Lolita,

There are many issues I want to discuss but briefly,

Article 23, I believe no one can question its validity. To those who are against this article, there is a common phenomenon, they argue by quoting the extremes such as they define this act an action for complete restriction of freedom. Please explain to the public the basic and fundamental aspects of the article and also educate them to distinguish between extremity and generality and that those using the extreme scenario are not reasonable.

How to boost the property market.

The government adopt measure to boost the property market but it will not help the general public as it helps the land developer. The government must consider action to help the secondary market so that it can create a fair competition between the first and second hand market. Even if the government stop all the land sales, it will only stimulate the price in the first hand market. As the second hand market can only offer 70% mortgage, people can only purchase from the first hand market albeit the price gap between first and secondary are growing bigger and bigger. Presently buying property is like buying vehicle, what it means is once we buy it, even if we sell immediately, we can only do so with a big discount. If this is the case, I would not even buy the first hand property unless I would not sell it in the foreseeable future. Yes, there are still many buyers because they buy for self residence but, the second hand market would only plummet if the current situation does not change

Budget deficit

The Government need to review its expenditure plan. It is not necessary always cut the civil servant as priority. The Government should raise the efficiency by frozen or reducing headcount, closing or cutting down the unnecessary service and combining or merging different units to create synergy.

In addition, the current social benefit are too generous and need to revise - the aim is to provide the necessity not luxury. For instance, one of my friends move to the government housing in Cheung Chau, the building is 4 storey high but it has lift. Most of the houses or even villas are three storey high, and it's the first time I find lift in the Cheung Chau houses.

Similarly why people joining the re-training for job programmes has \$3,000 subsidy and I guarantee many people not considering to work will join this programme. Why not the government set up an examining unit to watch the resonableness of the expenditure.

Emergency Room Charges

When the Government consider raising a new charge, we need to consider

whether it is a reasonable item on which charges should be imposed. I don't see why this charge is unreasonable particularly if there is a vehicle by which people unable to pay can apply waiver of this charge. Similarly the current charge of \$68 per day for hospitalisation is too low. Whether the fee is high or low, we shouldn't need to argue, just ask our conscience. (suggestion: out-patient \$68 and \$120 for each day of hospitalisation)

On the other hand it is very irresponsible, like some consultants suggest, to have people pay fully for medical expenses. As a responsible government, make sure that their people having a good medical care is the obligation of a government. In particular the medical expenses is so expensive, without government subsidy, it becomes inaccessible even to the middle class people.

For example, recently my wife had a medical check in a private hospital, she stayed one day there and the medical bill was more than \$10,000. The medical fee is so expensive that, if one is unlucky, he will consume his lifelong saving. Do the government want her people to live in such an unsecure state? To the tax payer, is all our tax paid in vain if the government don' t accept this as their obligation. Please don' t waste time to ask consultant to do any research on this topic, to them, they have conflicting interest. They are always the proponent because this will bring them a lot of new business.

Soccer Gambling

The failure to approve soccer gambling is the token of a weak government. All those antagonists are based on one point, - gambling will hurt. To those who want to participate in the soccer gambling, they are not allowed to do gambling in HK and they becomes criminal if they make the bet via IDD. What a ridicule!.

Is HK trying to outstanding itself by acting against the trend? If soccer gambling is approved, it not necessarily grants to the Jockey club. What to suggest is to invite open tender. Unlike horse racing where the dividend is paid after tax, soccer gambling is different. The government should allow the legitimate dealer to provide odds for the bet – which means the dealer take the risk of bet. The government should invite open tender i.e for all bets, the government will levey 5% or above as tax, those tenderer who offer higher % for government tax will win the tender. In addition, if it grants to parties other than the jockey club, it could also create some additional jobs.

Regards Dominic Chan