



中英社評



# 取消「對沖」創共融 退休保障待完善

## With offsetting mechanism scrapped to embrace social inclusion, retirement protection should be further improved

討論逾20年、歷經三屆政府不懈努力，取消強積金對沖安排終於走完「最後一里路」。立法會昨日三讀通過《2022年僱傭及退休計劃法例（抵銷安排）條例草案》，這是完善強積金制度的關鍵舉措，也是保障勞工權利的重要里程碑。取消對沖最快於2025年落實，本港的退休保障制度有待進一步完善，未來的挑戰不會少，但只要特區政府積極作為，勞資雙方互諒互讓，就一定創造雙贏方案。

為了解決打工仔的後顧之慮，特區政府於2001年落實強積金計劃，這是一個巨大的進步。但可惜的是，當年政府為爭取商界支持作出重大讓步，容許僱主在僱員退休或離職時，以部分強積金對沖長期服務金及遣散費。這一特殊安排，令僱主得以名正言順地迴避了《僱傭條例》下僱主的應有責任，削弱了對打工仔的退休保障，多年來，被對沖的強積金高達500億元。對沖機制因此成為勞資博弈的焦點，上屆特區政府承諾逐步取消對沖機制，本屆政府將取消對沖寫入施政報告，經過各方折衝樽俎，終於在昨日兌現了承諾。

立法會以72票支持、5票反對、12票棄權通過法案，顯示取消對沖得到主流民意的支持，但仍有反對聲音。事實上，即使在立法會審議法案的最後階段，具商界背景的部分立法會議員仍然試圖「力挽狂瀾」，反對的理由不外乎「加重商界負擔」、「助長打工仔「博炒」等。其實，這些觀點多年來不斷重複，並無新意，也是站不住腳的。

正如政府官員及立法會議員指出，人工佔香港營商成本的三分之一，強積金僱主部分只佔營商成本的0.38%，取消對沖談不上對商界構成很重的負擔，何況相當一部分成本已由特區政府主動承擔；疫情下經濟下行，失業率升高，打工仔保住工作已是幸運，所謂「博炒」不知從何談起，事實上，取消對沖安排只是回到2000年前的狀況，那時並無「博炒」問題。再說經濟有起有跌，過去如此，未來亦如此，何謂「最佳時機」並無客觀標準，如果一直等待下去，取消對沖安排就會無了期地拖下去，有關爭議何時才能了結？

該做的事情就要做，不能找藉口拖延。當社會對解決爭議有了基本共識，便是通過落實的最佳時機。取消對沖安排不會挑起勞資矛盾，相反，有利於提升打工仔的工作積極性，有利於鞏固對企業的忠誠，有利於社會和諧，長遠而言對資方也有利。

值得一提的是，香港走到取消對沖這一步，端賴社會各界鍥而不捨的堅持，勞資雙方互諒互讓，特區政府在推動法案上也扮演了重要角色，這體現在特區政府聆聽及重視商界意見，有商有量，不斷優化政府資助方案。有關資助金額由當初的79億元增至現在的332億元，資助年限則由10年延長至25年，作出了相當大的承擔，回應了商界的主要關切，為立法會最終通過有關安排掃除了障礙。

強積金制度是退休保障的重要一環，對沖機制本來就不公平、不合理，如今將之取消屬於亡羊補牢，也是特區政府應有的責任。當然，完善相關制度仍然還有很多工作要做，包括解決強積金行政費過高、回報率未如人意，以及提升保障額度等問題。有關部門應多走一步，多想幾招，團結各界以同建關愛共融社會。

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The arrangement to scrap the offsetting mechanism under the Mandatory Provident Fund (MPF) has eventual walked through the "final one mile", after 20 years of debate and sustained effort of three successive governments. The Legislative Council (Legco) yesterday passed through third reading the Employment and Retirement Schemes Legislation (Offsetting Arrangement) (Amendment) Bill 2022. This is a crucial measure to improve the MPF scheme and also an important milestone in protection of labour rights. The offsetting mechanism is to be scrapped from 2025 the soonest while Hong Kong's retirement protection system has yet to be further improved. More challenges are to be expected in future. A win-win scheme is bound to be created, however, as long as the SAR Government acts proactively and enterprisingly and both employees and employers stick to the spirit of mutual understanding and accommodation.

To alleviate workers' worry about life after retirement, the SAR Government introduced the MPF scheme in 2001 which was an enormous progress. But, regrettably, in order to win support from the business sector, the then government had made a major concession allowing employers to offset statutory long service payment (LSP) and severance payment (SP) against employees' MPF benefits derived from employers' MPF contributions. This special arrangement enables employers to justifiably sidestep their due responsibility under the Employment Ordinance and weakens retirement protection for employees. In the past years, the amount of MPF used for this purpose totals as high as \$50 billion. The offsetting mechanism thus has become a focus of controversy between employees and employers. The previous-term government made a promise to gradually abolish the offsetting mechanism and the current-term government wrote it into the Policy Address (2021). The promise was eventually honoured yesterday after manoeuvres and negotiations among various sectors.

The bill was passed at Legco, supported by 72 members while five voted against and 12 abstained. This shows scrapping the offsetting mechanism is supported by the mainstream of public opinions while there are still some dissenting voices. In fact, even at the final stage of deliberating the bill at the Legco, some lawmakers with business background still made an effort trying to "turn the tide", but their reasons for objection are nothing more than "increasing employers' burden" or "encouraging employees to seek dismissal [for job-hopping]". In fact, having been repeated over and over again in the past years, such opinions express nothing new

and don't hold water.

As pointed out by government officials and Legco members, salaries account for one third of business operational costs in Hong Kong and employers' contribution to MPF only accounts for 0.38 per cent of business operational costs. Hence it is out of the question that abolishing the offsetting mechanism would increase employers' financial burden, not to mention a considerable part of the cost is compensated by the government on its own initiative. Amid the Covid-19 epidemic, the economy is going down and unemployment rate going up. It is lucky for a worker to keep their job. How would one want to deliberately seek dismissal? As a matter of fact, with the offsetting mechanism abolished, the state of affairs simply returns to that before 2000, and at that time there was no question of seeking dismissal. The economy goes up and down. This was so in the past and will be so in future. So there is no objective standard for "the best timing". If we kept waiting and waiting, abolishing the offsetting mechanism would have been held off indefinitely. When could the controversy have been put to an end, then?

What has to be done must be done, which must not be held off by making excuses. The best timing for implementation is when some basic consensus is formed in society to solve the controversy. Abolishing the offsetting mechanism won't instigate employee-employer conflict. On the contrary, it will help whip up employees' work enthusiasm and consolidate their loyalty to enterprises, be beneficial to social harmony and also to employers in the long term.

It is noteworthy that, it is by relying on various social sectors' perseverance and mutual understanding and accommodation between employees and employers that Hong Kong could eventually work out to scrape the offsetting mechanism. The SAR Government has also played an important role in pushing forward the bill. This could be seen in the facts that the SAR Government had listened to and paid attention to opinions from the business sector, willing to give and take and keep optimising the government subsidy scheme. The amount of subsidy now increases to \$33.2 billion from the originally-proposed \$7.9 billion, and the subsidy scheme is extended to 25 year from 10. As such, the government has made a considerable commitment in response to major concerns of the business sectors, paving the way for the Legco to pass the bill in the end.

The MPF scheme is an important link in retirement protection. The offsetting mechanism is unfair and unreasonable in the first place. It is better late than never to abolish it now, which is also a due

responsibility of the SAR Government. Needless to say, there are still a lot to be done to improve the scheme concerned, including solving the problems of high administrative fees, unsatisfactory rate of return, and increasing the amount of benefit. Authorities concerned should move forward a step farther and conceive of more moves, so as to unite all sectors to jointly build a caring and inclusive society.

10 June 2022

### WORDS AND USAGE

#### • Turn the tide (idiom) –

To change or reverse something dramatically. (扭轉形勢)

#### Examples:

1. The votes in the swing state may turn the tide in this election.
2. He claimed that his government was turning the tide in the war against drugs.

#### • Hold water (idiom) –

If an argument, reason, or explanation holds water, it appears to be valid and logical. (站得住腳，屬實)

#### Examples:

1. It may seem logical, but his argument doesn't hold water.
2. Her alibi just didn't hold water.

#### • Be out of the question (idiom) –

if something is out of the question, it is definitely not possible or not allowed. (不可能，辦不到)

#### Examples:

1. That is out of the question.
2. Some of these families are so poor that Christmas presents are out of the question.

#### • Hold off (phrasal verb) –

To not do something immediately. (推遲，拖延)

#### Examples:

1. Let's hold off making a decision until next week.
2. Buyers have been holding off until the price falls.

#### • Give and take (idiom) –

To negotiate, bargain, concede and make mutual concessions. (有商有量，互相妥協和讓步)

#### Examples:

1. You have to be willing to give and take when you enter politics, otherwise nothing will ever get done.
2. If we want our friendship to last long, we both have to learn to give and take

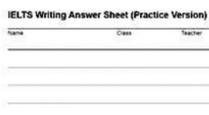


## Solve your IELTS puzzle - Part 4



續FUN英語

IELTS Writing Test分為兩部分：第一部分是報告一些資料；第二部分則是撰寫短文。大部分準考生已經知道及掌握基本考試技巧才會入試場。寫作方面收到的問題比較多，Miss Carol綜合一些比較常見的問題解答：



1) Writing Task 1只有20分鐘，但要描述很多不同的圖表：Bar Chart, Pie Chart, Diagram, Table, Line graph等等，怎樣可以在短時間內掌握到應該描述的資料？

在操練Past Papers，務必所有類型的圖表也要練習。不論什麼類型的圖

表也有一定的Key features，而考試目的就是要考生以最恰當準確的文字表達出圖表的中心意思；整體內容的組織及段落結構的鋪排也至為重要。

建議在練習時候自己準備一個詞彙清單 (Vocabulary List)，這清單的生字要設計成任何題目也可以選用，例如，在撰寫一個trend高低起伏的時候應該採用什麼詞彙，當中包括足夠的linking phrases and words, (e.g. Despite, Therefore, Moreover, Whereas)。很多考生忘記評分標準其中一項佔25%是有關上下文的連貫性 (Coherence and Cohesion)。

2) Writing Task 2要求在40分鐘寫一條250字短文，我是習慣起稿寫作的人，所以其實完卷的時候我只能提交一份draft，怎樣可以在短時間之內寫到一篇比較好的文章？

在雅思寫作的第二部分，計劃題目的鋪排相當重要。一般考生在同一天已經經歷了閱讀考試及聆聽考試，有機會未能即時集中思緒。一般Miss Carol建議考生用5分鐘計劃自己的短文，起一個初稿 (outline)，把所有主要論點 (key points) 及支持論點 (supporting points) 的文字也列出來。初稿可以寫在問題紙上，那就算最後沒有時間刪除，考官也不會看到它。

至於時間上的掌握，那便要透過不斷訓練，調校自己的寫作模式。

建議預留5分鐘把整份試卷及答案重新閱讀一次。這5分鐘很多時候會捉到很多錯處或是改進的地方。

有時候，即使語文比較優秀的考生也有機會「失手」；皆因雅思考試本身是一類非常密集式的考試——眼見一些準考生六個月前已經準備，以為胸有

成竹，考試前一日放鬆心態，其實鬆懈一天便有機會影響考試成績。作戰心態要不斷持續，直至考完最後的一個考試為止。



考生本身的精神狀態非常重要；所以在一開始準備IELTS的時候一般會建議考生調校自己的生活模式，盡最大可能把自己變成早鳥 (early bird)。早睡早起，對整個人身心健康也有益處。預祝所有準考生考試成功。

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