

Written submission on refining the “Well-off Tenants Policies”

To: Panel on Housing, Legislative Council

Hail to the Housing Authority (HA).

The HA Subsidised Housing Committee’s symbolic yet significant move deserves be commended in this era of overwhelming division and despair, though to truly provide a roof over each and every ordinary and decent person will require real actions on the ground.

According to numerous media reports the best estimates, though no way to be made precise as the HA previously did not require tenants’ disclosure of net assets (reported *South China Morning Post*), put recoverable units from well-off tenants at a few thousand at most. But it is the signal HA is sending out that will be more significant.

Current measures of distinguishing well-off public rental housing tenants – over three times of monthly income limit as well as exceeding 84 times of total net assets limit (reported *Hong Kong Free Press*), which will eventually lead to their moving out – are to be scrapped and be replaced with either monthly income over five times of the limit or total net assets in excess of 100 times the limit. Furthermore, tenants are to vacate if they own a private residential property, regardless of income or assets.

It’s better to have it implemented as soon as possible. Waiting till October 2017 is too long. Half-year notice is enough. Adequate information service can be provided to the affluent outgoing households, such as assistance on navigating private rental markets.

Now comes the real question. We are talking about a waiting list of nearly 290,000 people (reported *Ming Pao*) with average waiting time of 4.5 years. On the other hand the new limits for a four-people household will translate into a middle-class HK\$133,450 monthly income or HK\$2.7 million net assets (reported *South China Morning Post*). The times demand a revolution in the way we organise our social housing, even if it is a sure disruption and displacement of the vested political and economic interests.

This written submission provides two ways out. These are solid democratic socialist practices and will take enormous political will and readiness to sacrifice to bear fruit.

1. Partnership housing

When we abolish the “small” house policy and its godfather Heung Yee Kuk then 930 hectares of land freed up could well be used to adopt Habitat for Humanity’s partnership housing model, which will surely be equally successful in Hong Kong as elsewhere in the world. Millard Fuller and his wife Linda Fuller first developed partnership housing concept in Koinonia Farm, Georgia, USA in the 1960s and further tested its viability in Zaire (now DR Congo) in the 1970s. Put it simply, it engages the “sweat equity” of partner families and volunteers, meaning their labours, in the construction process whilst endeavours to raise construction materials as far

as possible with the completed dwellings sold to the partner family at cost. Credit repayment timeline extends long into the future.

Land scarcity and urban density in Hong Kong are obvious hurdles to its adoptability. But when we right the historical wrong of small house policy we will have enough land reserve to test waters in our world's least affordable city. Land freed up will be symbolically leased to partnership housing applicants at 1 HKD, just as the site of today's Kadoorie Farm was leased to Sir Lawrence and Horace Kadoorie by a LegCo ordinance in the 1950s at 1 HKD for building a farmers' self-help community. Completed houses, with height and size limits regulated of course, are to be sold at cost to applicants under a revised home ownership scheme principal. If applicants are too weak to labour or not enough volunteers come up to help the HA will intervene by negotiating contractors. Scalability is expected to be restricted as only those who wish to own the construction will join this new scheme. However, it is still better than wasting our land in the small houses and the Kuk. Given the proliferation of housing microfinance operations around the globe in recent decades I am more than sure that there are enough international development agencies out there who are willing to collaborate once we set our mind to do it.

2. Breaking up property companies

I have come to believe that a string of property developers, especially the big three Sun Hung Kai, Henderson and Cheung Kong which have accumulatively amassed over 760 hectares of land, are the Satans behind our distorted home price and severe home shortage. Monopoly gives them arbitrary power to inflate prices at will. Collusion with the establishment bestows them vast land at low cost and prolonged holding period. Loosely regulated transactions and huge loopholes in appointing sales agents further worsen affordability. Together with other developers these property companies hoard well in excess of 1,000 hectares of land.

To increase competition, reduce land hoarding and collusion with government and enhance transparency in transaction it is time now to legislate new ordinances for identifying certain property companies and breaking them up. They are not too big to fall. They never were. Plainly, they are too big to exist. Comprehensive anti-trust legislations need to be brought up to curb new monopolies and exploitation. No matter how hard and risky it is this Panel and this Council will have to strive toward this end to do justice to the people who sent you here to represent them.

Housing Authority is our great invention. Social housing has been around from as early as the 1950s. But the time of our lives demands a thorough reshuffle on our thinking and action.

Hongyu Wang

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See appendix for published articles of mine on Habitat for Humanity, partnership housing and Millard Fuller (appendix 1), Sir Lawrence and Horace Kadoorie's 1HKD farmer's self-help community (appendix 2) and breaking up property companies (appendices 3-5)

Appendix 1: *A habitat for humanity*

Published on 6 December 2015 issue (volume LXIX, number 49) of Sunday Examiner as well as on Sunday Examiner's website: <http://mabuhay.catholic.org.hk/node/1920>

Habitat for Humanity, a global housing ministry, was established in 1976 in Americus, Georgia, the United States of America (US), that globally had cumulatively built, rehabilitated and repaired 800,000 houses for four million people as of 2013 (average family size: five), is again launching a bold goal, themed *Impact.Asia*, to build an additional three million structures for 15 million people in the Asia-Pacific region alone by 2020.

Impact.Asia's inaugural event was held in Hong Kong on October 16 last year. The directors of each and every country of Habitat's Asian chapter were present at the ceremony.

Agnes K. Y. Tai, from Habitat Hong Kong, which succeeded Habitat China in 2014, revealed that because the city has been chosen as one of two global brand promotion and resource development offices alongside Habitat Great Britain, Hong Kong was chosen for the pan-Asia Pacific event.

Established by Millard Fuller (1935 to 2009), an Alabama University law school graduate who had made one million dollars by the age of 29, but subsequently gave all his possessions to Churches and charities, Habitat first set foot in Asia in 1983 with a pilot project in India.

The housing microfinance institution has since erected 300,000 structures in the entire Asia-Pacific area and is aiming to increase that figure 10-fold by 2020.

A habitat for humanity



Construction site of the 2012 Habitat for Humanity Asia-Pacific Youth BUILD in Shuiweidong Village, Conghua, Guangdong, China. Photo: Hongyu Wang

Partnership housing was first introduced to Habitat by Fuller in Koinonia Farm, Georgia, after divesting himself of his material possessions. He moved there with his wife, Linda, the cofounder of Habitat for Humanity International, in the late 1960s.

Working together with the founder of the farm, Clarence Jordan, the Fullers developed the concept of partnership housing to engage volunteer labour and partnership through families' sweat equity (their own labour).

Reflection

Samuel presented this situation as the dilemma standing between helping more people and the ability to continue helping

They also mobilised the donation of construction materials to reduce housing costs as far as possible;

then sell the completed dwelling at cost, with no interest attached to a micro loan.

The principal repayment period usually spans several years. Based on this practice and the couple's further experiment as missionaries in Zaire (now the Democratic Republic of the Congo) between 1973 and 1976, Habitat for Humanity International was formally born in 1976 with the goal of serving one million people.

This was achieved in 2005 when the 200,000th house was completed.

months after the aging Fullers were driven out of the global housing ministry they had founded almost three decades earlier.

By that time, Habitat was already in today's shape with over 1,700 affiliates in every US state, with four area offices outside of its home country overseeing around 100 country offices.

Since then, Habitat International has been led by Jonathan Reckford, who spoke at the inaugural ceremony. Millard Fuller was a recipient of 1996 Presidential Medal of Freedom and has authored 10 books.

In recent years, Habitat has enlarged its service scope by involvement in disaster response and the rehabilitation and repair of existing houses, and achieved the 800,000-house threshold in 2013.

Nevertheless, partnership housing can only be replicated to the extent that micro-lending is allowed and practically implementable.

In China, where Habitat has five offices, all started by an American United Nations Development Programme Volunteer, Valerie Manara, in 2000, micro-lending by Habitat was out of question, as only licenced financial institutions can legally disburse loans.

Habitat's national director in Bangladesh, John Armstrong, an American, says that Habitat micro-loans were called off by the authorities in 2011 and, since then, the housing organisation had only urban floor, roof repairing and slum rehabilitation work to take part in.

However, where possible, Habitat's original partnership housing model remains the mainstream practice. Though interest on par with inflation rates has been charged in recent years, houses are at all times sold at cost.

Beyond building physical structures, Habitat is beginning to advocate for better housing policies and land ownership protection.

However, Habitat for Humanity is, by and large, quite contrary to something god-sent to the poorest of the poor, as pointed out by Rajan Samuel, managing director of Habitat India, a special partnership with the middle layer of the poverty pyramid.

To qualify, Habitat beneficiaries must own their land and in many cases possess readily available cash to pay for part of the construction. For those only requiring repair service, an existing structure, even though dilapidated, should be in place.

Samuel presented this situation as the dilemma standing between helping more people and the ability to continue helping

● Hongyu Wang

Lazarus still begs at the gate

The teaching of Pope Francis is strong and clear. We must stand by refugees and migrants, work to protect their rights, protest against evil and violations of human rights, give shelter, love and compassion and a chance to all people to live a life of dignity.

The planet Earth is the common heritage of all humanity and must be shared by all, especially in times of war. The bounty of the earth is not just for the use of the powerful few to the exclusion of the rest of humanity.

There is news footage from Europe around at present showing police beating refugees and migrants, as they stand in the filth of muddy fields and the rain.

The treatment of asylum seekers by the authorities in some countries has been described as a disaster. The reputation and name of these nations has slumped as a result of their indifference.

They are being judged as harshly as they treat the refugees, often caging them and leaving them for days without accommodation, shelter or food, while they claim they are registering them.

This is unjust and a violation of international law, which gives refugees entitlement to shelter,

protection and aid. The Eastern European states are ignoring their international obligations.

Hungary is mobilising its armed forces, even though nations like Austria, Germany, Finland and Sweden were far more welcoming.

The United Kingdom initially adopted a locked-door policy, but gave in under pressure from the kind hearts of its own people. As it is truly said, "Bless the people, chastise the politicians."

But mostly its contribution was too little too late.

The United States of America has remained silent on this crisis, cautioned no doubt by the attitudes that want high walls constructed along its southern border with Mexico. But that should not restrain the compassion and concern of the American people.

To brand refugee families as illegal migrants deserving of jail, instead of recognising the obligation to offer assistance is irresponsible and immoral.

They are simply refugees and asylum seekers fleeing the horrors of war, sex slavery and the massa-



Fr. Cullen's Corner

crimes perpetrated by the Islamic State. The challenge to European nations is to take a stand and act together for justice, by pooling their resources and good will to help the victims of this illogical war.

How applicable is the gospel story of the dying beggar, Lazarus, diseased, covered in sores, skeletal with hunger and lying at the gate of the rich man, Dives.

His table groaned under the weight of food, but he would not give even the crumbs to Lazarus. Rich as he was, Dives had no compassion or care. It was the dogs that had more compassion than Dives.

The dogs tried to heal Lazarus by licking his wounds. So it is with those who reject the poor migrants and seek to keep all that is available for themselves, leaving the Lazarus-people to die.

War is horrendous and causes intense pain, hardship loss of property and deprives children of education. It is estimated that in the Middle East, 14 million children will forfeit their right to an education. A whole generation will grow up uneducated.

The war brings disease, homelessness, and utter destruction of the economy and way of life. Peace will take many years to return.

Over 200,000 people have died in the Syrian civil war and almost three million refugees languish in neighbouring countries. These people are fleeing the destruction of their towns and cities by the ceaseless bombing and shelling, both of local regimes and foreign powers.

While we seek ways to help the millions of displaced people we must also recognise and hold to account those who started these military interventions in the Middle East.

The invasion of Iraq, Afghanistan and the attack on Libya ignited a great firestorm of anger and protest that set the Middle East on fire and unleashed fanatical extremists.

These unforeseen consequences, forces of terrorism and fanatical murder, wreak violence and hatred, crushing the voices crying for freedom and justice with callous cruelty.

That is an all-devouring fire that has yet to be extinguished. What must be done now is help the victims of these global disasters of war, invasions and occupation.

● Father Shay Cullen
www.preda.org

Simbang Gabi

December 15 to 23

7.00pm

Diocesan Pastoral Centre
for Filipinos

Community Announcement

Appendix 2: From farm to botanic garden

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From farm to botanic garden

The Kadoorie brothers in Hong Kong had a microfinance outreach up and running decades before Muhammad Yunus made his first tentative steps in the area

In the mountainous New Territories of Hong Kong, amidst sub-tropical forests and narrow pathways, there is a clear terrain that looks for all the world like hillside farmland.

In fact it used to be. The land was rented from the government for one dollar a month until almost the end of the British era. It is now a botanic garden.

The concepts of microfinance and social business were popularised by Bangladeshi banker to the poor, Muhammad Yunus, who became a household name worldwide, taking centre stage as an expert on the best way to raise those living at the long-forgotten bottom of the poverty pyramid up, so they could stand strong on their own two feet and become people who could help themselves.

Yunus often spoke about why simple hand-out charity wouldn't sustain people in the long run and what the poor truly needed was a vehicle, or kick start, on the self-sustaining path toward subsistence and a better livelihood.

Microcredit aims to offer such a hand-up partnership and the social business concept aims to sustain the endeavour for the long run.

But before Yunus ventured into his first experiment in 1974 in the newly independent, famine-stricken Bangladesh, by handing the equivalent of US\$27 (\$209.25) to 42 villagers out of his own pocket, microcredit had already become an established operation in Hong Kong.

It had already been championed by two brothers whose name the botanic garden bears to this day—Lawrence (1899 to 1993) and Horace (1902 to 1995) Kadoorie.

The sons of the Baghdad-born Jewish entrepreneur, Fily Kadoorie (1865 to 1944), took serious note of the huge influx of refugees fleeing into Hong Kong from mainland China in the late 1940s and early 1950s, at the same time as they themselves were packing up their belongings in Shanghai to seek safety in the then-British colony.

But unlike the Kadoories, many of the refugees had been subsistence farmers from the southern provinces, the majority of them arriving with nothing and heading to the indigenous villages in the New Territories or outlying islands.

The Kadoories believed that giving the lives of the refugee farmers some stability demanded a multi-pronged approach, as their needs varied considerably.

Supplying subsistence needs could be done through charity, but the next step, sustainability, was a more difficult challenge.



(Above) A special breed of pig that was developed at the Kadoorie Farm to suit Hong Kong conditions.

(Below) An aerial photograph of the experimental farm and research centre that the Kadoories ran successfully.

The subsistence life achieved through charity had to be built upon and developed, and the two brothers saw the way forward as being microfinance.

In 1951, the Kadoorie brothers approached the Department of Agriculture, Fisheries and Forestry to make a rocky, barren hillside at Cheung Sheung, Sai Kung, available to 14 refugee farmers, who would settle there, farm the land and make ends meet themselves.

The project went ahead with the free provision of pigs, as well as concrete to build the sties and an interest-free micro-loan to market their pork in the urban areas.

This was the beginning of the Kadoorie Agricultural Aid Association, which remained active in Hong Kong until 1970. It provided a wide range of assistance to people, from public works and construction, to animal and crop husbandry.

All was achieved with interest-free micro-loans to put the essential infrastructure for marketing produce from both land and sea in place.

In the eyes of the brothers, the principle of micro-loan repayment was special training in the personal discipline people need to realistically take responsibility for their own lives beyond the hand-out stage.

In 1955, the Kadoorie Agricultural Aid Association and the government jointly set up a revolving micro-loan fund, named the



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Kadoorie Agricultural Aid Loan Fund, to manage the fast growing micro-loan business.

The governor-appointed legislature passed an ordinance incorporating the fund in the same year. The fund was to include the contributions coming from both the Kadoorie brothers and the government, and a governor-appointed committee to manage the fund was set up as well.

The first chairperson was the then-director of the Agricultural, Fisheries and Forestry Department, William J. Blackie, a New Zealand-born British imperial serviceman, who later authored the book, *Kadoorie Agricultural Aid Association 1951 to 1971*.

From 1955 to 1970, a total of \$23,445,994.64 was loaned to 51,990 people with a mere \$59,935.93 in bad debts that had to be written off. Out of the overall total, \$14,443,552 went to livestock feed.

In 1953 Blackie's department established a small station on the slopes of what today is the botanic garden, to observe seasonal effects on crops at higher elevation and research the possibilities of extending planting land into such an environment.

The Kadoorie brothers approached Blackie to assist with this work in order to train the farmers in crop experimentation on the station land, which was eventually rented to the Kadoories at one Hong Kong dollar a month in 1956.

This saw the opening of the Kadoorie Experimental and Extension Farm, or as it was more popularly known, the Kadoorie Farm.

Since then, the farm has been a distribution centre for assistance from the Kadoorie Agricultural Aid



Association, a laboratory for cropping and breeding at different elevations and a farm management training centre.

But almost as soon as the Kadoories had institutionalised the microfinance operations, farming began to decline in Hong Kong, amidst rapid industrialisation and urbanisation.

By the early 1970s, crop cultivation and poultry rearing had all but disappeared from the colony. As a result, the association's active aid programme had basically stopped by 1970, but 321,000 farmers in 1,218 villages had been served.

The Kadoorie brothers then turned their eyes toward Nepal.

Historically, Nepali Gurkhas were recruited as soldiers by the British armed forces and in the post-war era, some of them were stationed in Hong Kong. When they eventually retired from the army, many of them were sent back home to Nepal to farm.

But from 1968 until 1986, over 5,000 of them received professional training in farming at the Kadoorie Farm before they left Hong Kong.

It was an ideal location, because the mountainous terrain and slopes of the area closely resemble the environment the Gurkhas were returning to in Nepal.

In addition, the Kadoorie Agricultural Aid Association directly assisted British-run agricultural centres at two locations in Nepal by providing seeds, livestock and fertiliser, all transported by the Royal Air Force from Hong Kong to Nepal.

On top of the help given to the ex-soldier Gurkhas, the Kadoories paid close attention to local community needs in Nepal, mainly in the area of the provision of clean, running water.

The two brothers, who shared the same bank accounts all through life, decided to set up a Kadoorie Charitable Foundation with their family fortune.

However, although they lived to be more than 90, they left this world before their dream was fulfilled, dying before it was finally established in 1997.

In 1995, new legislation transformed the Kadoorie Farm into a botanic garden, which still exists today, but with the new mission of preserving rare species.

It is a place where visitors, scientists and advocates for environmental protection can study the rarities and great variety of nature.

By a Hong Kong-based trader and exhibition specialist, and author of Grameen in Kosovo. Statistics provided by the Hong Kong Heritage Project and Kadoorie Farm and Botanic Garden.

No salvation outside the earth

Reflection
Reflection

The encyclical, *Praise Be: On care for our common home* (Laudato Si), is a significant and ground-breaking, but also widely misunderstood document.

There has been a tendency to reduce and, to varying degrees, dismiss the document as simply a papal intervention in the contemporary political debate surrounding the forthcoming United Nations Conference on Climate Change beginning in Paris on November 30.

While it is true that the document does have the Paris Conference in its sights, the purview of the encyclical is far more challenging, proffering a comprehensive redefinition of the whole climate change debate.

The first hint of this challenge comes in the subtitle, *On care for our common home*.

Rather than looking at climate change from the narrow focus of a country, a community or a class, the pope has chosen to speak from the perspective of the totality of the gift, which is our beautiful planet.

Furthermore, he moves away from the technical and technological language of economic, political and scientific administration to embrace the language of pastoral care.

The pope, in other words, is asking us to think about the serious moral impact of all our decisions on the totality of the created world, rather than narrowly focussing on the distribution of rights to consume carbon.

There are two key interrelating concepts which, amongst the many distinguishing marks of this document, are worth highlighting. The first is the idea of *integral ecology*.

Pope Francis takes St. Francis of Assisi as his exemplar of an inspiring for a joyful and authentic integral ecologist (#10).

Such a person values human work, not as a means to make money, but, as a way of *keeping* (preserving), *tilling* (making fruitful) and prudently developing the earth (#124).

Obviously, integral ecology is inseparable from the common good, "a central and unifying principle of social ethics" (#156).

However, in speaking of a recovery of "a serene harmony with creation" (# 225), integral ecology redefines the *common good* as our *common home*.

This broader vision of our common home is a revolution in the making: definitively linking the rights of the poor, those of generations yet to be born and the rights of the planet itself.

Integral ecology is expressed in "simple daily gestures which break with the logic of violence, exploitation and selfishness. The revolution

The pope... is asking us to think about the serious moral impact of all our decisions on the totality of the created world...

of integral ecology is knowing profoundly that the world of exacerbated consumption is at the same time a world which mistreats life in all its forms" (# 231).

The second overlapping and related concept is *ecological conversion*. There is a personal dimension to this conversion that "entails the recognition of our errors, sins, faults and failures, and leads to heartfelt repentance and desire to change" (# 218).

However, the magnitude of climate change requires more than personal self-improvement and places our collectively held worldview under severe scrutiny.

To this extent, ecological conversion is a move away from an anthropocentric view to a cosmic view of the world, in which climate change is not just a purely technological, economic or political problem demanding fixes and adjustments defined by those self-same limited categories.

Ecological conversion is nothing short of a redefinition of our deeply held faith. The pope, given that ecological conversion is an emerging concept, offers hints only as to where we have to go as a Church and as a human community.

For Christians, the ecological conversion will include "the awareness that each creature reflects something of God and has a message to convey to us, and the security that Christ has taken unto himself this material world and now, risen, is intimately present to each being, surrounding it with his affection and penetrating it with his light. Then too, there is the recognition that God created the world, writing into it an order and a dynamism that human beings have no right to ignore" (#221).

Ecological conversion redefines the old adage of *no salvation outside the Church* into a much more exciting, inclusive and energising, but sadly too often ignored self-evident precept that there is *no salvation outside the earth*.

Perhaps, at this point, it is best to offer a couple of concrete examples of the necessary conversion we all need to undertake. While little remarked upon, the encyclical itself models something of the way forward.

In what must be a first for a top level papal document, the English version at least is written in inclusive language



The earth we are called to cherish and nurture viewed from space.

File photo: NASA ESA Public Domain

This inclusivity is crucial in fostering healthier relationships within the Church and the authenticity of its service in the world.

Notwithstanding, there is an urgent need to rethink our liturgical language properly and to express our vocation to be protectors of God's handiwork (# 217).

Many liturgical prayers are woefully inadequate in the light of the ecological conversion.

The Collect for the 25th Week of Ordinary Time provides a pertinent example. "O God, who founded all the commands of your sacred Law upon love of you and of

our neighbour, grant that, by keeping your precepts, we may merit to attain eternal life."

A two dimensional view of the precepts of sacred law which privileges love of God and love of neighbour, while ignoring love of the world, is no longer an acceptable prayer.

The pope, quoting Patriarch Bartholomew, notes, "To commit a crime against the natural world is a sin against ourselves and a sin against God" (# 8).

The Catholic Church, through its aid agencies, has long played a leading role in crisis situations

around the world. Amongst the many in crisis whom the Church serves are those who are forced to migrate because of climate related issues.

These people "are not recognised by international conventions as refugees; (but) they bear the loss of the lives they have left behind, without enjoying any legal protection whatsoever. Sadly, there is widespread indifference to such suffering, which is even now taking place throughout our world."

Advocacy on their behalf, as working to alleviate the issues that force migration, must now become central to our social service.

The pope has invited the world to embrace the ecological age. *Praise Be: On care for our common home* is a turning point which rests on a simple premise.

The real issue is not about the limits to consumption, but the enormity of the compassion we must have for all created reality. So, while Paris will probably degenerate into an undignified and unresolved squabble over carbon, the bottom line question that we should all ask and answer is: "What kind of world do we want to leave to those who come after us, to children who are now growing up?" (# 160).

● Father Pat McMullan

Tomorrow begins today

Since time began, imagination and reality have been two parallels that run through the evolution of humanity.

However, the former is often regarded as day-dreaming and some kind of a utopia that is neither useful nor practical to embrace.

However, recent literary events in Hong Kong prove otherwise.

Ben Okri, the acclaimed author of *The Famished Road*, shared his understanding of imagination at the 26th Hong Kong Book Fair in July.

In a fictional work set in an imaginary African city, a spirit child, usually an urban ghetto newborn, shows his desire to go back to the spiritual world and die willfully at his first sight of the suffering that this mundane world bestows.

The 1991 Booker Prize-winning novel tells of a journey that convinces one spirit child to stay in the real world with all its existing beings that have been adversely affecting it, thus linking reality and imagination.

Through the love and compassion found and experienced in real life, the spirit realm gradually loses its attraction to him and the boy, Azaro, through whose narrative the story is told, does stay alive in the end.

This magical realism is what

drives civilisation forward, as stressed by Okri, who defines imagination as "a profound human faculty, the capacity to make images in the mind."

Because people can make images of how things can be different from what they are, they set about realising it. That's how our lives are driven forward.

"It is the dreamers that we depend on. If we don't have dreamers, we are finished, we will be stuck at one level for ever," Okri, who went on to assert the crucial role novels play in human evolution and their undeniable elevation from reality, pointed out.

"Fiction is the superior graduation of reality. It is the transfiguration of reality," Okri said. "The world is not exactly as it is; the world is how we make it."

It echoes the theme of a recent film that went viral in theatres. The past spring saw the screening of the Disney movie, *Tomorrowland*, an inalienable imaginary tale that has every parallel with our present.

Loomed with prophecy that the world is doomed, *Tomorrowland* is an apocalypse sustained by a future-reading tachyon device (generates spiritual energy) created by a young Frank Walker.

He was disillusioned with his own design and banned from the futuristic location of Tomorrowland, were human beings were doing nothing to prevent the doomed future, until a teenager, Casey Newton, is recruited by Tomorrowland's android Athena, who had been searching for dreamers for decades to prevent this destiny.

Athena sees, but does not believe in such a future and alters destiny with the help of her teenage recruit and the now-aging Frank Walker.

"Don't give up, you are the future," is a thematic lookout from these dreamers' imaginations that propel action in the real world.

Never stop imagining, you are the future.

● Hongyu Wang

Hongyu Wang is a Hong Kong-based trader and exhibition specialist, the author of *Grameen in Kosovo: a post-war humanitarian manoeuvre*. His articles have appeared in *A-Digest/Flava* and *Harbour Times* and online on *FutureHandling*, *EJ Insight*, *The Global* and *China Current*.

Hongyu Wang is the author of *From farm to botanic garden*, published on page 8 of the 13 September 2015 issue of the *Sunday Examiner*.

Appendix 3: *Hong Kong 2030 Plus an illusion unless property developers and the Kuk go*

Published on 14 November 2016 on online media In Media:

<http://www.inmediahk.net/node/1045832>

Appendix 4 (in Chinese): 《香港 2030+》癡人說夢 除非地產發展商與鄉議局為其讓路

于 2016 年 11 月 14 日刊登在網絡媒體獨立媒體: <http://www.inmediahk.net/node/1045832>

Appendix 5 (in Chinese): 《香港 2030+》癡人說夢 除非地產發展商與鄉議局為其讓路

于 2016 年 12 月 15 日刊登在網絡媒體評台: <http://wp.me/p2VwFC-kMF>