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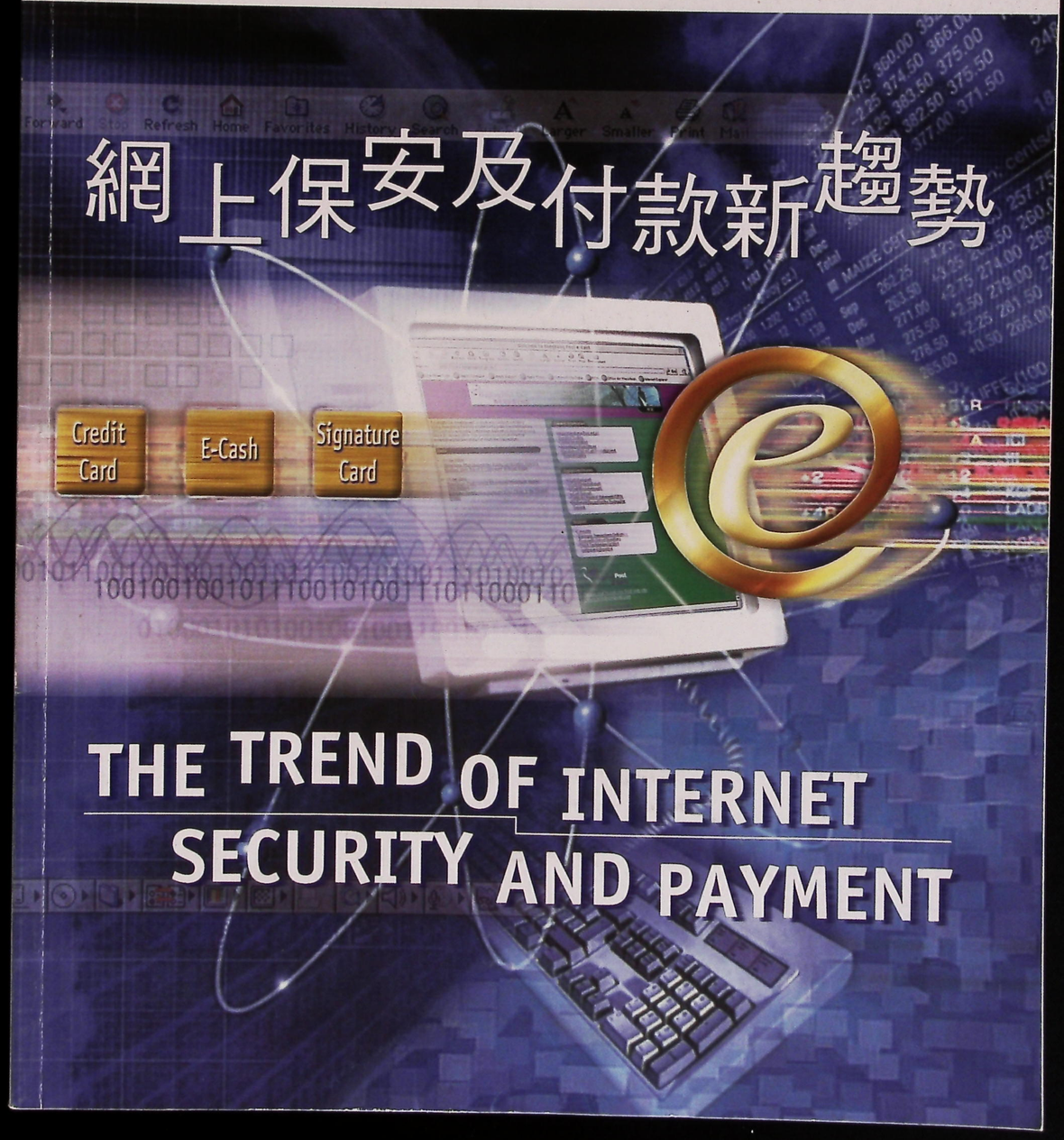
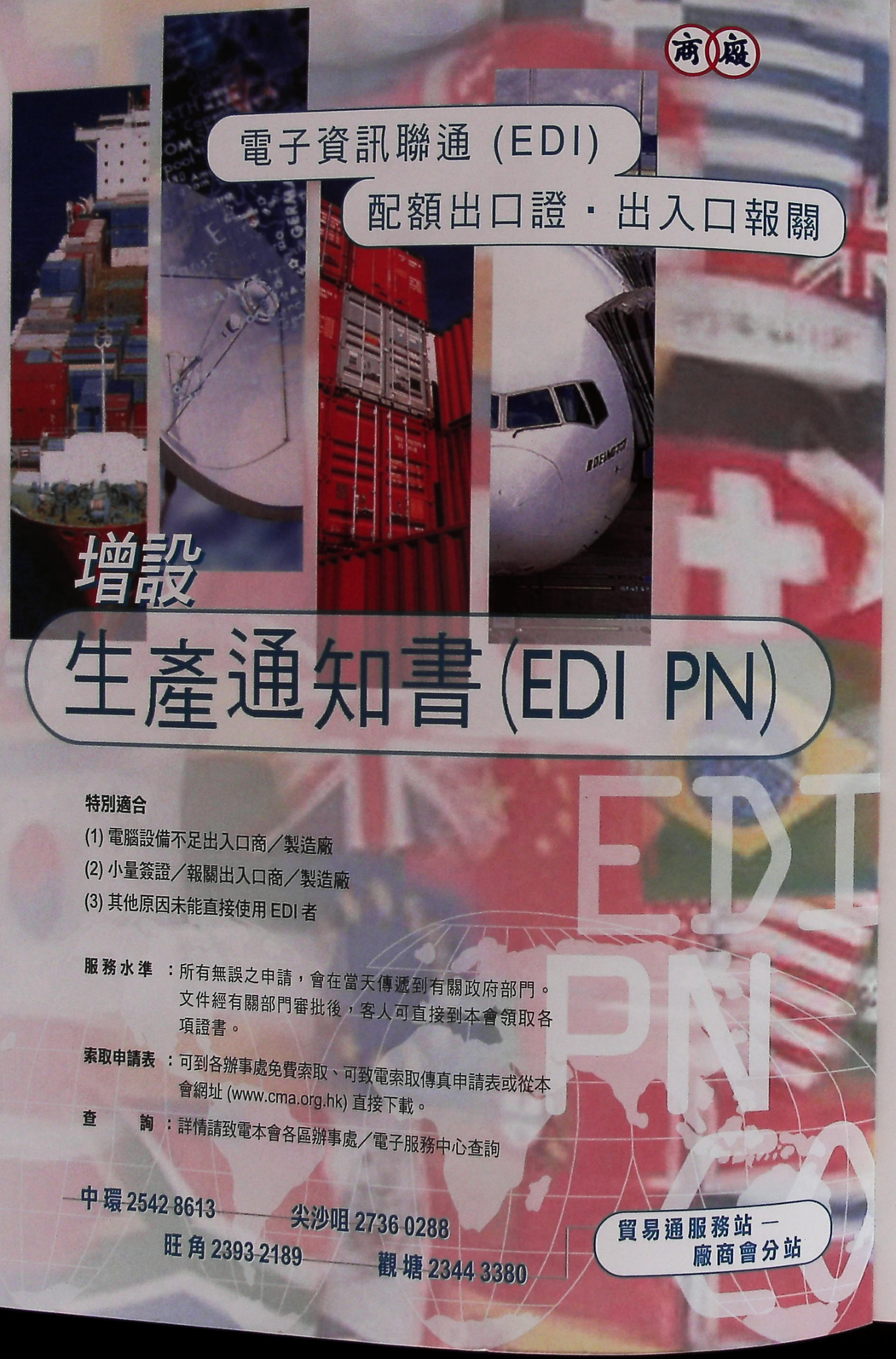


網上保安及付款新趨勢

THE TREND OF INTERNET SECURITY AND PAYMENT



平行進口合法化 促進自由市場競爭

知識產權署於一九九七年二月發出諮詢文件，就《商標條例草案》徵詢公眾意見。在對草案作出修訂後，於一九九九年四月十六日刊登憲報，正式開始立法程序。其中政府建議在《商標條例草案》第十九條中規定，商標持有人（代理商）無權禁止他人進口附有其商標的貨品，引起社會各界的熱烈討論，因為若上述條文獲得通過，意味香港的平行進口貨品（俗稱水貨）將會合法化，對現時香港商品流通的模式將有深遠的影響。本會對於容許平行進口貨品合法化的問題亦深表關注，並已向立法會商標條例草案委員會反映意見，讓該委員會在審議上述草案時能充分考慮本會的意見。

本會原則上同意《商標條例草案》第十九條有關平行進口合法化條文的精神，因為自由貿易、鼓勵競爭及開放市場是香港賴以成功的基礎，平行進口合法化貫徹自由開放市場的原則，有利促進市場競爭，加強國際間的商品流通，有助消除不必要的貿易壁壘，這與支持自由貿易的精神相符。從消費者角度而言，水貨合法化能促進市場競爭，有助調低商品價格，並能提供更多元化的產品選擇，實有利於促進消費者的權益。

然而，由於現行法例對水貨缺乏嚴格的監管，故水貨流入本港同時為不法商人提供機會，把偽劣、冒牌貨品以水貨名義輸入本港市場，加上水貨的標籤說明不足，對消費者沒有足夠保障，水貨合法化可能令大量品質良莠不齊的水貨流入本港市場。本會認為，在容許水貨合法化之前，政府應採取適當措施，針對水貨數量日益增加所帶來的有關問題，加強對水貨的監管，以保障行貨商和消費者的利益。政府亦應先行完善有關的知識產權政策、以及確保執法部門有充足的資源，以加強產品抽查及對不法進口商進行檢控的工作。

有關水貨的品質問題，倘進口商把有問題的水貨輸入香港市場，例如把規格有異於本地行貨、不符合本地有關產品標準或有效日期屆滿等有問題的產品推出市場，以不良手法隱瞞實情，甚至以不法途徑欺騙消費者，當問題出現時，消費者往往只會追究代理商，令大量投資在確保品牌質量及品牌形象的宣傳工作的代理商蒙受不必要的損失，造成不公平及混亂情況，同時打擊代理商在本港的投資意慾。故此，本會建議增訂法例，規定水貨必須附上合乎本地法例要求的有效標籤，註明入口商的資料，確保公眾清楚了解產品及入口商的有關資料，使消費者及代理商的權益得到充分保障。此外，法例亦應規定水貨入口商須履行基本責任，確保水貨產品符合本地產品在安全與衛生等各方面的標準。

目前進口本港的水貨，可能只附有原產地的標籤，而這些標籤往往以當地文字撰寫，並非如行貨產品的標籤以中英文雙語撰寫，本地消費者根本難以明白標籤內容。有鑑於此，政府應在有關的標籤法例中增訂條文，規定水貨上的標籤必須同時以中英文雙語撰寫，以保證消費者能充分了解產品的資料。

雖然開放市場在某程度上會對市場上營運的公司帶來衝擊，然而，開放市場及自由競爭一直是推動香港經濟增長的重要因素，相信代理商仍可依靠其對市場熟悉的優勢及以往良好的商譽，繼續在市場上競爭，令消費者受惠。

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企業雄才

HONG KONG ENTREPRENEUR

二零零零年五月號 2000 MAY ISSUE

本會評論

1 平行進口合法化促進自由市場競爭

專題

4 網上保安及付款新趨勢

人物專訪

10 萬力半導體香港有限公司副總裁兼總經理黃建雄

廠商會動態

14 本會廠商元老梁乃榮會長助理與世長辭／
本會赴陝西省代表團考察西部發展情況／
「二零零零年河北省（香港）投資貿易洽談會」研討會／
「中醫中藥合作懇談會」研討會／河北省高科技項目懇談會／
「創業板」介紹會／「無煙工作間政策」研討會／
勞工處處長張建宗訪會／迎挑戰　創優勢 — 誠信領導新紀元會議／
「高EQ，高成效的經理人 — 引發下屬潛能」工作坊／
本會與吉林省合辦中藥投資說明會及簽訂合作協議／
廣東省對外經濟貿易委員會代表團／
黑龍江省伊春市政府代表團／福建省福州市政府代表團／
俄羅斯 Vladimir 地區商務代表團／番禺市民營工業協會代表團／
會員參加「速運貨件報關須知講座及參觀赤鱲角亞洲空運中心」／
「強制性公積金」午餐講座／第十二期中國少數民族州長研討班代表團／
蘇包陪慶榮獲世界傑出女企業家獎／
2000 伊春市（香港）產品展示暨經貿洽談會／
本會婦女委員會赴海南島訪問團／重慶市私營企業招商代表團／
本會青委會參與公益金活動／青年委員會參加植樹活動／
廠商會蔡章閣中學社際田徑運動會

神州經貿

26 湛江
28 合同權利與義務的轉讓

檢定中心通訊

29 歐洲各國頒令管制鄰苯二甲酸鹽

投資地區

30 加拿大魁北克省

中小企情報區

32 SMEloan 為中小型企業提供高達一百萬港元即批網上貸款服務
33 E的迷惑
34 產地來源證全面電子化

經濟新知

36 現有職業退休計劃過渡至強積金計劃的稅務安排

貿易概況

38 千禧龍年掀起商界爭奪戰

勞資消息

39 紀律處分程序

消閒加油站

40 網上漫遊博物館

研討會／訓練課程 42
洽談會／展覽會 43

EDITORIAL

44 *Parallel Importation Facilitates Competition in Local Market*

FOCUS

45 *TThe Trend of Internet Security and Payment*

PROFILE

50 *Mr. Stephen Wong, Vice President and General Manager of Motorola Microcontroller Asia Operations, Standard Embedded Solutions Group, Motorola Semiconductors Hong Kong Limited*

CMA ACTIVITIES

53 *CMA Delegation Visited Shaanxi to Gain a Better Understanding on the Development of the Great West /*
Delegation of the People's Government of Hebei Province /
Delegation of "Chinese Medicine Cooperation Symposium" /
Symposium on Hi-tech Projects of Hebei Province /
Briefing on Growth Enterprise Market /
Smoke-Free Workplace Seminar / Workshop on EQ for Managers /
Visit of the Commissioner for Labour Mr Matthew Cheung /
Delegation of Fuzhou Municipal People's Government /
Business Delegation from Vladimir Region of Russia /
Delegation of Yichun, Heilongjiang Province /
"Hong Kong-Jilin Changbai Mountain Chinese Medicine Cooperation & Investment Symposium" and MOU Signing with Jilin Province /
Turning Challenges into Opportunities – Ethical Leadership Forum 2000 /
Delegation of Foreign Economic and Trade Commission of Guangdong /
Delegation of Guangdong Panyu Municipal Government /
2000 Yichun (Hong Kong) Product Fair and Economic & Trading Conference /
Luncheon Talk on Mandatory Provident Fund /
Seminar on Trade Declaration on Express Shipments and Visit to Asia Airfreight Terminal at Chek Lap Kok Airport /
Delegation from the Minority Nationality of Mainland China /
Mrs Anna Pao Sohmen Awarded as one of the Leading Women Entrepreneurs of the World / Delegation of Chongqing Municipal People's Government /
CMA Youth Committee Participated in Tree Planting Activity /
CMA Ladies Committee Delegation to Hainan /
CMA Youth Committee's Participation in Community Chest's Walk /
CMA Choi Cheung Kok Secondary School Annual Sports Day

TCL BRIEFING

63 *Ban on the Use of Phthalates by European Countries*

INVESTMENT PROFILE

64 *Quebec, Canada*

BUSINESS MANAGEMENT

66 *(Not) a Good Start*

SEMINARS / TRAINING COURSES 67
CONFERENCES / EXHIBITIONS 68

商廠
會員名錄
Directory of Members
1999-2000

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專題報導 Focus

網上保安及付款新趨勢

引言

電子商貿的興起，令傳統貿易起了翻天覆地的變化。現時全球互聯網正以每分鐘建立一個網站的速度增長，企業要在競爭激烈的市場中站穩陣腳，必須趕快搭上電子商貿這架高速列車，否則便會落後於其他競爭對手，甚至會被淘汰。

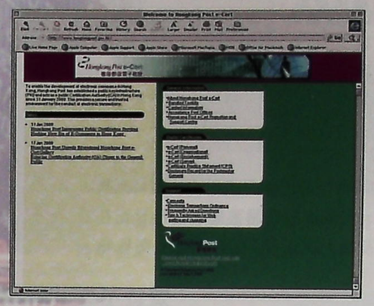
電子商貿主要分兩種模式，一為企業對企業(Business-to-business，簡稱B2B)，另一為企業對顧客(Business-to-consumer，簡稱B2C)。無論是那一種模式，都會涉及網上支付。縱觀電子商貿在外國非常普遍，由大宗的商業交易以至消費者日常購物，均利用互聯網進行；反之，香港則仍然停留在起步階段。一項調查顯示，現時採用電子商貿的香港機構的比率只佔百分之十。不少本港中小型企業或消費者對推行電子商貿仍抱觀望態度，歸究其原因主要是對網上支付手段缺乏信心。

事實上，香港郵政於今年一月三十一日成立了本港首個公共核證機關—香港郵政核證機關，提供全面的電子核證服務。個人及機構在取得香港郵政簽發的電子證書後於互聯網上進行商業交易時，便能得到穩妥安全的保障。此外，為了解決信用卡資料可能被盜用的危險，世界主要的電子付款系統供應商如Verifone、Cybercash、FirstVirtual等都提出了各自的解決方案。除了利用信卡外，企業或消費者更可考慮以「電子現金」(E-Cash)或電子支票(ElectronicCheque)等既安全又可靠的電子形式付款。

網上保安

香港郵政推出公共核證服務

立法會於今年一月五日通過《電子交易條例草案》，並於一月七日在憲報刊登。有關條例旨在制定清晰的法律架構，以確保電子貿易在穩妥可靠的環境下進行。該條例的內容包括給予電子紀錄及數碼簽署等同書面紀錄及簽署的法律地位；鼓勵核證機關在香港成立運作；委派資訊科技署署長為認可核證機關發出業務守則；以及確認香港郵政為認可的核證機關。



香港郵政建立了公開密碼匙基礎建設(公匙基建)，成為香港首個公共核證機關，其簽發的數碼證書名為「香港郵政電子核證證書」，旨在協助個人或機構在電子交易過程中認證對方的身份。香港郵政更設立證書儲存庫及公開目錄，方便市民進行電子交易前，查核對方的證書是否有效。

解決電子保安問題

這項嶄新服務提供了一個安全可靠的環境，解決了確保認證、完整、機密及不可推翻四個關鍵問題，有利香港市民及企業進行電子貿易。

1. 認　　證 — 核證進行電子交易雙方的身份；
2. 完　　整 — 確保信息內容在傳送過程中未有被他人蓄意或無意更改；
3. 不可推翻 — 確認雙方同意交易條件，防止任何一方否認曾作出的承諾；及
4. 機　　密 — 確保只有交易雙方才可得悉交易內容和資料，而不會被第三者竊取。

加密技術

加密技術是用密碼匙把電子信息改變成不能理解的格式，用途是保障私隱，避免資料外洩給第三者，即使對方取得該信息，也不能閱讀已加密的資料。解密技術就是加密技術的相反，就是用戶使用相關的密碼匙，把已加密的資料變回原來可閱讀的格式。

公匙基建

公匙基建是包括利用公開密碼匙加密技術(公匙加密技術)及數碼證書，在公開的網絡(如互聯網)上用作認證身份和接達控制的方法。

公匙加密技術是利用一對迥異但相關的密碼匙，確保電子商業活動能在安全的環境下，透過公開的電訊網絡或互聯網上進行交易。每用戶均擁有一條私人密碼匙及一條公開密碼匙。私人密碼屬用戶私有，公開密碼匙則存放在香港郵政核證機關的公開目錄內。

數碼證書

數碼證書是一份連接公開密碼匙的數碼文件，用以核證個別人士是否該公開密碼匙的真正持有人。香港郵政電子核證證書包含一條公開密碼匙、用戶名稱、有效期、證書編號及登記人參考號碼。

應用範圍

香港郵政電子核證證書的應用範圍遍及銀行、金融、電訊、娛樂、教育及醫療等，亦支援政府於本年底推出的公共服務電子化計劃。

證書類別

香港郵政簽發三種數碼證書，供個人或商業機構使用。

1. 個　　人 — 香港郵政電子核證(個人)證書
2. 企　　業 — 香港郵政電子核證(機構)證書
3. 企業(網域)— 香港郵政電子核證(伺服器)證書

申請辦法

所有申請人必須親自前往郵政局核實登記人的身份，如經核證機關查核資料無誤，核證機關便會發出電郵通知登記人其申請已獲批核，同時會將公開密碼匙資料登記在公開目錄上，令不同的應用者(如聯交所、銀行服務及網上商店等)在進行電子交易時，可核實有關證書是否有效。

經核實身份的登記人可獲一對具有1,024位元的密碼匙，香港郵政將提供製造密碼匙的軟件，讓登記人在自己的系統內製造自己的密碼匙，就算是核證機關也沒有辦法可以接觸每個使用者的密碼匙。根據《電子交易條例》，認可證書是不可推翻的，如發證機關沒有根據既定程序進行而出錯，令使用者損失，香港郵政會負起使用者的損失，賠償最高可達港幣一百萬元。

全港129間郵局均可辦理申請證書的手續。費用如下：

香港郵政電子證書	每張證書首次登記費	每張證書續期費用
個人證書	港幣50元	港幣150元
機構證書	港幣50元 (每份申請另加行政費150元)	港幣150元 (每份申請另加行政費150元)
伺服器證書	港幣2,500元	港幣2,500元

如欲查詢香港郵政電子核證服務的資料，可致電熱線29216633或瀏覽香港郵政核證機關網址www.hongkongpost.gov.hk。

電子付款

信用卡付款：SET

以信用卡支付是消費者在網上購物的傳統付款方式。但有一些消費者仍抗拒網上購物，憂慮信用卡支付的安全性，認為始終存在著信用卡資料被盜取而被他人非法使用的可能。

為了解決信用卡支付網上購物的安全問題，VISA、Mastercard、IBM、Microsoft、Netscape、GTE、 VeriSign、SAIC及Terisa等公司聯合制訂了安全電子交易(SecureElectronicTransaction，簡稱SET)。SET是用來保護消費者在開放型網絡(如互聯網)持卡付款交易安全的標準，運用RSA資料安全的公開鑰匙加密技術，保護交易資料之安全及隱密性。

安全電子交易由多個成員機構共同組合起來，他們分別為電子錢包(ElectronicWallet)、商店端伺服機(Merchant)、付款轉接機(PaymentGateway)及認證中心(CertificationAuthority)。利用這四個成員機構，即可在網際網絡上進行符合安全電子交易標準的信用卡授權交易。

二十一世紀新貨幣：電子現金

由於使用信用卡消費容易留下個人消費記錄，基於消費記錄保密的原因，數位化的電子現金亦開始被運用在網絡上。

電子現金(E-Cash)是一種取代傳統現金的網際網絡連線付款方式，顧客可以把傳統的貨幣換成互聯網上的「貨幣」，為貨物和服務付錢。買方首先必須在參與電子現金發行單位申請提領一筆電子現金，在領取電子現金的同時，系統便從申請人的賬戶扣除相同的金額。付款時，買方將電子現金傳送給賣方，賣方收到後首先連線查驗該電子現金的合法性，判斷是否偽造以及是否有重複使用的問題，如沒有問題便將其儲存起來作為日後之用。電子現金對於處理小額交易來說非常完善，因為可以極小的面額發行。

電子現金的主要優點是匿名性，它具有現金的特點，但也存在一定的缺點，就是需要一個大型的數據庫儲存用戶完成的交易和電子現金的序列號，以防止重複消費。

迄今為止，已經有多家公司發布了電子現金系統，其中包括Cybercash、Digicash、MS-cash、Netcash等。

電子支票：取代傳統書面支票

電子支票是一種用以取代傳統書面支票的電子文件。電子支票以「簽章卡」(SignatureCard)及電子簽章技術來取代傳統以筆或印鑑的簽章方式，並且能夠即時查詢發票人的使用情況。

一九九五年九月，金融服務技術聯合會(FSTC)提出一個示範性的電子支票概念。與傳統支票一樣，電子支票包含了給付款人銀行的一項指令，用來向被確認的收款人支付一筆固定數額的款項。支票在某種安全信封中被傳送給收款人，這種信封將以安全電子郵件方式或雙方之間已加密過的交互對話方式進行傳送。

收款人收到支票後，將使用某種安全硬件設備對支票進行背書，然後把支票發送給收款人銀行。收款人銀行收到支票後，將利用傳統的自動清算(AutomatedClearingHouse)的網絡進行傳送，資金便從付款人銀行賬戶轉賬到收款人銀行賬戶。事實上，整個電子支票的處理方式與現時傳統支票所經歷的過程是完全相同的。

網上保安及付款未來發展

本地銀行界人士指出，預期未來一至兩年內，有兩成的信用卡簽賬會透過網上進行。預期以信用卡支付仍會是電子商貿中主要的付款方式，而電子支票也會日趨普及。以智能卡為基礎的電子貨幣系統，則會在娛樂界、飲食界等領域開拓新用途。

四宗國際交易，三宗在辦理銀行手續時遇上阻滯。對，要解決問題，必須進行翻天覆地的系統改革。

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www.tradecard.com 網上國際商貿交易

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人物專訪 Profile

萬力半導體香港有限公司
副總裁兼總經理

黃建雄

特區政府正計劃把香港發展為一個高科技中心。萬力半導體(Motorola Semiconductors)香港有限公司副總裁兼總經理黃建雄相信香港的財力和決心是足以發展高科技，所欠缺的是科技人才。「科技從人而來。」他補充道。

黃建雄相信香港的財力和決心是足以發展高科技，所欠缺的是科技人才。

香港幾乎每個人都擁有一部流動電話、傳呼機或電腦。雖然不少公司生產及銷售這些產品，但只有少數公司製造高科技零件——半導體。擁有二十三年半導體經驗的黃氏說：「香港只有很少數公司像摩托羅拉一樣設計、製造及研究高新科技產品。」

半導體工業並非新興工業，它已有三十五年歷史，其應用的科技已經過了幾代發展。一九九九年，全球半導體的市值高達一千六百億美元，且每年以百分之二十五的速度增長，在三至五年內這市值將會增加一倍。

目前，香港主要從台灣、日本與美國輸入半導體。面對這些強勁對手，香港如何能打入半導體的市場？

他笑稱，香港目前不能與這些競爭對手正面抗衡，這樣無疑是以卵擊石。「香港應發展有自己特色的半導體工業。」

但怎麼辦呢？他熱心地解釋說：「香港有財力和決心發展高科技，但我們需要的是工程師。香港雖有很多工程師，但卻沒有高科技公司聘用他們，故此他們在本地不易找到工作的情況下大多往海外尋找機會。」

他以台灣為例：台灣在十五年前已開始發展半導體工業，至今已有超過二十家製造半導體的企業，每家企業的投資額超過二百億美元。

香港比台灣可謂更具優勢，因為香港與大陸關係密切，既靠近大陸市場，又瞭解大陸用家的需求。

「香港可利用通訊便捷和背靠大陸等優勢，集中全力在低成本及倚靠人才的設計意念方面發展。」

以內地作為後盾 發展高科技

不過，香港不能盲目投資發展高科技。反之，香港應該分析自己與競爭對手之間的強勢和弱點，然後發掘自己的優勢。「香港可利用通訊便捷和背靠大陸等優勢，集中全力在低成本及倚靠人才的設計意念方面發展。」

摩托羅拉半導體在香港大埔工業村設有一個佔地三十二萬八千平方呎的廠房，其中包括一個擁有六十名工程師的集成電路中心、一個區內的電腦中心及一套全自動化的生產設施。摩托羅拉的亞太區總部設在香港，區內的其他辦事處則分別設在中國大陸、台灣、韓國、東南亞、澳洲、新西蘭、印度和日本。

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黃氏認為，中國的半導體工業較現水平落後十年；不過，幸好中國毋須要花十年時間來追上目前的世界水平。原因可以分三方面來說。首先，中國不須發展自己的科技，而可以購入最新的機械。其次，現時中國流動電話的市場滲透率仍然偏低，預計中國在二零零二年將是流動電話數量增長最快的國家。中國市場龐大，且只處於剛起步階段，相比之下，歐洲在十年前已發展可攜式電話，市場現已接近飽和。最後，中國擁有大量優秀的工程師，大大有利高科技工業的發展。

他相信未來內地企業將與外資公司組成合資企業，以發展適合大陸市場的產品。

為把握發展中國市場的機會，摩托羅拉在天津設立了一個廠房，僱用約一萬名員工。隨著互聯網與無線電通訊日漸流行，中國對半導體的需求龐大，且預計這方面的需求有增無減，故此該公司會在內地設立更多廠房。對於要投資二百億美元興建一個廠房來說，摩托羅拉決定在哪裡建廠時要考慮兩方面的因素：首先要視乎市場是否有龐大需求，其次是能否有足夠的工程師確保生產不會間斷。

香港發展高科技最重人才

究竟像摩托羅拉這樣在香港的高科技公司會面對些什麼困難？

生產半導體的企業不多，所以摩托羅拉初期需要面對增加生產成本與時間的問題。人才是另一個問題。在日本、新加坡和矽谷等地都很容易找到人才。「然而香港的情況就像去露營而非下榻酒店，你必需為自己準備好一切。」

此外，本港亦缺乏其他支援性工業，而政府更沒有推行鼓勵性的措施。「台灣在十五年前開始發展半導體工業，當地政府和工業家帶頭在新竹科學園成立生產線，此舉大大幫助工業發展，因為這是一項十至十五年的長線投資，這自然與香港地產物業市場以三數年時間建屋，隨即推出市場出售的情況截然不同。」

> *如政府有決心發展高科技產業，除了撥地興建數碼港外，應該推行更多有關的配套措施。」*

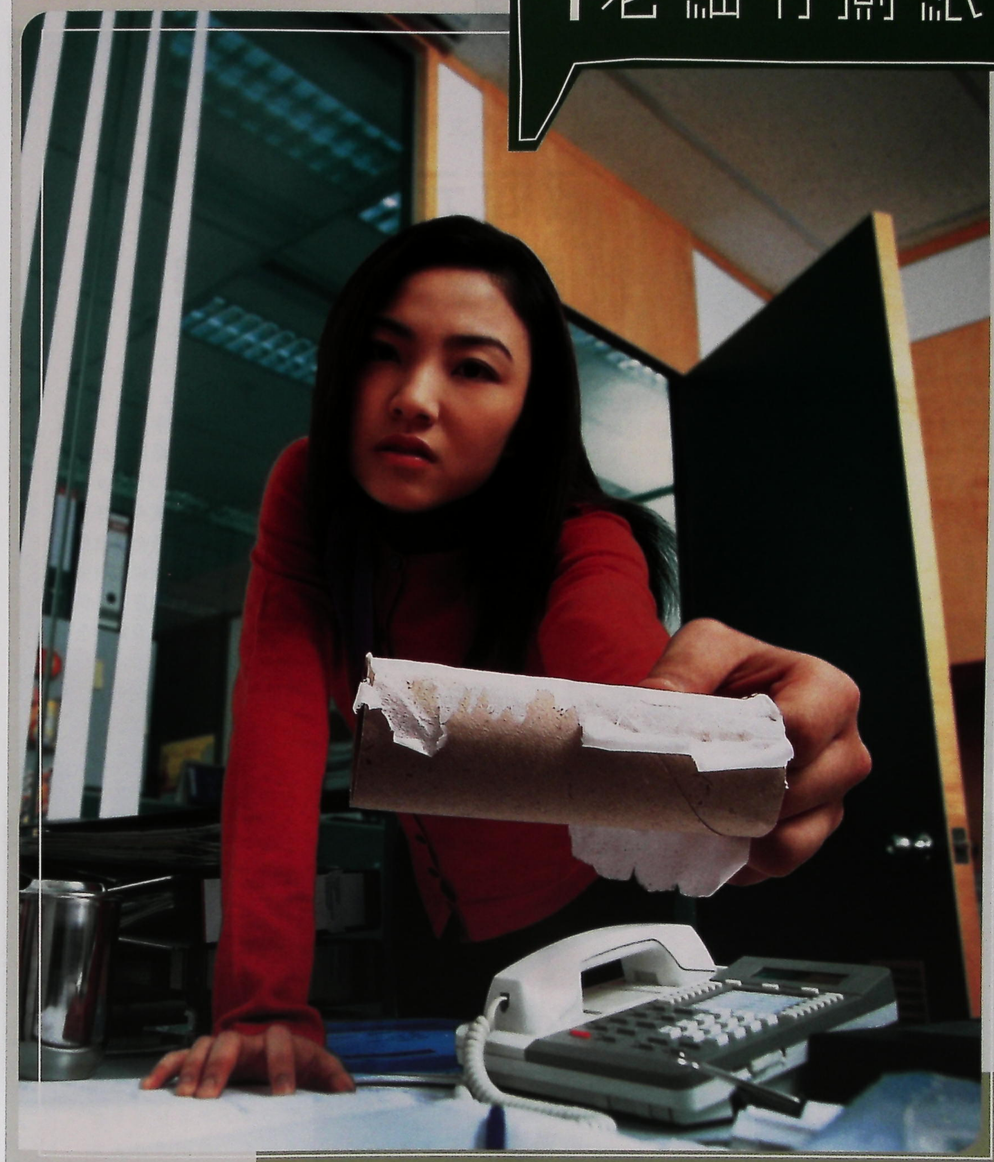
「台灣政府這樣做自然可以吸引到一群在矽谷的出色台灣人才甘願放棄高薪厚祿，回台重新創業。他們經過這麼多年的努力仍然可以屹立至今。」他說：「這正是香港政府所應該仿傚的，如政府有決心發展高科技產業，除了撥地興建數碼港外，應該推行更多有關的配套措施。」

他補充說：「人才是最重要的元素，台灣的成功實有賴一群出色及積極投入的工程師，其他措施如稅務優惠對高科技工業發展亦有幫助。」

黃氏相信，成功的管理就是知人善用，讓所有員工為公司的目標共同努力，當然一個公平的獎賞制度也很重要。

儘管工作繁重，但黃氏也會忙裡偷閒，到一些地方如湖南省張家界旅遊散心。人不是機械，不可能二十四時都工作。況且機械都靠人操作，說到底科技也是由人創造而來。

「老細冇廁紙!」



你已經夠忙，我哋唔會俾強積金令你忙上加忙…

加怡保險明白做生意已經令你好忙碌，大小事務都要花時間處理，所以我哋提供俾你同僱員嘅強積金服務，既簡便又容易，唔會令你忙上加忙！再者，加怡保險新控權股東MLC Limited係澳洲一次過付款「個人退休金」產品（與強積金計劃相若）擁有最大市場佔有率嘅服務提供者*，管理資金高達320億港元。

加怡強積金，係你好幫手！

*資料來源：截至1999年9月30日由Rice Kachor Research Pty Ltd. 提供的The Personal Super League Table

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本會廠商元老
梁乃榮會長助理與世長辭

本會廠商元老、資深會董、前任多屆副會長、現屆會長助理、歷屆會董選舉委員會主席梁乃榮先生於本年三月二十六日晚壽終，喪禮業於四月十三日假香港殯儀館舉行。

梁乃榮會長助理服務母會五十多年，貢獻良多，為致深切哀悼，本會當日進行五個公祭，第一個由本會會董會會長陳永棋主祭及宣讀祭文，副會長葉慶忠、楊孫西、呂明華、盧文端、陸增鏞等陪祭及全體會董等參與公祭；第二個由本會婦女及青年委員會婦委主席周陳小玲主祭，婦委司庫周盧美磁，青委司庫馮國言、青委秘書麥森森等陪祭及婦女及青年委員會委員等參與；第三個由廠商會中學校董蔡宏豪主祭，副校長李愛英、馬國豪等陪祭及教職員學生等參與；第四個由廠商會蔡章閣中學校監蔡宏豪主祭，校董洪克協及教職員學生等參與，最後由本會秘書處及檢定中心執行幹事劉達明主祭，副執行幹事劉麗斯、袁少華、林俊康等陪祭及全體職員等參與；藉表追思。辭靈時並由本會會長陳永棋，中央駐港聯絡辦協調部部長王永樂，本會副會長葉慶忠、楊孫西、呂明華、盧文端、陸增鏞，會董嚴潔枝及崔少全十位代表扶靈辭禮。

梁乃榮先生喪禮於四月十三日舉行，並由本會會長陳永棋(右排一)主祭及宣讀祭文。

會長陳永棋在喪禮上宣讀祭文，內容如下：

今日，我們懷著沉痛的心情追悼梁乃榮先生。梁乃榮先生於二〇〇〇年三月二十六日晚上九時五十分壽終，積閏享壽八十七歲。

梁乃榮先生生前是位積極務實的工業家。過去數十年，梁先生致力推動本港機械業發展，對本港整體工業發展貢獻良多。

梁乃榮先生服務香港中華廠商聯合會五十多年，乃廠商元老，自五十年代開始，歷任廠商會小組主席、會董、常務會董、副會長、總務委員會主席、以及歷屆會董選舉委員會主席，一生熱愛廠商會，積極參與會務，對推動會務發展不遺餘力，貢獻殊深。

梁乃榮先生對本會歷屆工展會更付出了不少心血，並出任工展會常設委員會主席，盡心盡力推展各項工作，可謂鞠躬盡瘁。本會工展會得以在促進本港工業發展方面作出重大貢獻，梁乃榮先生實功不可沒，本會同寅等更是至表欽敬。

梁乃榮先生愛國愛港，熱心社會，一生兢兢業業，勤勤懇懇，為人謙退禮讓，古道熱腸，處事精明幹練，穩重周全，更樂於提攜後進，諄諄善誘，實是我們的良師益友，今痛失知交，同寅等至感哀悼。

梁乃榮先生為我們留下了良好典範，我們在悲傷之餘，謹盼能以梁乃榮先生為榜樣，繼續推動本港工業發展，並誠望梁乃榮先生家人節哀順變，秉承先生遺願，繼續為社會作出貢獻，相信梁乃榮先生在天之靈，必定感到安慰。

在九七年本會舉行的慶祝香港回歸祖國酒會上，梁乃榮先生(右二)與本會各正副會長代表本會致送紀念品予特區行政長官董建華先生(右三)。

梁乃榮先生(左一)與政務司司長陳方安生女士(右一)攝於本會慶祝工展會六十周年慶典上。

梁乃榮先生(左二)攝於本會出外訪問團活動中。

一九九九年梁乃槼先生(前排左三)隨本會前往澳門。

梁乃槼先生(左)攝於第三十四屆(一九九九年)工展會記者招待會上。

梁乃槼先生(左十一)於第十九屆(一九六一年)工展會會場頒獎予第一百萬名入場遊客。

梁乃槼先生(左二)與本會正副會長於第三十三屆(一九九八年)工展會會場外合照。

梁乃槼先生(右一)於第三十屆(一九七二年)工展會上代表本會致送紀念品。

梁乃槼先生(右一)代表本會舉行第三十四屆(一九九九年)工展會升旗禮。

本會赴陝西省代表團考察西部發展情況

應陝西省政府之邀請，本會於四月三日至六日組織一行十六人代表團前赴陝西省訪問，並出席假西安市舉行之「二零零零年中國東西部合作與投資貿易洽談會」及「庚辰年清明公祭軒轅黃帝陵典禮」。是次代表團由廠商會會長助理林學甫率領，林會長助理在總結是次訪問活動時表示，此行深深體會到國家對西部大開發的決心和重視，而陝西省和其他內陸省市亦根據各自的基礎優勢提供大量的商貿投資機會，東西部的合作前景一片美好。

代表團於四月三日晚抵達陝西省省會西安市，翌日上午出席「庚辰年清明公祭軒轅黃帝陵典禮」，隨於當晚與陝西省副省長張偉會面。會上，張副省長向代表團介紹陝西省之投資環境及西部大開發對該省未來發展的影響。張副省長並於會後設宴款接代表團。代表團其後出席由國家經貿委、國家國內貿易局、國家國防科工委、國家輕工業局、十九個省市區人民政府主辦、陝西省人民政府承辦、廠商會等協辦之「二零零零年中國東西部合作與投資貿易洽談會」開幕式及文藝晚會。

四月五日上午，代表團參加由陝西省省長程安東主持之洽談會開館儀式，而全國政協副主席馬萬祺及陳錦華則為開館儀式剪綵。代表團於下午遊覽秦始皇兵馬俑博物館及華清池，隨於當晚應邀出席由西安高新技術產業開發區管委會副主任景俊海備設之晚宴，並於宴會後參觀開發區的建設。代表團於四月六日上午遊覽大雁塔及西安古城牆，並於下午返港，結束為期四天的行程。

是次代表團由會長助理林學甫為團長；常務會董冼漢鎮為副團長，團員包括會董黃慶苗、馮彥，會員公司代表及團員家屬等，並獲驪山有限公司董事總經理李江東陪同前往。

廠商會代表團於四月五日參觀西安高新技術產業開發區，由該區管委會副主任景俊海(左三)介紹高新技術產業開發區的發展。

由本會會長助理林學甫(右六)率領之一行十六人代表團，於四月三日至六日赴陝西省訪問，圖為代表團參觀仿製秦代兵馬俑工場。

本會代表團於四月四日與陝西省副省長張偉(右)會面，圖為張副省長致送紀念品予團長林學甫會長助理(左)。

「二零零零年河北省(香港)投資貿易洽談會」研討會

由河北省人民政府主辦，華潤集團、香港貿易發展局、香港中華總商會、以及本會等多家工商機構協辦之「二零零零年河北省(香港)投資貿易洽談會」於三月十五日假香港展覽中心舉行開幕儀式，河北省副省長才利民(中)於會上致辭，本會副會長梁欽榮(左五)應邀代表本會出任主禮嘉賓之一，並主持剪綵。

以副省長才利民(右)為首的河北省政府訪港代表團於三月十四日設宴款接本會代表。本會副會長梁欽榮(左)正與才省長就國內中西部地區發展交換意見。

「中醫中藥合作懇談會」研討會

河北省政府及本會於三月十六日聯合舉辦「中醫中藥合作懇談會」，向本港企業介紹河北省的中醫中藥合作項目。會上，河北省副省長才利民、本會副會長呂明華及中藥產業拓展委員主席劉文煒常務會董分別就冀港兩地中醫中藥合作及發展致辭。其他廠商會出席者包括副會長陸增鏞及會董曾金城。出席懇談會的本港企業代表逾七十人，洽談氣氛熱烈。

本會副會長呂明華(左二)於三月十六日舉行的「中醫中藥合作懇談會」中代表廠商會致辭。

本會副會長呂明華(左)及陸增鏞(右)與河北省副省長才利民(中)於懇談會中合照。

河北省高科技項目懇談會

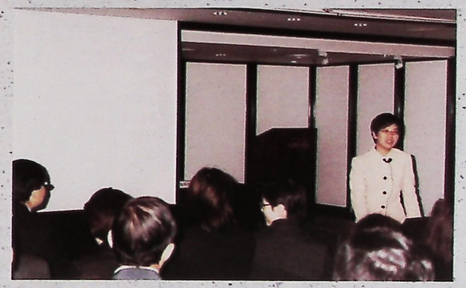
為了促進本港與河北省的科技交流及合作，本會聯同河北省招商合作局於三月十七日假富麗華酒店舉行上述懇談會。會上，河北省副省長才利民及本會副會長梁欽榮代表雙方致辭；河北省科委副主任廖波及本會創新科技委員會主席葉志光博士，則分別介紹了河北省高科技的發展情況，以及港府及廠商會在推動創新科技方面的工作。隨後，河北省及本港之企業代表便進行交流及對口洽談。懇談會反應熱烈，雙方出席代表逾百人。

才利民表示，河北省已被確立為全國兩個企業創新示範省之一。

梁欽榮認為，港府應放寬「優秀人才輸港計劃」之學歷要求，以吸引更多內地科研人才來港工作。

「創業板」介紹會

對於歷史較短而又小規模的高新科技企業來說，「創業板」市場確實提供了集資途徑。為加深會員對「創業板」的認識，本會於三月十六日舉辦另一介紹會，邀得香港聯合交易所創業板高級經理鍾挑卿、元大證券(香港)有限公司董事總經理梁綽然、方和吳正和律師行合夥人秦覺忠律師，以及香港創業投資協會常務委員會委員張亮航，分別就創業板的最新發展、上市前的準備工作、公司重組，以及創業基金在企業融資及發展方面所擔當的角色等問題發表講話。研討會反應熱烈，逾六十人報名出席。



鍾桃卿指出，創業板於第二季之總市值可望達1,250億港元。

秦覺忠律師(右)指出，公司重組是企業籌備上市過程中的重要環節。

「無煙工作間政策」研討會

由本會與香港吸煙與健康委員會及職業安全健康局聯合主辦的「無煙工作間政策」研討會已於三月二十三日舉行，由本會會長陳永棋主禮並致歡迎詞。研討會更邀得有關之專家及醫生講解二手煙之禍害及如何推行良好的無煙工作間政策。

會長陳永棋在致辭中講述其戒煙的經驗，並呼籲與會者在工作間積極推行不吸煙政策。 ①

勞工處處長張建宗訪會

勞工處處長張建宗於三月三十九日蒞會訪問，同行者尚有勞工處助理處長周東山、左陳翠玉及勞資協商促進組主管葉以暢；由本會會長陳永棋及常務會董劉文煒接待。會上，張處長詳細介紹該處現時推行之展翅計劃及就業服務等各項活動，並促請本會協助作廣泛宣傳。

本會會長陳永棋(右四)致送紀念品予勞工處處長張建宗(左四)，並與常務會董劉文煒(右三)、勞工處副處長周東山(左三)、左陳翠玉(左二)及勞資協商促進組主管葉以暢(左一)等合照。 ①

迎挑戰　創優勢 — 誠信領導新紀元會議

由廉政公署及公務員事務局聯合主辦、本會協辦之「迎挑戰，創優勢－誠信領導新紀元會議」，於三月三十日及三十一日在香港會議展覽中心舉行。會議邀得香港特別行政區行政長官董建華為開幕禮主禮嘉賓，並邀得三十八位來自本港、內地、美國、英國、法國、澳洲、新加坡、日本、泰國的政府高層、商界領袖及專業人士擔任主講嘉賓及小組討論的主持人，藉以探討本港目前所關注的問題及未來需要，並透過廣泛討論，使誠信管理推廣工作能在商界及公營部門廣收事半功倍之效。

陳永棋會長接受廉政專員黎年致送協辦機構紀念品。 ①

「高EQ，高成效的經理人 — 引發下屬潛能」工作坊

本會於四月七日舉辦「高EQ，高成效的經理人－引發下屬潛能」工作坊，邀得卡內基訓練資深導師陳錫華主講，就情緒商數之主要原則進行介紹。工作坊反應熱烈，有超過五十位會員報名參加。

卡內基訓練資深導師陳錫華正向與會者講解高EQ的十大原則。 ①

本會與吉林省合辦中藥投資說明會及簽訂合作協議

本會與吉林省經濟貿易委員會、吉林省醫藥管理局及香港中華總商會於三月三十一日合辦「香港－吉林省長白山中藥合作與投資項目說明會」，以協助兩地業界代表共同探討在中醫藥方面之合作商機。會上，本會副會長葉慶忠，香港中華總商會副會長黃光漢，吉林省副省長劉淑瑩及吉林省醫藥管理局、吉林省藥品監督管理局局長徐文芳分別致辭，隨後兩地企業並即場進行業務合作洽談。出席的本港及吉林省企業代表逾八十人，場面熱鬧。

此外，本會副會長梁欽榮於三月三十一日代表本會與吉林省經濟貿易委員會主任李樹簽訂合作協議，以促進兩地工商企業的經濟與貿易合作及推動兩地經濟發展。

葉慶忠副會長於說明會上致辭。

本會副會長葉慶忠(左)致送紀念品予吉林省副省長劉淑瑩(右)。

本會副會長梁欽榮(前排右)與吉林省經濟貿易委員會主任李樹(前排左)簽訂合作協議。

本會副會長梁欽榮(右四)與吉林省副省長劉淑瑩(左四)及其他嘉賓向在場人士祝酒致意。 ①

廣東省對外經濟貿易委員會代表團

廣東省對外經濟貿易委員會代表團一行四人，由該委員會副廳長招玉芳(左四)率領於三月二十日蒞會訪問，由本會會長陳永棋(右四)主持接待。會上招副廳長介紹了將於五月十六日至十九日在港舉辦之「2000廣東經濟技術貿易洽談會」。 ①

黑龍江省伊春市政府代表團

黑龍江省伊春市政府代表團一行四人，由該市副市長姜言福（中）率領於三月二十四日蒞會訪問。

本會副會長林輝實（右四）代表致送紀念品予黑龍江省伊春市政府代表團團長姜言福副市長（左四）。

福建省福州市政府代表團

福建省福州市政府代表團一行十一人，由福州市人民政府副市長王文貴（左五）率領於三月二十一日蒞會訪問，由本會會長陳永棋（右五）主持接待。

俄羅斯Vladimir地區商務代表團

俄羅斯Vladimir地區商務代表團一行十四人，由First Deputy Head of Vladimir Region Administration Mr Vladimir Veretennikov（中）率領於三月三十一日蒞會訪問。會上，雙方就兩地工業發展交換意見。

俄羅斯Vladimir地區商務代表團一行十四人由First Deputy Head of Vladimir Region Administration Mr Vladimir Veretennikov（前排右五）率領於三月三十一日蒞會訪問，由本會會長陳永棋（前排右六）主持接待。

番禺市民營工業協會代表團

番禺市民營工業協會赴港考察團一行二十四人由番禺市副市長羅浩輝（左）率領於三月二十八日蒞會訪問，由本會會長陳永棋（中）主持接待。

由番禺市副市長羅浩輝（左六）率領的番禺市民營工業協會赴港考察團於三月二十八日蒞會訪問。會上，本會會長陳永棋（右六）接受代表團頒贈紀念品。

會員參加「速運貨件報關須知講座及參觀赤鱲角亞洲空運中心」

本會於三月三十一日舉行「速運貨件報關須知講座」，由聯邦快遞（Federal Express）速遞運輸公司中太平洋區副總裁陳嘉良先生講解聯邦快遞在中國及中太平洋地區的發展概況，以及貨件於內地、台灣、美國清關時需要留意的事項。講座後，各參加者乘專車前往參觀聯邦快遞位於赤鱲角新機場的亞洲空運中心，瞭解該貨運站的先進運作和設施，包括自動化存儲及檢索系統、集裝架裝卸系統等。是次活動出席者近三十人，有助加深會員對速運貨件之了解及認識。

本會會董司徒健先生（前排左四）與聯邦快遞速遞運輸公司中太平洋區副總裁陳嘉良先生（前排左五）及廠商會會員於赤鱲角亞洲空運中心合照留念。

「強制性公積金」午餐講座

本會青年委員會於三月四日舉行「強制性公積金」午餐講座，邀得萬國寶通銀行投資管理（亞洲）有限公司策略規劃部主管陳立業（左一）向委員進行講解，委員會副主席梁佩玲（左二）代表本會致送紀念品。

第十二期中國少數民族州長研討班代表團

本會副會長梁欽榮(前排右四)於三月二十四日主持第十二期中國少數民族州長研討班代表團，並於會後拍照留念。

中央統戰部二局副局長楊啟儒(左二)率領一行三十七人之中國少數民族州長研討班代表團於三月二十四日蒞會訪問，以加深對香港之認識及建立聯繫。

蘇包陪慶榮獲世界傑出女企業家獎

本會會長助理蘇包陪慶於四月十二日榮獲由亮星集團頒發的世界傑出女企業家獎。圖為蘇包陪慶(前排右三)與世界傑出女企業家獎部份得獎者攝於頒獎典禮上。

2000伊春市(香港)產品展示暨經貿洽談會

由黑龍江省伊春市人民政府及黑龍江省伊春林業管理局主辦、香港中華總商會、香港中國企業協會、華潤(集團)有限公司、以及本會等多家工商機構協辦之「2000伊春市(香港)產品展示暨經貿洽談會」於三月二十八日至三十一日假香港展貿中心舉行。伊春市市長董肇林(中)於洽談會開幕典禮上致辭，本會副會長林輝實(左六)應邀為主禮嘉賓之一。

本會婦女委員會赴海南島訪問團

本會婦女委員會於三月十五至十八日組團前赴海南島進行為期四日的訪問及觀光活動。除參觀三亞市之風景名勝外，委員會於三月十七日晚上宴請三亞市婦女聯合會主席劉麗玲、副主席符意香及李海風，雙方就兩地之婦女活動及經濟發展情況交換意見。訪問團一行二十三人，由主席周陳小玲率領，其他參加者包括副主席梁李鳳清、冼婁文英、葉曹素華，康樂主任趙鍾月琼、張戴月美等。

本會婦女委員會赴海南島訪問團在出發前拍照留念。

重慶市私營企業招商代表團

由重慶市人民政府副秘書長王長壽(左二)率領之重慶市私營企業招商團一行十二人於四月十一日蒞會訪問，由本會副會長盧文端(右二)主持接待。

由重慶市人民政府副秘書長王長壽(前排左四)率領的十二人代表團於四月十一日蒞會訪問時，與本會副會長盧文端(前排右四)及其他代表合照。

本會青委會參與公益金活動

本會青年委員會於三月四日參加由公益金舉辦的「公益金惠康東廊千禧行」，參加人數逾二十人，並成功籌得善款一萬餘元。

青年委員會參加植樹活動

本會青年委員會於三月二十六日參加香港植樹日活動。

廠商會蔡章閣中學社際田徑運動會

本會副會長陸增鏞於三月三日出席廠商會蔡章閣中學創校十五周年社際田徑運動會頒獎典禮為主禮嘉賓，他在致辭時勉勵各同學要經常運動，以鍛練強健體魄。

校監蔡宏豪常務會董(右六)與陸增鏞副會長(左六)一同出席廠商會蔡章閣中學社際田徑運動會。

湛江

湛江市位於中國廣東省西部，地處粵、桂、瓊三省交匯處，海岸線長達1,556公里，佔廣東省海岸線全長的46%。全市面積12,471平方公里，總人口630萬，是中國首批十四個對外開放的沿海城市之一。

天然資源

湛江市三面環海，海洋資源十分豐富，有淺海灘涂148.6萬畝，海鹽產量佔全省一半。海水可養殖面積60多萬畝，海養珍珠產量佔全國的三分之二。可供捕撈生產的北部灣和粵西兩個近海魚場面積15萬平方公里，有經濟魚類520多種，蝦類28種，貝類547種。

當地礦產資源豐富，已探明儲量居全省前十名的有瓷土、硅藻土、高嶺土、泥炭、玻璃用砂、地下水、鈦地礦、銘英石、石墨等。南海西部大陸架蘊藏有豐富的石油和天然氣資源，現已進入開採階段。

湛江地理環境和氣候條件獨特，光熱資源充足，可大量種植熱帶、亞熱帶作物。現已成為全國重要的糖蔗產區，是全國最大的桉樹、劍麻生產基地，盛產菠蘿、芒果、香蕉、紅心橙、西瓜等優質水果和蔬菜。

工業

湛江市工業已具一定規模，形成了一批優勢產業。主要有海洋油氣開採、原油提煉、製糖、食品、家用電器、造紙、陶瓷、水泥、汽車製造、電力生產、化工、醫藥等。

農業

湛江市農村地域廣闊，耕地面積526.3萬畝，林地461萬畝。經濟作物主要有水稻、糖蔗、花生、芝麻、黃麻、木薯、蔬菜等。已建成糖蔗、海水養殖、海洋捕撈、優質肉牛、外運蔬菜、優質水果、劍麻等一批農業生產基地。

基礎設施

湛江交通、航運、通信、能源等基礎設施完善。海陸空交通便利，市場輻射面大。海運優勢突出，已形成以湛江港為主、環雷州半島中小港為輔相互配套的港口群。

湛江港有萬噸級泊位25個，年吞吐能力1,800多萬噸，已與100多個國家和地區通航，服務功能齊全，並在全國率先開辦了鐵路—港口集裝箱聯合運輸業務。湛江有黎湛鐵路與大西南相接，另有三茂鐵路線與珠江三角洲相連。粵海鐵路（廣州至海南）已動工建設，預計2000年底可通車。公路縱橫成網，四通八達，通往海南、廣西等省區的國道207線和325線貫通全市。湛江機場為4D級機場，現有航線20多條，每周上百個航班直達北京、廣州、深圳、珠海、昆明、成都、重慶和香港等地。

湛江已形成粵西區域通信樞紐，擁有市話交換機容量44.7萬門，農話交換機容量29.8萬門，移動電話網絡容量22萬戶，電話普及率每百人9.3部。

投資環境

湛江是粵西的門戶，是廣東省加快西翼發展的區域性中心城市，是中國大陸連接大特區海南省的重要通道。湛江背靠面積140多萬平方公里、人口2.4億的大西南，是大西南的主要出海口和西南經濟協作區的成員市。因此，湛江以港口為依托，發展臨海工業、儲運、加工貿易和轉口貿易，前景廣闊。

湛江市有五所大學，43所中等專業技術學校，331所普通中學，在培養人才方面具有一定優勢。其勞動力充足、穩定，而且素質較高，有利於提高生產效率。現有市屬以上獨立科研機構29家，各類專業技術人員九萬多人，並有省級以上高新技術企業12家。湛江市制定並實施了“988科技興湛計劃”，促進了科技與經濟的緊密結合。全市獲七項省級科技進步獎，30項市級科技進步獎，實施三個國家火炬項目，以及星火計劃15個。

改革開放二十年來，湛江已經與世界上近100個國家和地區建立了經濟貿易關係。到目前為止，已有來自29個國家和地區的外商在湛江投資興辦企業共917家，累計利用外資超過13億美元。

湛江投資軟環境也不斷完善。一九九九年全面實施《993軟環境整治計劃》，對政務、口岸、市場、治安、招商引資、市容等九個方面的環境進行整治。此外，亦頒布了《湛江市保護外商投資企業若干規定》和修訂印發了《鼓勵外商投資的若干規定》。在全市上下的共同努力下，湛江的投資環境正日益優化。通過全面、扎實、有效、長期的整治，湛江必將以一番全新的風貌呈現在國內外投資者的面前。

聯絡機構：

湛江市對外經貿委
電話：86-759-3338893
傳真：86-759-3337601
聯絡人：孫海峰先生

合同權利與義務的轉讓

《中華人民共和國合同法》(以下簡稱《合同法》)第五章規定，對一份已經生效的合同，當事人可以將其在合同中的權利或義務轉讓予第三人。合同權利轉讓後，轉讓人就不再享有合同權利而只須承擔合同義務，相反，合同義務轉讓後，轉讓人就只享有合同權利而毋須承擔合同義務，若合同權利及義務一併轉讓後，轉讓人就既不享有合同權利，亦毋須承擔合同義務了。

以下是《合同法》關於轉讓合同權利或義務的規定。

一. 轉讓合同權利

合同當事人可將其享有的合同權利全部或部份轉讓給第三人，而當事人必須書面通知債務人，否則該轉讓對債務人不發生效力。轉讓權利的通知一經發出，除非得到受讓人同意，否則不得撤銷。債務人接到債權轉讓通知後，可以向受讓人提出對轉讓人的抗辯。

所謂抗辯，就是被請求人(債務人)反對請求人(債權人)提出履行合同義務的請求。舉例來說，甲乙雙方訂立合同，約定甲向乙出售一批鋼筋，貨物運抵乙方地址時付款。若甲尚未發貨即請求乙付款，乙便有權抗辯，要求甲將貨物運抵乙方地址，否則拒絕付款。

轉讓合同權利時，受讓人必須清楚了解轉讓人對債務人是否負有其他先於合同權利到期的債務，以免受讓債權後，遭債務人提出抵銷。例如，甲乙雙方訂立合同A，甲是債權人，乙是債務人；另雙方訂立合同B，甲是債務人，乙是債權人，合同B中的債權到期日早於合同A，現甲擬將其在合同A中的債權轉讓予丙，丙受讓該債權後要求乙履行合同A時，乙有權主張合同A與合同B中的債權互相抵銷。

二. 轉讓合同義務

合同當事人也可以將其承擔的合同義務全部或部分轉讓予第三人。與轉讓合同權利不同的是，轉讓人方不能只通知合同另一方，而必須得到他的同意轉讓合同義務。債務人轉讓合同義務時，新債務人可以主張原債務人對債務人進行抗辯。

三. 轉讓合同權利與義務

合同當事人可以將其在合同中的權利和義務一併轉讓予第三人，但必須得到合同另一方的同意。當事人訂立合同後合併，由合併後的法人或其他組織行使合同權利及履行合同義務。當事人訂立合同後分拆，除非債權人和債務人另有約定，否則，分拆的法人或其他組織對合同的權利和義務享有連帶債權，並須承擔連帶債務。

最後要注意的是，法律及行政法規規定，轉讓合同權利或合同義務時必須辦理批准登記手續。例如轉讓中外合資經營合同中的權利或義務，必須得到中國外經貿部門的批准。

本文由方、和奧正和律師行供稿

歐洲各國頒令管制鄰苯二甲酸鹽

檢定中心詢問電話 ☎ 2698 8198

鄰苯二甲酸鹽是一種塑膠添加劑，有軟化聚氯乙烯(PVC)的作用。在過去十年，鄰苯二甲酸鹽普遍使用於嬰兒用品如奶咀、軟身搖玲、牙膠及擠壓玩具等。由於鄰苯二甲酸鹽價錢廉宜、無色無味，故被廠家廣泛採用。

一項研究發現，鄰苯二甲酸鹽會損害老鼠的肝臟及腎臟。雖然目前仍未能證明使用鄰苯二甲酸鹽對兒童健康有害，但歐洲各國已紛紛頒布禁令管制鄰苯二甲酸鹽的使用，以確保產品的安全。以下是各國禁令的詳情：

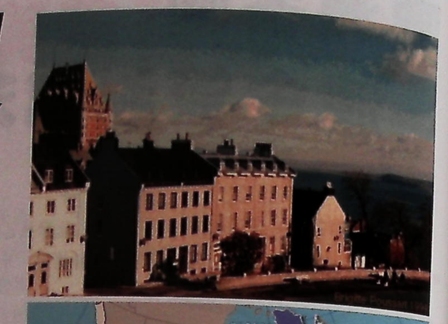
國家	禁令詳情	國家	禁令詳情
奧地利	對適合三歲以下兒童的玩具以及經常被兒童放入口腔內的產品，禁用含鄰苯二甲酸鹽軟膠。	瑞典	對適合三十六個月以下兒童的玩具以及可被兒童放入口腔內的產品，禁用含鄰苯二甲酸鹽的軟膠。
丹麥	在適合零至三十六個月兒童的玩具中，鄰苯二甲酸鹽的含量不得超過百分之零點零五。	美國 ASTM F-963	在奶咀、搖玲及牙膠類產品中，DEHP含量不得超過百分之三。
歐盟	適合三歲以下兒童的聚氯乙烯軟膠製而可被放入口腔內的玩具，任何一種或全部六種鄰苯二甲酸鹽 (DINP, DEHP, DNOP, DIDP, BBP & DBP) 的含量不得超過百分之零點一。	芬蘭	在適合三歲兒童的玩具或可放入兒童口腔內的產品中，任何一種或全部六種鄰苯二甲酸鹽 (DINP, DEHP, DNOP, DIDP, BBP & DBP) 的含量不得超過百分之零點零五。
法國	所有適合三十六個月以下兒童的玩具及可被兒童放入口腔內的產品一律禁用鄰苯二甲酸鹽（共六種）。	意大利	在所有適合三歲兒童的玩具及可放入口腔內的產品中，任何一種或全部六種鄰苯二甲酸鹽 (DINP, DEHP, DNOP, DIDP, BBP & DBP) 的含量不得超過百分之零點零五。
希臘	適合三歲以下兒童的玩具禁用聚氯乙烯軟膠。	挪威	適合三歲以下兒童的玩具禁用鄰苯二甲酸鹽。

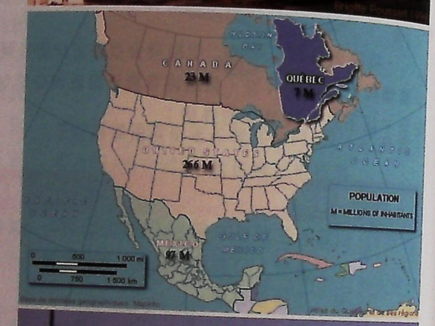
在今年三月十六日，歐盟發出有關文件，決定把較早前頒佈有關鄰苯二甲酸鹽的緊急禁令由今年三月九日延長至六月八日，為期三個月。這項禁令適用於全部或部份用聚氯乙烯軟膠製造，含有一種或以上六種鄰苯二甲酸鹽，而含量超過產品重量的百分之零點一，專供三歲或以下兒童放入口中的玩具和產品。

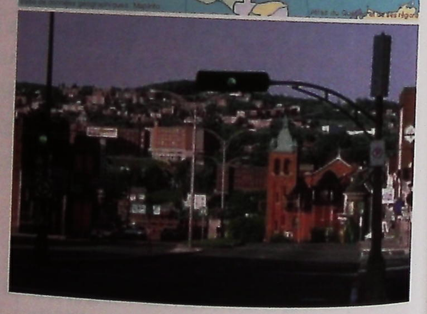
如對各國條例及相關之技術協助有任何垂詢，請與本公司職員聯絡，電話: **2698 8198**或傳真: **2695 4177**。亦可瀏覽本公司之網頁: **www.cmatcl.com**。

投資地區 Investment Profile

加拿大 魁北克省







魁北克省是加拿大最大的省分，位於北美洲的東北部，面積達1,667,926平方公里。它的邊界從美國延伸到北冰洋；從安大略省到新不倫瑞克省，人口約七百三十萬。

魁北克是主要的商業中心，位於超過一億消費者的龐大市場的中心點，所處位置極有利於經濟發展。當地的經濟基礎已由工業轉移為以服務業及高技術為主，並趨向高度多元化的方向發展，在國際市場上極具競爭力。魁北克致力推動市場全球化及自由貿易，高速發展資訊科技，並放寬主要工業在高科技及高增值行業投資的限制，這與全球市場的發展模式及趨勢極為脗合。

經濟情況

魁北克的經濟在過去二十年有十分顯著的變化，以往魁北克倚重於自然資源和原料開發，現在其經濟模式已轉變為著重國內消費，中小型製造業增加對新科技的使用，高科技工業發展極之迅速，勞動力的質素亦相應提高。

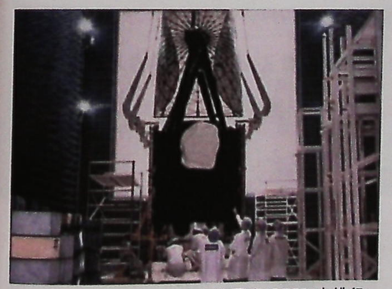
魁北克的經濟增長，特別是製造業的發展，是基於結構性因素，包括生產力的提高，科研發展的投資額和活動增加，以及訓練有素和高質素的多技能勞動力。而商界在高科技和重工業方面，亦擁有一個優良的承包商網絡。

中小型企業正在魁北克的各個行業中湧現，把各類貨物和服務出口國外，並創造許多就業機會。因此魁北克省亦制訂相關的援助計劃及稅務措施，以協助他們的發展。

貿易與投資

在國際市場方面，魁北克在全世界主要的出口商和進口商中排行三十名以內。美國、加拿大和墨西哥於一九九四年簽署的北美自由貿易協定(NAFTA)，讓魁北克進入一個具有三億九千萬消費者的龐大市場。美國是魁北克最大的國際貿易伙伴。一九九八年魁北克的出口額高達三百九十八億美元，出口美國的佔百分之八十三。西歐是魁北克的第二大貿易伙伴，其次是亞洲。

現時約有一千二百間外國公司在魁北克投資。魁北克在過去十年的外資投資總額超過一百四十億美元，百分之五十三來自美國。外商在魁北克投資與當地企業家享有同等待遇，外商可以獨資、一般合伙人或股份有限公司股東的形式在魁北克成立公司，也可以分公司直接經營。加拿大和魁北克給予外商稅額抵免優惠，以避免雙重課稅。在大多數情況下，加拿大政府不會把限制強加給外國投資者。



魁北克的技術發展在經合組織國家(OECD)中排行第十位。

科技發展

魁北克的技術發展在經合組織國家(OECD)中排行第十位。魁北克的主要工業包括資訊科技、航天科技、生物醫藥及保健等。在魁北克，百分之九十七的長途及本地網絡採用光纖，百分之九十九點五的長途通訊由數碼網絡提供。資訊科技的生產值為二百億美元，其中出口佔八十五億美元。

大多數加拿大的基礎和臨床研究活動均在魁北克進行。

魁北克的資訊科技業包括電訊設備、電訊服務、微型電子及電腦設備、軟件工程及開發、以及多媒體(動畫軟件、特別效果、遊戲、互聯網軟件及電子商業)。一九九七年約有三千四百家從事資訊科技的公司，其中約一百家為跨國公司，聘用僱員總數超過八萬人。

加拿大航空工業在世界排名第六，超過半數的加拿大製航機裝備源於魁北省，約有百分之七十的科研在該省進行。

此外，魁北克生物醫藥業佔加拿大生物醫藥總產值的百分之四十五，約一半的加拿大生物醫藥企業集中在蒙特利爾，而加拿大大部份的基礎及臨床研究活動均在魁北克進行。

服務機構：

Investissement Quebec
地　址： 393, rue Saint-Jacques, bureau 500
Montreal (Quebec) H2Y 1N9 CANADA
電　話： (514) 873-7258 1-800-461-2433
傳　真： (514) 873-4503
電子郵件： luc.carignan@invest-quebec.com
網　頁： www.invest-quebec.com
聯絡人： Mr. Luc Carignan,
Business Development Manager-Asia

中小企情報區 SME News

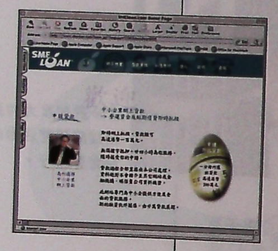
SMEloan為中小型企業

提供高達一百萬港元即批網上貸款服務

SME LOAN 一直以來，本港二十多萬中小型企業都面對著融資困難的問題，往往由於公司規模細小或缺乏物業資產作抵押而無法取得貸款來擴展業務。

無抵押貸款額可高達一百萬港元

最近，本港出現了一項意念嶄新的融資服務，由Whitney & Co與建活企業融資有限公司合資建立的SMEloan，便是專為中小型企業提供網上貸款。若貸款額為一百萬港元以下，SMEloan可提供無抵押貸款，申請人只需在網上即時填妥及遞交有關申請表，便可於一分鐘內得知批核結果，貸款額可由二十萬至一百萬港元，貸款利率由最優惠利率至最優惠利率加四厘不等，至於最終貸款額要視乎個別情況而定。



此外，如申請人成功保薦一間公司向SMEloan貸款，即可在該公司的整段貸款期內賺取佣金，而毋須承擔個人財務風險或所薦公司的壞賬，亦毋須為該公司進行信貸分析。

以應收賬批核貸款

這項營運資金貸款服務讓借款公司以應收賬借入現金。這類似銀行的透支安排，但所使用的是應收賬而非物業及現金存款。此外，借款人亦不須通知客戶直接付款予財務機構，因此客戶不會得知借款人與建活之間的任何融資安排。SMEloan另一不同之處，就是無須借款人在指定期限內償還貸款，而貸款可隨著應收賬增加而遞增。SMEloan亦提供以物業或設備作抵押的定期貸款，客戶須以適當程度的應收賬來支持貸款。

一百萬港元以上的貸款

一百萬港元以上的貸款需要十個工作天處理。這類貸款由建活企業融資有限公司出資和處理。融資選擇包括營運資金貸款，計有傳統的貿易融資(即信用證)、以物業及存款作為抵押的信託收據貸款、應收賬貸款，以及用物業及設備作抵押和為期一至三年的定期貸款。

所需文件

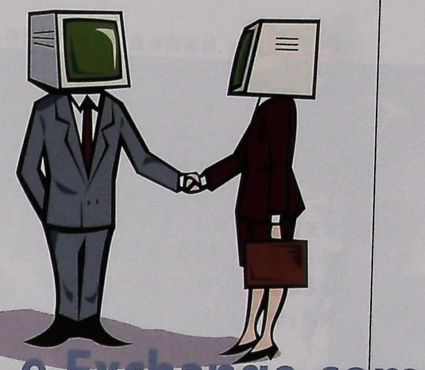
- 商業登記證號碼；
- 最近六個月的銀行月結單；
- 財政資料(例如最近六個月的營業額、債務資料)；
- 現時各項貸款及債務資料；及
- 東主或董事的身份證明資料。

SMEloan特點

1. 24小時運作的貸款服務
2. 無抵押貸款(只限100萬元以下貸款額)
3. 1分鐘批核貸款(只限100萬元以下貸款額)
4. 成功申請的借款人可於24小時內獲發貸款
5. 目前只接受香港境內公司申請

網址：www.SMEloan.com
查詢電話：2110 7373

E的迷惑



SME 中小企 電子貿易和互聯網之流行，使不少公司需利用電子網頁作為與客戶的主要溝通渠道。但你可有注意某些設計差的網頁，其實乏人問津。根據美國加洲電腦軟件公司Brightware的調查，財富雜誌首一百家大企業之中，百分之三十六的網頁沒有為瀏覽者提供一個簡易可達的電子郵箱。

以下是Training Magazine就公司網頁設計提供的小貼士：-

1. *請於網頁內每一版面顯示公司的名稱、地址、電話和傳真號碼。*
2. *請列載公司顧客服務部或營業代表的聯絡資料，包括有關人士的姓名、職銜、電話和電子郵址等。此舉有助吸引瀏覽者直接與當事人聯絡，而不是與一個不知名的網頁管理員(Webmaster)溝通。*
3. *不要強逼客戶/瀏覽者填報姓名、電話和聯絡地址後，才能發出網上查詢。這樣會使客戶有被侵犯的感覺。*

E模式的交易

傳統的商貿方式以電話及傳真為主，但近年來電子商貿的崛起，促進了網上採購和交易活動，從而減低運作成本，創造有利的營商環境。

e-Exchange.com是世界首個網上電腦及資訊科技產品交易所，這個二十四小時運作的交易平台，不論買家或賣家都可以隨時隨地在網上搜尋交易伙伴及進行商務洽談。

e-Exchange.com為買家和賣家提供一個劃一的交易平台。供應商(如零售商、製造商、分銷商)可在網站上刊載資訊科技產品資料；另一方面，買家亦可在網站上刊載其產品的採購要求。

e-Exchange.com交易所為交易者提供一切有關交易的資訊和功能，操作與步驟容易掌握，最終有助增強工作效率。據該公司負責人指出，在商貿交易過程中有八成時間都是業務洽商，耗費不少人力物力，但透過e-Exchange.com來進行交易，買賣雙方只需專注交易條件，訊息傳遞、雙方身份、產品資料等都全記錄在網站上，方便查閱。

e-Exchange.com為交易者提供免費買賣資訊刊登、訊息傳遞及「電子郵遞商貿機會提示」服務，而賣家方面亦只需付予e-Exchange.com交易費作營運成本，便可享用交易所提供的中介服務。如欲垂詢及免費登記，***請致電 2104 2111***。

產地來源證全面電子化

特區政府致力推動和促進商界廣泛使用電子數據聯通(Electronic Data Interchange)服務，電子貿易將會是商界的必然選擇。繼配額出口證(藍證)、進出口報關及生產通知書(PN)電子化後，政府下一項採用電子數據交換服務的文件將為產地來源證，並預期於二零零零年中旬開始全面使用，服務範圍只包括「香港產地來源證」及「香港產地來源加工證」，並不包括「轉口證」、「轉載證」及「普及特惠證(Form A)」。

『電子產地來源證』服務

「電子產地來源證」這項服務可讓出口商、製造商及其分判商輕輕鬆鬆地在辦公室的電腦上填報及簽署申請表，然後直接經貿易通電子貿易有限公司(貿易通)遞交申請至所選擇之簽證機構，商戶仍可選擇透過貿易署及任何政府認可的授權簽證機構遞交。例如商戶擬選用本會 - 香港中華廠商聯合會(The Chinese Manufacturers' Association of Hong Kong)為簽證機構，只需在填寫申請時，在電腦拉下清單並揀選本會為發證機構；商戶更可選擇本會位於中環、尖沙咀、旺角或觀塘的辦事處收取證書，非常方便。

這個服務有助出口商及製造商節省更多時間及金錢，無須舟車勞頓，過程更快捷方便及資料流程更妥善，令商戶提高公司的整體效率。

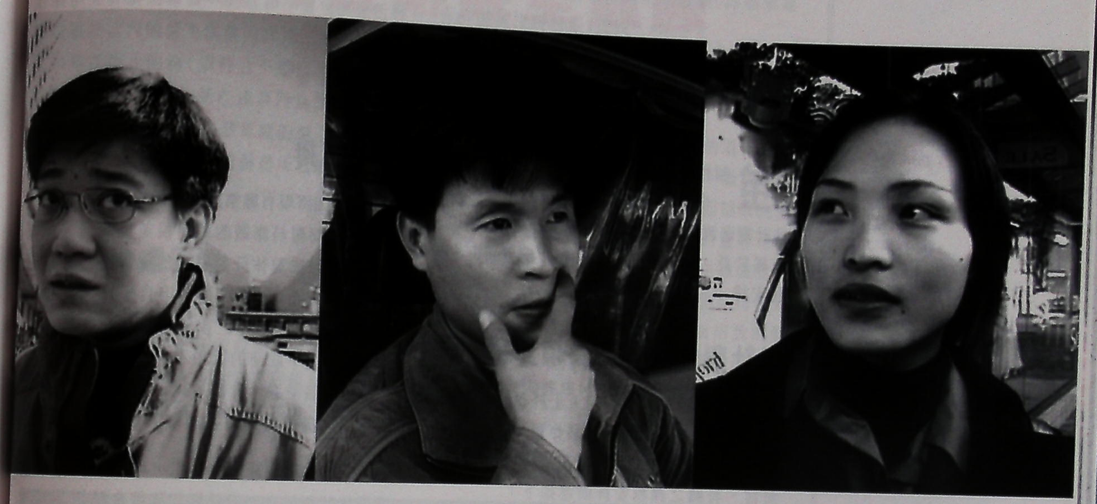
登記及軟件使用

商戶如欲使用本身電腦處理電子產地來源證申請，必須先成為貿易通的客戶並安裝適當的軟件，詳情請致電貿易通營業熱線2599 1700查詢。

輔助性的電子服務站

「電子產地來源證」初階段服務已推出，現時貿易署及所有其他政府認可的授權簽證機構(包括本會)仍然接受紙張遞交申請產地證。在政府全面推行產地來源證電子化時，本會設於旺角、觀塘及尖沙咀的電子服務站均會提供輔助服務，讓因各種原因未能使用電子服務的商戶繼續沿用紙張遞交申請產地來源證。為使商戶及早瞭解使用服務站的手續，本會各區服務站已於五月十五日投入服務，歡迎各會員或非會員使用，詳情請致電有關服務站查詢：**旺角：2380 0586；觀塘：2344 3380；尖沙咀：2366 6781。**

您是否真正了解
您的強積金服務機構？



您未來的生活保障
可能掌握在他們手上。

強積金可能是為您創造財富、甚至保障未來美好生活的最重要因素，所以，您必須真正認識您的強積金服務機構。如欲進一步了解我們將會如何管理您的強積金，歡迎致電：2238 0088(滙豐)／2198 3311(恒生銀行)，或瀏覽我們的網頁：www.mpfdirect.com(滙豐)／www.hangseng.com(恒生銀行)。

強積金 您、我、香港，讓我們一起共創新里程。

HSBC 滙豐　恒生銀行

由香港上海滙豐銀行有限公司及恒生銀行有限公司刊登

現有職業退休計劃過渡至強積金計劃的稅務安排

強制性公積金計劃將於二零零零年十二月一日正式實施。很多僱主對現有職業退休計劃過渡至強積金計劃的稅務安排甚為關注。有鑑於此，本刊特別為各位僱主闡述有關之稅務安排。

從計劃中提取的款項評稅

根據稅務條例，任何人士於香港產生或得自香港的入息，均須徵收薪俸稅。在有關的範圍內，就根據《職業退休計劃條例》組成的計劃而言，有關之課稅安排簡述如下：

* 如有關款項並非由僱員的服務終止、死亡、無行為能力或退休而收取一則由僱主根據該計劃為僱員所作的全部供款，均須課稅。
* 如有關款項是由於該僱員的服務終止而收取一則由僱主供款中超出按照第8(4)(b)條計算所得的合乎比例的利益款項，方須課稅。

強積金計劃供款條文實施

強積金計劃供款條文實施後，現時設有認可職業退休計劃的僱主可以有下列選擇：

* 把現有職業退休計劃轉為獲豁免遵守強積金規例的職業退休計劃（「豁免計劃」）（經申請並須由強制性公積金管理局批准），以及
* 僱主不設立強積金計劃；或
* 僱主設立強積金計劃，與豁免計劃並行。
* 保留現有職業退休計劃，以提供補足權益，僱主並須設立強積金計劃，而所有僱員均須加入。
* 把現有職業退休計劃清盤，僱主另行設立強積金計劃。

過渡安排

僱主如將現有職業退休計劃轉為豁免計劃，在過渡期間僱員應繳的薪俸稅並無改變。就屬於僱主向職業退休計劃供款的累算權益，僱員可在服務終止（須符合不超出合乎比例的利益的規定）、退休、死亡或無行為能力時取回，在該等情況下取回的款項不必課繳薪俸稅。以上所指的職業退休計劃可以是豁免計劃或僱主所保留以提供補足權益的職業退休計劃。

設立強積金計劃的僱主，可以繼續營辦職業退休計劃但容許僱員轉往強積金計劃，又或把職業退休計劃清盤。在任何一種情況下，都會出現提取累算權益的情況。另一方面，如僱員獲准在非退休、死亡或無行為能力的環境下，從職業退休計劃中提取他們的累算權益，僱員須就屬於僱主供款而取得的全部累算權益納稅。

基本上，僱員如非在終止服務、退休、死亡或無行為能力的情況下提取屬於僱主對職業退休計劃的供款的累算權益，才須課繳薪俸稅。如有關款額由職業退休計劃轉至強積金計劃作為自願供款，則無須即時課繳薪俸稅。

有關由已清盤的職業退休計劃轉至強積金計劃的自願供款

職業退休計劃清盤後，將其權益（包括其僱主的供款）轉至強積金計劃作為自願供款的前成員，可獲給予與留在職業退休計劃時所得的同等待遇。如該等自願供款留在強積金計劃內，直至終止服務（須符合不超出合乎比例利益的規定）、退休、死亡或無行為能力時才提取，將無須在提取有關款項時課繳薪俸稅。在任何其他情況下，所提取的款項內由先前職業退休計劃轉至強積金計劃的任何僱主供款，則須課繳薪俸稅。僱主必須就每名由職業退休計劃轉至強積金計劃的僱員，記錄和保留包括在所轉移自願供款內的僱主供款的詳情。該等自願供款如非在終止服務（須符合不超出合乎比例利益的規定）、退休、死亡或無行為能力的情況下提取，僱主有義務在該年度的僱主填報的薪酬及退休金報稅表內申報僱員所收取的應課稅款額。

利得稅考慮因素

《稅務條例》第15(1)(h)條規定任何人須就他們從認可職業退休計劃所收或應收的供款退款予以課稅，但以該人被確定應評稅利潤時容許予以扣除的款額為限。僱主在職業退休計劃清盤後獲發還其對該計劃所作的供款，須予課稅。如僱主獲發還的款額比其對該計劃所作的供款為多，他們無須就任何超出的款額（即職業退休計劃的投資收益）課稅。

退休計劃成立和清盤的費用

根據《職業退休計劃條例》成立的退休計劃與其營辦的僱主擁有獨立法律身分。職業退休計劃在清盤時出售其所持有的投資而招致的任何虧損，於釐定成該等計劃的僱主的應評稅利潤時不能作出扣除。另一方面，僱主因成立強積金計劃、修改職業退休計劃的規則以符合強積金規例或把職業退休計劃清盤而招致的費用通常會獲得扣除。有關開支被視為僱主因改變僱員薪酬基準，而非因改變其業務架構所招致的。

貿易概況 Trade Watch

千禧龍年掀起商界爭奪戰

今年是中國十二生肖中的「龍年」，又適逢是「千禧年」，中華民族是「龍的傳人」，千禧龍年對華人具特殊意義。為紀念這個具有歷史意義的時刻，千禧年的商業浪潮已席捲整個世界。

千年之交，千載難逢，中國商人也加入了商戰行列，商品市場已呈現新的熱點。業內人士認為，就市場而言，有關「千年」和「龍」的題材都是今年較好的賣點，有待商家開動腦筋，發揮想像力。

標誌新世紀來臨的千禧金條。

據說，內地一些商家為搶得先機，已著手進行有關千禧年或千年龍設計和相關商標專利的申請註冊。此外，不少商家還計劃在紀念品、兒童用品及婚慶等市場開拓空間。而首飾精品、玩具、兒童服務等均是港商可大力開拓的市場。

中國人素來喜歡以物寄情，每逢重大歷史事件和重要節日，餽贈紀念品往往成為傳情達意的最佳方式，新千年無疑給紀念品市場發展注入廣闊空間。

龍形雕飾紀念品炙手可熱

中國新千年紀念品於二千年初就開始大量進入市場。據了解，新千年紀念商品包括紀念酒、紀念錶、紀念筆、紀念服裝、紀念錢幣、紀念郵票、紀念金條等；出版業也因出版新千年書刊而熱鬧起來。除此之外，其他貴重紀念品，同樣具收藏價值，例如水晶、玉石製品等。在千禧龍年裡，關於龍的各款首飾精品將成為二千年的主打產品，市場銷路將會十分暢旺。

其實在千禧慶典之後，人們自然會把目光投向新世紀第一年，在「千禧一刻」轉瞬即逝之後，商人繼續高舉「千禧年」的招牌延續「千禧」的商機。

龍子龍女出世嬰兒用品需求大增

資料顯示，今年中國將有二千萬對青年締結良緣，並有二千萬對夫婦計劃本年內生兒育女。在「千禧龍年」生個「龍仔」、「龍女」，對「龍的傳人」來說無疑是喜上加喜。

由於很多人想生「龍子」，去年下半年以來，門診量激增，做孕期檢查的平均每天百餘人。估計生育高峰將會為中國經濟帶來一定影響，帶動近幾年成績平平的兒童用品市場呈現繁榮景象，商業價值將以億計。一些書商也將目光對準兒童教育、娛樂和科普類方面。而兒童食品也將大行其道，快餐店在中國深受兒童的喜歡，甚至成為中國年輕父母獎勵孩子的方式。新增人口的出現，將成為未來數年中快餐店經濟增長點。由於中國商家在產品設計和市場運作機制上，與港台和海外廠商存有一定差距，兒童用品商戰一開，勝負難料。港商可抓緊時機，搶攻兒童用品市場。

在新世紀的首個新年裡，各地旅行社大打「千年牌」。北京的各家旅行社在新年中將增加泰國、澳洲、新西蘭、韓國和港澳等國家和地區的出境遊熱線。二千年的鐘聲已經敲過，京城各大商場仍緊緊抓住這千載難逢的好機會，力爭把新一年的商機延續。

(資料來源：香港貿易發展局)

千禧年紀念郵票及首日封。

紀律處分程序

勞資消息 Labour News

陳先生自一九八七年開始獲聘為某酒店宴會部雜工。在一九九六年二月十七日，陳先生的上司吩咐他拆除宴會廳的部分帷幔。最初，陳先生表示不願意，聲稱這並非他的職責，但最後也有執行這項工作。但在拆除過程中，帷幔受到損壞。

僱主認為陳先生因為不想接受這項工作，故意弄壞帷幔，之後他更責罵上司，僱主認為絕對不能容忍這種行為。該公司的僱傭手冊列明執行紀律處分的程序如下：

* 僱員兩度被書面警告後，如再違反公司規例和犯錯，僱主便會向該名僱員發出最後警告；
* 如僱員在收到最後警告後再犯錯，就可能會被即時解僱；
* 僱員如犯嚴重的過錯，亦可能會被即時解僱。

由於僱主在一年前已經向陳先生發出最後警告，故此將陳先生即時解僱。陳先生則辯稱他只是一時疏忽才不慎把帷幔弄壞，而且損壞程度十分輕微。陳先生承認在一九九五年二月十六日曾收到最後警告，但在這之前，他只收過一次書面警告。陳先生向僱主追討代通知金及長期服務金。

勞資審裁處的裁決

審裁官裁定這次帷幔損壞事件並非意外，而是申索人蓄意和罔顧後果的行為。陳先生被判敗訴。

上訴論點

陳先生不服判決，並以僱主沒有遵照僱傭手冊內列明的紀律處分程序及沒有證據證明他蓄意損壞帷幔為理由，提出上訴。

高等法院的裁決

高等法院判決上訴得直，並將案件發還勞資審裁處重審，理由如下：

(1) 僱主在一九九五年二月十六日向陳先生發出最後警告，並不符合僱傭手冊內所列明的程序，因為在這之前，僱主只是向陳先生提出一次書面警告。所以，僱主不能以陳先生在收到最後警告後再犯錯為理由把他即時解僱。此外，根據公司規定的紀律處分程序，除非陳先生犯了嚴重的過錯，否則僱主並沒有充分理由因今次事件，把他即時解僱；

(2) 僱主既然以損壞帷幔為理由即時解僱陳先生，就必須證明陳先生的行為是蓄意的，以及帷幔受嚴重損壞。然而，個案中沒有證據顯示帷幔的損壞程度，以及陳先生在拆除帷幔時的實質行為。因此法院認為缺乏充份證據支持原判。

(摘自勞資審裁處上訴案編號1995年第176宗)

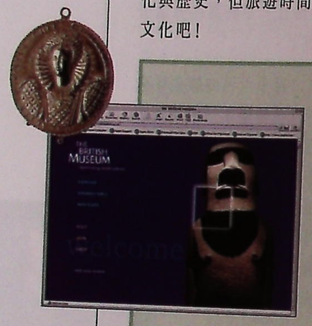
僱傭實務須知

* 僱員若因疏忽或失職而損壞或遺失僱主的貨品或設備，僱主可每次按值扣除他的工資，但以不超過港幣三百元為限，此外，在這情況下扣除的工資總額，亦不得超過僱員在該工資期工資的四分之一。
* 僱主應制訂員工須遵守的行為守則和申訴及紀律處分程序，並讓全體員工知悉。僱主亦應按照既定的規則和程序來處理員工的申訴及紀律處分問題。
* 僱主應確保紀律處分程序與罰則不違反《僱傭條例》的條文。

網上漫遊博物館

「讀萬卷書不如行萬里路」這句話，自互聯網出現後已不合時宜，現在我們足不出戶也能知天下事，只要安坐家中，在網上也能按喜好「行萬里路」。

我們出外旅遊，都喜歡到各國的博物館一遊，因為博物館可以讓我們更了解一個國家的文化與歷史，但旅遊時間有限的朋友，倒不如先在網上參觀世界各國的博物館，領略一下當地的文化吧！



大英博物館

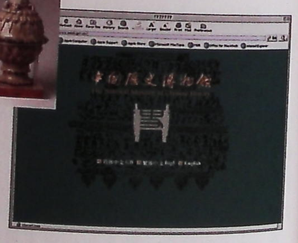
http://www.thebritishmuseum.ac.uk

歷史悠久的大英博物館，收藏品的數量及種類均是世界之最，網頁內根據收藏品所在地分成非洲、美洲、亞洲、歐洲、英國、埃及、羅馬、希臘等不同的展覽館，資料詳盡豐富，如埃及展館中，詳細介紹了木乃伊的製造過程及方法，並附有精彩的圖片，瀏覽後有如上了一課世界歷史文化。網頁上更預告博物館即將舉行的展覽會，有興趣的朋友可以在編排行程時作參考之用。

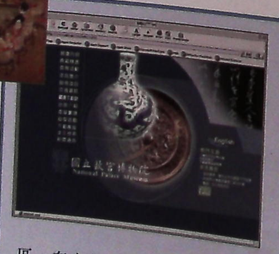
中國歷史博物館

http://www.nmch.gov.cn/

身為龍的傳人，又怎能對中國悠久的歷史毫無認識呢？位於天安門廣場東側的中國歷史博物館，是一九五九年為慶祝新中國成立十周年而興建的首都十大建築之一。



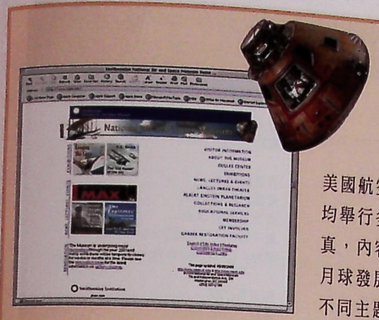
博物館的文物收藏達三十多萬件，其中一級文物二千多件，當中有一個中國通史陳列廳，展示當前中國歷史學、考古學等研究的最新成果，從遠古的舊石器時代到清朝終結，只要仔細瀏覽這個網頁，中華民族所經歷的漫長歷史及繁複多姿的社會物質及精神文化生活，都會一一展現眼前。



台灣故宮博物院

http://www.npm.gov.tw

到台北作短線旅遊，只顧購物及品嚐台灣美食而沒時間前往台灣故宮博物院一遊的朋友，不妨上網參觀這個官方網頁，網上介紹館內珍貴收藏品包括各朝代的銅器、玉石、書畫、典藏等，資料十分豐富。而最特別的是網頁上的下載專區，有中國古畫真跡的螢幕保護程式、桌布及電子賀卡供免費下載，此外，更有虛擬實境專區，讓瀏覽者如親歷其境般觀賞展場內的展品與名畫。



美國航空太空博物館

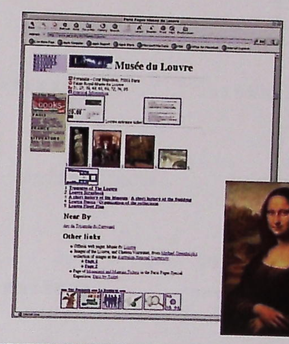
http://www.nasm.edu/

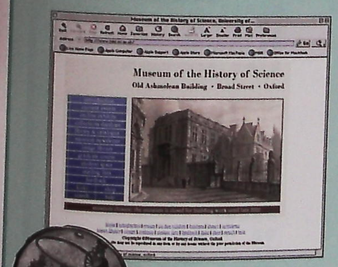
美國的太空科技舉世聞名，位於首都華盛頓的美國航空太空博物館，展品數量在世界數一數二，每年均舉行多達四百個展覽。其官方網頁製作認真，內容包羅萬有，對航空歷史、人類登陸月球發展史等資料均有詳盡介紹，當中更有不同主題的資料庫，介紹不同型號的飛機，包括二次大戰的戰機，加上網頁資料不斷更新，飛機及太空「發燒友」絕對不容錯過。

法國羅浮宮美術館

http://www.paris.org:80/Musees/Louvre/

法國巴黎是著名的藝術之都，羅浮宮美術館更是藝術愛好者必到之處。網頁上有羅浮宮建館簡史，更介紹美術館內以展品種類劃分的七個主題展館以及四層展館的平面圖，當中有珍貴的名畫、雕塑，另有埃及、希臘及古羅馬文物的圖片，更可以欣賞到舉世知名、由達芬奇繪畫的意大利名畫蒙羅麗莎。





牛津科學博物館

http://www.mhs.ox.ac.uk/

歷史源遠流長的牛津科學博物館位於牛津市內，館內收藏品包括日規儀、早期計算工具、天文及光學儀器等中世紀至二十世紀初科學歷史文物，數目多達一萬件。其網頁儼如一部小型自然科學字典，學術價值極高，除有大量自然科學的資料外，更有一個資料豐富的網上展覽館，並設有網上研討室，讓有興趣人士參與討論及發表意見。

研討會／訓練課程

日期	項目	地點	主辦機構	聯絡人／電話及傳真
二零零零年				
六月一日	Key Elements in preparing Business Plan for Capital Investment	科技中心地下	科技中心	Mr C. W. Sung 電話：2784 2686
六月三至七日	互聯網上的市場推廣策略	香港理工大學	專業進修學院	譚展雲博士 電話：2766 6666 傳真：2363 0540 電子郵件：speed@polyu.edu.hk 網址：http://www.polyu.edu.hk/speed
六月三日至九月二日	日本語言系列(中級I)	香港理工大學	專業進修學院	黎淑雯小姐 電話：2766 6666 傳真：2363 0540 電子郵件：speed@polyu.edu.hk 網址：http://www.polyu.edu.hk/speed
六月十三至二十二日	如何做成功管理人	香港理工大學	專業進修學院	譚展雲博士 電話：2766 6666 傳真：2363 0540 電子郵件：speed@polyu.edu.hk 網址：http://www.polyu.edu.hk/speed
六月十四至十五日	全面情緒管理工作坊	灣仔職業訓練局大樓	香港管理專業發展中心	Miss Maureen Ho 電話：2836 1822 傳真：2572 7130 電子郵件：mdc@vtc.edu.hk
六月十七日至 七月二十九日	財務管理技巧	香港理工大學	專業進修學院	譚展雲博士 電話：2766 6666 傳真：2363 0540 電子郵件：speed@polyu.edu.hk 網址：http://www.polyu.edu.hk/speed
六月十九至二十二日	Train the Management Trainer Course II	灣仔職業訓練局大樓	香港管理專業發展中心	Ms S. K. Chan 電話：2836 1823 傳真：2572 7130 電子郵件：mdc@vtc.edu.hk
六月二十四日	Time and Meeting Management	灣仔職業訓練局大樓	香港管理專業發展中心	駱忠良先生 電話：2836 1891 傳真：2572 7130 電子郵件：mdc@vtc.edu.hk
六月二十四日	知識管理的策略及典範	香港理工大學	專業進修學院	譚展雲博士 電話：2766 6666 傳真：2363 0540 電子郵件：speed@polyu.edu.hk 網址：http://www.polyu.edu.hk/speed
六月二十四日至 九月二日	電子商貿的發展與商機	香港理工大學	專業進修學院	譚展雲博士 電話：2766 6666 傳真：2363 0540 電子郵件：speed@polyu.edu.hk 網址：http://www.polyu.edu.hk/speed
六月二十七日	Heading and Managing Change	灣仔職業訓練局大樓	香港管理專業發展中心	黃昭欽博士 電話：2836 1930 傳真：2572 7130 電子郵件：mdc@vtc.edu.hk
六月三十日	Electronic Negotiation	灣仔職業訓練局大樓	香港管理專業發展中心	駱忠良先生 電話：2836 1930 傳真：2572 7130 電子郵件：mdc@vtc.edu.hk

洽談會／展覽會

日期	項目	地點	洽談會／展覽項目	主辦機構
二零零零年				
六月三十日至七月三日	香港國際電子商務應用展	香港會議展覽中心	各類電子商務系統之結構、應用及未來發展	訊通展覽有限公司 電話：(852) 2763 9011 圖文傳真：(852) 2341 0379 網址：http://www.paper-com.com.hk 電子郵件：pces2@paper-com.com.hk
七月十一日至十四日	香港時裝節2001春夏系列	香港會議展覽中心	各類春夏時裝及成衣配件	香港貿易發展局 電話：(852) 2584 4333 圖文傳真：(852) 2824 0249 網址：http://www.tdc.org.hk 電子郵件：hktdc@tdc.org.hk
七月十九日至二十四日	香港書展二零零零	香港會議展覽中心	各類書籍、刊物、手工藝、文具、印刷服務及多媒體產品	香港貿易發展局 電話：(852) 2584 4333 圖文傳真：(852) 2824 0249 網址：http://www.tdc.org.hk 電子郵件：hktdc@tdc.org.hk
七月二十七日至三十日	數碼世界博覽會2000	香港會議展覽中心	各款視聽器材、流動通訊及電腦配件	IDG World Expo (Asia) Ltd 電話：(852) 2527 9338 圖文傳真：(852) 2529 9956
七月二十八日至三十日	千禧健康食品藥品及輔助產品博覽會	香港會議展覽中心	各款健康食品、藥物、護膚產品、護髮及口腔護理產品	訊通展覽有限公司 電話：(852) 2763 9011 圖文傳真：(852) 2341 0379
七月三十一日至八月八日	香港產品展覽會－拉丁美洲	智利聖地牙哥	各類禮品、玩具、皮具、成衣及配件、家庭用品、鐘錶等	香港貿易發展局 電話：(852) 2584 4333 圖文傳真：(852) 2824 0249 網址：http://www.tdc.org.hk 電子郵件：hktdc@tdc.org.hk

Parallel Importation Facilitates Competition in Local Market

In February 1997, the Intellectual Property Department issued a consultation paper to seek public opinion on the Trade Marks Bill, which was gazetted on April 16, 1999 after amendments. The government proposed in Clause 19 of the Trade Marks Bill that trade marks proprietor would have no right to prevent parallel importation of goods bearing his mark. This controversial issue sparked discussions from different sectors of the society as passing of the Bill implies the liberalization of parallel importation of trade mark goods, which has significant impacts to the traditional commodities flow pattern in local market. The CMA expresses deep concern to the issue and has reflected views to the Committee on Trade Marks Bill of LegCo, urging the Committee to take full account of various opinion from the community before a final decision is made.

The Association agrees in principle with the spirit of Clause 19 as trade liberalization, free competition and open market policy are the principle elements contributing to the prosperity of Hong Kong. The liberalization of parallel importation is in compliance with the free trade principle, which helps facilitate market competition and at the same time encourage commodity circulation in the international markets and eliminate unnecessary trade barriers. Liberalization of parallel importation would be beneficial to consumers who could enjoy a wider variety of lower-priced goods as a result of market competition.

Nevertheless, existing legislation concerning parallel-imported goods such as labelling requirements is insufficient to protect consumers' interest. Importers may seize the chance to import low-quality products or counterfeits in the name of parallel imports. The Association suggests that the Government should take steps in implementing feasible measures to strength the surveillance on parallel-imported goods in protection of the interest of consumers and trade marks owners. These include modifying relevant intellectual property policy as well as allocating sufficient resources to law-enforcement departments to conduct frequent spot-checks and prosecution against law-breaking importers.

The quality of parallel-imported goods is of particular concern. Certain importers may introduce into local market parallel-imported goods that do not meet relevant product safety requirements or inconsistent with mainstream goods in quality. Consumers would probably turn to trade marks owner for compensation or redress when they have purchased these defective or sub-standard goods. It would put trade marks owner in an unfair situation and reduce their incentives to invest resources in brands by cutting marketing spending or inputs in product research and development. The CMA proposes to implement a law-binding labelling system that requires importer to stick labels on parallel goods for identification and to make the importer traceable. Specific legislation should also be put in place governing importers to bear basic responsibilities to ensure their goods meet local product safety and health standards.

In the meantime, labels on most existing parallel goods are written in the language of their production place, which are different from the bilingual Chinese and English labels used by trade marks owners, making local consumers hard to obtain the product information. The labelling system should require importers to stick bilingual labels showing relevant information on their imported products.

Open market policy would by no means bring challenge to existing business operators, but free trade and open competition are the major factors that have underpinned the success of Hong Kong. We believe that trade marks owners are capable of utilizing their own advantages such as market knowledge and brand reputation to make their products more competitive in the markets, which would be beneficial to local consumers in the long run.

focus 專題報導

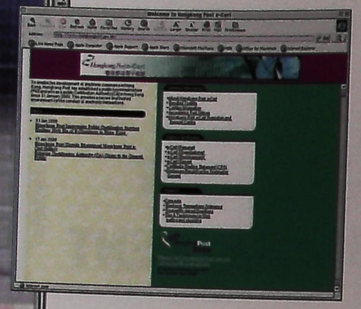
THE TREND OF INTERNET SECURITY AND PAYMENT

Introduction

The emergence of electronic commerce (e-commerce) has made revolutionary changes to the traditional trading business. Today, the Internet is growing at an accelerated rate - every minute there is a new web site establishing on the Internet. To survive in the highly competitive market, enterprises should quickly get on this express e-commerce train. Otherwise, they would easily fall behind their competitors, or even be eliminated.

The e-commerce is conventionally divided into business-to-business (B2B) and business-to-consumer (B2C) e-commerce. No matter it is B2B or B2C, it involves payment on Internet. E-commerce is very common in foreign countries. From big business deals to daily purchases, all transactions are made on the Internet. On the contrary, Hong Kong is still at the beginning stage. A survey indicates that only 10% of organizations in Hong Kong are engaged in e-commerce. Many local small and medium enterprises and consumers are holding back towards e-commerce. The reason behind is that most people lack confidence in Internet security and payment.

In fact, Hongkong Post already established Hongkong Post Certification Authority (CA), the first public certification authority to offer public certification services in Hong Kong, on 31 January this year. By obtaining a certificate from Hongkong Post, individuals and businesses can enjoy a high level of security when conducting business transactions on the Internet. Furthermore, since there is a possible risk of credit card information being obtained by someone else, worldwide electronic payment system suppliers such as Verifone, Cybercash, First Virtual, etc have released their own solutions to the problem. Apart from using credit card, enterprises and consumers may also consider other save and reliable methods of Internet payment such as electronic cash (E-cash) and electronic cheque.



Internet Security

Hongkong Post Launches Public Certification Services

The Electronic Transactions Bill was passed by the Legislative Council on 5 January and was published in the Gazette on 7 January. The Bill aims to provide a legal framework to ensure the conduct of electronic transactions is in a secure and trusted environment. The Bill covers four major areas including giving the same legal status of electronic records and digital signatures as paper records and signatures; encouraging the setting up of certification authorities in Hong Kong; appointing Director of Information Technology Services to issue a code of practice to recognised certification authorities; as well as endorsing Hongkong Post as a recognised certification authority.

Hongkong Post has become the first public certification authority in Hong Kong to build a Public Key Infrastructure (PKI). It issues digital certificates, namely Hongkong Post e-Cert, to individuals and businesses to authenticate the identity of subscribers. It maintains a certificate repository and directory to allow the public to verify the validity of a particular Hongkong Post e-Cert prior to carrying out transactions.

Solving Internet Security Problem

These services provide a secure and trusted environment for the conduct of electronic commerce in Hong Kong, addressing the four key concerns of doing business on the Internet, namely authenticity, integrity, confidentiality and non-repudiation.

1. Authentication - proof of identity of the parties in an electronic transaction;
2. Integrity - proof that the message contents have not been altered deliberately or accidentally during transmission;
3. Non-Repudiation - proof of agreement of the terms of transactions and prevention of denial of commitment; and
4. Confidentiality - protection that the content and information of a transaction is kept private and secret from unauthorized third parties.

Encryption

Encryption is the transformation of a message into an incomprehensible form by a key. Its purpose is to ensure privacy by keeping information hidden from anyone for whom it is not intended; even those who have access to the encrypted data. Decryption is the reverse of encryption, it is the transformation of encrypted data back into an incomprehensible form by the corresponding key.

Public Key Infrastructure

Public Key Infrastructure (PKI) covers the use of public key cryptography and digital certificates as the accepted means of authentication and access control over open networks, such as the Internet. While public key cryptography addresses issues of data integrity and transaction privacy, certificates address concerns in authentication and access control.

Public key cryptography involves the use of a pair of different but related keys, which enables the conduct of electronic commerce securely on the open telecommunications network or the Internet. Each user has a private key and a public key. The private key is kept secure, known only to the user. The other key is made public by placing it in the Public Directory maintained by Hongkong Post.

Digital Certificate

A digital certificate is a digital document attesting to the binding of a public key to an individual or other entity. It allows verification of the claim that a specific public key does in fact belong to a specific individual. A Hongkong Post e-Cert contains a public key, the name of the holder, an expiration date, a certificate serial number and a subscriber reference number.

Fields of Application

Hongkong Post e-Cert enables safe and secure transactions in the fields of banking, financial, telecommunication, entertainment, education and health, etc. It will also support the Government's Electronic Service Delivery (ESD) Scheme by late 2000.

Types of e-Cert

Hongkong Post issues three types of digital certificates to individuals and businesses in Hong Kong.

1. Personal - Hongkong Post e-Cert (Personal)
2. Organisational - Hongkong Post e-Cert (Organisational)
3. Server - Hongkong Post e-Cert (Server)

Application Procedure

The applicant has to come to any post office in person to certify the subscriber's identity. After confirming total accuracy of the information, the certification authority will send an e-mail to inform the applicant that the application has been accepted. Meanwhile, details of the public key of the applicant will be placed in the Public Directory for various users such as the Stock Exchange, banks and Internet shops to certify the validity of the E-Cert during electronic transactions.

The certified subscriber will receive a pair of digital keys of 1,024 bits. Hongkong Post will provide a software programme for the subscriber to produce his own digital keys, which even the certification authority is unable to get access to. According to the Electronic Transactions Ordinance, the E-Cert is irrevocable. If the certification authority makes a mistake, which causes a loss the subscriber, as a result of not following the standard procedure, Hongkong Post is liable for the loss and the compensation can be up to a maximum of HK$1 million.

Applications for the certificates under the Hongkong Post e-Cert service can be made at all 129 post offices in the territory. The fees are as follows:

HKP e-Cert	First Time Subscription Fee	Renewal Fee
Personal	HK$50	HK$150
Organisational	HK$50 (plus HK$150 per application)	HK$150 (plus HK$150 per application)
Server	HK$2,500	HK$2,500

Enquiries relating to the Hongkong Post e-Cert Service can be made to the Hongkong Post CA Hotline 2921 6633. Details and conditions of the Hongkong Post e-Cert service are also available in the Hongkong Post CA web site www.hongkongpost.gov.hk.

Electronic Payment

Credit Card Payment: SET

The traditional payment method of the Internet is by using credit card. However, some consumers are reluctant to electronic shopping, worrying about the security of credit card payment as there is a possibility of credit card information being obtained by unauthorized persons.

To solve this problem, VISA, Mastercard, IBM, Microsoft, Netscape, GTE, VeriSign, SAIC and Terisa have jointly developed the Secure Electronic Transaction (SET). SET is a safety standard used to protect consumers when making purchases on the Internet by credit card. It applies the RSA public key encryption technology to ensure the safety and confidentiality of trading information.

SET is formed by a number of member companies including Electronic Wallet, Merchant, Payment Gateway and Certification Authority. By using these four member companies, consumers can conduct authorized transactions complying with the safety standards of electronic transaction.

A New Currency of 21th Century - E-cash

Since credit card payment records can easily traced on the Internet, to protect the confidentiality of personal consumption records, e-cash has been used on the Internet.

E-cash is an on-line payment method in substitution of cash. Consumers may exchange cash for e-cash for purchase of goods and services on the Internet. First of all, the buyer has to apply for a sum of e-cash from one of the participating e-cash issuing units. When the buyer receives the e-cash, the system will deduct the same amount of cash from the buyer's account. During the transaction, the buyer will transmit the e-cash to the seller. When the seller receives the e-cash, he will certify the validity of the e-cash on-line and ensure that the e-cash is genuine and no double spending is made. If there is no problem, the E-cash will be saved for future use. E-cash is good for making small transactions as its face value can be very small.

A major advantage of e-cash is its confidentiality. It contains the features of cash, but there is also drawback as it needs a large database to store the transaction records and the serial number of the e-cash so as to avoid double spending.

Currently, there are many companies offering electronic cash systems, such as Cybercash, Digicash, MS-cash, Netcash, etc.

Electronic Cheque: In Replacement of Traditional Cheque

Electronic cheque is an electronic document in replacement of traditional cheque. It applies the signature card and electronic signature technology to replace the traditional signing methods by using pen or stamp. Moreover, it can instantly check the status of the cheque issuer.

In May 1995, the Financial Services Technology Committee (FSTC) proposed a revolutionary concept of electronic cheque. Same as traditional cheque, electronic cheque contains an instruction to the sender's bank, i.e. to pay a certain amount of money to the authorised payee. The electronic cheque is transmitted to the payee in a safety envelope. This envelope is sent in the form of secured e-mails or encrypted conversations between both parties.

Following receipt of the cheque, the payee will endorse the cheque through the use of certain safety equipment, and will return it the sender's bank. The bank will then make use of the Automated Clearing House network to transmit the amount of money from the sender's account to the payee's account.

In fact, the whole process of electronic cheque payment is very similar to that of the traditional cheque payment.

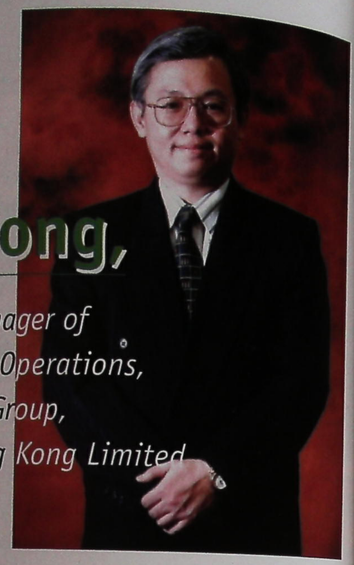
Future Development of Internet Security and Payment

Some local bankers anticipate that in the coming year or two, 20% of credit card payment will be made through the Internet and credit card will continue to be the most commonly used payment method in e-commerce. Electronic cheque will also become commonly used payment method in e-commerce. Electronic cheque will also become increasingly popular, while the use of smart card based e-cash system will be extended to the entertainment and food and beverage sectors.

Profile 人物專訪

Mr. Stephen Wong,

Vice President and General Manager of Motorola Microcontroller Asia Operations, Standard Embedded Solutions Group, Motorola Semiconductors Hong Kong Limited



The SAR government plans to transform Hong Kong into a high-tech center. Mr. Stephen Wong, Vice President and General Manager of Motorola Microcontroller Asia Operations, Standard Embedded Solutions Group, Motorola Semiconductors Hong Kong Limited, believes that Hong Kong has the money and the will. What is lacking are the minds. "Technology comes from people," he says.

Mr Stephen Wong believes that Hong Kong has the money and the will. What is lacking are the minds.

Nearly everyone in Hong Kong owns a mobile phone, pager or computer. Many companies produce and sell these products, but only few manufacture the high-tech component — the semiconductor. "There are only very few companies in Hong Kong that design, manufacturer and research into new high-tech products as Motorola does," Mr. Wong explains. With 23 years of experience in semiconductors, he goes on to analyze the industry:

The semiconductor industry is not new: it has 35 years of history, and its technology has undergone a few generations.

The global market value for semiconductor in 1999 reached US$160 billion and is increasing at a rate of 25% each year, which means it will double in 3 to 5 years.

"Hong Kong can make use of its strengths — such as its fast communications and close relations with the mainland ...."

At present, Hong Kong imports semiconductors from Taiwan, Japan and the USA. With these strong competitors, how can Hong Kong enter the industry?

"Hong Kong cannot compete head-on at the moment. It'll be like a kid fighting a giant," he laughs. "Hong Kong should develop its own semiconductor industry with Hong Kong characteristics."

How? Clearing his throat, he explains with enthusiasm: "Hong Kong has the money and determination. What we need are the engineers. Hong Kong has the engineers, but they can't find jobs here, as there are no high-tech firms to employ them. So they went abroad."

He cites the case of Taiwan: Taiwan started developing the semiconductor industry around 15 years ago. Now they have more than 20 manufacturers, each with investments of over US$20 billion.

Hong Kong has an advantage over Taiwan: close relations with the mainland, which means easy access to the vast mainland market and better knowledge of the needs of mainland users.

Mainland backs up the hi-tech industry in Hong Kong

But Hong Kong cannot blindly invest in the hi-tech industry. Instead, Hong Kong should analyze its own and its competitors' strengths and weaknesses, and find its competitive edge.

"Hong Kong can make use of its strengths — such as its fast communications and close relations with the mainland — and concentrate in, say, design, which requires lots of brainpower but lower start-up cost."

In Hong Kong, Motorola has a 328,000 square-feet facility in the Tai Po Industrial Estate, which consists of an integrated circuit design center of around 60 engineers, a regional computer center and a fully-automated manufacturing facility. The Hong Kong office is the headquarters of the Asia Pacific operations, which covers China, Taiwan, Korea, South East Asia, Australia, New Zealand, India and Japan.

As for the semiconductor industry in China, Mr. Wong says it is 10 years behind. "But the good thing is," he continues, "it doesn't take them another 10 years to catch up." The reason is threefold. First, China doesn't have to develop its own technology; it can buy the newest machines. Second, the penetration rate of mobile phones in China is low. It is expected that China will be the country of fastest growth in 2002 — a mere two years' time. "The China market is just starting to grow. It is a vast market," he says, smiling brightly. Europe, in contrast, developed cell phones 10 years ago and the market is near saturation. Third, China has lots of good engineers, which is the key to developing high-tech industry.

In future, he believes that mainland companies will form joint ventures with foreign companies to develop products for the mainland market.

Seizing these opportunities on the mainland, Motorola has established a 10,000-staff factory in Tianjin, China. The demand of semiconductor is so great that a local facility is needed. With the increasing popularity of the Internet and wireless communications, demand for semiconductors is expected to soar. More factories will be set up on the mainland. But for a factory that requires US$20 billion investments in machinery, Motorola has two main considerations when deciding where to set up a new factory: whether that area has a market with substantial demand and whether there are people — engineers — to keep the machines working around the clock.

If the government is determined, it should do more than granting a piece of land for a cyber port.

People is key for Hong Kong's hi-tech industry

What difficulties do high-tech firms, such as Motorola, face in Hong Kong?

With only a few participants in the industry, Motorola has to start everything from scratch. This increases time and production costs. Training is an example. In places like Japan, Singapore and the Silicon Valley, they can easily find people with experience in the job market. "In Hong Kong's case it's like going camping. You have to bring everything. It's different from staying at a hotel," he says.

Apart from this, there are no supporting industries and no encouragement from the government. "Fifteen years ago when Taiwan started to develop the semiconductor industry, the government, with local industrialists, took the lead by setting up the first production line in Hsinchu Science-based Industrial Park. This was a strong boost to the industry. Why? It is a long-term investment, a 10 to 15-year commitment. It's unlike property development in Hong Kong, where you only spend three years constructing a building and sell it immediately afterwards.

"This move by the Taiwanese government attracted a group of brilliant Taiwanese in the Silicon Valley. They gave up their high-paid jobs and went back to start afresh in Taiwan. After all these years, they are still working in Taiwan," he says. "And this is exactly what the Hong Kong government should do. If the government is determined, it should do more than granting a piece of land for a cyber port.

"People is the most important factor. Taiwan's success comes from a group of brilliant, dedicated engineers. Other incentives such as tax breaks are essential to the development of the high-tech industry, but they are not as important as the people," he added.

When it comes to successful management, people is also the key factor. Mr. Wong believes that it is important to identify an objective so that all colleagues and staff work towards that goal. A fair reward scheme is also vital.

Despite the heavy workload and tight schedule, Mr. Wong finds time to go hiking at Zhangjiajie, Hunan, China. Machines can work around the clock, but people can't. But without people, there'll be no machines. Technology, after all, comes from people.

CMA Delegation Visited Shaanxi to Gain a Better Understanding on the Development of the Great West

Upon invitation of the Shaanxi Provincial People's Government, a 16-member delegation led by CMA Assistant to President Mr Lam Hok Po visited Shaanxi Province from April 3 to 6. The purpose of the delegation was to participate in the "2000 Investment & Trade Forum for Cooperation between East & West China" and the "Commemorative Ceremony of Xuan Yuan Yellow Emperor" held in Xian. After the four-day journey, Mr Lam concluded that the delegation was deeply impressed by the decisive determination in developing the western region. The cooperation prospect between the eastern and western regions is optimistic with lots of business opportunities provided by Shaanxi Province and other inland provinces.

The CMA delegation arrived in Xian on April 3 and attended "the Commemorative Ceremony of Xuan Yuan Yellow Emperor" in the next morning. In the evening, the Vice Governor of Shaanxi Mr Zhang Wei hosted a dinner reception for the delegation. He introduced the investment environment of Shaanxi and explained the impacts of the Great West development on the province. Afterwards, the delegation attended the opening ceremony of "2000 Investment & Trade Forum for Cooperation between East & West China" organized by China National Economy & Trade Commission; China National Domestic Trade Bureau; China Science, Technology & Industry for National Defence; China National Light Industry Bureau; and 19 Provincial, Municipal and Autonomous Regional Governments. The Forum was also hosted by Shaanxi Provincial People's Government and coorganized by the CMA and other organizations.

The CMA delegation visited Xian National Hi-tech Industrial Development Zone on April 5. The Deputy Director of the Administrative Committee of the Zone Mr Jing Junhai (3rd from left) gave an account of the development of the area.

A 16-member CMA delegation led by Assistant to President Mr Lam Hok Po(6th from right) visited Shaanxi on April 3 to 6, 2000. The delegation took photo in a factory which made Terracotta Army and Bronze Chariot.

In the morning of April 5, following the opening and ribbon cutting ceremonies of the forum which was officiated by the Governor of Shaanxi Province Mr Cheng An Tung, Vice President of the National Council of the Chinese People's Political Consultative Conference Mr Ma Wan Qi and Mr Chen Jin Hua, the delegation visited the "2000 Investment & Trade Forum for Cooperation between East & West China". In the evening, the Deputy Director of the Administrative Committee of Xian National Hi-tech Industrial Development Zone Mr Jing Junhai hosted a dinner reception for the delegation and led the delegation to visit the infrastructure of the Development Zone.

During the four-day stay in Shaanxi, the delegation also visited Qin Shi Huang Mausoleum, Huaqing Hot Spring, the City Gate and the Wild Goose Pagoda, etc.

The delegation was led by CMA Assistant to President Mr Lam Hok Po, with Executive Committee Member Mr Joseph Sin as the deputy leader. Other delegates included General Committee Members Mr Edward Wong, Mr. David Fung, representatives from member companies and spouse of the delegates. Mr Li Jiang Dong, Managing Director of Lishan Company Limited, also accompanied the delegation during the visit.

The CMA delegation met with the Vice Governor of Shaanxi Mr Zhang Wei (right) on April 4. Mr Zhang presented a souvenir to the delegation leader Mr Lam Hok Po (left).

Delegation of the People's Government of Hebei Province

Organized by the People's Government of Hebei Province, and co-organized by China Resources (Holdings) Co Ltd, Hong Kong Trade Development Council, The Chinese General Chamber of Commerce, CMA and some other trade and industrial organizations, 2000 Hebei (Hong Kong) Investment & Trade Fair was held at Hong Kong Exhibition Centre on March 15 to 18. The Vice Governor of Hebei Province Mr Cai Li Min (centre) delivered a speech at the Opening Ceremony on March 15. CMA Vice President Mr Herbert Liang (5th from left) was invited as one of the honorable guests at the opening ceremony.

The delegation from Hebei Municipal People's Government led by its Vice Governor Mr Cai Li Min (right) hosted a dinner reception for CMA's representatives on March 14. CMA Vice-President Mr Herbert Liang (left) discussed the economic development of the Middle-West region of China with Vice Governor Mr Cai.

Delegation of "Chinese Medicine Cooperation Symposium"

The People's Government of Hebei Province and the Association jointly organized the "Chinese Medicine Cooperation Symposium" on March 16 to promote projects of Hebei's pharmaceutical industry to local medicine enterprises. At the symposium, the Vice Governor of Hebei Province, Mr Cai Li Min, CMA Vice-President Dr M W Lui and Chairman of Chinese Medicine Industry Development Committee Mr Joseph Lau delivered speeches on the cooperation and development of pharmaceutical industry between Hebei and Hong Kong. Other CMA representatives included Vice-President Mr Eddie Lu and General Committee Member Mr Chan Kim Sing. More than 70 representatives from local enterprises attended the symposium in which discussion was active.

CMA Vice-President Dr M W Lui (2nd from left) delivered a speech at the "Chinese Medicine Cooperation Symposium" on March 16.

CMA Vice-Presidents Dr M W Lui (left) and Mr Eddie Lu (right) posed for a photo with Vice Governor of Hebei Mr Cai Li Min (centre) at the symposium.

Symposium on Hi-tech Projects of Hebei Province

To enhance technological interchange and cooperation between Hebei Province and Hong Kong, the Bureau of International Investment and Co-operation of Hebei Province and the Association jointly organized a symposium on hi-tech projects of Hebei Province at Furama Hotel Hong Kong on March 17. Representing the two organizers, Mr Cai Li-min, Vice-Governor of Hebei People's Government and Mr Herbert Liang, Vice-President of CMA gave their welcoming remarks on the occasion. Besides, Deputy Director-General of the Science and Technology Commission of Hebei Province Dr. Liao Bo and Chairman of CMA Innovation and Technology Committee Dr Dennis Yip also spoke on the technological development of Hebei Province and the works of the Hong Kong Government and CMA in promoting innovation and technology respectively. The symposium was well-received with more than 100 participants.

Mr Cai Li-min (3rd from left) says that Hebei Province has been identified as one of the two models of technological innovation in the country.

Mr Herbert Liang (2nd from right) views that the government should loosen the academic requirements of the 'Admission of Talents Scheme' to attract more high calibre people in science and research from the mainland to work in the territory.

Briefing on Growth Enterprise Market

The setting up of Growth Enterprise Market (GEM) facilitates the financing of those small and new start-up companies engaging in new and hi-tech businesses. To enhance members' understanding on GEM, the Association organized a briefing on March 16. Ms Connie Chung, Senior Manager of Growth Enterprise Market of the Hong Kong Stock Exchange; Ms Jeanny Leung, Managing Director of Yuanta Securities (Hong Kong) Company Limited; Mr Richard Tsun, Partner of Fong & Ng Solicitors; and Mr Cliff L. Cheung, Executive Committee Member of Hong Kong Venture Capital Association were invited to be the keynote speakers. The topics ranged from 'Introduction to GEM', 'Preparation for GEM Listing', 'How to Restructure Your Company for Listing on GEM' and 'Perspective from a Venture Capitalist'. The briefing received encouraging response with more than 60 participants.

Ms Connie Chung states that the total market capitalisation of GEM is expected to reach HK$125 billion in the second quarter of the year.

Mr Richard Tsun (right), Partner of Fong & Ng Solicitors, points out that organisational reengineering is an important part in the process of initial public offer.

Smoke-Free Workplace Seminar

The Association, in collaboration with the Hong Kong Council on Smoking and Health and the Occupational Safety and Health Council, staged a Smoke-Free Workplace Seminar on March 23. CMA President Mr Chan Wing Kee officiated and delivered an opening remark on the occasion. Besides, relevant experts and doctors were also invited to give briefings on the adverse effects of passive smoking and the way of implementing a smoke-free policy in the workplace.

CMA President Mr Chan Wing Kee shared his experience about giving up smoking and urged the participants to actively launch the non-smoking policy in the workplace.

Workshop on EQ for Managers

Organized by the Association, the workshop on EQ for Managers was held on April 7. Mr Paul Chan, an experienced trainer from the Dale Carnegie Training was invited to be the speaker, introducing the principles of the EQ to more than 50 participants.

Experienced Trainer of the Dale Carnegie Training Mr Paul Chan briefed participants on the 10 principles of high EQ.

Visit of the Commissioner for Labour Mr Matthew Cheung

The Commissioner for Labour Mr Matthew Cheung, accompanied by the Assistant Commissioners for Labour Mr Chow Tung Shan, Mrs Jennie Chor and the Head of the Workplace Consultation Promotion Unit Mr Ernest Ip, visited the Association on March 29. At the meeting, Mr Cheung introduced to CMA President Mr Chan Wing Kee and Executive Committee Member Mr Joseph Lau the Youth Pre-employment Training Programme and the employment services offered by the Labour Department.

CMA President Mr Chan Wing Kee (4th from right) presented a souvenir to the Commissioner for Labour Mr Matthew Cheung (4th from left) and posed for a photo with CMA Executive Committee Member Mr Joseph Lau (3rd from right), Assistant Commissioners for Labour Mr Chow Tung Shan (3rd from left), Mrs Jennie Chor (2nd from left) and the Head of The Workplace Consultation Promotion Unit Mr Ernest Ip (1st from left).

Delegation of Fuzhou Municipal People's Government

A 11-member delegation led by Deputy Mayor of Fuzhou Municipal People's Government Mr Wang Min Gui (5th from left) visited the Association on March 21 and was received by CMA President Mr Chan Wing Kee (5th from right).

Business Delegation from Vladimir Region of Russia

A 14-member delegation from Russia led by First Deputy Head of Vladimir Regional Administration Mr Vladimir Veretennikov (centre) visited the Association on March 31. During the meeting, both parties exchanged opinions on the industrial development in the two places.

The delegation from Russia led by First Deputy Head of Vladimir Regional Administration Mr Vladimir Veretennikov (front row, 5th right) was received by CMA President Mr Chan Wing Kee (front row, 6th from right).

Delegation of Yichun, Heilongjiang Province

A four-member delegation led by Vice Mayor of Yichun, Heilongjiang Province Mr Jiang Yanfu (centre) visited the Association on March 24.

Led by Mr Jiang Yanfu (4 from left), Vice Mayor of Yichun, Heilongjiang Province, the delegation visited the Association on March 24 and was received by CMA Vice-President Mr Lin Fai Shat (4th from right).

"Hong Kong-Jilin Changbai Mountain Chinese Medicine Cooperation & Investment Symposium" and MOU Signing with Jilin Province

CMA Vice-President Mr Yip Hing Chung addressed at the symposium.

Co-organized by the Association, the Jilin Province Economy & Trade Committee, the Pharmaceutical Administration of Jilin Province and the Hong Kong Chinese General Chamber of Commerce, a "Hong Kong-Jilin Changbai Mountain Chinese Medicine Cooperation & Investment Symposium" was held on March 31 to explore cooperation opportunities in Chinese medical business between the two places. At the symposium, CMA Vice-President Mr Yip Hing Chung; Vice-Chairman of Hong Kong Chinese General Chamber of Commerce Mr Wong Kong Hon; the Vice Governor of Jilin People's Government Miss Liu Shu Ying; and Head of the Pharmaceutical Administration of Jilin Province and the Drug Administration of Jilin Province Mr Xu Wen Fang delivered speeches. More than 80 representatives from Hong Kong and Jilin enterprises attended the symposium.

Besides, CMA Vice-President Mr Herbert Liang represented the Association to sign a Memorandum of Understanding with the Director-General of Jilin Province Economy & Trade Committee Mr Li Shu on March 31 to boost the economic development and enhance the economic and trade cooperation between both places.

CMA Vice-President Mr Herbert Liang (4th from right) and the Vice Governor of Jilin People's Government Miss Liu Shu Ying (4th from left) posed for a photo with other guests at the signing ceremony.

CMA Vice-President Mr Yip Hing Chung (left) presented a souvenir to the Vice Governor of Jilin People's Government Miss Liu Shu Ying (right).

CMA Vice-President Mr Herbert Liang (front row, right) signed the Memorandum of Understanding with the Director-General of Jilin Province Economy & Trade Committee Mr Li Shu (front row, left).

Turning Challenges into Opportunities – Ethical Leadership Forum 2000

Organized by the Independent Commission Against Corruption (ICAC) and the Civil Service Bureau of the HKSAR Government, and sponsored by the CMA, the Ethical Leadership Forum 2000 was held on March 30 and 31 at the Hong Kong Convention and Exhibition Centre. The Forum aimed to examine the current concerns and future needs of Hong Kong, and to promote corporate governance in the business and public sectors. The Chief Executive of the HKSAR Government officiated at the opening ceremony. Besides, 38 high-level government officials, business leaders and professionals from Hong Kong, Mainland China, USA, UK, France, Australia, Singapore, Japan and Thailand attended the Conference as keynote speakers and panelists for workshops discussions.

CMA President Mr Chan Wing Kee (left) received a co-sponsor souvenir presented by Mr Alan N Lai, Commissioner, Independent Commission Against Corruption.

Delegation of Foreign Economic and Trade Commission of Guangdong

A four-member delegation led by Deputy Director General of the Foreign Economic and Trade Commission of Guangdong Ms Zhao Yu Fang (4th from left) visited the Association on March 20 and was received by CMA President Mr Chan Wing Kee (4th from right). During the meeting, Ms Zhao introduced the "2000 Guangdong Business Fair of Economic Development, Trade and Technology" to be held in Hong Kong from May 16 to 19.

Delegation of Guangdong Panyu Municipal Government

A 24-member delegation led by Deputy Mayor of Guangdong Panyu Municipal Government Mr Luo Hao Hui (left) visited the Association on March 28 and was received by CMA President Mr Chan Wing Kee (centre).

CMA President Mr Chan Wing Kee (6th from right) received a souvenir from the 24-member delegation led by Deputy Mayor of Guangdong Panyu Municipal Government Mr Luo Hao Hui (6th from left) during their visit to the Association on March 28.

2000 Yichun (Hong Kong) Product Fair and Economic & Trading Conference

Organized by the Yichun People's Government and Yichun Forestry Administrative Bureau, Heilongjiang Province, and coorganized by the Hong Kong General Chamber of Commerce, the Hong Kong Chinese Enterprises Association, China Resources (Holdings) Co Ltd and the CMA, the "2000 Yichun (Hong Kong) Product Fair and Economic & Trading Conference" was held at Hong Kong Exhibition Centre from March 28 to 31. The Mayor of Yichun (centre) Mr Dong Zhao Lin delivered a welcome speech during the opening ceremony of the Fair. CMA Vice President Mr Lin Fai Shat (6th from the left) was invited as one of the officiating guests.

Luncheon Talk on Mandatory Provident Fund

Vice Chairman of CMA Youth Committee, Ms Lillian Liang, presented a souvenir to Mr Lambert Chan, Head of Strategic Planning of Citibank Global Asset Management (Asia) Limited, at the Luncheon Talk on Mandatory provident Fund held on 4 March.

Seminar on Trade Declaration on Express Shipments and Visit to Asia Airfreight Terminal at Chek Lap Kok Airport

A seminar on Trade Declaration on express shipments was held on March 31. Mr Eddy Chan, Regional Vice-President, China and Mid Pacific of Federal Express Corporation, was invited to talk on the custom clearance of express shipments in the mainland, Taiwan and US. After the seminar, all participants visited the Asia Airfreight Terminal of FedEx at Chek Lap Kok Airport to understand its advanced operation and facilities such as automated storage and retrieval system, pallet container handling system etc. Through this visit, some 30 members had gained a better knowledge on the operation of express shipments.

Mr Vitus K Szeto (front row, 4th from left), CMA General Committee Member and Mr Eddy Chan (front row, 5th from left), Regional Vice President, China and Mid Pacific of Federal Express Corporation took a group photo with all participants at the Asia Airfreight Terminal of FedEx at Chek Lap Kok Airport.

Delegation from the Minority Nationality of Mainland China

CMA Vice President Mr Herbert Liang (4th from right, front row) received a delegation from the Minority Nationality of Mainland China on March 24, and posed for a group photo with the delegates after the meeting.

Deputy Director of United Front Work Department of the CPC Central Committee Mr Yang Kei Yu (2nd from left) led a 37-member delegation to visit the Association on March 24, to enhance their understanding of Hong Kong and develop mutual connections.

Mrs Anna Pao Sohmen Awarded as one of the Leading Women Entrepreneurs of the World

CMA Assistant to President Mrs Anna Pao Sohmen was awarded as one of the Leading Women Entrepreneurs of the World, a programme organized by the Star Group on April 12. Mrs Sohmen (front row, 3rd from right) posed for a photo with some of the winners during the award presentation ceremony.

Delegation of Chongqing Municipal People's Government

A 12-member delegation led by Deputy Secretary General of Chongqing Municipal People's Government Mr Wang Chang Shou (2nd from left) visited the Association on April 11 and was received by CMA Vice-President Mr Lo Man Tuen (2nd from right).

Led by Deputy Secretary General of Chongqing Municipal People's Government Mr Wang Chang Shou (front row, 4th from left), the delegation posed with CMA Vice-President Mr Lo Man Tuen (front row, 4th from right) and other representatives during their visit to the Association on April 11.

CMA Youth Committee Participated in Tree Planting Activity

CMA Youth Committee participated in the Tree Planting Day on 26 March.

CMA Ladies Committee Delegation to Hainan

CMA Ladies Committee organized a 23-member delegation for a four-day trip to Hainan from March 15 to 18. Other than visiting various sightseeing spots in San Ya, the Committee also hosted a dinner reception for the San Ya Women Federation's Chairlady Ms Liu Li Ling and Vice Chairladies Ms Fu Yi Xiang and Li Hai Feng. They exchanged views on women's activities and economic development in the two places. Led by the Chairlady Ms Cecelia Chow, the delegation included Vice Chairladies Ms Alice Liang, Ms Rita Sin, Ms Yip Chao So Wah, Liaison Directors Ms Luna Chiu and Ms Nora Cheung etc.

The delegation of the CMA Ladies Committee to Hainan took a group picture before departure.

CMA Youth Committee's Participation in Community Chest's Walk

The CMA Youth Committee posed for a picture when members joined the "Community Chest Wellcome to the Millennium Walk" held on 4 March.

CMA Choi Cheung Kok Secondary School Annual Sports Day

CMA Vice President Mr Eddie Lu was invited as the guest of honour of the presentation ceremony of the 15th Annual Sports Day of the CMA Choi Cheung Kok Secondary School on March 3. In his opening remark, he encouraged the students to do more exercises so as to build up a more healthy body.

Apart from CMA Vice-President Mr Eddie Lu, the School's Supervisor and CMA Executive Committee Member Mr Patrick Choi (6th from right) also attended the event.

Ban on the Use of Phthalates by European Countries

tcl briefing 檢定中心通訊

TCL Enquiry ☎ 2698 8198

Phthalates is a plastic additive used for soften polyvinly chloride (PVC). In the past decade, phthalates had been added to the infant toys that are intended to be put into mouth such as pacifier, soft rattles, teether and squeeze toys. Phthalates is a low cost, slightly odor and colourless softener, hence it is one of the most commonly used plasticizers among manufacturers.

A recent study on mice suggested that phthalates might cause both liver and kidney damage. Although, there is no evidence showing that such an adverse impact from phthalate could be happened to human being, many countries had proclaimed different regulations to prohibit the use of phthalates for safety purpose. The proclaimed regulations of different countries are tabulated as follows:

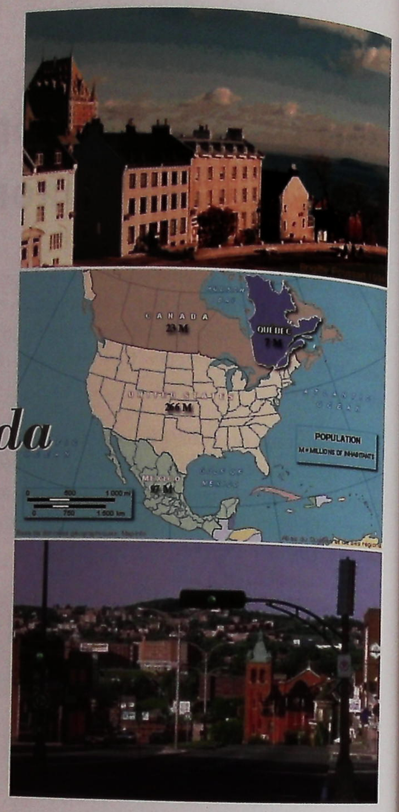
Countries	Detail of the Ban	Countries	Detail of the Ban
Austria	Ban on the use of phthalates in toys for children under the age of 3 and products frequently to be put into the mouth.	Sweden	Ban on the use of phthalates in toys / childcare articles for children under 36 months and products to be put into the mouth.
Denmark	To ban toy products and childcare articles for 0-36 months which contain more than 0.05% phthalates.	USA ASTM F963	To ban pacifiers, rattles and teether contain more than 3% DEHP.
EEC	To ban soft PVC-mouth toys for children under the age of 3 which contain more than 0.1% of individual / total six phthalates (DINP, DNOP, DEHP, DIDP, BBP and DBP).	Finland	To ban children articles and toys intended to put into the mouth and toys for children under the age of three contain more than 0.05% of individual or total six phthalates.
France	Ban on the use of six phthalates in toys and childcare articles intended to be put into the mouth of children under 36 months.	Italy	To ban soft plastic toys intended to be put into the mouth of children under 36 months which contain more than 0.05% of individual or total six phthalates.
Greece	To ban soft PVC toys for children under 36 months.	Norway	Ban on the use of phthalates in toys for children under three years old.

Furthermore, on 16 March, 2000, the European Commission (EC) issued a document to give a three-month extension for the validity of the emergency ban from 9 March to 8 June this year. The emergency ban may be further prolonged if necessary. The emergency ban prohibits the marketing of soft PVC toys and childcare articles including their parts which are intended to be placed in the mouth of children under three years old and contain more than 0.1% by weight of one or more of the six phthalates.

CMA Testing and Certification is pleased to provide update technical and regulatory information to our customers. If you have any queries regarding phthalates, please do not hesitate to contact us at **2698 8198** or by fax at **2695 8177**. You are also welcomed to visit our web site: **www.cmatcl.com**.

investment profile 投資地區

Quebec, *Canada*



Quebec, located in the north-eastern part of North America, is Canada's largest province, with an area of 1,667,926 square kilometres. Its borders extend from the United States to the Arctic Ocean and from Ontario to New Brunswick. It has a population of 7,363,262.

Quebec is a major business hub. It occupies a very strategic location, at the centre of a huge market of over 100 million consumers in a highly diversified post-industrial economy, which is competitive and open to international markets. Its economy brings together a dynamic group of industries which are keeping pace with the major trends of today's global economy: market globalization, freer trade, rapid development of information technologies, deregulation of major industries and investment in the high-technology and high-value-added sectors.

Economy

Quebec's economy has undergone profound changes over the last 20 years. From a traditional economy based on natural resources and the exploitation of raw materials, Quebec has experienced major changes in terms of domestic consumption, increased use of new technologies by its small and medium-sized manufacturing companies, and rapid growth in the high-tech industries and its highly qualified work force has grown considerably.

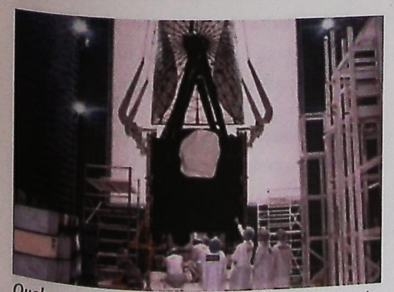
Quebec's economic growth, especially the growth of its manufacturing industry, is based on major structural factors including higher productivity, the increase in R&D investments and activities, and the highly trained and qualified multidisciplinary work force. Businesses also have access to a network of competent subcontractors in both the high-tech and heavy industry sectors.

Small and medium-sized businesses are springing up throughout Quebec in all industries and exporting their goods and services abroad. That's why the province is encouraging their growth through assistance programmes and tax measures that are adapted to their needs. Small business has an impressive record in terms of job creation.

Trade and Investment

On international markets, Quebec ranks among the 30 major exporters and importers worldwide. The NAFTA (North American Free Trade Agreement) signed in 1994 between United States, Canada and Mexico allowed the access of Quebec to a market of 390 million consumers. The United States is Quebec's largest international trading partner. In 1998, the exports of Quebec registered US$39.8 billion, 83% were of which exported to the US. Western Europe is Quebec's next most important trading partner after the U.S., followed by Asia.

There are over 1,200 foreign companies located in Quebec. In the last decade, Quebec absorbed more than US$14 billion foreign investment, 53% were of which from the United States. A foreign investor can operate a company in Quebec exactly the same way as a Quebec entrepreneur - as sole proprietor, associate in a general partnership, or shareholder in a limited liability company. The investor may also directly operate a company in Quebec simply by establishing a branch office. The Canadian and Quebec tax systems give tax credits for foreign taxes paid to avoid double taxation. In most cases, the Canadian government imposes no restrictions on foreign investors.



Quebec ranks 10th among OECD countries for its technological development.

Technological Development

Quebec ranks 10th among OECD (Organisation for Economic Co-operation and Development) countries for its technological development. Quebec's key industrial sectors include informational technology, aerospace, bio-pharmaceutical and health. In Quebec, 97% of long distance and local networks are composed of fiber optics, 99.5% of long distance communications are made through a digital network. The production value of information technology is US$20 billion, with US$8.5 billion exports.

Most of the basic and clinical research activities in Canada take place in Quebec.

IT sectors in Quebec include telecommunication equipment, telecommunication services, microelectronics and computer equipment, software engineering and development, and multimedia (animation software, special effects, games, internet software and e-business). In 1997, there were approximately 3,400 companies, including about 100 multinationals, that employed more than 80,000 people.

The Canadian aerospace industry ranks sixth in the world. More than half of all Canadian aerospace shipments originate in Quebec, and 70% of spending on R&D in the industry takes place in the province.

Moreover, the Quebec biopharmaceutical industry contributes to 45% of total assets in the Canadian biopharmaceutical sector. Nearly half of the Canadian biopharmaceutical industry is concentrated in the Montreal area, and most of the basic and clinical research activities in Canada take place in Quebec.

Service organization:

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business management 企業管理

(Not) a Good Start

Not long ago we were invited to visit an automobile company in the south of the country. Management had requested our assistance in tracking down possible fraudulent activities.

The last couple of years the company had seen a number of changes in management. As a consequence several necessary developments had failed to come off. This in its turn had taken its toll as far as the employees' involvement and motivation were concerned. Early on, our client, the interim manager, found that there were a few things amiss with the internal procedures and administrative processes. Subsequently he suspected possible fraud with respect to the warehouse stock. Time to put the affairs in order.

Our examination of the accounts showed among other things that the internal invoicing contained structural faulty bookings. Since there were hardly any checks this led of course to stock differences in the warehouse, which became apparent later.

An additional factor was that the company had just hired a new warehouse manager. The previous warehouse manager had been dismissed only a few months earlier on account of bad performance. Simply replacing one employee by another is not always the best solution, certainly not when it concerns the important position of warehouse manager. This is nothing new to us. We know from experience that many companies for whatever reason fail to spend sufficient time on selecting and coaching new employees.

During the investigation our agents found that the new warehouse manager's stamina was severely tested, among other things by his own lack of knowledge and experience but also because he received no coaching at all. Confronted with the stock differences he offered what to him seemed a plausible explanation. He was not sufficiently familiar with the work to be able to follow all procedures and carry out all his tasks properly. It is true that our agents came across several faulty bookings, which could be put down to simple mistakes.

There was one task the warehouse manager had learned quickly namely the internal regulation for the purchase of car parts for private use. Only a few weeks after his arrival he had managed to abuse the system by ordering goods for external use and taking them home, without paying. He even believed that his fraud would not be discovered among all the irregularities in the stock records.

Faced with our findings he was given the chance to explain his course of action not only to us but also to management. He found this so difficult that he chose to plead guilty. Reason enough for our client to take leave of yet another warehouse manager.

Our advice to this client was that the selection procedure as well as the training and coaching procedure be properly structured. After all, there had been enough shifts in staff.

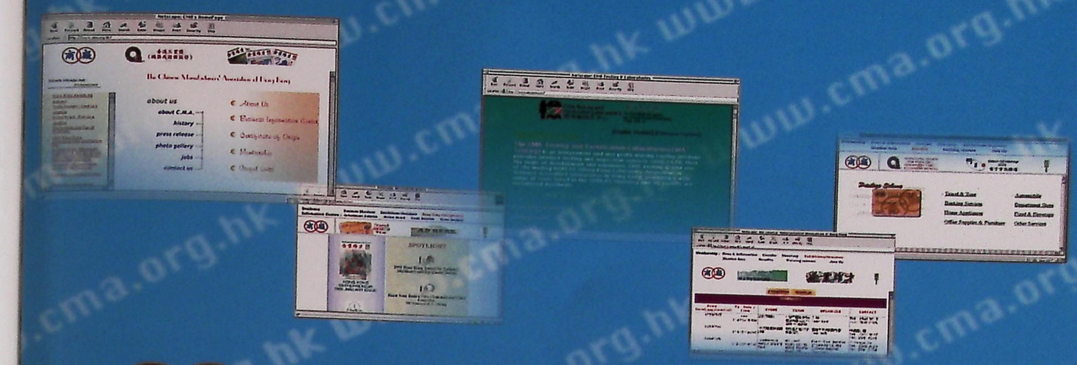
Source: Hoffmann Detectives' Tips for Business & Industry (Issue 83)

Seminars / Training Courses

Date	Event	Venue	Organizer	Contact Person/ Tel & Fax
2000				
1 June	Key Elements in preparing Business Plan for Capital Investment	G/F, Tech Centre	Technology Centre	Mr. C. W. Sung Tel: 2784 2686
3-7 June	Using Internet for Marketing	Hong Kong Polytechnic University	School of Professional Education and Executive Development	Dr. Anthony Tam Tel: 2766 6666 Fax: 2363 0540 E-mail: speed@polyu.edu.hk Web site: http://www.polyu.edu.hk/speed
3 June - 2 September	The Japanese Series (Intermediate I)	Hong Kong Polytechnic University	School of Professional Education & Executive Development	Miss Annie Lai Tel: 2766 6666 Fax: 2363 0540 E-mail: speed@polyu.edu.hk Web site: http://www.polyu.edu.hk/speed
13-22 June	How to become a Successful Manager	Hong Kong Polytechnic University	School of Professional Education and Executive Development	Dr. Anthony Tam Tel: 2766 6666 Fax: 2363 0540 E-mail: speed@polyu.edu.hk Web site: http://www.polyu.edu.hk/speed
14-15 June	EQ for Hong Kong Managers	VTC Tower, Wanchai	The Management Development Centre of Hong Kong	Miss Maureen Ho Tel: 2836 1822 Fax: 2572 7130 E-mail: mdc@vtc.edu.hk
17 June - 29 July	Financial Skills for Executives	Hong Kong Polytechnic University	School of Professional Education and Executive Development	Dr. Anthony Tam Tel: 2766 6666 Fax: 2363 0540 E-mail: speed@polyu.edu.hk Web site: http://www.polyu.edu.hk/speed
19-22 June	Train the Management Trainer Course II	VTC Tower, Wanchai	The Management Development Centre of Hong Kong	Ms. S. K. Chan Tel: 2836 1823 Fax: 2572 7130 E-mail: mdc@vtc.edu.hk
24 June	Time and Meeting Management	VTC Tower, Wanchai	The Management Development Centre of Hong Kong	Mr. C. L. Lok Tel: 2836 1891 Fax: 2572 7130 E-mail: mdc@vtc.edu.hk
24 June	Knowledge Management : Strategies, Best Practice and Beyond	Hong Kong Polytechnic University	School of Professional Education and Executive Development	Dr. Anthony Tam Tel: 2766 6666 Fax: 2363 0540 E-mail: speed@polyu.edu.hk Web site: http://www.polyu.edu.hk/speed
24 June - 2 September	Business Development in E-commerce	Hong Kong Polytechnic University	School of Professional Education & Executive Development	Dr. Anthony Tam Tel: 2766 6666 Fax: 2363 0540 E-mail: speed@polyu.edu.hk Web site: http://www.polyu.edu.hk/speed
27 June	Heading and Management Change	VTC Tower, Wanchai	The Management Development Centre of Hong Kong	Dr. C. Y. Wong Tel: 2836 1930 Fax: 2572 7130 E-mail: mdc@vtc.edu.hk
30 June	Electronic Negotiation	VTC Tower, Wanchai	The Management Development Centre of Hong Kong	Mr. C. L. Lok Tel: 2836 1930 Fax: 2572 7130 E-mail: mdc@vtc.edu.hk

CONFERENCES / EXHIBITIONS

Date	Event	Venue	Items	Organizer
2000 30 June - 3 July	Hong Kong Int'l E-Commerce 2000	Hong Kong Convention & Exhibition Centre	E-Commerce structure, application and future prospect	Paper Communication Exhibition Services Tel: (852) 2763 9011 Fax: (852) 2341 0379 Web site: http://www.paper-com.com.hk E-mail: pces2@paper-com.com.hk
11-14 July	Hong Kong Fashion Week for Spring/Summer 2001	Hong Kong Convention & Exhibition Centre	Spring/Summer fashion collections, garment accessories	Hong Kong Trade Development Council Tel: (852) 2584 4333 Fax: (852) 2824 0249 Web site: http://www.tdc.org.hk E-mail: hktdc@tdc.org.hk
19-24 July	Hong Kong Book Fair 2000	Hong Kong Convention & Exhibition Centre	Books, printed matters, art & crafts, stationery, printing service and multimedia products	Hong Kong Trade Development Council Tel: (852) 2584 4333 Fax: (852) 2824 0249 Web site: http://www.tdc.org.hk E-mail: hktdc@tdc.org.hk
27-30 July	Digital World 2000	Hong Kong Convention & Exhibition Centre	Audio & visual, mobile communication and computer accessories	IDG World Expo (Asia) Ltd Tel: (852) 2527 9338 Fax: (852) 2529 9956
28-30 July	Millennium Health, Food, Drugs & Auxiliary Products Expo	Hong Kong Convention & Exhibition Centre	Health food, health-balancing products (medicines), health auxiliary instrument, skin care products, hair care products, oral care products	Paper Communication Exhibition Services Tel: (852) 2763 9011 Fax: (852) 2341 0379
31 July - 8 August	HK Product Exhibition in Latin America	Santiago, Chile	Gifts & premiums, toys, leather products, garment & fashion accessories	Hong Kong Trade Development Council Tel: (852) 2584 4333 Fax: (852) 2824 0249 Web site: http://www.tdc.org.hk E-mail: hktdc@tdc.org.hk



商廠 廠商會網頁－工貿資訊的匯聚點

國際互聯網的商業應用和連繫越趨廣泛，香港中華廠商聯合會網址內容詳盡、搜羅及列載最新之工貿訊息，為本港及海內外工商企業提供一個免費而便捷的交流途徑。其中 "Notice Board" 一欄，更讓各地企業自由刊登工貿訊息，以促進貿易、投資等合作機會。歡迎上網瀏覽廠商會網頁：**www.cma.org.hk**

網頁上所提供的資料包括：

△ 本會提供予會員之服務及福利
△ 本會全體會員公司資料
△ 海內外展覽會資料
△ 本會定期舉辦之研討會及訓練課程
△ 貿易及投資諮詢簡訊，提供海內外買家及投資者招商資料
△ 本會月刊「企業雄才」及會員通訊
△ 其他本地商會及工貿機構連繫

歡迎上網瀏覽
網址：**www.cma.org.hk**
電子郵件：**info@cma.org.hk**

＊ 倘欲於本會網址刊登標題廣告，請致電本會助理秘書陳美恩小姐 (電話：2542 8626)。

支持工業教育

請捐助廠商會獎學金

廠商會獎學金計劃創立於一九六四年，旨在鼓勵年青人投身工業，以增加發展工業的人力資源。每年籌集所得之獎學金，均以捐款人、捐款公司或廠商會名義，頒贈予各專上學院及學校成績優異之學生。為推動本港工業朝高增值、高科技方向發展，本會將繼續擴大獎學金計劃，增加受獎名額，以培育更多本港工業轉型所需的人才。為貫徹支持工業教育的精神，獎學金計劃極需要您的捐款，敬請將下列捐款表格填妥，連同支票寄回本會（地址：香港干諾道中64-66號廠商會大廈三字樓）。如有查詢，請與本會助理秘書黃淑儀小姐聯絡，電話：2542 8633。

二零零零年獎學金受獎學校如下：

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香港科技大學
香港理工大學
香港城市大學
香港浸會大學
香港專業教育學院*
香港教育學院
基協中學
基新中學
何東中學
香港仔工業學校
龍翔官立中學
鄧鏡波學校
九龍工業學校
鄧肇堅維多利亞官立學校
筲箕灣東官立工業中學
中華基督教會扶輪中學
廠商會中學
廠商會蔡章閣中學
香港布廠商會朱石麟職業先修中學

二零零零年廠商會獎學金認捐表格

XID

捐款人姓名／公司名稱：（中文）_____

（英文）_____

地址：（英文）_____

電話：_____ 傳真：_____

本公司捐贈獎學金詳情如下：

☐ 由會方代為分配捐款港幣_____（元） ☐ 指定受獎學校捐款（請參閱上列學校名單）

受獎學校名稱	獎學金名稱 **	獎學金名額	每名金額 ***	合共港幣(元)

* 香港專業教育學院包括柴灣、青衣、摩利臣山、觀塘、葵涌、黃克競、李惠利、沙田及屯門等九所學院。

** 如無指定獎學金名稱者，將統一以「廠商會獎學金」名義頒發。

***指定捐贈專上學院每名獎學金不得少於 HK$2,500，其他學校每名不少於 HK$500（捐款金額最低為 HK$500）。

捐款請以劃線支票支付，抬頭請寫「廠商會工業發展信託基金」(The Chinese Manufacturers' Association Industrial Development Trust)。根據稅務條例，捐贈本會工業發展信託基金之款項可憑收條申請免稅，本會收到認捐款項後，即發出收據。

該收據抬頭應為：_____

負責人簽署：_____

姓名：_____ 日期：_____

收據編號及日期：_____

（本會填寫）

廠商會獎學金計劃