MAKING THE NECESSARY ARRANGEMENTS FOR QUICK CASH RELIEF UNDER THE NO-FAULT SCHEME.

IN THEIR HALF-DAY VISIT TO THE HOSPITAL THIS AFTERNOON, WORKERS OF THE DEPARTMENT'S TAVA SECTION EXPLAINED THE BENEFITS OF THE SCHEME TO EACH OF THE INJURED VICTIMS.

/MRS DIANA

MRS DIANA LEE, HEAD OF THE SECTION, SAID INJURY GRANTS WERE PAYABLE FOR INJURIES WHICH HAD CAUSED AT LEAST SEVEN DAYS' LOSS OF EARNING CAPACITY.

+WHILE IT IS NOT KNOWN AT PRESENT IF ALL OF THEM WILL REQUIRE A MINIMUM OF SEVEN DAYS' SICK LEAVE, WE WISH TO EXPLAIN TO THEM THE SCHEME AT AN EARLY STAGE AND ARRANGE INITIAL APPLICATIONS PENDING MEDICAL CERTIFICATES,+ SHE SAID.

THIS WILL FACILITATE PROCESSING OF APPLICATIONS AND SUBSEQUENT PAYMENTS ONCE APPLICANTS ARE MEDICALLY CERTIFIED TO BE ELIGIBLE, SHE ADDED.

MRS LEE ALSO URGED THOSE VICTIMS OF THE ACCIDENT, WHO WERE ON SICK LEAVE AFTER DISCHARGE FROM HOSPITAL, TO OBTAIN SICK LEAVE CERTIFICATES WHERE APPROPRIATE AND APPLY AT THE TAVA SECTION.

UNDER THE SCHEME, THE PAYMENT RATES OF WHICH WERE INCREASED BY 15 PER CENT IN OCTOBER, INJURY GRANTS RANGE FROM \$160 TO A MAXIMUM OF \$4 960 DEPENDING ON THE GRAVITY OF INJURY.

THE MAXIMUM DEATH GRANT FOR THE LOSS OF A SOLE WAGE-EARNER IS \$23 000, AND FOR THE LOSS OF HUSBAND OR WIFE WHO IS NOT A WAGE-EARNER BUT WITH CHILDREN, \$16 200. BURIAL GRANT IS \$1 600 PER PERSON.

THE TAVA SCHEME IS NON-MEANS TESTED AND PROVIDES QUICK CASH RELIEF FOR TRAFFIC ACCIDENT VICTIMS OR THEIR DEPENDANTS REGARDLESS OF WHO WAS AT FAULT IN CAUSING THE ACCIDENT.

TRAFFIC ACCIDENT VICTIMS CAN APPLY WITHIN SIX MONTHS OF THE ACCIDENT AT THE TAVA SECTION ON THE 14TH FLOOR OF THE WORLD TRADE CENTRE AT 280 GLOUCESTER ROAD, HONG KONG (TEL. NO. 5-779421 AND 5-7903650).

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NOTE TO EDITORS:

SIR MURRAY TO OFFICIATE AT TUEN MUN CEREMONY

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THE GOVERNOR, SIR MURRAY MACLEHOSE WILL OFFICIATE AT THE STONE LAYING CEREMONY FOR THE YAN OI TONG COMMUNITY AND INDOOR SPORTS CENTRE, KAI MAN PATH, TUEN MUN ON FRIDAY (DECEMBER 5) AT 2.30 PM.

YOU ARE INVITED TO SEND MEMBERS OF YOUR STAFF TO COVER THE CEREMONY. PRESS TRANSPORT WILL LEAVE KOWLOON PUBLIC PIER AT 1 PM. MR DONALD STRANGE OF THE NEW TERRITORIES ADMINISTRATION PRESS UNIT WILL BE PRESENT TO HELP MEDIA REPRESENTATIVES.

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